

TABLE VII-A. Servicing, Securitization, and Asset Sales Activities (All FDIC-Insured Call Report Filers)*

	3rd Quarter 2022	2nd Quarter 2022	1st Quarter 2022	4th Quarter 2021	3rd Quarter 2021	% Change 21Q3- 22Q3	Asset Size Distribution				
							Less Than \$100 Million	\$100 to \$1 Billion	\$1 to \$10 Billion	\$10 to \$250 Billion	Greater Than \$250 Billion
(dollar figures in millions)											
Assets Securitized and Sold with Servicing Retained or with Recourse or Other Seller-Provided Credit Enhancements											
Number of institutions reporting securitization activities	64	64	62	62	63	1.6	1	5	12	37	9
Outstanding Principal Balance by Asset Type**											
1-4 family residential loans	\$275,921	\$286,245	\$285,743	\$324,821	\$344,767	-20.0	\$0	\$5,453	\$13,643	\$64,872	\$191,954
Home equity loans	5	6	6	6	6	-16.7	0	0	0	5	0
Credit card receivables	76	39	12	0	0	0.0	0	0	0	76	0
Auto loans	541	59	72	169	209	158.9	0	0	0	57	484
Other consumer loans	1,277	1,347	1,169	1,241	1,313	-2.7	0	0	0	720	556
Commercial and industrial loans	4,626	5,265	6,228	6,624	6,285	-26.4	0	0	0	0	4,626
All other loans, leases, and other assets	113,555	114,372	111,531	106,355	101,198	12.2	10	0	6,928	8,752	97,865
Total securitized and sold	396,001	407,333	404,761	439,216	453,778	-15.1	10	5,453	20,571	74,482	295,485
Maximum Credit Exposure by Asset Type**											
1-4 family residential loans	650	726	847	1,041	1,016	-36.0	0	0	0	422	228
Home equity loans	0	0	0	0	0	0.0	0	0	0	0	0
Credit card receivables	0	0	0	0	0	0.0	0	0	0	0	0
Auto loans	19	0	0	2	2	850.0	0	0	0	0	19
Other consumer loans	0	0	0	0	0	0.0	0	0	0	0	0
Commercial and industrial loans	203	226	263	275	257	-21.0	0	0	0	0	203
All other loans, leases, and other assets	2,975	2,525	2,486	2,500	2,414	23.2	0	0	63	373	2,539
Total credit exposure	3,847	3,477	3,596	3,818	3,689	4.3	0	0	63	795	2,989
Total unused liquidity commitments provided to institution's own securitizations	210	187	225	241	255	-17.6	0	0	0	0	210
Securitized Loans, Leases, and Other Assets 30-89 Days Past Due (%)**											
1-4 family residential loans	2.5	2.4	2.2	2.1	1.9		0.0	1.1	0.2	2.7	2.7
Home equity loans	3.4	9.3	8.6	4.4	7.5		0.0	0.0	0.0	3.4	0.0
Credit card receivables	3.9	2.6	0.0	0.0	0.0		0.0	0.0	0.0	3.9	0.0
Auto loans	0.4	0.0	0.0	1.6	1.4		0.0	0.0	0.0	1.8	0.2
Other consumer loans	3.1	2.9	3.4	2.7	2.5		0.0	0.0	0.0	1.3	5.3
Commercial and industrial loans	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0
All other loans, leases, and other assets	0.3	0.3	0.3	0.5	0.4		0.0	0.0	0.0	2.0	0.1
Total loans, leases, and other assets	1.8	1.9	1.7	1.7	1.6		0.0	0.0	0.0	2.6	1.8
Securitized Loans, Leases, and Other Assets 90 Days or More Past Due (%)**											
1-4 family residential loans	1.1	1.4	1.6	1.9	2.2		0.0	0.8	0.1	1.7	1.0
Home equity loans	27.5	26.0	27.4	28.1	26.3		0.0	0.0	0.0	27.5	0.0
Credit card receivables	2.6	0.0	0.0	0.0	0.0		0.0	0.0	0.0	2.6	0.0
Auto loans	0.0	0.0	0.0	0.1	0.1		0.0	0.0	0.0	0.0	0.0
Other consumer loans	2.8	2.5	2.8	2.5	2.3		0.0	0.0	0.0	1.0	5.0
Commercial and industrial loans	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0
All other loans, leases, and other assets	0.9	0.7	1.1	1.3	1.5		0.0	0.0	1.1	0.7	0.9
Total loans, leases, and other assets	0.9	1.1	1.3	1.5	1.8		0.0	0.0	0.0	0.7	1.0
Securitized Loans, Leases, and Other Assets Charged-off (net, YTD, annualized, %)***											
1-4 family residential loans	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0
Home equity loans	2.1	2.3	2.0	2.9	3.0		0.0	0.0	0.0	2.1	0.0
Credit card receivables	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0
Auto loans	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0
Other consumer loans	0.4	0.3	0.1	0.5	0.3		0.0	0.0	0.0	0.4	0.5
Commercial and industrial loans	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0
All other loans, leases, and other assets	0.1	0.1	0.0	0.2	0.2		0.0	0.0	0.0	1.0	0.0
Total loans, leases, and other assets	0.0	0.0	0.0	0.1	0.0		0.0	0.0	0.0	0.0	0.0
Seller's Interests in Institution's Own Securitizations - Carried as Securities or Loans ***											
Home equity loans	0	0	0	0	0	0.0	0	0	0	0	0
Credit card receivables	0	0	0	0	0	0.0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0.0	0	0	0	0	0
Assets Sold with Recourse and Not Securitized											
Number of institutions reporting asset sales	316	318	321	329	342	-7.6	3	98	144	62	9
Outstanding Principal Balance by Asset Type											
1-4 family residential loans	27,018	27,429	29,138	32,291	33,798	-20.1	17	3,676	12,042	10,237	1,045
All other loans, leases, and other assets	142,239	141,862	140,553	139,554	137,548	3.4	0	15	451	39,457	102,315
Total sold and not securitized	169,257	169,291	169,691	171,844	171,346	-1.2	17	3,691	12,493	49,695	103,361
Maximum Credit Exposure by Asset Type											
1-4 family residential loans	9,015	9,893	9,796	11,750	12,470	-27.7	1	358	3,158	4,924	574
All other loans, leases, and other assets	41,221	41,203	40,923	40,576	40,024	3.0	0	15	41	12,264	28,900
Total credit exposure	50,235	51,095	50,720	52,326	52,494	-4.3	1	373	3,199	17,188	29,474
Support for Securitization Facilities Sponsored by Other Institutions											
Number of institutions reporting securitization facilities sponsored by others	36	36	37	36	37	-2.7	0	11	12	6	7
Total credit exposure	21,922	22,526	23,468	21,148	22,380	-2.0	0	0	0	1,438	20,484
Total unused liquidity commitments	3,576	1,995	2,194	425	432	727.8	0	0	0	295	3,281
Other											
Assets serviced for others****	6,178,116	6,111,546	6,046,070	5,881,678	5,809,639	6.3	2,809	154,256	403,385	1,433,331	4,184,335
Asset-backed commercial paper conduits											
Credit exposure to conduits sponsored by institutions and others	3,803	5,836	6,289	21,662	20,788	-81.7	0	0	0	0	3,803
Unused liquidity commitments to conduits sponsored by institutions and others	59,659	61,747	64,654	51,794	55,177	8.1	0	0	0	43	59,616
Net servicing income (for the quarter)	3,223	3,489	4,523	1,626	1,755	83.6	7	113	524	1,026	1,553
Net securitization income (for the quarter)	-11	-2	-10	150	110	-110.0	0	-1	4	-22	8
Total credit exposure to Tier 1 capital (%)*****	3.3	3.3	3.4	3.3	3.4		0.0	0.1	0.3	2.1	5.1

* Does not include banks filing the FFIEC 051 report form, which was introduced in first quarter 2017.
 ** Beginning June 2018, for banks that file the FFIEC 041 report form, all other loans include home equity loans, credit card receivables, auto loans, other consumer loans, and commercial and industrial loans.
 *** Beginning June 2018, only includes banks that file the FFIEC 031 report form.
 **** The amount of financial assets serviced for others, other than closed-end 1-4 family residential mortgages, is reported when these assets are greater than \$10 million.
 ***** Total credit exposure includes the sum of the three line items titled "Total credit exposure" reported above.