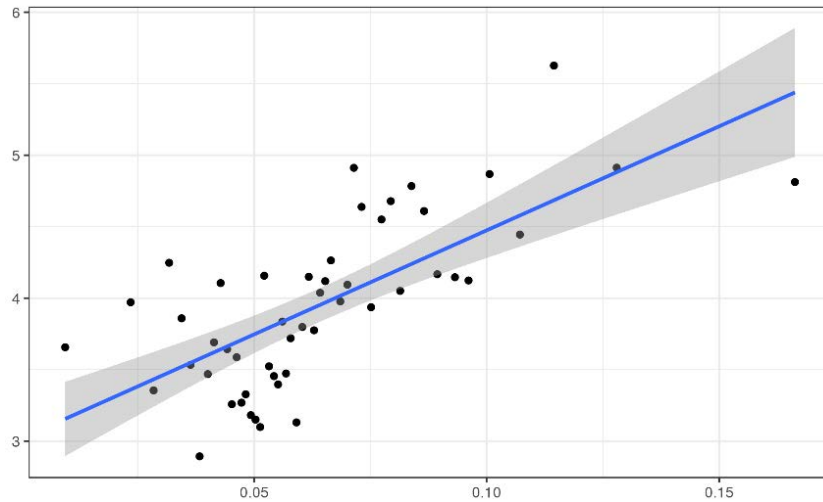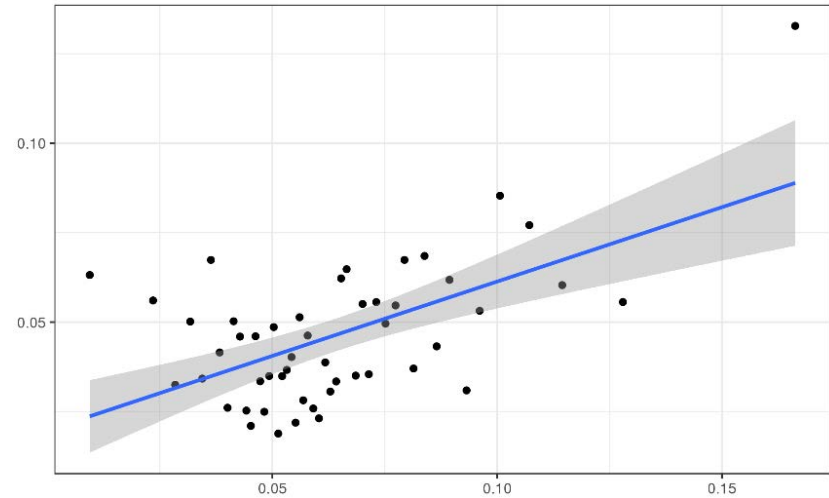# Figure 2: Bank Capital and Jumbo Originations

Panel A shows a binned scatterplot of log numbers of jumbo originations versus bank capitalization above the statutory limit. Panel B shows a binned scatterplot of jumbo share of own bank originations versus bank capitalization above the statutory limit. Data, from HMDA and call reports, run from 2008 through 2015 and are at the bank-year level. Observations are grouped into 50 equal sized (in terms of observations) bins, and log jumbo originations (Panel A) or jumbo origination share (Panel B) are then averaged within bin. The blue line is the result of a linear fit, with gray bands showing 95% confidence intervals.

(a) Log(Jumbo Originations) versus excess capitalization

(b) Jumbo origination share versus excess capitalization