

Total Average Loan Balances and Total Loan Originations

Top 21 CPP Recipients, December 2008 - May 2009

(\$ Billions)

	2008	2009				
	December	January	February	March	April	May
Total Average Loan Balances	\$3,874.1	\$4,434.7	\$4,419.1	\$4,380.2	\$4,345.6	\$4,334.2
Change in Average Loan Balances	-\$15.5	\$560.6	-\$15.7	-\$38.8	-\$34.7	-\$11.3
% Change in Average Loan Balances	-0.4%	14.5%	-0.4%	-0.9%	-0.8%	-0.3%
Total Originations	\$246.1	\$244.2	\$232.4	\$294.8	\$273.0	\$276.8
Change in Originations	\$37.0	-\$1.8	-\$11.9	\$62.5	-\$21.8	\$3.7
% Change in Originations	17.7%	-0.7%	-4.9%	26.9%	-7.4%	1.4%

Notes:

Data are *not* merger adjusted.

Changes are calculated from the previous month.

Large increases in balances from December 2008 to January 2009 may in part be reflective of Wells Fargo & Company's acquisition of Wachovia Corporation and PNC Financial Services Group's acquisition of National City Corporation. Excluding loan balances of PNC Financial Services Group and Wells Fargo & Company, total average loans balances were \$3.392 trillion in December and \$3.444 trillion in January (1.5% increase in January). Excluding originations by PNC Financial Services Group and Wells Fargo & Company, total originations were \$206.9 billion in December and \$185.5 billion in January (10.4% decrease in January).

Lending and Intermediation Activity

Top 21 CPP Recipients

December 2008 - May 2009

(\$ billions)

Consumer	2008	2009				
First Mortgages	December	January	February	March	April	May
Average Total Loan Balance	\$714	\$904	\$921	\$922	\$913	\$914
Originations	\$54	\$79	\$102	\$117	\$114	\$122
HELOC						
Average Total Loan Balance	\$508	\$585	\$578	\$578	\$577	\$574
Originations (New Lines+Line Increases)	\$5	\$4	\$4	\$5	\$4	\$4
Total Used and Unused Commitments	\$816	\$962	\$952	\$945	\$938	\$930
U.S. Card						
Average Total Loan Balance	\$652	\$655	\$641	\$627	\$622	\$617
New Account Originations (Initial Line Amt)	\$23	\$16	\$14	\$16	\$15	\$17
Total Used and Unused Commitments	\$3,284	\$3,240	\$3,147	\$2,971	\$2,955	\$2,916
Other Consumer						
Average Total Loan Balance	\$412	\$462	\$473	\$475	\$474	\$470
Originations	\$11	\$18	\$10	\$11	\$11	\$11
Commercial						
C & I						
Average Total Loan and Lease Balance	\$1,144	\$1,292	\$1,272	\$1,244	\$1,225	\$1,222
Renewal of Existing Accounts	\$68	\$57	\$48	\$65	\$70	\$63
New Commitments	\$60	\$53	\$37	\$59	\$42	\$42
CRE						
Average Total Loan and Lease Balance	\$445	\$537	\$534	\$535	\$534	\$537
Renewal of Existing Accounts	\$17	\$11	\$11	\$14	\$12	\$12
New Commitments	\$9	\$6	\$6	\$7	\$5	\$6
Small Business (Memoranda)¹						
Average Total Loan Balance					\$267	\$269
Originations					\$8	\$8
Other Intermediation Activities						
MBS (net purchases)	\$202	-\$74	-\$20	-\$26	\$24	\$15
ABS (net purchases)	\$5	\$5	\$2	\$1	\$0	\$2
Average Total Matched Book (Repo/Reverse Repo)	\$618	\$647	\$667	\$669	\$729	\$747
Average Total Debit Balances	\$142	\$171	\$165	\$164	\$171	\$175
Total Equity Underwriting	\$7	\$7	\$4	\$11	\$30	\$58
Total Debt Underwriting	\$339	\$352	\$310	\$348	\$331	\$360

Notes:

¹ These loans are already accounted for in either consumer lending, commercial lending, or a combination of both.

Data are not merger adjusted.

Reliance on internal reporting means that aggregation by loan category varies for each reporting bank. Because of the differences in loan category definitions, comparisons of origination levels across firms may be imperfect.

Large increases in balances from December 2008 to January 2009 may in part be reflective of Wells Fargo & Company's acquisition of Wachovia Corporation and PNC Financial Group's acquisition of National City Corporation.

Changes in Lending and Intermediation Activity
Top 21 CPP Recipients
December 2008 - May 2009

Consumer	2008	2009				
	December	January	February	March	April	May
First Mortgages						
Average Total Loan Balance	-0.6%	26.6%	1.9%	0.1%	-0.9%	0.1%
Originations	17.7%	46.8%	29.3%	15.2%	-2.7%	6.9%
HELOC						
Average Total Loan Balance	-0.3%	15.1%	-1.2%	0.1%	-0.1%	-0.6%
Originations (New Lines+Line Increases)	4.9%	-10.2%	-10.0%	17.8%	-9.0%	-12.1%
Total Used and Unused Commitments	-0.5%	17.8%	-1.0%	-0.7%	-0.8%	-0.9%
U.S. Card						
Average Total Loan Balance	1.1%	0.5%	-2.1%	-2.2%	-0.8%	-0.8%
New Account Originations (Initial Line Amt)	3.8%	-30.5%	-9.5%	13.3%	-6.8%	13.0%
Total Used and Unused Commitments	-1.4%	-1.4%	-2.9%	-5.6%	-0.5%	-1.3%
Other Consumer						
Average Total Loan Balance	-0.3%	12.2%	2.5%	0.4%	-0.3%	-0.8%
Originations	29.1%	71.2%	-43.8%	7.2%	1.9%	-3.7%
Commercial						
C & I						
Average Total Loan and Lease Balance	-1.4%	12.9%	-1.6%	-2.2%	-1.5%	-0.2%
Renewal of Existing Accounts	19.0%	-16.2%	-15.1%	35.0%	6.2%	-8.8%
New Commitments	11.1%	-12.4%	-30.6%	61.7%	-28.7%	0.0%
CRE						
Average Total Loan and Lease Balance	0.2%	20.9%	-0.6%	0.1%	-0.1%	0.5%
Renewal of Existing Accounts	71.9%	-31.9%	-1.5%	29.5%	-19.8%	3.2%
New Commitments	21.0%	-34.6%	-3.9%	14.3%	-23.1%	10.6%
Small Business (Memoranda)¹						
Average Total Loan Balance						0.8%
Originations						7.2%
Other Intermediation Activities						
MBS (net purchases)	-1943.4%	-136.7%	-73.5%	32.2%	-193.2%	-36.8%
ABS (net purchases)	156.5%	-1.7%	-59.0%	-62.1%	-33.3%	279.1%
Average Total Matched Book (Repo/Reverse Repo)	-1.1%	4.7%	3.2%	0.3%	8.9%	2.5%
Average Total Debit Balances	-10.2%	19.8%	-3.2%	-0.6%	3.9%	2.8%
Total Equity Underwriting	-75.2%	-0.9%	-41.3%	191.6%	164.4%	93.3%
Total Debt Underwriting	38.1%	3.8%	-12.0%	12.3%	-5.1%	8.7%

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Percentage changes are calculated from the prior month.