

Total Average Loan Balances and Total Loan Originations

Top 21 CPP Recipients, October 2008 - March 2009

(\$ Billions)

		2008			2009	
	October	November	December	January	February	March
Total Average Loan Balances	\$3,904.1	\$3,889.6	\$3,874.1	\$4,434.7	\$4,419.1	\$4,380.2
Change in Average Loan Balances		-\$14.5	-\$15.5	\$560.6	-\$15.7	-\$38.8
% Change in Average Loan Balances		-0.4%	-0.4%	14.5%	-0.4%	-0.9%
Total Originations	\$264.5	\$209.1	\$246.1	\$244.2	\$232.4	\$294.8
Change in Originations		-\$55.4	\$37.0	-\$1.8	-\$11.9	\$62.5
% Change in Originations		-21.0%	17.7%	-0.7%	-4.9%	26.9%

Notes:

Data are **not** merger adjusted.

Changes are calculated from the previous month.

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

Lending and Intermediation Activity
Top 21 CPP Recipients
October 2008 - March 2009
(\$ billions)

Consumer	2008				2009	
<u>First Mortgages</u>	October	November	December	January	February	March
Average Total Loan Balance	\$719.0	\$718.6	\$714.0	\$903.7	\$920.7	\$921.8
Originations	\$63.3	\$45.6	\$53.7	\$78.8	\$101.9	\$117.4
<u>HELOC</u>						
Average Total Loan Balance	\$507.9	\$509.2	\$507.9	\$584.5	\$577.6	\$577.9
Originations (New Lines+Line Increases)	\$5.6	\$4.7	\$5.0	\$4.5	\$4.0	\$4.7
Total Used and Unused Commitments	\$824.4	\$820.5	\$816.3	\$961.8	\$952.4	\$945.4
<u>U.S. Card</u>						
Average Total Loan Balance	\$645.6	\$644.5	\$651.6	\$654.9	\$641.2	\$626.9
New Account Originations (Initial Line Amt)	\$23.6	\$22.1	\$23.0	\$16.0	\$14.4	\$16.4
Total Used and Unused Commitments	\$3,360.4	\$3,332.3	\$3,284.2	\$3,239.7	\$3,147.1	\$2,971.0
<u>Other Consumer</u>						
Average Total Loan Balance	\$415.2	\$413.1	\$411.8	\$461.9	\$473.4	\$475.2
Originations	\$12.1	\$8.1	\$10.5	\$18.0	\$10.1	\$10.9
Commercial						
<u>C & I</u>						
Average Total Loan and Lease Balance	\$1,169.5	\$1,160.4	\$1,144.3	\$1,292.3	\$1,271.7	\$1,243.7
Renewal of Existing Accounts	\$70.2	\$57.3	\$68.2	\$57.1	\$48.5	\$65.5
New Commitments	\$66.8	\$54.0	\$60.0	\$52.6	\$36.5	\$59.0
<u>CRE</u>						
Average Total Loan and Lease Balance	\$446.9	\$443.9	\$444.6	\$537.5	\$534.4	\$534.8
Renewal of Existing Accounts	\$10.3	\$9.7	\$16.6	\$11.3	\$11.1	\$14.4
New Commitments	\$12.6	\$7.5	\$9.1	\$5.9	\$5.7	\$6.5
Other Intermediation Activities						
MBS (net purchases)	\$63.3	-\$11.0	\$201.9	-\$74.0	-\$19.6	-\$25.9
ABS (net purchases)	\$15.7	\$1.8	\$4.7	\$4.6	\$1.9	\$0.7
Average Total Matched Book (Repo/Reverse Repo)	\$711.5	\$624.4	\$617.8	\$646.7	\$667.2	\$669.2
Average Total Debit Balances	\$207.8	\$158.6	\$142.5	\$170.6	\$165.1	\$164.1
Total Equity Underwriting	\$19.3	\$26.8	\$6.6	\$6.6	\$3.9	\$11.3
Total Debt Underwriting	\$360.1	\$245.8	\$339.3	\$352.3	\$310.1	\$348.4

Notes:

Data are not merger adjusted.

"Total Average Loan Balance" refers to the daily average outstanding balance over the reporting month.

Reliance on internal reporting means that all banks may not classify loans into the same categories, which may affect comparisons.

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

Percent Changes in Lending and Intermediation Activity
Top 21 CPP Recipients
October 2008 - March 2009

Consumer						
	2008			2009		
<u>First Mortgages</u>	October	November	December	January	February	March
Average Total Loan Balance		-0.1%	-0.6%	26.6%	1.9%	0.1%
Originations		-28.0%	17.7%	46.8%	29.3%	15.2%
<u>HELOC</u>						
Average Total Loan Balance		0.3%	-0.3%	15.1%	-1.2%	0.1%
Originations (New Lines+Line Increases)		-15.6%	4.9%	-10.2%	-10.0%	17.8%
Total Used and Unused Commitments		-0.5%	-0.5%	17.8%	-1.0%	-0.7%
<u>U.S. Card</u>						
Average Total Loan Balance		-0.2%	1.1%	0.5%	-2.1%	-2.2%
New Account Originations (Initial Line Amt)		-6.3%	3.8%	-30.5%	-9.5%	13.3%
Total Used and Unused Commitments		-0.8%	-1.4%	-1.4%	-2.9%	-5.6%
<u>Other Consumer</u>						
Average Total Loan Balance		-0.5%	-0.3%	12.2%	2.5%	0.4%
Originations		-32.6%	29.1%	71.2%	-43.8%	7.2%
Commercial						
<u>C & I</u>						
Average Total Loan and Lease Balance		-0.8%	-1.4%	12.9%	-1.6%	-2.2%
Renewal of Existing Accounts		-18.4%	19.0%	-16.2%	-15.1%	35.0%
New Commitments		-19.1%	11.1%	-12.4%	-30.6%	61.7%
<u>CRE</u>						
Average Total Loan and Lease Balance		-0.7%	0.2%	20.9%	-0.6%	0.1%
Renewal of Existing Accounts		-6.5%	71.9%	-31.9%	-1.5%	29.5%
New Commitments		-40.4%	21.0%	-34.6%	-3.9%	14.3%
Other Intermediation Activities						
MBS (net purchases)		n/m	n/m	n/m	n/m	n/m
ABS (net purchases)		n/m	n/m	n/m	n/m	n/m
Average Total Matched Book (Repo/Reverse Repo)		-12.3%	-1.1%	4.7%	3.2%	0.3%
Average Total Debit Balances		-23.7%	-10.2%	19.8%	-3.2%	-0.6%
Total Equity Underwriting		38.8%	-75.2%	-0.9%	-41.3%	191.6%
Total Debt Underwriting		-31.7%	38.1%	3.8%	-12.0%	12.3%

Notes:

Data are not merger adjusted.

"Total Average Loan Balance" refers to the daily average outstanding balance over the reporting month.

"n/m": Percent changes for net MBS purchases and net ABS purchases are not meaningful as the net purchase figures fluctuate from negative to positive.

Reliance on internal reporting means that all banks may not classify loans into the same categories, which may affect comparisons.

Percentage changes are calculated from the prior month.

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