

Total Average Loan Balances and Total Loan Originations

Top 21 CPP Recipients, October 2008 - April 2009

(\$ Billions)

	2008			2009			
	October	November	December	January	February	March	April
Total Average Loan Balances	\$3,904.1	\$3,889.6	\$3,874.1	\$4,434.7	\$4,419.1	\$4,380.2	\$4,345.6
Change in Average Loan Balances		-\$14.5	-\$15.5	\$560.6	-\$15.7	-\$38.8	-\$34.7
% Change in Average Loan Balances		-0.4%	-0.4%	14.5%	-0.4%	-0.9%	-0.8%
Total Originations	\$264.5	\$209.1	\$246.1	\$244.2	\$232.4	\$294.8	\$273.0
Change in Originations		-\$55.4	\$37.0	-\$1.8	-\$11.9	\$62.5	-\$21.8
% Change in Originations		-21.0%	17.7%	-0.7%	-4.9%	26.9%	-7.4%

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 - April 2009
(\$ billions)

Consumer	2008			2009			
First Mortgages	October	November	December	January	February	March	April 2009
Average Total Loan Balance	\$719	\$719	\$714	\$904	\$921	\$922	\$913
Originations	\$63	\$46	\$54	\$79	\$102	\$117	\$114
HELOC							
Average Total Loan Balance	\$508	\$509	\$508	\$585	\$578	\$578	\$577
Originations (New Lines+Line Increases)	\$6	\$5	\$5	\$4	\$4	\$5	\$4
Total Used and Unused Commitments	\$824	\$820	\$816	\$962	\$952	\$945	\$938
U.S. Card							
Average Total Loan Balance	\$646	\$644	\$652	\$655	\$641	\$627	\$622
New Account Originations (Initial Line Amt)	\$24	\$22	\$23	\$16	\$14	\$16	\$15
Total Used and Unused Commitments	\$3,360	\$3,332	\$3,284	\$3,240	\$3,147	\$2,971	\$2,955
Other Consumer							
Average Total Loan Balance	\$415	\$413	\$412	\$462	\$473	\$475	\$474
Originations	\$12	\$8	\$11	\$18	\$10	\$11	\$11
Commercial							
C & I							
Average Total Loan and Lease Balance	\$1,170	\$1,160	\$1,144	\$1,292	\$1,272	\$1,244	\$1,225
Renewal of Existing Accounts	\$70	\$57	\$68	\$57	\$48	\$65	\$70
New Commitments	\$67	\$54	\$60	\$53	\$37	\$59	\$42
CRE							
Average Total Loan and Lease Balance	\$447	\$444	\$445	\$537	\$534	\$535	\$534
Renewal of Existing Accounts	\$10	\$10	\$17	\$11	\$11	\$14	\$12
New Commitments	\$13	\$8	\$9	\$6	\$6	\$7	\$5
Small Business (Memoranda)¹							
Average Total Loan Balance							\$267
Originations							\$8
Other Intermediation Activities							
MBS (net purchases)	\$63	-\$11	\$202	-\$74	-\$20	-\$26	\$24
ABS (net purchases)	\$16	\$2	\$5	\$5	\$2	\$1	\$0
Average Total Matched Book (Repo/Reverse Repo)	\$712	\$624	\$618	\$647	\$667	\$669	\$729
Average Total Debit Balances	\$208	\$159	\$142	\$171	\$165	\$164	\$171
Total Equity Underwriting	\$19	\$27	\$7	\$7	\$4	\$11	\$30
Total Debt Underwriting	\$360	\$246	\$339	\$352	\$310	\$348	\$331

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
October 2008 - April 2009

Consumer	2008			2009			
	October	November	December	January	February	March	April
First Mortgages							
Average Total Loan Balance		-0.1%	-0.6%	26.6%	1.9%	0.1%	-0.9%
Originations		-28.0%	17.7%	46.8%	29.3%	15.2%	-2.7%
HELOC							
Average Total Loan Balance		0.3%	-0.3%	15.1%	-1.2%	0.1%	-0.1%
Originations (New Lines+Line Increases)		-15.6%	4.9%	-10.2%	-10.0%	17.8%	-9.0%
Total Used and Unused Commitments		-0.5%	-0.5%	17.8%	-1.0%	-0.7%	-0.8%
U.S. Card							
Average Total Loan Balance		-0.2%	1.1%	0.5%	-2.1%	-2.2%	-0.8%
New Account Originations (Initial Line Amt)		-6.3%	3.8%	-30.5%	-9.5%	13.3%	-6.8%
Total Used and Unused Commitments		-0.8%	-1.4%	-1.4%	-2.9%	-5.6%	-0.5%
Other Consumer							
Average Total Loan Balance		-0.5%	-0.3%	12.2%	2.5%	0.4%	-0.3%
Originations		-32.6%	29.1%	71.2%	-43.8%	7.2%	1.9%
Commercial							
C & I							
Average Total Loan and Lease Balance		-0.8%	-1.4%	12.9%	-1.6%	-2.2%	-1.5%
Renewal of Existing Accounts		-18.4%	19.0%	-16.2%	-15.1%	35.0%	6.2%
New Commitments		-19.1%	11.1%	-12.4%	-30.6%	61.7%	-28.7%
CRE							
Average Total Loan and Lease Balance		-0.7%	0.2%	20.9%	-0.6%	0.1%	-0.1%
Renewal of Existing Accounts		-6.5%	71.9%	-31.9%	-1.5%	29.5%	-19.8%
New Commitments		-40.4%	21.0%	-34.6%	-3.9%	14.3%	-23.1%
Other Intermediation Activities							
MBS (net purchases)		-117.3%	-1943.4%	-136.7%	-73.5%	32.2%	-193.2%
ABS (net purchases)		-88.4%	156.5%	-1.7%	-59.0%	-62.1%	-33.3%
Average Total Matched Book (Repo/Reverse Repo)		-12.3%	-1.1%	4.7%	3.2%	0.3%	8.9%
Average Total Debit Balances		-23.7%	-10.2%	19.8%	-3.2%	-0.6%	3.9%
Total Equity Underwriting		38.8%	-75.2%	-0.9%	-41.3%	191.6%	164.4%
Total Debt Underwriting		-31.7%	38.1%	3.8%	-12.0%	12.3%	-5.1%

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Percentage changes are calculated from the prior month.