

Lending and Intermediation Activity

Top 22 CPP Recipients

April 2009 - September 2009

(\$ billions)

Consumer						
<u>First Mortgages</u>	April¹	May	June	July	August	September
Average Total Loan Balance	\$914	\$915	\$903	\$889	\$875	\$885
Originations	\$114	\$122	\$137	\$117	\$91	\$80
<u>HELOC</u>						
Average Total Loan Balance	\$577	\$574	\$569	\$565	\$561	\$557
Originations (New Lines+Line Increases)	\$4	\$4	\$4	\$4	\$3	\$3
Total Used and Unused Commitments	\$944	\$936	\$926	\$901	\$894	\$888
<u>U.S. Card</u>						
Average Total Loan Balance	\$622	\$617	\$614	\$610	\$608	\$603
New Account Originations (Initial Line Amt)	\$15	\$17	\$17	\$16	\$15	\$15
Total Used and Unused Commitments	\$2,956	\$2,916	\$2,884	\$2,851	\$2,795	\$2,787
<u>Other Consumer</u>						
Average Total Loan Balance	\$473	\$470	\$467	\$468	\$472	\$478
Originations	\$11	\$11	\$11	\$12	\$16	\$14
Commercial						
<u>C & I</u>						
Average Total Loan and Lease Balance	\$1,046	\$1,222	\$1,202	\$1,184	\$1,156	\$1,122
Renewal of Existing Accounts	\$59	\$63	\$74	\$74	\$59	\$68
New Commitments	\$34	\$42	\$51	\$41	\$34	\$41
<u>CRE</u>						
Average Total Loan and Lease Balance	\$407	\$543	\$540	\$535	\$536	\$532
Renewal of Existing Accounts	\$9	\$12	\$14	\$13	\$11	\$13
New Commitments	\$4	\$6	\$5	\$5	\$4	\$5
Small Business (Memoranda)²						
Average Total Loan Balance	\$269	\$269	\$267	\$265	\$261	\$259
Originations	\$7	\$8	\$10	\$9	\$8	\$8
Other Intermediation Activities						
MBS (net purchases)	\$36	\$29	\$81	\$4	\$27	\$17
ABS (net purchases)	\$5	\$6	\$8	\$6	\$7	\$9
Average Total Matched Book (Repo/Reverse Repo)	\$729	\$747	\$748	\$776	\$784	\$801
Average Total Debit Balances	\$167	\$175	\$174	\$172	\$181	\$190
Total Equity Underwriting	\$29	\$58	\$38	\$26	\$16	\$30
Total Debt Underwriting	\$327	\$360	\$304	\$260	\$236	\$317

Notes:

¹ Beginning with April 2009, figures include numbers reported by The Hartford Financial Services Group (as is the case in subsequent months).

² 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.

Changes in Lending and Intermediation Activity

Top 22 CPP Recipients

April 2009 - September 2009

Consumer						
<u>First Mortgages</u>	April¹	May	June	July	August	September
Average Total Loan Balance	-0.9%	0.1%	-1.3%	-1.6%	-1.6%	1.2%
Originations	-2.7%	6.9%	12.1%	-14.2%	-22.5%	-11.6%
<u>HELOC</u>						
Average Total Loan Balance	-0.1%	-0.6%	-0.8%	-0.8%	-0.7%	-0.6%
Originations (New Lines+Line Increases)	-8.4%	-12.0%	2.4%	-9.0%	-10.7%	-0.3%
Total Used and Unused Commitments	-0.1%	-0.9%	-1.1%	-2.6%	-0.8%	-0.6%
<u>U.S. Card</u>						
Average Total Loan Balance	-0.8%	-0.8%	-0.4%	-0.8%	-0.3%	-0.7%
New Account Originations (Initial Line Amt)	-5.7%	12.0%	-3.4%	-4.0%	-5.1%	-3.7%
Total Used and Unused Commitments	-0.5%	-1.3%	-1.1%	-1.1%	-2.0%	-0.3%
<u>Other Consumer</u>						
Average Total Loan Balance	-0.5%	-0.6%	-0.7%	0.3%	0.9%	1.4%
Originations	1.8%	-2.3%	-2.3%	17.6%	31.6%	-14.5%
Commercial						
<u>C & I</u>						
Average Total Loan and Lease Balance	-15.9%	16.8%	-1.7%	-1.5%	-2.4%	-3.0%
Renewal of Existing Accounts	-9.2%	6.8%	16.5%	-0.3%	-20.6%	16.3%
New Commitments	-41.7%	22.4%	20.5%	-18.8%	-16.4%	18.1%
<u>CRE</u>						
Average Total Loan and Lease Balance	-24.0%	33.7%	-0.6%	-1.0%	0.2%	-0.6%
Renewal of Existing Accounts	-35.6%	28.5%	18.6%	-4.7%	-15.6%	17.7%
New Commitments	-44.2%	52.4%	-4.4%	-14.6%	-1.0%	9.7%
Small Business (Memoranda)²						
Average Total Loan Balance		-0.2%	-0.7%	-0.8%	-1.3%	-1.0%
Originations		7.8%	25.6%	-13.9%	-8.3%	-1.0%
Other Intermediation Activities						
MBS (net purchases)	-240.6%	-21.4%	183.6%	-95.5%	636.0%	-36.5%
ABS (net purchases)	559.4%	32.3%	30.4%	-20.2%	7.7%	29.7%
Average Total Matched Book (Repo/Reverse Repo)	8.9%	2.5%	0.2%	3.7%	1.1%	2.2%
Average Total Debit Balances	1.7%	5.0%	-0.5%	-1.1%	5.0%	4.9%
Total Equity Underwriting	159.9%	96.7%	-33.9%	-31.2%	-38.1%	83.1%
Total Debt Underwriting	-6.0%	9.8%	-15.5%	-14.4%	-9.2%	34.3%

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Percentage changes are calculated from the prior month.

Total Average Loan Balances and Total Loan Originations

Top 22 CPP Recipients, April 2009 - September 2009

(\$ Billions)

	2009					
	April ¹	May	June	July	August	September
Total Average Loan Balances	\$4,351.7	\$4,341.0	\$4,295.3	\$4,250.2	\$4,206.3	\$4,178.4
Change in Average Loan Balances	-\$28.6	-\$10.7	-\$45.7	-\$45.1	-\$43.8	-\$28.0
% Change in Average Loan Balances	-1%	0%	-1%	-1%	-1%	-1%
Total Originations	\$273.3	\$277.0	\$312.1	\$282.4	\$234.7	\$239.4
Change in Originations	-\$21.6	\$3.7	\$35.1	-\$29.7	-\$47.7	\$4.7
% Change in Originations	-7%	1%	13%	-10%	-17%	2%

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