

## Total Average Loan Balances and Total Loan Originations

Top 22 CPP Recipients, January 2009 - June 2009<sup>1</sup>

(\$ Billions)

	2009					
	January <sup>2</sup>	February	March	April <sup>3</sup>	May	June
<b>Total Average Loan Balances</b>	\$4,434.7	\$4,419.1	\$4,380.2	\$4,351.7	\$4,341.0	\$4,295.3
Change in Average Loan Balances	\$560.6	-\$15.7	-\$38.8	-\$28.6	-\$10.7	-\$45.7
% Change in Average Loan Balances	14.5%	-0.4%	-0.9%	-0.7%	-0.2%	-1.1%
<b>Total Originations</b>	\$244.2	\$232.4	\$294.8	\$273.3	\$277.0	\$312.1
Change in Originations	-\$1.8	-\$11.9	\$62.5	-\$21.6	\$3.7	\$35.1
% Change in Originations	-0.7%	-4.9%	26.9%	-7.3%	1.4%	12.7%

**Notes:**

<sup>1</sup> The Hartford Financial Services Group began reporting in July 2009, which included data from April 2009 through June 2009.

<sup>2</sup> Large percentage increases shown in 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).

<sup>3</sup> Beginning with April 2009, figures include numbers reported by The Hartford Financial Services Group (as is the case in subsequent months).

Data are **not** merger adjusted.

Changes are calculated from the previous month.



## Lending and Intermediation Activity

### Top 22 CPP Recipients<sup>1</sup>

January 2009 - June 2009

(\$ billions)

<b>Consumer 2009</b>						
<u>First Mortgages</u>	January	February	March	April <sup>2</sup>	May	June
Average Total Loan Balance	\$904	\$921	\$922	\$914	\$915	\$903
Originations	\$79	\$102	\$117	\$114	\$122	\$137
<u>HELOC</u>						
Average Total Loan Balance	\$585	\$578	\$578	\$577	\$574	\$569
Originations (New Lines+Line Increases)	\$4	\$4	\$5	\$4	\$4	\$4
Total Used and Unused Commitments	\$962	\$952	\$945	\$944	\$936	\$926
<u>U.S. Card</u>						
Average Total Loan Balance	\$655	\$641	\$627	\$622	\$617	\$614
New Account Originations (Initial Line Amt)	\$16	\$14	\$16	\$15	\$17	\$17
Total Used and Unused Commitments	\$3,240	\$3,147	\$2,971	\$2,956	\$2,916	\$2,884
<u>Other Consumer</u>						
Average Total Loan Balance	\$462	\$473	\$475	\$473	\$470	\$467
Originations	\$18	\$10	\$11	\$11	\$11	\$11
<b>Commercial</b>						
<u>C &amp; I</u>						
Average Total Loan and Lease Balance	\$1,292	\$1,272	\$1,244	\$1,046	\$1,222	\$1,202
Renewal of Existing Accounts	\$57	\$48	\$65	\$59	\$63	\$74
New Commitments	\$53	\$37	\$59	\$34	\$42	\$51
<u>CRE</u>						
Average Total Loan and Lease Balance	\$537	\$534	\$535	\$407	\$543	\$540
Renewal of Existing Accounts	\$11	\$11	\$14	\$9	\$12	\$14
New Commitments	\$6	\$6	\$7	\$4	\$6	\$5
<b>Small Business (Memoranda)<sup>3</sup></b>						
Average Total Loan Balance				\$269	\$269	\$267
Originations				\$7	\$8	\$10
<b>Other Intermediation Activities</b>						
MBS (net purchases)	-\$74	-\$20	-\$26	\$36	\$29	\$81
ABS (net purchases)	\$5	\$2	\$1	\$5	\$6	\$8
Average Total Matched Book (Repo/Reverse Repo)	\$647	\$667	\$669	\$729	\$747	\$748
Average Total Debit Balances	\$171	\$165	\$164	\$167	\$175	\$174
Total Equity Underwriting	\$7	\$4	\$11	\$29	\$58	\$38
Total Debt Underwriting	\$352	\$310	\$348	\$327	\$360	\$304

**Notes:**

<sup>1</sup> The Hartford Financial Services Group began reporting in July 2009, which included data from April 2009 through June 2009.

<sup>2</sup> Beginning with April 2009, figures include numbers reported by The Hartford Financial Services Group (as is the case in subsequent months).

<sup>3</sup> 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<sup>1</sup>

January 2009 - June 2009

<b>Consumer</b>						
<b>2009</b>						
<u>First Mortgages</u>	January	February	March	April <sup>2</sup>	May	June
Average Total Loan Balance	26.6%	1.9%	0.1%	-0.9%	0.1%	-1.3%
Originations	46.8%	29.3%	15.2%	-2.7%	6.9%	12.1%
<u>HELOC</u>						
Average Total Loan Balance	15.1%	-1.2%	0.1%	-0.1%	-0.6%	-0.8%
Originations (New Lines+Line Increases)	-10.2%	-10.0%	17.8%	-8.4%	-12.0%	2.4%
Total Used and Unused Commitments	17.8%	-1.0%	-0.7%	-0.1%	-0.9%	-1.1%
<u>U.S. Card</u>						
Average Total Loan Balance	0.5%	-2.1%	-2.2%	-0.8%	-0.8%	-0.4%
New Account Originations (Initial Line Amt)	-30.5%	-9.5%	13.3%	-5.7%	12.0%	-3.4%
Total Used and Unused Commitments	-1.4%	-2.9%	-5.6%	-0.5%	-1.3%	-1.1%
<u>Other Consumer</u>						
Average Total Loan Balance	12.2%	2.5%	0.4%	-0.5%	-0.6%	-0.7%
Originations	71.2%	-43.8%	7.2%	1.8%	-2.3%	-2.3%
<b>Commercial</b>						
<u>C &amp; I</u>						
Average Total Loan and Lease Balance	12.9%	-1.6%	-2.2%	-15.9%	16.8%	-1.7%
Renewal of Existing Accounts	-16.2%	-15.1%	35.0%	-9.2%	6.8%	16.5%
New Commitments	-12.4%	-30.6%	61.7%	-41.7%	22.4%	20.5%
<u>CRE</u>						
Average Total Loan and Lease Balance	20.9%	-0.6%	0.1%	-24.0%	33.7%	-0.6%
Renewal of Existing Accounts	-31.9%	-1.5%	29.5%	-35.6%	28.5%	18.6%
New Commitments	-34.6%	-3.9%	14.3%	-44.2%	52.4%	-4.4%
<b>Small Business (Memoranda)<sup>3</sup></b>						
Average Total Loan Balance					-0.2%	-0.7%
Originations					7.8%	25.6%
<b>Other Intermediation Activities</b>						
MBS (net purchases)	-136.7%	-73.5%	32.2%	-240.6%	-21.4%	183.6%
ABS (net purchases)	-1.7%	-59.0%	-62.1%	559.4%	32.3%	30.4%
Average Total Matched Book (Repo/Reverse Repo)	4.7%	3.2%	0.3%	8.9%	2.5%	0.2%
Average Total Debit Balances	19.8%	-3.2%	-0.6%	1.7%	5.0%	-0.5%
Total Equity Underwriting	-0.9%	-41.3%	191.6%	159.9%	96.7%	-33.9%
Total Debt Underwriting	3.8%	-12.0%	12.3%	-6.0%	9.8%	-15.5%

**Notes:**

<sup>1</sup> The Hartford Financial Services Group began reporting in July 2009, which included data from April 2009 through June 2009.

<sup>2</sup> Beginning with April 2009, figures include numbers reported by The Hartford Financial Services Group (as is the case in subsequent months).

<sup>3</sup> 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 percentage increases shown in 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.

Percentage changes are calculated from the prior month.

