

Total Average Loan Balances and Total Loan Originations

Current Monthly Lending and Intermediation Snapshot Filers, August 2009 - January 2010¹

(\$ Billions)

| | 2009 | | | | | 2010 |
|------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| | August | September | October | November | December | January |
| Total Average Loan Balances | \$1,092.6 | \$1,077.2 | \$1,062.1 | \$1,052.6 | \$1,043.7 | \$1,064.0 |
| Change in Average Loan Balances | -\$17.8 | -\$15.4 | -\$15.1 | -\$9.5 | -\$8.9 | \$20.3 |
| % Change in Average Loan Balances | -2% | -1% | -1% | -1% | -1% | 2% |
| Total Originations | \$47.5 | \$48.4 | \$41.6 | \$44.9 | \$55.2 | \$35.9 |
| Change in Originations | -\$8.7 | \$1.0 | -\$6.8 | \$3.3 | \$10.3 | -\$19.3 |
| % Change in Originations | -15% | 2% | -14% | 8% | 23% | -35% |

Notes:

1 July 2009 - January 2010 data is adjusted to exclude CIT as they did not submit January 2010 data due to ongoing bankruptcy proceedings.

*Data are **not** merger adjusted.*

Changes are calculated from the previous month.

Lending and Intermediation Activity
Current Monthly Lending and Intermediation Snapshot Filers¹

August 2009 - January 2010

(\$ billions)

| Consumer | | | | | | |
|--|--------|-----------|---------|----------|----------|---------|
| <u>First Mortgages</u> | August | September | October | November | December | January |
| Average Total Loan Balance | \$236 | \$233 | \$229 | \$228 | \$227 | \$223 |
| Originations | \$12 | \$9 | \$10 | \$10 | \$10 | \$8 |
| <u>HELOC</u> | | | | | | |
| Average Total Loan Balance | \$158 | \$157 | \$156 | \$155 | \$154 | \$153 |
| Originations (New Lines+Line Increases) | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 |
| Total Used and Unused Commitments | \$243 | \$242 | \$241 | \$237 | \$235 | \$235 |
| <u>U.S. Card</u> | | | | | | |
| Average Total Loan Balance | \$152 | \$151 | \$150 | \$150 | \$150 | \$148 |
| New Account Originations (Initial Line Amt) | \$7 | \$7 | \$6 | \$7 | \$9 | \$4 |
| Total Used and Unused Commitments | \$869 | \$873 | \$858 | \$845 | \$823 | \$818 |
| <u>Other Consumer</u> | | | | | | |
| Average Total Loan Balance | \$107 | \$108 | \$107 | \$106 | \$106 | \$125 |
| Originations | \$4 | \$3 | \$2 | \$2 | \$3 | \$4 |
| Commercial | | | | | | |
| <u>C & I</u> | | | | | | |
| Average Total Loan and Lease Balance | \$251 | \$243 | \$237 | \$247 | \$242 | \$253 |
| Renewal of Existing Accounts | \$13 | \$16 | \$12 | \$13 | \$16 | \$9 |
| New Commitments | \$6 | \$6 | \$6 | \$8 | \$9 | \$7 |
| <u>CRE</u> | | | | | | |
| Average Total Loan and Lease Balance | \$188 | \$185 | \$183 | \$167 | \$164 | \$162 |
| Renewal of Existing Accounts | \$4 | \$5 | \$4 | \$4 | \$6 | \$2 |
| New Commitments | \$1 | \$2 | \$1 | \$1 | \$1 | \$1 |
| Small Business (Memoranda)² | | | | | | |
| Average Total Loan Balance | \$58 | \$57 | \$57 | \$57 | \$56 | \$56 |
| Originations | \$2 | \$2 | \$2 | \$1 | \$2 | \$1 |
| Other Intermediation Activities | | | | | | |
| MBS (net purchases) | \$24 | \$14 | \$23 | \$15 | \$24 | \$15 |
| ABS (net purchases) | \$5 | \$6 | \$6 | \$6 | \$5 | \$6 |
| Average Total Matched Book (Repo/Reverse Repo) | \$144 | \$145 | \$144 | \$151 | \$152 | \$157 |
| Average Total Debit Balances | \$17 | \$17 | \$17 | \$16 | \$16 | \$16 |
| Total Equity Underwriting | \$0 | \$1 | \$0 | \$0 | \$4 | \$0 |
| Total Debt Underwriting | \$16 | \$47 | \$29 | \$31 | \$33 | \$23 |

Notes:

¹ August 2009 - January 2010 data are adjusted to exclude CIT as they did not file January 2010 data due to ongoing bankruptcy proceedings.

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
Current Monthly Lending and Intermediation Snapshot Filers¹
August 2009 - January 2010

| Consumer | | | | | | |
|--|---------------|------------------|----------------|-----------------|-----------------|----------------|
| <u>First Mortgages</u> | August | September | October | November | December | January |
| Average Total Loan Balance | -2.6% | -1.5% | -1.7% | -0.4% | -0.4% | -1.8% |
| Originations | -21.4% | -23.1% | 3.3% | 1.0% | 5.0% | -22.0% |
| <u>HELOC</u> | | | | | | |
| Average Total Loan Balance | -0.7% | -0.6% | -0.7% | -0.8% | -0.6% | -0.6% |
| Originations (New Lines+Line Increases) | -9.8% | -11.9% | -11.6% | -10.4% | 10.7% | -21.7% |
| Total Used and Unused Commitments | -0.8% | -0.6% | -0.4% | -1.7% | -0.8% | -0.1% |
| <u>U.S. Card</u> | | | | | | |
| Average Total Loan Balance | -0.1% | -0.5% | -0.4% | -0.5% | 0.6% | -1.7% |
| New Account Originations (Initial Line Amt) | -3.3% | 5.1% | -14.7% | 18.9% | 32.6% | -54.9% |
| Total Used and Unused Commitments | -4.7% | 0.5% | -1.8% | -1.5% | -2.6% | -0.6% |
| <u>Other Consumer</u> | | | | | | |
| Average Total Loan Balance | 0.1% | 0.5% | -0.7% | -0.4% | -0.6% | 18.3% |
| Originations | 79.4% | -22.8% | -36.3% | -6.2% | 34.6% | 69.5% |
| Commercial | | | | | | |
| <u>C & I</u> | | | | | | |
| Average Total Loan and Lease Balance | -3.2% | -3.1% | -2.6% | 4.2% | -1.8% | 4.5% |
| Renewal of Existing Accounts | -25.1% | 25.3% | -25.7% | 14.4% | 21.5% | -46.6% |
| New Commitments | -22.9% | 4.9% | 8.6% | 24.7% | 12.7% | -20.2% |
| <u>CRE</u> | | | | | | |
| Average Total Loan and Lease Balance | -1.2% | -1.5% | -1.2% | -8.8% | -1.8% | -1.4% |
| Renewal of Existing Accounts | -22.0% | 19.1% | -15.6% | -15.4% | 61.4% | -56.3% |
| New Commitments | 10.0% | 17.2% | -33.6% | -30.6% | 98.6% | -61.3% |
| Small Business (Memoranda)² | | | | | | |
| Average Total Loan Balance | -1.0% | -1.4% | -0.7% | 0.2% | -1.0% | -1.0% |
| Originations | -10.6% | 10.4% | -15.4% | -6.2% | 20.7% | -27.8% |
| Other Intermediation Activities | | | | | | |
| MBS (net purchases) | 26.4% | -42.9% | 63.6% | -33.2% | 61.4% | -40.5% |
| ABS (net purchases) | 3.1% | 24.3% | -2.7% | 5.2% | -12.0% | 1.0% |
| Average Total Matched Book (Repo/Reverse Repo) | 8.3% | 1.0% | -0.7% | 4.7% | 0.5% | 3.4% |
| Average Total Debit Balances | 10.2% | -2.1% | -2.4% | -4.2% | -1.6% | 4.1% |
| Total Equity Underwriting | 130.9% | 92.8% | -50.7% | -44.2% | 2313.7% | -94.4% |
| Total Debt Underwriting | -19.3% | 203.4% | -38.2% | 5.9% | 6.0% | -30.4% |

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