

THE FINANCIAL SERVICES ROUNDTABLE

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March 24, 2009

Financial Services Roundtable Analysis of Treasury Data By Bill Askew, Senior Policy Advisor

In its second Monthly Lending Survey of the Top 21 Banks participating in the Capital Purchase Program (CPP), Treasury recently announced mortgage origination volume and consumer lending originations rose significantly in January. However, the biggest news was that overall lending rose 14%.

TARP capital continues to fuel lending activity. All categories of loan balances have increased and consumer lending and mortgage production continue to rise. Of particular note, Wells Fargo and PNC now include assets from acquisitions of Wachovia and National City respectively. However, because Wells and PNC also had organic growth, the key findings are shown with and without these companies (as shown in the following charts).

The CPP survey found that total average loan balances increased in January 2009 as compared to balances from all previous months in the survey including October of 2008. In other areas of consumer lending, which include auto, student loans and other consumer loans, the median percentage change in loan originations was up 13 percent.

Other key findings include:

- **Total average loan balances rose from \$3.78 trillion in December 2008 to \$4.33 trillion in January 2009, an increase of 14.5%.**
 - Without Wells Fargo and PNC, the total average loan balances still rose from \$3.30 trillion in December to \$3.34 trillion in January, an increase of over 1%.
- **First mortgage loan originations increased from \$53 billion in December to \$78 billion in January, an increase of 47%.**
 - Without Wells Fargo and PNC, first mortgage originations increased from \$38 billion in December to \$52 billion in January, an increase of 37%.

- **The median percent change in mortgage refinancing was an increase of 110% from the December to January.**
- **First mortgage loan balances rose from \$713 billion in December to \$903 billion in January, an increase of 26%.**
 - Without Wells Fargo and PNC, the first mortgage loan balances rose from \$615 billion to \$631 billion, an increase of 3%.
- **Home Equity loan balances rose from \$507 billion in December to \$584 billion in January, an increase of 15%.**
 - Without Wells Fargo and PNC, home equity balances rose from \$406 billion in December to \$414 billion in January, an increase of 2%.

In sum, given the dramatically worsening economic conditions during January, with unemployment rising from 7.2 to 7.6 percent and more than 650,000 jobs lost, loans have grown and originations in mortgage and consumer are increasing. Both categories would have likely declined without the capital provided to banks through the CPP. We invite you to review these two indexes which show loan balances, and originations plus renewals.

Please contact Bill Askew, Senior Policy Advisor, the Financial Services Roundtable with any questions or comments, Billaskew@fsround.org; 202.589.2530; or Elise Brooks, Elise@fsround.org, 202.589.2427.

Treasury Monthly Bank Lending Survey - Average Loan Balances (Millions) From November 2008 thru January 2009

* Bold indicates increase in January

Name	First Mortgage			Home Equity			US Card Managed			Other Consumer			C&I			Commercial Real Estate			Total Average Loan Balance		
	Average Loan Balance			Average Loan Balance			Average Loan Balance			Average Loan Balance			Average Loan Balance			Average Loan Balance			Average Loan Balance		
	November	December	January	November	December	January	November	December	January	November	December	January	November	December	January	November	December	January	November	December	January
Bank of America	\$253,344	\$251,712	\$266,012	\$152,904	\$150,794	\$158,740	\$161,119	\$163,348	\$163,220	\$76,363	\$76,355	\$78,722	\$262,398	\$259,474	\$278,205	\$64,917	\$64,693	\$74,030	\$971,045	\$966,376	\$1,018,929
Bank of NY Mellon	\$4,672	\$4,694	\$4,714	\$335	\$341	\$344	\$0	\$0	\$0	\$765	\$757	\$758	\$10,709	\$10,809	\$10,585	\$3,100	\$3,074	\$3,091	\$19,581	\$19,675	\$19,492
BB&T	\$18,362	\$18,219	\$18,534	\$5,718	\$5,809	\$5,899	\$1,934	\$1,966	\$1,986	\$18,766	\$18,653	\$18,535	\$32,947	\$33,531	\$34,136	\$19,383	\$19,614	\$19,767	\$97,110	\$97,792	\$98,857
Capital One	\$7,255	\$7,204	\$7,144	\$3,449	\$3,466	\$3,392	\$52,327	\$53,568	\$53,944	\$33,363	\$32,850	\$32,280	\$23,722	\$23,921	\$23,919	\$17,430	\$17,548	\$17,695	\$137,546	\$138,557	\$138,374
CIT	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$12,692	\$12,604	\$12,505	\$56,224	\$55,075	\$53,883	\$880	\$866	\$850	\$69,796	\$68,545	\$67,238
Citigroup	\$155,438	\$152,369	\$152,745	\$68,829	\$68,717	\$68,541	\$147,449	\$149,138	\$149,070	\$62,243	\$61,863	\$62,705	\$42,820	\$42,104	\$42,176	\$21,329	\$21,169	\$21,491	\$498,108	\$495,360	\$496,728
Comerica	\$1,853	\$1,843	\$1,847	\$1,749	\$1,774	\$1,782	\$59	\$52	\$49	\$830	\$805	\$748	\$31,697	\$31,373	\$30,598	\$15,160	\$15,085	\$14,957	\$51,348	\$50,932	\$49,981
Fifth Third	\$12,347	\$12,332	\$12,290	\$12,034	\$12,067	\$12,123	\$2,041	\$2,081	\$2,120	\$9,364	\$9,487	\$9,537	\$31,312	\$30,906	\$30,089	\$20,372	\$19,883	\$19,261	\$87,470	\$86,756	\$85,420
Goldman Sachs	\$4,631	\$5,040	\$5,031	\$75	\$151	\$151	\$0	\$0	\$0	\$1,531	\$1,584	\$1,618	\$91,618	\$86,907	\$88,689	\$28,735	\$29,271	\$29,040	\$126,590	\$122,953	\$124,529
JPMorgan Chase	\$54,669	\$54,163	\$53,982	\$94,553	\$94,434	\$94,095	\$156,419	\$158,989	\$157,678	\$78,299	\$78,426	\$79,317	\$171,019	\$167,795	\$162,799	\$22,955	\$22,534	\$22,610	\$577,914	\$576,341	\$570,481
KeyCorp	\$3,667	\$3,630	\$3,494	\$7,852	\$7,941	\$8,092	\$6	\$6	\$6	\$8,354	\$8,313	\$8,408	\$37,100	\$36,506	\$36,053	\$19,359	\$19,224	\$18,963	\$76,338	\$75,620	\$75,016
Marshall & Ilsley	\$8,089	\$8,092	\$8,133	\$2,648	\$2,682	\$2,714	\$266	\$275	\$273	\$1,819	\$1,847	\$1,879	\$15,358	\$15,251	\$15,330	\$22,009	\$22,020	\$21,594	\$50,189	\$50,167	\$49,923
Morgan Stanley	\$4,692	\$4,581	\$4,285	\$2,601	\$2,500	\$2,556	\$0	\$0	\$0	\$5,845	\$5,874	\$5,941	\$75,287	\$73,078	\$72,517	\$13,205	\$12,954	\$12,019	\$101,630	\$98,987	\$97,318
Northern Trust	\$8,154	\$8,184	\$8,183	\$2,238	\$2,315	\$2,393	\$0	\$0	\$0	\$2,161	\$2,180	\$2,216	\$12,449	\$12,794	\$12,457	\$3,023	\$3,040	\$3,112	\$28,025	\$28,513	\$28,361
PNC	\$8,616	\$8,475	\$21,801	\$14,956	\$14,991	\$38,317	\$301	\$321	\$6,361	\$6,444	\$6,511	\$12,473	\$35,356	\$35,429	\$72,812	\$9,503	\$9,596	\$25,502	\$75,176	\$75,323	\$177,266
Regions	\$16,374	\$16,257	\$16,378	\$16,046	\$16,109	\$16,150	\$0	\$0	\$0	\$5,656	\$5,463	\$5,442	\$24,065	\$23,643	\$23,355	\$37,638	\$37,555	\$37,238	\$99,779	\$99,027	\$98,563
State Street	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,873	\$10,538	\$7,645	\$800	\$800	\$800	\$11,673	\$11,338	\$8,445
SunTrust	\$33,317	\$32,603	\$33,274	\$18,767	\$18,778	\$18,799	\$1,007	\$996	\$973	\$12,612	\$12,633	\$12,703	\$40,797	\$40,477	\$39,862	\$25,279	\$25,153	\$24,901	\$131,779	\$130,640	\$130,512
U.S.Bancorp	\$29,480	\$35,066	\$35,085	\$18,640	\$19,105	\$19,206	\$12,849	\$13,399	\$13,586	\$28,433	\$28,611	\$29,186	\$54,057	\$54,831	\$55,520	\$35,649	\$36,530	\$37,071	\$179,108	\$187,542	\$189,654
Wells Fargo	\$93,629	\$89,489	\$250,830	\$85,791	\$85,921	\$131,205	\$20,541	\$20,934	\$23,832	\$47,589	\$46,984	\$86,904	\$100,570	\$99,838	\$187,767	\$63,127	\$63,988	\$133,256	\$411,247	\$407,154	\$813,794
Total	\$718,589	\$713,953	\$903,762	\$509,185	\$507,895	\$584,499	\$556,318	\$565,073	\$573,098	\$413,129	\$411,800	\$461,877	\$1,160,378	\$1,144,280	\$1,278,397	\$443,853	\$444,597	\$537,248	\$3,801,452	\$3,787,598	\$4,338,881

Treasury Monthly Bank Lending Survey - Originations (Millions) From November 2008 thru January 2009

* Bold indicates increase in January

Name	First Mortgage			Home Equity			US Card Managed			Other Consumer			C&I			Commercial Real Estate			Total Originations		
	Total Originations			Originations (New + Line Inc)			Total Originations			Total Originations			Renewals & Commitments			Renewals & Commitments			Total Originations		
	November	December	January	November	December	January	November	December	January	November	December	January	November	December	January	November	December	January	November	December	January
Bank of America	\$11,595	\$15,410	\$22,887	\$1,686	\$1,819	\$1,402	\$2,022	\$2,440	\$2,058	\$1,083	\$2,359	\$3,425	\$28,782	\$33,519	\$26,943	\$3,694	\$5,880	\$3,908	\$48,862	\$61,427	\$60,623
Bank of NY Mellon	\$54	\$69	\$97	\$12	\$10	\$11	\$0	\$0	\$0	\$5	\$4	\$4	\$584	\$620	\$505	\$145	\$146	\$113	\$800	\$849	\$730
BB&T	\$1,008	\$1,248	\$1,814	\$217	\$245	\$72	\$122	\$120	\$155	\$352	\$294	\$312	\$1,875	\$2,375	\$1,995	\$1,327	\$1,915	\$1,628	\$4,901	\$6,197	\$5,976
Capital One	\$0	\$4	\$3	\$21	\$22	\$12	\$983	\$960	\$1,027	\$673	\$664	\$655	\$905	\$866	\$619	\$243	\$508	\$215	\$2,825	\$3,024	\$2,531
CIT	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$1	\$1	\$4,231	\$4,181	\$3,428	\$0	\$0	\$0	\$4,232	\$4,182	\$3,429
Citigroup	\$3,788	\$5,545	\$7,838	\$362	\$391	\$769	\$8,913	\$10,379	\$6,165	\$1,344	\$1,313	\$2,628	\$3,236	\$4,375	\$1,291	\$211	\$862	\$125	\$17,854	\$22,865	\$18,816
Comerica	\$26	\$21	\$33	\$32	\$31	\$8	\$14	\$27	\$13	\$23	\$57	\$17	\$1,911	\$2,601	\$956	\$294	\$505	\$398	\$2,300	\$3,242	\$1,425
Fifth Third	\$622	\$954	\$1,459	\$117	\$150	\$129	\$139	\$247	\$233	\$328	\$514	\$388	\$4,713	\$3,764	\$2,486	\$496	\$1,492	\$376	\$6,415	\$7,121	\$5,071
Goldman Sachs	\$782	\$90	\$87	\$150	\$0	\$0	\$0	\$0	\$0	\$203	\$0	\$41	\$520	\$2,460	\$6,131	\$10	\$0	\$229	\$1,665	\$2,550	\$6,488
JPMorgan Chase	\$8,939	\$8,596	\$9,572	\$455	\$427	\$312	\$5,875	\$5,243	\$3,384	\$1,602	\$2,200	\$3,198	\$33,000	\$34,041	\$29,357	\$1,306	\$1,869	\$962	\$51,177	\$52,376	\$46,785
KeyCorp	\$114	\$92	\$129	\$151	\$151	\$121	\$0	\$0	\$0	\$54	\$110	\$192	\$1,489	\$2,673	\$1,372	\$862	\$1,492	\$1,252	\$2,670	\$4,518	\$3,066
Marshall & Ilsley	\$88	\$183	\$263	\$38	\$36	\$42	\$5	\$5	\$5	\$45	\$68	\$77	\$740	\$630	\$409	\$265	\$284	\$164	\$1,181	\$1,206	\$960
Morgan Stanley	\$0	\$0	\$11	\$0	\$0	\$8	\$0	\$0	\$0	\$235	\$237	\$215	\$6,068	\$2,933	\$3,325	\$0	\$0	\$0	\$6,303	\$3,170	\$3,551
Northern Trust	\$85	\$66	\$39	\$63	\$136	\$88	\$0	\$0	\$0	\$147	\$118	\$102	\$1,047	\$1,279	\$998	\$23	\$211	\$43	\$1,365	\$1,810	\$1,270
PNC	\$8	\$3	\$2,323	\$240	\$258	\$335	\$95	\$57	\$156	\$136	\$229	\$575	\$4,340	\$6,408	\$4,178	\$1,494	\$1,121	\$603	\$6,313	\$8,076	\$8,170
Regions	\$223	\$450	\$722	\$137	\$126	\$109	\$0	\$0	\$0	\$75	\$75	\$290	\$2,109	\$2,381	\$2,129	\$2,121	\$2,801	\$1,732	\$4,665	\$5,833	\$4,982
State Street	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$749	\$1,403	\$289	\$0	\$0	\$0	\$749	\$1,403	\$289
SunTrust	\$1,873	\$2,630	\$3,476	\$122	\$128	\$119	\$25	\$11	\$11	\$358	\$395	\$599	\$1,846	\$2,482	\$1,859	\$603	\$868	\$447	\$4,827	\$6,514	\$6,511
U.S.Bancorp	\$2,532	\$2,985	\$4,041	\$419	\$413	\$348	\$829	\$1,115	\$691	\$769	\$1,030	\$1,383	\$5,137	\$9,073	\$6,221	\$1,559	\$2,646	\$1,182	\$11,245	\$17,262	\$13,866
Wells Fargo	\$13,860	\$15,320	\$24,010	\$516	\$627	\$587	\$1,081	\$1,012	\$1,317	\$715	\$851	\$3,903	\$8,006	\$10,145	\$16,854	\$2,531	\$3,108	\$3,889	\$26,709	\$31,063	\$50,560
Total	\$45,597	\$53,666	\$78,804	\$4,738	\$4,970	\$4,464	\$20,103	\$21,616	\$15,215	\$8,148	\$10,519	\$18,005	\$111,288	\$128,209	\$111,345	\$17,184	\$25,708	\$17,266	\$207,058	\$244,688	\$245,099

Treasury Monthly Bank Lending Survey - Average Loan Balances (Millions) From November 2008 thru January 2009 without Wells and PNC

* Bold indicates increase in January

Name	First Mortgage			Home Equity			US Card Managed			Other Consumer			C&I			Commercial Real Estate			Total Average Loan Balance		
	Average Loan Balance			Average Loan Balance			Average Loan Balance			Average Loan Balance			Average Loan Balance			Average Loan Balance			Average Loan Balance		
	November	December	January	November	December	January	November	December	January	November	December	January	November	December	January	November	December	January	November	December	January
Bank of America	\$253,344	\$251,712	\$266,012	\$152,904	\$150,794	\$158,740	\$161,119	\$163,348	\$163,220	\$76,363	\$76,355	\$78,722	\$262,398	\$259,474	\$278,205	\$64,917	\$64,693	\$74,030	\$971,045	\$966,376	\$1,018,929
Bank of NY Mellon	\$4,672	\$4,694	\$4,714	\$335	\$341	\$344	\$0	\$0	\$0	\$765	\$757	\$758	\$10,709	\$10,809	\$10,585	\$3,100	\$3,074	\$3,091	\$19,581	\$19,675	\$19,492
BB&T	\$18,362	\$18,219	\$18,534	\$5,718	\$5,809	\$5,899	\$1,934	\$1,966	\$1,986	\$18,766	\$18,653	\$18,535	\$32,947	\$33,531	\$34,136	\$19,383	\$19,614	\$19,767	\$97,110	\$97,792	\$98,857
Capital One	\$7,255	\$7,204	\$7,144	\$3,449	\$3,466	\$3,392	\$52,327	\$53,568	\$53,944	\$33,363	\$32,850	\$32,280	\$23,722	\$23,921	\$23,919	\$17,430	\$17,548	\$17,695	\$137,546	\$138,557	\$138,374
CIT	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$12,692	\$12,604	\$12,505	\$56,224	\$55,075	\$53,883	\$880	\$866	\$850	\$69,796	\$68,545	\$67,238
Citigroup	\$155,438	\$152,369	\$152,745	\$68,829	\$68,717	\$68,541	\$147,449	\$149,138	\$149,070	\$62,243	\$61,863	\$62,705	\$42,820	\$42,104	\$42,176	\$21,329	\$21,169	\$21,491	\$498,108	\$495,360	\$496,728
Comerica	\$1,853	\$1,843	\$1,847	\$1,749	\$1,774	\$1,782	\$59	\$52	\$49	\$830	\$805	\$748	\$31,697	\$31,373	\$30,598	\$15,160	\$15,085	\$14,957	\$51,348	\$50,932	\$49,981
Fifth Third	\$12,347	\$12,332	\$12,290	\$12,034	\$12,067	\$12,123	\$2,041	\$2,081	\$2,120	\$9,364	\$9,487	\$9,537	\$31,312	\$30,906	\$30,089	\$20,372	\$19,883	\$19,261	\$87,470	\$86,756	\$85,420
Goldman Sachs	\$4,631	\$5,040	\$5,031	\$75	\$151	\$151	\$0	\$0	\$0	\$1,531	\$1,584	\$1,618	\$91,618	\$86,907	\$88,689	\$28,735	\$29,271	\$29,040	\$126,590	\$122,953	\$124,529
JPMorgan Chase	\$54,669	\$54,163	\$53,982	\$94,553	\$94,434	\$94,095	\$156,419	\$158,989	\$157,678	\$78,299	\$78,426	\$79,317	\$171,019	\$167,795	\$162,799	\$22,955	\$22,534	\$22,610	\$577,914	\$576,341	\$570,481
KeyCorp	\$3,667	\$3,630	\$3,494	\$7,852	\$7,941	\$8,092	\$6	\$6	\$6	\$8,354	\$8,313	\$8,408	\$37,100	\$36,506	\$36,053	\$19,359	\$19,224	\$18,963	\$76,338	\$75,620	\$75,016
Marshall & Ilsley	\$8,089	\$8,092	\$8,133	\$2,648	\$2,682	\$2,714	\$266	\$275	\$273	\$1,819	\$1,847	\$1,879	\$15,358	\$15,251	\$15,330	\$22,009	\$22,020	\$21,594	\$50,189	\$50,167	\$49,923
Morgan Stanley	\$4,692	\$4,581	\$4,285	\$2,601	\$2,500	\$2,556	\$0	\$0	\$0	\$5,845	\$5,874	\$5,941	\$75,287	\$73,078	\$72,517	\$13,205	\$12,954	\$12,019	\$101,630	\$98,987	\$97,318
Northern Trust	\$8,154	\$8,184	\$8,183	\$2,238	\$2,315	\$2,393	\$0	\$0	\$0	\$2,161	\$2,180	\$2,216	\$12,449	\$12,794	\$12,457	\$3,023	\$3,040	\$3,112	\$28,025	\$28,513	\$28,361
Regions	\$16,374	\$16,257	\$16,378	\$16,046	\$16,109	\$16,150	\$0	\$0	\$0	\$5,656	\$5,463	\$5,442	\$24,065	\$23,643	\$23,355	\$37,638	\$37,555	\$37,238	\$99,779	\$99,027	\$98,563
State Street	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,873	\$10,538	\$7,645	\$800	\$800	\$800	\$11,673	\$11,338	\$8,445
SunTrust	\$33,317	\$32,603	\$33,274	\$18,767	\$18,778	\$18,799	\$1,007	\$996	\$973	\$12,612	\$12,633	\$12,703	\$40,797	\$40,477	\$39,862	\$25,279	\$25,153	\$24,901	\$131,779	\$130,640	\$130,512
U.S.Bancorp	\$29,480	\$35,066	\$35,085	\$18,640	\$19,105	\$19,206	\$12,849	\$13,399	\$13,586	\$28,433	\$28,611	\$29,186	\$54,057	\$54,831	\$55,520	\$35,649	\$36,530	\$37,071	\$179,108	\$187,542	\$189,654
Total	\$616,344	\$615,989	\$631,131	\$408,438	\$406,983	\$414,977	\$535,476	\$543,818	\$542,905	\$359,096	\$358,305	\$362,500	\$1,024,452	\$1,009,013	\$1,017,818	\$371,223	\$371,013	\$378,490	\$3,315,029	\$3,305,121	\$3,347,821

Treasury Monthly Bank Lending Survey - Originations (Millions) From November 2008 thru January 2009 without Wells and PNC

* Bold indicates increase in January

Name	First Mortgage			Home Equity			US Card Managed			Other Consumer			C&I			Commercial Real Estate					
	Total Originations			Originations (New + Line Inc)			Total Originations			Total Originations			Renewals & Commitments			Renewals & Commitments			Total Originations		
	November	December	January	November	December	January	November	December	January	November	December	January	November	December	January	November	December	January	November	December	January
Bank of America	\$11,595	\$15,410	\$22,887	\$1,686	\$1,819	\$1,402	\$2,022	\$2,440	\$2,058	\$1,083	\$2,359	\$3,425	\$28,782	\$33,519	\$26,943	\$3,694	\$5,880	\$3,908	\$48,862	\$61,427	\$60,623
Bank of NY Mellon	\$54	\$69	\$97	\$12	\$10	\$11	\$0	\$0	\$0	\$5	\$4	\$4	\$584	\$620	\$505	\$145	\$146	\$113	\$800	\$849	\$730
BB&T	\$1,008	\$1,248	\$1,814	\$217	\$245	\$72	\$122	\$120	\$155	\$352	\$294	\$312	\$1,875	\$2,375	\$1,995	\$1,327	\$1,915	\$1,628	\$4,901	\$6,197	\$5,976
Capital One	\$0	\$4	\$3	\$21	\$22	\$12	\$983	\$960	\$1,027	\$673	\$664	\$655	\$905	\$866	\$619	\$243	\$508	\$215	\$2,825	\$3,024	\$2,531
CIT	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$1	\$1	\$4,231	\$4,181	\$3,428	\$0	\$0	\$0	\$4,232	\$4,182	\$3,429
Citigroup	\$3,788	\$5,545	\$7,838	\$362	\$391	\$769	\$8,913	\$10,379	\$6,165	\$1,344	\$1,313	\$2,628	\$3,236	\$4,375	\$1,291	\$211	\$862	\$125	\$17,854	\$22,865	\$18,816
Comerica	\$26	\$21	\$33	\$32	\$31	\$8	\$14	\$27	\$13	\$23	\$57	\$17	\$1,911	\$2,601	\$956	\$294	\$505	\$398	\$2,300	\$3,242	\$1,425
Fifth Third	\$622	\$954	\$1,459	\$117	\$150	\$129	\$139	\$247	\$233	\$328	\$514	\$388	\$4,713	\$3,764	\$2,486	\$496	\$1,492	\$376	\$6,415	\$7,121	\$5,071
Goldman Sachs	\$782	\$90	\$87	\$150	\$0	\$0	\$0	\$0	\$0	\$203	\$0	\$41	\$520	\$2,460	\$6,131	\$10	\$0	\$229	\$1,665	\$2,550	\$6,488
JPMorgan Chase	\$8,939	\$8,596	\$9,572	\$455	\$427	\$312	\$5,875	\$5,243	\$3,384	\$1,602	\$2,200	\$3,198	\$33,000	\$34,041	\$29,357	\$1,306	\$1,869	\$962	\$51,177	\$52,376	\$46,785
KeyCorp	\$114	\$92	\$129	\$151	\$151	\$121	\$0	\$0	\$0	\$54	\$110	\$192	\$1,489	\$2,673	\$1,372	\$862	\$1,492	\$1,252	\$2,670	\$4,518	\$3,066
Marshall & Ilsley	\$88	\$183	\$263	\$38	\$36	\$42	\$5	\$5	\$5	\$45	\$68	\$77	\$740	\$630	\$409	\$265	\$284	\$164	\$1,181	\$1,206	\$960
Morgan Stanley	\$0	\$0	\$11	\$0	\$0	\$0	\$0	\$0	\$0	\$235	\$237	\$215	\$6,068	\$2,933	\$3,325	\$0	\$0	\$0	\$6,303	\$3,170	\$3,551
Northern Trust	\$85	\$66	\$39	\$63	\$136	\$88	\$0	\$0	\$0	\$147	\$118	\$102	\$1,047	\$1,279	\$998	\$23	\$211	\$43	\$1,365	\$1,810	\$1,270
Regions	\$223	\$450	\$722	\$137	\$126	\$109	\$0	\$0	\$0	\$75	\$75	\$290	\$2,109	\$2,381	\$2,129	\$2,121	\$2,801	\$1,732	\$4,665	\$5,833	\$4,982
State Street	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$749	\$1,403	\$289	\$0	\$0	\$0	\$749	\$1,403	\$289
SunTrust	\$1,873	\$2,630	\$3,476	\$122	\$128	\$119	\$25	\$11	\$11	\$358	\$395	\$599	\$1,846	\$2,482	\$1,859	\$603	\$868	\$447	\$4,827	\$6,514	\$6,511
U.S.Bancorp	\$2,532	\$2,985	\$4,041	\$419	\$413	\$348	\$829	\$1,115	\$691	\$769	\$1,030	\$1,383	\$5,137	\$9,073	\$6,221	\$1,559	\$2,646	\$1,182	\$11,245	\$17,262	\$13,866
Total	\$31,729	\$38,343	\$52,471	\$3,982	\$4,085	\$3,542	\$18,927	\$20,547	\$13,742	\$7,297	\$9,439	\$13,527	\$98,942	\$111,656	\$90,313	\$13,159	\$21,479	\$12,774	\$174,036	\$205,549	\$186,369