

Approximate Market Share of Single-Family Residential Mortgage Originations
Mortgage Bank A and Mortgage Bank B
1990-2005
(Dollars in Billions)

	Total U.S. Originations	Mortgage Bank A		Mortgage Bank B	
		\$	% of U.S.	\$	% of U.S.
1990	459	4.5	0.98		
1991	563	12.1	2.15		
1992	893	32.3	3.62		
1993	1,020	52.4	5.14		
1994	769	27.8	3.62	6.9	0.90
1995	640	34.5	5.39	7.4	1.16
1996	785	37.8	4.82	10.8	1.38
1997	833	48.7	5.85	23.7	2.85
1998	1,656	92.8	5.60	44.6	2.69
1999	1,379	66.7	4.84	45.0	3.26
2000	1,139	68.9	6.05	51.2	4.50
2001	2,243	123.9	5.52	165.6	7.38
2002	2,854	251.9	8.83	290.9	10.19
2003	3,812	434.8	11.41	384.1	10.08
2004	2,773	363.3	13.10	212.3	7.66
2005	3,027	495.3	16.36	207.7	6.86

Notes:

1. Total U.S. mortgage originations data from Mortgage Bankers Association. Lender data comes from 10-K filings.
2. Lender data includes prime and nonprime first and second mortgage originations. Lender data are best approximations of single-family residential mortgage originations, excluding commercial, multifamily, manufactured and construction loans. Exact year-over-year comparisons are difficult because each company changed how it reported loan originations several times and Bank B often revised its reporting methodology as it acquired additional lending institutions.
3. Bank A had a fiscal year ending February 28 until 2001, and thereafter converted to a calendar year; 2001 data covers a 10-month period from 3-1-01 to 12-31-01. Bank B reorganized in 1994, having previously been a state-chartered bank.