

PLAN ORANGE

For Money-Center Banks

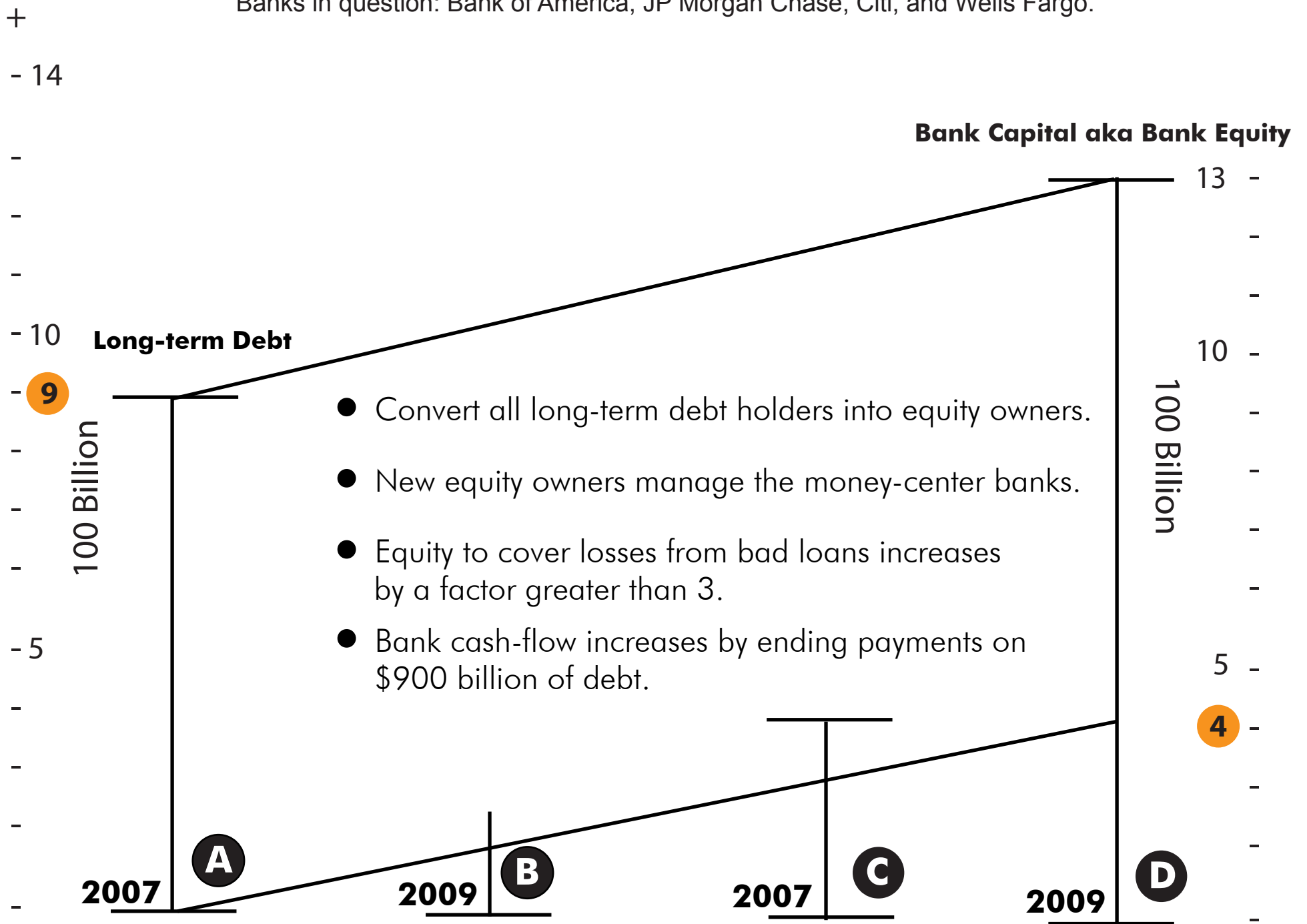
Plan Orange for money-center banks suggests that long-term debt holders have their claims reduced to zero in exchange for issuing to them all ownership equity. This dramatically increases the profitability and strength of the banks.

By Michael David White

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Banks in question: Bank of America, JP Morgan Chase, Citi, and Wells Fargo.



letters in graphic		long-term debt	capital / equity	% increase capital
	Bank of America	\$197,508,000,000	\$146,803,000,000	135%
	JP Morgan Chase	\$199,010,000,000	\$123,221,000,000	162%
	Citi	\$427,112,000,000	\$113,598,000,000	376%
	Wells Fargo	\$99,393,000,000	\$47,628,000,000	209%
A / C		\$923,023,000,000	\$431,250,000,000	214%

source: 2007 annual report

A	Long-Term Debt	\$923,023,000,000	
C	Capital / Equity	\$431,250,000,000	
D	Post-Orange Equity	\$1,354,273,000,000	
	Round Numbers		100 billions
A	Long-Term Debt	9	
C	Capital / Equity	4	
D	Post-Orange Equity	13	