TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: CIT Group Inc. **Submission date: June 1, 2010** **Person to be contacted about this report: Peter Justini**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	FEB	2010 MAR	APR	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	N/A	N/A	N/A		**CIT is currently not engaged in this activity**
b. Total Originations	N/A	N/A	N/A		
(1) Refinancings	N/A	N/A	N/A		
(2) New Home Purchases	N/A	N/A	N/A		
2. Home Equity					
a. Average Total Loan Balance	N/A	N/A	N/A		**CIT is currently not engaged in this activity**
b. Originations (New Lines+Line Increases)	N/A	N/A	N/A		
c. Total Used and Unused Commitments	N/A	N/A	N/A		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	N/A	N/A	N/A		**CIT is currently not engaged in this activity**
b. New Account Originations (Initial Line Amt)	N/A	N/A	N/A		
c. Total Used and Unused Commitments	N/A	N/A	N/A		
4. Other Consumer					
a. Average Total Loan Balance		$9,570	$9,341	Consumer Lending assets consist primarily of our Student Lending business, which is in run-off mode and approximately 95% government guaranteed.	**CIT ceased underwriting new business in the 2nd QTR of 2008.**
b. Originations		$0	$0		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	FEB	MAR	APR	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance		$34,007	$33,006	Included in the C & I asset balances is approximately $10.9 Billion of operating leases	**Our commercial and industrial business consists of: - Corporate Finance-Lending, leasing and other financial services to principally small and middle-market companies, through industry focused sales teams. - Transportation Finance- Large ticket equipment lease and other secured financing to companies in aerospace, rail and defense industries. - Trade Finance- Factoring, lending, credit protection, receivables management and other trade products to retail supply chain companies. - Vendor Finance- Financing and leasing solutions to manufacturers, distributors and customer end-users around the globe.**
b. Renewal of Existing Accounts		$2,419	$2,169	The Renewal of Existing Accounts is predominately from our Trade Finance business.	
c. New Commitments		$320	$352	The bulk of our new commitments were generated from Global Vendor Finance.	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance		$261	$259	Some of our other businesses- Small Business Administration lending, and Energy financing, may also have some of their loans secured by real estate. Those businesses are included in the appropriate section of the report	**CIT's Commercial Real Estate business ceased underwriting new business in the first half of 2008.**
b. Renewal of Existing Accounts		$0	$0		
c. New Commitments		$0	$0		
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance		$1,078	$1,107		**CIT is a leader in small business lending with our SBA preferred leader operations recognized as the nation's #1 SBA Lender (based on 7(a) program volume) in each of the last nine years.**
b. Originations		$10	$12		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	N/A	N/A	N/A		**CIT is currently not engaged in this activity**
b. Asset Backed Securities	N/A	N/A	N/A		
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	N/A	N/A	N/A		**CIT is currently not engaged in this activity**
b. Average Total Debit Balances[2]	N/A	N/A	N/A		
3. Underwriting					
a. Total Equity Underwriting	N/A	N/A	N/A		**CIT is currently not engaged in this activity**
b. Total Debt Underwriting	N/A	N/A	N/A		

Notes:
1. Not applicable if matched book activity does not exceed $50 billion.
2. Applicable only for institutions offering prime brokerage or other margin lending services to clients.
3. Memoranda: these loans are already accounted for in either consumer lending, commercial lending, or a combination of both, and include loans guaranteed by the Small Business Administration and/or any other loans that are internally classified as small business loans.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **CIT Group Inc**
Reporting month(s): April 2010
Submission date: June 1, 2010
Person to be contacted regarding this report: Peter Justini – 973-422-3678

PART II. QUALITATIVE OVERVIEW

Please provide a brief overview of the intermediation activity during the month. This discussion should include a general commentary on the lending environment, loan demand, any changes in lending standards and terms, and any other intermediation activity.

Transportation Finance – Business Aircraft

April's market data was consistent with the trends: gradual decrease in inventories, continued pressure on prices, and recovering flight operations. Demand for new aircraft remains depressed with one major manufacturer, Cessna Aircraft sitting at less than 70% sold out of production for 2010. Gulfstream Aerospace is in the strongest position of the major corporate aircraft original equipment manufacturers with a large backlog in excess of $18B, but also reportedly experienced about $1B of contract defaults since the beginning of the year. New demand is one of the few areas not yet to show signs of a bounce in 2010, but it is to be expected even if still two quarters away. Used jet inventories dropped 20bps in April to 12.3% of available fleet, comparable to the lowest level in six preceding quarters. Average asking prices declined 1.2% making the current average price 30% off the Q1 2008 peak, which represented an overheated market at that time. Flight operations reached their highest levels in 20 months with growth in activity consistently accelerating indicating improvement in the overall corporate aircraft market.

Transportation Finance – Commercial Aircraft

The aircraft lease market appears to be improving modestly, albeit from very low levels, as air passenger and freight traffic show signs of recovery. Consistent with the previous months, CIT continues to experience pressure on margins, reflecting lower lease rates on new deliveries and newly remarketed aircraft. CIT is focused on optimal deployment of assets, maintenance of critical relationships and executing on opportunities for profitable growth. Commercial air revenues remained strong for April as a result of high asset utilization.

Transportation Finance – Rail Cars

While market conditions have stabilized (weekly rail loadings have improved), weak car loadings and improved train speeds have resulted in significant excess capacity in the rail network; approximately 27% of the North American fleet is being stored as carriers and shippers continue to reduce costs and rationalize fleet size. In this market environment, the goal for many companies is to sacrifice rate to keep rail cars on lease to mitigate storage and freight charges, as well as position the fleet for industry turn around.

Leveraged Finance (relative to the Transportation Sector)

The leveraged finance transaction flow in our core aerospace and transportation markets is showing signs of a significant increase across the spectrum of deal types: acquisition-related, re-financings and dividend recapitalizations. The increase in merger and acquisition loans has been particularly strong. The leveraged loan market has become more active as the high yield bond market has been negatively impacted by the global credit market decline caused in large part by the weakness in Europe. High yield bond spreads have increased to a point where senior loans for core middle market issuers look relatively more attractive for the first time in several months.

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Corporate Finance / Loan Syndication

Leveraged loan issuance increased to $26B in April from $20B in March; despite the slight pick-up in M&A activity, new issuance continues to be dominated by re-financings.

Despite an estimated $13B in loan deals in marketing, investor demand continues to outpace supply with $14B of institutional repayments in April versus $15B the prior month. This has driven more favorable pricing and terms for borrowers, with all-in yields in the 5.0% - 5.5% range across the market and in the 7.0% range for smaller middle market loans and the return of some covenant transactions.

High yield issuance cooled to $30B in April from $36B in March, but this was still the 3rd highest volume ever and year to date issuance of $100B is triple the 2009 level.

CIT's portfolio performance continues its stabilizing trend of recent months but sales growth and capital expenditure commitments remain weak.

Trade Finance

Conditions in the marketplace have changed somewhat from the previous month; loan demand from our continuing client base is down compared with last year and demand from new clients has significantly decreased. Loan pricing has been coming down and after the return to higher standards that we have commented on for a number of months, we have seen a loosening of terms and structures (i.e. loan documentation, covenants and collateral perfection).

Vendor Finance

CIT's Vendor Finance's "VF" lending levels are down as economic conditions remain soft and as a result of seasonality. Overall economic conditions continue to contribute to soft sales by our vendor partners.

Consolidation of funding sources within the global vendor markets has increased the overall demand for VF type products and services. CIT's April volume decreased 23% versus March primarily driven by activity in Europe, US and South Pacific.

CIT's losses (charge offs + specific reserves) increased 10% in April compared to March. The slow down on restructure requests from customers continued in April and early stage delinquency trends continue to be stable and continue to improve in the majority of the regions.

Traditional syndication investors (one off deals and portfolio acquisitions) are being careful and opportunistic on their investments and have moved to a "flight to quality"; investors are looking for:

- Investment grade deals
- Focused on mid to large ticket transactions (no small ticket), resulting in higher margins
- Opportunistic pricing

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As for the macroeconomics across the Vendor Finance business segments, CIT is seeing/ experiencing the following:

- **Canada** – While the economy performed better than anticipated in the last quarter of 2009 with real GDP growth of 5% (annualized rate), the 2010 outlook is for moderate growth of 3% -3.5%. This moderation is due to changes in drivers of the current growth namely personal expenditures and investment in residential structures. The elimination of a Federal home renovation tax credit in January could negatively impact consumer spending. Also the output bolstered by increase in US demand in the later half of 2009 is forecasted to decrease since the US growth appears to have been driven by temporary factors such as investment in inventories and fiscal stimulus programs as captioned by recent reports from TD Bank. The anticipated moderation of GDP growth and with the inflation rate currently at the projected target of 2%, the Canadian Central Bank in Q1 decided to keep interest rates at their current low levels and is expected to maintain current rates through the end of Q2 when a rate hike is forecasted. A stabilized unemployment rate at the beginning of Q1 and an increase in exports in comparison to imports are positive signs for 2010 GDP growth.
- **Latin American** – While the overall regional economy contracted by 1% in 2009, the anticipation is for GDP growth of about 2.5% in 2010 according to forecast by Moody's. Brazil is forecasted to top the region with the highest GDP growth for the period at 5.5% -6.5 %. Growth in Brazil is mainly the result of recoveries experienced in the commodities market and an increase in domestic demand. The resulting inflationary concerns caused by this growth pattern sparked the intervention of the Brazil central bank which tightened monetary policy in Q1 by increasing minimum reserve requirements by 2% and is anticipated to increase interest rates in Q2. Even Mexico which experienced a 6.7 % decline in GDP for 2009 heavily impacted by economic contraction in U.S. is forecasted to for GDP growth of about 3%-4% in 2010 as outlined by a recent S&P report. This growth is based on the improvement in the U.S economy (Mexico's largest export market) and a better pricing benchmark for Crude Oil (Mexico's largest export) among others.
- **Europe UK** – Core European Countries (France, Germany, UK) are now showing GDP growth and stabilization however concern remains that if government spending / subsidies are cut too soon there could be a return to negative growth. UK GDP increased by .3% in Q4, ending the recession in the UK (statistically). 2010 is forecasted to have positive GDP with approximately 0.3% growth in 2010. Unemployment continues to remain high across the region. Speculation by the credit ratings agencies suggests that the banking systems in Portugal, Italy, Spain, Ireland and Britain could all be hurt by a widening debt crisis. This speculation could create debt contagion fear with broader ramifications.
- **US** - US Economic conditions continue to indicate recovery but with ongoing weaknesses. Unemployment remains high at 9.7% and consumer sentiment continues to be weak. Unlike previous recessions it is unlikely that the US consumer will lead the recovery due to high unemployment, reductions in income and net worth. However, Business spending has improved with businesses investing in new equipment and technology. January industrial output increased 0.9% followed by 0.1% in February. February results were impacted by particularly harsh

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weather in most parts of the US. The stock markets have just passed the one year mark from the low point with the Dow increasing 55%. At the March Federal Open Market Committee meeting the Federal Reserve announced rates would remain at low rates as inflation remains tame and short term GDP growth will be low. CEO Confidence Index and the Composite of Leading Economic Indicators have both continued to increase for 3 and 4 quarters respectively. Semi-Conductor demand though improving moderately slightly last quarter. Clearly a recovery is in progress but it remains to be seen how robust it will be.

Small Business Lending

The volume of loans funded in April 2010 increased from the previous month but new applications dropped as many small business owners may have been preoccupied with tax preparation.

After lagging mostly positive economic developments, there was a positive shift in small business owners' confidence in April. The improved confidence resulted in a larger percentage capital expenditures plan over the next year based on improving sales and earnings; this should strengthen sagging loan demand.

General creditworthiness of small businesses remains poor but is also beginning to show some improvement. Illustratively, the business bankruptcy rate dropped 7%; as consumer spending drives higher sales, creditworthiness will benefit commensurately.

The SBA secondary market is providing liquidity to lenders. Pricing for the guaranteed portion of 7(a) loans is attractive to sellers and to investors seeking low risk assets. In addition, the $30B Small Business Loan Fund proposed by the administration appears to be gaining momentum.

Consumer spending, which drives most small businesses, registered strong growth despite stubbornly high unemployment. Consumer confidence which rose in April is still fragile and could be damaged by the recent uptick in the unemployment rate and developments in Europe. The economic environment for small business is unclear based on these factors.

Consumer Lending

Higher Education Loan Authority of the State of Missouri (Mohela) priced its second student loan transaction for 2010

- The $822.5MM 5.72yr AAA notes priced at L+85bps compared to Mohela's late January print of L+105bps for a $761.4MM 6.89yr AAA note
- Despite the weakness in markets, the AAA note priced at a level comparable to similarly structured Federal Family Education Loan Program asset-backed securities transactions

Secondary markets were strained and saw a significant widening in spreads. However, investors remain cash-rich and are employing a wait-and-see approach to opportunistically enter the market

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The private loan portfolio delinquency performance month over month, as well as Charge offs were down significantly. Q2 losses are tracking at 60% of the Q1 losses on improved collection effectiveness on our career loans and graduate loans. The Consumer unsecured portfolio continues to liquidate quickly and finance receivable is now below $90M. The charge-off and delinquency numbers continues to show a positive trend month over month and we expect the trend to continue.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Citigroup | **Submission date: May 28, 2010** | **Person to be contacted about this report: Carol Hayles or Peter Bieszard**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	FEB 2010	MAR 2010	APR 2010	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$131,308	$129,446	$127,074	Consists of residential whole loans. Excludes assets classified as trading assets that are not part of the core mortgage portfolio.	**End of period first mortgage loan balances decreased $1.8 billion or 1.6% from March levels, with held for sale and held for investment loans declining $0.2 billion and $1.6 billion, respectively. Held for investment loans decreased due to portfolio loan sales and normal run off due to payments, payoffs and charge offs.**
b. Total Originations	$3,525	$3,905	$3,214	Originations includes new loans whether for refinancing of an existing home or the purchase of a home. It does not include troubled debt restructurings which usually includes a restructuring of terms and not additional extensions of credit.	
(1) Refinancings	$1,897	$2,098	$1,813	If on a refinancing, amounts were added to the existing loan balance, the total amount of the new loan is reported. Originations include both loans originated for the balance sheet as well as loans originated for sale.	
(2) New Home Purchases	$341	$438	$463		
2. Home Equity					
a. Average Total Loan Balance	$59,106	$58,408	$57,778	Includes HELOC and 2nd mortgages.	**Home equity loans are now primarily sourced through retail bank branches resulting in lower originations than in prior month, and are included in Citi's loss mediation and loan modification programs. Citi continues to place significant focus on loss mediation efforts and assisting customers in modifying their loan terms as appropriate. This includes both assisting customers who have contacted Citi regarding their particular loan situation, and Citi reaching out to targeted loan populations that are deemed to be at risk. Various programs, including the Citi Homeownership Assistance Program (CHAP) are in place for these mediation efforts. In April, approximately 16,500 first mortgage and and home equity loans mortgage loans totaling $2.9 billion were modified.**
b. Originations (New Lines+Line Increases)	$113	$104	$72	If a line is increased, only the amount of the increase is included in originations. If we originated a new HELOC or 2nd, we included the amount drawn in the Ending and Average Balances, and we included the total new line in originations.	
c. Total Used and Unused Commitments	$75,158	$73,887	$72,961		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$132,393	$128,317	$126,917	Balances do not include commercial card activity.	**Purchase sales were up 1% versus prior month and down 10% versus same month of prior year. Average receivables were down 1% to prior month. New Lines established during April were up 1% versus prior month. Total used and unused commitments were flat to prior month. Card members continued to participate in Citi's expanded eligibility forbearance programs; total balances in these programs increased 35% vs. prior year and up .5% vs. March with more than 129,000 card member sign-ups in April.**
b. New Account Originations (Initial Line Amt)	$5,319	$5,057	$5,121		
c. Total Used and Unused Commitments	$749,435	$736,088	$730,389		
4. Other Consumer					
a. Average Total Loan Balance	$70,784	$70,003	$69,429	Includes auto, student and personal loans. Student loans includes related deferred fees and lines of credit with schools (which are secured by student loans).	**Average balances are down due to continuous liquidation of the auto loan portfolio. Originations are down due to seasonality of student loan business.**
b. Originations	$770	$818	$792		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	FEB	MAR	APR	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$43,040	$45,212	$45,335	Renewals and new commitments are on a facility basis. Facilities may include L/Cs. Renewals represent credit facilities that expired/matured and were renewed during the period.	**Renewal of existing accounts were down due to the change of accounting standards covering consolidations. The decrease in new commitments was primarily due to lack of merger and acquisition activity.**
b. Renewal of Existing Accounts	$513	$3,472	$2,213		
c. New Commitments	$1,013	$3,466	$1,769		
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$23,267	$23,813	$23,176	Renewals and new commitments are on a facility basis. Facilities may include L/Cs. Renewals represent credit facilities that expired/matured and were renewed during the period.	**New commitments were down reflecting lower deal volume.**
b. Renewal of Existing Accounts	$26	$112	$89		
c. New Commitments	$132	$1,416	$68		
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$9,781	$9,569	$9,446		**Average balances were down 1% month on month and originations were down 33%.**
b. Originations	$98	$84	$56		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$1,580	-$3,699	-$5,636	Does not include maturities and pay downs. Net Purchased Volume is reported using cost basis.	**Volumes declined in April due primarily to lower client volume in Agency bonds.**
b. Asset Backed Securities	$402	$929	-$675		
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	$147,686	$168,200	$156,341	Average Total Matched Book (Repo/Reverse Repo) is before FIN 41 netting. Includes security lending activity.	
b. Average Total Debit Balances[2]	$15,169	$14,932	$15,053		
3. Underwriting					
a. Total Equity Underwriting	$10	$50	$63	Equity Underwriting represents Citi's portion of underwritten issue.	**Industry stats include:** **1. 77 High Yield deals in April for a total of $31.9 billion compared to 79 deals in March for $43.1 billion.** **2. 144 Investment Grade deals in April for a total of $37.8 billion compared to 274 deals in March for $94.1 billion.** **3. 76 Equity and Linked deals in April for a total of $18.6 billion compared to 93 deals in March for $22.7 billion.**
b. Total Debt Underwriting	$8,416	$14,684	$12,083	Debt underwriting represents Citi's portion of underwritten issue and extensions of credit to finance specific individual Community Development projects that are in bond form.	

Notes:
1. Not applicable if matched book activity does not exceed $50 billion.
2. Applicable only for institutions offering prime brokerage or other margin lending services to clients.
3. Memoranda: these loans are already accounted for in either consumer lending, commercial lending, or a combination of both, and include loans guaranteed by the Small Business Administration and/or any other loans that are internally classified as small business loans.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Citigroup**
Reporting month(s): April 2010
Submission date: May 28, 2010
Person to be contacted regarding this report: Carol Hayles or Peter Bieszard

PART II. QUALITATIVE OVERVIEW

Please provide a brief overview of the intermediation activity during the month. This discussion should include a general commentary on the lending environment, loan demand, any changes in lending standards and terms, and any other intermediation activity.

Company description: Citigroup Inc. ("Citi") does business in the United States through Citibank, Citi Institutional Clients Group, The Citi Private Bank, CitiFinancial, CitiMortgage and Citi Cards.

All data cited below reflect comparisons to March 2010, unless otherwise noted.

Consumer Lending: Citi originated $9.2 billion in new loans to U.S. consumers and small business in April, down 7 percent from March. Despite continued moderate improvement in the U.S. economy and job gains across many sectors in April, unemployment rose to 9.9 percent, from 9.7 percent in March.

First mortgage loan originations in April totaled $3.2 billion, down 18 percent from March. Average mortgage loan balances declined moderately to $127 billion, or less than 2 percent. Average balances were impacted by moderate reductions in investment loans, while "held for sale" loans remained relatively flat month-to-month.

In April, average home equity loan balances were $57.8 billion, down 1 percent from March balances. Used and unused commitments totaled $73 billion, down more than 1 percent from the prior month.

As in previous months, Citi continued to expand participation in its loss mitigation efforts and programs focused on helping homeowners facing financial difficulty to modify their loans. Through initiatives like the Citi Homeownership Assistance Program, the CitiFinancial Home Affordable Mortgage Program and the Home Affordable Mortgage Program, Citi modified approximately 16,500 first mortgage and home equity loans with a total value of approximately $2.9 billion.

In April, Citi issued new credit card lines totaling $5.1 billion, up more than 1 percent from March. Purchase sales increased 1 percent from the prior month and were down 10 percent compared with April 2009. Average total card balances declined moderately to $126.9 billion or 1 percent from March.

Card members continued to participate in Citi's expanded eligibility forbearance programs in April. More than 129,000 card members enrolled in these programs during the month, compared with 152,000 in March. Total balances covered by Citi's forbearance programs increased less than 1 percent on a month-to-month basis, and rose 35 percent from the prior year period.

Originations in other consumer lending categories decreased 3 percent from March to $792 million, reflecting seasonal decreases in student loan disbursements.

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Reporting month(s): April 2010
Submission date: May 28, 2010
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Commercial Lending: In April, Citi originated $16.3 billion in corporate loans, down 30 percent compared with March.

New Commercial & Industrial (C&I) loan commitments totaled $1.8 billion, a decrease of 49 percent from March. Loan renewals totaled $2.2 billion, compared with $3.5 billion in the previous month. Average total C&I loan balances of $45.3 billion were flat month-to-month. Renewal of existing accounts was down due to the change of accounting standards covering consolidations. The decrease in new commitments was primarily due to lower merger and acquisition activity.

In April, new Commercial Real Estate (CRE) loan commitments were $68.1 million, compared with $1.4 billion in March. Loan renewals totaled $88.8 million, down 21 percent from the prior month. Average total CRE loan and lease balances were $23.2 billion, down 3 percent from March. New commitments were down reflecting lower deal volume.

Other Intermediation Activities: Citi recorded net sales of $6.3 billion in mortgage- and asset-backed securities (MB S/ABS) in April. MBS activity reflected a decrease in customer demand for agency bonds.

Citi's total debt underwriting was $12.1 billion in April, a decrease of 18 percent month-to-month that reflected lower deal volumes and lower average principal per deal. High yield underwriting activity included 77 deals totaling $31.9 billion, compared with 79 transactions with a cumulative value of $43.1 billion in March. Citi lead managed 10 high yield deals with an aggregate value of $1.7 billion. In April, Citi also participated in 144 investment grade transactions with an aggregate value of $37.8 billion, compared with 274 deals totaling $94.1 billion in March. Citi lead managed 23 of these transactions with a total value of $4.1 billion. Citi participated in 76 equity and linked deals with an aggregate value of $18.6 billion in April, compared with 93 deals totaling $22.7 billion in March. Citi lead managed 10 of these deals with a total value of $1.0 billion.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Fifth Third Bancorp | **Submission date: May 27, 2010** | **Person to be contacted about this report: Blane Scarberry**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	FEB	2010 MAR	APR	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$10,230	$10,175	$10,136	Average balance consists of 1-4 family residential mortgage loans consistent with the classification of the FR Y9C report. This includes loans held for sale and held for investment.	**Total originations for the month totaled approximately $1.4 billion driven by $856 million of refinancing activity and $503 million of new home purchases.**
b. Total Originations	$990	$1,527	$1,359		
(1) Refinancings	$737	$1,084	$856		
(2) New Home Purchases	$254	$443	$503		
2. Home Equity					
a. Average Total Loan Balance	$11,763	$11,652	$11,628	Average balance consists of HELOC and HELOAN accounts consistent with the classification of the FR Y9C report.	**Fifth Third extended $119 million of new home equity lines of credit during the month.**
b. Originations (New Lines+Line Increases)	$72	$104	$119		
c. Total Used and Unused Commitments	$19,646	$19,576	$19,772		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$2,213	$2,155	$2,138	Average balance consists of US cards for consumer obligors only, consistent with the classification of the FR Y9C report. Business cards are included in C&I balances.	**April new credit card extensions were $79 million, an increase over our $74 million of extensions in March.**
b. New Account Originations (Initial Line Amt)	$54	$74	$79		
c. Total Used and Unused Commitments	$10,794	$11,910	$11,957		
4. Other Consumer					
a. Average Total Loan Balance	$10,636	$10,655	$10,574	Average balance consists of auto and other consumer loans and leases consistent with the classification of the FR Y9C report.	**Other consumer loan originations, which include new car loans, were $375 million in April. This was a decrease of approximately $83 million from March.**
b. Originations	$344	$458	$375		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	FEB	MAR	APR	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$27,765	$27,807	$27,678	Average balance consists of non-real estate commercial loans and leases consistent with the classification of the FR Y9C report. This includes business cards.	**New C&I commitments originated in April 2010 decreased to $2.0 billion compared to $3.7 billion in March 2010 due to season trends. Renewal levels for existing accounts in April 2010 of $1.5 billion were down from March 2010 at $2.6 billion.**
b. Renewal of Existing Accounts	$1,610	$2,550	$1,472	Includes renewed funded loans and renewed commitments.	
c. New Commitments	$732	$3,668	$1,980	Includes new commitments both funded and unfunded	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$17,285	$17,169	$16,948	Average balance consists of real estate secured commercial loans consistent with the classification of the FR Y9C report.	**New CRE commitments originated in April 2010 were $86 million, compared to $288 million in March 2010. Renewal levels for existing accounts decreased in April 2010 to $350 million versus March 2010 at $964 million.**
b. Renewal of Existing Accounts	$392	$964	$350	Includes renewed funded loans and renewed commitments.	
c. New Commitments	$102	$288	$86	Includes new commitments both funded and unfunded	
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$5,186	$5,141	$5,077	Small business loans are those classified as small business under standards established by Fifth Third Bank. These loans are already presented within the C&I and CRE categories. Thus, this disclosure is a subset of schedule B items 1 and 2.	**Small Business commitments originated in April 2010 were $246 million, which was down from $372 million in March 2010.**
b. Originations	$246	$372	$246		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$472	$0	-$60	Consists of MBS purchases less sales for the month.	**There has been no purchase activity in ABS or MBS. The decline in MBS isrelated to paydowns received and no subsequent reinvestment.**
b. Asset Backed Securities	$0	$0	$0	Consists of ABS purchases less sales for the month.	
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	NA	NA	NA		
b. Average Total Debit Balances[2]	NA	NA	NA		
3. Underwriting					
a. Total Equity Underwriting	NA	NA	NA		
b. Total Debt Underwriting	$237	$356	$1,123		

Notes:
1. Not applicable if matched book activity does not exceed $50 billion.
2. Applicable only for institutions offering prime brokerage or other margin lending services to clients.
3. Memoranda: these loans are already accounted for in either consumer lending, commercial lending, or a combination of both, and include loans guaranteed by the Small Business Administration and/or any other loans that are internally classified as small business loans.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Fifth Third Bancorp**
Reporting month(s): April 2010
Submission date: May 27, 2010
Person to be contacted regarding this report: **Blane Scarberry**

PART II. QUALITATIVE OVERVIEW

Please provide a brief overview of the intermediation activity during the month. This discussion should include a general commentary on the lending environment, loan demand, any changes in lending standards and terms, and any other intermediation activity.

Commercial sections

CRE: Average CRE balances decreased by approximately 1.3% in April 2010 compared to March 2010. New CRE commitments originated in April 2010 were $86 million, compared to $288 million in March 2010. Renewal levels for existing accounts decreased in April 2010 to $350 million versus March 2010 at $964 million. Payments and dispositions of troubled CRE outpaced the volume of renewals and new originations in April causing the overall balances to continue to decline. As commercial vacancy rates continue to increase, Fifth Third continues to monitor the CRE portfolios and continues to suspend lending on new non-owner occupied properties and on new homebuilder and developer projects in order to manage existing portfolio positions. We feel this is prudent given that we do not believe added exposure in those sectors is warranted given our expectation for continued elevated loss trends in the performance of those portfolios.

C&I: Average C&I balances decreased by approximately 0.5% in April 2010 compared to March 2010. New C&I commitments originated in April 2010 decreased to $2.0 billion compared to $3.7 billion in March 2010 due to season trends. Renewal levels for existing accounts in April 2010 of $1.5 billion were down from March 2010 at $2.6 billion. Lending in the Commercial segment continues to qualified borrowers exhibiting average risk or better. Continued emphasis is placed on prudent underwriting and demonstrated ability to repay as well as industry segment. Loan inquiries have begun to slowly increase, but we are continuing to see caution from our C & I customers as they attempt to gauge the actual strength of the recovery which to this point has been influenced by geography. Business investment growth has begun to increase; however, not all of that investment requires debt financing. In general, customers continue to remain deleveraged and liquid through reduced inventories versus expanding operations and purchasing equipment.

The primary market for syndicated credit and large corporate deals has seen a modest increase in 2010. Given a cautionary outlook for the economy and uncertainty in global markets, many companies continue to defer plans for significant capital expenditures and inventory increases, which in turn has reduced the need for large, new financing. Financing for merger and acquisition activity has continued to remain relatively slow. Terms and covenants continue to be somewhat tighter than usual, which has also served to constrain demand. Credit spreads have narrowed somewhat in recent months, including

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Fifth Third Bancorp**
Reporting month(s): April 2010
Submission date: May 27, 2010
Person to be contacted regarding this report: **Blane Scarberry**

the non-investment grade rating categories, which could favorably impact volume if spreads continue to fall.

Small Business: Average Small Business balances decreased by approximately 1.2% in April 2010 compared to March 2010. Small Business commitments originated in April 2010 were $246 million, which was down from $372 million in March 2010. Demand for Small Business credit has been in a relatively stable range with a slight bias to run off over new production. Business Banking loan originations continue to be made using prudent underwriting standards.

Overall, average total commercial loan and lease balances were down 0.8% in April 2010 compared to March 2010. We continue to actively work out problem loans and receive principal payments from borrowers, which more than offset new loan volume in the month of April 2010.

Consumer section

Consumer: April 2010 overall loan volume for non-mortgage consumer credit (home equity, credit card and auto) was down compared to March 2010 given a decrease in auto credit demand.

April 2010 mortgage lending continued to be driven by attractive interest rates. Total originations for the month totaled approximately $1.4 billion driven by $856 million of refinancing activity and $503 million of new home purchases. We also extended $119 million of new home equity lines of credit during the month.

April new credit card extensions were $79 million, an increase over our $74 million of extensions in March. Other consumer loan originations, which include new car loans, were $375 million in April. This was a decrease of approximately $83 million from March.

During the month of April, Fifth Third continued to monitor the need for prudent adjustments to consumer lending standards, consistent with peer institutions as reported by the Federal Reserve and as observed in the market.

In April of 2010, Fifth Third's portfolio of consumer loans and leases was flat relative to March 2010.

Treasury section

There has been no purchase activity in ABS or MBS. The decline in MBS is due to pay downs received with no subsequent reinvestment.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: KeyCorp | **Submission date: 5/28/10** | **Person to be contacted about this report: Robert L. Morris**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	FEB 2010	MAR 2010	APR 2010	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$3,083	$3,076	$3,085	First Mortgage includes loans secured by 1-4 family residential properties including home equity loans secured by first liens.	April application volume declined 11% from March 2010 level.
b. Total Originations	$88	$152	$142	Total Originations include both portfolio and held-for-sale loan originations.	
(1) Refinancings	$47	$90	$69		
(2) New Home Purchases	$40	$62	$73		
2. Home Equity					
a. Average Total Loan Balance	$8,353	$8,330	$8,316	Home Equity includes home equity lines of credit only (Home equity loans secured by first liens are included with First Mortgages above).	The April application volume for Home Equity loan products was flat compared to March, yet above the levels experienced during the previous several months. The application volume is still 30% below the year-ago level.
b. Originations (New Lines+Line Increases)	$58	$83	$83		
c. Total Used and Unused Commitments	$16,283	$16,263	$16,236		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	N/A	N/A	N/A		
b. New Account Originations (Initial Line Amt)	N/A	N/A	N/A		
c. Total Used and Unused Commitments	N/A	N/A	N/A		
4. Other Consumer					
a. Average Total Loan Balance	$10,190	$9,784	$9,485	Other Consumer includes all other non-revolving consumer loans.	Application volumes for auto loans and unsecured personal lines of credit increased 14% from the March levels and are up slightly from the year-ago period volumes. April originations declined due to the winding down of the funding of previously approved student loan applications.
b. Originations	$29	$20	$13		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	FEB	MAR	APR	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$26,023	$25,510	$24,994	C & I includes lease financing receivables, commercial and industrial loans, agricultural loans, loans to depository institutions and other nonconsumer loans.	In April, new loan approvals for new and existing Institutional Bank clients totaled $262 million, the highest level experienced since June 2009. Middle Market new loan approvals to new and existing clients totaled $183 million, down slightly from March, but still stronger than all but two of the past 16 months.
b. Renewal of Existing Accounts	$551	$1,028	$1,149	Renewals of existing accounts include outstanding balances and unused commitments for which the terms were extended or changed. A renewed commitment may or may not have an active draw.	
c. New Commitments	$337	$440	$513	New commitments include outstanding balances and unused commitments. Commitment amounts exclude standby letters of credit.	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$15,247	$15,028	$14,792	Commercial Real Estate includes construction and land loans, loans secured by multi-family residential properties and by other nonresidential properties.	CRE new loan demand remained weak during April. KeyCorp's primary lending activities in CRE continue to be extending and modifying existing credits given the lack of liquidity and refinancing options available in the CRE market. Management expects loan extensions and modifications to continue throughout 2010. Primary refinancing activity continues to occur in the multifamily space, with Fannie Mae, Freddie Mac, and FHA agencies financing these assets.
b. Renewal of Existing Accounts	$273	$560	$374	Renewals of existing accounts include outstanding balances and unused commitments for which the terms were extended or changed. A renewed commitment may or may not have an active draw.	
c. New Commitments	$25	$21	$23	New commitments include outstanding balances and unused commitments. Commitment amounts exclude standby letters of credit.	
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$3,186	$3,147	$3,125	Small Business includes loans guaranteed by the Small Business Administration ("SBA") and other loans internally classified as small business loans.	Although April loan approvals declined approximately 20% from the March 2010 level to $64 million, the April approval volume was the third highest since October 2008. April SBA approvals of $14 million were at the lowest level for 2010, but 18% above the 2009 average. April loan renewals of $169 million are in line with the Apri 2009 renewal volume.
b. Originations	$39	$59	$74		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	-$244	$342	$921	April mortgage backed securities ("MBS") net purchased volume includes $1.2 billion in purchases and $288 million in sales, paydowns, calls and maturities.	The purchase of $1.2 billion of collateralized mortgage obligations issued by government-sponsored entities in April supports KeyCorp's strategies for improving overall balance sheet liquidity and managing interest rate risk.
b. Asset Backed Securities	$0	$0	$0		
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	N/A	N/A	N/A		
b. Average Total Debit Balances[2]	N/A	N/A	N/A		
3. Underwriting					
a. Total Equity Underwriting	$104	$41	$137	Represents KeyCorp's equity underwriting commitments.	KeyCorp was the co-manager on seven equity deals, which totaled $137 million in underwriting commitments, compared to the April 2009 total of six deals totaling $92 million. Taxable debt underwriting consisted of nine deals totaling $148 million in underwriting commitments, of which three deals were investment grade and six were high yield Municipal debt underwriting totaled $31 million in underwriting commitments.
b. Total Debt Underwriting	$103	$412	$179	Represents KeyCorp's taxable and municipal debt underwriting commitments.	

Notes:
1. Not applicable if matched book activity does not exceed $50 billion.
2. Applicable only for institutions offering prime brokerage or other margin lending services to clients.
3. Memoranda: these loans are already accounted for in either consumer lending, commercial lending, or a combination of both, and include loans guaranteed by the Small Business Administration and/or any other loans that are internally classified as small business loans.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **KeyCorp**
Reporting month(s): **April 2010**
Submission date: **5/28/10**
Person to be contacted regarding this report: **Robert L. Morris**

PART II. QUALITATIVE OVERVIEW

Please provide a brief overview of the intermediation activity during the month. This discussion should include a general commentary on the lending environment, loan demand, any changes in lending standards and terms, and any other intermediation activity.

Cleveland-based KeyCorp is one of the nation's largest bank-based financial services companies, with consolidated total assets of approximately $95 billion at March 31, 2010. Through KeyBank and certain other subsidiaries, KeyCorp provides a wide range of retail and commercial banking, commercial leasing, investment management, consumer finance, and investment banking products and services to individual, corporate and institutional clients through two major business groups, Community Banking and National Banking. The Community Banking group serves consumers and small to mid-sized businesses through the company's 14-state branch network, which is organized into three internally defined geographic regions: Rocky Mountains and Northwest, Great Lakes, and Northeast. The National Banking group includes those corporate and consumer business units that operate nationally, within and beyond KeyCorp's 14-state branch network, as well as internationally.

General

Overall commercial loan demand increased slightly in April from the March level, largely driven by increases in Institutional C & I Lending portfolio. Commercial Real Estate (“CRE”) loan demand remains weak overall, with some increased activity experienced in the Small Business portfolio. Overall, consumer loan applications are down from the year-ago levels. Consumer branch-based loan application volumes increased in April over the March levels, with a decline experienced in the mortgage application volume.

Consumer

Continuing with the spring borrowing season, branch-based application volume increased 11% over the March level. The largest application volume increases are in non-home equity loan products, potentially reflecting a shift in consumer demand for loan products. Overall, April consumer application volume remains below the year-ago levels by 15%.

There were no material changes in KeyCorp’s underwriting standards in April.

C & I

The C&I new loan approval volume continues to improve modestly. The Institutional Bank segment experienced its strongest approval volume in nearly a year in April, while the approval volumes in the Middle Market, Business Banking and Leasing segments were in line with recent improving trends.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **KeyCorp**
Reporting month(s): **April 2010**
Submission date: **5/28/10**
Person to be contacted regarding this report: **Robert L. Morris**

Commercial Real Estate
There was no change in the real estate loan demand trend in the CRE segment during April. The CRE market outlook continues to be weak. New originations were in Middle Market, Business Banking and Commercial Auto Specialty segments.

During April, KeyCorp continued to extend and modify existing credits given the lack of liquidity and refinancing options available in the CRE market. While the renewal volume fell to $374 million from the March level of $560 million, a similar reduction in renewals was experienced in April 2009. Approximately 82% of the renewal volume, totaling $305 million, was related to performing commercial and multifamily development projects for which refinancing options remain constrained. For CRE development projects, KeyCorp has created a fixed-rate 3-5 year loan program to modify and extend qualifying loans for existing customers. In the Institutional CRE portfolio, most real estate investment trusts ("REITs") have issued additional capital and reduced debt levels over the last two quarters, allowing their credit lines to be modified and extended.

Small Business
Although April loan approvals declined approximately 20% from the March level, the April approval volume was the third highest since October 2008. Over the past several months, KeyCorp is experiencing a slight increase in small business firms investing in their owner-occupied real estate. Owner-occupied real estate is one of the core credit products within the Small Business portfolio. SBA activity continues to represent 30% of the Small Business loan approval volume in 2010, as compared to 19% in 2009 and 13% in 2008.

Investment Portfolio
KeyCorp continues to use the securities available-for-sale portfolio to support strategies for managing interest rate risk and liquidity. In April, KeyCorp increased the size of its investment portfolio with the purchase of an additional $1.2 billion of collateralized mortgage obligations issued by government-sponsored entities.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Marshall & Ilsley Corporation | **Submission date: 05/28/10** | **Person to be contacted about this report: Gregory A. Smith**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2010 FEB	MAR	APR	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$6,785	$6,736	$6,714	Includes all closed end residential RE; First Mortgages and Home Equity Loans (Approximately 80% of Home Equity Loans are held in first position). This excludes construction and vacant land loans which are included in the Commercial Real Estate section as average loan balances.	**Mortgage originations were effectively flat from March to April with an increase in purchase activity, as is seasonally typical, offsetting a decrease in refinance activity. The Average Loan Balance decline year-over-year is attributed to originations being sold in the secondary market, periodic sales of non-performing loans and amortization of the portfolio.**
b. Total Originations	$117	$192	$192	1-4 Family Residential Mortgage Originations - includes loans held by M&I Portfolio and loans originated to be sold into the secondary market. This excludes construction and vacant land loans which are included in the Commercial Real Estate section as new commitments.	
(1) Refinancings	$79	$123	$99		
(2) New Home Purchases	$39	$69	$93		
2. Home Equity					
a. Average Total Loan Balance	$2,707	$2,685	$2,664	Includes Home Equity Lines only.	**Home Equity balances were down month-over-month. Application volume again increased month-over-month; however, the dollars associated with these applications were down.**
b. Originations (New Lines+Line Increases)	$56	$63	$65		
c. Total Used and Unused Commitments	$4,884	$4,857	$4,827		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$279	$274	$278	Includes Consumer Card only.	**Average Balances increased as a result of normal seasonality. New Account Originations were consistent month-over-month.**
b. New Account Originations (Initial Line Amt)	$5	$6	$6		
c. Total Used and Unused Commitments	$1,302	$1,303	$1,305		
4. Other Consumer					
a. Average Total Loan Balance	$2,047	$1,996	$1,984	Includes consumer PRA & LOCs. Subcategories include Auto Leases, Dealer Finance, Personal, Securities Loans, and Student Loans.	**Average Loan Balances were down slightly month-over-month. New Originations were down month-over-month but were up compared to the prior 12 month average.**
b. Originations	$49	$74	$65	Includes Additional Notes and Refinances to existing customers and notes to new customers.	

SCHEDULE B: COMMERCIAL LENDING (Millions $)	FEB	MAR	APR	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$12,688	$12,569	$12,359	Includes A/R and Inventory, Dealer Commercial, Agricultural, IRB's and Muni, and Commercial Leases.	**Average balances continue to decline as line utilization rates are at historical lows. Companies continue to reduce capital expenditures, pay down debt, use internally generated cash and delay investments in infrastructure, all of which influences customer borrowing needs.**
b. Renewal of Existing Accounts	$127	$68	$127	Renewals include renewal of existing accounts where new money is requested, terms are modified, or new master line is established.	
c. New Commitments	$51	$51	$68	Includes New Loans to New Customers and Unused Commitments to C&I (Also includes Unused Commitments to: Finance Agricultural Production and Other).	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$19,018	$18,889	$18,566	Includes Business Purpose 1-4 and Construction, Development, & Vacant Land (Commercial and Residential).	**Continuing with prior month trends, Commercial Real Estate average balances decreased month-over-month led by Construction and Development loans. This is also consistent with our corporate goal of reducing Construction and Development concentrations to no more than 10% of total loans. Commercial Real Estate average balances are expected to continue contracting due to portfolio amortization.**
b. Renewal of Existing Accounts	$52	$54	$39	Renewals include renewal of existing accounts where new money is requested, terms are modified, or new master line is established.	
c. New Commitments	$46	$54	$23	Includes New Loans to New Customers and Unused Commitments for CRE (Also includes Unused Commitments to: New Construction, Land Development and Other Land; Farmland; 1-4 Family Residential Properties; Multi-Family (5 or more) Residential Properties).	
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$3,379	$3,342	$3,309	Includes SBA-guaranteed loans and Business Loans & Commitments < $1 million to customers with Revenue < $1 million. Excludes Letters of Credit.	**Average Balances decreased slightly from March to April, led by a decrease in Commercial Real Estate Loans. April originations were lower than March led by Commercial Real Estate Loans. Pipelines and origination again ran lower due to a decrease in demand as customers continue to address impacts from current economic conditions.**
b. Originations	$18	$22	$11		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$39	$194	$1	Includes Mortgage Backed security purchase activities net of any security MBS sale activities, within the consolidated investment holdings. At Qtr-end this may also include Traded-not-settled transactions.	
b. Asset Backed Securities	$0	$0	$0		
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	N/A	N/A	N/A		
b. Average Total Debit Balances[2]	N/A	N/A	N/A		
3. Underwriting					
a. Total Equity Underwriting	N/A	N/A	N/A		
b. Total Debt Underwriting	N/A	N/A	N/A		

Notes:
1. Not applicable if matched book activity does not exceed $50 billion.
2. Applicable only for institutions offering prime brokerage or other margin lending services to clients.
3. Memoranda: these loans are already accounted for in either consumer lending, commercial lending, or a combination of both, and include loans guaranteed by the Small Business Administration and/or any other loans that are internally classified as small business loans.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Marshall & Ilsley Corporation
Reporting month(s): April 2010
Submission date: 05/28/2010
Person to be contacted regarding this report: **Gregory A. Smith**

PART II. QUALITATIVE OVERVIEW

Please provide a brief overview of the intermediation activity during the month. This discussion should include a general commentary on the lending environment, loan demand, any changes in lending standards and terms, and any other intermediation activity.

Marshall & Ilsley Corporation (M&I) is a diversified financial services corporation headquartered in Milwaukee, Wisconsin. M&I Marshall & Ilsley Bank is the largest Wisconsin-based bank, with 192 offices throughout the state. In addition, M&I has 53 locations throughout Arizona; 32 offices in Indianapolis and nearby communities; 36 offices along Florida's west coast and in central Florida; 15 offices in Kansas City and nearby communities; 26 offices in metropolitan Minneapolis/St. Paul, and one in Duluth, Minn.; and one office in Las Vegas, Nev. M&I's Southwest Bank subsidiary has 17 offices in the greater St. Louis area.

The communities and customers M&I serves continue to face impacts from current recessionary conditions of the economy. Nonetheless, M&I extended approximately $280 million of new credit to new and existing customers in April for a total of over $7.4 billion since the infusion of CPP capital in mid-November 2008 (The "new credit" amount includes new and expanded extensions of credit, or commitments to extend credit, as well as renewals of existing credit where a new promissory note was executed). Additionally, M&I has continued with a franchise-wide foreclosure abatement program designed to keep families in their homes, including a foreclosure moratorium on certain owner-occupied residential loans through June 30, 2010.

In Commercial and Industrial loans, loan demand continues to be weak across all of our markets. Economic uncertainty has resulted in borrowers reducing capital expenditures, delaying investment in infrastructure (plants and equipment) and experiencing lower inventories and receivables, all of which influence customer borrowing needs.

In Commercial Real Estate, Construction and Development concentrations continue to decline in-line with our corporate goal of reducing credit exposure in this sector. Economic uncertainty has resulted in increased challenges for customers across a variety of sectors including retail, office and hospitality. Commercial Real Estate average balances are expected to continue contracting due to portfolio amortization.

In Residential Real Estate, we are primarily utilizing secondary market options to effectively address the demand for fixed rate mortgage originations and selectively using the balance sheet for adjustable rate mortgages. Mortgage originations were effectively flat from March to April, with an increase in purchase activity, as is seasonally typical, offsetting a decrease in refinance activity. The Average Loan Balance decline year-over-year is attributed to originations being sold in the secondary market, periodic sales of non-performing loans and amortization of the portfolio.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Regions Financial Corporation | **Submission date: May 28, 2010** | **Person to be contacted about this report: David Turner, Chief Financial Officer**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)		2010			
1. First Mortgage	**Feb**	**Mar**	**Apr**	**Key**	**Comments**
a. Average Loan Balance (Daily Average Total Outstanding)	$16,183	$16,047	$16,078	First and second residential 1-4 family mortgages, including residential mortgages held for sale.	The mortgage division originated mortgage loans totaling $597 million in April 2010. Overall production increased 4.2% from the prior month. New purchase originations increased from the prior month 20%, and refinancing activity decreased 12%. The increase in purchase activity was due in part to borrowers taking advantage of the new home tax credit prior to its April 30th expiration. Application activity in April decreased 6.2% as compared to prior month. April originations included approximately $38 million related to 221 loans refinanced under the Home Affordable Refinance Program.
b. Total Originations	$393	$573	$597	Loan originations designated for the secondary market and those to be held in portfolio on Regions' balance sheet.	
(1) Refinancings	$212	$289	$255	Total originations designated as refinance status.	
(2) New Home Purchases	$181	$284	$342	Total originations designated as new purchase status.	
2. Home Equity					
a. Average Total Loan Balance	$15,241	$15,128	$15,045	Average balances include Home Equity loans and HELOCs.	Home Equity production increased 10% in April to $113MM. The increase in production can be attributed to the April Loan Focus week that included activities such as pre-approved equity mailings and corresponding call lead lists to the branches, branch call nights, increased lending advertising spend, and lender refresher training for the sales force. While up over prior month, Home Equity Lending production is 4% below same period prior year.
b. Originations (New Lines+Line Increases)	$70	$102	$113	New Home Equity loans, lines and increases.	
c. Total Used and Unused Commitments	$25,339	$25,211	$25,063	Total portfolio of Home Equity loans and funded and unfunded HELOCs. Funded portion included in average balance above.	
3. US Card - Managed					
a. Average Total Loan Balance - Managed	N/A	N/A	N/A	N/A - Regions Financial Corp is an Agent Bank.	N/A
b. New Account Originations (Initial Line Amt)	N/A	N/A	N/A		
c. Total Used and Unused Commitments	N/A	N/A	N/A		
4. Other Consumer					
a. Average Total Loan Balance	$4,064	$3,696	$3,493	Includes consumer direct, indirect, other revolving (i.e., overdraft lines) and student loans held for sale.	Overall, Other Consumer Lending balances decreased 6% in April compared to March primarily driven by the continued run-off in the Indirect Lending portfolio and routine student loan sales.
b. Originations	$117	$120	$96	Includes direct and student lending origination activity.	

SCHEDULE B: COMMERCIAL LENDING (Millions $)					
1. C & I	**Feb**	**Mar**	**Apr**	**Key**	**Comments**
a. Average Total Loan and Lease Balance	$34,276	$33,995	$33,845	Average outstanding funded balances (net of deferred fees and costs) for commercial related loans and leases. Also includes owner-occupied commercial real estate mortgage and construction loans made to operating businesses.	**Loan demand remained soft in April as the stagnant economy continues to drive more conservative leverage positions. Outstanding loan balances decreased in April as compared to March levels. Commercial line utilization rates were flat in April as compared to March.**
b. Renewal of Existing Accounts	$1,156	$1,557	$2,272	Renewal of existing funded and unfunded commitments for commercial and owner-occupied real estate related loans based upon posting date of renewal. Also includes letters of credit.	
c. New Commitments	$714	$691	$948	New funded and unfunded commitments for commercial and owner-occupied real estate related loans based upon posting date of the commitment. Also includes letters of credit and leases. Variable Rate Demand Note (VRDN) fundings are excluded from new commitment activity.	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$21,606	$21,184	$20,566	Average outstanding funded balances (net of deferred fees and costs) for commercial investor-owned real estate related loans. Also includes Commercial loans held for sale.	**In April, commercial real estate balances decreased $618 million from March levels. In April, new loan demand remained low. Developers are reluctant to begin new projects or purchase existing projects under current economic conditions. The focus in commercial real estate lending is on renewing and restructuring real estate loans with existing clients versus active pursuit of new real estate loans. Renewal activity includes loan restructuring, remargining and repricing, consistent with the current credit quality of the sponsor, the performance of the project and the current market.**
b. Renewal of Existing Accounts	$1,046	$1,295	$943	Renewal of existing funded and unfunded commitments for commercial investor-owned real estate related loans based upon posting date of renewal. Also includes letters of credit.	
c. New Commitments	$28	$97	$27	New funded and unfunded commitments for commercial investor-owned real estate related loans based upon posting date of the commitment. Also includes letters of credit. Variable Rate Demand Note (VRDN) fundings are excluded from new commitment activity.	
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$13,639	$13,424	$13,322	Average outstanding funded balances (net of deferred fees and costs) for commercial and commercial real estate related loans made to small business clients, which we generally define as clients with revenues up to $10 million. These balances are reflected as components of C&I, Commercial Real Estate and First Mortgage reported above.	**Small businesses are experiencing lower working capital requirements resulting from lower sales volumes and are reluctant to make capital investments given the economic outlook. As a result, we are seeing small businesses build cash in their operating accounts. Small business line utilization rates increased slightly month over month.**
b. Originations	$487	$606	$583	New and renewed production of funded and unfunded commitments made to small business clients, which we generally define as clients with revenues up to $10 million. These originations are reflected as components of C&I and Commercial Real Estate reported above.	
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$1,919	$0.4	$0.5	Net purchase volume as captured in bond accounting system. Reflects settlement date.	**Consists of Agency Fixed-Rate Mortgage-Backed Products.**
b. Asset Backed Securities	$0	$0	$0		
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	N/A	N/A	N/A		
b. Average Total Debit Balances[2]	$814	$825	$819	Reflects average margin receivables as recorded on the general ledger.	
3. Underwriting					
a. Total Equity Underwriting	$21	$49	$78	Total equity underwriting activity. Represents Regions' participation percentage.	**The Morgan Keegan Equity department participated in 4 offerings in February, 5 in March and 5 in April. Gross debt issuance for February, March, and April was $3.2 billion, $15.2 billion, and $10.6 billion, respectively.**
b. Total Debt Underwriting	$821	$1,371	$1,015	Debt issuances delivered monthly. Represents Regions' participation percentage.	

Notes:
1. Not applicable if matched book activity does not exceed $50 billion.
2. Applicable only for institutions offering prime brokerage or other margin lending services to clients.
3. Memoranda: these loans are already accounted for in either consumer lending, commercial lending, or a combination of both, and include loans guaranteed by the Small Business Administration and/or any other loans that are internally classified as small business loans.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Regions Financial Corporation**
Reporting month(s): April 2010
Submission date: **May 28, 2010**
Person to be contacted regarding this report: **David Turner, Chief Financial Officer**

PART II. QUALITATIVE OVERVIEW

Please provide a brief overview of the intermediation activity during the month. This discussion should include a general commentary on the lending environment, loan demand, any changes in lending standards and terms, and any other intermediation activity.

I. Company Description

Regions Financial Corporation ("Regions" or the "Company") is a financial holding company headquartered in Birmingham, Alabama, which operates throughout the South, Midwest and Texas. Regions provides traditional commercial, retail and mortgage banking services, as well as other financial services in the fields of investment banking, asset management, trust, securities brokerage, insurance and other specialty financing. At March 31, 2010, Regions had total consolidated assets of approximately $137 billion.

Regions conducts its banking operations through Regions Bank, its brokerage and investment banking business through Morgan Keegan & Company, Inc. ("Morgan Keegan"), and its insurance brokerage business through Regions Insurance Group, Inc.

II. Overall Summary

In April, new and renewed commitments increased by $0.6 billion to $5.0 billion for the month, and average balances were down $1.0 billion from March to $89.0 billion.

The month over month increase in new and renewed commitments was driven by a $0.7 billion increase in C&I renewals and a $0.3 billion increase in new commitments in C&I.

III. Consumer Lending

A. Mortgage Lending

The mortgage division originated mortgage loans totaling $597 million in April 2010. Overall production increased 4.2% from the prior month. New purchase originations increased from the prior month 20%, and refinancing activity decreased 12%. The increase in purchase activity was due in part to borrowers taking advantage of the new home tax credit prior to its April 30th expiration. Application activity in April decreased 6.2% as compared to prior month.

Regions' mortgage division rolled out the U.S. Treasury sponsored Home Affordable Refinance Program (HARP) in late March 2009, which provides borrowers who have an existing loan owned or securitized by Fannie Mae or Freddie Mac, the ability to refinance to more beneficial financing terms with no new or additional mortgage insurance required, even if their current loan-to-value ratio is higher than it was on the original loan. The loan-to-value ratio can not exceed 125%. April originations included approximately $38 million related to 221 loans refinanced under the Home Affordable Refinance Program.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Regions Financial Corporation**
Reporting month(s): April 2010
Submission date: **May 28, 2010**
Person to be contacted regarding this report: **David Turner, Chief Financial Officer**

Regions' has implemented the U. S. Treasury sponsored Home Affordable Modification Program (HMP) for FNMA/FHLMC loans serviced by Regions. This program is designed to assist mortgage borrowers who have an existing loan owned or securitized by Fannie Mae or Freddie Mac, and who are in imminent danger of default or are already in default to obtain modified financing terms prescribed by the program. On March 26, 2010, the U.S. Treasury announced program modifications to the existing HMP program. These program modifications are designed to expand flexibility for mortgage servicers and originators to assist more unemployed homeowners and to help more people who owe more on their mortgage than their home is worth because their local markets saw large declines in home values. The government is expected to provide details on the program changes by this fall. Once detailed guidelines are received, Regions will review them and implement as applicable for FNMA/FHLMC loans serviced by Regions. In accordance with the program guidelines, Regions has distributed approximately 1,402 modification packages to eligible borrowers subject to a ninety-day trial period. The first modifications under this program were seen in July 2009. In the month of April, Regions completed 115 modifications totaling $16.9 million in unpaid principal. Regions currently services approximately $20.6 billion of Fannie Mae and Freddie Mac mortgages.

B. Home Equity Lending

Home Equity production increased 10% in April to $113 million. The increase in production can be attributed to the April Loan Focus week that included activities such as pre-approved equity mailings and corresponding call lead lists to the branches, branch call nights, increased lending advertising spend, and lender refresher training for the sales force. While up over prior month, Home Equity Lending production is 4% below same period prior year.

Overall Home Equity average balances declined $83.3 million or 0.6% in April to $15.0 billion. The HELOAN portfolio declined $27 million, 1.6%, while HELOC balances declined $56.4 million, 0.42%, reflecting portfolio paydowns in excess of production.

C. Other Consumer Lending

Overall, Other Consumer Lending balances decreased 6% in April compared to March primarily driven by the continued run-off in the Indirect Lending portfolio and routine student loan sales.

D. Customer Assistance Program

Regions' continues to work to meet the unique needs of financially troubled borrowers to stem foreclosures and keep customers in their homes. Well before the full effects of the credit crisis were realized, Regions launched an extensive Customer Assistance Program (CAP) for troubled borrowers. As unemployment levels continue to be elevated and the housing crisis lingers our goal remains the same - to ensure customers who encounter financial difficulty know they have options and that Regions wants to work with them.

As a result, Regions has taken steps including renegotiating the terms of mortgages and home equity loans, keeping families in their homes and allowing Regions to maintain a foreclosure rate well below industry average for residential first mortgages. Overall, the number of Regions first mortgage loans in the foreclosure process is less than half the national average. (1.95% for Regions vs. 4.58% nationally in the fourth quarter of 2009.) Since inception of the program, Regions has restructured more than $2.1 billion in mortgages, including $23 million in April 2010. Regions has assisted more than 29,000 homeowners with solutions.

In addition, Regions introduced the U.S. Treasury sponsored Home Affordable Modification Program for loans serviced on behalf of Fannie Mae and Freddie Mac back in late March. To date, we have initiated 1,402 trial period modifications for $216 million, and of those, 814 have been completed for $124 million.

IV. Commercial Lending

A. Commercial and Industrial Lending

Loan demand remained soft in April as the stagnant economy continues to drive more conservative leverage positions. Outstanding loan balances were down in April as compared to March levels. Commercial line utilization rates were flat in April as compared to March.

In the middle market, client appetite for additional debt remains low. Lower sales volumes have resulted in lower inventory and accounts receivable financing requirements. Businesses are less likely to invest in or expand their operations given the current economic outlook.

Regions defines small business, in general, as clients with revenues up to $10 million. Small business lending activity is reflected within our Commercial and Industrial, Commercial Real Estate and First Mortgage outstanding loan balances and production.

Small businesses are experiencing lower working capital requirements resulting from lower sales volumes and are reluctant to make capital investments given the current economic outlook. As a result, we are seeing small businesses build cash in their operating accounts. Small business line utilization rates increased slightly month over month.

B. Commercial Real Estate Lending

The focus in commercial real estate lending continues to be on renewing and restructuring real estate loans with existing clients versus active pursuit of new real estate loans. Renewal activity includes loan restructuring, remargining and repricing, consistent with the current credit quality of the sponsor, the performance of the project and the current market. As homebuilders sell existing inventory, we continue to convert lot loans to residential construction loans, in turn, reducing our land and lot portfolio.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Regions Financial Corporation**
Reporting month(s): April 2010
Submission date: **May 28, 2010**
Person to be contacted regarding this report: **David Turner, Chief Financial Officer**

In April, new loan demand remained low. Developers are reluctant to begin new projects or purchase existing projects under current economic conditions.

V. Treasury Activities

Management of interest rate risk is among the most fundamental tenets in banking. Banking institutions utilize the Available for Sale investment portfolio as a primary tool to balance the inherent interest rate risk arising from core banking activities. Agency Mortgage-Backed securities provided an efficient means to offset asset sensitivity and maintain the desired liquidity profile, while offering a compelling risk adjusted return on the use of capital. Mortgage-Backed security activity in April totaled $0.5 million, which consists of Agency Fixed-Rate Mortgage-Backed Products.

VI. Equity and Debt Activities at Morgan Keegan

The Morgan Keegan Equity underwriting market was robust in April. The industry leaders were technology, finance, energy and healthcare. Morgan Keegan participated in 2 IPO’s and 3 follow-on’s. April is busiest month in 2010 in terms of the number of transactions as well as dollars raised. The new issue market continues to build a backlog. A year ago only four issuers had filed to bring their company public. Shelf registrations dropped off in April compared to March but April shelf filings exceeded both January and February. The volume was a little lower than expected in the Morgan Keegan Debt underwriting department due primarily to the low industry-wide municipal issuance in April. We expect volume to increase in May, and then begin to taper off as summer approaches.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: SunTrust Banks, Inc. | **Submission date: 05/28/10** | **Person to be contacted about this report: Barry Koling**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	FEB	2010 MAR	APR	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$31,413	$31,429	$31,659	Consists of (1-4 family) residential whole loans and closed end loans secured by junior liens originated as part of a home purchase or refinance transactions. Includes loans retained in SunTrust's loan portfolio and loans currently recorded in loans held for sale.	**Originations increased 6.8% from prior month to $2.4 billion in April 2010. The increase was driven primarily by new home purchases and to a lesser extent, refinancings as buyers responded to attractive mortgage rates and the impending deadline for a federal home-buyer's tax credit. Average balances increased $230 million or 0.7% over March 2010.**
b. Total Originations	$1,515	$2,217	$2,368	Includes all loans originated or purchased by SunTrust through the Retail and Wholesale channels. Volumes include all activity regardless of whether the loans are retained in the loan portfolio, or recorded in loans held for sale and ultimately sold to a third party.	
(1) Refinancings	$904	$1,246	$1,221		
(2) New Home Purchases	$611	$971	$1,147		
2. Home Equity					
a. Average Total Loan Balance	$17,392	$17,239	$17,164	Average balance, originations, and commitments include both Home Equity Lines and Home Equity Loans.	**Average balances outstanding declined 0.4% in April, but originations increased 4% compared to March.**
b. Originations (New Lines+Line Increases)	$97	$126	$131		
c. Total Used and Unused Commitments	$32,742	$32,468	$32,215		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$1,070	$1,065	$1,063	Purchases drawn against SunTrust consumer and commercial credit card lines of credit are booked in the calendar month transacted.	**April originations remained stable at $15 million. Total line commitments and usage declined fractionally from March.**
b. New Account Originations (Initial Line Amt)	$12	$14	$15	SunTrust issues both commercial and consumer credit card lines of credit. New line commitments are recognized when approved and cards are issued.	
c. Total Used and Unused Commitments	$4,089	$4,021	$3,975	This is the line commitment total for all credit card accounts of record.	
4. Other Consumer					
a. Average Total Loan Balance	$12,620	$12,704	$12,785	Average balances and originations include student loans, direct installment loans (auto and non-auto), indirect installment loans (auto and marine), and unsecured personal credit lines.	**Average balances increased fractionally and originations increased 2.7% compared to March 2010.**
b. Originations	$573	$563	$578		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	FEB	MAR	APR	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$33,553	$33,227	$33,078	Includes average outstandings for Commercial & Industrial loans and leases extended to small business, commercial, middle market, and large corporate clients.	**Average loan balances decreased $149 million in April compared to March. April originations of new and renewing credit facilities decreased 31% from March 2010.**
b. Renewal of Existing Accounts	$778	$1,328	$887	Renewals represent credit facilities and stand-alone notes that matured and were renewed during the reporting period. Includes funded loans and unfunded commitments, but does not include letters of credit or derivatives.	
c. New Commitments	$1,063	$1,286	$924	Includes new facilities, stand-alone notes, and leases extended to new or existing clients. Reflects both funded loans and unfunded commitments. Does not include takedowns under existing commitments, letters of credit, or derivatives.	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$21,581	$21,389	$21,070	Includes commercial loans secured by owner occupied or non-owner occupied real estate. Includes loans extended for real estate financing as well as loans made for other purposes and collateralized by real estate.	**Commercial real estate demand has remained soft. Both new commitments and renewals of existing accounts decreased compared to March.**
b. Renewal of Existing Accounts	$201	$349	$198	Renewals represent credit facilities and stand-alone notes that matured and were renewed during the reporting period. Includes funded loans and unfunded commitments, but does not include letters of credit or derivatives.	
c. New Commitments	$124	$228	$163	Includes new facilities and stand-alone notes extended to new or existing clients. Reflects both funded loans and unfunded commitments. Does not include takedowns under existing commitments, letters of credit, or derivatives.	
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$5,244	$5,210	$5,173	Average balances and originations include loans originated in the business banking group which includes loans guaranteed by the SBA. Business Banking primarily serves clients with annual sales of $5 million or less.	**The persistent decline in monthly average balances continued at less than 1% per month. Originations decreased from March sales by $15 million.**
b. Originations	$35	$48	$33		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	-$1,969	$508	$585	The numbers represent net purchase volume within the reporting period. These securities are reported in SunTrust's available-for-sale and trading portfolios.	**In April, SunTrust purchased an additional $585 million of U.S. government and agency issued mortgage backed securities for the available for sale portfolio.**
b. Asset Backed Securities	$0	$0	$0	The numbers represent net purchase volume within the reporting period. These figures include securities reported in SunTrust's available-for-sale and trading portfolios.	
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	n/a	n/a	n/a	SunTrust Bank has less than $50 billion in matched book repos. SunTrust Robinson Humphrey "STRH", an institutional broker dealer, is fully disclosed on the equity side through a third party service provider and does not hold customer accounts.	
b. Average Total Debit Balances[2]	n/a	n/a	n/a	Although STRH self-clears institutional fixed income transactions, STRH does not carry customer accounts.	
3. Underwriting					
a. Total Equity Underwriting	$36	$57	$46	Includes total dollars allocated to STRH in equity underwriting transactions that settled within the reporting period.	**Total debt underwriting consisted of investment-grade debt underwriting of $289 million, municipal underwriting of $123 million, and $126 million of high-yield offerings in April. Equity underwriting transactions for April totaled $46 million.**
b. Total Debt Underwriting	$140	$763	$538	Includes total dollars allocated to STRH in investment grade fixed income, high yield fixed income, and municipal debt underwriting transactions that settled within the reporting period.	

Notes:
1. Not applicable if matched book activity does not exceed $50 billion.
2. Applicable only for institutions offering prime brokerage or other margin lending services to clients.
3. Memoranda: these loans are already accounted for in either consumer lending, commercial lending, or a combination of both, and include loans guaranteed by the Small Business Administration and/or any other loans that are internally classified as small business loans.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **SunTrust Banks, Inc.**
Reporting month(s): April 2010
Submission date: 5/28/10
Person to be contacted regarding this report: **Barry Koling**

PART II. QUALITATIVE OVERVIEW

Please provide a brief overview of the intermediation activity during the month. This discussion should include a general commentary on the lending environment, loan demand, any changes in lending standards and terms, and any other intermediation activity.

SunTrust Banks, Inc., with total assets of $171.8 billion on March 31, 2010, is one of the nation's largest financial holding companies. Through its banking subsidiaries, the Company provides deposit, credit, trust, and investment services to a broad range of retail, business, and institutional clients. Other subsidiaries provide mortgage banking, brokerage, investment management, equipment leasing, and capital market services. SunTrust operates 1,678 retail branches in Alabama, Arkansas, Florida, Georgia, Maryland, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, West Virginia, and the District of Columbia. In addition, SunTrust services clients in select markets nationally.

Average loans in April, including loans held for sale, totaled $116.8 billion, down $234 million or 0.2% from March. These totals do not include loans extended to clients and sold to third parties. This fact is particularly relevant when considering the mortgage portfolio, since the majority of new originations and refinanced mortgage loans are sold to third parties. Total new loan originations, commitments, and renewals extended to all borrowers in April totaled $5.3 billion, a decrease of 13.9% from March.

Consumer Lending

Mortgage originations totaled $2.4 billion during April, representing a 6.8% increase from March. Loans funded for new home purchases in April increased by 18.1% relative to March, while refinancings declined only 2.0% during the same period. Factors influencing the increase in mortgage originations in April included seasonality, attractive mortgage rates, and the impending deadline for a federal home-buyer's tax credit. Average mortgage balances increased by $230 million during April.

Home equity borrowing remains stagnant as evidenced by the continuing fractional monthly decline of both total commitments and outstanding balances over the last four months. During April, total commitments decreased $253 million while average funded balances decreased $75 million. Both changes represent relative decreases of less than 1% in comparison to March. In April, new equity loan and line originations increased for the fourth consecutive month to $131 million, but growth levels remain constrained by the decline in home values and the generally reduced demand for credit.

Credit card balances represent a small percentage of SunTrust's loan portfolio and drive a relatively immaterial percentage of SunTrust's total annual loan originations. In April, new credit card originations totaled $15 million, with $8 million related to new consumer accounts and $7 million related to new business and corporate accounts.

Other consumer loans are primarily composed of student, auto, and other loans. April fundings for indirect auto, student, and other consumer loans increased 2.7% from March, as April student loan originations increased $47 million, or 41.7% from March due to seasonality associated with semester tuition payments and student enrollments. However, partially offsetting the increase in student loan originations was indirect auto production which decreased $36 million, or 10.2% from March.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **SunTrust Banks, Inc.**
Reporting month(s): April 2010
Submission date: 5/28/10
Person to be contacted regarding this report: **Barry Koling**

Commercial Lending

Average C&I loan balances decreased $149 million, or 0.4% in April to $33.1 billion. Renewals of existing credit facilities and stand-alone notes totaled $887 million in April, a decrease of 33.2% from March. New commitments and new funded loans also decreased in April by $362 million, a 28.1% decrease compared to March. C & I originations and renewals are often impacted by client timing preferences and seasonality.

Commercial Real Estate

Average Commercial Real Estate loans decreased $319 million, or 1.5%, compared to the March average. New residential home builder loan demand was negligible and demand for commercial development projects remained low as property values remained depressed and investment activity was limited. Total Commercial Real Estate renewals and originations in April decreased $216 million, or 37.4%, compared to March activity. The majority of originations were associated with large commercial or corporate businesses. During April, average balances of commercial real estate loans secured by owner-occupied real estate remained stable, while a decline in investor-owned real estate loans drove the decrease in average total commercial real estate balances.

Small Business Lending

Most small business loans are originated in the business banking group which primarily serves clients with annual sales of $5 million or less. In April, the average loan balance was $5.2 billion, down 0.7% from March. April originations decreased to $33 million.

Other Intermediation Activities

Beyond lending to consumers and businesses, SunTrust participates in various additional intermediation activities. In April 2010, SunTrust purchased an additional $585 million of U. S. government and agency issued mortgage-backed securities for the available for sale portfolio.

SunTrust participated in twenty-one debt issues in April with a total notional value of $6.7 billion. SunTrust's allocation of underwritten debt included $289 million in investment-grade fixed-income issues, $123 million in municipal debt issues, and $126 million in high-yield fixed-income offerings, which in the aggregate was $225 million below March totals.

In April, SunTrust participated in five equity offerings with a total notional value of $1.1 billion, of which our allocation was $46 million.