TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **CIT Group Inc**
Reporting month(s): January 2010
Original Submission date: March 1, 2010
Submitted on: March 15, 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

The corporate aviation market appears to be stabilizing with used jet inventories down for the fifth consecutive month and jet aircraft orders/ cancellations remaining at consistent levels. Backlogs at major manufactures of new aircraft are holding steady while flight operations have returned to previous year-over-year levels and are predicted to increase 9-13% over 2009. New aircraft deliveries historically lag economic upturns by six to eight quarters, so no major improvement in new deliveries is forecasted prior to mid-2012.

Transportation Finance – Commercial Aircraft

Consistent with the previous month, for the next several months we continue to expect pressure on margins, reflecting lower lease rates on new deliveries and newly remarketed aircraft. Commercial Air revenues remain strong for January resulting from 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 29% 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 macro industry factors are beginning to ripple through Aerospace supply chain. The slowdown in aircraft build rates, especially in the general aviation sector is beginning to have negative cash flow implications for our borrowers. Those borrowers that are tied to building aircraft are starting to feel the pain of a slowing aviation industry. When production picks up their fortunes will reverse, but there is a lag between general economic activity and aviation build rates.

Deal activity appears to be increasing while pricing levels are coming down. There was a real slowdown in M&A activity in 2009 as compared to the previous year. That decline is beginning to reverse and that drives loan volume. Therefore, the number of financing opportunities is increasing and the cost of that financing is starting to come down as the debt market corrects itself.

Corporate Finance / Loan Syndication

January continued 2009's year-end recovery as volume totaled $8.4B of new institutional loan volume (a post Lehman high), versus a 2009 monthly average of $3.2B. The high yield market produced $16.9MM, versus the '09 average of $14B. While both numbers are robust, the loan volume fell short of expectations and the high yield market displayed some signs of cooling as a few deals were pulled 'due to market conditions'.

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The S&P loan leverage index average rose 2.03% in January after advancing 2.94% in December. All rating classes showed gains in January as investors sought risk in search of return; Loans rated "BB" rose 1.64%, single "B" rated loans rose 1.82% and "CCC's' were up another 5.48%. Overall, secondary loan pricing rose to 93.35 from a 93.04 year-end level.

While the January mergers and acquisition volume disappointed expectations some of the void has been filled with existing financings, dividend recapitalizations and re-pricings. With market technicals very issuer friendly the average break price exceeded par for the first time since June of 2007. The technical imbalance led to yield declines as well with the average new issuance yield narrowing to 6.56% in January down from 6.88% in December and 7.19% in November. To further illustrate that point, 42% of 1st lien loans flexed down versus and average of 32% in Q4 '09 and the reduction more profound in January at 68 bps versus 38 bps last year. In summary, bond repayments continue to result in surplus cash in the loan market and the insufficient supply of new loan volume drives pricing and structural quality down as investors compete to deploy cash.

Trade Finance

Conditions in the marketplace remain unchanged from the previous month; loan demand from our continuing client base is down slightly compared with last year and demand from new clients is significantly reduced. We continue to observe a decrease in liquidity as the money center and regional banks have returned to much higher standards regarding loan documentation, loan covenants and collateral perfection.

Vendor Finance

CIT's loan demand continues to be negatively impacted by the markets uncertainty as to CIT's go-forward strategy forcing customers to look for alternative sources and limiting new customer application activity submitted to Vendor Finance "VF". We anticipate that will change with recent CEO appointment, but absent competitive cost of capital, timing is difficult to predict.

Consolidation of funding sources within the global vendor markets has increased the overall demand for VF type products. January volume decreased versus December, and it is still significantly lower than historical levels.

There was limited global syndication activity in the month of January as a result of the limited liquidity in the markets and CIT's uncertainty. Traditional syndication investors (one off deals and portfolio acquisitions) are being careful 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

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

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- **Canada** - like the US, the Canadian economy has begun to emerge from the Global Recession. However, there is concern surrounding the impact of easing stimulus and recent reports from TD Bank warn of sluggish growth over the next decade. The International Monetary Fund predicts the economy to expand by 2.1% versus its expected contraction of 2.5% in 2009. Recent economic boost was experienced from stronger exports to the US and Europe as these economies emerge from recession. Export growth could be slowed by the current strength of the Canadian dollar.
- **Latin American** - the Latin American economy appears to have come out of the recession as GDP growth is expected to be at 4.1% in 2010 after shrinking 1.8% this year, according to forecasts by the UN Economic Commission. Recovery is expected in all countries within the region led by Brazil with a GDP growth forecast of 5.5% in 2010. Brazil's growth can be attributed to demand for commodities including oil and a growing middle class increasing consumer spending. Even Mexico, which was hardest hit by the recession, is expected to have GDP growth of 3.5% in 2010 after contracting 6.7% this year. Latin America's recovery will be more robust than previous slumps mainly because of swift government intervention through rate reductions and stimulus spending. Regional growth is not expected to improve unemployment substantially, which is currently at 8%.
- **Europe UK** - the UK has remained in recession with GDP reducing by 0.4% in Q3. The 2010 outlook for the UK remains poor with full year growth of only 0.3% expected. A general election will take place in the next 6 months and any new government will need to address the huge deficit with material cuts in Government spending a near certainty.
- **Europe Continental Europe** – the overall trend is that Europe is moving out of recession with Germany & France delivering 2 quarters of positive growth, however the recovery is weaker than hoped and the concern remains that there may be a decline in Q4 / Q1 with a spike in insolvencies. Positive Euro Zone growth of 0.5% is being forecast for 2010. However, GDP is anticipated to remain at 2007/08 levels.
- **US** - US economic conditions have improved with positive GDP growth of 2.5% in Q3. However, GDP growth was positively impacted by Government stimulus action including the very successful "Cash for Clunkers" program. Continued economic recovery is forecasted but growth is expected to be sluggish at best, with minimal employment recovery until late 2010. Consumer spending, a primary driver of growth, is anticipated to remain weak for the foreseeable future particularly in light of unemployment reaching over 10%. As stimulus action is reduced or eliminated, the impact to the economic health remains an unknown and a risk to recovery. Economic conditions in the US have been improving and continued slow growth in the near term is expected. We have now seen 6 consecutive months of increase in the Composite Leading Economic Indicators Index. However, growth is expected to be tempered by high unemployment rates through 2010.

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<u>Small Business Lending</u>

CIT Small Business Lending (SBL) continued to provide financing to small businesses, at lower than normal levels but significantly above the prior year. Higher lending amounts are attributed to SBL's re-entry to the market following CIT's exit from bankruptcy in December.

Lending standards for small business loans appear to have stabilized following significant tightening over the past year. However, demand from small businesses remains weak due to softening sales and investments.

While consumer spending has risen modestly over the past four months consumer confidence must improve to maintain the positive trend. Small business sentiment, however, is positive with improved revenues and income expected over the next six months. According to payroll processor, ADP, the loss of small business jobs continued in January but at a slower pace and small businesses in the service sector added jobs for the second consecutive month.

Liquidity provided by the secondary market for SBA guaranteed loans is strong with very favorable pricing for sellers such as SBL. The impact of FASB 166 – Accounting for Transfers and Servicing of Financial Assets and Extinguishment of Liabilities and the termination of the Treasury's TALF program are uncertain but generally anticipated to be minimal. The market for non-guaranteed small business loans remains extremely limited.

Unemployment declined slightly in January but still hovers near 10%. Stubbornly high unemployment and the impact on consumer confidence could stall the economic recovery, especially that of small businesses.

<u>Consumer Lending</u>

The Student lending spreads continue to be stable at 3ML + 75 – 85 in the non- term asset-backed loan facility "TALF" market.

CIT's student loans portfolios performed well in Q4 especially when compared to the previous quarter. Both charge offs and delinquencies have improved over Q3 and full year numbers beat our expectations; in early 2010 we have not experienced any deterioration from prior periods and actuals met our forecasts.

The unsecured consumer Loan portfolio continues to liquidate quickly. The charge-off number continues to show a positive trend while in prior years the portfolio consistently experienced deterioration in Q4.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Citigroup | **Submission date: March 1, 2010** | **Person to be contacted about this report: Carol Hayles or Peter Bieszard**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2009 NOV	2009 DEC	2010 JAN	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$135,715	$135,434	$132,472	Consists of residential whole loans. Excludes assets classified as trading assets that are not part of the core mortgage portfolio.	**The decrease in origination volume is because of a strong December origination volume due to a drop in fixed rates, special pricing to draw in customers and results from increased mailings to customers. Average balance was down primarily due to loans sold in conforming agency pools.**
b. Total Originations	$3,338	$3,908	$3,441	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	$1,861	$2,213	$2,009	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	$410	$476	$294		
2. Home Equity					
a. Average Total Loan Balance	$61,225	$60,542	$59,815	Includes HELOC and 2nd mortgages.	**Home equity loans are now primarily sourced through Retail Bank branches resulting in lower originations than in prior years, and are included in Citi's loss mediation and loan modification programs. The decrease is primarily due to a reduction in the number of individual lines.**
b. Originations (New Lines+Line Increases)	$90	$106	$74	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	$78,054	$77,250	$77,565		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$139,431	$140,261	$137,588	Balances do not include commercial card activity.	**Purchase sales were down 25% versus prior month and down 15% versus same month of prior year. Average receivables were down 2% to prior month. New Lines established during January were down 52% versus prior month due to seasonality. Total Used and Unused Commitments were down 1% versus prior month. Card members continued to participate in Citi's expanded eligibility forbearance programs; total balances in these programs increased 59% vs. prior year and 2% vs. December with more than 166,000 card member sign-ups in January.**
b. New Account Originations (Initial Line Amt)	$6,874	$8,482	$4,033		
c. Total Used and Unused Commitments	$803,603	$781,140	$776,214		
4. Other Consumer					
a. Average Total Loan Balance	$57,252	$56,477	$70,954	Includes auto, student and personal loans. Student loans includes related deferred fees and lines of credit with schools (which are secured by student loans).	**Loan origination volume is up from prior month due to seasonality. Average balances are up due to a change in accounting standards covering consolidations.**
b. Originations	$888	$978	$2,002		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	NOV	DEC	JAN	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$25,677	$24,126	$33,316	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.	**Average balances are up due to a change in accounting standards covering consolidations. Renewal of existing accounts are down due to lower volume. The decrease in new commitments was primarily driven by low Mergers & Acquisition activity.**
b. Renewal of Existing Accounts	$1,404	$1,583	$373		
c. New Commitments	$1,924	$702	$477		
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$23,601	$22,784	$23,265	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.	**Average commercial real estate balances were up 2%. New commitments decreased due to lower deal activity.**
b. Renewal of Existing Accounts	$139	$282	$194		
c. New Commitments	$37	$294	$47		
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$10,413	$10,201	$9,976		**Average balances were down 2% month on month and originations down 11%.**
b. Originations	$128	$107	$95		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	-$2,312	$4,188	$1,249	Does not include maturities and pay downs. Net Purchased Volume is reported using cost basis.	**The increase in MBS and ABS volume was due to investors increased interest in purchasing all types of Mortgage and ABS bonds.**
b. Asset Backed Securities	$1,108	$118	$268		
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	$151,238	$152,030	$157,267	Average Total Matched Book (Repo/Reverse Repo) is before FIN 41 netting. Includes security lending activity.	**The increase in Matchbook was due to investing excess liquidity in reverse repos.**
b. Average Total Debit Balances[2]	$15,039	$14,782	$15,463		
3. Underwriting					
a. Total Equity Underwriting	$42	$3,407	$28	Equity Underwriting represents Citi's portion of underwritten issue.	**Industry stats include:** **1. 30 High Yield deals in January for a total of $12.7B compared to 40 deals in December for $16.8B.** **2. 87 Investment Grade deals in January for a total of $72.3B compared to 147 deals in December for $40.2B.** **3. 47 Equity and Linked deals in January for a total of $7.6B compared to 73 deals in December for $63.6B.**
b. Total Debt Underwriting	$16,768	$10,370	$17,104	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): January 2010
Submission date: March 1, 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, Primerica, Diners Club, CitiFinancial, CitiMortgage and Citi Cards.

All data cited below reflect comparisons to December 2009, unless otherwise noted.

Consumer Lending: Citi originated $9.6 billion in loans to U.S. consumers and small businesses in January, down 29 percent from December. Unemployment declined from 10.0 percent to 9.7 percent month-to-month, but sustained weakness in the U.S. economy contributed to lower loan volumes.

In January, first mortgage loan originations declined 12 percent to $3.4 billion from December volumes, which benefitted from a reduction in fixed rates, pricing changes and an increase in marketing activity. Average mortgage loan balances were $132.5 billion or 2 percent lower than December levels.

Average home equity loan balances in January were $59.8 billion, declining 1 percent from December. Used and unused commitments were $77.6 billion, or approximately flat compared with December.

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 13,500 first mortgage and home equity loans with a total value of approximately $2.4 billion in January.

In January, Citi issued new credit card lines totaling $4.0 billion, a decrease of 52 percent from December. Seasonal consumer spending contributed to a 25 percent month-to-month decline in purchase sales, which were also 15 percent lower than in January 2009.

Card members continue to participate in Citi's expanded eligibility forbearance programs. More than 166,000 card members enrolled in these programs in January, compared with 154,000 in December. Total balances covered by Citi's forbearance programs increased by 2 percent on a month-to-month basis and 59 percent from the prior year period.

Total originations in other consumer lending categories doubled month-to-month to $2.0 billion, the third consecutive monthly increase. Average total loan balances for these categories were $71.0 billion, rising 26 percent from December. Auto loan origination volumes increased 16 percent, benefiting from a reversal in seasonal demand trends. An increase in seasonal demand also contributed to a rise in personal installment origination volumes, which increased more than two-fold from December.

Commercial Lending: Commercial lending activity increased in January, as Citi originated $18.2 billion in corporate loans, up 10 percent from December.

New Commercial & Industrial (C&I) loan commitments totaled $477.1 million, declining 32percent from December as a result of lower M&A activity again in January. Renewals of existing accounts decreased to $373.3 million from $1.6 billion in December, driven by lower renewal volumes. Average C&I loan balances increased 38 percent to $33.3 billion month-to-month, reflecting changes in accounting standards covering consolidations.

In January, new Commercial Real Estate (CRE) loan commitments declined to $47.4 million from $294 million in December due to lower deal volume. Loan renewals also declined to $193.8 million, or 31 percent lower than December levels also due to lower deal volume. Average total CRE loan and lease balances were $23.3 billion, or 2 percent higher than in December.

Other Intermediation Activities: Citi recorded net purchases of $1.5 billion in mortgage- and asset-backed securities (MBS/ABS) in January, reflecting increased investor interest.

Citi's total debt underwriting was $17.1 billion in January, an increase of 65 percent from the prior month, reflecting higher average principal per deal. High yield underwriting activity included 30 deals totaling $12.7 billion, compared with 40 transactions with a cumulative value of $16.8 billion in December. Citi lead managed 8 deals with an aggregate value of $1.1 billion. In January, Citi also participated in 87 investment grade transactions with an aggregate value of $72.3 billion, compared with 147 deals totaling $40.2 billion in December. Citi lead managed 18 of these transactions with a total value of $6.6 billion. Citi participated in 47 equity and linked deals with an aggregate value of $7.6 billion in January, compared with 73 deals totaling $63.6 billion in December. Citi lead managed 8 of these deals with a total value of $410 million. Total equity underwriting was negatively impacted by a decrease in deal volume and average principal per deal.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: COMERICA INCORPORATED | **Submission date: 02/26/2010** | **Person to be contacted about this report: Darlene Persons**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2009 NOV	2009 DEC	2010 JAN	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$1,664	$1,652	$1,643	Consists of 1st lien 1-4 family residential mortgage and construction loans originated by Comerica Bank.	**First mortgage originations include loans originated and sold to our mortgage partner ($12M January '10/$12M December '09/$14M November '09).**
b. Total Originations	$34	$36	$29	Consists of loans funded during the period, including those originated for sale.	
(1) Refinancings	$16	$21	$24		
(2) New Home Purchases	$18	$15	$5		
2. Home Equity					
a. Average Total Loan Balance	$1,799	$1,804	$1,797	Consists of both fixed and revolving home equity (2nd lien) loans.	**January originations decreased $4M vs. December.**
b. Originations (New Lines+Line Increases)	$9	$10	$6	Excludes commitments/originations where home equity collateral is provided for multiple purposes (personal and business), which are included in Commercial Lending commitments (Schedule B).	
c. Total Used and Unused Commitments	$3,229	$3,220	$3,196		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$58	$56	$56	Consists primarily of commercial bankcard loans.	**New account originations include referrals to our consumer card partner ($14M January '10/$14M December '09/$10M November '09).**
b. New Account Originations (Initial Line Amt)	$18	$23	$19	Includes new card loans funded during the period and new referrals to our consumer card partner.	
c. Total Used and Unused Commitments	$389	$385	$386		
4. Other Consumer					
a. Average Total Loan Balance	$655	$650	$644	Consists of consumer installment loans (both secured and unsecured) and student loans.	**January other consumer originations decreased $8M vs. December, primarily in the Midwest market ($15M), partially offset by an increase in the Florida market ($5M).**
b. Originations	$26	$41	$33		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	NOV	DEC	JAN	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$24,458	$24,316	$23,631	Consists of loans for commercial and industrial purposes to both domestic and international borrowers, lease financing and other non-consumer, non-real estate loans.	**January renewals decreased $1,237M vs. December (decreases of $791M, $341M, $103M, $40M and $7M in the Midwest, Western, Texas, Florida and National/Other markets, respectively, offset by an increase of $45M in the International market). By line of business, the decreases were in Middle Market ($483M), National Dealer Services ($303M), Global Corporate Banking ($207M), Private Banking ($103M), Specialty Businesses ($99M), Small Business ($31M) and Commercial Real Estate ($11M).** **January new commercial (C & I) commitments decreased $241M vs. December (decreases of $142M, $100M and $48M in the Texas, Midwest and Western markets, respectively, partially offset by an increase of $54M in the National/Other market). By line of business, there were decreases of $157M, $94M, $28M and $16M in Middle Market, Specialty Businesses, Commercial Real Estate and Global Corporate Banking, respectively, partially offset by an increases of $65M in National Dealer Services.**
b. Renewal of Existing Accounts	$2,935	$2,251	$1,014	Includes renewals of and increases to lines with existing customers.	
c. New Commitments	$461	$416	$175	Consists of binding commitments to new customers and new lines to existing customers, net of participations sold. Includes commitments/originations where home equity collateral is provided for multiple purposes (personal and business).	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$14,111	$13,988	$13,850	Consists of loans made to businesses where 50% or more of the collateral is real estate (primarily owner-occupied) and loans made to businesses or developers for building construction.	**January commercial real estate (CRE) renewals decreased $200M vs. December (decreases of $86M, $71M, $34M and $16M in the National/Other, Midwest, Western and Texas markets, respectively).** **January new CRE commitments increased $67M vs. December (an increase of $75M in the National/Other market, partially offset by a $16M decrease in the Western market).**
b. Renewal of Existing Accounts	$326	$350	$150	Includes renewals of and increases to lines with existing customers.	
c. New Commitments	$80	$31	$98	Consists of binding commitments to new customers and new lines to existing customers, net of participations sold.	
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$3,752	$3,723	$3,697	Includes Small Business Administration loans and loans to other entities generally with annual sales of less than $10 million at initial relationship.	**January originations decreased $40M vs. December (decreases of $17M, $13M and $10M in the Midwest, Texas and Western markets, respectively).**
b. Originations	$151	$173	$133	Consists of renewals and new commitments to both existing and new customers.	
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$600	$1,249	$100	Represents net purchases (gross purchases, net of gross sales) of mortgage-backed securities (AAA rated agency securities) for investment portfolio available-for-sale on a trade date basis. Excludes principal paydowns.	
b. Asset Backed Securities	-$9	$0	-$4	Represents net purchases (gross purchases, net of gross sales) of asset-backed auction-rate securities. Purchases were made as an accommodation to customers from October through December 2008.	
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	$0	$0	$0	Amount of equity securities underwritten where the Corporation was manager or co-manager of the issue. All done on "best efforts" basis.	
b. Total Debt Underwriting	$9,467	$18,919	$3,454	Amount of debt securities underwritten where the Corporation had either a manager or co-manager role. All done on "best efforts" basis.	

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: **COMERICA INCORPORATED**
Reporting month(s): January 2010
Submission date: February 26, 2010
Person to be contacted regarding this report: **Darlene Persons**

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.

Comerica Incorporated is a financial services company headquartered in Dallas, Texas. Comerica Incorporated is strategically aligned into three major business segments: the Business Bank, the Retail Bank and Wealth & Institutional Management, and operates in four primary markets: Texas, the Midwest (primarily Michigan), Western (primarily California and Arizona) and Florida.

The principal focus of Comerica Incorporated is to meet the needs of small and medium-sized businesses, multinational corporations and governmental entities through various products and services including loans and lines of credit, letters of credit, deposits, international trade finance and other services. The Business Bank, which includes all business customers except for small business, traditionally accounts for at least two-thirds of net interest income. In addition to serving the needs of businesses, Comerica Incorporated also offers a variety of consumer products, including deposit accounts, installment loans, credit cards, home equity lines of credit and residential mortgage loans. Fiduciary services, private banking, retirement services and other wealth management services are also provided.

Due to deteriorating economic conditions in our markets in early 2008, especially in California and Michigan, Management began a process intended to reduce business loans and commitments to preserve capital and generate appropriate loan pricing for current risks. With the receipt of TARP proceeds, Management's focus moved toward establishing new and expanding existing lending relationships, with appropriate pricing and credit standards. While economic recovery appears to be underway, loan demand remains subdued as loan growth typically lags other economic indicators. Comerica Incorporated has historically focused on appropriate and consistent underwriting standards and, while continuing to tighten controls, has not significantly tightened its underwriting standards during the Snapshot reporting periods of October 2008 through January 2010.

<u>Consumer Lending</u>

Consumer lending activity in January 2010 compared to December 2009 varied across the lending categories. Home Equity and Other Consumer originations decreased. In the First Mortgage category, residential refinancings increased while new home purchases decreased. Home Equity application volumes increased in January 2010 compared to December 2009, while First Mortgage and Other Consumer application volumes decreased during this period.

In addition to direct consumer residential mortgage activity, residential mortgage lending was also facilitated through lending to commercial customers in our Mortgage Banker and Financial Services Divisions. Renewals and new commitments of $108 million were booked in the Mortgage Banker and Financial Services Divisions in January 2010.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **COMERICA INCORPORATED**
Reporting month(s): January 2010
Submission date: February 26, 2010
Person to be contacted regarding this report: **Darlene Persons**

Commercial Lending

C&I lending renewals decreased in January 2010 from December 2009. The decreases were seen in nearly all markets and divisions. C&I new commitments decreased in January 2010 from December 2009, primarily in the Texas, Midwest and Western markets, partially offset by an increase in the National/Other market.

Commercial real estate renewals decreased in January 2010 from December 2009. Decreases occurred in all markets and all divisions except for the National Dealer Services division. Commercial real estate new commitments increased in January 2010 from December 2009 with the increase concentrated in the National/Other market and the Mortgage Banker lending division.

The decline in commercial lending renewals and commitments in January 2010 reflected both ongoing subdued loan demand and seasonally low activity.

Small Business Lending

The Small Business division focuses on meeting the needs of entities with annual sales of generally less than $10 million at initial relationship, which is consistent with the definition of a company that is not national in scope. The Small Business division includes SBA lending. Small Business C&I and CRE renewals and new commitments decreased in January 2010 from December 2009. By market, the C&I and the CRE renewal decreases were spread across all markets. Small Business C&I new commitments decreased in the Western market offset by small increases in the Texas and Midwest markets. The decreases in CRE new commitments were spread across the Midwest and Texas markets.

Other Intermediation Activities

Debt underwriting in which our broker/dealer subsidiary participated as a manager or a co-manager during January 2010 totaled $3.5 billion, providing access to liquidity for municipalities and corporate customers.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Fifth Third Bancorp | **Submission date: February 26, 2010** | **Person to be contacted about this report: Blane Scarberry**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2009 NOV	2009 DEC	2010 JAN	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$11,287	$11,022	$10,665	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 were approximately $1.3 billion, a decrease of $584 million from December. Originations were driven by $979 million of refinancing activity and nearly $270 million of new home purchases.**
b. Total Originations	$1,648	$1,831	$1,247		
(1) Refinancings	$1,105	$1,386	$979		
(2) New Home Purchases	$543	$446	$268		
2. Home Equity					
a. Average Total Loan Balance	$11,697	$11,649	$11,962	Average balance consists of HELOC and HELOAN accounts consistent with the classification of the FR Y9C report.	**Fifth Third extended $99 million of new home equity lines of credit during the month.**
b. Originations (New Lines+Line Increases)	$75	$102	$99		
c. Total Used and Unused Commitments	$19,727	$19,582	$19,710		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$2,254	$2,258	$2,259	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.	**January new credit card extensions were $88 million, a decrease from our $121 million of extensions in December.**
b. New Account Originations (Initial Line Amt)	$103	$121	$88		
c. Total Used and Unused Commitments	$11,012	$10,923	$10,893		
4. Other Consumer					
a. Average Total Loan Balance	$9,446	$9,453	$10,560	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 $303 million in January. This was a decrease of approximately $49 million from December.**
b. Originations	$307	$352	$303		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	NOV	DEC	JAN	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$27,360	$27,213	$27,915	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 January 2010 decreased to $664 million compared to $1.919 billion in December 2009 due to normal seasonal trends and slow demand. Renewal levels for existing accounts in January 2010 of $1.109 billion were down from December 2009 at $2.407 billion.**
b. Renewal of Existing Accounts	$1,548	$2,407	$1,109	Includes renewed funded loans and renewed commitments.	
c. New Commitments	$1,078	$1,919	$664	Includes new commitments both funded and unfunded	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$17,949	$17,719	$17,400	Average balance consists of real estate secured commercial loans consistent with the classification of the FR Y9C report.	**New CRE commitments originated in January 2010 were $106 million, which was down slightly from $196 million in December 2009. Renewal levels for existing accounts decreased significantly in January 2010 to $228 million versus December 2009 at $1.226 billion due to normal year end seasonal trends that increases renewal volume significantly in December.**
b. Renewal of Existing Accounts	$471	$1,226	$228	Includes renewed funded loans and renewed commitments.	
c. New Commitments	$132	$196	$106	Includes new commitments both funded and unfunded	
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$5,312	$5,238	$5,200	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 January 2010 were $213 million, which was down from $408 million in December 2009.**
b. Originations	$275	$408	$213		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$1,476	$632	$482	Consists of MBS purchases less sales for the month.	**Mortgage backed security balances increased $482 million during the month due to an increased allocation to the investment portfolio within this sector. Asset Backed securities declined by $805 million due to the consolidation of the commercial paper facility sponsored by the bank.**
b. Asset Backed Securities	-$8	-$69	-$805	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	$663	$251	$880		

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): January 2010
Submission date: February 26, 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 1.8% in January 2010 compared to December 2009. New CRE commitments originated in January 2010 were $106 million, which was down slightly from $196 million in December 2009. Renewal levels for existing accounts decreased significantly in January 2010 to $228 million versus December 2009 at $1.226 billion due to normal year end seasonal trends that increases renewal volume significantly in December. Payments and dispositions of troubled CRE outpaced the volume of renewals and new originations in January 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 increased by approximately 2.6% in January 2010 compared to December 2009. The increase was driven by the January 1, 2010 consolidation of an off balance sheet vehicle that contained C&I loans. Without those loans, the C&I balances would have been approximately flat to December 2009. New C&I commitments originated in January 2010 decreased to $664 million compared to $1.919 billion in December 2009 due to normal seasonal trends and slow demand. Renewal levels for existing accounts in January 2010 of $1.109 billion were down from December 2009 at $2.407 billion as borrowers continue to deleverage their balance sheets. 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 we are seeing certain borrowers' sales and profit margins narrow and the number of business bankruptcies increase. Overall loan demand has remained soft as we are seeing caution in the view of the timing of a recovery in the economy from our C&I borrowers, which varies by geography. While corporate profits are up, business investment growth continues to be slow. In general, customers continue to deleverage and increase liquidity through asset sales and reduced inventories versus expanding operations and purchasing equipment.

The primary market for syndicated credit and large corporate deals remains soft in January 2010. Given the outlook for the economy, many companies continue to defer plans for capital expenditures and inventory build, which in turn has reduced the need for financing. Merger and acquisition activity continued to remain slow in January. Terms and covenants continue to be somewhat tighter than usual,

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Fifth Third Bancorp**
Reporting month(s): January 2010
Submission date: February 26, 2010
Person to be contacted regarding this report: **Blane Scarberry**

which has also served to constrain demand. Credit spreads have narrowed somewhat in recent months, including 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 0.7% in January 2010 compared to December 2009. Small Business commitments originated in January 2010 were $213 million, which was down from $408 million in December 2009. 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 up 0.9% in January 2010 compared to December 2009 as a result of the consolidation of off balance sheet loans in January 2010. Without those loans, total commercial loan and lease balances would have been down approximately 0.8% in January 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 January 2010.

Consumer section
Consumer: January 2010 overall loan volume for non-mortgage consumer credit (home equity, credit card and auto) was down compared to December 2009 given decrease in all non-mortgage consumer credit demand.

January 2010 mortgage lending continued to be driven by attractive interest rates. Total originations for the month were approximately $1.3 billion, a decrease of $584 million. Originations were driven by $979 million of refinancing activity and nearly $270 million of new home purchases. We also extended $99 million of new home equity lines of credit during the month.

January new credit card extensions were $88 million, a decrease over our $121 million of extensions in December. Other consumer loan originations, which include new car loans, were $303 million in January. This was a decrease of approximately $49 million from December.

During the month of January, 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.

Treasury

Mortgage backed security balances increased $482 million during the month due to an increased allocation to the investment portfolio within this sector. Asset backed securities declined by $805 million due to the consolidation of the of the commercial paper facility sponsored by the bank.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: The Hartford Financial Services Group, Inc. **Submission date: February 26, 2010** **Person to be contacted about this report: Shannon Lapierre**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2009 NOV	2009 DEC	2010 JAN	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$198	$198	$196		**The Hartford's activities in Consumer Lending - First Mortgages are limited to those of Federal Trust Bank, which it acquired on June 24, 2009.**
b. Total Originations	$0	$0	$0		
(1) Refinancings	$0	$0	$0		
(2) New Home Purchases	$0	$0	$0		
2. Home Equity					
a. Average Total Loan Balance	$10	$9	$9		**The Hartford's activities in Consumer Lending - Home Equity are limited to those of Federal Trust Bank, which it acquired on June 24, 2009.**
b. Originations (New Lines+Line Increases)	$0	$0	$0		
c. Total Used and Unused Commitments	$16	$16	$16		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	N/A	N/A	N/A		**Neither The Hartford nor Federal Trust Bank, acquired on June 24, 2009, have engaged in Consumer Lending - US Card-Managed 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	$0	$0	$0		**The Hartford's activities in Consumer Lending - Other Consumer are limited to those of Federal Trust Bank, which it acquired on June 24, 2009.**
b. Originations	$0	$0	$0		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	NOV	DEC	JAN	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$10	$9	$9	Reflects a daily average.	**The Hartford's activities in Commercial Lending - C & I are limited to those of Federal Trust Bank, which it acquired on June 24, 2009. The Hartford's other C & I intermediation activities include providing capital to corporations by investing in their debt securities. As of January 31, 2010, The Hartford held $38 billion of corporate debt securities. (See further discussion on The Hartford's other intermediation activities in Part II. Qualitative Overview)**
b. Renewal of Existing Accounts	$0	$0	$0		
c. New Commitments	$0	$0	$0		
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$6,024	$5,853	$5,712	Average loan balance for loans issued by Federal Trust Bank is calculated as the mean of daily closing balances. The average loan balance for all other commercial real estate mortgage loan investments made by The Hartford is calculated as the mean of the beginning- and end-of-period carrying amounts.	**Given the economic environment, additional investments by The Hartford in mortgage loans for commercial real estate are expected to be limited in the near term.**
b. Renewal of Existing Accounts	$0	$1	$0	The Hartford's activities in Commercial Real Estate - Renewals are limited to those of Federal Trust Bank, which it acquired on June 24, 2009.	
c. New Commitments	$0	$0	$0		
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$0	$0	$0		**The Hartford's activities in Small Business Lending are limited to those of Federal Trust Bank, which it acquired on June 24, 2009.**
b. Originations	$0	$0	$0		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$14,199	$13,830	$13,778	Represents carrying value as of January 31, 2010, including CMBS of $8,666 million, CREs of $501 million and RMBS of $4,611 million.	**Net sales were approximately $221 million in ABS, CMBS, and RMBS securities for the month ending January 31, 2010, related primarily to low-rated and selective ABS and CMBS securities and certain agency MBS investments.**
b. Asset Backed Securities	$4,942	$4,976	$5,067	Represents carrying value as of January 31, 2010, including ABS of $2,590 million, CLOs of $2,456 million and Other CDOs of $21 million.	
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: **The Hartford Financial Services Group, Inc.**
Reporting month(s): January 2010
Submission date: February 26, 2010
Person to be contacted regarding this report: **Shannon Lapierre**

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.

The Hartford Financial Services Group, Inc. (together with its subsidiaries, "The Hartford") is an insurance and financial services company. The Hartford, headquartered in Connecticut, provides investment products, individual life, group life and group disability insurance products, and property and casualty insurance products in the United States.

The Hartford's business model is different from those of traditional commercial banks. As a result its intermediation activities are also different. In general, The Hartford provides capital to other financial institutions, corporations, municipalities and governments and government agencies by investing in their debt securities. Indirectly, The Hartford supports consumer lending through its investments in residential mortgage-backed securities and securitized consumer asset-backed securities. The Hartford also supports commercial lending through its investments in commercial mortgage loans on real estate and commercial mortgage-backed securities. See the discussion that follows for more information on The Hartford's mortgage-backed securities (MBS), asset-backed securities (ABS) and commercial lending activities. In addition, The Hartford invests in limited partnerships and equity of publicly traded entities.

CMBS/MBS/ABS Activity

One of The Hartford's largest intermediation activities includes our investing activities in mortgage and asset-backed securities. Mortgage-backed securities primarily include Commercial Mortgage-backed Securities (CMBS), government sponsored entity (GSE) Mortgage-backed Securities (MBS) and Residential Mortgage-backed Securities (RMBS) supported by mortgage loans that do not conform to the GSE underwriting standards due to large loan balances and/or underwriting standards. Asset-backed securities (ABS) consist primarily of collateralized loan obligations (CLOs) and consumer ABS. Our consumer ABS holdings consist of securities backed by credit cards, student loans and auto loans.

ABS, CMBS and RMBS remain depressed in relation to the securities' original cost basis due to continued weakness in the real estate market caused by deterioration in market fundamentals, rising delinquencies and declines in property values. Net sales were approximately $221 million in ABS, CMBS, and RMBS securities for the month ending January 31, 2010, related primarily to certain agency MBS investments.

Commercial Lending

Commercial lending, which consists of commercial mortgage loans and, to a lesser extent, agricultural mortgages, represents 6% of our total investments, excluding equity securities held in trading accounts, as of January 31, 2010. These loans are collateralized by a variety of commercial and agricultural properties and are diversified both geographically throughout the United States and by property type. Our loans take the form of whole loans, where we are the sole lender, as well as loan participations. Given the economic environment, additional investments by The Hartford in mortgage loans for commercial real estate are expected to be limited in the near term.

Direct Consumer Lending

The Hartford's consumer lending is contained entirely within Federal Trust Corporation and its bank subsidiary. As of January 31, 2010, Federal Trust Bank held $196 million (carrying value) of residential mortgage loans.

Other Intermediation Activities

Outside of MBS, ABS and mortgage loans on real estate, our invested asset portfolio consists largely of investment grade corporate securities, municipal securities, U.S. treasuries and agencies, and short term investments.

For the month of January, The Hartford was a net purchaser of marketable securities of roughly $600 million, primarily corporate credits of $1,019 million. In the investment grade corporate credit space, purchases were predominately in companies well positioned in the current economic environment.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: KeyCorp | **Submission date: 2/26/10** | **Person to be contacted about this report: Robert L. Morris**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2009 NOV	DEC	2010 JAN	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$3,181	$3,176	$3,159	First Mortgage includes loans secured by 1-4 family residential properties including home equity loans secured by first liens.	The reduction in total originations reflects declines in loan application volume experienced in November and December 2009. January loan application volume increased by 16% from the December 2009 level.
b. Total Originations	$153	$150	$117	Total Originations include both portfolio and held-for-sale loan originations.	
(1) Refinancings	$88	$85	$71		
(2) New Home Purchases	$65	$65	$46		
2. Home Equity					
a. Average Total Loan Balance	$8,401	$8,396	$8,370	Home Equity includes home equity lines of credit only (Home equity loans secured by first liens are included with First Mortgages above).	Home Equity loan application volume declined by 4% from from the December 2009 level and by 51% from the level in January 2009.
b. Originations (New Lines+Line Increases)	$71	$57	$48		
c. Total Used and Unused Commitments	$16,408	$16,357	$16,318		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$5	$0	$0	US Card - Managed includes Credit Card loans.	In December 2009, KeyCorp sold its existing credit card portfolio, which was acquired through a bank acquisition.
b. New Account Originations (Initial Line Amt)	$0	$0	$0		
c. Total Used and Unused Commitments	$41	$0	$0		
4. Other Consumer					
a. Average Total Loan Balance	$7,473	$7,423	$10,249	Other Consumer includes all other non-revolving consumer loans.	The average total loan balance increased by approximately $2.8 billion from the December balance, as a result of KeyCorp's January 1, 2010, adoption of new accounting guidance, which required the company to consolidate its education loan securitization trusts. The significant increase in January originations reflects the seasonality of KeyCorp's federally-guaranteed student loan volume.
b. Originations	$17	$66	$134		

SCHEDULE B: COMMERCIAL LENDING (Millions $)				Key	Comments
1. C & I	**NOV**	**DEC**	**JAN**		
a. Average Total Loan and Lease Balance	$27,427	$27,051	$26,567	C & I includes lease financing receivables, commercial and industrial loans, agricultural loans, loans to depository institutions and other nonconsumer loans.	New commitments of $525 million in January were relatively flat compared to the December total of $530 million. The highest volume of new commitments occured in the Leasing, Institutional and Middle Market portfolios. Overall C & I loan demand remains weak, although the level of new Middle Market loan inquiries is increasing. The decline in renewals is due to the seasonality of the loan renewal process.
b. Renewal of Existing Accounts	$1,073	$1,269	$581	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	$519	$530	$525	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	$16,599	$16,000	$15,427	Commercial Real Estate includes construction and land loans, loans secured by multi-family residential properties and by other nonresidential properties.	CRE loan demand remained weak during January. 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 multi-family space, with Fannie Mae, Freddie Mac, and FHA agencies financing these assets.
b. Renewal of Existing Accounts	$693	$880	$233	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	$72	$88	$34	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 Loans3					
a. Average Total Loan Balance	$3,303	$3,267	$3,212	Small Business includes loans guaranteed by the Small Business Administration ("SBA") and other loans internally classified as small business loans.	Small Business loan approvals increased to $50 million in January, the highest level experienced since June 2009. SBA approvals represented one-third of all Small Business loan approvals and more than double the January 2009 level. January loan renewals of $97 million declined significantly from the December level of $134 million due to the seasonality of the loan renewal process.
b. Originations	$40	$45	$24		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	-$63	$508	-$282	January mortgage backed securities ("MBS") net purchased volume includes no purchases and $282 million in sales, paydowns, calls and maturities.	KeyCorp's liquidity management strategy did not require any reinvestment of MBS paydowns in January.
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 Balances2	N/A	N/A	N/A		
3. Underwriting					
a. Total Equity Underwriting	$46	$226	$79	Represents KeyCorp's equity underwriting commitments.	KeyCorp was the co-manager on five equity deals, which totaled $79 million in underwriting commitments, compared to the January 2009 total of $18 million. Taxable debt underwriting consisted of ten deals totaling $133 million in underwriting commitments, of which seven were investment grade and three were high yield. Municipal debt underwriting totaled $60 million in underwriting commitments.
b. Total Debt Underwriting	$646	$322	$193	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): **January 2010**
Submission date: **2/26/10**
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 $93 billion at December 31, 2009. 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

January credit demand in the Commercial Real Estate (“CRE”) segment remained weak, while there was modest improvement in the Commercial Lending (“C & I”) segment. KeyCorp experienced an increase in new loan inquiries in the Middle Market and Institutional portfolios. Excluding Home Equity loan applications, Consumer branch-based application volume increased modestly in January from the December 2009 level.

KeyCorp’s lending strategies remain focused on serving the needs of existing and new relationship clients while being mindful of risk-reward and strategic capital allocation.

Consumer

In January, Home Equity loan application volume declined by 4% from the December 2009 level, while other branch-based application volume increased for the first time in several months. The continued favorable rate environment contributed to an increase in mortgage application volume, following two consecutive months of decline.

As previously reported, KeyCorp’s decision to discontinue the education lending business will not impact loan origination volume until the funding of previously approved loan applications is completed in March 2010. The average balance in the Other Consumer loan category increased by approximately $2.8 billion from the December balance, as a result of KeyCorp’s January 1, 2010, adoption of new accounting guidance, which required the company to consolidate its education loan securitization trusts.

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

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **KeyCorp**
Reporting month(s): **January 2010**
Submission date: **2/26/10**
Person to be contacted regarding this report: **Robert L. Morris**

C & I

In January, new loan approvals for new and existing Middle Market clients increased for the third consecutive month and were up $42 million, or 37%, from December. New commitments to new Institutional Bank clients totaled $111 million, the highest level experienced in six months. In addition, new loan inquiries increased in the Middle Market and Institutional portfolios.

In the Small Business segment, credit-worthy clients continue to act conservatively and are resistant to adding capacity or additional debt. However, Small Business loan demand improved this month as loan approvals rose to $50 million, the highest level experienced since June 2009. SBA loan approvals increased more than 50% from the January 2009 level and were 33% higher than the monthly average for 2009. Management anticipates that SBA loan activity will continue to be strong in 2010, due to the SBA's continued waiver of loan guarantee fees and the 90% loan guarantee program.

Commercial Real Estate

There was no change in loan demand trends in the CRE segment during January. The CRE market outlook continues to be weak. Approximately 90% of the $34 million in new commitments originated in January was attributable to the Small Business and Middle Market portfolios.

During January, KeyCorp continued to extend and modify existing credits given the lack of liquidity and refinancing options available in the CRE market. Renewal volume of $233 million was down significantly from the December level of $880 million. This reflects the fact that a substantial portion of the portfolio had already been renewed or restructured. In the Institutional CRE portfolio, most real estate investment trusts ("REITs") have issued additional capital and reduced debt levels, allowing their credit lines to be modified and extended. For CRE development projects, KeyCorp has created a fixed-rate 3-5 year loan program to modify and extend qualifying loans for existing customers.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Marshall & Ilsley Corporation | **Submission date: 02/26/10** | **Person to be contacted about this report: Gregory A. Smith**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2009 NOV	DEC	2010 JAN	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$7,132	$7,037	$6,901	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 decreased from December to January. The decrease in refinancing activity (due to rising rates in December) added to the decrease in January new home originations which is seasonally typical. During the same period, mortgage application volume also decreased. 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	$203	$198	$155	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	$125	$135	$111		
(2) New Home Purchases	$78	$63	$44		
2. Home Equity					
a. Average Total Loan Balance	$2,737	$2,733	$2,722	Includes Home Equity Lines only.	**Home Equity outstanding balances were effectively flat month over month. Application volume was lower in January than prior months, consistent with seasonal trends.**
b. Originations (New Lines+Line Increases)	$64	$57	$54		
c. Total Used and Unused Commitments	$4,957	$4,935	$4,898		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$277	$287	$287	Includes Consumer Card only.	**Average Balances were effectively flat to December. New Account activity remained light, as did Used and Unused Commitments.**
b. New Account Originations (Initial Line Amt)	$6	$6	$5		
c. Total Used and Unused Commitments	$1,282	$1,291	$1,295		
4. Other Consumer					
a. Average Total Loan Balance	$2,128	$2,096	$2,073	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.
b. Originations	$43	$59	$56	Includes Additional Notes and Refinances to existing customers and notes to new customers.	

SCHEDULE B: COMMERCIAL LENDING (Millions $)	NOV	DEC	JAN	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$13,214	$13,042	$12,804	Includes A/R and Inventory, Dealer Commercial, Agricultural, IRB's and Muni, and Commercial Leases.	**Average balances continue to decrease as line utilization rates are at historical lows. Companies continue to reduce capital expenditures, pay down debt, delay investments in infrastructure and lower merger and acquisition activity, all of which influences customer borrowing needs.**
b. Renewal of Existing Accounts	$182	$161	$153	Renewals include renewal of existing accounts where new money is requested, terms are modified, or new master line is established.	
c. New Commitments	$65	$146	$24	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	$19,941	$19,560	$19,139	Includes Business Purpose 1-4 and Construction, Development, & Vacant Land (Commercial and Residential).	**Corresponding 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.**
b. Renewal of Existing Accounts	$43	$64	$35	Renewals include renewal of existing accounts where new money is requested, terms are modified, or new master line is established.	
c. New Commitments	$40	$71	$19	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	$3,462	$3,426	$3,397	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 December to January, led by a decrease in C&I Commercial Business Loans. January originations were lower than December in all commercial loan categories. Pipelines and origination again ran lower due to a decrease in demand as customers continue to address impacts from current economic conditions.**
b. Originations	$12	$31	$13		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$202	$895	$507	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): January 2010
Submission date: 02/26/2010
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; 16 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 $230 million of new credit to new and existing customers in January for a total of over $6.6 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 March 31, 2010.

In Commercial and Industrial loans, loan demand continues to be weak across all of our markets. Continued economic uncertainty has resulted in borrowers reducing capital expenditures, delaying investment in infrastructure (plants and equipment), experiencing lower inventories and receivables, and lower merger and acquisition activity, 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. Continued economic uncertainty has resulted in increased challenges for customers across a variety of sectors including retail, office and hospitality.

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 decreased from December to January. The decrease in refinancing activity (due to rising rates in December) added to the decrease in January new home originations which is seasonally typical. During the same period, mortgage application volume also decreased. 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. We continue to focus on serving customer needs as evidenced by $3.3 billion of total mortgage originations in 2009.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: PNC Financial Services Group **Submission date: 2/26/2010** **Person to be contacted about this report: Quantitative-Ronald Lewis; Qualitative-Shaheen Dil**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2009 NOV	2009 DEC	2010 JAN	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$19,827	$19,701	$19,657		
b. Total Originations	$761	$686	$617		
(1) Refinancings	$454	$437	$463		
(2) New Home Purchases	$307	$249	$154		
2. Home Equity					
a. Average Total Loan Balance	$36,091	$35,977	$35,847		
b. Originations (New Lines+Line Increases)	$264	$283	$214		
c. Total Used and Unused Commitments	$55,040	$54,453	$54,431		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$6,488	$6,514	$6,497	• Line 3 represents credit cards and other revolving products exposure. • Total outstandings for Credit card alone were $4,114 million in January, slightly lower than December ($4,200 million). New account volume for Credit Card alone was 6.93% higher than December level.	
b. New Account Originations (Initial Line Amt)	$137	$119	$110		
c. Total Used and Unused Commitments	$24,964	$24,741	$24,696		
4. Other Consumer					
a. Average Total Loan Balance	$12,987	$13,407	$14,155		
b. Originations	$210	$463	$823		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	NOV	DEC	JAN	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$61,115	$59,941	$61,168		
b. Renewal of Existing Accounts	$3,607	$5,580	$3,447		
c. New Commitments	$2,000	$2,709	$3,891		
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$23,306	$23,399	$22,982		
b. Renewal of Existing Accounts	$401	$888	$556		
c. New Commitments	$159	$426	$84		
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$11,530	$11,438	$11,355	The Small Business loans include PNC Business Banking (Retail line of business) plus those small business loans that are managed in our C&IB portfolio.	
b. Originations	$231	$273	$257		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	-$235	$1,139	-$1,812	Trade Date was used to determine the month in which the purchase occurred. The Mortgage Backed Securities include MBS, CMBS, CMO's (both agency and non-agency). Also, the Net Purchased amount consists of Purchases less sells for the month.	
b. Asset Backed Securities	$182	$442	$235		
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	N/A	N/A	N/A	PNC matched book activity is less than $50 billion and is therefore not being reported, per Treasury's guidance in footnote 1.	
b. Average Total Debit Balances[2]	N/A	N/A	N/A	PNC is not a prime broker and does not offer other margin lending services to clients. Therefore, per Treasury's guidance in footnote 2, this section is not applicable to PNC.	
3. Underwriting					
a. Total Equity Underwriting	$21	$68	$13		
b. Total Debt Underwriting	$492	$759	$170		

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: **PNC Financial Services Group, Inc.**
Reporting month(s): **January 2010**
Person to be contacted regarding this report: **Shaheen Dil**
Submission date: **February 26, 2010**

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.

The PNC Financial Services Group, Inc. (www.pnc.com) is one of the nation's largest diversified financial services organizations providing retail and business banking; residential mortgage banking; specialized services for corporations and government entities, including corporate banking, real estate and asset-based lending; wealth management; asset management and global fund services. PNC is committed to supporting the objectives of the Emergency Economic Stabilization Act, and is continuing to make credit available to qualified borrowers. PNC is working closely where appropriate with customers who are experiencing financial hardship to set up new repayment schedules, loan modifications and forbearance programs. Overall, PNC originated approximately $9.7 billion in loans and commitments to lend in January, 13% lower than in December.

First Mortgage

New first mortgage applications in January were $845 million, down approximately 25% from December and consistent with industry trends. December applications were unexpectedly higher as a result of a drop in interest rates that caused a temporary surge in new refinance applications. Closed loan fundings totaled $617 million for the month, 8% lower than December, reflecting typical seasonality trends. Conventional loans were 76% of the total, including loans originated for sale to Fannie Mae or Freddie Mac as well as jumbo loans originated for portfolio. FHA insured and VA guaranteed loans accounted for 24% of the total. Fixed rate mortgages represented 96% of the total.

Execution of the Home Affordable Refinance Program (HARP) and the Home Affordable Modification Program (HAMP) continues. During January, 281 HARP refinances totaling $56.1 million were funded. Program to date, 2,383 HARP refinances totaling $482.0 million have been funded. Through January, 72,564 HAMP solicitations have been sent to eligible borrowers. 20,472 HAMP Trial Plan offers have been extended. 13,141 borrowers are active in HAMP Trial Modifications. 77 borrowers have been converted to final HAMP loan modifications. 832 are pending permanent modification.

During January, 436 non-HAMP loan modifications were completed. 1,009 borrowers were active in repayment plans. 3,877 borrowers were active in payment forbearance plans. 407 short sale transactions were completed.

Consumer Lending

Home Equity origination volume declined in January as a result of lower production levels in December, which carried over and impacted new originations for January. Overall, lower consumer demand along with normal seasonal trends has negatively impacted production. Furthermore, the decline in new originations has contributed to lower average balances as payments outpaced new originations in January. Marketing and sales support efforts are well underway to help improve production levels.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **PNC Financial Services Group, Inc.**
Reporting month(s): **January 2010**
Person to be contacted regarding this report: **Shaheen Dil**
Submission date: **February 26, 2010**

In Other Consumer Loans, Education Lending is still experiencing a seasonal increase due to the second disbursements of loans applied for in the peak summer season, coinciding with the start of second semester. Other installment loan volume was up slightly year over year. Branch training, customer mailings and internet advertising efforts continue to help augment originations. With respect to Indirect Lending, January originations increased by 9% compared to December 2009. Despite increased competition, low dealership foot-traffic due to severe weather conditions, and lower inventory levels at dealerships due to a lack of supply.

Loss Mitigation – Distressed Assets – Home Equity, Non-Prime Mortgage, Bank Owned Mortgage and Construction Lending; the expansion of the Homeowners Assistance Centers to the Florida market continues apace and is on schedule for business by end of March 2010. Non-prime borrower research was conducted on how to better reach borrowers in distress and to simplify the loan modification process. Ongoing programs to assist borrowers with short sales and refinances continues in both the broker home equity portfolio and the construction lending portfolio. Also, we are evaluating ways to execute the 2MP program (Second Lien Modification Program) and the Home Affordable Foreclosure Alternative program for first mortgages.

US Credit Cards (excluding other revolving exposure)

Total outstandings for the Credit card portfolio in January ($4.114 billion) were down from December ($4.200 billion). New account volume was higher than the prior month (up 6.93%). Total accounts booked in January were 12.8 thousand, of which 10.4 thousand were new consumer accounts and 2.4 thousand were business card accounts. The average credit line granted was $8,270 for consumer cards and $9,477 for business cards. Total credit line granted for the new accounts was lower in January ($95.4 million versus $101.5 million in December). Total credit available is $23,721 million for January versus $23,684 million for December. The branch network continues to be the main driver of new account activity for the Credit Card portfolio.

Business Banking (in Retail line of business)

Balances in Business Banking (customers with annual revenues less than $10 million) declined less than 1% in January from prior month. During January, PNC Business Banking extended $257 million in credit commitments to small businesses including SBA loans. Volume was down 6% from December but the pipeline is building and activities are being executed across the bank to lend as much as possible. Targeted leads were provided to the branches and direct sales force in late December and early January. Second look processes are in place to ensure every effort is made to approve small business loans.

C&I

PNC remains keenly focused on providing credit to qualified C&I borrowers. During 2009, we led more than 120 syndicated financing transactions, totaling more than $6.3 billion, for middle market companies located across the country.

PNC is highly focused on generating new sales across our entire product and service set. In fact, 2009 sales results for most of our commercial banking businesses in the legacy PNC markets were

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **PNC Financial Services Group, Inc.**
Reporting month(s): **January 2010**
Person to be contacted regarding this report: **Shaheen Dil**
Submission date: **February 26, 2010**

substantially ahead of 2008 sales results. And we expect similar sales strength in the legacy National City markets as most of those markets convert to PNC during the first half of 2010.

At the same time, we continue to hear from many C&I clients and prospects that they remain very cautious in their own planning, choosing to protect their existing capital and maintain existing credit facilities in order to avoid the new realities of today's market pricing and structure requirements. Borrowers continue to pay down bank credit with debt and equity issuances, which rose toward the end of 2009 as issuers sought to price deals before the end of the year. We continue to see loan utilization rates at historically low levels as our clients' working capital needs remain low in this economy.

We also continue to see the loan market become increasingly competitive. Spreads peaked in the second quarter and have steadily tightened since. Tenors are also lengthening, as we are beginning to see four- and 5-year deals again, whereas earlier in the year almost no deals went beyond 3 years. We have not seen any other material changes in structure, so discipline remains generally strong.

In the past few weeks we have begun to see M&A deals across our segments, although it's too early to declare a trend. The deals have been driven by strategic buyers and post transaction leverage remains moderate in the transactions we have seen. We are hopeful that this M&A activity and leveling of utilization rates are indicators that loan demand will begin to increase as 2010 progresses.

We continue to identify an abundance of asset-based lending opportunities with companies whose financial performance may have declined but who remain viable and have asset values that support secured lending structures. The strong demand in 2009 resulted in a record number of new business originations and a pipeline of new loan opportunities that remains healthy. In fact, we are currently planning to add staff in order to pursue these opportunities. As of December 2009, the growth provided by new lending opportunities and seasonal borrowings of existing clients had reversed a previous yearlong decline in customer loan balances associated with lower inventory and receivables levels. In early 2010, we are expecting seasonal declines in the utilization of credit lines by the retail customer base. Today, line utilization remains in line with industry averages of 39%, which is almost 10% lower than a year ago.

PNC's loan growth will continue to be moderated by the need to gradually reduce credit exposure to some companies where PNC and National City have historically both provided credit and where the combined loan levels are now in excess of established risk tolerance limits.

Commercial Real Estate

PNC remains committed to commercial real estate lending. However, the slowdown in the overall market, coupled with reduced borrower demand, the substantial combined exposure of PNC and National City, as well as ongoing payoffs and charge-offs, suggests that aggregate loan balances will continue to decline for some time. PNC continues to work with credit-worthy borrowers to restructure and modify their loans. In addition, PNC continues to be very active in real estate lending to multifamily owners and operators with whom we are leveraging our strong relationships with agency lenders such as Fannie Mae and Freddie Mac. While most of these programs do not result in loans on our balance sheet, many do require substantial use of capital to support loss-sharing arrangements. PNC also

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **PNC Financial Services Group, Inc.**
Reporting month(s): **January 2010**
Person to be contacted regarding this report: **Shaheen Dil**
Submission date: **February 26, 2010**

continues to purchase Low Income Housing Tax Credits that provide equity for the construction of low-income housing projects. Although these investments are not reflected as loans on our balance sheet, they do inject growth capital into the economy and require substantial use of our own capital base.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Regions Financial Corporation | **Submission date: February 26, 2010** | **Person to be contacted about this report: David Turner, Chief Financial Officer**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2009		2010		
1. First Mortgage	**Nov**	**Dec**	**Jan**	**Key**	**Comments**
a. Average Loan Balance (Daily Average Total Outstanding)	$16,283	$16,404	$16,323	First and second residential 1-4 family mortgages, including residential mortgages held for sale.	**The mortgage division originated mortgage loans totaling $416 million in January 2010. Overall production decreased 35% from the prior month. New purchase originations declined from the prior month 40%, and refinancing activity decreased 33%. Application activity in January decreased 1.4%. January originations included approximately $41 million related to 226 loans refinanced under the Home Affordable Refinance Program.**
b. Total Originations	$689	$644	$416	Loan originations designated for the secondary market and those to be held in portfolio on Regions' balance sheet.	
(1) Refinancings	$393	$384	$260	Total originations designated as refinance status.	
(2) New Home Purchases	$296	$260	$157	Total originations designated as new purchase status.	
2. Home Equity					
a. Average Total Loan Balance	$15,509	$15,436	$15,342	Average balances include Home Equity loans and HELOCs.	**Home Equity production declined 35% in January to $61MM. The decline in production can be attributed to reduced bookings and reduced loan size January versus December. Home Equity Lending production remains low, down 40% compared to same period prior year. Lower production is the result of reduced application volume and declining home values limiting the qualifying amount for homeowners, thus driving lower loan sizes. January's application volume increased 16% and approval rates increased 3.5%, leading indicators that future production should improve.**
b. Originations (New Lines+Line Increases)	$77	$94	$61	New Home Equity loans, lines and increases.	
c. Total Used and Unused Commitments	$25,840	$25,749	$25,489	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	$4,191	$4,094	$4,117	Includes consumer direct, indirect, other revolving (i.e., overdraft lines) and student loans held for sale.	**Overall, Other Consumer Lending balances increased 0.6% in January compared to December primarily driven by student lending originations (spring term). However, this was offset by continued run-off in the Indirect Lending portfolio.**
b. Originations	$76	$91	$297	Includes direct and student lending origination activity.	

SCHEDULE B: COMMERCIAL LENDING (Millions $)

1. C & I	Nov	Dec	Jan	Key	Comments
a. Average Total Loan and Lease Balance	$34,456	$34,281	$34,252	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.	**In January, loan demand remained weak as the slower economy is driving more conservative leverage positions. Outstanding loan balances remained relatively flat in January as compared to December levels. Outstanding loan balance declines throughout 2009 were driven by declining line utilization rates resulting from economic factors, however, line utilization rates have remained relatively stable since October 2009. November and December amounts have been reclassified to reflect owner-occupied commercial real estate mortgage and construction loans as C & I loans consistent with the January presentation.**
b. Renewal of Existing Accounts	$1,624	$1,528	$1,260	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	$994	$1,291	$639	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	$22,804	$22,399	$21,916	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 January, commercial real estate balances decreased $483 million from December levels. In January, 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. November and December amounts have been reclassified to reflect owner-occupied commercial real estate mortgage and construction loans as C & I loans consistent with the January presentation.**
b. Renewal of Existing Accounts	$1,230	$1,636	$932	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	$41	$132	$17	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]	Nov	Dec	Jan	Key	Comments
a. Average Total Loan Balance	$13,852	$13,780	$13,712	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 have continued to remain stable.**
b. Originations	$542	$630	$470	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	Nov	Dec	Jan	Key	Comments
a. Mortgage Backed Securities	$516	$1,726	$1,038	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]	$801	$805	$767	Reflects average margin receivables as recorded on the general ledger.	
3. Underwriting					
a. Total Equity Underwriting	$21	$73	$91	Total equity underwriting activity. Represents Regions' participation percentage.	**The Morgan Keegan Equity department participated in 3 equity offerings in November, 7 in December and 11 in January 2010. Gross debt issuance for November, December, and January 2010 was $13.2 billion, $11.8 billion, and $12.0 billion respectively.**
b. Total Debt Underwriting	$1,470	$1,724	$740	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): January, 2010
Submission date: **February 26, 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 December 31, 2009, Regions had total consolidated assets of approximately $142 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 January, new and renewed commitments decreased by $1.8 billion to $3.6 billion for the month, and average balances were down $0.7 billion from December to $92.0 billion.

The month over month decrease in new and renewed commitments was driven primarily by a $0.7 billion decrease in renewals in Commercial Real Estate and a $0.7 billion decrease in new commitments in C&I.

III. Consumer Lending

A. Mortgage Lending

The mortgage division originated mortgage loans totaling $416 million in January 2010. Overall production decreased 35% from the prior month. New purchase originations declined from the prior month 40%, and refinancing activity decreased 33%. Application activity in January decreased 1.4%.

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%. January originations included approximately $41 million related to 226 loans refinanced under the Home Affordable Refinance Program.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Regions Financial Corporation**
Reporting month(s): January, 2010
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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. In accordance with the program guidelines, Regions has distributed approximately 1,184 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 January, Regions completed 75 modifications totaling $11.4 million in unpaid principal. Regions currently services approximately $19.9 billion of Fannie Mae and Freddie Mac mortgages.

B. Home Equity Lending

Home Equity production declined 35% in January to $61MM. The decline in production can be attributed to reduced bookings and reduced loan size January versus December. Home Equity Lending production remains low, down 40% compared to same period prior year. Lower production is the result of reduced application volume and declining home values limiting the qualifying amount for homeowners, thus driving lower loan sizes. January's application volume increased 16% and approval rates increased 3.5%, leading indicators that future production should improve.

Overall Home Equity average balances declined $94 million or 0.6% in January to $15.3 billion. The HELOAN portfolio declined $31 million, 1.7%, while HELOC balances declined $63 million, 0.5%, reflecting portfolio paydowns in excess of new production.

C. Other Consumer Lending

Overall, Other Consumer Lending balances increased 0.6% in January compared to December primarily driven by student lending originations (spring term). However, this was offset by continued run-off in the Indirect Lending portfolio.

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 elevate 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. (1.80% for Regions vs. 4.47% nationally in the third quarter of 2009.) Since inception of the program, Regions has restructured more than $1.9

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

billion in mortgages, including $31 million in Jan 2010. Regions has assisted more than 27,000 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 1,184 trial period modifications for $183 million and of those, 513 have been completed for $81 million.

IV. Commercial Lending

November and December amounts have been reclassified to reflect owner-occupied commercial real estate mortgage and construction loans as C & I loans consistent with the January presentation.

A. Commercial and Industrial Lending

Loan demand remained soft in January, as the stagnant economy continues to drive more conservative leverage positions. Outstanding loan balances remained relatively flat in January as compared to December levels. Outstanding loan balance declines throughout 2009 were driven by declining line utilization rates resulting from economic factors, however, line utilization rates have remained relatively stable since October 2009.

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.

Lending activity continues to increase in the not-for-profit/public institution sector, as many large investment-grade borrowers are exiting the bond market and seeking senior bank debt. With the expansion of the rules for bank qualified lending, the Stimulus Act is providing additional opportunities to extend credit to public entities.

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 Residential 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. Loan pipelines ended January 2010 at 74% of the prior year level and down 19% versus December. Small business line utilization rates have continued to remain stable.

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.

In January, 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 January totaled $1.0 billion, which consists of Agency Fixed-Rate Mortgage-Backed Products.

VI. Equity and Debt Activities at Morgan Keegan

The Morgan Keegan Equity department saw that issuers were able to raise money during January despite the DOW index trading down during the month. The leading industries for the month were finance, oil & gas, utilities and healthcare. The year 2009 outperformed 2008 in the number of transactions by 60%. Although we do not anticipate such a sharp contrast between 2009 and 2010, we do expect to see growth in IPO and secondary issuance. The January slowdown in Morgan Keegan Debt underwriting (compared with Q4 2009) is consistent with historical underwriting trends. We expect underwriting volume to increase incrementally each month thru June before tapering off in the summer months.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: SunTrust Banks, Inc. **Submission date: 03/01/10** **Person to be contacted about this report: Barry Koling**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2009 NOV	DEC	2010 JAN	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$32,589	$32,385	$31,866	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 decreased almost 30% from prior month to $1.9 billion in January 2010. Average balances also decreased $519 million compared to December 2009 due to pay downs and increased sales of loans held for sale into the secondary market. January originations of both new purchases and refinancings declined due to some firming of market rates following a generally declining-rate trend, uncertainty about changes in the economic stimulus programs, and inclement weather in many of our markets.**
b. Total Originations	$2,867	$2,724	$1,913	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	$1,688	$1,617	$1,290		
(2) New Home Purchases	$1,179	$1,107	$623		
2. Home Equity					
a. Average Total Loan Balance	$17,688	$17,680	$17,509	Average balance, originations, and commitments include both Home Equity Lines and Home Equity Loans.	**Average balances outstanding declined just under 1% in January. New equity line originations declined nearly 23% from December.**
b. Originations (New Lines+Line Increases)	$89	$110	$85		
c. Total Used and Unused Commitments	$33,462	$33,243	$32,936		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$1,000	$997	$1,068	Purchases drawn against SunTrust consumer and commercial credit card lines of credit are booked in the calendar month transacted.	**The $71 million increase in average funded balances in January reflects the full-month impact of the $100 million of purchased receivables booked in late December. Following the large increase in originations from the accounts purchased in December, January originations declined to $13 million, which is slightly above the 2009 average monthly origination total prior to December. Line utilization increased from 24% in December to nearly 26% in January.**
b. New Account Originations (Initial Line Amt)	$4	$721	$13	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	$3,514	$4,139	$4,125	This is the line commitment total for all credit card accounts of record.	
4. Other Consumer					
a. Average Total Loan Balance	$12,306	$12,209	$12,393	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 slightly over prior month and originations were up 34% from December 2009 due mainly to seasonal increases in Student Loans.**
b. Originations	$316	$485	$649		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	NOV	DEC	JAN	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$32,993	$32,369	$33,635	Includes average outstandings for Commercial & Industrial loans and leases extended to small business, commercial, middle market, and large corporate clients.	**Reported average loan balances increased $1.3 billion in January compared to December primarily due to the consolidation of $1.4 billion of loans from a previously off balance sheet asset-backed commercial paper conduit in connection with our adoption of ASC 810-10. The average balance of the remaining portfolio declined relative to December. January originations of new and renewing credit facilities decreased significantly from December 2009. Demand for new loans and lines of credit remained low, while client actions to reduce debt continued to decrease credit line utilization in January.**
b. Renewal of Existing Accounts	$966	$1,427	$723	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	$851	$1,184	$702	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	$22,604	$22,231	$21,893	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 and both new commitments and renewals of existing accounts decreased moderately from December.**
b. Renewal of Existing Accounts	$210	$341	$150	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	$171	$215	$157	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	$5,346	$5,311	$5,288	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.	
b. Originations	$46	$52	$36		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$736	$229	-$550	The numbers represent net purchase volume within the reporting period. These securities are reported in SunTrust's available-for-sale and trading portfolios.	**SunTrust purchased an additional $202 million of agency mortgage-backed securities offset by the sale of $752 million of agency mortgage-backed securities, resulting in a net reduction of $550 million in January. SunTrust also purchased $763 million of asset-backed securities offset by the sale of $4.9 million of asset-backed securities, resulting in a net increase of $758 in asset-backed securities in January.**
b. Asset Backed Securities	$0	$0	$758	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	$28	$28	$0	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 $247 million, municipal underwriting of $17 million, and $60 million of high-yield offerings in January.**
b. Total Debt Underwriting	$1,478	$485	$324	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): January 2010
Submission date: 3/01/10
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 $174.2 billion on December 31, 2009, 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 1,683 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 January, including loans held for sale, totaled $118.4 billion, up $492 million or 0.4% from December. 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. Average balances in consumer lending categories declined $435 million, or 0.7%, from December, while the average balances in commercial lending categories increased $928 million, or 1.7%, from December. Reported C&I average balances increased 3.9% from December average balances, but all of the increase was attributable to the consolidation of our asset-backed commercial paper conduit in connection with our adoption of ASC 810-10, resulting in a net decline in comparable January average balances. Commercial real estate average balances in January declined 1.5% from December averages.

Total new loan originations, commitments, and renewals extended to all borrowers in January totaled $4.4 billion, a decrease of 39.1% from December. Over half of the decrease was attributable to reduced demand for loans and lines of credit from C&I and Commercial Real Estate clients.

Consumer Lending

Mortgage originations totaled $1.9 billion during January, representing a 29.8% decrease from December. Loans funded for new home purchases and refinancings in January decreased by 43.7% and 20.2%, respectively, relative to December. Average mortgage balances decreased $519 million, or 1.6%, during January. The balance decrease was impacted by sales into the secondary market as the average balance of mortgage loans held for sale decreased $543 million or 16.6%. Factors influencing the decline in originations in January included general public uncertainty about upcoming changes in economic stimulus programs, challenging weather conditions in many markets, and some firming of market rates following a trend of generally declining rates in late 2009.

During January, new home equity line and loan production decreased $25 million, or 22.7%, from December. The decrease in originations was primarily due to less demand for credit and the continued impact of the decline in home values.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **SunTrust Banks, Inc.**
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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. Beginning in 2010, all new consumer credit card line commitments, as well as all new business and corporate credit card line commitments, are booked by SunTrust in the month of origination. In late December 2009, SunTrust purchased consumer credit card accounts consisting of $717 million in new credit lines and over $100 million in funded credit card receivables. The full-month impact of the purchased receivables is reflected in the 7.1% increase in January average balances over December 2009. In January, new credit card originations totaled $13 million, with $8 million related to new consumer accounts and $5 million related to new business and corporate accounts.

Other consumer loans are primarily composed of student, auto, and other loans. January fundings for indirect auto, student, and other consumer loans increased 33.8% from December. January student loan originations increased from December by 93.1% due to seasonality associated with semester tuition payments and student enrollments. January indirect auto production also increased 15.5% from December, spurred by more intensive competitive marketing by auto manufacturers.

Commercial Lending

Average C&I loan balances, as reported, increased approximately 3.9% in January to $33.6 billion. However, considering the $1.4 billion addition to average balances in conjunction with the consolidation of our asset-backed commercial paper conduit, there was a decline in comparable average balances of approximately $100 million, or 0.3%. Renewals of existing credit facilities and stand-alone notes totaled $723 million in January, a decrease of 49.3% from December, which had been augmented by a large number of commitment renewals. New commitments and new funded loans also decreased in January by $482 million, a 40.7% decrease compared to December, as clients sought alternative funding in the capital markets.

Commercial Real Estate

Average Commercial Real Estate loans decreased $338 million, or 1.5%, compared to the December 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. Average balances of commercial real estate loans secured by owner-occupied real estate remained stable.

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 January, the average loan balance was $5.3 billion, down 0.4% from December. December originations decreased 30.8% from December to $36 million.

Other Intermediation Activities

Beyond lending to consumers and businesses, SunTrust participates in various additional intermediation activities. In January 2010, SunTrust added a net $758 million in asset-backed securities, including purchases of $763 million and sales of $4.9 million. Also, there was a net reduction of $550 million in

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **SunTrust Banks, Inc.**
Reporting month(s): January 2010
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Person to be contacted regarding this report: **Barry Koling**

total agency mortgage-backed securities during January, including a purchase of $202 million of agency mortgage-back securities, offset by the sale of $752 million of agency mortgage-backed notes.

SunTrust participated in thirteen debt issues in January with a total notional value of $13.3 billion. SunTrust's allocation of underwritten debt included $247 million in investment-grade fixed-income issues, $17 million in municipal debt issues, and $60 million in high-yield fixed-income offerings, which in the aggregate was $161 million below December totals.