TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: CIT Group Inc. **Submission date: March 31, 2010** **Person to be contacted about this report: Peter Justini**

PART I. QUANTITATIVE OVERVIEW

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

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

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

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **CIT Group Inc**
Reporting month(s): March 2010
Submission date: April 30, 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.

<u>Transportation Finance – Business Aircraft</u>

Even though conditions in the corporate aviation market have improved in recent months, indicators continue to point to an uneven recovery. Used jet inventories, after falling 200bps from Q2 2009, have leveled off in the mid-12% range with inventory of used in-production models slightly lower. After showing signs of stabilization, prices remain under pressure with asking prices down 4.1% in 2010 after contracting nearly 30% off the peak from 2008. Largest decrease in asking prices over the past two months were seen in the Heavy category (-3.1%) and Light (-1.4%) while Medium jet prices were essentially flat. Flight operations continue to increase year over year but the uptick has stalled a bit since late 2009. The competitive landscape remains in flux with many competitors having exited the market but competition for the remaining quality transactions is intense. These conditions also present an opportunity for lenders that are competitively priced and have a dependable source of funds to invest in new business while at the bottom of the cycle.

<u>Transportation Finance – Commercial Aircraft</u>

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

<u>Transportation Finance – Rail Cars</u>

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

<u>Leveraged Finance (relative to the Transportation Sector)</u>

The leveraged finance transactions flow is beginning to improve and credit quality remains strong overall. Certain CIT portfolio accounts that are tied to business jet production and commercial airline servicing have been weakened but appear to be bottoming out; no portfolio impact is expected on these accounts. The loan market has significantly improved; leverage is still reasonable, but pricing has decreased as liquidity at banks and institutional buyers drives loan demand. High yield market has become increasingly available to middle market issuers, sometimes reducing senior debt opportunities.

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Corporate Finance / Loan Syndication

Leveraged loan issuance increased to $20B in March from $12B in February, but the maturity of issuance comprises re-financings and dividend transactions versus new money deals as M&A activity remained weak. Investor demand from banks and institutional investors continues to outpace supply, and this is reflected in further narrowing of secondary yields:

	Mar 2010	Feb 2010
All Leveraged Loans	5.54%	6.01%
Middles Market Leveraged Loans	8.74%	9.87%

Portfolio quality continues to improve. The default rate reached a 13 month low of 5.82% in March, and covenant relief amendments dropped to their lowest level since November 2007, 2 for the month versus 6 in February.

High yield issuance remains torrid, and proceeds from high yield re-financings of leveraged loans remain a significant source of new liquidity for the loan market. High yield volume of $38B in March represented an all-time record.

Trade Finance

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

Vendor Finance

CIT's Vendor Finance's "VF" lending levels are up month over month despite economic conditions remaining soft. New originations trends are beginning to turn positive even as the economy is slow to recover; however overall economic conditions continue to contribute to soft sales by our vendor partners.

Consolidation of funding sources within the global vendor markets has increased the overall demand for VF type products and services. Pipelines are beginning to build in all regions; CIT's March volume increased 51% versus February primarily driven by activity in US, Canada, Europe and Latin America.

CIT's losses (charge offs + specific reserves) decrease 9% in March compared to February. Decreases were seen in most regions and can partially be attributed to improving economic conditions, continued process improvements within CIT and the expectation of fewer larger balance problem accounts not already identified and charged down. CIT also experienced a slow down on restructure requests from its customers and early stage delinquency trends continue to be stable and are improving in the majority of regions.

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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:

- **Canada** – While the economy performed better than anticipated in the last quarter of 2009 with real GDP growth of 5% (annualized rate), the 2010 outlook is for moderate growth of 3% -3.5%. This moderation is due to changes in drivers of the current growth namely personal expenditures and investment in residential structures. The elimination of a Federal home renovation tax credit in January could negatively impact consumer spending. Also the output bolstered by increase in US demand in the later half of 2009 is forecasted to decrease since the US growth appears to have been driven by temporary factors such as investment in inventories and fiscal stimulus programs as captioned by recent reports from TD Bank. The anticipated moderation of GDP growth and with the inflation rate currently at the projected target of 2%, the Canadian Central Bank in Q1 decided to keep interest rates at their current low levels and is expected to maintain current rates through the end of Q2 when a rate hike is forecasted. A stabilized unemployment rate at the beginning of Q1 and an increase in exports in comparison to imports are positive signs for 2010 GDP growth.
- **Latin American** – While the overall regional economy contracted by 1% in 2009, the anticipation is for GDP growth of about 2.5% in 2010 according to forecast by Moody's. Brazil is forecasted to top the region with the highest GDP growth for the period at 5.5% -6.5 %. Growth in Brazil is mainly the result of recoveries experienced in the commodities market and an increase in domestic demand. The resulting inflationary concerns caused by the this growth pattern sparked the intervention of the Brazil central bank which tightened monetary policy in Q1 by increasing minimum reserve requirements by 2% and is anticipated to increase interest rates in Q2. Even Mexico which experienced a 6.7 % decline in GDP for 2009 heavily impacted by economic contraction in U.S. is forecasted to for GDP growth of about 3%-4% in 2010 as outlined by a recent S&P report. This growth is based on the improvement in the U.S economy (Mexico's largest export market) and a better pricing benchmark for Crude Oil (Mexico's largest export) among others.
- **Europe UK** – Core European Countries (France, Germany, UK) are now showing GDP growth and stabilization however concern remains that if government spending / subsidies are cut too soon there could be a return to negative growth. UK GDP increased by .3% in Q4, ending the recession in the UK (statistically). 2010 is forecasted to have positive GDP with approximately 0.3% growth in 2010. Unemployment continues to remain high across the region. There are concerns that removal of stimulus plans will negatively impact recovery and employment levels.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

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- **US** - US Economic conditions continue to indicate recovery but with ongoing weaknesses. Unemployment remains high at 9.7% and consumer sentiment continues to be weak. Unlike previous recessions it is unlikely that the US consumer will lead the recovery due to high unemployment, reductions in income and net worth. However, Business spending has improved with businesses investing in new equipment and technology. January industrial output increased 0.9% followed by 0.1% in February. February results were impacted by particularly harsh weather in most parts of the US. The stock markets have just passed the one year mark from the low point with the Dow increasing 55%. At the March Federal Open Market Committee meeting the Federal Reserve announced rates would remain at low rates as inflation remains tame and short term GDP growth will be low. CEO Confidence Index and the Composite of Leading Economic Indicators have both continued to increase for 3 and 4 quarters respectively. Semi-Conductor demand though improving moderately slightly last quarter. Clearly a recovery is in progress but it remains to be seen how robust it will be.

Small Business Lending

Regardless of signs that the economy may be improving, owners of small businesses are generally pessimistic. This may be partly due to anticipated higher taxes and health care cost as a result of the recent healthcare legislation. Their pessimism also reflects persistent earnings pressure due to lower sales and net income. In view of the lack of confidence, many small businesses are avoiding new borrowing. Positive economic developments will eventually translate to improved sales and earnings for small businesses which should contribute to greater loan demand. Many small businesses have taken action to lower costs and some are now well positioned to thrive as the economic recovery broadens. These businesses are creditworthy and should have access to credit as needed.

Consumer spending, the driver of many small businesses, registered a fifth consecutive month of growth while employment grew at the fastest pace of the last three years. The unemployment rate, however, remains at 9.7% and consumer spending remains unstable. Based on these factors, the economic environment for small business is still unfavorable.

Consumer Lending

The student lending spreads continue to be stable with new loan issuance in the L + 75bp range.
The private loan portfolio delinquency performance month over month, as well as charge-offs were a bit lower. The Q1 2010 charge-offs were only $200K higher than Q4 2009. The seasonality increase in delinquencies that was observed in the Federal Family Education Loan Program portfolio has stabilized; CIT experienced a $40M decrease in the 60+ day category.

The Consumer unsecured portfolio continues to liquidate quickly and charge-off and delinquency numbers continues to show a positive trend month over month and we expect the trend to continue.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Citigroup | **Submission date: April 30, 2010** | **Person to be contacted about this report: Carol Hayles or Peter Bieszard**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2010 JAN	2010 FEB	2010 MAR	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$132,472	$131,308	$129,446	Consists of residential whole loans. Excludes assets classified as trading assets that are not part of the core mortgage portfolio.	**End of period First mortgage loan balances decreased $2.8 billion or 2.4% from February levels, with held for sale and held for investment loans declining $0.5 billion and $2.3 billion, respectively. Held for sale loans decreased due to relatively flat origination volumes compared to the prior month. Held for investment loans decreased due to portfolio loan sales and normal run off due to payments, payoffs and charge offs.**
b. Total Originations	$3,441	$3,525	$3,905	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	$2,009	$1,897	$2,098	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	$294	$341	$438		
2. Home Equity					
a. Average Total Loan Balance	$59,815	$59,106	$58,408	Includes HELOC and 2nd mortgages.	**Home equity loans are now primarily sourced through Retail Bank branches resulting in lower originations than in prior month, and are included in Citi's loss mediation and loan modification programs. Citi continues to place significant focus on loss mediation efforts and assisting customers in modifying their loan terms as appropriate. This includes both assisting customers who have contacted Citi regarding their particular loan situation, and Citi reaching out to targeted loan populations that are deemed to be at risk. Various programs, including the Citi Homeownership Assistance Program (CHAP) are in place for these mediation efforts. In March, approximately 13,700 1st and 2nd mortgage loans totaling $2.8 billion were modified.**
b. Originations (New Lines+Line Increases)	$74	$113	$104	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	$77,565	$75,158	$73,887		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$137,588	$132,393	$128,317	Balances do not include commercial card activity.	**Purchase sales were up 15% versus prior month and down 10% versus same month of prior year. Average receivables were down 3% to prior month. New Lines established during March were down 5% versus prior month. Total Used and Unused Commitments were down 2% versus prior month. Card members continued to participate in Citi's expanded eligibility forbearance programs; total balances in these programs increased 40% vs. prior year and down .5% vs. February with more than 152,000 card member sign-ups in March.**
b. New Account Originations (Initial Line Amt)	$4,033	$5,319	$5,057		
c. Total Used and Unused Commitments	$776,214	$749,435	$736,088		
4. Other Consumer					
a. Average Total Loan Balance	$70,954	$70,784	$70,003	Includes auto, student and personal loans. Student loans includes related deferred fees and lines of credit with schools (which are secured by student loans).	**Average balances are down due to continuous liquidation of the auto loan portfolio. Originations are up due to an increase in installment loan applications.**
b. Originations	$2,002	$770	$818		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	JAN	FEB	MAR	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$33,316	$43,040	$45,212	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.	**The increase in Average Total Loan Balance is due to a change of accounting standards covering consolidations.**
b. Renewal of Existing Accounts	$373	$513	$3,472		
c. New Commitments	$477	$1,013	$3,466		
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$23,265	$23,267	$23,813	Renewals and new commitments are on a facility basis. Facilities may include L/Cs. Renewals represent credit facilities that expired/matured and were renewed during the period.	**New commitments were up significantly due to a number of new commitments.**
b. Renewal of Existing Accounts	$194	$26	$112		
c. New Commitments	$47	$132	$1,416		
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$9,976	$9,781	$9,569		**Average balances were down 2% month on month and originations were down 14%.**
b. Originations	$95	$98	$84		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$1,249	$1,580	-$3,699	Does not include maturities and pay downs. Net Purchased Volume is reported using cost basis.	**Gross MBS and ABS volume increased due to continued strong investor interest in these securities.**
b. Asset Backed Securities	$268	$402	$929		
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	$157,267	$147,686	$168,200	Average Total Matched Book (Repo/Reverse Repo) is before FIN 41 netting. Includes security lending activity.	
b. Average Total Debit Balances[2]	$15,463	$15,169	$14,932		
3. Underwriting					
a. Total Equity Underwriting	$28	$10	$50	Equity Underwriting represents Citi's portion of underwritten issue.	**Industry stats include:** **1. 79 High Yield deals in March for a total of $43.1 billion compared to 27 deals in February for $11.2 billion.** **2. 214 Investment Grade deals in March for a total of $94.1 billion compared to 100 deals in February for $43.5 billion.** **3. 93 Equity and Linked deals in March for a total of $22.7 billion compared to 49 deals in February for $9.2 billion.**
b. Total Debt Underwriting	$17,104	$8,416	$14,684	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): March 2010
Submission date: April 30, 2010
Person to be contacted regarding this report: Carol Hayles or Peter Bieszard

PART II. QUALITATIVE OVERVIEW

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

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

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

Consumer Lending: Citi originated $9.9 billion in new loans to U.S. consumers and small businesses in March, up 2 percent from February. Unemployment remained flat at 9.7 percent on a month-to-month basis, as signs of further stability in the economy contributed to slightly higher loan volumes.

In March, first mortgage loan originations totaled $3.9 billion, up 11 percent from February volumes. Average mortgage loan balances declined moderately to $129.4 billion, or 1 percent from the prior month. Average balances were impacted once again by moderate reductions in "held for sale" loans and investment loans.

Average home equity loan balances in March were $58.4 billion, declining 1 percent from February balances. Used and unused commitments totaled $73.9 billion, down 2 percent from the prior month.

As in previous months, Citi continued to expand participation in its loss mitigation efforts and programs focused on helping homeowners facing financial difficulty to modify their loans. Through initiatives like the Citi Homeownership Assistance Program, the CitiFinancial Home Affordable Mortgage Program and the Home Affordable Mortgage Program, Citi modified approximately 17,900 first mortgage and home equity loans with a total value of approximately $3.2 billion in March.

In March, Citi issued new credit card lines totaling $5.1 billion, down 5 percent from February levels. Purchase sales increased 15 percent month-to-month, but were 10 percent lower than in February 2009. Average total card balances declined 3 percent on a month-to-month basis.

Card members continued to participate in Citi's expanded eligibility forbearance programs in March. More than 152,000 card members enrolled in these programs during the month, compared with 145,000 in February. Total balances covered by Citi's forbearance programs decreased moderately on a month-to-month basis, but increased 40 percent from the prior year period.

Originations in other consumer lending categories increased 6 percent from February to $818 million, driven by higher personal installment loan application volumes.

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Commercial Lending: Commercial lending activity increased in March. Citi originated $23.2 billion in corporate loans, more than double February's total of $10.1 billion.

New Commercial & Industrial (C&I) loan commitments increased more than three-fold to $3.5 billion, compared with $1.0 billion in February. Loan renewals totaled $3.5 billion, up nearly seven-fold from the previous month. Average total C&I loan balances rose 5 percent to $45.2 billion, reflecting the continued impact of changes in accounting standards covering consolidations that went into effect in January.

In March, new Commercial Real Estate (CRE) loan commitments increased more than ten-fold to $1.4 billion, compared with $132.4 million in the previous month. Loan renewals increased to $112.1 million, from $25.8 million in February. Average total CRE loan and lease balances rose to $23.8 billion, up from $23.3 billion in February.

Other Intermediation Activities: Citi recorded net sales of $2.8 billion in mortgage- and asset-backed securities (MBS/ABS) in March, reflecting higher volumes. MBS and ABS activity reflected an increase in customer demand for agency and corporate bonds, respectively.

Citi's total debt underwriting was $14.7 billion in February, an increase of 75 percent from the prior month, reflecting higher volumes and average principal per deal. High yield underwriting activity included 79 deals totaling $43.1 billion, compared with 27 transactions with a cumulative value of $11.2 billion in February. Citi lead managed 24 deals with an aggregate value of $4.4 billion. In March, Citi also participated in 214 investment grade transactions with an aggregate value of $94.1 billion, compared with 100 deals totaling $43.5 billion in February. Citi lead managed 44 of these transactions with a total value of $9.3 billion. Citi participated in 93 equity and linked deals with an aggregate value of $22.7 billion in March, compared with 49 deals totaling $9.2 billion in February. Citi lead managed 5 of these deals with a total value of $430 million. Total equity underwriting was driven by an increase in deal volume and average principal per deal.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: COMERICA INCORPORATED | **Submission date: 04/27/2010** | **Person to be contacted about this report: Darlene Persons**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	JAN 2010	FEB 2010	MAR 2010	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$1,643	$1,634	$1,621	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 ($11M March '10/$10M February '10/$12M January '10).**
b. Total Originations	$29	$24	$40	Consists of loans funded during the period, including those originated for sale.	
(1) Refinancings	$24	$13	$24		
(2) New Home Purchases	$5	$11	$16		
2. Home Equity					
a. Average Total Loan Balance	$1,797	$1,787	$1,773	Consists of both fixed and revolving home equity (2nd lien) loans.	**March originations increased $1M vs. February.**
b. Originations (New Lines+Line Increases)	$6	$7	$8	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	$3,196	$3,082	$3,068		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$56	$58	$60	Consists primarily of commercial bankcard loans.	**New account originations include referrals to our consumer card partner ($16M March '10/$11M February '10/$14M January '10).**
b. New Account Originations (Initial Line Amt)	$19	$16	$24	Includes new card loans funded during the period and new referrals to our consumer card partner.	
c. Total Used and Unused Commitments	$386	$387	$393		
4. Other Consumer					
a. Average Total Loan Balance	$644	$638	$630	Consists of consumer installment loans (both secured and unsecured) and student loans.	**March other consumer originations increased $7M vs. February, primarily in the Midwest market ($5M).**
b. Originations	$33	$10	$17		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	JAN	FEB	MAR	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$23,631	$23,361	$23,278	Consists of loans for commercial and industrial purposes to both domestic and international borrowers, lease financing and other non-consumer, non-real estate loans.	**March renewals increased $719M vs. February (increases of $667M, $58M, $39M and $25M in the Midwest, International, National/Other and Texas markets, respectively, offset by decreases of $64M and $6M in the Western and Florida markets, respectively). By line of business, the increases were $333M in Middle Market, $211M in Global Corporate Banking, $172M in Specialty Businesses, $26M in Commercial Real Estate and $17M in Private Banking, offset by decreases of $32M and $8M in National Dealer Services and Small Business, respectively.**
b. Renewal of Existing Accounts	$1,014	$1,113	$1,832	Includes renewals of and increases to lines with existing customers.	**March new commercial (C & I) commitments increased $302M vs. February (increases of $217M, $100M, $18M and $16M in the Midwest, Texas, National/Other and International markets, respectively, offset by decreases of $44M and $5M in the Western and Florida markets, respectively). By line of business, there were increases of $137M, $120M and $97M in Global Corporate Banking, Private Banking and Specialty Businesses, respectively, partially offset by decreases of $44M and $9M in Middle Market and National Dealer Services, respectively.**
c. New Commitments	$175	$271	$573	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	$13,850	$13,786	$13,686	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.	**March commercial real estate (CRE) renewals increased $234M vs. February (increases of $105M, $85M, $58M and $11M in the Western, National/Other, Texas and Midwest markets, respectively, offset by a decrease of $25M in the Florida market).**
b. Renewal of Existing Accounts	$150	$116	$350	Includes renewals of and increases to lines with existing customers.	**March new CRE commitments decreased $11M vs. February (a decrease of $30M in the National/Other market, partially offset by increases of $13M and $9M in the Midwest and Western markets, respectively).**
c. New Commitments	$98	$42	$31	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	$3,697	$3,656	$3,623	Includes Small Business Administration loans and loans to other entities generally with annual sales of less than $10 million at initial relationship.	**March originations decreased $2M vs. February (decreases of $15M and $6M in the Texas and Midwest markets, respectively, offset by an increase of $19M in the Western market).**
b. Originations	$133	$143	$141	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	$100	$200	$0	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	-$4	-$29	-$11	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	$3,454	$2,464	$7,938	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): March 2010
Submission date: April 27, 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 March 2010.

<u>Consumer Lending</u>

Consumer lending activity increased across all lending categories in March compared to February 2010. In the First Mortgage lending category, new home purchases and refinancings both increased. In both the Home Equity and Other Consumer lending categories, new originations increased in March compared to February 2010. Application volumes in all three lending categories also increased 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 $133 million were booked in the Mortgage Banker and Financial Services Divisions in March 2010.

Commercial Lending

C&I lending renewals increased in March from February 2010. The increase was spread across most lending divisions, with the largest increases in the Middle Market, Global Corporate Banking and Specialty Business divisions. The increases were partially offset by decreases in the National Dealer Services and Small Business divisions. By market, the increase was largely in the Midwest market. C&I new commitments increased in March from February 2010, with increases in most markets offset by decreases in the Western and Florida markets. By lending division, the increase was concentrated in the Global Corporate Banking, Private Banking and Specialty Business divisions, partially offset by a decrease in the Middle Market and National Dealer Services divisions.

Commercial real estate renewals increased in March from February 2010. The increase was concentrated in the Western, National/Other and Texas markets, partially offset by a decrease in the Florida market. All lending divisions other than the Private Banking increased. Commercial real estate new commitments decreased in March from February 2010. The decrease was largely concentrated in the National/Other market and in the Mortgage Banker Finance lending division.

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 renewals decreased in March from February 2010. By market, the C&I renewal decrease was in the Texas and Midwest markets, partially offset by an increase in the Western market. C&I new commitments and CRE renewals increased with the increases concentrated in the Western market. CRE new commitments were flat in March compared to February 2010.

Other Intermediation Activities

Debt underwriting in which our broker/dealer subsidiary participated as a manager or a co-manager during March 2010 totaled $7.9 billion, providing access to liquidity for municipalities and corporate customers.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Fifth Third Bancorp | **Submission date: April 30, 2010** | **Person to be contacted about this report: Blane Scarberry**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2010 JAN	FEB	MAR	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$10,665	$10,230	$10,175	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 increased $537 million which totaled approximately $1.5 billion driven by $1.1 billion of refinancing activity and $443 million of new home purchases.**
b. Total Originations	$1,247	$990	$1,527		
(1) Refinancings	$979	$737	$1,084		
(2) New Home Purchases	$268	$254	$443		
2. Home Equity					
a. Average Total Loan Balance	$11,962	$11,763	$11,652	Average balance consists of HELOC and HELOAN accounts consistent with the classification of the FR Y9C report.	**We also extended $104 million of new home equity lines of credit during the month.**
b. Originations (New Lines+Line Increases)	$99	$72	$104		
c. Total Used and Unused Commitments	$19,710	$19,646	$19,576		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$2,259	$2,213	$2,155	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.	**March new credit card extensions were $74 million, an increase over our $54 million of extensions in February.**
b. New Account Originations (Initial Line Amt)	$88	$54	$74		
c. Total Used and Unused Commitments	$10,893	$10,794	$11,910		
4. Other Consumer					
a. Average Total Loan Balance	$10,560	$10,636	$10,655	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 $458 million in March. This was an increase of approximately $114 million from February.**
b. Originations	$303	$344	$458		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	JAN	FEB	MAR	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$27,915	$27,765	$27,807	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 March 2010 increased to $3.668 billion compared to $732 million in February 2010 due to season trends and a modest increase in demand. Renewal levels for existing accounts in March 2010 of $2.550 billion were up from February 2010 at $1.610 billion.**
b. Renewal of Existing Accounts	$1,109	$1,610	$2,550	Includes renewed funded loans and renewed commitments.	
c. New Commitments	$664	$732	$3,668	Includes new commitments both funded and unfunded	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$17,400	$17,285	$17,169	Average balance consists of real estate secured commercial loans consistent with the classification of the FR Y9C report.	**New CRE commitments originated in March 2010 were $288 million, compared to $102 million in February 2010. Renewal levels for existing accounts increased in March 2010 to $964 million versus February 2010 at $392 million.**
b. Renewal of Existing Accounts	$228	$392	$964	Includes renewed funded loans and renewed commitments.	
c. New Commitments	$106	$102	$288	Includes new commitments both funded and unfunded	
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$5,200	$5,186	$5,141	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 March 2010 were $372 million, which was up from $246 million in February 2010.**
b. Originations	$213	$246	$372		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$482	$472	$0	Consists of MBS purchases less sales for the month.	**There were no purchases of ABS or MBS in the month of March.**
b. Asset Backed Securities	-$805	$0	$0	Consists of ABS purchases less sales for the month.	
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	NA	NA	NA		
b. Average Total Debit Balances[2]	NA	NA	NA		
3. Underwriting					
a. Total Equity Underwriting	NA	NA	NA		
b. Total Debt Underwriting	$880	$237	$356		

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): March 2010
Submission date: April 30, 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 0.7% in March 2010 compared to February 2010. New CRE commitments originated in March 2010 were $288 million, compared to $102 million in February 2010. Renewal levels for existing accounts increased in March 2010 to $964 million versus February 2010 at $392 million. Payments and dispositions of troubled CRE outpaced the volume of renewals and new originations in March 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 0.2% in March 2010 compared to February 2010. New C&I commitments originated in March 2010 increased to $3.668 billion compared to $732 million in February 2010 due to season trends and a modest increase in demand. Renewal levels for existing accounts in March 2010 of $2.550 billion were up from February 2010 at $1.610 billion. Lending in the Commercial segment continues to qualified borrowers exhibiting average risk or better. Continued emphasis is placed on prudent underwriting and demonstrated ability to repay as well as industry segment. Overall loan demand has begun to slowly increase, however, we are still seeing caution in the view of the strength of the recovery in the economy from our C&I borrowers, which varies by geography. Business investment growth has begun to increase however not all of that investment requires debt financing. In general, customers continue to remain deleveraged and liquid through reduced inventories versus expanding operations and purchasing equipment.

The primary market for syndicated credit and large corporate deals has seen a modest increase in March 2010. Given a cautionary outlook for the economy, many companies continue to defer plans for significant capital expenditures and inventory build, which in turn has reduced the need for large, new financing. Merger and acquisition activity continued to remain relatively slow in March. Terms and covenants continue to be somewhat tighter than usual, which has also served to constrain demand. Credit spreads have narrowed somewhat in recent months, including 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 0.9% in March 2010 compared to February 2010. Small Business commitments originated in March 2010 were $372 million, which was up from $246 million in February 2010. Demand for Small Business credit has been in a relatively stable range with a slight bias to run off over new production. Business Banking loan originations continue to be made using prudent underwriting standards.

Overall, average total commercial loan and lease balances were down 0.2% in March 2010 compared to February 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 March 2010.

Consumer section

Consumer: March 2010 overall loan volume for non-mortgage consumer credit (home equity, credit card and auto) was up compared to February 2010 due to increases in all non-mortgage consumer credit demand.

March 2010 total mortgage originations for the month increased $537 million which totaled approximately $1.5 billion driven by $1.1 billion of refinancing activity and $443 million of new home purchases. We also extended $104 million of new home equity lines of credit during the month.

March new credit card extensions were $74 million, an increase over our $54 million of extensions in February. Other consumer loan originations, which include new car loans, were $458 million in March. This was an increase of approximately $114 million from February.

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

In March of 2010, Fifth Third's consumer loan and lease outstanding balances remained flat relative to February 2010.

Treasury section

There were no purchases of ABS or MBS in the month of March.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: The Hartford Financial Services Group, Inc. **Submission date: April 30, 2010** **Person to be contacted about this report: Shannon Lapierre**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2010 JAN	FEB	MAR	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$196	$193	$190		**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	$9	$8	$8		**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 $)	JAN	FEB	MAR	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$9	$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 March 31, 2010, The Hartford held $40 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	$3		
c. New Commitments	$0	$0	$0		
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$5,712	$5,427	$5,054	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	$9	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	$13,778	$13,670	$13,633	Represents carrying value as of March 31, 2010, including CMBS of $8,716 million, CREs of $528 million and RMBS of $4,389 million.	**Net sales were approximately $20 million in ABS, CMBS, and RMBS securities for the month ending March 31, 2010, related primarily to certain ABS investments.**
b. Asset Backed Securities	$5,067	$5,161	$5,147	Represents carrying value as of March 31, 2010, including ABS of $2,885 million, CLOs of $2,239 million and Other CDOs of $23 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): March 2010
Submission date: April 30, 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.

On March 31, 2010, The Hartford repaid the entire $3.4 billion investment made in June 2009 by the Department of the Treasury ("Treasury") under the Troubled Asset Relief Program ("TARP") by repurchasing from Treasury all 3.4 million shares of the Company's Series E Fixed Rate Cumulative Perpetual Preferred Stock issued to Treasury. The repayment was funded with cash on hand plus approximately $2.6 billion of the proceeds from a March 2010 capital raise that included issuances of common stock, mandatory convertible preferred stock and debt.

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 $20 million in ABS, CMBS, and RMBS securities for the month ending March 31, 2010, related primarily to certain ABS investments.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **The Hartford Financial Services Group, Inc.**
Reporting month(s): March 2010
Submission date: April 30, 2010
Person to be contacted regarding this report: **Shannon Lapierre**

Commercial Lending

Commercial lending, which consists of commercial mortgage loans and, to a lesser extent, agricultural mortgages, represents 5% of our total investments, excluding equity securities held in trading accounts, as of March 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 March 31, 2010, Federal Trust Bank held $190 million (average loan balance) 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 March 2010, The Hartford was a net purchaser of marketable securities of roughly $1.9 billion, primarily corporate credits of approximately $900 million and U.S. treasuries of approximately $1 billion. In the investment grade corporate credit space, purchases were predominately in companies and sectors well positioned in the current economic environment.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: KeyCorp | **Submission date: 4/30/10** | **Person to be contacted about this report: Robert L. Morris**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2010 JAN	2010 FEB	2010 MAR	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$3,159	$3,083	$3,076	First Mortgage includes loans secured by 1-4 family residential properties including home equity loans secured by first liens.	**Application volume increased 20% in March from the February level.**
b. Total Originations	$117	$88	$152	Total Originations include both portfolio and held-for-sale loan originations.	
(1) Refinancings	$71	$47	$90		
(2) New Home Purchases	$46	$40	$62		
2. Home Equity					
a. Average Total Loan Balance	$8,370	$8,353	$8,330	Home Equity includes home equity lines of credit only (Home equity loans secured by first liens are included with First Mortgages above).	**While new application volume continues to reflect weak demand for Home Equity loan products, the March application volume increased 7% from February. Application levels remain more than 50% lower than the year-ago period.**
b. Originations (New Lines+Line Increases)	$48	$58	$83		
c. Total Used and Unused Commitments	$16,318	$16,283	$16,263		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	N/A	N/A	N/A		
b. New Account Originations (Initial Line Amt)	N/A	N/A	N/A		
c. Total Used and Unused Commitments	N/A	N/A	N/A		
4. Other Consumer					
a. Average Total Loan Balance	$10,249	$10,190	$9,784	Other Consumer includes all other non-revolving consumer loans.	**Originations of federally-guaranteed student loans are the primary new business in this category. The final fundings of previously approved loan applications for this exited business will continue through the end of May.**
b. Originations	$134	$29	$20		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	JAN	FEB	MAR	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$26,567	$26,023	$25,510	C & I includes lease financing receivables, commercial and industrial loans, agricultural loans, loans to depository institutions and other nonconsumer loans.	**In March, new loan approvals for new and existing Middle Market clients totaled $223 million, reaching its highest level during the past 15 months. Institutional Bank new loan approvals to new and existing clients totaled $218 million, which is the the highest level since June 2009.**
b. Renewal of Existing Accounts	$581	$551	$1,028	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	$525	$337	$440	New commitments include outstanding balances and unused commitments. Commitment amounts exclude standby letters of credit.	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$15,427	$15,247	$15,028	Commercial Real Estate includes construction and land loans, loans secured by multi-family residential properties and by other nonresidential properties.	**CRE new loan demand remained weak during March. 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	$233	$273	$560	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	$34	$25	$21	New commitments include outstanding balances and unused commitments. Commitment amounts exclude standby letters of credit.	
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$3,212	$3,186	$3,147	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 significantly to $76.7 million in March, reaching the highest approval level experienced since October 2008. SBA approvals of $21.3 million reached their highest approval level since April 2008. March loan renewals of $186 million increased significantly from last month, as expected, with the renewal season commencing.**
b. Originations	$24	$39	$59		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	-$282	-$244	$342	March mortgage backed securities ("MBS") net purchased volume includes $601 million in purchases and $259 million in sales, paydowns, calls and maturities.	The purchase of $601 million of collateralized mortgage obligations issued by government-sponsored entities in March supports KeyCorp's strategy for improving overall balance sheet liquidity.
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	$79	$104	$41	Represents KeyCorp's equity underwriting commitments.	KeyCorp was the co-manager on two equity deals, which totaled $41 million in underwriting commitments, compared to the March 2009 total of $0. Taxable debt underwriting consisted of tweleve deals totaling $310 million in underwriting commitments, of which nine deals were investment grade and three were high yield. Municipal debt underwriting totaled $102 million in underwriting commitments.
b. Total Debt Underwriting	$193	$103	$412	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): **March 2010**
Submission date: **4/30/10**
Person to be contacted regarding this report: **Robert L. Morris**

PART II. QUALITATIVE OVERVIEW

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

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

General

Overall consumer and commercial loan demand increased in March from the February levels, with many segments reporting their highest application volumes in several months. The March increase in loan demand in the Commercial Lending ("C & I") segment and Small Business portfolio continues the improving trend, which started in the first quarter of 2010. Commercial Real Estate ("CRE") loan demand remains weak overall, with some increase experienced in the Small Business portfolio. Consumer loan application volume increased in March from February levels, with increases in both mortgage and branch-based applications.

Consumer

As is typical with the spring borrowing season, mortgage and branch-based application volumes increased. Loan application volumes in branch-based products increased over 10%, while mortgage application volumes increased over 20%. Loan approval rates also appear to be improving, which is consistent with a stabilizing economic environment.

There were no material changes in KeyCorp's underwriting standards in March.

C & I

The C & I new loan approval volume continues to improve modestly. The Middle Market, Institutional and Leasing portfolios experienced increased approval volumes in March. The approval volume in the Business Banking segment also improved, notably within the SBA portfolio.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **KeyCorp**
Reporting month(s): **March 2010**
Submission date: **4/30/10**
Person to be contacted regarding this report: **Robert L. Morris**

Commercial Real Estate
There was no change in loan demand trends in the CRE segment during March. The CRE market outlook continues to be weak. All new originations were in the Business Banking, Middle Market and Wealth Management segments.

During March, KeyCorp continued to extend and modify existing credits given the lack of liquidity and refinancing options available in the CRE market. Renewal volume doubled from the February level to $560 million and is comparable to levels experienced in April and May 2009. Three-fourths of the renewal volume, totaling $420 million, was related to performing development projects for which refinancing options remain constrained. For CRE development projects, KeyCorp has created a fixed-rate 3-5 year loan program to modify and extend qualifying loans for existing customers. In the Institutional CRE portfolio, most real estate investment trusts ("REITs") have issued additional capital and reduced debt levels over the last two quarters, allowing their credit lines to be modified and extended.

Small Business
March new loan approvals were at their highest level since October 2008. Increases occurred within both the SBA loan portfolio and the traditional lending portfolio, which includes owner-occupied real estate. SBA lending represents nearly one-third of all Small Business loans approved year-to-date in 2010, as compared to a historic concentration of 10-15% of total new loans approved. Loan renewals in March increased nearly 50% from February as the renewal season begins.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Marshall & Ilsley Corporation | **Submission date: 04/30/10** | **Person to be contacted about this report: Gregory A. Smith**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2010 JAN	FEB	MAR	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$6,901	$6,785	$6,736	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 increased from February to March driven by an increase in refinancing activity (due to rates decreasing slightly in February). During the same period, purchase mortgage application volume continued to increase, as is seasonally typical. 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	$155	$117	$192	1-4 Family Residential Mortgage Originations - includes loans held by M&I Portfolio and loans originated to be sold into the secondary market. This excludes construction and vacant land loans which are included in the Commercial Real Estate section as new commitments.	
(1) Refinancings	$111	$79	$123		
(2) New Home Purchases	$44	$39	$69		
2. Home Equity					
a. Average Total Loan Balance	$2,722	$2,707	$2,685	Includes Home Equity Lines only.	**Home Equity outstanding balances were effectively flat month over month. Application volume increased in March, consistent with seasonal trends.**
b. Originations (New Lines+Line Increases)	$54	$56	$63		
c. Total Used and Unused Commitments	$4,898	$4,884	$4,857		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$287	$279	$274	Includes Consumer Card only.	**Average Balances continue trending downward, following normal seasonality. New Account Originations increased in March.**
b. New Account Originations (Initial Line Amt)	$5	$5	$6		
c. Total Used and Unused Commitments	$1,295	$1,302	$1,303		
4. Other Consumer					
a. Average Total Loan Balance	$2,073	$2,047	$1,996	Includes consumer PRA & LOCs. Subcategories include Auto Leases, Dealer Finance, Personal, Securities Loans, and Student Loans.	**Average Loan Balances were down slightly month over month. New originations increased in March, driven primarily by Dealer Finance.**
b. Originations	$56	$49	$74	Includes Additional Notes and Refinances to existing customers and notes to new customers.	

SCHEDULE B: COMMERCIAL LENDING (Millions $)	JAN	FEB	MAR	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$12,804	$12,688	$12,569	Includes A/R and Inventory, Dealer Commercial, Agricultural, IRB's and Muni, and Commercial Leases.	**Average balances continue to decline as line utilization rates are at historical lows. Companies continue to reduce capital expenditures, pay down debt, use internally generated cash and delay investments in infrastructure, all of which influences customer borrowing needs.**
b. Renewal of Existing Accounts	$153	$127	$68	Renewals include renewal of existing accounts where new money is requested, terms are modified, or new master line is established.	
c. New Commitments	$24	$51	$51	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	$19,139	$19,018	$18,889	Includes Business Purpose 1-4 and Construction, Development, & Vacant Land (Commercial and Residential).	**Continuing with prior month trends, Commercial Real Estate average balances decreased month-over-month led by Construction and Development loans. This is also consistent with our corporate goal of reducing Construction and Development concentrations to no more than 10% of total loans. Commercial Real Estate average balances are expected to continue contracting due to portfolio amortization.**
b. Renewal of Existing Accounts	$35	$52	$54	Renewals include renewal of existing accounts where new money is requested, terms are modified, or new master line is established.	
c. New Commitments	$19	$46	$54	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	$3,397	$3,379	$3,342	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 February to March, led by a decrease in Commercial Real Estate Loans. March originations were higher than February led by SBA Guaranteed Loans. Pipelines ran lower due to a decrease in demand as customers continue to address impacts from current economic conditions.**
b. Originations	$13	$18	$22		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$507	$39	$194	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): March 2010
Submission date: 04/30/2010
Person to be contacted regarding this report: **Gregory A. Smith**

PART II. QUALITATIVE OVERVIEW

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

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

The communities and customers M&I serves continue to face impacts from current recessionary conditions of the economy. Nonetheless, M&I extended approximately $275 million of new credit to new and existing customers in March for a total of over $7.1 billion since the infusion of CPP capital in mid-November 2008 (The "new credit" amount includes new and expanded extensions of credit, or commitments to extend credit, as well as renewals of existing credit where a new promissory note was executed). Additionally, M&I has continued with a franchise-wide foreclosure abatement program designed to keep families in their homes, including a foreclosure moratorium on certain owner-occupied residential loans through June 30, 2010.

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

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

In Residential Real Estate, we are primarily utilizing secondary market options to effectively address the demand for fixed rate mortgage originations and selectively using the balance sheet for adjustable rate mortgages. Mortgage originations increased from February to March, driven by an increase in refinancing activity (due to rates decreasing slightly in February). During the same period, purchase mortgage application volume continued to increase, as is seasonally typical. The Average Loan Balance decline year-over-year is attributed to originations being sold in the secondary market, periodic sales of non-performing loans and amortization of the portfolio.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Regions Financial Corporation | **Submission date: April 30, 2010** | **Person to be contacted about this report: David Turner, Chief Financial Officer**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)

	2010				
1. First Mortgage	**Jan**	**Feb**	**Mar**	**Key**	**Comments**
a. Average Loan Balance (Daily Average Total Outstanding)	$16,323	$16,183	$16,047	First and second residential 1-4 family mortgages, including residential mortgages held for sale.	**The mortgage division originated mortgage loans totaling $573 million in March 2010. Overall production increased 45.8% from the prior month. New purchase originations increased from the prior month 57.5%, and refinancing activity increased 35.9%. Application activity in March increased 38% as compared to prior month due to the increase in home purchase activity experienced during the month. March originations included approximately $45 million related to 265 loans refinanced under the Home Affordable Refinance Program.**
b. Total Originations	$416	$393	$573	Loan originations designated for the secondary market and those to be held in portfolio on Regions' balance sheet.	
(1) Refinancings	$260	$212	$289	Total originations designated as refinance status.	
(2) New Home Purchases	$157	$181	$284	Total originations designated as new purchase status.	
2. Home Equity					
a. Average Total Loan Balance	$15,342	$15,241	$15,128	Average balances include Home Equity loans and HELOCs.	**Home Equity production increased 45% in March to $102MM. The increase in production can be attributed to the March Loan Focus week that included activities such as pre-approved equity mailings and corresponding call lead list to the branches, branch call nights, increased lending advertising spend, and lender refresher training for the sales force. While up over prior month, Home Equity Lending production remains low, down 17% compared to same period prior year, due to declining home values limiting the qualifying amount for homeowners.** **Overall Home Equity average balances declined $112.7 million or 0.7% in March to $15.1 billion. The HELOAN portfolio declined $25.5 million, 1.5%, while HELOC balances declined $87.2 million, 0.7%, reflecting portfolio paydowns in excess of new production.**
b. Originations (New Lines+Line Increases)	$61	$70	$102	New Home Equity loans, lines and increases.	
c. Total Used and Unused Commitments	$25,489	$25,339	$25,211	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	$4,117	$4,064	$3,696	Includes consumer direct, indirect, other revolving (i.e., overdraft lines) and student loans held for sale.	**Overall, Other Consumer Lending balances decreased 9% in March compared to February primarily driven by the continued run-off in the Indirect Lending portfolio and routine student loan sales.**
b. Originations	$297	$117	$120	Includes direct and student lending origination activity.	

SCHEDULE B: COMMERCIAL LENDING (Millions $)					
1. C & I	**Jan**	**Feb**	**Mar**	**Key**	**Comments**
a. Average Total Loan and Lease Balance	$34,252	$34,276	$33,995	Average outstanding funded balances (net of deferred fees and costs) for commercial related loans and leases. Also includes owner-occupied commercial real estate mortgage and construction loans made to operating businesses.	**Loan demand remained soft in March, as the stagnant economy continues to drive more conservative leverage positions. Outstanding loan balances decreased in March as compared to February levels. Commercial line utilization rates decreased slightly in March as compared to February; however, line utilization rates have remained relatively flat since October 2009.**
b. Renewal of Existing Accounts	$1,260	$1,156	$1,557	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	$639	$714	$691	New funded and unfunded commitments for commercial and owner-occupied real estate related loans based upon posting date of the commitment. Also includes letters of credit and leases. Variable Rate Demand Note (VRDN) fundings are excluded from new commitment activity.	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$21,916	$21,606	$21,184	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 March, commercial real estate balances decreased $422 million from February levels. In March, new loan demand remained low. Developers are reluctant to begin new projects or purchase existing projects under current economic conditions. The focus in commercial real estate lending is on renewing and restructuring real estate loans with existing clients versus active pursuit of new real estate loans. Renewal activity includes loan restructuring, remargining and repricing, consistent with the current credit quality of the sponsor, the performance of the project and the current market.**
b. Renewal of Existing Accounts	$932	$1,046	$1,295	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	$17	$28	$97	New funded and unfunded commitments for commercial investor-owned real estate related loans based upon posting date of the commitment. Also includes letters of credit. Variable Rate Demand Note (VRDN) fundings are excluded from new commitment activity.	
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$13,712	$13,639	$13,424	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 decreased nominally in March compared to February.**
b. Originations	$470	$487	$606	New and renewed production of funded and unfunded commitments made to small business clients, which we generally define as clients with revenues up to $10 million. These originations are reflected as components of C&I and Commercial Real Estate reported above.	
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$1,038	$1,919	$0.4	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]	$767	$814	$825	Reflects average margin receivables as recorded on the general ledger.	
3. Underwriting					
a. Total Equity Underwriting	$91	$21	$49	Total equity underwriting activity. Represents Regions' participation percentage.	**The Morgan Keegan Equity department participated in 11 offerings in January , 4 in February, and 5 in March. Gross debt issuance for January, February, and March was $12.0 billion, $3.2 billion and $15.2 billion respectively.**
b. Total Debt Underwriting	$740	$821	$1,371	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): March 2010
Submission date: **April 30, 2010**
Person to be contacted regarding this report: **David Turner, Chief Financial Officer**

PART II. QUALITATIVE OVERVIEW

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

I. Company Description

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

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

II. Overall Summary

In March, new and renewed commitments increased by $0.9 billion to $4.4 billion for the month, and average balances were down $1.3 billion from February to $90.1 billion.

The month over month increase in new and renewed commitments was driven by a $0.4 billion increase in C&I renewals and a $0.2 billion increase in Mortgage originations.

III. Consumer Lending

A. Mortgage Lending

The mortgage division originated mortgage loans totaling $573 million in March 2010. Overall production increased 45.8% from the prior month. New purchase originations increased from the prior month 57.5%, and refinancing activity increased 35.9%. Application activity in March increased 38% as compared to prior month due to the increase in home purchase activity experienced during the month.

Regions' mortgage division rolled out the U.S. Treasury sponsored Home Affordable Refinance Program (HARP) in late March 2009, which provides borrowers who have an existing loan owned or securitized by Fannie Mae or Freddie Mac, the ability to refinance to more beneficial financing terms with no new or additional mortgage insurance required, even if their current loan-to-value ratio is higher than it was on the original loan. The loan-to-value ratio can not exceed 125%. March originations included approximately $45 million related to 265 loans refinanced under the Home Affordable Refinance Program.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Regions Financial Corporation**
Reporting month(s): March 2010
Submission date: **April 30, 2010**
Person to be contacted regarding this report: **David Turner, Chief Financial Officer**

Regions' has implemented the U. S. Treasury sponsored Home Affordable Modification Program (HMP) for FNMA/FHLMC loans serviced by Regions. This program is designed to assist mortgage borrowers who have an existing loan owned or securitized by Fannie Mae or Freddie Mac, and who are in imminent danger of default or are already in default to obtain modified financing terms prescribed by the program. In accordance with the program guidelines, Regions has distributed approximately 1,341 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 March, Regions completed 112 modifications totaling $16.9 million in unpaid principal. Regions currently services approximately $20.7 billion of Fannie Mae and Freddie Mac mortgages.

B. Home Equity Lending

Home Equity production increased 45% in March to $102MM. The increase in production can be attributed to the March Loan Focus week that included activities such as pre-approved equity mailings and corresponding call lead lists to the branches, branch call nights, increased lending advertising spend, and lender refresher training for the sales force. While up over prior month, Home Equity Lending production remains low, down 17% compared to same period prior year, due to declining home values limiting the qualifying amount for homeowners.

Overall Home Equity average balances declined $113 million or 0.7% in March to $15.1 billion. The HELOAN portfolio declined $25.5 million, 1.5%, while HELOC balances declined $87.2 million, 0.7%, reflecting portfolio paydowns in excess of new production.

C. Other Consumer Lending

Overall, Other Consumer Lending balances decreased 9% in March compared to February primarily driven by the continued run-off in the Indirect Lending portfolio and routine student loan sales.

D. Customer Assistance Program

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

As a result, Regions has taken steps including renegotiating the terms of mortgages and home equity loans, keeping families in their homes and allowing Regions to maintain a foreclosure rate well below industry average for residential first mortgages. Overall, the number of Regions first mortgage loans in the foreclosure process is less than half the national average. (1.95% for Regions vs. 4.58% nationally in the fourth quarter of 2009.) Since inception of the program, Regions has restructured more than $2.0 billion in mortgages, including $42 million in March 2010. Regions has assisted more than 29,000 homeowners with solutions.

Name of institution: **Regions Financial Corporation**
Reporting month(s): March 2010
Submission date: **April 30, 2010**
Person to be contacted regarding this report: **David Turner, Chief Financial Officer**

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 1,341 trial period modifications for $205 million, and of those, 699 have been completed for $107 million.

IV. Commercial Lending

A. Commercial and Industrial Lending

Loan demand remained soft in March as the stagnant economy continues to drive more conservative leverage positions. Outstanding loan balances were down in March as compared to February levels. Commercial line utilization rates decreased slightly in March as compared to February; however, line utilization rates have remained relatively flat 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. Small business line utilization rates decreased nominally in March compared to February.

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

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Regions Financial Corporation**
Reporting month(s): March 2010
Submission date: **April 30, 2010**
Person to be contacted regarding this report: **David Turner, Chief Financial Officer**

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 March totaled $0.4 million, which consists of Agency Fixed-Rate Mortgage-Backed Products.

VI. Equity and Debt Activities at Morgan Keegan

March proved to be a busy month for equity underwriting with the most deals completed in March since 2004. The 108 equity deals completed in March outperformed the January and February activity by approximately 3%. The most active industry sectors were finance, REIT's and technology. Morgan Keegan's equity activity is still somewhat slow with only five transactions. We are beginning to see a backlog of deals and expect to see more activity in April. The volume in the Morgan Keegan Debt underwriting department was relatively high, which was as expected. We expect volume to stay high through May, and then begin to taper off as summer approaches.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: SunTrust Banks, Inc. **Submission date: 04/29/10** **Person to be contacted about this report: Barry Koling**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2010 JAN	FEB	MAR	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$31,866	$31,413	$31,429	Consists of (1-4 family) residential whole loans and closed end loans secured by junior liens originated as part of a home purchase or refinance transactions. Includes loans retained in SunTrust's loan portfolio and loans currently recorded in loans held for sale.	**Originations increased 46% from prior month to $2.2 billion in March 2010; however, February sales were seasonally low due to inclement weather and fewer days. The dollar increase was driven primarily by new home purchases and to a lesser extent, refinancings as buyers responded to favorable mortgage rates and the impending deadline for a federal home-buyer's tax credit. Average balances were effectively flat compared to February 2010.**
b. Total Originations	$1,913	$1,515	$2,217	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	$1,290	$904	$1,246		
(2) New Home Purchases	$623	$611	$971		
2. Home Equity					
a. Average Total Loan Balance	$17,509	$17,392	$17,239	Average balance, originations, and commitments include both Home Equity Lines and Home Equity Loans.	**Average balances outstanding declined 0.9% in March, but originations increased 30% compared to a seasonally-low February baseline.**
b. Originations (New Lines+Line Increases)	$85	$97	$126		
c. Total Used and Unused Commitments	$32,936	$32,742	$32,468		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$1,068	$1,070	$1,065	Purchases drawn against SunTrust consumer and commercial credit card lines of credit are booked in the calendar month transacted.	**March originations remained stable at $14 million. Total line commitments and usage declined fractionally from February.**
b. New Account Originations (Initial Line Amt)	$13	$12	$14	SunTrust issues both commercial and consumer credit card lines of credit. New line commitments are recognized when approved and cards are issued.	
c. Total Used and Unused Commitments	$4,125	$4,089	$4,021	This is the line commitment total for all credit card accounts of record.	
4. Other Consumer					
a. Average Total Loan Balance	$12,393	$12,620	$12,704	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, but originations were down 1.7% from February 2010. A $113 million increase in indirect loan originations was more than offset by the $145 million seasonal decline in student loan originations during March .**
b. Originations	$649	$573	$563		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	JAN	FEB	MAR	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$33,635	$33,553	$33,227	Includes average outstandings for Commercial & Industrial loans and leases extended to small business, commercial, middle market, and large corporate clients.	**Reported average loan balances decreased $326 million in March compared to February. March originations of new and renewing credit facilities increased 42% over February 2010 due to seasonality in demand and client timing preferences. In March, 44% of first quarter C & I originations were booked.**
b. Renewal of Existing Accounts	$723	$778	$1,328	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	$702	$1,063	$1,286	Includes new facilities, stand-alone notes, and leases extended to new or existing clients. Reflects both funded loans and unfunded commitments. Does not include takedowns under existing commitments, letters of credit, or derivatives.	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$21,893	$21,581	$21,389	Includes commercial loans secured by owner occupied or non-owner occupied real estate. Includes loans extended for real estate financing as well as loans made for other purposes and collateralized by real estate.	**Commercial real estate demand has remained soft. Both new commitments and renewals of existing accounts increased significantly compared to February. In March, 48% of first quarter Commercial Real Estate originations were booked reflecting client timing preferences and demand seasonality.**
b. Renewal of Existing Accounts	$150	$201	$349	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	$157	$124	$228	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	$5,288	$5,244	$5,210	Average balances and originations include loans originated in the business banking group which includes loans guaranteed by the SBA. Business Banking primarily serves clients with annual sales of $5 million or less.	**The precipitous decline in monthly average balances continued at less than 1% per month. Originations increased over seasonally-low February sales by $13 million.**
b. Originations	$36	$35	$48		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	-$550	-$1,969	$508	The numbers represent net purchase volume within the reporting period. These securities are reported in SunTrust's available-for-sale and trading portfolios.	**In March, SunTrust purchased an additional $508 million of U.S. government and agency issued mortgage backed securities for the available for sale portfolio.**
b. Asset Backed Securities	$758	$0	$0	The numbers represent net purchase volume within the reporting period. These figures include securities reported in SunTrust's available-for-sale and trading portfolios.	
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	n/a	n/a	n/a	SunTrust Bank has less than $50 billion in matched book repos. SunTrust Robinson Humphrey "STRH", an institutional broker dealer, is fully disclosed on the equity side through a third party service provider and does not hold customer accounts.	
b. Average Total Debit Balances[2]	n/a	n/a	n/a	Although STRH self-clears institutional fixed income transactions, STRH does not carry customer accounts.	
3. Underwriting					
a. Total Equity Underwriting	$0	$36	$57	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 $519 million, municipal underwriting of $70 million, and $174 million of high-yield offerings in March. Equity underwriting transactions for March totaled $57 million.**
b. Total Debt Underwriting	$324	$140	$763	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): March 2010
Submission date: 4/29/10
Person to be contacted regarding this report: **Barry Koling**

PART II. QUALITATIVE OVERVIEW

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

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

Average loans in March, including loans held for sale, totaled $117.1 billion, down $576 million or 0.5% from February, with 90% of the decline attributable to commercial lending categories. These totals do not include loans extended to clients and sold to third parties. This fact is particularly relevant when considering the mortgage portfolio, since the majority of new originations and refinanced mortgage loans are sold to third parties. Total new loan originations, commitments, and renewals extended to all borrowers in March totaled $6.1 billion, an increase of 40% above February originations which were seasonally low due to unusually inclement weather and fewer days.

Consumer Lending

Mortgage originations totaled $2.2 billion during March, representing a 46.3% increase from February. Loans funded for new home purchases and refinancings in March increased by 58.9% and 37.8%, respectively, relative to February. Specific factors influencing the increase in mortgage originations in March included the response to favorable mortgage rates and the impending deadline for a federal home-buyer's tax credit. Average mortgage balances increased fractionally by $16 million during March.

Home equity borrowing remains stagnant as evidenced by the continuing fractional monthly decline of both total commitment and outstanding balances over the last three months. During March, total commitments decreased $274 million while average funded balances decreased $153 million. Both changes represent relative decreases of less than 1% in comparison to the corresponding February totals. The proportion of home equity commitment utilization for the last three months is 53%. New equity loan and line originations increased for the third consecutive month in March to $126 million, but growth levels remain constrained by the decline in home values and the generally reduced demand for credit.

Credit card balances represent a small percentage of SunTrust's loan portfolio and drive a relatively immaterial percentage of SunTrust's total annual loan originations. In March, new credit card originations totaled $14 million, with $9 million related to new consumer accounts and $5 million related to new business and corporate accounts.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **SunTrust Banks, Inc.**
Reporting month(s): March 2010
Submission date: 4/29/10
Person to be contacted regarding this report: **Barry Koling**

Other consumer loans are primarily composed of student, auto, and other loans. March fundings for indirect auto, student, and other consumer loans decreased 1.7% from February, as March student loan originations decreased $145 million, or 56.3% from February due to seasonality associated with semester tuition payments and student enrollments. However, partially offsetting the decline in student loan originations, March indirect auto production increased $113 million, or 46.8% from February.

Commercial Lending

Average C&I loan balances decreased approximately 1.0% in March to $33.2 billion. Renewals of existing credit facilities and stand-alone notes totaled $1.3 billion in March, an increase of 70.7% from February. New commitments and new funded loans also increased in March by $223 million, a 21.0% increase compared to February. C & I originations and renewals are often impacted by client timing preferences and seasonality. March C & I originations represent 44% of the total first quarter C & I originations in 2010.

Commercial Real Estate

Average Commercial Real Estate loans decreased $192 million, or 0.9%, compared to the February average. New residential home builder loan demand was negligible and demand for commercial development projects remained low as property values remained depressed and investment activity was limited. Total Commercial Real Estate renewals and originations in March increased $252 million, or 77.5%, compared to seasonally low February activity. The majority of originations were associated with large commercial or corporate businesses. For the first quarter of 2010, 48% of total quarterly Commercial Real Estate originations occurred in March. During March, 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 March, the average loan balance was $5.2 billion, down 0.6% from February. March originations increased slightly to $48 million.

Other Intermediation Activities

Beyond lending to consumers and businesses, SunTrust participates in various additional intermediation activities. In March 2010, SunTrust purchased an additional $508 million of U. S. government and agency issued mortgage-backed securities for the available for sale portfolio.

SunTrust participated in twenty-nine debt issues in March with a total notional value of $15.1 billion. SunTrust's allocation of underwritten debt included $519 million in investment-grade fixed-income issues, $70 million in municipal debt issues, and $174 million in high-yield fixed-income offerings, which in the aggregate was $623 million above February totals.

In March, SunTrust participated in four equity offerings with a total notional value of $2.2 billion, of which our allocation was $57 million.