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 $)	2009 OCT	2009 NOV	2009 DEC	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	$11,673	$11,592	$11,426	Consumer Lending assets consist primarily of our Student Lending business, which is in run-off mode and approximately 95% government guaranteed.	**CIT ceased underwriting new business in the 2nd QTR of 2008.**
b. Originations	$0	$0	$0		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	OCT	NOV	DEC	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$46,076	$45,725	$43,507	Included in the C & I asset balances is approximately $13.3 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	$2,589	$2,465	$2,343	The Renewal of Existing Accounts is predominately from our Trade Finance business.	
c. New Commitments	$373	$297	$282	The bulk of our new commitments were generated from Global Vendor Finance.	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$634	$587	$424	Some of our other businesses- Small Business Administration lending, and Energy financing, may also have some of their loans secured by real estate. Those businesses are included in the appropriate section of the report	**CIT's Commercial Real Estate business ceased underwriting new business in the first half of 2008.**
b. Renewal of Existing Accounts	$0	$0	$0		
c. New Commitments	$0	$0	$0		
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$1,462	$1,439	$1,416		**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	$9	$9	$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): February 2010
Submission date: March 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.

Transportation Finance – Business Aircraft

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

Transportation Finance – Commercial Aircraft

Consistent with the previous month, for the next several months we continue to expect pressure on margins, reflecting lower lease rates on new deliveries and newly remarketed aircraft. Commercial Air revenues remained strong for February as a result of high asset utilization.

Transportation Finance – Rail Cars

While market conditions have stabilized (weekly rail loadings have improved), weak car loadings and improved train speeds have resulted in significant excess capacity in the rail network; approximately 27% of the North American fleet is being stored as carriers and shippers continue to reduce costs and rationalize fleet size; this is a 2% decrease as compared to January. In this market environment, the goal for many companies is to sacrifice rate to keep rail cars on lease to mitigate storage and freight charges, as well as position the fleet for industry turn around.

Leveraged Finance (relative to the Transportation Sector)

The macro industry factors are beginning to ripple through Aerospace supply chain. The slowdown in business jet aircraft build rates is beginning to have negative cash flow implications for some borrowers. Those borrowers that are tied to airline servicing (e.g., maintenance and repair organizations, pilot training, etc) are feeling the pain of a slower commercial aviation industry. The market for defense suppliers continues to be strong as the defense budgets show consistent growth and activity relative to the war effort driving demand across the industry.

Corporate Finance / Loan Syndication

February's leveraged loan volume of $11.7B was down slightly from January and continued to be dominated by re-financings versus new money transactions. Lack of primary transactions and continued repayments from an active high yield market pushed secondary loan prices to an 18 month high and produced numerous dividend deals. The trailing 12 month default rate hit a 5 month low of 8.59% in February versus 8.82% in January and 9.61% at 12/31/09. Within our portfolio we are seeing improving performance albeit at a slow pace. As is true of the overall market, covenant relief amendment activity is down from January and late 2009.

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Trade Finance

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

Vendor Finance

CIT's Vendor Finance's "VF" lending levels are down month over month primarily due to seasonality and economic conditions remaining soft. VF's ability to lend is being directly impacted by CIT's cost of capital. Overall economic conditions are also contributing to reduced sales by our vendor partners, thereby reducing our volume of business.

CIT's loan demand continues to be negatively impacted by uncertainty in the market regarding economic recovery. We anticipate that will change with the securitization and asset-backed conduit programs, but absent competitive cost of capital, timing is difficult to predict. Consolidation of funding sources within the global vendor markets has increased the overall demand for GVF type products and services and as we are able to reduce funding costs, CIT will be better positioned to capitalize on the opportunity. CIT's current cost of capital has limited our ability to increase or maintain market share. February's volume decreased versus January as a result of seasonality and economic conditions remaining soft, and it is still significantly lower than historical levels.

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

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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.
- **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.

<u>Small Business Lending</u>

In February, the amount of loans made to small businesses by CIT Small Business Lending (SBL) declined from the prior month. However, the volume of new applications rose sharply and should lead to increased lending volume over the next several months.

Demand for loans from small businesses continues to be depressed by a lack of confidence in the economy. This is based the lower level of revenues and earnings reported by a majority of small

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businesses. Further indication of weak demand is seen in the low utilization rates on existing lines of credit as reported by banks. According to the Federal Reserve's survey of senior loan officers, lending standards for small business loans appear to have stabilized but were significantly tightened over the past year. The combination of lower demand and tighter underwriting has resulted in decreased small business lending.

Given the declining trend in revenues and earnings as mentioned earlier, general creditworthiness of small businesses has declined. But 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.

While consumer spending rose in February, consumer confidence has been uncertain. This could dampen consumer spending going forward. Another negative was personal income which was flat in February after an increase the month earlier. Finally, unemployment did not register any improvement. Based on these factors, the economic environment for small business is still unfavorable.

Consumer Lending

The Student lending spreads continue to be stable in the 75-85bp range and we expect them to stay there unless demand picks up, which could lead to tighter spreads. Widening of spread is unlikely since markets seem to be stable and there is no concern of credit deterioration given the government guarantee.

The private loan portfolio delinquency performance month over month, as well as charge-offs are relatively flat. Q1 2010 charge-offs are expected to be 500k higher than Q4. The Federal Family Education Loan Program portfolio has experienced an increase in delinquency but it is consistent with our expectations as the portfolio is impacted every year by seasonality and tends to normalize in Q2.

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: March 31, 2010** | **Person to be contacted about this report: Carol Hayles or Peter Bieszard**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2009 DEC	2010 JAN	FEB	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$135,434	$132,472	$131,308	Consists of residential whole loans. Excludes assets classified as trading assets that are not part of the core mortgage portfolio.	**End of period First mortgage loan balances decreased $1.1B or 1.1% from January levels, with held for sale and held for investment loans declining $0.4B and $0.8B, respectively. Held for sale loans decreased due to flat origination volumes and higher sales volume compared to the prior month. Held for investment loans decreased due to portfolio loan sales and normal run off due to payments, payoffs, charge offs.**
b. Total Originations	$3,908	$3,441	$3,525	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	$2,213	$2,009	$1,897	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	$476	$294	$341		
2. Home Equity					
a. Average Total Loan Balance	$60,542	$59,815	$59,106	Includes HELOC and 2nd mortgages.	**Home equity loans are now primarily sourced through Retail Bank branches resulting in lower originations than in prior years, and are included in Citi's loss mediation and loan modification programs. The decrease in total used and unused commitments is primarily due to a decrease in the number of open lines.**
b. Originations (New Lines+Line Increases)	$106	$74	$113	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	$77,250	$77,565	$75,158		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$140,261	$137,588	$132,393	Balances do not include commercial card activity.	**Purchase sales were down 9% versus prior month and down 14% versus same month of prior year. Average receivables were down 4% to prior month. New Lines established during February were up 32% versus prior month. Total Used and Unused Commitments were down 3% versus prior month. Card members continued to participate in Citi's expanded eligibility forbearance programs; total balances in these programs increased 50% vs. prior year and .1% vs. January with more than 145,000 card member sign-ups in February.**
b. New Account Originations (Initial Line Amt)	$8,482	$4,033	$5,319		
c. Total Used and Unused Commitments	$781,140	$776,214	$749,435		
4. Other Consumer					
a. Average Total Loan Balance	$56,477	$70,954	$70,784	Includes auto, student and personal loans. Student loans includes related deferred fees and lines of credit with schools (which are secured by student loans).	**Auto loans: Ending receivables continue to liquidate as a result of restructuring actions taken in our distribution network in 2008 and the overall slowdown in the auto market. Personal installment loans: Decrease in originations is due to seasonality of Student Loan business.**
b. Originations	$978	$2,002	$770		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	DEC	JAN	JAN	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$24,126	$33,316	$43,040	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	$1,583	$373	$513		
c. New Commitments	$702	$477	$1,013		
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$22,784	$23,265	$23,267	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 180% due to many REITs going to the capital markets to shore up their balance sheets with both equity and longer term debt.**
b. Renewal of Existing Accounts	$282	$194	$26		
c. New Commitments	$294	$47	$132		
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$10,201	$9,976	$9,781		**Average balances were down 2% month on month; while originations were up 3%.**
b. Originations	$107	$95	$98		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$4,188	$1,249	$1,580	Does not include maturities and pay downs. Net Purchased Volume is reported using cost basis.	**Increase in Agency Trading for the month of February was due to higher volumes on various Fannie Mae bonds.**
b. Asset Backed Securities	$118	$268	$402		
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	$152,030	$157,267	$147,686	Average Total Matched Book (Repo/Reverse Repo) is before FIN 41 netting. Includes security lending activity.	
b. Average Total Debit Balances[2]	$14,782	$15,463	$15,169		
3. Underwriting					
a. Total Equity Underwriting	$3,407	$28	$10	Equity Underwriting represents Citi's portion of underwritten issue.	**Industry stats include: 1. 27 High Yield deals in February for a total of $11.2B compared to 30 deals in January for $12.7B. 2. 100 Investment Grade deals in February for a total of $43.5B compared to 87 deals in January for $72.3B. 3. 49 Equity and Linked deals in December for a total of $9.2B compared to 47 deals in January for $7.6B.**
b. Total Debt Underwriting	$10,370	$17,104	$8,416	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): February 2010
Submission date: March 31, 2010
Person to be contacted regarding this report: Carol Hayles or Peter Bieszard

PART II. QUALITATIVE OVERVIEW

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

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

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

Consumer Lending: Citi originated $9.7 billion in new loans to U.S. consumers and small business in February, up 2 percent from January. Unemployment was flat at 9.7 percent in February, but signs of further stability in the economy contributed to higher month-to-month loan volumes.

In February, first mortgage loan originations totaled $3.5 billion, up more than 2 percent from January. Average mortgage loan balances were $131.3 billion a decline of less than 1 percent from the prior month. Average balances were impacted by moderate reductions in "held for sale" loans and investment loans.

Average home equity loan balances in February were $59.1 billion, or 1 percent lower than January balances. Used and unused commitments totaled $75.2 billion, declining 3 percent from the prior month.

As in previous months, in February 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 14,500 first mortgage and home equity loans with a total value of approximately $2.6 billion in February.

Citi issued new credit card lines totaling $5.3 billion, up 32 percent from January levels. Purchase sales declined 9 percent from February and 14 percent from February 2009, contributing to lower average total card balances.

In February, card members continued to participate in Citi's expanded eligibility forbearance programs. More than 145,000 card members enrolled in these programs during the month, compared with 166,000 in January. Total balances covered by Citi's forbearance programs were flat on a month-to-month basis and increased by more than 50 percent from the prior year period.

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Originations in other consumer lending categories totaled $770 million, compared with $2.0 billion in January. Seasonal origination volume declines in student loans and personal installment loans more than offset a more than 5 percent increase in auto loan originations.

Commercial Lending: Commercial lending activity decreased in February. Citi originated $10.1 billion in corporate loans, down from $18.2 billion in January.

New Commercial & Industrial (C&I) loan commitments more than doubled to $1.0 billion, compared with $477 million in January. Loan renewals increased to $513 million, up 38 percent month-to-month. Average total C&I loan balances increased 29 percent to $43 billion, reflecting the continued impact of changes in accounting standards covering consolidations that went into effect in January.

In February, new Commercial Real Estate (CRE) loan commitments totaled $132.4 million, compared with $47.4 million in the previous month. The increase in new commitments was driven by substantial capital raising activities undertaken by some of Citi's REIT clients, which issued both new equity and longer term debt to strengthen their balance sheets. Loan renewals declined to $25.8 million, from $193.8 million in January. Average total CRE loan and lease balances of $23.3 billion were flat with January levels.

Other Intermediation Activities: Citi recorded net purchases of $2.0 billion in mortgage- and asset-backed securities (MBS/ABS) in February, reflecting higher volumes. MBS activity reflected an increase in customer demand for agency bonds.

Citi's total debt underwriting was $8.4 billion in February, a decrease of 51 percent from the prior month, reflecting lower average principal per deal. High yield underwriting activity included 27 deals totaling $11.2 billion, compared with 30 transactions with a cumulative value of $12.7 billion in January. Citi lead managed 3 deals with an aggregate value of $879 million. In February, Citi also participated in 100 investment grade transactions with an aggregate value of $43.5 billion, compared with 87 deals totaling $72.3 billion in January. Citi lead managed 22 of these transactions with a total value of $3.0 billion. Citi participated in 49 equity and linked deals with an aggregate value of $9.2 billion in February, compared with 47 deals totaling $7.6 billion in January. Citi lead managed 7 of these deals with a total value of $318 million. Total equity underwriting was negatively impacted by a decrease in deal volume and average principal per deal.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: COMERICA INCORPORATED **Submission date: 04/01/2010** **Person to be contacted about this report: Darlene Persons**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2009 DEC	2010 JAN	FEB	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$1,652	$1,643	$1,634	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 ($10M February '10/$12M January '10/$12M December '09).**
b. Total Originations	$36	$29	$24	Consists of loans funded during the period, including those originated for sale.	
(1) Refinancings	$21	$24	$13		
(2) New Home Purchases	$15	$5	$11		
2. Home Equity					
a. Average Total Loan Balance	$1,804	$1,797	$1,787	Consists of both fixed and revolving home equity (2nd lien) loans.	**February originations increased $1M vs. January.**
b. Originations (New Lines+Line Increases)	$10	$6	$7	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	$3,220	$3,196	$3,082		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$56	$56	$58	Consists primarily of commercial bankcard loans.	**New account originations include referrals to our consumer card partner ($11M February '10/$14M January '10/$14M December '09).**
b. New Account Originations (Initial Line Amt)	$23	$19	$16	Includes new card loans funded during the period and new referrals to our consumer card partner.	
c. Total Used and Unused Commitments	$385	$386	$387		
4. Other Consumer					
a. Average Total Loan Balance	$650	$644	$638	Consists of consumer installment loans (both secured and unsecured) and student loans.	**February other consumer originations decreased $23M vs. January, primarily in the Midwest market ($15M) with smaller decreases in the Florida ($4M), Western ($3M) and Texas ($1) markets.**
b. Originations	$41	$33	$10		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	DEC	JAN	FEB	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$24,316	$23,631	$23,361	Consists of loans for commercial and industrial purposes to both domestic and international borrowers, lease financing and other non-consumer, non-real estate loans.	February renewals increased $99M vs. January (increases of $63M, $47M, $30M and $15M in the Midwest, Texas, Western and Florida markets, respectively, offset by decreases of $30M and $26M in the National/Other and International markets, respectively). By line of business, the increases were $87M in Global Corporate Banking, $16M in Middle Market and $13M in both National Dealer Services and Small Business, offset by decreases of $15M, $9M and $6M in Commercial Real Estate, Private Banking and Specialty Businesses, respectively. February new commercial (C & I) commitments increased $96M vs. January (increases of $61M, $45M, $37M and $7M in the Western, Midwest, Texas and Florida markets, respectively, partially offset by a decrease of $52M in the National/Other market). By line of business, there were increases of $117M, $30M, $8M and $5M in Middle Market, Global Corporate Banking, Specialty Businesses and Commercial Real Estate, respectively, partially offset by decreases of $55M and $11M in National Dealer Services and Private Banking, respectively.
b. Renewal of Existing Accounts	$2,251	$1,014	$1,113	Includes renewals of and increases to lines with existing customers.	
c. New Commitments	$416	$175	$271	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	$13,988	$13,850	$13,786	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.	February commercial real estate (CRE) renewals decreased $34M vs. January (a decrease of $83M in the National/Other market, offset by increases of $23M, $18M and $8M in the Western, Florida and Midwest markets, respectively). February new CRE commitments decreased $56M vs. January (decreases of $45M and $20M in the National/Other and Midwest markets, respectively, partially offset by a $7M increase in the Western market).
b. Renewal of Existing Accounts	$350	$150	$116	Includes renewals of and increases to lines with existing customers.	
c. New Commitments	$31	$98	$42	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	$3,723	$3,697	$3,656	Includes Small Business Administration loans and loans to other entities generally with annual sales of less than $10 million at initial relationship.	February originations increased $10M vs. January (an increase of $19M in the Midwest market, offset by decreases of $6M and $3M in the Texas and Western markets, respectively).
b. Originations	$173	$133	$143	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	$1,249	$100	$200	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	$0	-$4	-$29	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	$18,919	$3,454	$2,464	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): February 2010
Submission date: April 1, 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 February 2010.

<u>Consumer Lending</u>

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

In addition to direct consumer residential mortgage activity, residential mortgage lending was also facilitated through lending to commercial customers in our Mortgage Banker and Financial Services

Divisions. Renewals and new commitments of $85 million were booked in the Mortgage Banker and Financial Services Divisions in February 2010.

Commercial Lending

C&I lending renewals increased in February from January 2010. The increase was primarily in the Global Corporate Banking division with increases also in the Middle Market, Small Business and National Dealer Services divisions. The increases were partially offset by decreases in the Commercial Real Estate, Private Banking and Specialty Business divisions. C&I new commitments increased in February from January 2010 with increases in most markets offset by a decrease in the National/Other market. By lending division the increase was concentrated in Middle Market and Global Corporate Banking, partially offset by a decrease in the National Dealer Services and Private Banking divisions.

Commercial real estate renewals decreased in February from January 2010. The decrease was concentrated in the National/Other market, partially offset by increases in the Western, Florida and Midwest markets. All lending divisions decreased, other than the Commercial Real Estate and Private Banking divisions. Commercial real estate new commitments decreased in February from January 2010. The decreases were largely concentrated in the National/Other and Midwest markets and were spread across nearly all lending divisions.

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 and new commitments increased in February from January 2010. By market, the C&I renewal increase was concentrated in the Midwest market, offset by a decrease in the Texas market. Small Business C&I new commitments increased marginally across all markets. Small Business CRE renewals decreased while new commitments increased. The CRE renewal decrease occurred in both the Midwest and Western markets, slightly offset by an increase in the Texas market.

Other Intermediation Activities

Debt underwriting in which our broker/dealer subsidiary participated as a manager or a co-manager during February 2010 totaled $2.5 billion, providing access to liquidity for municipalities and corporate customers.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

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

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2009 DEC	2010 JAN	FEB	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$11,022	$10,665	$10,230	Average balance consists of 1-4 family residential mortgage loans consistent with the classification of the FR Y9C report. This includes loans held for sale and held for investment.	**Total originations for the month were approximately $1.0 billion, a decrease of $257 million from January. Originations were driven by $737 million of refinancing activity and $254 million of new home purchases.**
b. Total Originations	$1,831	$1,247	$990		
(1) Refinancings	$1,386	$979	$737		
(2) New Home Purchases	$446	$268	$254		
2. Home Equity					
a. Average Total Loan Balance	$11,649	$11,962	$11,763	Average balance consists of HELOC and HELOAN accounts consistent with the classification of the FR Y9C report.	**Fifth Third extended $72 million of new home equity lines of credit during the month.**
b. Originations (New Lines+Line Increases)	$102	$99	$72		
c. Total Used and Unused Commitments	$19,582	$19,710	$19,646		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$2,258	$2,259	$2,213	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.	**February new credit card extensions were $54 million, a decrease from our $88 million of extensions in January.**
b. New Account Originations (Initial Line Amt)	$121	$88	$54		
c. Total Used and Unused Commitments	$10,923	$10,893	$10,794		
4. Other Consumer					
a. Average Total Loan Balance	$9,453	$10,560	$10,636	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 $344 million in February. This was an increase of approximately $40 million from January.**
b. Originations	$352	$303	$344		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	DEC	JAN	FEB	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$27,213	$27,915	$27,765	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 February 2010 increased to $732 million compared to $664 million in January 2010 due to an increase in demand. Renewal levels for existing accounts in February 2010 of $1.610 billion were up from January 2010 at $1.109 billion.**
b. Renewal of Existing Accounts	$2,407	$1,109	$1,610	Includes renewed funded loans and renewed commitments.	
c. New Commitments	$1,919	$664	$732	Includes new commitments both funded and unfunded	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$17,719	$17,400	$17,285	Average balance consists of real estate secured commercial loans consistent with the classification of the FR Y9C report.	**New CRE commitments originated in February 2010 were $102 million, which was a decrease from $106 million in January 2010. Renewal levels for existing accounts increased slightly in February 2010 to $392 million versus January 2010 at $228 million.**
b. Renewal of Existing Accounts	$1,226	$228	$392	Includes renewed funded loans and renewed commitments.	
c. New Commitments	$196	$106	$102	Includes new commitments both funded and unfunded	
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$5,238	$5,200	$5,186	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 February 2010 were $246 million, which was up from $213 million in January 2010.**
b. Originations	$408	$213	$246		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$632	$482	$472	Consists of MBS purchases less sales for the month.	**Mortgage backed security balances increased $472 million during the month due to an increased allocation to the investment portfolio within this sector. There was no activity in the Asset backed securities portfolio.**
b. Asset Backed Securities	-$69	-$805	$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	$251	$880	$237		

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): February 2010
Submission date: March 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 February 2010 compared to January 2010. New CRE commitments originated in February 2010 were $102 million, which was a decrease from $106 million in January 2010. Renewal levels for existing accounts increased slightly in February 2010 to $392 million versus January 2010 at $228 million. Payments and dispositions of troubled CRE outpaced the volume of renewals and new originations in February causing the overall balances to continue to decline. As commercial vacancy rates continue to increase, Fifth Third continues to monitor the CRE portfolios and continues to suspend lending on new non-owner occupied properties and on new homebuilder and developer projects in order to manage existing portfolio positions. We feel this is prudent given that we do not believe added exposure in those sectors is warranted given our expectation for continued elevated loss trends in the performance of those portfolios.

C&I: Average C&I balances decreased by approximately 0.5% in February 2010 compared to January 2010. New C&I commitments originated in February 2010 increased to $732 million compared to $664 million in January 2010 due to an increase in demand. Renewal levels for existing accounts in February 2010 of $1.610 billion were up from January 2010 at $1.109 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 remained soft as we are seeing caution in the view of the timing of a recovery in the economy from our C&I borrowers, which varies by geography. While corporate profits are up, business investment growth continues to be slow. In general, customers continue to deleverage and increase liquidity through asset sales and reduced inventories versus expanding operations and purchasing equipment.

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

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Fifth Third Bancorp**
Reporting month(s): February 2010
Submission date: March 30, 2010
Person to be contacted regarding this report: **Blane Scarberry**

Small Business: Average Small Business balances decreased by approximately 0.3% in February 2010 compared to January 2010. Small Business commitments originated in February 2010 were $246 million, which was up from $213 million in January 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 0.6% in February 2010 compared to January 2010. We continue to actively work out problem loans and receive principal payments from borrowers, which more than offset new loan volume in the month of February 2010.

Consumer section
Consumer: February 2010 overall loan volume for non-mortgage consumer credit (home equity, credit card and auto) was down compared to January 2010 due to decreases in home equity and credit card demand.

February 2010 total mortgage originations decreased $257 million which totaled approximately $1.0 billion driven by $737 million of refinancing activity and $254 million of new home purchases. We also extended $72 million of new home equity lines of credit during the month.

February new credit card extensions were $54 million, a decrease from our $88 million of extensions in January. Other consumer loan originations, which include new car loans, were $344 million in February. This was an increase of approximately $40 million from January.

During the month of February, 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 February of 2010, Fifth Third's portfolio of consumer loans and leases decreased by approximately 1.7% compared to January 2010.

Treasury section
Mortgage backed security balances increased $472 million during the month due to an increased allocation to the investment portfolio within this sector. There was no activity in the Asset backed securities portfolio.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: The Hartford Financial Services Group, Inc. **Submission date: March 31, 2010** **Person to be contacted about this report: Shannon Lapierre**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2009 DEC	2010 JAN	2010 FEB	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$198	$196	$193		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	$9	$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 $)	DEC	JAN	FEB	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 February 28, 2010, The Hartford held $38 billion of corporate debt securities. (See further discussion on The Hartford's other intermediation activities in Part II. Qualitative Overview)**
b. Renewal of Existing Accounts	$0	$0	$0		
c. New Commitments	$0	$0	$0		
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$5,853	$5,712	$5,427	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	$1	$0	$1	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	$13,830	$13,778	$13,670	Represents carrying value as of February 28, 2010, including CMBS of $8,671 million, CREs of $503 million and RMBS of $4,496 million.	**Net sales were approximately $32 million in ABS, CMBS, and RMBS securities for the month ending February 28, 2010, related primarily to certain agency MBS investments.**
b. Asset Backed Securities	$4,976	$5,067	$5,161	Represents carrying value as of February 28, 2010, including ABS of $2,693 million, CLOs of $2,445 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): February 2010
Submission date: March 31, 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 $32 million in ABS, CMBS,

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **The Hartford Financial Services Group, Inc.**
Reporting month(s): February 2010
Submission date: March 31, 2010
Person to be contacted regarding this report: **Shannon Lapierre**

and RMBS securities for the month ending February 28, 2010, related primarily to certain agency MBS investments.

Commercial Lending

Commercial lending, which consists of commercial mortgage loans and, to a lesser extent, agricultural mortgages, represents 5% of our total investments, excluding equity securities held in trading accounts, as of February 28, 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 February 28, 2010, Federal Trust Bank held $193 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 February 2010, The Hartford was a net purchaser of marketable securities of roughly $100 million, primarily corporate credits of $390 million. In the investment grade corporate credit space, purchases were predominately in companies well positioned in the current economic environment.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: KeyCorp | **Submission date: 3/30/10** | **Person to be contacted about this report: Robert L. Morris**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2009 DEC	2010 JAN	2010 FEB	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$3,176	$3,159	$3,083	First Mortgage includes loans secured by 1-4 family residential properties including home equity loans secured by first liens.	**February originations decreased from the January level due to declines in the loan application volume experienced in December 2009. New application volume increased for the second consecutive month, up 9% in February from the January level.**
b. Total Originations	$150	$117	$88	Total Originations include both portfolio and held-for-sale loan originations.	
(1) Refinancings	$85	$71	$47		
(2) New Home Purchases	$65	$46	$40		
2. Home Equity					
a. Average Total Loan Balance	$8,396	$8,370	$8,353	Home Equity includes home equity lines of credit only (Home equity loans secured by first liens are included with First Mortgages above).	**The application volume continues to be reflective of a weak demand for Home Equity loan products. Home Equity application volume for the month of February decreased by 22% from the January 2010 level and nearly 60% from the February 2009 level.**
b. Originations (New Lines+Line Increases)	$57	$48	$58		
c. Total Used and Unused Commitments	$16,357	$16,318	$16,283		
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	$7,423	$10,249	$10,190	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 next two months.**
b. Originations	$66	$134	$29		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	DEC	JAN	FEB	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$27,051	$26,567	$26,023	C & I includes lease financing receivables, commercial and industrial loans, agricultural loans, loans to depository institutions and other nonconsumer loans.	**New commitments of $337 million in February were down from the January level, although commitments to existing clients increased. The highest volume of new commitments occurred in the Middle Market, Leasing and Business Banking portfolios. Business Banking new client volume increased slightly from the January level. Overall C&I loan demand remains weak.**
b. Renewal of Existing Accounts	$1,269	$581	$551	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	$530	$525	$337	New commitments include outstanding balances and unused commitments. Commitment amounts exclude standby letters of credit.	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$16,000	$15,427	$15,247	Commercial Real Estate includes construction and land loans, loans secured by multi-family residential properties and by other nonresidential properties.	**CRE loan demand remained weak during February. 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	$880	$233	$273	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	$88	$34	$25	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	$3,267	$3,212	$3,186	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 slightly to $50.5 million in February, reaching the highest level experienced since June 2009. SBA approvals of $18 million reached their highest approval level since June 2008. February loan renewals of $125 million were up slightly from the January level and remain at levels expected for this point of the renewal cycle.**
b. Originations	$45	$24	$39		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$508	-$282	-$244	February mortgage backed securities ("MBS") net purchased volume includes no purchases and $244 million in sales, paydowns, calls and maturities.	KeyCorp's liquidity management strategy did not require any reinvestment of MBS paydowns in February.
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	$226	$79	$104	Represents KeyCorp's equity underwriting commitments.	KeyCorp was the co-manager on six equity deals, which totaled $104 million in underwriting commitments, compared to the February 2009 total of $0. Taxable debt underwriting consisted of five deals totaling $51 million in underwriting commitments, of which four deals were investment grade and one was high yield. Municipal debt underwriting totaled $52 million in underwriting commitments.
b. Total Debt Underwriting	$322	$193	$103	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): **February 2010**
Submission date: **3/30/10**
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 $93 billion at December 31, 2009. Through KeyBank and certain other subsidiaries, KeyCorp provides a wide range of retail and commercial banking, commercial leasing, investment management, consumer finance, and investment banking products and services to individual, corporate and institutional clients through two major business groups, Community Banking and National Banking. The Community Banking group serves consumers and small to mid-sized businesses through the company's 14-state branch network, which is organized into three internally defined geographic regions: Rocky Mountains and Northwest, Great Lakes, and Northeast. The National Banking group includes those corporate and consumer business units that operate nationally, within and beyond KeyCorp's 14-state branch network, as well as internationally.

General
February credit demand in the Commercial Real Estate (“CRE”) segment remained weak, while there was continued improvement in the Commercial Lending (“C & I”) segment. The January increase in new loan inquiries in the Middle Market and Institutional portfolios continued in February. In the consumer loan category, mortgage application volume increased in February, while branch-based application volume declined.

KeyCorp’s lending strategies remain focused on serving the needs of existing and new relationship clients while being mindful of risk-reward and strategic capital allocation. There was no change in underwriting standards in February.

Consumer
Overall branch-based application volume declined 13% in February from the January level. The credit quality for approved loan applications remained consistent, although the application approval percentage has declined from the year-ago level. The continued favorable rate environment contributed to mortgage application volume increases in the past two months.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **KeyCorp**
Reporting month(s): **February 2010**
Submission date: **3/30/10**
Person to be contacted regarding this report: **Robert L. Morris**

C & I
In February, new loan approvals for new and existing Middle Market clients totaled $134 million, which was consistent with recent experience, and represented a new 14-month high in terms of increases to existing clients. The Institutional Bank portfolio increased by $37 million in net new commitments to existing clients.

Small Business loan approvals improved slightly in February from January's level, reaching the highest level experienced since June 2009. February's loan approvals were nearly 50% greater than the February 2009 level. SBA loan approvals increased in February, reaching their highest level in 20 months, driving the overall increase in Small Business approvals. Management anticipates that SBA loan activity will continue to be strong in 2010.

Commercial Real Estate
There was no change in loan demand trends in the CRE segment during February. The CRE market outlook continues to be weak. All new commitments originated in February were attributable to the Middle Market portfolio.

During February, KeyCorp continued to extend and modify existing credits given the lack of liquidity and refinancing options available in the CRE market. Renewal volume of $273 million was up 17% from the January low of $233 million. A substantial portion of the portfolio has already been renewed or restructured. In the Institutional CRE portfolio, most real estate investment trusts ("REITs") have issued additional capital and reduced debt levels, allowing their credit lines to be modified and extended. For CRE development projects, KeyCorp has created a fixed-rate 3-5 year loan program to modify and extend qualifying loans for existing customers.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Marshall & Ilsley Corporation | **Submission date: 03/31/10** | **Person to be contacted about this report: Gregory A. Smith**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2009 DEC	2010 JAN	FEB	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$7,037	$6,901	$6,785	Includes all closed end residential RE; First Mortgages and Home Equity Loans (Approximately 80% of Home Equity Loans are held in first position). This excludes construction and vacant land loans which are included in the Commercial Real Estate section as average loan balances.	**Mortgage originations decreased from January to February driven by a decrease in refinancing activity (due to rising rates in January). During the same period, purchase mortgage application volume increased as 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	$198	$155	$117	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	$135	$111	$79		
(2) New Home Purchases	$63	$44	$39		
2. Home Equity					
a. Average Total Loan Balance	$2,733	$2,722	$2,707	Includes Home Equity Lines only.	**Home Equity outstanding balances were effectively flat month over month. Application volume increased slightly in February, consistent with seasonal trends.**
b. Originations (New Lines+Line Increases)	$57	$54	$56		
c. Total Used and Unused Commitments	$4,935	$4,898	$4,884		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$287	$287	$279	Includes Consumer Card only.	**Average Balances trended downward, following a normal seasonal pattern.**
b. New Account Originations (Initial Line Amt)	$6	$5	$5		
c. Total Used and Unused Commitments	$1,291	$1,295	$1,302		
4. Other Consumer					
a. Average Total Loan Balance	$2,096	$2,073	$2,047	Includes consumer PRA & LOCs. Subcategories include Auto Leases, Dealer Finance, Personal, Securities Loans, and Student Loans.	**Average Loan Balances were down slightly month over month.**
b. Originations	$59	$56	$49	Includes Additional Notes and Refinances to existing customers and notes to new customers.	

SCHEDULE B: COMMERCIAL LENDING (Millions $)	DEC	JAN	FEB	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$13,042	$12,804	$12,688	Includes A/R and Inventory, Dealer Commercial, Agricultural, IRB's and Muni, and Commercial Leases.	**Average balances declined as line utilization rates are at historical lows. Companies continue to reduce capital expenditures, pay down debt and delay investments in infrastructure, all of which influences customer borrowing needs.**
b. Renewal of Existing Accounts	$161	$153	$127	Renewals include renewal of existing accounts where new money is requested, terms are modified, or new master line is established.	
c. New Commitments	$146	$24	$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	$19,560	$19,139	$19,018	Includes Business Purpose 1-4 and Construction, Development, & Vacant Land (Commercial and Residential).	**Corresponding with prior month trends, Commercial Real Estate average balances decreased month-over-month led by Construction and Development loans. This is also consistent with our corporate goal of reducing Construction and Development concentrations to no more than 10% of total loans. Commercial Real Estate average balances are expected to continue contracting due to portfolio amortization.**
b. Renewal of Existing Accounts	$64	$35	$52	Renewals include renewal of existing accounts where new money is requested, terms are modified, or new master line is established.	
c. New Commitments	$71	$19	$46	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	$3,426	$3,397	$3,379	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 January to February, led by a decrease in Vacant Commercial & Multifamily Land Loans. February originations were higher than January lead by C&I-Commercial Business Loans and SBA Guaranteed Loans. Pipelines ran lower due to a decrease in demand as customers continue to address impacts from current economic conditions.**
b. Originations	$31	$13	$18		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$895	$507	$39	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): February 2010
Submission date: 03/31/2010
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 $225 million of new credit to new and existing customers in February for a total of over $6.9 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), experiencing lower inventories and receivables, and lower merger and acquisition activity, all of which influence customer borrowing needs.

In Commercial Real Estate, Construction and Development concentrations continue to decline in-line with our corporate goal of reducing credit exposure in this sector. 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 decreased from January to February, driven by a decrease in refinancing activity (due to rising rates in January). During the same period, purchase mortgage application volume increased, as 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. We continue to focus on serving customer needs as evidenced by $3.3 billion of total mortgage originations in 2009.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: PNC Financial Services Group | **Submission date: 3/30/2010** | **Person to be contacted about this report: Quantitative-Ronald Lewis; Qualitative-Shaheen Dil**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2009 DEC	2010 JAN	FEB	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$19,701	$19,657	$19,366		
b. Total Originations	$686	$617	$637		
(1) Refinancings	$437	$463	$486		
(2) New Home Purchases	$249	$154	$151		
2. Home Equity					
a. Average Total Loan Balance	$35,977	$35,847	$35,668		
b. Originations (New Lines+Line Increases)	$283	$214	$221		
c. Total Used and Unused Commitments	$54,453	$54,431	$54,045		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$6,514	$6,497	$6,367	• Line 3 represents credit cards and other revolving products exposure. • Total outstandings for Credit card alone were $4,002 million in February, slightly lower than January ($4,114 million). New account volume for Credit Card alone was 25.94% lower than January level.	
b. New Account Originations (Initial Line Amt)	$119	$110	$78		
c. Total Used and Unused Commitments	$24,741	$24,696	$24,720		
4. Other Consumer					
a. Average Total Loan Balance	$13,407	$14,155	$14,503		
b. Originations	$463	$823	$277		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	DEC	JAN	FEB	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$59,941	$61,168	$60,356		
b. Renewal of Existing Accounts	$5,580	$3,447	$4,122		
c. New Commitments	$2,709	$3,891	$914		
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$23,399	$22,982	$22,330		
b. Renewal of Existing Accounts	$888	$556	$737		
c. New Commitments	$426	$84	$182		
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$11,438	$11,355	$11,292	The Small Business loans include PNC Business Banking (Retail line of business) plus those small business loans that are managed in our C&IB portfolio.	
b. Originations	$273	$257	$256		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$1,139	-$1,812	-$913	Trade Date was used to determine the month in which the purchase occurred. The Mortgage Backed Securities include MBS, CMBS, CMO's (both agency and non-agency). Also, the Net Purchased amount consists of Purchases less sells for the month.	
b. Asset Backed Securities	$442	$235	$188		
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	N/A	N/A	N/A	PNC matched book activity is less than $50 billion and is therefore not being reported, per Treasury's guidance in footnote 1.	
b. Average Total Debit Balances[2]	N/A	N/A	N/A	PNC is not a prime broker and does not offer other margin lending services to clients. Therefore, per Treasury's guidance in footnote 2, this section is not applicable to PNC.	
3. Underwriting					
a. Total Equity Underwriting	$68	$13	$4		
b. Total Debt Underwriting	$759	$170	$276		

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

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **PNC Financial Services Group, Inc.**
Reporting month(s): **February 2010**
Person to be contacted regarding this report: **Shaheen Dil**
Submission date: **March 30, 2010**

PART II. QUALITATIVE OVERVIEW

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

The PNC Financial Services Group, Inc. (www.pnc.com) is one of the nation's largest diversified financial services organizations providing retail and business banking; residential mortgage banking; specialized services for corporations and government entities, including corporate banking, real estate and asset-based lending; wealth management; asset management and global fund services. PNC is committed to supporting the objectives of the Emergency Economic Stabilization Act, and is continuing to make credit available to qualified borrowers. PNC is working closely where appropriate with customers who are experiencing financial hardship to set up new repayment schedules, loan modifications and forbearance programs. PNC originated approximately $7.2 billion in loans and commitments to lend in February.

First Mortgage

Overall new first mortgage applications in February were $1.002 billion, up 12% from January, primarily driven by a 25% increase in applications for home purchases. Closed loan fundings totaled $636 million for the month, 2% higher than January. Conventional loans were 79% of the total, including loans originated for sale to Fannie Mae or Freddie Mac as well as jumbo loans originated for portfolio. FHA insured and VA guaranteed loans accounted for 21% of the total. Fixed rate mortgages represented 95% of the total.

Execution of the Home Affordable Refinance Program (HARP) and the Home Affordable Modification Program (HAMP) continues. During February, 469 HARP refinances totaling $92.4 million were funded. Program to date, 2,852 HARP refinances totaling $574.4 million have been funded. Through February, 76,387 HAMP solicitations have been sent to eligible borrowers. 21,440 HAMP Trial Plan offers have been extended. 12,157 borrowers are active in HAMP trial modifications, 638 borrowers have been converted to final HAMP loan modifications, and 615 are pending permanent modification.

During February, 494 non-HAMP loan modifications were completed. 16,847 borrowers were active in payment forbearance or repayment plans. 351 short sale transactions were completed.

Consumer Lending

Home Equity origination volume declined in February as a result of lower production levels in January, which impacted new originations for February. Decreased consumer demand, extreme winter weather conditions, and normal seasonal trends have negatively impacted production. Declining new originations have contributed to lower average balances as payments outpaced new originations in February. Marketing and sales support efforts are set for the spring season to improve production levels.

In Other Consumer Loans, Education Lending's volume of disbursements is reducing due to normal cyclical demand for education financing. Other February installment loan volume was down compared

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **PNC Financial Services Group, Inc.**
Reporting month(s): **February 2010**
Person to be contacted regarding this report: **Shaheen Dil**
Submission date: **March 30, 2010**

to January volume. Branch training, customer mailings and internet advertising efforts will help boost originations. With respect to Indirect Lending, February originations increased by less than 1% compared to last month. Increased competition, severe weather conditions, and lower dealership inventory levels are all contributors to a weak indirect lending environment.

Distressed Asset's market research with Non-Prime Mortgage borrowers in our most concentrated areas of distress revealed common attitudes, concerns and preferences for lending solutions. Research findings are helping with new bank-initiated offers to move customers into sustainable programs. Distressed borrower contact efforts are centered on development of educational campaigns for high-risk customers prior to delinquency and improving website content and experience. Campaigns target those likely to experience imminent default and highlight the benefits of communicating with the bank earlier than later to understand qualifications for various programs. The bank-initiated short sale with incentive offer launched in October for distressed residential Construction loan borrowers continues to be well-received. Additional Construction accounts were targeted for that offer, and similar campaigns are being tested in the Bank Owned Mortgage and Non-prime Mortgage portfolios.

US Credit Cards (excluding other revolving exposure)

Total outstandings for the Credit card portfolio in February ($4.002 billion) were down from January ($4.114 billion). New account volume was lower than the prior month (down 25.94%). Total accounts booked in February were 9.5 thousand, of which 7.5 thousand were new consumer accounts and the rest were business card accounts. The average credit line granted was $7,669 for consumer cards and $9,435 for business cards. Total credit line granted for new accounts was lower in February ($65.5 million vs. $95.4 million in January). Total credit available is $23,609 million for February versus $23,721 million for January. The branch network continues to be the main driver of new account activity for the Credit Card portfolio.

Business Banking (in Retail line of business)

Balances in Business Banking (customers with annual revenues less than $10 million) declined less than 1% in February from prior month. During February, PNC Business Banking extended $256 million in credit commitments to small businesses including SBA loans. Volume was flat from the prior month despite a shorter month and poor weather along the East Coast. Several other initiatives are in process to generate more small business lending in 2010, including second look processes in place for all applications.

C&I

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

PNC is highly focused on generating new sales across our entire product and service set. In fact, 2009 sales results for most of our commercial banking businesses in the legacy PNC markets were substantially ahead of 2008 sales results. And we expect similar sales strength in the legacy National City markets as most of those markets convert to PNC during the first half of 2010.

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

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

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

We are identifying an abundance of asset-based lending opportunities with companies whose financial performance may have declined but who remain viable and have asset values that support secured lending structures. Strong demand in 2009 resulted in a record number of new business originations. Demand declined in January and February but has recently picked up and the pipeline of new loan opportunities has returned to elevated 2009 levels. The normal first quarter seasonal declines in the utilization of credit lines by the retail customer base is being offset by strong loan production experienced in the fourth quarter of 2009. Today, line utilization still remains at all time low levels.

Commercial Real Estate

PNC remains committed to commercial real estate lending. We are working with credit-worthy borrowers to restructure and modify their loans. We are also active in real estate lending to multifamily owners and operators with whom we are leveraging our strong relationships with agency lenders such as Fannie Mae and Freddie Mac. While most of these programs do not result in loans on our balance sheet, many do require substantial use of capital to support loss-sharing arrangements. PNC also continues to purchase Low Income Housing Tax Credits that provide equity for the construction of low-income housing projects. Although these investments are not reflected as loans on our balance sheet, they do inject growth capital into the economy and require substantial use of our own capital base.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Regions Financial Corporation | **Submission date: March 31, 2010** | **Person to be contacted about this report: David Turner, Chief Financial Officer**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2009	2010			
1. First Mortgage	**DEC**	**JAN**	**FEB**	**Key**	**Comments**
a. Average Loan Balance (Daily Average Total Outstanding)	$16,404	$16,323	$16,183	First and second residential 1-4 family mortgages, including residential mortgages held for sale.	**The mortgage division originated mortgage loans totaling $393 million in February 2010. Overall production decreased 5.6% from the prior month. New purchase originations increased from the prior month 15.2%, offset by a decrease in refinancing activity of 18.1%. Application activity in February increased 10.9% as compared to prior month due to a decline in the average 30-yr fixed rate of approximately 4 bps month over month. February originations included approximately $35 million related to 202 loans refinanced under the Home Affordable Refinance Program.**
b. Total Originations	$644	$416	$393	Loan originations designated for the secondary market and those to be held in portfolio on Regions' balance sheet.	
(1) Refinancings	$384	$260	$212	Total originations designated as refinance status.	
(2) New Home Purchases	$260	$157	$181	Total originations designated as new purchase status.	
2. Home Equity					
a. Average Total Loan Balance	$15,436	$15,342	$15,241	Average balances include Home Equity loans and HELOCs.	**Home Equity production increased 15% in February to $70.4MM due to increased bookings. Home Equity Lending production remains low, down 34% compared to same period prior year. Lower production is the result of declining home values limiting the qualifying amount for homeowners, thus driving lower loan sizes from $78,687 in February ’09 to $66,017 in February ‘10. Overall Home Equity average balances declined $101.3 million or 0.7% in February to $15.2 billion. The HELOAN portfolio declined $26.6 million, 1.5%, while HELOC balances declined $74.7 million, 0.6%, reflecting portfolio paydowns in excess of new production.**
b. Originations (New Lines+Line Increases)	$94	$61	$70	New Home Equity loans, lines and increases.	
c. Total Used and Unused Commitments	$25,749	$25,489	$25,339	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	$4,094	$4,117	$4,064	Includes consumer direct, indirect, other revolving (i.e., overdraft lines) and student loans held for sale.	**Other Consumer Lending balances decreased 1.3% in February compared to January primarily driven by the continued run-off in the Indirect Lending portfolio.**
b. Originations	$91	$297	$117	Includes direct and student lending origination activity.	

SCHEDULE B: COMMERCIAL LENDING (Millions $)					
1. C & I	**DEC**	**JAN**	**FEB**	**Key**	**Comments**
a. Average Total Loan and Lease Balance	$34,281	$34,252	$34,276	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 February, as the stagnant economy continues to drive more conservative leverage positions. Outstanding loan balances edged up slightly in February as compared to January levels. Commercial line utilization rates have remained relatively flat since October 2009 and increased slightly in February compared to January along with a slight increase in commitments and net balances.**
b. Renewal of Existing Accounts	$1,528	$1,260	$1,156	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	$1,291	$639	$714	New funded and unfunded commitments for commercial and owner-occupied real estate related loans based upon posting date of the commitment. Also includes letters of credit and leases. Variable Rate Demand Note (VRDN) fundings are excluded from new commitment activity.	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$22,399	$21,916	$21,606	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 February, commercial real estate balances decreased $310 million from January levels. In February, new loan demand remained low. Developers are reluctant to begin new projects or purchase existing projects under current economic conditions. The focus in commercial real estate lending is on renewing and restructuring real estate loans with existing clients versus active pursuit of new real estate loans. Renewal activity includes loan restructuring, remargining and repricing, consistent with the current credit quality of the sponsor, the performance of the project and the current market.**
b. Renewal of Existing Accounts	$1,636	$932	$1,046	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	$132	$17	$28	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	$13,780	$13,712	$13,639	Average outstanding funded balances (net of deferred fees and costs) for commercial and commercial real estate related loans made to small business clients, which we generally define as clients with revenues up to $10 million. These balances are reflected as components of C&I, Commercial Real Estate and First Mortgage reported above.	**Small businesses are experiencing lower working capital requirements resulting from lower sales volumes and are reluctant to make capital investments given the economic outlook. As a result, we are seeing small businesses build cash in their operating accounts. Small business line utilization rates have continued to remain stable.**
b. Originations	$630	$470	$487	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	$1,726	$1,038	$1,919	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]	$805	$767	$814	Reflects average margin receivables as recorded on the general ledger.	
3. Underwriting					
a. Total Equity Underwriting	$73	$91	$21	Total equity underwriting activity. Represents Regions' participation percentage.	**The Morgan Keegan Equity department participated in 7 offerings in December 2009, 11 in January 2010 and 4 in February 2010. Gross debt issuance for December, January and February was $11.8 billion, $12.0 billion and 3.2 billion respectively.**
b. Total Debt Underwriting	$1,724	$740	$821	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): February, 2010
Submission date: **March 31, 2010**
Person to be contacted regarding this report: **David Turner, Chief Financial Officer**

PART II. QUALITATIVE OVERVIEW

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

I. Company Description

Regions Financial Corporation ("Regions" or the "Company") is a financial holding company headquartered in Birmingham, Alabama, which operates throughout the South, Midwest and Texas. Regions provides traditional commercial, retail and mortgage banking services, as well as other financial services in the fields of investment banking, asset management, trust, securities brokerage, insurance and other specialty financing. At December 31, 2009, Regions had total consolidated assets of approximately $142 billion.

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

II. Overall Summary

In February, new and renewed commitments decreased by $0.1 billion to $3.5 billion for the month, and average balances were down $0.6 billion from January to $91.4 billion.

The slight month over month decrease in new and renewed commitments was driven by a $0.2 billion decrease in Consumer originations and renewals partially offset by a $0.1 billion increase in Commercial Real Estate renewals.

III. Consumer Lending

A. Mortgage Lending

The mortgage division originated mortgage loans totaling $393 million in February 2010. Overall production decreased 5.6% from the prior month driven primarily by an increase in new purchase originations of 15.2% compared to the prior month offset by a decline in refinancing activity of 18.1%. Application activity in February increased 10.9% due to a decline in the average 30-year fixed rate of 4 bps as compared to January.

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%. February originations included approximately $35 million related to 202 loans refinanced under the Home Affordable Refinance Program.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Regions Financial Corporation**
Reporting month(s): February, 2010
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Regions' has implemented the U. S. Treasury sponsored Home Affordable Modification Program (HMP) for FNMA/FHLMC loans serviced by Regions. This program is designed to assist mortgage borrowers who have an existing loan owned or securitized by Fannie Mae or Freddie Mac, and who are in imminent danger of default or are already in default to obtain modified financing terms prescribed by the program. In accordance with the program guidelines, Regions has distributed approximately 1,294 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 February, Regions completed 74 modifications totaling $11.7 million in unpaid principal. Regions currently services approximately $20.0 billion of Fannie Mae and Freddie Mac mortgages.

B. Home Equity Lending

Home Equity production increased 15% in February to $70.4MM due to increased bookings. Home Equity Lending production remains low, down 34% compared to same period prior year. Lower production is the result of declining home values limiting the qualifying amount for homeowners, thus driving lower loan sizes from $78,687 in February '09 to $66,017 in February '10.

Overall Home Equity average balances declined $101.3 million or 0.7% in February to $15.2 billion. The HELOAN portfolio declined $26.6 million, 1.5%, while HELOC balances declined $74.7 million, 0.6%, reflecting portfolio paydowns in excess of new production.

C. Other Consumer Lending

Overall, Other Consumer Lending balances decreased 1.3% in February compared to January primarily driven by the continued run-off in the Indirect Lending portfolio.

D. Customer Assistance Program

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

As a result, Regions has taken steps including renegotiating the terms of mortgages and home equity loans, keeping families in their homes and allowing Regions to maintain a foreclosure rate well below industry average for residential first mortgages. Overall, the number of Regions first mortgage loans in the foreclosure process is less than half the national average. (1.95% for Regions vs. 4.58% nationally in the fourth quarter of 2009.) Since inception of the program, Regions has restructured more than $1.95 billion in mortgages, including $46 million in Feb 2010. Regions has assisted more than 28,000 homeowners with solutions.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Regions Financial Corporation**
Reporting month(s): February, 2010
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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 1,294 trial period modifications for $199 million and of those, 587 have been completed for $90 million.

IV. Commercial Lending

A. Commercial and Industrial Lending

Loan demand remained soft in February, as the stagnant economy continues to drive more conservative leverage positions. Outstanding loan balances edged up slightly in February as compared to January levels. Commercial line utilization rates have remained relatively flat since October 2009 and increased slightly in February compared to January along with a slight increase in commitments and net balances.

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

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

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

Small businesses are experiencing lower working capital requirements resulting from lower sales volumes and are reluctant to make capital investments given the current economic outlook. As a result, we are seeing small businesses build cash in their operating accounts. Loan pipelines ended February 2010 at 84% of the prior year level and down 11% versus December. Small business line utilization rates have continued to remain stable.

B. Commercial Real Estate Lending

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

In February, 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): February, 2010
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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 February totaled $1.9 billion, which consists of Agency Fixed-Rate Mortgage-Backed Products.

VI. Equity and Debt Activities at Morgan Keegan

There were over 50 Equity issues processed industry-wide in February 2010 accumulating over $9.5 billion. The Morgan Keegan Equity department participated in 4 of those offerings during the month. The industry sectors most active in February were finance and real estate. Backlog in equity offerings continues to mount with the technology and healthcare sectors leading the way. One other point of interest, February saw buyback volume build, the highest since September 2008 which include such names as Lowe’s and Direct TV. The underwriting for the Morgan Keegan Debt underwriting department was relatively slow for February. This is typical for early in the calendar year. We anticipate incremental increases in March through June before the typical summer lag occurs again.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: SunTrust Banks, Inc. **Submission date: 03/29/10** **Person to be contacted about this report: Barry Koling**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2009 DEC	2010 JAN	FEB	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$32,385	$31,866	$31,413	Consists of (1-4 family) residential whole loans and closed end loans secured by junior liens originated as part of a home purchase or refinance transactions. Includes loans retained in SunTrust's loan portfolio and loans currently recorded in loans held for sale.	**Originations decreased 20.8% from prior month to $1.5 billion in February 2010. Average balances also decreased $453 million compared to January 2010 due to pay downs and increased sales of loans held for sale into the secondary market. February originations of both new purchases and refinancings declined due to some firming of market rates following a generally declining-rate trend and inclement weather in many of our markets.**
b. Total Originations	$2,724	$1,913	$1,515	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	$1,617	$1,290	$904		
(2) New Home Purchases	$1,107	$623	$611		
2. Home Equity					
a. Average Total Loan Balance	$17,680	$17,509	$17,392	Average balance, originations, and commitments include both Home Equity Lines and Home Equity Loans.	**Average balances outstanding declined 0.7% in February.**
b. Originations (New Lines+Line Increases)	$110	$85	$97		
c. Total Used and Unused Commitments	$33,243	$32,936	$32,742		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$997	$1,068	$1,070	Purchases drawn against SunTrust consumer and commercial credit card lines of credit are booked in the calendar month transacted.	**February originations remained stable at $12 million.**
b. New Account Originations (Initial Line Amt)	$721	$13	$12	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	$4,139	$4,125	$4,089	This is the line commitment total for all credit card accounts of record.	
4. Other Consumer					
a. Average Total Loan Balance	$12,209	$12,393	$12,620	Average balances and originations include student loans, direct installment loans (auto and non-auto), indirect installment loans (auto and marine), and unsecured personal credit lines.	**Average balances increased slightly over prior month and originations were down 12% from January 2010 due mainly to seasonal decreases in Student Loans.**
b. Originations	$485	$649	$573		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	DEC	JAN	FEB	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$32,369	$33,635	$33,553	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 $82 million in February compared to January. February originations of new and renewing credit facilities increased 29.2% over January 2010.**
b. Renewal of Existing Accounts	$1,427	$723	$778	Renewals represent credit facilities and stand-alone notes that matured and were renewed during the reporting period. Includes funded loans and unfunded commitments, but does not include letters of credit or derivatives.	
c. New Commitments	$1,184	$702	$1,063	Includes new facilities, stand-alone notes, and leases extended to new or existing clients. Reflects both funded loans and unfunded commitments. Does not include takedowns under existing commitments, letters of credit, or derivatives.	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$22,231	$21,893	$21,581	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. New commitments decreased moderately from January and renewals of existing accounts increased from January.**
b. Renewal of Existing Accounts	$341	$150	$201	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	$215	$157	$124	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	$5,311	$5,288	$5,244	Average balances and originations include loans originated in the business banking group which includes loans guaranteed by the SBA. Business Banking primarily serves clients with annual sales of $5 million or less.	
b. Originations	$52	$36	$35		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$229	-$550	-$1,969	The numbers represent net purchase volume within the reporting period. These securities are reported in SunTrust's available-for-sale and trading portfolios.	**In February, SunTrust sold $2 billion of mortgage-backed securities, net.**
b. Asset Backed Securities	$0	$758	$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	$28	$0	$36	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 $49 million, municipal underwriting of $6 million, and $85 million of high-yield offerings in January. Equity underwriting transactions for February totaled $36 million.**
b. Total Debt Underwriting	$485	$324	$140	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): February 2010
Submission date: 3/29/10
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 $174.2 billion on December 31, 2009, is one of the nation's largest financial holding companies. Through its banking subsidiaries, the Company provides deposit, credit, trust, and investment services to a broad range of retail, business, and institutional clients. Other subsidiaries provide mortgage banking, brokerage, investment management, equipment leasing, and capital market services. SunTrust operates 1,683 retail branches in Alabama, Arkansas, Florida, Georgia, Maryland, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, West Virginia, and the District of Columbia. In addition, SunTrust services clients in select markets nationally.

Average loans in February, including loans held for sale, totaled $117.6 billion, down $734 million or 0.6% from January. These totals do not include loans extended to clients and sold to third parties. This fact is particularly relevant when considering the mortgage portfolio, since the majority of new originations and refinanced mortgage loans are sold to third parties. Average balances in consumer lending categories declined $341 million, or 0.5%, from January, while the average balances in commercial lending categories declined $394 million, or 0.7%, from January. Total new loan originations, commitments, and renewals extended to all borrowers in February totaled $4.4 billion, a decrease of 0.7% from January.

Consumer Lending

Mortgage originations totaled $1.5 billion during February, representing a 20.8% decrease from January. Loans funded for new home purchases and refinancings in February decreased by 1.9% and 29.9%, respectively, relative to January. Average mortgage balances decreased $453 million, or 1.4%, during February. The balance decrease was impacted by sales into the secondary market as the average balance of mortgage loans held for sale decreased $716 million or 26.2%. Factors influencing the decline in originations in February included, challenging weather conditions in many markets and some firming of market rates following a trend of generally declining rates in late 2009.

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. Prior to 2010, consumer credit card lines were originated by a third-party service and periodically purchased by SunTrust in pools of consumer credits from the third-party service. Beginning in January, all new consumer credit card line commitments, as well as all new business and corporate credit card line commitments, are booked by SunTrust in the month of origination. In February, new credit card originations totaled $12 million, with $8 million related to new consumer accounts and $4 million related to new business and corporate accounts.

Other consumer loans are primarily composed of student, auto, and other loans. February fundings for indirect auto, student, and other consumer loans decreased 11.7% from January. February student loan originations decreased from January by 21.2% due to seasonality associated with semester tuition

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **SunTrust Banks, Inc.**
Reporting month(s): February 2010
Submission date: 3/29/10
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payments and student enrollments. February indirect auto production also decreased 8.2% from January.

Commercial Lending

Average C&I loan balances decreased approximately 0.2% in February to $33.6 billion. Renewals of existing credit facilities and stand-alone notes totaled $778 million in February, an increase of 7.6% from January. New commitments and new funded loans also increased in February by $361 million, a 51.4% increase compared to January.

Commercial Real Estate

Average Commercial Real Estate loans decreased $312 million, or 1.4%, compared to the January average. New residential home builder loan demand was negligible and demand for commercial development projects remained low as property values remained depressed and investment activity was limited. Average balances of commercial real estate loans secured by owner-occupied real estate remained stable.

Small Business Lending

Most small business loans are originated in the business banking group which primarily serves clients with annual sales of $5 million or less. In February, the average loan balance was $5.2 billion, down 0.8% from January. February originations remained stable at $35 million.

Other Intermediation Activities

Beyond lending to consumers and businesses, SunTrust participates in various additional intermediation activities. In February 2010, SunTrust had a net reduction of $2 billion in total mortgage-backed securities.

SunTrust participated in ten debt issues in February with a total notional value of $3.8 billion. SunTrust's allocation of underwritten debt included $49 million in investment-grade fixed-income issues, $5.7 million in municipal debt issues, and $85.5 million in high-yield fixed-income offerings, which in the aggregate was $184 million below January totals.

In February, SunTrust participated in four equity offerings with a total notional value of $554 million, of which our allocation was $36 million.