TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Fifth Third Bancorp | **Submission date: March 30, 2011** | **Person to be contacted about this report: Blane Scarberry**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2010 DEC	JAN	2011 FEB	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$11,545	$11,450	$11,286	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.	**February 2011 total originations totaled approximately $1.2 billion driven by $919 million of refinancing activity.**
b. Total Originations	$2,804	$1,649	$1,168		
(1) Refinancings	$2,340	$1,400	$919		
(2) New Home Purchases	$464	$248	$249		
2. Home Equity					
a. Average Total Loan Balance	$11,038	$10,907	$10,844	Average balance consists of HELOC and HELOAN accounts consistent with the classification of the FR Y9C report.	**Fifth Third extended $64 million of home equity lines of credit during the month, a decrease of $4 million compared to January.**
b. Originations (New Lines+Line Increases)	$105	$68	$64		
c. Total Used and Unused Commitments	$18,878	$18,824	$18,752		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$2,246	$2,259	$2,262	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 $107 million, an increase of $31 compared to January.**
b. New Account Originations (Initial Line Amt)	$98	$76	$107		
c. Total Used and Unused Commitments	$12,280	$12,466	$12,501		
4. Other Consumer					
a. Average Total Loan Balance	$11,147	$11,288	$11,288	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 $460 million in February. This was a decrease of approximately $9 million compared to January.**
b. Originations	$532	$469	$460		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	DEC	JAN	FEB	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$28,288	$29,549	$29,247	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 2011 decreased to $930 million compared to $1.29 billion in January 2011.**
b. Renewal of Existing Accounts	$3,562	$1,461	$1,429	Includes renewed funded loans and renewed commitments.	
c. New Commitments	$3,368	$1,290	$930	Includes new commitments both funded and unfunded	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$15,094	$14,452	$14,539	Average balance consists of real estate secured commercial loans consistent with the classification of the FR Y9C report.	**New CRE commitments originated in February 2011 were $72 million, compared to $68 million in January 2011.**
b. Renewal of Existing Accounts	$1,180	$287	$355	Includes renewed funded loans and renewed commitments.	
c. New Commitments	$218	$68	$72	Includes new commitments both funded and unfunded	
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$4,735	$4,722	$4,690	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 2011 were $234 million, which was down compared to $258 million in January 2011.**
b. Originations	$438	$258	$234		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$289	$103	$440	Consists of MBS purchases less sales for the month.	**Agency MBS net purchases totaled $440 million and ABS net purchases totaled $15 million.**
b. Asset Backed Securities	$0	$0	$15	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	$1,469	$142	$197		

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 2011
Submission date: March 30, 2011
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 increased by approximately 0.6% in February 2011 compared to January 2011. New CRE commitments originated in February 2011 were $72 million, compared to $68 million in January 2011. Renewal levels for existing accounts increased in February 2011 to $355 million compared to $287 million in January 2011. Payments and dispositions were slightly below the volume of renewals and new originations in February causing the overall average balances to increase slightly. As commercial vacancy rates continue to increase, Fifth Third continues to monitor the CRE portfolios and continues to suspend lending on most 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 1.0% in February 2011 compared to January 2011. New C&I commitments originated in February 2011 decreased to $930 million compared to $1.29 billion in January 2011. Renewal levels for existing accounts decreased in February 2011 to $1.43 billion was down compared to $1.46 billion in January 2011. 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 inquiries have begun to increase, however, we are still seeing caution in the view of the strength of the recovery in the economy from our C&I borrowers, which varies by geography. While some additional line utilization was seen in February, in general, customers continue to remain deleveraged and liquid through reduced inventories versus expanding operations and capacity.

The primary market for syndicated credit and large corporate deals has seen a modest increase in late 2010 and early 2011. Given a slow recovery outlook for the U.S. economy and uncertainty in global markets, many companies continue to defer plans for significant capital expenditures and inventory build, which in turn has reduced the need for large, new financing. Financing for merger and acquisition activity has continued to remain relatively slow though a modest increase has been observed recently. Terms and covenants continue to be somewhat tighter than historical averages, which has also served to constrain demand. Credit spreads have been somewhat tighter in the last several months which have helped the flow of new credit in both investment grade and high quality non-investment grade loans.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

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Small Business: Average Small Business balances decreased by approximately 0.7% in February 2011 compared to January 2011. Small Business commitments originated in February 2011 were $234 million, which was down compared to $258 million in January 2011. 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 0.5% in February 2011 compared to January 2011. We continue to actively work out problem loans and receive principal payments from borrowers. C&I loans saw a modest decline in February which was partially offset by a modest increase in CRE balances. In the near term, lending activity appears to be in a slow growth pattern which has been driven by the modest pace of the economic recovery.

Consumer section:

Consumer: February new credit card extensions were $107 million, an increase of $31 compared to January. Other consumer loan originations, which include new car loans, were $460 million in February. This was a decrease of approximately $9 million compared to January.

February 2011 overall loan volume for non-mortgage consumer credit (home equity, credit card and auto) was down compared to January 2011.

February 2011 mortgage lending saw total originations of $1.2 billion driven by $919 million of refinancing activity. New home purchases were $249 million which was an increase compared to $248 million in January. Fifth Third extended $64 million of home equity lines of credit during the month, a decrease of $4 million compared to 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 2011, Fifth Third's portfolio of consumer loans and leases decreased approximately 0.6% compared to January 2011.

Treasury section:

February investment portfolio activity included the re-investment of portfolio cash flows into MBS and ABS. For the month, Agency MBS net purchases totaled $440 million and ABS net purchases totaled $15 million.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: KeyCorp | **Submission date: 3/28/10** | **Person to be contacted about this report: Robert L. Morris**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	DEC-10	JAN-11	FEB-11	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$2,997	$2,995	$2,971	First Mortgage includes loans secured by 1-4 family residential properties including home equity loans secured by first liens.	February application volume remained flat compared to January and December.
b. Total Originations	$280	$233	$179	Total Originations include both portfolio and held-for-sale loan originations.	
(1) Refinancings	$237	$199	$147		
(2) New Home Purchases	$43	$34	$32		
2. Home Equity					
a. Average Total Loan Balance	$8,120	$8,058	$7,999	Home Equity includes home equity lines of credit only (Home equity loans secured by first liens are included with First Mortgages above).	Seasonality is still impacting application levels, as February's application volume slightly increased from January's level by 6%.
b. Originations (New Lines+Line Increases)	$63	$56	$51		
c. Total Used and Unused Commitments	$15,750	$15,695	$15,648		
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	$9,358	$9,259	$9,160	Other Consumer includes all other non-revolving consumer loans.	February application volume was flat from January's level, with approval rates slightly higher. February typically ends the seasonal slow period for applications and originations.
b. Originations	$10	$11	$9		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	DEC-10	JAN-11	FEB-11	Key	
1. C & I					
a. Average Total Loan and Lease Balance	$22,918	$22,829	$22,819	C & I includes lease financing receivables, commercial and industrial loans, agricultural loans, loans to depository institutions and other nonconsumer loans.	February loan approvals increased from January's level, consistent with seasonal experience. The Institutional Bank segment had the highest new volume activity followed by the Leasing and Middle Market segments.
b. Renewal of Existing Accounts	$1,148	$668	$745	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	$1,371	$683	$588	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	$12,114	$11,679	$11,514	Commercial Real Estate includes construction and land loans, loans secured by multi-family residential properties and by other nonresidential properties.	February origination activity was highest in the Real Estate Capital segment (71%), with the remainder of the new business activity occurring broadly across the Key Community Bank. New loan originations were comparable to January's level, but much higher than the $24 million originated in February 2010. Renewal volume decreased from the January level as well as from the year-ago period. Renewed loans were strongest in the Real Estate Capital (57%), Middle Market (24%) and Community Development (10%) segments.
b. Renewal of Existing Accounts	$201	$248	$134	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	$362	$92	$106	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	$2,921	$2,955	$2,959	Small Business includes loans guaranteed by the Small Business Administration ("SBA") and other loans internally classified as small business loans.	February's new loan approvals of $63 million decreased $2 million from the January level. However, February's loan approvals increased 24% from the February 2010 level. New loan applications are strongest in the Northwest region. Loan renewals of $109 million are below the past 12-month average, but are at a level expected for the month of February.
b. Originations	$106	$65	$43		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$3	$1	-$472	February mortgage backed securities ("MBS") net purchased volume includes $0 million in purchases and $472 million in paydowns, calls and maturities.	Not reinvesting February's cashflows supports KeyCorp's overall balance sheet liquidity management strategies.
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	$121	$104	$27	Represents KeyCorp's equity underwriting commitments.	KeyCorp was the co-manager on two equity deals, totaling $27 million in underwriting commitments, compared to six deals totaling $104 million in February 2010. Taxable debt underwriting consisted of fourteen deals totaling $151 million in underwriting commitments, of which eight deals were investment grade and six were high yield. Municipal debt underwriting totaled $70 million in underwriting commitments.
b. Total Debt Underwriting	$122	$289	$221	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 2011**
Submission date: **3/28/11**
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 $91.8 billion at December 31, 2010. Through KeyBank and certain other subsidiaries, KeyCorp provides a wide range of retail and commercial banking, commercial leasing, investment management, consumer finance, and investment banking products and services to individual, corporate and institutional clients through two major business groups, Key Community Bank and Key Corporate Bank. Key Community Bank 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. Key Corporate Bank includes those corporate and consumer business units that operate nationally, within and beyond KeyCorp's 14-state branch network, as well as internationally.

General

KeyCorp's overall new loan applications increased in February from January's level. Loan application activity for consumer loans is improving from 2010 levels with the exception of Mortgage loan refinancings, which have been impacted by the higher rate environment. Commercial and Industrial ("C & I") new loan approvals increased in February from January, while Small Business loan application volume remained relatively flat from January's level. Commercial Real Estate ("CRE") loan originations improved slightly over January's level.

Consumer

February consumer credit activity was very similar to January's seasonal performance. Most consumer credit products are showing improvement from the year-ago period in both new loan applications and originations. The only exception is Mortgage activity due to the higher rate environment reducing the number of refinance applications

C & I

C & I loan approval volume increased in February. The highest amount of loan approvals to new and existing clients was in the Institutional Bank segment ($539 million), followed by the Leasing and Middle Market segments.

Commercial Real Estate

Overall average monthly CRE balances remained steady in February, declining a modest $165 million. The month-over-month rate of decline is similar to what was experienced in the first quarter of 2010 but appears to be slowing compared to the fourth quarter 2010 trend. Loan originations are continuing to increase compared to loan repayments in the Real Estate Capital segment. The Commercial Banking segment's (primarily Key Community Bank) real estate exposure, which includes loans to business owners secured by real estate, has remained steady.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **KeyCorp**
Reporting month(s): **February 2011**
Submission date: **3/28/11**
Person to be contacted regarding this report: **Robert L. Morris**

Small Business
February's new dollar application volume remained relatively flat compared to January's level, but is up 24% from the year-ago level. Loan demand has softened in the first two months of 2011 compared to the last half of 2010, which is partially attributable to the seasonality of application volume. The last two quarters of 2010 were the strongest periods of new loan approvals since the second quarter of 2008. The Northwest region has experienced the strongest level of loan demand to date in 2011. SBA new loan application volume in February is at a slightly lower level than the levels experienced in the last half of 2010.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Marshall & Ilsley Corporation | **Submission date: 03/31/11** | **Person to be contacted about this report: Gregory A. Smith**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2010 DEC	2011 JAN	FEB	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$6,145	$6,008	$5,857	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 significantly driven by the decrease in refinance activity due to continued rising rates on fixed rate mortgages.**
b. Total Originations	$241	$152	$95	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	$190	$122	$65		
(2) New Home Purchases	$51	$31	$31		
2. Home Equity					
a. Average Total Loan Balance	$2,507	$2,482	$2,460	Includes Home Equity Lines only.	**Average Total Loan Balance was down month-over-month as paydowns continue to outpace new production. Originations were down while Total Used and Unused Commitments were effectively flat.**
b. Originations (New Lines+Line Increases)	$28	$22	$20		
c. Total Used and Unused Commitments	$4,552	$4,524	$4,510		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$285	$283	$273	Includes Consumer Card only.	**Average Total Loan Balance continued the post holiday season payoff pattern. New Account Originations decreased from last month, primarily reflecting the short month. Total Used and Unused Commitments were effectively flat month-over-month.**
b. New Account Originations (Initial Line Amt)	$6	$7	$6		
c. Total Used and Unused Commitments	$1,329	$1,331	$1,338		
4. Other Consumer					
a. Average Total Loan Balance	$1,107	$928	$927	Includes consumer PRA & LOCs. Subcategories include Auto Leases, Dealer Finance, Personal, Securities Loans, and Student Loans.	**Balances and new account originations were effectively flat month-over-month.**
b. Originations	$52	$42	$42	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	$11,605	$11,612	$11,675	Includes A/R and Inventory, Dealer Commercial, Agricultural, IRB's and Muni, and Commercial Leases.	**Average Balances increased slightly in February. Renewals increased from January to February, reflecting variation in renewal cycles. Companies continue to defer capital expenditures, pay down debt, use internally generated cash and delay investments in infrastructure, all of which influences customer borrowing needs.**
b. Renewal of Existing Accounts	$281	$153	$172	Renewals include renewal of existing accounts where new money is requested, terms are modified, or new master line is established.	
c. New Commitments	$158	$117	$89	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	$15,959	$15,542	$15,350	Includes Business Purpose 1-4 and Construction, Development, & Vacant Land (Commercial and Residential).	**Continuing with past monthly trends, Commercial Real Estate Average Balances decreased month-over-month led by Construction and Development loans. Renewals were higher month-over-month, reflecting variation in renewal cycles. Commercial Real Estate Average Balances are expected to continue contracting due to portfolio amortization.**
b. Renewal of Existing Accounts	$92	$28	$48	Renewals include renewal of existing accounts where new money is requested, terms are modified, or new master line is established.	
c. New Commitments	$16	$11	$15	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	$3,050	$3,010	$2,976	Includes SBA-guaranteed loans and Business Loans & Commitments < $1 million to customers with Revenue < $1 million. Excludes Letters of Credit.	**Average Total Loan Balance decreased month-over-month led by Commercial Real Estate Loans. February Originations were lower than January also led by Commercial Real Estate Loans. Pipelines and Originations remain at historically low levels due to decreased demand as customers continue to address impacts from current economic conditions.**
b. Originations	$17	$12	$11		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$1,340	$1	$1	Includes Mortgage Backed security purchase activities net of any security MBS sale activities, within the consolidated investment holdings. At Qtr-end this may also include Traded-not-settled transactions.	
b. Asset Backed Securities	$0	$0	$0		
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	N/A	N/A	N/A		
b. Average Total Debit Balances[2]	N/A	N/A	N/A		
3. Underwriting					
a. Total Equity Underwriting	N/A	N/A	N/A		
b. Total Debt Underwriting	N/A	N/A	N/A		

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

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Marshall & Ilsley Corporation
Reporting month(s): February 2011
Submission date: 03/31/2011
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 (NYSE: MI) (M&I) is a diversified financial services corporation headquartered in Milwaukee, Wis. M&I Marshall & Ilsley Bank is the largest Wisconsin-based bank, with 188 offices throughout the state. In addition, M&I has 53 locations throughout Arizona; 36 offices along Florida's west coast and in central Florida; 33 offices in Indianapolis and nearby communities; 26 offices in metropolitan Minneapolis/St. Paul, and one in Duluth, Minn.; 17 offices in the greater St. Louis area; 15 offices in Kansas City and nearby communities; and one office in Las Vegas, Nev. M&I also provides trust and investment management, equipment leasing, mortgage banking, asset-based lending, financial planning, investments, and insurance services from offices throughout the country and on the Internet (www.mibank.com or www.micorp.com).

On December 17, 2010, M&I entered into a definitive agreement under which BMO Financial Group will acquire all outstanding shares of common stock of M&I in a stock-for-stock transaction. Under the terms of the agreement, each outstanding share of M&I will be exchanged for 0.1257 shares of Bank of Montreal upon closing. The transaction is expected to close prior to July 31, 2011. The transaction is subject to customary closing conditions, including regulatory approvals and approval from shareholders of M&I.

The communities and customers M&I serves continue to face impacts from the 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 $11.3 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). Included in the figures above are small business new credit extensions of $14 million in February and over $773 million since receipt of CPP capital. ("Small business" includes: (1) SBA-guaranteed loans and (2) Commercial purpose loans where the original note amount was $1 million or less, outstanding commitments were $1 million or less and the customer had (recorded) revenue of $1 million or less). Additionally, M&I has a franchise-wide foreclosure moratorium program. The moratorium is on all owner-occupied residential loans for customers who agree to work in good faith to reach a successful repayment agreement.

In Commercial and Industrial loans, we are starting to see stabilizing line utilization from existing customers, reflective of leveling national C&I loan volume. Customers continue to resize their revolving credit facilities to match their working capital 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. The decrease in mortgage originations from January to February was driven by a slow down in refinance activity due to a continued increase in interest rates on fixed rate mortgages. The Average Loan Balance decline year-over-year is attributed to originations being sold in the secondary market, periodic sales of non-performing loans and amortization of the portfolio.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Regions Financial Corporation | **Submission date: March 31, 2011** | **Person to be contacted about this report: David Turner, Chief Financial Officer**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2010	2011			
1. First Mortgage	**Dec**	**Jan**	**Feb**	**Key**	**Comments**
a. Average Loan Balance (Daily Average Total Outstanding)	$16,526	$15,998	$15,906	First and second residential 1-4 family mortgages, including residential mortgages held for sale.	**The mortgage division originated mortgage loans totaling $473 million in February 2011. Overall production decreased 19% from the prior month. New purchase originations increased 11% from prior month, and refinancing activity decreased from the prior month 30%. Application activity in February decreased 3% as compared to prior month.**
b. Total Originations	$879	$581	$473	Loan originations designated for the secondary market and those to be held in portfolio on Regions' balance sheet.	
(1) Refinancings	$655	$413	$287	Total originations designated as refinance status.	
(2) New Home Purchases	$224	$168	$186	Total originations designated as new purchase status.	
2. Home Equity					
a. Average Total Loan Balance	$14,289	$14,169	$14,052	Average balances include Home Equity loans and HELOCs.	**Home Equity average balances declined $117MM or 0.8% in February to $14.1B. The HELOAN portfolio declined $18MM, 1.2%, while HELOC balances declined $99MM or 0.8%. Portfolio run-off continues as payoffs/paydowns outpace production.**
b. Originations (New Lines+Line Increases)	$114	$63	$90	New Home Equity loans, lines and increases.	
c. Total Used and Unused Commitments	$23,411	$23,233	$23,104	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	$2,836	$2,834	$2,838	Includes consumer direct, indirect, other revolving (i.e., overdraft lines) and student loans held for sale.	**February Other Consumer Lending balances were flat with January at $2.8B. Balances are being favorably impacted by the re-entry of Indirect Lending that generated $82MM in new production during the month offset by the continued run-off of the legacy Indirect Lending portfolio as well as continued student loan sales.**
b. Originations	$119	$124	$121	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	$34,885	$35,225	$35,434	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 in the middle market, while somewhat soft by historical standards, picked up some momentum throughout the fourth quarter and into 2011. The stagnant economy continues to drive more conservative leverage positions; however, more robust loan demand is seen in the upper end of the market and in certain industries. Outstanding loan balances increased $209 million in February as compared to January levels. Commercial line utilization rates increased slightly in February as compared to January.**
b. Renewal of Existing Accounts	$2,566	$1,619	$1,331	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	$1,977	$1,167	$869	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	$16,773	$16,053	$15,793	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 $260 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. 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	$944	$751	$566	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	$74	$5	$65	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	$13,113	$13,092	$12,996	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 $20 million. These balances are reflected as components of C&I, Commercial Real Estate and First Mortgage reported above.	**We expect small business demand to pick up modestly with improvement in capital investment as consumer spending has shown recent signs of improvement. We still believe business owners will remain cautious about adding jobs and expansion even as sales and profits pick up.**
b. Originations	$708	$568	$561	New and renewed production of funded and unfunded commitments made to small business clients, which we generally define as clients with revenues up to $20 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	$1,360	$1,535	$735		**Net purchase volume as captured in bond accounting system. Reflects settlement date.** **Consists of Government and Agency Fixed-Rate Mortgage-Backed Products. The Asset Backed securities consist of Non-Agency Commercial Mortgage Backed products.**
b. Asset Backed Securities	$0	$0	$82		
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]	$1,254	$1,263	$1,231	Reflects average margin receivables as recorded on the general ledger.	
3. Underwriting					
a. Total Equity Underwriting	$74	$16	$145	Total equity underwriting activity. Represents Regions' participation percentage.	**The Morgan Keegan Equity department participated in 10 offerings during December 2010, 4 during January 2011, and 9 during February 2011. Gross debt issuance for December, January, and February was $12.7 billion, $15.0 billion, and $9.9 billion respectively.**
b. Total Debt Underwriting	$1,757	$378	$435	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 2011
Submission date: **March 31, 2011**
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, 2010, Regions had total consolidated assets of approximately $132 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 $0.8 billion to $3.5 billion for the month, while average balances declined $0.3 billion from January to $84.0 billion.

The month over month decrease in new and renewed commitments was driven by a $0.3 billion decrease in C&I renewals, a $0.3 billion decrease in C&I new commitments, and a $0.1 billion decrease in Mortgage originations.

III. Consumer Lending

A. Mortgage Lending

The mortgage division originated mortgage loans totaling $473 million in February 2011. Overall production decreased 19% from the prior month. New purchase originations increased 11% from prior month, and refinancing activity decreased from the prior month 30%. Application activity in February decreased 3% as compared to prior month.

Regions' mortgage division rolled out the U.S. Treasury sponsored Home Affordable Refinance Program (HARP) in late March 2009, which provides borrowers who have an existing loan owned or securitized by Fannie Mae or Freddie Mac, the ability to refinance to more beneficial financing terms with no new or additional mortgage insurance required, even if their current loan-to-value ratio is higher than it was on the original loan. The loan-to-value ratio cannot exceed 125%. February originations included approximately $57.2 million related to 361 loans refinanced under the Home Affordable Refinance Program.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Regions Financial Corporation**
Reporting month(s): February 2011
Submission date: **March 31, 2011**
Person to be contacted regarding this report: **David Turner, Chief Financial Officer**

Regions' has implemented the U. S. Treasury sponsored Home Affordable Modification Program (HMP) for FNMA/FHLMC loans serviced by Regions. This program is designed to assist mortgage borrowers who have an existing loan owned or securitized by Fannie Mae or Freddie Mac, and who are in imminent danger of default or are already in default to obtain modified financing terms prescribed by the program. On March 26, 2010, the U.S. Treasury announced program modifications to the existing HMP program. These program modifications are designed to expand flexibility for mortgage servicers and originators to assist more unemployed homeowners and to help more people who owe more on their mortgage than their home is worth because their local markets saw large declines in home values. In accordance with the program guidelines, Regions has distributed approximately 2,239 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 63 modifications totaling $9.7 million in unpaid principal. Regions currently services approximately $25.3 billion of Agency mortgages.

B. Home Equity Lending

Home Equity production increased 43% to $90MM from prior month and increased 27% versus same period prior year as a result of increased bookings from the January branch loan focus week combined with seasonality. Equity Lending activities for February included: daily pre-approved point of sale Equity offers at DDA account opening, pre-approved direct mail offer with lead lists to the branches, payment savings/utilization mailing to existing customers as well as continued momentum from targeting the lending needs of customers that do not qualify for the traditional HELOC product but are NOT considered subprime borrowers.

Overall Home Equity average balances declined $117MM or 0.8% in February to $14.1B. The HELOAN portfolio declined $18MM, 1.2%, while HELOC balances declined $99MM or 0.8%. Portfolio run-off continues as payoffs/paydowns outpace production.

C. Other Consumer Lending

Direct Lending and Other Revolving production increased 2% in February to $34.2MM from prior month and increased 16% versus same period prior year. Direct/Other Lending activities for February included: daily pre-approved point of sale Auto/Unsecured LOC offers at DDA account opening; pre-approved direct mail offer with lead lists to the branches, and continued momentum from targeting the lending needs of customers that do not qualify for traditional credit products but are NOT considered subprime borrowers.

Overall, February Other Consumer Lending balances were flat with January at $2.8B. Balances are being favorably impacted by the re-entry of Indirect Lending that generated $82MM in new production during the month offset by the continued run-off of the legacy Indirect Lending portfolio as well as continued student loan sales.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Regions Financial Corporation**
Reporting month(s): February 2011
Submission date: **March 31, 2011**
Person to be contacted regarding this report: **David Turner, Chief Financial Officer**

D. Customer Assistance Program

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

As a result, Regions has taken steps including renegotiating the terms of mortgages and home equity loans, keeping families in their homes and allowing Regions to maintain a foreclosure rate well below industry average for residential first mortgages. Overall, the number of Regions serviced first mortgage loans in the foreclosure process is less than half the national average. (1.92% for Regions vs. 4.63% nationally in the fourth quarter of 2010.) Since inception of the program, Regions has restructured more than $3.1 billion in mortgages, including $41 million in February 2011. Regions has assisted more than 35,000 homeowners with solutions.

In addition, Regions introduced the U.S. Treasury sponsored Home Affordable Modification Program for loans serviced on behalf of Fannie Mae and Freddie Mac back in late March 2009. To date, we have initiated 2,239 trial period modifications for $341 million, and of those, 1,514 have been completed for $230 million.

IV. Commercial Lending

A. Commercial and Industrial Lending

Loan demand in the middle market, while somewhat soft by historical standards, picked up some momentum throughout the fourth quarter and into 2011. The stagnant economy continues to drive more conservative leverage positions; however, more robust loan demand is seen in the upper end of the market and in certain industries. Outstanding loan balances increased $209 million in February as compared to January levels. Commercial line utilization rates increased slightly in February as compared to January.

Regions defines small business, in general, as clients with revenues up to $20 million. Small business lending activity is reflected within our Commercial and Industrial, Commercial Real Estate and First Mortgage outstanding loan balances and production.

We expect small business demand to pick up modestly with improvement in capital investment as consumer spending has shown recent signs of improvement. We still believe business owners will remain cautious about adding jobs and expansion even as sales and profits pick up. Small business line utilization rates remained flat in February as compared to January.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Regions Financial Corporation**
Reporting month(s): February 2011
Submission date: **March 31, 2011**
Person to be contacted regarding this report: **David Turner, Chief Financial Officer**

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. 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. The demand for financing for purchase of existing properties also remains limited as transaction volume remains low.

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 $735 million, which consists of Government and Agency Fixed-Rate Mortgage-Backed Products. Asset-Backed security activity in February totaled $82 million, which consisted of Non-Agency Commercial Mortgage Backed products.

VI. Equity and Debt Activities at Morgan Keegan

Overall February generated the highest Equity deal volume for the month of February since 2004. The oil and gas sector led the way along with the healthcare sector next. Morgan Keegan was involved in nine transactions. We continue to see financial sponsors liquidating ownership of companies by coming to market. Overnight transactions continue to be the preferred method of raising capital for the secondary market. The REIT sector saw 12 transactions price with Morgan Keegan participating in three, each being an overnight raise. The equity backlog continues to grow with 20 IPO's filing and 87 secondary's filing in February. For the Morgan Keegan Debt department, February municipal issuance was down sharply over last year. We expect March issuance to be down as well. Conversely, we expect corporate underwriting to remain strong due to a continued favorable rate environment and tightening spreads.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: SunTrust Banks, Inc. | **Submission date: 03/30/11** | **Person to be contacted about this report: Craig Smith**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2010 DEC	2011 JAN	2011 FEB	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$32,778	$32,525	$32,200	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 24% from prior month to $1.7 billion in February 2011. February refinancings and originations for new purchases decreased. Average balances decreased $325 million in February.**
b. Total Originations	$2,841	$2,284	$1,746	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	$2,149	$1,798	$1,271		
(2) New Home Purchases	$692	$486	$475		
2. Home Equity					
a. Average Total Loan Balance	$16,587	$16,461	$16,192	Average balance, originations, and commitments include both Home Equity Lines and Home Equity Loans.	**Average balances outstanding decreased 2% in February. Originations decreased $13 million compared to January. The average line utilization rate decreased slightly to 54%.**
b. Originations (New Lines+Line Increases)	$183	$127	$114		
c. Total Used and Unused Commitments	$30,409	$30,236	$30,060		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$1,047	$1,024	$998	Purchases drawn against SunTrust consumer and commercial credit card lines of credit are booked in the calendar month transacted.	**February originations increased to $20 million. Total line commitments and usage declined 1% from January. Average line utilization remained stable at 28% compared to January.**
b. New Account Originations (Initial Line Amt)	$12	$18	$20	SunTrust issues both commercial and consumer credit card lines of credit. New line commitments are recognized when approved and cards are issued.	
c. Total Used and Unused Commitments	$3,708	$3,648	$3,625	This is the line commitment total for all credit card accounts of record.	
4. Other Consumer					
a. Average Total Loan Balance	$15,891	$16,197	$16,255	Average balances and originations include student loans, direct installment loans (auto and non-auto), indirect installment loans (auto and marine), and unsecured personal credit lines.	**Average balances increased fractionally compared to January. Other Consumer originations increased $42 million, or 8%, compared to January.**
b. Originations	$476	$502	$544		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	DEC	JAN	FEB	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$34,057	$34,491	$34,542	Includes average outstandings for Commercial & Industrial loans and leases extended to small business, commercial, middle market, and large corporate clients.	**Average loan balances increased $51 million compared to January. February originations of new commitments decreased 18% compared to January while renewing credit facilities increased 25% compared to January.**
b. Renewal of Existing Accounts	$1,834	$921	$1,152	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	$2,840	$1,343	$1,100	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	$18,341	$17,898	$17,646	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 average balances declined $252 million in February compared to January. Loan demand has remained soft. There was a $33 million increase in February originations of new and renewing credit facilities resulting in a 10% increase compared to January.**
b. Renewal of Existing Accounts	$284	$177	$198	Renewals represent credit facilities and stand-alone notes that matured and were renewed during the reporting period. Includes funded loans and unfunded commitments, but does not include letters of credit or derivatives.	
c. New Commitments	$247	$151	$163	Includes new facilities and stand-alone notes extended to new or existing clients. Reflects both funded loans and unfunded commitments. Does not include takedowns under existing commitments, letters of credit, or derivatives.	
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$4,686	$4,776	$4,877	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.	**Average loan balances increased $101 million compared to January. Originations were $41 million in February.**
b. Originations	$40	$30	$41		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$529	$913	$1,015	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 purchased a net $1 billion of U.S. government and agency issued mortgage-backed securities and transacted net sales of $8 million of asset-backed securities in the available-for-sale portfolio.**
b. Asset Backed Securities	-$19	-$37	-$8	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	$37	$8	$7	Includes total dollars allocated to STRH in equity underwriting transactions that settled within the reporting period.	**Total debt underwriting consisted of investment-grade debt of $252 million, municipal debt of $33 million and high-yield debt of $129 million in February. Equity underwriting transactions for February totaled $7 million.**
b. Total Debt Underwriting	$1,006	$881	$414	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 2011
Submission date: 03/30/11
Person to be contacted regarding this report: **Craig 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.

SunTrust Banks, Inc., with total assets of $172.9 billion on December 31, 2010, is one of the nation's largest financial holding companies. Through its banking subsidiaries, the Company provides deposit, credit, trust, and investment services to a broad range of retail, business, and institutional clients. Other subsidiaries provide mortgage banking, brokerage, investment management, equipment leasing, and capital market services. SunTrust operates 1,668 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 $117.8 billion, declining $0.8 billion 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. Total new loan originations, commitments, and renewals extended to all borrowers in February totaled $5 billion, a decrease of 9% from January, driven mostly by decreased Mortgage activity.

Consumer Lending

Mortgage originations totaled $1.7 billion during February, representing a 24% decrease from January. Mortgage refinancings decreased in February by 29% and loans funded for new home purchases decreased in February by 2% relative to January. Total average mortgage balances declined $325 million, or 1%, compared to January.

Home equity total used and unused commitments decreased $176 million representing a decrease of 1% from January. Total equity loan and line originations decreased 10% to $114 million in February and average home equity loan balances declined $269 million, or 2%, compared to January.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **SunTrust Banks, Inc.**
Reporting month(s): February 2011
Submission date: 03/30/11
Person to be contacted regarding this report: **Craig Smith**

Credit card balances represent a small percentage of SunTrust's loan portfolio and drive a relatively immaterial percentage of SunTrust's total annual loan originations. In February, new credit card originations totaled $20 million, with $14 million related to new consumer accounts and $6 million related to new business accounts.

Other Consumer loans are primarily composed of student, auto, and other loans. Average Other Consumer loan balances increased fractionally by $58 million during February, while indirect auto, student, and other consumer loan originations increased $42 million, or 8%, compared to January.

Commercial Lending

Average C&I loan balances increased $51 million in February. Total Commercial Lending new commitments and renewals were $2.3 billion in February, a 1% decline from January. Renewals of existing credit facilities and stand-alone notes totaled $1.2 billion in February, an increase of 25% from January. Combined new credit facilities, notes and leases decreased in February by $243 million, or 18%, compared to January, as line demand and utilization declined in conjunction with seasonal borrowing.

Commercial Real Estate

Average Commercial Real Estate loans decreased $252 million, or 1%, 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. In February, Commercial Real Estate renewals of existing accounts increased $21 million, or 12%, and new Commercial Real Estate commitments grew $12 million, or 8%, compared to January.

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 $4.9 billion, up 2% from January. February originations totaled $41 million, increasing $11 million, or 37%, compared to January.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **SunTrust Banks, Inc.**
Reporting month(s): February 2011
Submission date: 03/30/11
Person to be contacted regarding this report: **Craig Smith**

Other Intermediation Activities

Beyond lending to consumers and businesses, SunTrust participates in various additional intermediation activities. In February, SunTrust transacted $1 billion in net purchases of U. S. government and agency issued mortgage-backed securities and $8 million in net sales of asset-backed securities in the available for sale portfolio.

SunTrust participated in fifteen debt issues in February with a total notional value of $7.5 billion. SunTrust's allocation of underwritten debt included $252 million in investment-grade issues, $33 million in municipal debt issues and $129 million in high-yield debt issues, which in the aggregate was $467 million below January totals.

In February, SunTrust participated in two equity offerings with a total notional value of $281 million, of which our allocation was $7 million.