TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Fifth Third Bancorp | **Submission date: February 28, 2011** | **Person to be contacted about this report: Blane Scarberry**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2010 NOV	DEC	2011 JAN	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$11,239	$11,545	$11,450	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 January were down and totaled approximately $1.6 billion driven by $1.4 billion of refinancing activity.**
b. Total Originations	$2,490	$2,804	$1,649		
(1) Refinancings	$2,096	$2,340	$1,401		
(2) New Home Purchases	$394	$464	$248		
2. Home Equity					
a. Average Total Loan Balance	$11,105	$11,038	$10,907	Average balance consists of HELOC and HELOAN accounts consistent with the classification of the FR Y9C report.	**Fifth Third extended $68 million of home equity lines of credit during January, a decrease of $37 million from December.**
b. Originations (New Lines+Line Increases)	$83	$105	$68		
c. Total Used and Unused Commitments	$19,014	$18,878	$18,824		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$2,162	$2,246	$2,259	Average balance consists of US cards for consumer obligors only, consistent with the classification of the FR Y9C report. Business cards are included in C&I balances.	**January new credit card extensions were $76 million, a decrease of $22 million from extensions in December.**
b. New Account Originations (Initial Line Amt)	$108	$98	$76		
c. Total Used and Unused Commitments	$12,326	$12,280	$12,466		
4. Other Consumer					
a. Average Total Loan Balance	$11,065	$11,147	$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 $469 million in January. This was a decrease of approximately $63 million over December.**
b. Originations	$483	$532	$469		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	NOV	DEC	JAN	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$27,704	$28,288	$29,549	Average balance consists of non-real estate commercial loans and leases consistent with the classification of the FR Y9C report. This includes business cards.	**New C&I commitments originated in January 2011 decreased to $1.29 billion compared to $3.37 billion in December 2010.**
b. Renewal of Existing Accounts	$1,781	$3,562	$1,461	Includes renewed funded loans and renewed commitments.	
c. New Commitments	$2,033	$3,368	$1,290	Includes new commitments both funded and unfunded	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$15,329	$15,094	$14,452	Average balance consists of real estate secured commercial loans consistent with the classification of the FR Y9C report.	**New CRE commitments originated in January 2011 were $68 million, compared to $218 million in December 2010. Renewal levels for existing accounts increased in January 2010 to $287 million compared to $1.18 billion in December 2010.**
b. Renewal of Existing Accounts	$367	$1,180	$287	Includes renewed funded loans and renewed commitments.	
c. New Commitments	$123	$218	$68	Includes new commitments both funded and unfunded	
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$4,747	$4,735	$4,722	Small business loans are those classified as small business under standards established by Fifth Third Bank. These loans are already presented within the C&I and CRE categories. Thus, this disclosure is a subset of schedule B items 1 and 2.	**Small Business commitments originated in January 2011 were $258 million, which was down compared to $438 million in December 2010.**
b. Originations	$329	$438	$258		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$383	$289	$103	Consists of MBS purchases less sales for the month.	**Agency CMO net purchases totaled $43 million and Agency MBS net purchases totaled $60 million.**
b. Asset Backed Securities	$0	$0	$0	Consists of ABS purchases less sales for the month.	
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	NA	NA	NA		
b. Average Total Debit Balances[2]	NA	NA	NA		
3. Underwriting					
a. Total Equity Underwriting	NA	NA	NA		
b. Total Debt Underwriting	$321	$1,469	$142		

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

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Fifth Third Bancorp**
Reporting month(s): January 2011
Submission date: February 28, 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 decreased by approximately 4.3% in January 2011 compared to December 2010. New CRE commitments originated in January 2011 were $68 million, compared to $218 million in December 2010. Renewal levels for existing accounts decreased in January 2011 to $287 million compared to $1.18 billion in December 2010. Payments and dispositions outpaced the volume of renewals and new originations in January causing the overall average 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 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 increased by approximately 4.5% in January 2011 compared to December 2010. New C&I commitments originated in January 2011 decreased to $1.29 billion compared to $3.37 billion in December 2010. Renewal levels for existing accounts in January 2011 of $1.46 billion was down compared to $3.56 billion in December 2010. 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 January, 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

Name of institution: **Fifth Third Bancorp**
Reporting month(s): January 2011
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Small Business: Average Small Business balances decreased by approximately 0.3% in January 2011 compared to December 2010. Small Business commitments originated in January 2011 were $258 million, which was down compared to $438 million in December 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 up 1.4% in January 2011 compared to December 2010. We continue to actively work out problem loans and receive principal payments from borrowers. The growth seen in C&I loans more than offset continued reduction in our commercial real estate portfolios driving the overall impact on the average balances in the month of January 2011.

Consumer section:

Consumer: January new credit card extensions were $76 million, a decrease of $22 million from extensions in December. Other consumer loan originations, which include new car loans, were $469 million in January. This was a decrease of approximately $63 million over December.

January 2011 overall loan volume for non-mortgage consumer credit (home equity, credit card and auto) was down compared to December 2010.

January 2011 mortgage lending saw total originations of $1.6 billion driven by $1.4 billion of refinancing activity. New home purchases were $248 million which was a decrease of $216 million compared to December 2010. Fifth Third extended $68 million of home equity lines of credit during January, a decrease of $37 million from December.

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

In January of 2011, Fifth Third's portfolio of consumer loans and leases was flat relative to December 2010.

Treasury section:

January investment portfolio activity included the re-investment of portfolio cash flows into MBS and CMO's. For the month, Agency CMO net purchases totaled $43 million and Agency MBS net purchases totaled $60 million.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: KeyCorp | **Submission date: 2/28/11** | **Person to be contacted about this report: Robert L. Morris**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	NOV-10	DEC-10	JAN-11	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$2,993	$2,997	$2,995	First Mortgage includes loans secured by 1-4 family residential properties including home equity loans secured by first liens.	The January reduction in new business originations related to a decrease in application volume in November and December 2010. Further reductions in new originations are expected in February as mortgage applications in January were comparable to the December level.
b. Total Originations	$225	$280	$233	Total Originations include both portfolio and held-for-sale loan originations.	
(1) Refinancings	$173	$237	$199		
(2) New Home Purchases	$52	$43	$34		
2. Home Equity					
a. Average Total Loan Balance	$8,173	$8,120	$8,058	Home Equity includes home equity lines of credit only (Home equity loans secured by first liens are included with First Mortgages above).	January application volume was down, in line with historical seasonality. Higher approval rates are helping drive year-over-year improvement in new business originations.
b. Originations (New Lines+Line Increases)	$65	$63	$56		
c. Total Used and Unused Commitments	$15,836	$15,750	$15,695		
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	$9,461	$9,358	$9,259	Other Consumer includes all other non-revolving consumer loans.	January application volume is still at a seasonal low, although up 10% from the December 2010 level.
b. Originations	$11	$10	$11		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	NOV-10	DEC-10	JAN-11	Key	
1. C & I					
a. Average Total Loan and Lease Balance	$23,099	$22,918	$22,829	C & I includes lease financing receivables, commercial and industrial loans, agricultural loans, loans to depository institutions and other nonconsumer loans.	January origination activity was consistent with seasonal experience as the volume declined from the year-to-date 2010 monthly high experienced in December. The Institutional Bank, Middle Market and Business Banking segments had the highest approval volumes in January.
b. Renewal of Existing Accounts	$660	$1,148	$668	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	$1,096	$1,371	$683	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	$12,228	$12,114	$11,679	Commercial Real Estate includes construction and land loans, loans secured by multi-family residential properties and by other nonresidential properties.	January new originations occurred across the corporation, with 42% in the Real Estate Capital segment, 24% in the Middle Market segment and 24% in the Business Banking segment. While new commitment volume was down from the December 2010 level, the activity compares favorably with the January 2010 level, when new originations were less than $50 million. Renewal volume is in line with the past several months as well as with the January 2010 level and was primarily within the Real Estate Capital segment.
b. Renewal of Existing Accounts	$179	$201	$248	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	$191	$362	$92	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	$2,932	$2,921	$2,955	Small Business includes loans guaranteed by the Small Business Administration ("SBA") and other loans internally classified as small business loans.	January new loan approvals of $65 million were down nearly 32% from the December level, but compare favorably to the January 2010 volume of $50 million. January's loan approvals declined across all product areas and regions, consistent with seasonal experience early in the first quarter. January loan renewals totaled $128 million, which was in line with first quarter expectations and is $31 million higher than the January 2010 level.
b. Originations	$82	$106	$65		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$1,092	$3	$1	January mortgage backed securities ("MBS") net purchased volume includes $605 million in purchases and $604 million in paydowns, calls and maturities.	Purchases of collateralized mortgage obligations issued by government-sponsored entities in January were approximately equal to the amount received in maturities, calls, and paydowns and reflect KeyCorp's efforts to support 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	$218	$121	$104	Represents KeyCorp's equity underwriting commitments.	KeyCorp was the co-manager on four equity deals, totaling $104 million in underwriting commitments, compared to five deals totaling $79 million in January 2010. Taxable debt underwriting consisted of fifteen deals totaling $255 million in underwriting commitments, of which fourteen deals were investment grade and one was not rated. Municipal debt underwriting totaled $34 million in underwriting commitments.
b. Total Debt Underwriting	$853	$122	$289	Represents KeyCorp's taxable and municipal debt underwriting commitments.	

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

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **KeyCorp**
Reporting month(s): **January 2011**
Submission date: **2/28/11**
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 credit originations declined in January from December's level. Credit demand for Commercial and Industrial ("C & I") lending was strongest in the Institutional segment. Commercial Real Estate ("CRE") originations also declined from December 2010's year-to-date monthly high. Consumer credit demand remained flat overall from December levels.

Consumer

Consumer credit demand was flat in January compared to December, in line with lower seasonal expectations for the winter months in KeyCorp's footprint. January auto loan and unsecured line application volumes increased from December's levels. The lower mortgage volume is reflective of the changing interest rate environment and a reduction in refinancing applications.

C & I

C & I new loan approval volume declined in January from the December level, which is consistent with seasonal trends. Loan approvals to new and existing clients were highest in the Institutional Bank segment at $222 million, followed by the Business Banking and Middle Market segments.

Commercial Real Estate

Commercial real estate originations were weak in January compared to a strong December. The decline is attributed to seasonality, although the timing of some of the healthcare–related loan originations in late 2010 may have been reflective of uncertainty around the continuation of stimulus-related financing programs. January 2011's commercial real estate origination volume was still notably stronger than that of January 2010.

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Small Business
New loan approvals were down 32% in January from the December level. However, it is typical to experience lower new loan applications early in the first quarter. January 2011 new loan approvals of $65 million exceeded both the January 2010 and 2009 levels by 30%. January 2011 marked the first month in approximately two years in which KeyCorp experienced month-over-month growth in monthly average small business loan balances. The growth is attributed to new loan approvals that occurred in the last half of 2010, leading to originations in 2011 at levels exceeding paydowns.

Investment Portfolio
KeyCorp continues to use the available-for-sale securities portfolio to support strategies for managing overall balance sheet liquidity and interest rate risk. In January, the size of KeyCorp's investment portfolio remained essentially the same, as purchases of $605 million of collateralized mortgage obligations issued by government-sponsored entities were offset by $604 million in maturities, calls, and paydowns related to mortgage-backed securities.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Marshall & Ilsley Corporation | **Submission date: 02/28/11** | **Person to be contacted about this report: Gregory A. Smith**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2010 NOV	2010 DEC	2011 JAN	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$6,252	$6,145	$6,008	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 primarily driven by the decrease in refinance activity due to continued rising rates on fixed rate mortgages.**
b. Total Originations	$279	$241	$152	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	$227	$190	$122		
(2) New Home Purchases	$52	$51	$31		
2. Home Equity					
a. Average Total Loan Balance	$2,533	$2,507	$2,482	Includes Home Equity Lines only.	**Average Total Loan Balance was down month-over-month as runoff continues to outpace new production. Originations were down vs December, impacted by seasonality and higher loan rates. Total Used and Unused Commitments were down slightly.**
b. Originations (New Lines+Line Increases)	$28	$28	$22		
c. Total Used and Unused Commitments	$4,589	$4,552	$4,524		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$276	$285	$283	Includes Consumer Card only.	**Average Total Loan Balance was down month-over-month reflecting post holiday season spending patterns. New Account Originations were up month-over-month. Total Used and Unused Commitments were effectively flat month-over-month.**
b. New Account Originations (Initial Line Amt)	$10	$6	$7		
c. Total Used and Unused Commitments	$1,331	$1,329	$1,331		
4. Other Consumer					
a. Average Total Loan Balance	$1,882	$1,107	$928	Includes consumer PRA & LOCs. Subcategories include Auto Leases, Dealer Finance, Personal, Securities Loans, and Student Loans.	**Average total loan balances decreased in January again due to the $934 million dealer finance loan sale which occurred in mid-December. This loan sale was on performing auto loans originated by our Dealer Finance group. Originations decreased month-over-month, led by Dealer Finance.**
b. Originations	$59	$52	$42	Includes Additional Notes and Refinances to existing customers and notes to new customers.	

SCHEDULE B: COMMERCIAL LENDING (Millions $)	NOV	DEC	JAN	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$11,781	$11,605	$11,612	Includes A/R and Inventory, Dealer Commercial, Agricultural, IRB's and Muni, and Commercial Leases.	**Average Balances increased slightly in January. Renewals decreased from January to December, 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	$200	$281	$153	Renewals include renewal of existing accounts where new money is requested, terms are modified, or new master line is established.	
c. New Commitments	$121	$158	$117	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	$16,343	$15,959	$15,542	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 lower than prior months, reflecting variation in renewal cycles. Commercial Real Estate Average Balances are expected to continue contracting due to portfolio amortization.**
b. Renewal of Existing Accounts	$78	$92	$28	Renewals include renewal of existing accounts where new money is requested, terms are modified, or new master line is established.	
c. New Commitments	$16	$16	$11	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	$3,088	$3,050	$3,010	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. January Originations were lower than December led by Agricultural Loans Secured by Farmland. Pipelines and Originations remain at historically low levels due to a decrease in demand as customers continue to address impacts from current economic conditions.**
b. Originations	$14	$17	$12		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$236	$1,340	$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): January 2011
Submission date: 02/28/2011
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 $260 million of new credit to new and existing customers in January for a total of over $11.1 billion since the infusion of CPP capital in mid-November 2008 (The "new credit" amount includes new and expanded extensions of credit, or commitments to extend credit, as well as renewals of existing credit where a new promissory note was executed). Included in the figures above are small business new credit extensions of $19 million in January and over $758 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 continued with a franchise-wide foreclosure moratorium program through March 31, 2011. 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

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Marshall & Ilsley Corporation
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Person to be contacted regarding this report: **Gregory A. Smith**

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 December to January was driven by a slow down in both purchase and refinance activity due to a significant increase in interest rates on fixed rate mortgages in the fourth quarter of 2010. 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.

In the Other Consumer category, Average Total Loan Balances decreased month-over-month due to a $934 million loan sale on December 10, 2010. This loan sale was on performing auto loans originated by our Dealer Finance group.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Regions Financial Corporation | **Submission date: February 28, 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	**Nov**	**Dec**	**Jan**	**Key**	**Comments**
a. Average Loan Balance (Daily Average Total Outstanding)	$16,861	$16,526	$15,998	First and second residential 1-4 family mortgages, including residential mortgages held for sale.	**The mortgage division originated mortgage loans totaling $581 million in January 2011. Overall production decreased 34% from the prior month. New purchase originations decreased 25% from prior month, and refinancing activity decreased from the prior month 37%. Application activity in January increased 7.6% as compared to prior month.**
b. Total Originations	$866	$879	$581	Loan originations designated for the secondary market and those to be held in portfolio on Regions' balance sheet.	
(1) Refinancings	$641	$655	$413	Total originations designated as refinance status.	
(2) New Home Purchases	$226	$224	$168	Total originations designated as new purchase status.	
2. Home Equity					
a. Average Total Loan Balance	$14,388	$14,289	$14,169	Average balances include Home Equity loans and HELOCs.	**Home Equity average balances declined $120MM or 0.8% in January to $14.2B. The HELOAN portfolio declined $23MM, 1.5%, while HELOC balances declined $98MM or 0.8%. Portfolio run-off continues as payoffs/paydowns outpace production.**
b. Originations (New Lines+Line Increases)	$104	$114	$63	New Home Equity loans, lines and increases.	
c. Total Used and Unused Commitments	$23,563	$23,411	$23,233	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	$2,816	$2,836	$2,834	Includes consumer direct, indirect, other revolving (i.e., overdraft lines) and student loans held for sale.	**January Other Consumer Lending balances were flat with December at $2.8MM. Balances are being favorably impacted by the re-entry of Indirect Lending that generated $85MM in new production during the month (versus $75MM in the prior month) offset by the continued run-off of the legacy Indirect Lending portfolio as well as continued student loan sales.**
b. Originations	$103	$119	$124	Includes direct and student lending origination activity.	

SCHEDULE B: COMMERCIAL LENDING (Millions $)					
1. C & I	**Nov**	**Dec**	**Jan**	**Key**	**Comments**
a. Average Total Loan and Lease Balance	$34,328	$34,885	$35,225	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. 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 $341 million in January as compared to December levels. Commercial line utilization rates increased slightly in January as compared to December.**
b. Renewal of Existing Accounts	$2,099	$2,566	$1,619	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	$1,282	$1,977	$1,167	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	$17,267	$16,773	$16,053	Average outstanding funded balances (net of deferred fees and costs) for commercial investor-owned real estate related loans. Also includes Commercial loans held for sale.	**In January, commercial real estate balances decreased $719 million from December levels. In January, new loan demand remained low. Developers are reluctant to begin new projects or purchase existing projects under current economic conditions. The focus in commercial real estate lending is on renewing and restructuring real estate loans with existing clients. 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	$863	$944	$751	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	$105	$74	$5	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	$13,019	$13,113	$13,092	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	$600	$708	$568	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	$539	$1,360	$2,076		**Net purchase volume as captured in bond accounting system. Reflects settlement date. Consists of Government and 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]	$1,107	$1,254	$1,263	Reflects average margin receivables as recorded on the general ledger.	
3. Underwriting					
a. Total Equity Underwriting	$45	$74	$16	Total equity underwriting activity. Represents Regions' participation percentage.	**The Morgan Keegan Equity department participated in 8 offerings during November, 10 during December, and 4 during January. Gross debt issuance for November, December, and January was $12.5 billion, $12.7 billion, and $15.0 billion respectively.**
b. Total Debt Underwriting	$1,443	$1,757	$378	Debt issuances delivered monthly. Represents Regions' participation percentage.	

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

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Regions Financial Corporation**
Reporting month(s): **January 2011**
Submission date: **February 28, 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 January, new and renewed commitments decreased by $2.4 billion to $4.3 billion for the month, while average balances declined $1.1 billion from December to $84.2 billion.

The month over month decrease in new and renewed commitments was driven by a $0.9 billion decrease in C&I renewals, a $0.8 billion decrease in C&I new commitments, and a $0.3 billion decrease in Mortgage originations.

III. Consumer Lending

A. Mortgage Lending

The mortgage division originated mortgage loans totaling $581 million in January 2011. Overall production decreased 34% from the prior month. New purchase originations decreased 25% from prior month, and refinancing activity decreased from the prior month 37%. Application activity in January increased 7.6% 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%. January originations included approximately $86.3 million related to 541 loans refinanced under the Home Affordable Refinance Program.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Regions Financial Corporation**
Reporting month(s): **January 2011**
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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 2,173 modification packages to eligible borrowers subject to a ninety-day trial period. The first modifications under this program were seen in July 2009. In the month of January, Regions completed 58 modifications totaling $9.2 million in unpaid principal. Regions currently services approximately $25.2 billion of Fannie Mae and Freddie Mac mortgages.

B. Home Equity Lending

Based on the typical seasonal decline experienced in January, Home Equity production decreased 45% to $63MM from prior month and increased 2% versus same period prior year. Equity Lending activities for January included: daily pre-approved point of sale Equity offers at DDA account opening, pre-approved direct mail offer with lead lists to the branches, branch loan focus week including call nights activities, and 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 $120MM or 0.8% in January to $14.2B. The HELOAN portfolio declined $23MM, 1.5%, while HELOC balances declined $98MM or 0.8%. Portfolio run-off continues as payoffs/paydowns outpace production.

C. Other Consumer Lending

Direct Lending and Other Revolving production also experiences a seasonal decline in January with production decreasing 13% to $34MM from prior month but increasing 24% versus same period prior year. Direct/Other Lending activities for January 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, branch loan focus week including call nights activities, 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, January Other Consumer Lending balances were flat with December at $2.8MM. Balances are being favorably impacted by the re-entry of Indirect Lending that generated $85MM in new production during the month (versus $75MM in the prior 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): **January 2011**
Submission date: **February 28, 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 first mortgage loans in the foreclosure process is less than half the national average. (2.10% for Regions vs. 4.39% nationally in the third quarter of 2010.) Since inception of the program, Regions has restructured more than $2.7 billion in mortgages, including $46 million in January 2010. Regions has assisted more than 34,000 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 2,173 trial period modifications for $331 million, and of those, 1,451 have been completed for $221 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. 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 $341 million in January as compared to December levels. Commercial line utilization rates increased slightly in January as compared to December.

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 January as compared to December.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Regions Financial Corporation**
Reporting month(s): **January 2011**
Submission date: **February 28, 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 January, 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 January totaled $2,076 million, which consists of Government and Agency Fixed-Rate Mortgage-Backed Products.

VI. Equity and Debt Activities at Morgan Keegan

In January 2011 the Equity Capital market was a buzz about the record volumes generated in 2010. The "street" priced 47 deals in January, beating January 2010 and January 2009. Not only did January have a record transaction month, the dollars raised were a record as well. The real estate sector and the finance sectors led the way, both in number of transactions and dollars raised. Morgan Keegan continues to be involved in accelerated book build transactions and anticipates being more involved in the IPO market. We are looking forward to a challenging but very interesting 2011. For the Morgan Keegan Debt issuance department, January municipal issuance was down year over year for a variety of factors. February municipal issuance is expected to be down as well, but higher than January 2011. Conversely, corporate underwriting is expected 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: 02/28/11** | **Person to be contacted about this report: Craig Smith**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2010 NOV	2010 DEC	2011 JAN	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$32,808	$32,778	$32,525	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% from prior month to $2.3 billion in January 2011. January refinancings and originations for new purchases decreased. Average balances decreased $253 million in January.**
b. Total Originations	$2,990	$2,841	$2,284	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	$2,379	$2,149	$1,798		
(2) New Home Purchases	$611	$692	$486		
2. Home Equity					
a. Average Total Loan Balance	$16,656	$16,587	$16,461	Average balance, originations, and commitments include both Home Equity Lines and Home Equity Loans.	**Average balances outstanding decreased fractionally in January. Originations decreased $56 million compared to December. The average line utilization rate decreased to 54%.**
b. Originations (New Lines+Line Increases)	$149	$183	$127		
c. Total Used and Unused Commitments	$30,590	$30,409	$30,236		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$1,056	$1,047	$1,024	Purchases drawn against SunTrust consumer and commercial credit card lines of credit are booked in the calendar month transacted.	**January originations increased to $18 million. Total line commitments and usage declined 2% from December. Average line utilization remained stable at 28% compared to December.**
b. New Account Originations (Initial Line Amt)	$21	$12	$18	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	$3,714	$3,708	$3,648	This is the line commitment total for all credit card accounts of record.	
4. Other Consumer					
a. Average Total Loan Balance	$15,018	$15,891	$16,197	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 2% compared to December. Other Consumer originations increased $26 million, or 5%, compared to December.**
b. Originations	$577	$476	$502		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	NOV	DEC	JAN	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$33,888	$34,057	$34,491	Includes average outstandings for Commercial & Industrial loans and leases extended to small business, commercial, middle market, and large corporate clients.	**Average loan balances increased $434 million compared to December. January originations of new commitments decreased 53% compared to December and renewing credit facilities decreased 50% compared to December.**
b. Renewal of Existing Accounts	$976	$1,834	$921	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	$1,421	$2,840	$1,343	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	$18,592	$18,341	$17,898	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 $443 million in January compared to December. Loan demand has remained soft. There was a $203 million decrease in January originations of new and renewing credit facilities resulting in a 38% decrease compared to December.**
b. Renewal of Existing Accounts	$242	$284	$177	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	$246	$247	$151	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	$4,721	$4,686	$4,776	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 $90 million compared to December. Originations were $30 million in January.**
b. Originations	$39	$40	$30		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$420	$529	$913	The numbers represent net purchase volume within the reporting period. These securities are reported in SunTrust's available-for-sale and trading portfolios.	**In January, SunTrust purchased a net $913 million of U.S. government and agency issued mortgage-backed securities and transacted net sales of $37 million of asset-backed securities in the available-for-sale and trading portfolios.**
b. Asset Backed Securities	$0	-$19	-$37	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	$78	$37	$8	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 $738 million, municipal debt of $84 million and high-yield debt of $59 million in January. Equity underwriting transactions for January totaled $8 million.**
b. Total Debt Underwriting	$1,097	$1,006	$881	Includes total dollars allocated to STRH in investment grade fixed income, high yield fixed income, and municipal debt underwriting transactions that settled within the reporting period.	

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

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **SunTrust Banks, Inc.**
Reporting month(s): January 2011
Submission date: 02/28/11
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 January, including loans held for sale, totaled $118.6 billion, decreasing $0.1 billion from December. These totals do not include loans extended to clients and sold to third parties. This fact is particularly relevant when considering the mortgage portfolio, since the majority of new originations and refinanced mortgage loans are sold to third parties. Total new loan originations, commitments, and renewals extended to all borrowers in January totaled $5.5 billion, a decrease of 37% from December, driven mostly by decreased Commercial activity.

Consumer Lending

Mortgage originations totaled $2.3 billion during January, representing a 20% decrease from December. Mortgage refinancings decreased in January by 16% and loans funded for new home purchases decreased in January by 30% relative to December. The decrease was influenced by seasonality and winter weather. Total average mortgage balances decreased $253 million, or 1%, compared to December.

Home equity total used and unused commitments decreased $173 million representing a decrease of 1% from December. Total equity loan and line originations decreased 31% to $127 million in January and average home equity loan balances decreased $126 million compared to December. 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 January, new credit card originations totaled $18 million, with $12 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 $306 million, or 2%, compared to December. Indirect auto, student, and other consumer loan originations in January increased 5% compared to December.

Commercial Lending

Average C&I loan balances increased $434 million, or 1%, in January. Total Commercial Lending new commitments and renewals were $2.3 billion in January, a 52% decrease from December. Renewals of existing credit facilities and stand-alone notes totaled $0.9 billion in January, a decrease of 50% from December. Combined new credit facilities, notes and leases decreased in January by $1.5 billion, a 53% decrease compared to December, as line demand and utilization decreased in conjunction with seasonal borrowing.

Commercial Real Estate

Average Commercial Real Estate loans decreased $443 million, or 2%, compared to the December average. New residential home builder loan demand was negligible and demand for commercial development projects remained low as property values remained depressed and investment activity was limited. In January, Commercial Real Estate renewals of existing accounts decreased $107 million, or 38%, and new Commercial Real Estate commitments decreased $96 million, or 39%, compared to December. While down compared to December, the majority of the January origination activity was associated with large commercial or corporate businesses.

Small Business Lending

Most small business loans are originated in the business banking group which primarily serves clients with annual sales of $5 million or less. In January, the average loan balance was $4.8 billion, up 2% from

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **SunTrust Banks, Inc.**
Reporting month(s): January 2011
Submission date: 02/28/11
Person to be contacted regarding this report: **Craig Smith**

December. January originations totaled $30 million, a decrease of $10 million, or 25%, compared to December.

Other Intermediation Activities

Beyond lending to consumers and businesses, SunTrust participates in various additional intermediation activities. In January, SunTrust transacted $913 million in net purchases of U. S. government and agency issued mortgage-backed securities and $37 million in net sales of asset-backed securities in the available for sale and trading portfolios.

SunTrust participated in twenty-three debt issues in January with a total notional value of $18.2 billion. SunTrust's allocation of underwritten debt included $738 million in investment-grade issues, $84 million in municipal debt issues and $59 million in high-yield debt issues, which in the aggregate was $125 million below December totals.

In January, SunTrust participated in one equity offering with a total notional value of $200 million, of which our allocation was $8 million.