TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Citigroup | **Submission date: December 22, 2010** | **Person to be contacted about this report: Peter Bieszard**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	SEP	2010 OCT	NOV	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$120,154	$118,678	$117,142	Consists of residential whole loans. Excludes assets classified as trading assets that are not part of the core mortgage portfolio.	**End of period 1st mortgage loan balances decreased $855 million or 1% from the prior period. Increase in loan originations for the period was $7.2 billion and asset sales were $7 billion, with the remaining fluctuation due to loan repurchases and normal runoff not being replaced by new product activity.**
b. Total Originations	$6,793	$7,242	$7,273	Originations includes new loans whether for refinancing of an existing home or the purchase of a home. It does not include troubled debt restructurings which usually includes a restructuring of terms and not additional extensions of credit.	
(1) Refinancings	$3,066	$3,414	$3,716	If on a refinancing, amounts were added to the existing loan balance, the total amount of the new loan is reported. Originations include both loans originated for the balance sheet as well as loans originated for sale.	
(2) New Home Purchases	$410	$386	$351		
2. Home Equity					
a. Average Total Loan Balance	$54,457	$53,004	$52,309	Includes HELOC and 2nd mortgages.	**Home equity loans are primarily sourced through Retail Bank branches and are included in Citi's loss mediation and loan modification programs. Citi continues to expand participation in its loss mitigation efforts and programs focused on helping homeowners facing financial difficulty to modify their loans. Through initiatives like the Citi Homeownership Assistance Program and the Home Affordable Mortgage Program, Citi modified approximately 10,300 first and second mortgage loans totaling more than $1.5 billion in November.**
b. Originations (New Lines+Line Increases)	$100	$86	$88	If a line is increased, only the amount of the increase is included in originations. If we originated a new HELOC or 2nd, we included the amount drawn in the Ending and Average Balances, and we included the total new line in originations.	
c. Total Used and Unused Commitments	$68,263	$67,476	$66,535		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$122,510	$119,738	$118,786	Balances do not include commercial card activity.	**Purchase sales were up 5.3% versus prior month and down 5.1% versus same month of prior year. Average receivables were down from prior month. Card members continued to participate in Citi's expanded eligibility forbearance programs; total balances in these programs decreased 4.6% vs. prior year and 3.0% vs. October with more than 84,000 card member sign-ups in November.**
b. New Account Originations (Initial Line Amt)	$6,418	$5,511	$6,660		
c. Total Used and Unused Commitments	$706,694	$694,755	$692,803		
4. Other Consumer					
a. Average Total Loan Balance	$62,865	$57,078	$56,412	Includes auto, student and personal loans. Student loans includes related deferred fees and lines of credit with schools (which are secured by student loans).	**Average loan balances are down due to the October sale of certain loan portfolios.** **Originations were up primarily due to seasonality.**
b. Originations	$530	$435	$567		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	SEP	OCT	NOV	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$17,362	$16,221	$16,750	Renewals and new commitments are on a facility basis. Facilities may include L/Cs. Renewals represent credit facilities that expired/matured and were renewed during the period.	**Overall change in C&I balances are due to increases in renewals and new commitments, as well as a decrease in loan sale activity.**
b. Renewal of Existing Accounts	$158	$1,861	$2,013		
c. New Commitments	$1,093	$1,006	$1,703		
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$16,931	$15,690	$14,810	Renewals and new commitments are on a facility basis. Facilities may include L/Cs. Renewals represent credit facilities that expired/matured and were renewed during the period.	**Average Total Loan and Lease Balances decreased due to increased sales in November. Renewals of existing facilities were driven primarily by increased loan activity.**
b. Renewal of Existing Accounts	$173	$16	$120		
c. New Commitments	$408	$706	$722		
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$8,758	$8,232	$8,030		**Average balances were down 2.5% month on month and originations were up 12.5%.**
b. Originations	$78	$59	$66		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	-$1,870	$573	$3,756	Does not include maturities and pay downs. Net Purchased Volume is reported using cost basis.	**Volume increased due to an increased trading.**
b. Asset Backed Securities	$1,231	$147	$345		
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	$121,935	$122,641	$120,915	Average Total Matched Book (Repo/Reverse Repo) is before FIN 41 netting. Includes security lending activity.	
b. Average Total Debit Balances[2]	$15,222	$16,449	$15,754		
3. Underwriting					
a. Total Equity Underwriting	$488	$52	$120	Equity Underwriting represents Citi's portion of underwritten issue.	**Industry stats include: 1. 80 High Yield deals in November for a total of $35.0 billion compared to 68 deals in October for $36.0 billion. 2. 301 Investment Grade deals in November for a total of $68.7 billion compared to 188 deals in October for $56.1 billion. 3. 101 Equity and Linked deals in November for a total of $51.0 billion compared to 54 deals in October for $10.9 billion.**
b. Total Debt Underwriting	$22,406	$7,276	$7,361	Debt underwriting represents Citi's portion of underwritten issue and extensions of credit to finance specific individual Community Development projects that are in bond form.	

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

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Citigroup**
Reporting month(s): November 2010
Submission date: December 22, 2010
Person to be contacted regarding this report: Peter Bieszard

PART II. QUALITATIVE OVERVIEW

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

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

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

Consumer Lending: Citi originated $14.6 billion in new loans to U.S. consumers and small businesses in November, up 10 percent from the prior month. U.S. unemployment increased to 9.8 percent, from 9.6 percent in October.

Citi's first mortgage loan originations totaled $7.3 billion, up less than 1 percent from October. Average mortgage loan balances declined by more than 1 percent to $117.1 billion.

Average home equity loan balances were $52.3 billion, a decline of more than 1 percent from October. Used and unused commitments totaled $66.5 billion, also down more than 1 percent from the prior month.

As in previous months, Citi continued to expand participation in its loss mitigation efforts and programs focused on helping homeowners facing financial difficulty to modify their loans. Through initiatives like the Citi Homeownership Assistance Program, CitiFinancial's proprietary modification program and the Home Affordable Mortgage Program, Citi modified approximately 10,300 first and second mortgage loans totaling more than $1.5 billion in November.

In November, Citi issued new credit card lines totaling $6.7 billion, up nearly 21 percent from October. Purchase sales increased by 5.3 percent month-to-month, but declined 5.1 percent from November 2009. Average total card balances declined by less than 1 percent to $118.8 billion.

Card members continued to participate in Citi's expanded eligibility forbearance programs in November. More than 84,000 card members enrolled in these programs during the month, compared with 100,000 in October. Total balances covered by Citi's forbearance programs declined by 3 percent on a month-to-month basis and 4.6 percent from the prior-year period.

In November, originations in other consumer lending categories increased more than 30 percent to $567 million, primarily due to seasonal factors.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Citigroup**
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Commercial Lending: In November, Citi originated $12 billion in corporate loans, up more than 10 percent from October.

New Commercial & Industrial (C&I) loan commitments totaled $1.7 billion, an increase of nearly 70 percent month-to-month. Loan renewals in November totaled $2 billion, an increase of more than 8 percent from October. Average total C&I loan balances were $16.8 billion, rising more than 3 percent from October balances.

New Commercial Real Estate (CRE) loan commitments were $722 million, increasing more than 2 percent month-to-month. Loan renewals totaled $120 million, a more than seven-fold increase from October. Average total CRE loan and lease balances were $14.8 billion, declining more than 5 percent from October.

Other Intermediation Activities: Citi recorded net purchases of $4.1 billion in mortgage- and asset-backed securities (MBS/ABS) in November, compared with net purchases of $720.4 million in October. Higher ABS and MBS volumes reflected an increase in trading opportunities.

Citi's total debt underwriting was $7.4 billion in November, an increase of more than 1 percent month-to-month that reflected higher deal volumes. High yield underwriting activity included 80 deals totaling $35 billion, compared with 68 transactions with a cumulative total of $36 billion in October. Citi lead managed 16 high yield deals with an aggregate value of $5.1 billion. In November, Citi also participated in 301 investment grade transactions with an aggregate value of $68.7 billion, compared with 188 deals totaling $56.1 billion in October. Citi lead managed 41 of these transactions with a total value of $5.2 billion. Citi also participated in 101 equity and linked deals with an aggregate value of $51 billion in October, compared with 54 deals totaling $10.9 billion in October. Citi lead managed 18 deals with a total value of $4.2 billion.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Fifth Third Bancorp | **Submission date: December 29, 2010** | **Person to be contacted about this report: Blane Scarberry**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	SEP 2010	OCT 2010	NOV 2010	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$10,723	$10,884	$11,239	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 totaled approximately $2.5 billion driven by $2.1 billion of refinancing activity.**
b. Total Originations	$2,311	$2,291	$2,490		
(1) Refinancings	$1,874	$1,884	$2,096		
(2) New Home Purchases	$437	$406	$394		
2. Home Equity					
a. Average Total Loan Balance	$11,286	$11,204	$11,105	Average balance consists of HELOC and HELOAN accounts consistent with the classification of the FR Y9C report.	**Fifth Third extended $83 million of home equity lines of credit during the month.**
b. Originations (New Lines+Line Increases)	$91	$106	$83		
c. Total Used and Unused Commitments	$19,250	$18,969	$19,014		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$2,147	$2,154	$2,162	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.	**November new credit card extensions were $108 million, a decrease of $11 million from extensions in October.**
b. New Account Originations (Initial Line Amt)	$116	$119	$108		
c. Total Used and Unused Commitments	$12,146	$12,159	$12,326		
4. Other Consumer					
a. Average Total Loan Balance	$10,948	$11,012	$11,065	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 $483 million in November. This was an increase of approximately $38 million compared to October.**
b. Originations	$524	$445	$483		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	SEP	OCT	NOV	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$28,128	$28,419	$27,704	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 November 2010 increased to $2.03 billion compared to $1.46 billion in October 2010.**
b. Renewal of Existing Accounts	$2,985	$1,603	$1,781	Includes renewed funded loans and renewed commitments.	
c. New Commitments	$1,643	$1,464	$2,033	Includes new commitments both funded and unfunded	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$16,015	$15,499	$15,329	Average balance consists of real estate secured commercial loans consistent with the classification of the FR Y9C report.	**New CRE commitments originated in November 2010 were $123 million, compared to $138 million in October 2010. Renewal levels for existing accounts increased in November 2010 to $367 million compared to October 2010 at $254 million.**
b. Renewal of Existing Accounts	$864	$254	$367	Includes renewed funded loans and renewed commitments.	
c. New Commitments	$173	$138	$123	Includes new commitments both funded and unfunded	
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$4,870	$4,807	$4,747	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 November 2010 were $329 million, which was up compared to $319 million in October 2010.**
b. Originations	$441	$319	$329		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	-$52	$299	$383	Consists of MBS purchases less sales for the month.	**Agency CMO net purchases totaled $136 million and Agency MBS net purchases totaled $247 million.**
b. Asset Backed Securities	$200	$25	$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	$1,594	$758	$321		

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): November 2010
Submission date: December 29, 2010
Person to be contacted regarding this report: **Blane Scarberry**

PART II. QUALITATIVE OVERVIEW

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

Commercial sections

CRE: Average CRE balances decreased by approximately 1.1% in November 2010 compared to October 2010. New CRE commitments originated in November 2010 were $123 million, compared to $138 million in October 2010. Renewal levels for existing accounts increased in November 2010 to $367 million compared to October 2010 at $254 million. Payments and dispositions outpaced the volume of renewals and new originations in November 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 decreased by approximately 2.5% in November 2010 compared to October 2010 driven by the reduction of exposure to one large borrower. New C&I commitments originated in November 2010 increased to $2.03 billion compared to $1.46 billion in October 2010. Renewal levels for existing accounts in November 2010 of $1.78 billion were up compared to October 2010 at $1.60 billion. Lending in the Commercial segment continues to qualified borrowers exhibiting average risk or better. Continued emphasis is placed on prudent underwriting and demonstrated ability to repay as well as industry segment. Loan inquiries have begun to slowly increase, however, we are continuing to see caution from our C&I customers as they attempt to gauge the actual strength of the recovery which to this point has been influenced by geography. 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 2010. Given a cautionary outlook for the 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 relatively stable since last month but have been somewhat tighter in the last several months. The non-investment grade rating categories saw spreads widen around the May 2010 timeframe and have stayed at relatively elevated levels, which has served to constrain demand.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Fifth Third Bancorp**
Reporting month(s): November 2010
Submission date: December 29, 2010
Person to be contacted regarding this report: **Blane Scarberry**

Small Business: Average Small Business balances decreased by approximately 1.2% in November 2010 compared to October 2010. Small Business commitments originated in November 2010 were $329 million, which was up compared to $319 million in October 2010. Demand for Small Business credit has been in a relatively stable range with a slight bias to run off over new production. Business Banking loan originations continue to be made using prudent underwriting standards.

Overall, average total commercial loan and lease balances were down 2.0% in November 2010 compared to October 2010. We continue to actively work out problem loans and receive principal payments from borrowers. The significant reduction of exposure to one large borrower and other normal amortization and seasonal pay downs more than offset strong new originations in C&I driving the overall impact on the average balances in the month of November 2010.

Consumer section
Consumer: November new credit card extensions were $108 million, a decrease of $11 million from extensions in October. Other consumer loan originations, which include new car loans, were $483 million in November. This was an increase of approximately $38 million compared to October.

November 2010 overall loan volume for non-mortgage consumer credit (home equity, credit card and auto) was up compared to October 2010 due to an increase in auto originations.

November 2010 mortgage lending continued to be driven by attractive interest rates. Total originations for the month were up and totaled approximately $2.5 billion, including $2.1 billion of refinancing activity. New home purchased decreased $12 million from October totaling $394 million for November. Fifth Third extended $83 million of home equity lines of credit during the month, a decrease of $23 million compared to October.

During the month of November, 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 November of 2010, Fifth Third's portfolio of consumer loans and leases increased approximately 1% compared to October 2010.

Treasury section
November investment portfolio activity included the re-investment of portfolio cash flows into MBS and CMO's. For the month, Agency CMO net purchases totaled $136 million and Agency MBS net purchases totaled $247 million.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: KeyCorp | **Submission date: 12/21/10** | **Person to be contacted about this report: Robert L. Morris**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	SEP 2010	OCT 2010	NOV 2010	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$2,998	$3,002	$2,993	First Mortgage includes loans secured by 1-4 family residential properties including home equity loans secured by first liens.	November loan application volume decreased 27% from the October level as interest rates began to increase.
b. Total Originations	$184	$202	$225	Total Originations include both portfolio and held-for-sale loan originations.	
(1) Refinancings	$127	$155	$173		
(2) New Home Purchases	$57	$47	$52		
2. Home Equity					
a. Average Total Loan Balance	$8,237	$8,211	$8,173	Home Equity includes home equity lines of credit only (Home equity loans secured by first liens are included with First Mortgages above).	November loan applications increased 13% from the October level and were 36% higher than the year-ago period.
b. Originations (New Lines+Line Increases)	$68	$68	$65		
c. Total Used and Unused Commitments	$15,973	$15,905	$15,836		
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	$9,608	$9,563	$9,461	Other Consumer includes all other non-revolving consumer loans.	Loan application volume continues to trend downward, with November volume 5% lower than the October level, reflective of the seasonal application reduction. However, the loan application volumes are higher than the year-ago trends with November application volume 15 % higher than the November 2009 level.
b. Originations	$16	$13	$11		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	SEP	OCT	NOV	Key	
1. C & I					
a. Average Total Loan and Lease Balance	$23,500	$23,264	$23,099	C & I includes lease financing receivables, commercial and industrial loans, agricultural loans, loans to depository institutions and other nonconsumer loans.	C & I new loan approval volume in November was consistent with levels experienced since June 2010. The highest new loan approval volumes occurred in the Institutional Bank, Middle Market and the Leasing segments.
b. Renewal of Existing Accounts	$919	$1,081	$660	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	$789	$1,086	$1,096	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	$13,066	$12,567	$12,228	Commercial Real Estate includes construction and land loans, loans secured by multi-family residential properties and by other nonresidential properties.	Originations increased in November, with the Real Estate Capital segment accounting for 60% of the volume, which is primarily reflective of a number of unrelated lending transactions with large healthcare operators. The Institutional Bank segment accounted for 16% of the remaining volume, while the Business Banking and Middle Market segments originated the rest. Renewal volume remained relatively low, in line with the levels experienced during the past several months.
b. Renewal of Existing Accounts	$160	$103	$179	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	$170	$58	$191	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	$2,993	$2,956	$2,932	Small Business includes loans guaranteed by the Small Business Administration ("SBA") and other loans internally classified as small business loans.	November's new loan approval volume of $94 million represents the second highest level since July 2008. Increases were experienced in both Traditional and SBA lending. Loan applications from Small Businesses with less than $1 million in revenue remain weak. Renewals remain in line with seasonal expectations
b. Originations	$48	$66	$82		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	-$105	-$46	$1,092	November mortgage backed securities ("MBS") net purchased volume includes $1.7 billion in purchases and $571 million in sales, paydowns, calls and maturities.	The November purchases of collateralized mortgage obligations issued by government-sponsored entities increased the investment portfolio and support KeyCorp's strategies for managing overall balance sheet liquidity and interest rate risk.
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	$136	$28	$218	Represents KeyCorp's equity underwriting commitments.	KeyCorp was the co-manager on five equity deals, totaling $218 million in underwriting commitments, compared to three deals totaling $46 million in November 2009. Taxable debt underwriting consisted of twelve deals totaling $440 million in underwriting commitments, of which nine deals were investment grade and three were high yield. Municipal debt underwriting totaled $413 million in underwriting commitments.
b. Total Debt Underwriting	$747	$349	$853	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): **November 2010**
Submission date: **12/21/10**
Person to be contacted regarding this report: **Robert L. Morris**

PART II. QUALITATIVE OVERVIEW

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

Cleveland-based KeyCorp is one of the nation's largest bank-based financial services companies, with consolidated total assets of approximately $94.0 billion at September 30, 2010. Through KeyBank and certain other subsidiaries, KeyCorp provides a wide range of retail and commercial banking, commercial leasing, investment management, consumer finance, and investment banking products and services to individual, corporate and institutional clients through two major business groups, Community Bank and Corporate Bank. The Community Bank group serves consumers and small to mid-sized businesses through the company's 14-state branch network, which is organized into three internally defined geographic regions: Rocky Mountains and Northwest, Great Lakes, and Northeast. The Corporate Bank group includes those corporate and consumer business units that operate nationally, within and beyond KeyCorp's 14-state branch network, as well as internationally.

General

KeyCorp's overall credit demand in November was consistent with October's levels. Credit demand for Commercial and Industrial ("C & I") lending was strongest in the Institutional Banking and Middle Market segments. Commercial Real Estate ("CRE") originations reached a year-to-date high in November. Consumer credit demand is trending higher than year-ago levels with the continued low interest rate environment.

Consumer

Consumer credit demand remains low by historical standards, but continues to trend higher than year-ago levels, in part due to a continued low interest rate environment. Seasonal factors and rising interest rates are expected to have a negative impact on application volumes. Overall Consumer lending activities continue to point to a slow, volatile recovery.

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

C & I

C & I approval volume remained relatively strong in November. November was the second highest month during 2010 for new loan approval volume in the Institutional Bank segment and third highest in the Middle Market segment. The Leasing segment's approval volume declined in November, following strong results in September and October.

Commercial Real Estate

CRE origination volume in November reached a year-to-date high of $191 million primarily as a result of the financings of several acquisitions by institutional grade operators in the healthcare segment where overall merger and acquisition activity has recently increased. New lending did not offset repayments as total CRE loans outstanding declined by $339 million from the October level to $12.2 billion.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **KeyCorp**
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Small Business
November's new loan approval volume of $94 million reflects an increase of $20 million from October's level of $74 million. November's level was the second highest since July 2008. SBA lending remains strong and traditional lending across KeyCorp's footprint increased in November. Loan applications from Small Businesses with less than $1 million in revenue remain weak.

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 November, KeyCorp increased the size of its investment portfolio by $1.1 billion with the purchase of collateralized mortgage obligations issued by government-sponsored entities.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Marshall & Ilsley Corporation | **Submission date: 01/03/11** | **Person to be contacted about this report: Gregory A. Smith**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2010 SEP	 OCT	 NOV	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$6,379	$6,347	$6,252	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.	**While down versus October, November mortgage originations remained at elevated levels driven by refinance activity due to continued low interest rates on fixed rate mortgages.**
b. Total Originations	$280	$305	$279	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	$218	$250	$227		
(2) New Home Purchases	$62	$55	$52		
2. Home Equity					
a. Average Total Loan Balance	$2,587	$2,565	$2,533	Includes Home Equity Lines only.	**Home Equity Lines Average Balances decreased month-over-month as consumers refinanced 1st lien products, rolling their first and second mortgages and HELOCs into new 1st lien products. Although Originations increased, Total Commitments decreased as runoff outpaced production.**
b. Originations (New Lines+Line Increases)	$25	$26	$28		
c. Total Used and Unused Commitments	$4,665	$4,625	$4,589		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$279	$275	$276	Includes Consumer Card only.	**Average Total Outstanding Balances and Total Commitments were effectively flat month-over-month. New Account Originations were flat but remained above Q1 and Q2 production levels, atributed to an ongoing New Originations campaign.**
b. New Account Originations (Initial Line Amt)	$10	$10	$10		
c. Total Used and Unused Commitments	$1,319	$1,326	$1,331		
4. Other Consumer					
a. Average Total Loan Balance	$1,879	$1,885	$1,882	Includes consumer PRA & LOCs. Subcategories include Auto Leases, Dealer Finance, Personal, Securities Loans, and Student Loans.	**Average Loan Balances and Originations were effectively flat month-over-month.**
b. Originations	$59	$59	$59	Includes Additional Notes and Refinances to existing customers and notes to new customers.	

SCHEDULE B: COMMERCIAL LENDING (Millions $)	SEP	OCT	NOV	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$12,006	$11,906	$11,781	Includes A/R and Inventory, Dealer Commercial, Agricultural, IRB's and Muni, and Commercial Leases.	**Average Balances continue to decline, consistent with prior month trends. Renewals increased from October to November, reflecting variation in renewal cycles. Several new deals resulted in increased New Commitment levels. 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	$239	$131	$200	Renewals include renewal of existing accounts where new money is requested, terms are modified, or new master line is established.	
c. New Commitments	$70	$67	$121	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	$17,023	$16,589	$16,343	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, driven primarily by four large relationships renewed in November. Commercial Real Estate Average Balances are expected to continue contracting due to portfolio amortization.**
b. Renewal of Existing Accounts	$22	$32	$78	Renewals include renewal of existing accounts where new money is requested, terms are modified, or new master line is established.	
c. New Commitments	$76	$14	$16	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	$3,125	$3,124	$3,088	Includes SBA-guaranteed loans and Business Loans & Commitments < $1 million to customers with Revenue < $1 million. Excludes Letters of Credit.	**Average Balances decreased from October to November led by Agricultural Loans. November originations were effectively flat. 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	$16	$14	$14		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$1	-$43	$236	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): November 2010
Submission date: 01/03/2011
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 192 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).

The communities and customers M&I serves continue to face impacts from current recessionary conditions of the economy. Nonetheless, M&I extended approximately $475 million of new credit to new and existing customers in November for a total of over $10.3 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 $17 million in November and over $715 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 abatement program designed to keep families in their homes, including a foreclosure moratorium on certain owner-occupied residential loans through March 31, 2011.

In Commercial and Industrial loans, we continue to see stabilizing but low line utilization from existing customers, consistent with the slower economy. 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. Mortgage originations continue to be driven by the continued high levels of refinance

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Marshall & Ilsley Corporation
Reporting month(s): November 2010
Submission date: 01/03/2011
Person to be contacted regarding this report: **Gregory A. Smith**

activity due to the continued low 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: December 30, 2010** | **Person to be contacted about this report: David Turner, Chief Financial Officer**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)		2010			
1. First Mortgage	**Sep**	**Oct**	**Nov**	**Key**	**Comments**
a. Average Loan Balance (Daily Average Total Outstanding)	$16,758	$16,857	$16,861	First and second residential 1-4 family mortgages, including residential mortgages held for sale.	**The mortgage division originated mortgage loans totaling $866 million in November 2010. Overall production decreased 1.6% from the prior month. New purchase originations increased 1.8% from prior month, and refinancing activity decreased from the prior month 2.8%. Application activity in November decreased 12% as compared to prior month.**
b. Total Originations	$911	$881	$866	Loan originations designated for the secondary market and those to be held in portfolio on Regions' balance sheet.	
(1) Refinancings	$656	$659	$641	Total originations designated as refinance status.	
(2) New Home Purchases	$255	$222	$226	Total originations designated as new purchase status.	
2. Home Equity					
a. Average Total Loan Balance	$14,586	$14,489	$14,388	Average balances include Home Equity loans and HELOCs.	**Home Equity average balances declined $100.6MM or 0.7% in November to $14.4B. The HELOAN portfolio declined $19MM, 1.2%, while HELOC balances declined $82MM or 0.6%. Portfolio run-off continues as payoffs/paydowns outpace production. Home Equity production increased 1.3% in November to $104MM from prior month and increased 35% versus same period prior year.**
b. Originations (New Lines+Line Increases)	$117	$103	$104	New Home Equity loans, lines and increases.	
c. Total Used and Unused Commitments	$23,889	$23,702	$23,563	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	$2,909	$2,836	$2,816	Includes consumer direct, indirect, other revolving (i.e., overdraft lines) and student loans held for sale.	**November Other Consumer Lending balances remained flat with October at $2.8 billion (decreased 0.7%) primarily driven by the continued run-off in the legacy Indirect Lending portfolio and routine student loan sales. This run-off has been offset by the Indirect Lending re-entry that produced $63MM during November. $14MM of the $63MM was produced by normal "in-house" channels while the remaining $48MM was acquired through the purchase of certain loans originated by another financial institution.**
b. Originations	$62	$51	$103	Includes direct and student lending origination activity.	

SCHEDULE B: COMMERCIAL LENDING (Millions $)					
1. C & I	**Sep**	**Oct**	**Nov**	**Key**	**Comments**
a. Average Total Loan and Lease Balance	$33,893	$33,995	$34,328	Average outstanding funded balances (net of deferred fees and costs) for commercial related loans and leases. Also includes owner-occupied commercial real estate mortgage and construction loans made to operating businesses.	**Loan demand remained soft in the middle market as 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 $333 million in November as compared to October levels. Commercial line utilization rates increased slightly in November as compared to October.**
b. Renewal of Existing Accounts	$1,796	$2,032	$2,099	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	$1,103	$1,409	$1,282	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	$18,463	$17,640	$17,267	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 November, commercial real estate balances decreased $373 million from October levels. In November, 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	$1,149	$933	$863	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	$40	$71	$105	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	$13,148	$13,044	$13,019	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.	**Small businesses are experiencing lower working capital requirements resulting from lower sales volumes and are reluctant to make capital investments given the economic outlook.**
b. Originations	$644	$581	$600	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	$264	$1,487	$539	Net purchase volume as captured in bond accounting system. Reflects settlement date. Consists of Agency Fixed-Rate Mortgage-Backed Products.	**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	$37	$0	$0	Net purchase volume as captured in bond accounting system. Reflects settlement date. Consists of both private label and agency commercial mortgage backed securities.	
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]	$1,008	$1,041	$1,107	Reflects average margin receivables as recorded on the general ledger.	
3. Underwriting					
a. Total Equity Underwriting	$74	$39	$45	Total equity underwriting activity. Represents Regions' participation percentage.	**The Morgan Keegan Equity department participated in 6 offerings during September, 6 during October and 8 durung November. Gross Debt issuance for September, October, and November was $5.9 billion, $15.5 billion, and $12.5 billion respectively.**
b. Total Debt Underwriting	$1,378	$1,212	$1,443	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): November 2010
Submission date: **December 30, 2010**
Person to be contacted regarding this report: **David Turner, Chief Financial Officer**

PART II. QUALITATIVE OVERVIEW

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

I. Company Description

Regions Financial Corporation ("Regions" or the "Company") is a financial holding company headquartered in Birmingham, Alabama, which operates throughout the South, Midwest and Texas. Regions provides traditional commercial, retail and mortgage banking services, as well as other financial services in the fields of investment banking, asset management, trust, securities brokerage, insurance and other specialty financing. At September 30, 2010, Regions had total consolidated assets of approximately $133 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 November, new and renewed commitments were essentially unchanged, declining $0.1 billion to $5.4 billion for the month, and average balances were also down $0.1 billion from October to $85.7 billion.

The month over month decrease in new and renewed commitments was driven by a $0.1 billion decrease in CRE renewals and in C&I new commitments, offset by a $0.1 billion increase in C&I renewals.

III. Consumer Lending

A. Mortgage Lending

The mortgage division originated mortgage loans totaling $866 million in November 2010. Overall production decreased 1.6% from the prior month. New purchase originations increased 1.8% from prior month, and refinancing activity decreased from the prior month 2.8%. Application activity in November decreased 12% 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%. November originations included approximately $114.6 million related to 722 loans refinanced under the Home Affordable Refinance Program.

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 2,013 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 November, Regions completed 70 modifications totaling $11 million in unpaid principal. Regions currently services approximately $24.2 billion of Fannie Mae and Freddie Mac mortgages.

B. Home Equity Lending

Home Equity production increased 1.3% in November to $104MM from prior month and increased 35% versus same period prior year. Equity Lending activities for November include: continued daily pre-approved point of sale Equity offers at DDA account opening; pre-approved direct mail offer with lead lists to the branches; activation mailing; and HELOAN skip-a-pay program.

Overall Home Equity average balances declined $100.6MM or 0.7% in November to $14.4B. The HELOAN portfolio declined $19MM, 1.2%, while HELOC balances declined $82MM or 0.6%. Portfolio run-off continues as payoffs/paydowns outpace production.

C. Other Consumer Lending

Direct Lending and Other Revolving production decreased 14% in November to $35MM from prior month but increased 5% versus same period prior year. Direct/Other Lending activities for November include: continued pre-approved point of sale Auto/Unsecured LOC offers at DDA account opening; pre-approved direct mail offer with lead lists to the branches; Direct installment skip-a-pay program ; 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, November Other Consumer Lending balances remained flat with October at $2.8 billion (decreased 0.7%) primarily driven by the continued run-off in the legacy Indirect Lending portfolio and routine student loan sales. This run-off has been offset by the Indirect Lending re-entry that produced $63MM during November. $14MM of the $63MM was produced by normal “in-house” channels while the remaining $48MM was acquired through the purchase of certain loans originated by another financial institution.

D. Customer Assistance Program

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

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

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 $2.5 billion in mortgages, including $26 million in November 2010. Regions has assisted more than 33,000 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 2,013 trial period modifications for $307 million, and of those, 1,303 have been completed for $208 million.

IV. Commercial Lending

A. Commercial and Industrial Lending

Loan demand remained soft in the middle market as 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 $333 million in November as compared to October levels. Commercial line utilization rates increased slightly in November as compared to October.

In the middle market, lower sales volumes have resulted in lower inventory and accounts receivable financing requirements. Businesses are less likely to invest in or expand their operations given the current economic outlook. Loan demand in our specialized industries and in the upper end of the commercial market has outperformed the general middle market.

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.

Small businesses are experiencing lower working capital requirements resulting from lower sales volumes and are reluctant to make capital investments given the current economic outlook. Small business line utilization rates decreased slightly in November as compared to October.

B. Commercial Real Estate Lending

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

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

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 November, 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 November totaled $539 million, which consists of Government and Agency Fixed-Rate Mortgage-Backed Products.

VI. Equity and Debt Activities at Morgan Keegan

There were 120 Equity offerings priced during November making it the second highest month in history as far as number of transactions. Healthcare led the transaction count with 20 deals followed by technology with 19 offerings. It also looks to be a very active first two weeks of December. Issuers will be trying to capitalize on the receptive market for offerings and trying to complete capital raises prior to the holidays. Morgan Keegan was involved in seven co-managed offerings during November. We expect the activity to continue during the first half of December closing out the year on a positive note. For the Morgan Keegan Debt department, volume in fourth quarter of 2010 was high just as anticipated. Volume should start to taper off in January.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: SunTrust Banks, Inc. | **Submission date: 12/29/10** | **Person to be contacted about this report: Craig Smith**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	SEP	2010 OCT	NOV	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$32,656	$32,805	$32,808	Consists of (1-4 family) residential whole loans and closed end loans secured by junior liens originated as part of a home purchase or refinance transactions. Includes loans retained in SunTrust's loan portfolio and loans currently recorded in loans held for sale.	**Originations increased 6% from prior month to $3.0 billion in November 2010. November refinancings increased as clients benefitted from low market rates while originations for new purchases decreased. Average balances were essentially unchanged from October.**
b. Total Originations	$2,776	$2,821	$2,990	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	$2,016	$2,179	$2,379		
(2) New Home Purchases	$760	$643	$611		
2. Home Equity					
a. Average Total Loan Balance	$16,700	$16,623	$16,656	Average balance, originations, and commitments include both Home Equity Lines and Home Equity Loans.	**Average balances outstanding increased fractionally in November. Originations increased $2 million compared to October. The average line utilization rate remained at 54%.**
b. Originations (New Lines+Line Increases)	$139	$147	$149		
c. Total Used and Unused Commitments	$31,096	$30,838	$30,590		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$1,057	$1,059	$1,056	Purchases drawn against SunTrust consumer and commercial credit card lines of credit are booked in the calendar month transacted.	**November originations increased to $21 million. Total line commitments and usage declined 1% from October. Average line utilization remained stable at 28% compared to October.**
b. New Account Originations (Initial Line Amt)	$16	$17	$21	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	$3,759	$3,736	$3,714	This is the line commitment total for all credit card accounts of record.	
4. Other Consumer					
a. Average Total Loan Balance	$14,316	$14,870	$15,018	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 1% compared to October. Indirect auto loan originations decreased 4% from October and drove the overall 3% decline in Other Consumer originations for November.**
b. Originations	$652	$592	$577		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	SEP	OCT	NOV	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$33,759	$33,751	$33,888	Includes average outstandings for Commercial & Industrial loans and leases extended to small business, commercial, middle market, and large corporate clients.	**Average loan balances increased $137 million compared to October. November originations of new commitments decreased 22% compared to October while renewing credit facilities declined 8% compared to October.**
b. Renewal of Existing Accounts	$1,190	$1,059	$976	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	$1,492	$1,832	$1,421	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	$18,971	$18,890	$18,592	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 $298 million in November compared to October. Loan demand has remained soft, although a $107 million increase in November originations of new and renewing credit facilities resulted in a 28% increase compared to October.**
b. Renewal of Existing Accounts	$174	$231	$242	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	$270	$150	$246	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	$4,909	$4,777	$4,721	Average balances and originations include loans originated in the business banking group which includes loans guaranteed by the SBA. Business Banking primarily serves clients with annual sales of $5 million or less.	**The persistent decline in monthly average balances continued as November averages were 1% less than October. Originations increased $4 million from October to $39 million in November.**
b. Originations	$39	$35	$39		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$992	-$2,201	$420	The numbers represent net purchase volume within the reporting period. These securities are reported in SunTrust's available-for-sale and trading portfolios.	**In November, SunTrust purchased an additional $420 million of U.S. government and agency issued mortgage-backed securities for the available-for-sale portfolio.**
b. Asset Backed Securities	$0	$0	$0	The numbers represent net purchase volume within the reporting period. These figures include securities reported in SunTrust's available-for-sale and trading portfolios.	
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	n/a	n/a	n/a	SunTrust Bank has less than $50 billion in matched book repos. SunTrust Robinson Humphrey "STRH", an institutional broker dealer, is fully disclosed on the equity side through a third party service provider and does not hold customer accounts.	
b. Average Total Debit Balances[2]	n/a	n/a	n/a	Although STRH self-clears institutional fixed income transactions, STRH does not carry customer accounts.	
3. Underwriting					
a. Total Equity Underwriting	$21	$84	$78	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 $700 million, municipal debt of $195 million and high-yield debt of $202 million in November. Equity underwriting transactions for November totaled $78 million.**
b. Total Debt Underwriting	$732	$604	$1,097	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): November 2010
Submission date: 12/29/10
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 $174.7 billion on September 30, 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 1,670 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 November, including loans held for sale, totaled $118 billion, increasing fractionally from October. 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 November totaled $6.6 billion, a decrease of 3% from October.

Consumer Lending

Mortgage originations totaled $3.0 billion during November, representing a 6% increase from October. Mortgage refinancings increased in November by 9%, whereas loans funded for new home purchases decreased in November by 5% relative to October. The availability of low market rates drove the increase in refinancings in November. Total average mortgage balances were unchanged from October.

Home equity total used and unused commitments decreased $248 million representing a decrease of 1% from October. Total equity loan and line originations increased 1% to $149 million in November, while average home equity loan balances increased $33 million compared to October. Growth levels remain constrained by the decline in home values and the generally reduced demand for credit.

Credit card balances represent a small percentage of SunTrust's loan portfolio and drive a relatively immaterial percentage of SunTrust's total annual loan originations. In November, new credit card originations totaled $21 million, with $16 million related to new consumer accounts and $5 million related to new business and corporate accounts.

Other Consumer loans are primarily composed of student, auto, and other loans. Average Other Consumer loan balances increased $148 million, or 1%, compared to October. November fundings for indirect auto, student, and other consumer loans decreased 3% from October, primarily due to a decline in indirect auto loan originations of $14 million, or 4%.

Commercial Lending

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **SunTrust Banks, Inc.**
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Average C&I loan balances increased fractionally by $137 million in November. Total Commercial Lending originations and renewals were $2.4 billion in November, a 17% decrease from October. Renewals of existing credit facilities and stand-alone notes totaled $1 billion in November, a decrease of 8% from October. Combined new commitments and new funded loans decreased in November by $411 million, a 22% decrease compared to October. The timing of C & I originations and renewals is impacted by client needs, seasonality and current commitment expirations.

Commercial Real Estate

Average Commercial Real Estate loans decreased $298 million, or 2%, compared to the October 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 November, Commercial Real Estate renewals of existing accounts increased $11 million, or 5%, while new Commercial Real Estate commitments increased $96 million, or 64%, compared to October. The majority of originations were 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 November, the average loan balance was $4.7 billion, down 1% from October. November originations totaled $39 million, an increase of $4 million, or 11%, compared to October.

Other Intermediation Activities

Beyond lending to consumers and businesses, SunTrust participates in various additional intermediation activities. In November, SunTrust purchased $420 million of U. S. government and agency issued mortgage-backed securities for the available for sale portfolio related to repositioning the investment portfolio.

SunTrust participated in thirty-six debt issues in November with a total notional value of $20.8 billion. SunTrust's allocation of underwritten debt included $700 million in investment-grade issues, $195 million in municipal debt issues and $202 million in high-yield debt issues, which in the aggregate was $493 million above October totals.

In November, SunTrust participated in six equity offerings with a total notional value of $1.3 billion, of which our allocation was $78 million.