TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: CIT Group Inc. **Submission date: July 30, 2010** **Person to be contacted about this report: Peter Justini**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2010 APR	 MAY	 JUN	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	N/A	N/A	N/A		**CIT is currently not engaged in this activity**
b. Total Originations	N/A	N/A	N/A		
(1) Refinancings	N/A	N/A	N/A		
(2) New Home Purchases	N/A	N/A	N/A		
2. Home Equity					
a. Average Total Loan Balance	N/A	N/A	N/A		**CIT is currently not engaged in this activity**
b. Originations (New Lines+Line Increases)	N/A	N/A	N/A		
c. Total Used and Unused Commitments	N/A	N/A	N/A		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	N/A	N/A	N/A		**CIT is currently not engaged in this activity**
b. New Account Originations (Initial Line Amt)	N/A	N/A	N/A		
c. Total Used and Unused Commitments	N/A	N/A	N/A		
4. Other Consumer					
a. Average Total Loan Balance	$9,341	$9,007	$8,839	Consumer Lending assets consist primarily of our Student Lending business, which is in run-off mode and approximately 95% government guaranteed.	**CIT ceased underwriting new business in the 2nd QTR of 2008.**
b. Originations	$0	$0	$0		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	APR	MAY	JUN	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$33,006	$32,009	$30,856	Included in the C & I asset balances is approximately $10.9 Billion of operating leases	**Our commercial and industrial business consists of: - Corporate Finance-Lending, leasing and other financial services to principally small and middle-market companies, through industry focused sales teams. - Transportation Finance- Large ticket equipment lease and other secured financing to companies in aerospace, rail and defense industries. - Trade Finance- Factoring, lending, credit protection, receivables management and other trade products to retail supply chain companies. - Vendor Finance- Financing and leasing solutions to manufacturers, distributors and customer end-users around the globe.**
b. Renewal of Existing Accounts	$2,169	$2,062	$2,077	The Renewal of Existing Accounts is predominately from our Trade Finance business.	
c. New Commitments	$352	$335	$316	The bulk of our new commitments were generated from Global Vendor Finance.	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$259	$254	$238	Some of our other businesses- Small Business Administration lending, and Energy financing, may also have some of their loans secured by real estate. Those businesses are included in the appropriate section of the report	**CIT's Commercial Real Estate business ceased underwriting new business in the first half of 2008.**
b. Renewal of Existing Accounts	$0	$0	$0		
c. New Commitments	$0	$0	$0		
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$1,107	$1,141	$1,132		**CIT is a leader in small business lending with our SBA preferred leader operations recognized as the nation's #1 SBA Lender (based on 7(a) program volume) in each of the last nine years.**
b. Originations	$12	$11	$7		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	N/A	N/A	N/A		**CIT is currently not engaged in this activity**
b. Asset Backed Securities	N/A	N/A	N/A		
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	N/A	N/A	N/A		**CIT is currently not engaged in this activity**
b. Average Total Debit Balances[2]	N/A	N/A	N/A		
3. Underwriting					
a. Total Equity Underwriting	N/A	N/A	N/A		**CIT is currently not engaged in this activity**
b. Total Debt Underwriting	N/A	N/A	N/A		

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

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **CIT Group Inc**
Reporting month(s): June **2010**
Submission date: July 30, 2010
Person to be contacted regarding this report: Peter Justini – 973-422-3678

PART II. QUALITATIVE OVERVIEW

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

Transportation Finance – Business Aircraft

Corporate jet data for June continues to be indicative of a stable market and in line with previous results in 2010. Although the data reflects a stabilized market, a measure of improvement in overall business conditions this year occurred only in May with very little change in other months. General market consensus continues to reflect improving customer interest and a strong 12-month outlook, although it is still weighed down by high used inventory levels of available aircraft. Inventories for some large aircraft models have dropped below the 10% of active fleet for sale but in the midsize and small cabin markets, some inventory levels exceed 15%. Pricing in most used corporate aircraft is off 30-40% from peak levels but prices for newer used aircraft have begun to increase over depressed levels. Financing availability continues to reflect a steady incremental improvement but with very limited market participants. Flight operations dropped again in June after having shown their highest levels in nearly two years in May. Even though growth in flight activity is a strong indicator of improvement in the overall corporate aircraft market, it is clear that this uneven trend will likely continue.

Transportation Finance – Commercial Aircraft

Airlines in Asia, the Middle East and Latin America reported rebounding passenger and cargo traffic growth in May and June, while U.S. carriers experienced higher load factors and yields on restrained capacity growth and European airlines reported only marginal gains. International passenger and cargo traffic have recovered to their pre recession highs. Lease demand for fuel optimized current production, but placement of out of production and less fuel efficient types remains a challenge. CIT is focused on optimizing its portfolio to reflect the current market and keeping a high level of asset utilization; maintaining critical relationships with customers, manufacturers and financial partners; as well as executing on emerging opportunities for profitable growth. Commercial air revenues remained strong for June as a result of high asset utilization and non-spread revenue gains from selective asset sales.

Transportation Finance – Rail Cars

While market conditions have stabilized (weekly rail loadings have improved), weak car loadings and improved train speeds have resulted in significant excess capacity in the rail network. Approximately 24% of the North American fleet is being stored as carriers and shippers continue to reduce costs and rationalize fleet size. In this market environment, the goal for many leasing companies is to sacrifice rate to keep rail cars on lease to mitigate storage and freight charges, as well as position the fleet for industry turn around.

Leveraged Finance (relative to the Transportation Sector)

The leveraged finance transaction flow in our core aerospace and transportation markets is continuing to show signs of a significant increase across the spectrum of deal types: acquisition-related, re-financings and dividend recapitalizations. The increase in merger and acquisition loans has been

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particularly strong. The leveraged loan market was relatively stable in the second quarter with both leverage levels and loan spreads remaining within a relatively tight band. The amount of new loan deals getting done in the aerospace and defense sector has not increased as compared to the overall market. CIT's core private equity customer base is having difficulty competing with strategic industry buyers who are seeking to consolidate share, expand industry platforms and tap into the higher growth areas of the U.S. Department of Defense budget.

Corporate Finance / Loan Syndication

June picked up where May left off as the broader capital markets continued to weaken as a result of: the European sovereign debt crisis, slowing demand for commodities in China, and the weakening economic landscape in the U.S. This weakness combined with technical imbalances in the leveraged loan market resulted in additional pressure on secondary loan prices in June though loan losses moderated relative to those witnessed in May as supply of new-issue volume fell to $10.5 billion, from $15.4 billion the month prior.

Standard & Poor's Leveraged Commentary & Data (LCD) "Flow Name Index" slumped 5%, to 91.08, by June 29th. More broadly, the S&P/Loan Syndication and Trading Association "LSTA" Index posted successive declines in May (-2.23%) and June (-0.34%). Though decliners outpaced advancers by a 3:1 ratio, the bulk of negative price movements was far less severe; only 32% of decliners reported month-to-month price losses of more than 1%, compared to May's 61%. Despite the falling prices, bid-ask spreads closed out June at 149 basis points or 10 basis points below the beginning of the second quarter according to LSTA Mark-to-Market Monthly.

The caution was also evident in the primary market, despite the slower calendar, as virtually every deal launched during the month was flexed pushing yields higher. By month's end, new-issue clearing yields were on average 150 basis points above those seen in April and at their highest point since last fall. Yield-to-maturity clearing levels in June for four-B loans were in the 5.75%-7% context, B+/B1 loans at 7-8.5%, and B/B2 loans at 8% or higher. As with other fragile markets of the past, clearing levels depend heavily on complexity of the deal and familiarity with the issuer – with well regarded, seasoned issuers benefiting at the expense of the others.

Volume of U.S. high yield issuance for loan take-outs continued to sag to $4.6 billion in June, down significantly from $18.8 billion in March as overall U.S. high yield bond volume plunged to $6.9 billion in June, down substantially from the monthly record high of $38 billion in March. Average yield-to-maturity in the high yield market also backed up, pressing up against 10% in June from the low 9% area a few months earlier.

Trade Finance

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

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Vendor Finance

CIT's Vendor Finance's "VF" lending levels are up month over month. New origination trends continue to point positive even as the economy is slow to recover. Economic conditions remain soft; this overall market condition continues to contribute to soft sales by our vendor partners.

Loan demand pipelines continue to build in all regions although conversion rates (rate of approved deals to funded transactions) are down. Small businesses are reluctant to borrow given the economic uncertainty, although we are seeing signs of larger companies beginning to spend on necessary technology upgrades. June's loan volume increased 21% versus May primarily in the U.S. although Q2 volume was flat to Q1. New business continues to be soft in Europe and in Latin America.

Early stage delinquency trends continue to be stable and are improving in the majority of regions. 31-60 day delinquency declined 18% in June compared to May. 60+ days delinquency dollars decreased 9% in June as compared to May.

As for the macroeconomics across the Vendor Finance business segments, CIT is seeing/ experiencing the following:

- **Canada** – While the economy performed better than anticipated in the last quarter of 2009 with real GDP growth of 5% (annualized rate), the 2010 outlook is for moderate growth of 3% -3.5% (Bank of Canada forecasted 3.7% in 2010). This moderation is due to changes in drivers of the current growth namely personal expenditures and investment in residential structures.

  The elimination of a Federal home renovation tax credit could negatively impact consumer spending. The current strength of the Canadian dollar will allow industries to purchase updated technology, however due to Canada's reliance on the U.S., its largest trading partner, Canada's recovery will be directly impacted by the demand from the U.S. for Canadian products. In June, The Bank of Canada raised their overnight lending rate by 25 bps in an effort to cool an overheated housing market. The unemployment rate remains unchanged at 8.1%, although still high by pre-recession standards. A stabilized unemployment rate and an increase in exports in comparison to imports are positive signs for 2010.

- **Latin American** – The anticipation is for GDP growth of about 2.5% in 2010 according to forecast by Moody's. Brazil is forecasted to top the region with the highest GDP growth for the period at 5.5% -6.5 %. Growth in Brazil is mainly the result of recoveries experienced in the commodities market and an increase in domestic demand. The resulting inflationary concerns caused by the this growth pattern sparked the intervention of the Brazil central bank which tightened monetary policy in Q1 by increasing minimum reserve requirements by 2% and is anticipated to increase interest rates in Q2.

  Even Mexico which experienced a 6.7 % decline in GDP for 2009 heavily impacted by economic contraction in U.S. is forecasted for GDP growth of about 3%-4% in 2010 as outlined by an S&P report. This growth is based on the improvement in the U.S economy (Mexico's largest export market) and a better pricing benchmark for Crude Oil (Mexico's largest export) among others.

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Credit availability and liquidity are improving in all Latin American markets where we operate. The earthquake in Chile will impact the economy short term; expected pick up is anticipated in Q4 2010 and early 2011.

- **Europe UK** – In Europe concerns center around nations with excessive debt and the success of Austerity programs and EU/ IMF bailout programs remain to be seen.

  Eurozone debt remains high with all breaching Euro convergence rules (Government debt <60% of GDP and annual Govt. deficit < 3% of GDP). Greece is the worst offender (no CIT exposure) at 115.1% of GDP and a deficit of 13.6% of GDP. Italy's debt as a % of GDP is 115.6% and Spain's deficit of GDP is 11.2%; Germany is 73.2% & 3.3%, and the UK 68.1% & 11.5%.

  Eurozone unemployment is high at 10%. UK & Germany are both 7.3% and Spain is at 19.1%. There are concerns austerity measures will negatively impact recovery and employment levels.

- **US** - The U.S. remains in recovery, however at a slow pace. Recent reports from the Philadelphia Federal Reserve Bank shows business activity had its slowest growth in 10 months; unemployment remains high and first time claims increased unexpectedly during the week of June 7th. Home sales have declined now that the U.S. Tax incentive has been removed. The impact from the European credit crisis on the U.S. economy is of concern. Consumer sentiment continues to be weak, but slightly improved from earlier in the year. Unlike previous recessions, it is unlikely that the U.S. consumer will lead the recovery due to high unemployment, reductions in income and net worth. At the April Federal Open Market Committee meeting the Federal Reserve announced rates would remain at low rates as inflation remains tame and short term GDP growth will be low. The CEO Confidence Index and the Composite of Leading Economic Indicators and Semi conductor demand continue the improvement we have seen over the last several quarters. The recovery continues, but not as quickly or as robustly as in the past.

Small Business Lending

The market for Small Business Administration (SBA) guaranteed loans has benefitted from certain provisions of the American Reinvestment and Recovery Act. These provisions include the waiver of borrower fees and an increase in the typical guaranty to 90% from 75%. Although, a reinstatement of the stimulus is expected, they were allowed to expire at the end of May. SBA lending levels as well as small business lending activity dropped substantially in June. Restoration of the stimulus should likewise have a positive impact on SBA lending in coming months. The termination of the stimulus provisions mentioned above has also had a negative effect on liquidity of SBA 7(a) loans since a lower guaranteed amount is available for sale on the secondary market. Liquidity for non-guaranteed small business loans through sale or securitization is very limited.

Following several months of modest improvement in business owners' sentiment about the economy, the mood grew slightly less positive in June. Fears that the recovery is weak and a return to recession is possible are the primary factors in diminishing confidence levels. General creditworthiness of small businesses remains weak due to the uneven trajectory of economic recovery. This varies by region and

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industry with construction related businesses especially affected. Cost reductions have helped small businesses continue their operations but sales levels have not rebounded meaningfully.

Economic indicators remain inconsistent; unemployment dipped slightly to 9.5%, preliminary estimates of retail sales signaled a decrease in June. The lack of consistent economic growth brings into question the strength and sustainability of the recovery. Lacking a stronger recovery, small businesses will continues to experience poor financial performance.

<u>Consumer Lending</u>

The new issue market tone remains strong and secondary liquidity continues to improve as dealer inventory was reduced going into quarter end. The continued rally in the U.S. treasuries market has been very favorable for issuer funding levels; however the rally has forced some investors to the sideline given the need to meet minimum yield requirements.

Q2 losses were down 30% from Q1 losses, CIT experienced collection effectiveness in parts of our private loans portfolio. The Consumer unsecured portfolio continues to liquidate quickly and all metrics continue to perform to expectations. Q2 trends showed continued improvement over the previous quarter

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

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

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2010 APR	MAY	JUN	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$127,074	$125,184	$123,420	Consists of residential whole loans. Excludes assets classified as trading assets that are not part of the core mortgage portfolio.	**End of period first mortgage loan balances decreased $2.9 billion or 2.6% from May levels, with a $1 billion increase in held for sale (warehouse) levels more than offset by a $3.9 billion decrease in held for investment loans. The increase in warehouse loans is primarily due to a $645 million increase in loan originations for the period. Held for investment loans, net of loan repurchases, decreased due to portfolio loan sales of $2.5 billion and normal run off due to payments, payoffs and charge offs.**
b. Total Originations	$3,214	$3,085	$3,729	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	$1,813	$1,811	$2,004	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	$463	$444	$640		
2. Home Equity					
a. Average Total Loan Balance	$57,778	$57,109	$56,491	Includes HELOC and 2nd mortgages.	**Home equity loans are now primarily sourced through Retail Bank branches resulting in lower originations than in prior month, and are included in Citi's loss mediation and loan modification programs. Citi continues to place significant focus on loss mediation efforts and assisting customers in modifying their loan terms as appropriate. This includes both assisting customers who have contacted Citi regarding their particular loan situation, and Citi reaching out to targeted loan populations that are deemed to be at risk. Various programs, including the Citi Homeownership Assistance Program (CHAP) are in place for these mediation efforts. In June, approximately 17,600 first mortgage and home equity loans totaling of $3.3 billion were modified.**
b. Originations (New Lines+Line Increases)	$72	$59	$105	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	$72,961	$72,286	$71,487		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$126,917	$125,613	$125,099	Balances do not include commercial card activity.	**Purchase sales were down 2% versus prior month and down 13% versus same month of prior year. Average receivables were down .4% to prior month. New Lines established during June were up 11% versus prior month. Total Used and Unused Commitments were down .6% to prior month. Card members continued to participate in Citi's expanded eligibility forbearance programs; total balances in these programs increased 15% vs. prior year and down 2% vs. May with more than 121,000 card member sign-ups in June.**
b. New Account Originations (Initial Line Amt)	$5,121	$5,652	$6,249		
c. Total Used and Unused Commitments	$730,389	$723,590	$719,133		
4. Other Consumer					
a. Average Total Loan Balance	$69,429	$68,463	$67,776	Includes auto, student and personal loans. Student loans includes related deferred fees and lines of credit with schools (which are secured by student loans).	**Average balances were down due to continuous liquidation of the auto loan portfolio.** **Originations were down primarily due to a decrease in installment loan applications.**
b. Originations	$792	$756	$630		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	APR	MAY	JUN	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$45,335	$20,221	$18,542	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.	**Renewal of existing accounts were up due to the refinancing of maturing credit facilities.**
b. Renewal of Existing Accounts	$2,213	$1,602	$3,944		
c. New Commitments	$1,769	$1,367	$898		
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$23,176	$22,411	$21,944	Renewals and new commitments are on a facility basis. Facilities may include L/Cs. Renewals represent credit facilities that expired/matured and were renewed during the period.	**New commitments were up due to new letters of credit.**
b. Renewal of Existing Accounts	$89	$77	$177		
c. New Commitments	$68	$128	$222		
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$9,446	$9,367	$9,194		**Average balances were down 1.8% month on month and originations were down 9.8%.**
b. Originations	$56	$80	$72		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	-$5,636	-$5,911	$2,710	Does not include maturities and pay downs. Net Purchased Volume is reported using cost basis.	**Net MBS bond purchases were up due to reduction in MBS pool sales volume.**
b. Asset Backed Securities	-$675	-$481	$446		
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	$156,341	$150,756	$157,426	Average Total Matched Book (Repo/Reverse Repo) is before FIN 41 netting. Includes security lending activity.	
b. Average Total Debit Balances[2]	$15,053	$14,790	$14,816		
3. Underwriting					
a. Total Equity Underwriting	$63	$55	$52	Equity Underwriting represents Citi's portion of underwritten issue.	**Industry stats include:** **1. 18 High Yield deals in June for a total of $7.5 billion compared to 34 deals in May for $11.7 billion.** **2. 222 Investment Grade deals in June for a total of $57.1 billion compared to 174 deals in May for $49.8 billion.** **3. 59 Equity and Linked deals in June for a total of $16.3 billion compared to 69 deals in May for $11.1 billion.**
b. Total Debt Underwriting	$12,083	$6,491	$5,213	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.

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Reporting month(s): June 2010
Submission date: July 30, 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 May 2010, unless otherwise noted.

Consumer Lending: Citi originated $10.7 billion in new loans to U.S. consumers and small businesses in June, up more than 12 percent from the prior month, with more than half the increase due to a rise in credit card originations. U.S. unemployment registered a further moderate decline in June, falling to 9.5 percent from 9.7 percent in May.

In June, first mortgage loan originations totaled $3.7 billion, up nearly 21 percent from May. Average mortgage loan balances declined more than 1 percent month-to-month to $123.4 billion. A $3.9 billion decrease in loans held for investment more than offset a $1.0 billion increase in loans held for sale.

Average home equity loan balances were $56.5 billion, a decline of 1 percent from May. Used and unused commitments totaled $71.5 billion, a month-to-month decline of 1 percent.

Citi continued to place significant focus on its loss mitigation efforts and programs focused on helping homeowners facing financial difficulty to modify their loans. Through initiatives like the Citi Homeownership Assistance Program, the CitiFinancial Home Affordable Mortgage Program and the Home Affordable Mortgage Program, Citi modified approximately 17,600 first mortgage and home equity loans with a total value of $3.3 billion in June.

In May, Citi issued new credit card lines totaling $6.2 billion, an increase of almost 11 percent from May. Purchase sales declined 2 percent from May and were down 13 percent compared with June 2009. Average total card balances declined less than 1 percent to $125.1 billion.

Card members continued to participate in Citi's expanded eligibility forbearance programs in June. More than 121,000 card members enrolled in these programs during the month, compared with 125,000 in May. Total balances covered by Citi's forbearance programs declined 2 percent on a month-to-month basis, and were up 15 percent from the prior year period.

Originations in other consumer lending categories decreased 17 percent to $630 million, primarily reflecting a decrease in installment loan applications.

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Commercial Lending: In May, Citi originated $10.5 billion in corporate loans, up 8 percent compared to May.

New Commercial & Industrial (C&I) loan commitments totaled $898.2 million, decreasing 34 percent from May. Loan renewals in June totaled $3.9 billion, more than double the $1.6 billion in the prior month due to the refinancing of maturing credit facilities. Average total C&I loan balances were $18.5 billion, or 8 percent lower than May balances.

New Commercial Real Estate (CRE) loan commitments were $221.8 million, an increase of nearly 73 percent from May due to new letters of credit. Loan renewals totaled $177 million, an increase of 131 percent month-to-month. Average total CRE loan and lease balances were $21.9 billion, down 2 percent from May.

Other Intermediation Activities: Citi recorded net purchases of $3.2 billion in mortgage- and asset-backed securities (MBS/ABS) in June. The increase in net MBS bond purchases was due to a reduction in MBS pool sales volume.

Citi's total debt underwriting was $5.2 billion in June, a decrease of 20 percent month-to-month reflecting lower average principal per deal. High yield underwriting activity included 18 deals totaling $7.5 billion, compared with 34 transactions with a cumulative total of $11.7 billion in May. Citi lead managed 3 high yield deals with an aggregate value of $297.3 million. In June, Citi also participated in 222 investment grade transactions with an aggregate value of $57.1 billion, compared with 174 deals totaling $49.8 billion in May. Citi lead managed 20 of these transactions with a total value of $4.2 billion. Citi participated in 59 equity and linked deals with an aggregate value of $16.3 billion in June, compared with 69 deals totaling $11.1 billion in May. Citi lead managed 7 of these deals with a total value of $1.4 billion.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

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

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	APR	2010 MAY	JUN	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$10,136	$10,160	$10,263	Average balance consists of 1-4 family residential mortgage loans consistent with the classification of the FR Y9C report. This includes loans held for sale and held for investment.	**Total originations for the month totaled approximately $1.5 billion driven by $867 million of refinancing activity and $671 million of new home purchases.**
b. Total Originations	$1,359	$1,192	$1,540		
(1) Refinancings	$856	$671	$867		
(2) New Home Purchases	$503	$521	$673		
2. Home Equity					
a. Average Total Loan Balance	$11,628	$11,567	$11,496	Average balance consists of HELOC and HELOAN accounts consistent with the classification of the FR Y9C report.	**Fifth Third also extended $99 million of new home equity lines of credit during the month.**
b. Originations (New Lines+Line Increases)	$119	$76	$99		
c. Total Used and Unused Commitments	$19,772	$19,689	$19,558		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$2,138	$2,125	$2,117	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.	**June new credit card extensions were $102 million, an increase over our $77 million of extensions in May.**
b. New Account Originations (Initial Line Amt)	$79	$77	$102		
c. Total Used and Unused Commitments	$11,957	$11,916	$12,011		
4. Other Consumer					
a. Average Total Loan Balance	$10,574	$10,522	$10,561	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 $531 million in June. This was an increase of approximately $147 million from May.**
b. Originations	$375	$384	$531		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	APR	MAY	JUN	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$27,678	$27,525	$27,442	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 June 2010 increased to $1.71 billion compared to $1.61 billion in May 2010. Renewal levels for existing accounts in June 2010 of $2.6 billion were up from May 2010 at $1.78 billion.**
b. Renewal of Existing Accounts	$1,472	$1,782	$2,598	Includes renewed funded loans and renewed commitments.	
c. New Commitments	$1,980	$1,612	$1,714	Includes new commitments both funded and unfunded	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$16,948	$16,843	$16,585	Average balance consists of real estate secured commercial loans consistent with the classification of the FR Y9C report.	**New CRE commitments originated in June 2010 were $194 million, compared to $148 million in May 2010. Renewal levels for existing accounts increased in June 2010 to $1.16 billion versus May 2010 at $534 million.**
b. Renewal of Existing Accounts	$350	$534	$1,160	Includes renewed funded loans and renewed commitments.	
c. New Commitments	$86	$148	$194	Includes new commitments both funded and unfunded	
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$5,077	$5,032	$5,000	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 June 2010 were $429 million, which was up from $259 million in May 2010.**
b. Originations	$246	$259	$429		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	-$60	$0	$0	Consists of MBS purchases less sales for the month.	
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	$1,123	$355	$974		

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): June 2010
Submission date: July 30, 2010
Person to be contacted regarding this report: **Blane Scarberry**

PART II. QUALITATIVE OVERVIEW

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

Commercial sections

<u>*CRE*</u>: Average CRE balances decreased by approximately 1.5% in June 2010 compared to May 2010. New CRE commitments originated in June 2010 were $194 million, compared to $148 million in May 2010. Renewal levels for existing accounts increased in June 2010 to $1.16 billion versus May 2010 at $534 million. Payments and dispositions of troubled CRE outpaced the volume of renewals and new originations in June causing the overall balances to continue to decline. As commercial vacancy rates continue to increase, Fifth Third continues to monitor the CRE portfolios and continues to suspend lending on new non-owner occupied properties and on new homebuilder and developer projects in order to manage existing portfolio positions. We feel this is prudent given that we do not believe added exposure in those sectors is warranted given our expectation for continued elevated loss trends in the performance of those portfolios.

<u>*C&I*</u>: Average C&I balances decreased by approximately 0.3% in June 2010 compared to May 2010. New C&I commitments originated in June 2010 increased to $1.71 billion compared to $1.61 billion in May 2010. Renewal levels for existing accounts in June 2010 of $2.6 billion were up from May 2010 at $1.78 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, but 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. Business investment growth has begun to increase however, not all of that investment requires debt financing. In general, customers continue to remain deleveraged and liquid through reduced inventories versus expanding operations and 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. Terms and covenants continue to be somewhat tighter than usual, which has also served to constrain demand. Credit spreads have narrowed somewhat in recent months, including the non-investment grade rating categories, which could favorably impact volume if spreads continue to fall.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

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

Small Business: Average Small Business balances decreased by approximately 0.6% in June 2010 compared to May 2010. Small Business commitments originated in June 2010 were $429 million, which was up from $259 million in May 2010. Demand for Small Business credit has been in a relatively stable range with a slight bias to run off over new production. Business Banking loan originations continue to be made using prudent underwriting standards.

Overall, average total commercial loan and lease balances were down 0.8% in June 2010 compared to May 2010. We continue to actively work out problem loans and receive principal payments from borrowers, which more than offset new loan volume in the month of June 2010.

Consumer section

Consumer: June 2010 overall loan volume for non-mortgage consumer credit (home equity, credit card and auto) was up compared to May 2010 given increase in home equity, credit card and auto demand.

June 2010 mortgage lending continued to be driven by attractive interest rates. Total originations for the month totaled approximately $1.5 billion driven by $867 million of refinancing activity and $671 million of new home purchases. This was an increase of approximately $350 million from May. We also extended $99 million of new home equity lines of credit during the month.

June new credit card extensions were $102 million, an increase over our $77 million of extensions in May. Other consumer loan originations, which include new car loans, were $531 million in June. This was an increase of approximately $147 million from May.

During the month of June, 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 June of 2010, Fifth Third's portfolio of consumer loans and leases was flat relative to May 2010.

Treasury section

There was no purchase or sale activity in ABS or MBS during the month of June.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: KeyCorp | **Submission date: 7/29/10** | **Person to be contacted about this report: Robert L. Morris**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	APR	2010 MAY	JUN	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$3,085	$3,058	$3,049	First Mortgage includes loans secured by 1-4 family residential properties including home equity loans secured by first liens.	June originations increased from prior months due to a peak in application volume experienced in April. June applications increased from the May 2010 level and are also higher than the June 2009 level.
b. Total Originations	$142	$141	$164	Total Originations include both portfolio and held-for-sale loan originations.	
(1) Refinancings	$69	$65	$77		
(2) New Home Purchases	$73	$76	$87		
2. Home Equity					
a. Average Total Loan Balance	$8,316	$8,316	$8,291	Home Equity includes home equity lines of credit only (Home equity loans secured by first liens are included with First Mortgages above).	June application volume fell for a third consecutive month, while approval rates have begun to increase.
b. Originations (New Lines+Line Increases)	$83	$80	$80		
c. Total Used and Unused Commitments	$16,236	$16,209	$16,172		
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	$9,485	$9,358	$9,561	Other Consumer includes all other non-revolving consumer loans.	June application volume was up 5% from the May levels, with the highest volume experienced in auto loan applications. Total loan applications were also higher than the June 2009 levels.
b. Originations	$13	$9	$11		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	APR	MAY	JUN	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$24,994	$24,556	$24,232	C & I includes lease financing receivables, commercial and industrial loans, agricultural loans, loans to depository institutions and other nonconsumer loans.	Commercial loan demand continued to improve moderately in June, as approvals for new clients, existing clients and renewal activity reached monthly highs for 2010. The Institutional, Middle Market and Leasing segments experienced the highest new loan approval volumes in June.
b. Renewal of Existing Accounts	$1,149	$1,005	$1,423	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	$513	$514	$997	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	$14,792	$14,462	$14,138	Commercial Real Estate includes construction and land loans, loans secured by multi-family residential properties and by other nonresidential properties.	The new loan CRE approval volume for new and existing clients primarily consists of REITs that have raised equity through IPOs or follow-on offerings and are beginning to seek properties for acquisition. Loan extensions and modifications continue as expected, with the June volume slightly below the year-to-date average. Primary refinancing activity continues to occur in the multi-family space, with Fannie Mae, Freddie Mac, and FHA agencies financing these assets
b. Renewal of Existing Accounts	$374	$410	$313	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	$23	$11	$146	New commitments include outstanding balances and unused commitments. Commitment amounts exclude standby letters of credit.	
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$3,125	$3,104	$3,073	Small Business includes loans guaranteed by the Small Business Administration ("SBA") and other loans internally classified as small business loans.	New loan approvals for new and existing Small Business clients reached their highest level in two years, totaling $89 million in June. June's loan approval growth was centralized in the Midwest Traditional and SBA portfolios. Monthly 2010 renewal volume reached its highest level in June, with renewals totaling $207 million. This level is in line with expectations for this point in the renewal season.
b. Originations	$74	$51	$76		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$921	$531	$1,492	June mortgage backed securities ("MBS") net purchased volume includes $1.8 billion in purchases and $293 million in sales, paydowns, calls and maturities.	The June purchases of collateralized mortgage obligations issued by government-sponsored entities increase 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	$137	$167	$88	Represents KeyCorp's equity underwriting commitments.	KeyCorp was the co-manager on four equity deals, totaling $88 million in underwriting commitments, compared to five deals totaling $73 million in June 2009. Taxable debt underwriting consisted of eight deals totaling $159 million in underwriting commitments, of which seven deals were investment grade and one was high yield. Municipal debt underwriting totaled $77 million in underwriting commitments.
b. Total Debt Underwriting	$179	$230	$236	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): **June 2010**
Submission date: **7/29/10**
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 $94.2 billion at June 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 Banking and National Banking. The Community Banking group serves consumers and small to mid-sized businesses through the company's 14-state branch network, which is organized into three internally defined geographic regions: Rocky Mountains and Northwest, Great Lakes, and Northeast. The National Banking group includes those corporate and consumer business units that operate nationally, within and beyond KeyCorp's 14-state branch network, as well as internationally.

General

KeyCorp continues to experience modest credit demand improvement in its commercial and industrial lending portfolios, notably in the Institutional, Middle Market and Leasing segments. Commercial real estate demand improved from prior months. Overall consumer credit demand continues to be weak despite year over year improvements in several products.

Consumer

Underlying consumer credit demand continues to be weak. In June, several products experienced year over year increases in application volumes; the application volumes in June 2009 were reflective of a declining consumer credit environment.

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

C & I

C & I new loan approval volume continued to improve moderately in June. The Institutional Bank segment experienced a particularly strong month with over $650 million in loan approvals to new and existing clients. Loan approvals in the Middle Market and Business Banking segments were comparable to May levels, while the Leasing segment experienced its typical quarter-end increase in approval volume.

Commercial Real Estate

New originations were concentrated in the Real Estate Capital segment, where there are signs of increasing demand from institutional investors seeking acquisition financing to supplement equity recently raised in the public markets. Real Estate Investment Trusts ("REITs") are starting to look at stabilized, cash flowing properties owned by troubled sponsors who wish to sell in order to meet other obligations.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **KeyCorp**
Reporting month(s): **June 2010**
Submission date: **7/29/10**
Person to be contacted regarding this report: **Robert L. Morris**

Small Business
Key's SBA loan activity continued to be robust in June despite the industry overall experiencing a marked decrease in June approvals due to the SBA returning their loan guarantee from 90% to 75% and no longer waiving their guarantee fees. Traditional loan activity has increased with owner occupied real estate activity continuing to improve. Our smallest clients continue to be most impacted by the economic downturn and remain reluctant to expand.

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 June, KeyCorp increased the size of its investment portfolio with the purchase of $1.8 billion of collateralized mortgage obligations issued by government-sponsored entities.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Marshall & Ilsley Corporation | **Submission date: 07/30/10** | **Person to be contacted about this report: Gregory A. Smith**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	APR	2010 MAY	JUNE	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$6,714	$6,637	$6,550	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 were relatively flat from May to June for refinance activity. Purchase activity was up slightly due to purchase loans funding before the expiration of the Federal Housing Credit which had an original expiration date of June 30th.**
b. Total Originations	$192	$173	$182	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	$99	$83	$80		
(2) New Home Purchases	$93	$90	$102		
2. Home Equity					
a. Average Total Loan Balance	$2,664	$2,648	$2,629	Includes Home Equity Lines only.	**Home Equity balances, originations and commitments were effectively flat month-over-month.**
b. Originations (New Lines+Line Increases)	$65	$66	$67		
c. Total Used and Unused Commitments	$4,827	$4,803	$4,772		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$278	$276	$278	Includes Consumer Card only.	**New originations and total commitments were consistant with recent trends and expectations.**
b. New Account Originations (Initial Line Amt)	$6	$6	$6		
c. Total Used and Unused Commitments	$1,305	$1,289	$1,296		
4. Other Consumer					
a. Average Total Loan Balance	$1,984	$1,956	$1,931	Includes consumer PRA & LOCs. Subcategories include Auto Leases, Dealer Finance, Personal, Securities Loans, and Student Loans.	**Average Loan Balances were down slightly month-over-month. Originations were up month-over-month led by dealer finance.**
b. Originations	$65	$62	$71	Includes Additional Notes and Refinances to existing customers and notes to new customers.	

SCHEDULE B: COMMERCIAL LENDING (Millions $)	APR	MAY	JUNE	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$12,359	$12,352	$12,264	Includes A/R and Inventory, Dealer Commercial, Agricultural, IRB's and Muni, and Commercial Leases.	**Average balances continue to decline as line utilization rates are at historical lows. Companies continue to 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	$127	$106	$177	Renewals include renewal of existing accounts where new money is requested, terms are modified, or new master line is established.	
c. New Commitments	$68	$73	$120	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	$18,566	$18,326	$18,057	Includes Business Purpose 1-4 and Construction, Development, & Vacant Land (Commercial and Residential).	**Continuing with prior month trends, Commercial Real Estate average balances decreased month-over-month led by Construction and Development loans. This is consistent with our corporate goal of reducing Construction and Development concentrations to no more than 10% of total loans. Commercial Real Estate average balances are expected to continue contracting due to portfolio amortization.**
b. Renewal of Existing Accounts	$39	$43	$48	Renewals include renewal of existing accounts where new money is requested, terms are modified, or new master line is established.	
c. New Commitments	$23	$39	$17	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	$3,325	$3,297	$3,261	Includes SBA-guaranteed loans and Business Loans & Commitments < $1 million to customers with Revenue < $1 million. Excludes Letters of Credit.	**Average Balances decreased slightly from May to June, led by a decrease in Commercial Real Estate Loans. June originations were lower than May, led by Multi-family Business Purpose Loans. Pipelines and origination again ran lower due to a decrease in demand as customers continue to address impacts from current economic conditions.**
b. Originations	$11	$22	$18		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$1	$4	$0	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): June 2010
Submission date: 07/30/2010
Person to be contacted regarding this report: **Gregory A. Smith**

PART II. QUALITATIVE OVERVIEW

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

Marshall & Ilsley Corporation (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 $430 million of new credit to new and existing customers in June for a total of over $8.2 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 $20 million in June and over $610 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 September 30, 2010.

In Commercial and Industrial loans, loan demand continues to be weak across all of our markets. Economic uncertainty has resulted in borrowers continuing to defer capital expenditures, delaying investment in infrastructure (plants and equipment) and experiencing excess liquidity, all of which influence customer borrowing needs. While loan demand has been weak, line utilization levels have shown signs of stabilization.

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.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Marshall & Ilsley Corporation
Reporting month(s): June 2010
Submission date: 07/30/2010
Person to be contacted regarding this report: **Gregory A. Smith**

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 were relatively flat from May to June for refinance activity. Purchase activity was up slightly due to purchase loans funding before the expiration of the Federal Housing Credit, which had an original expiration date of June 30th. 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: July 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	**Apr**	**May**	**Jun**	**Key**	**Comments**
a. Average Loan Balance (Daily Average Total Outstanding)	$16,078	$16,175	$16,250	First and second residential 1-4 family mortgages, including residential mortgages held for sale.	**The mortgage division originated mortgage loans totaling $660 million in June 2010. Overall production increased 16% from the prior month. New purchase originations increased from the prior month 6%, and refinancing activity increased 33%. Application activity in June increased 28% as compared to prior month due to a decline in average interest rates. June originations included approximately $47 million related to 273 loans refinanced under the Home Affordable Refinance Program.**
b. Total Originations	$597	$569	$660	Loan originations designated for the secondary market and those to be held in portfolio on Regions' balance sheet.	
(1) Refinancings	$255	$210	$280	Total originations designated as refinance status.	
(2) New Home Purchases	$342	$358	$380	Total originations designated as new purchase status.	
2. Home Equity					
a. Average Total Loan Balance	$15,045	$14,949	$14,846	Average balances include Home Equity loans and HELOCs.	**Home Equity production increased 22% in June to $125MM, in line with the typical seasonal increase pattern for this portfolio.** **Overall Home Equity average balances declined $103 million or 0.69% in June to $14.8 billion. The HELOAN portfolio declined $24 million, 1.5%, while HELOC balances declined $79 million, 0.59%, reflecting portfolio paydowns in excess of production.**
b. Originations (New Lines+Line Increases)	$113	$102	$125	New Home Equity loans, lines and increases.	
c. Total Used and Unused Commitments	$25,063	$24,592	$24,419	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	$3,493	$3,350	$3,242	Includes consumer direct, indirect, other revolving (i.e., overdraft lines) and student loans held for sale.	**Overall, Other Consumer Lending balances decreased 3% in June compared to May primarily driven by the continued run-off in the Indirect Lending portfolio and routine student loan sales.**
b. Originations	$96	$78	$104	Includes direct and student lending origination activity.	

SCHEDULE B: COMMERCIAL LENDING (Millions $)					
1. C & I	**Apr**	**May**	**Jun**	**Key**	**Comments**
a. Average Total Loan and Lease Balance	$33,845	$33,728	$33,455	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.	**June new commitments increased $309 million as compared to May, reflective of some positive momentum. However, loan demand remained somewhat soft as the stagnant economy continues to drive more conservative leverage positions. Outstanding loan balances decreased in June as compared to May levels. Commercial line utilization rates decreased in June as compared to May.**
b. Renewal of Existing Accounts	$2,272	$1,612	$2,572	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	$948	$803	$1,112	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	$20,566	$20,154	$19,712	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 June, commercial real estate balances decreased $442 million from May levels. In June, new loan demand remained low. Developers are reluctant to begin new projects or purchase existing projects under current economic conditions. The focus in commercial real estate lending is on renewing and restructuring real estate loans with existing clients versus active pursuit of new real estate loans. Renewal activity includes loan restructuring, remargining and repricing, consistent with the current credit quality of the sponsor, the performance of the project and the current market.**
b. Renewal of Existing Accounts	$943	$1,066	$1,326	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	$27	$36	$44	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	$13,322	$13,248	$13,197	Average outstanding funded balances (net of deferred fees and costs) for commercial and commercial real estate related loans made to small business clients, which we generally define as clients with revenues up to $10 million. These balances are reflected as components of C&I, Commercial Real Estate and First Mortgage reported above.	**Small businesses are experiencing lower working capital requirements resulting from lower sales volumes and are reluctant to make capital investments given the economic outlook. As a result, we are seeing small businesses build cash in their operating accounts. Small business line utilization rates remained flat in June as compared to May.**
b. Originations	$583	$573	$701	New and renewed production of funded and unfunded commitments made to small business clients, which we generally define as clients with revenues up to $10 million. These originations are reflected as components of C&I and Commercial Real Estate reported above.	
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$0.5	$866	$614	Net purchase volume as captured in bond accounting system. Reflects settlement date.	**Consists of Agency Fixed-Rate Mortgage-Backed Products.**
b. Asset Backed Securities	$0	$0	$0		
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	N/A	N/A	N/A		
b. Average Total Debit Balances[2]	$819	$916	$955	Reflects average margin receivables as recorded on the general ledger.	
3. Underwriting					
a. Total Equity Underwriting	$78	$26	$33	Total equity underwriting activity. Represents Regions' participation percentage.	**The Morgan Keegan Equity department participated in 5 offerings April, 3 in May, and 6 in June. Gross debt issuance for April, May, and June was $10.6 billion, $4.4 billion, and 8.2 billion respectively.**
b. Total Debt Underwriting	$1,015	$1,000	$1,722	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): June 2010
Submission date: **July 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 June 30, 2010, Regions had total consolidated assets of approximately $135 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 June, new and renewed commitments increased by $1.7 billion to $5.9 billion for the month, and average balances were down $0.9 billion from May to $87.5 billion.

The month over month increase in new and renewed commitments was driven primarily by a $1.0 billion increase in C&I renewals and a $0.3 billion increase in C&I new commitments.

III. Consumer Lending

A. Mortgage Lending

The mortgage division originated mortgage loans totaling $660 million in June 2010. Overall production increased 16% from the prior month. New purchase originations increased from the prior month 6%, and refinancing activity increased 33%. Application activity in June increased 28% as compared to prior month due to a decline in average interest rates.

Regions' mortgage division rolled out the U.S. Treasury sponsored Home Affordable Refinance Program (HARP) in late March 2009, which provides borrowers who have an existing loan owned or securitized by Fannie Mae or Freddie Mac, the ability to refinance to more beneficial financing terms with no new or additional mortgage insurance required, even if their current loan-to-value ratio is higher than it was on the original loan. The loan-to-value ratio can not exceed 125%. June originations included approximately $47 million related to 273 loans refinanced under the Home Affordable Refinance Program.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **Regions Financial Corporation**
Reporting month(s): June 2010
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Regions' has implemented the U. S. Treasury sponsored Home Affordable Modification Program (HMP) for FNMA/FHLMC loans serviced by Regions. This program is designed to assist mortgage borrowers who have an existing loan owned or securitized by Fannie Mae or Freddie Mac, and who are in imminent danger of default or are already in default to obtain modified financing terms prescribed by the program. 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. The government is expected to provide details on the program changes by this fall. Once detailed guidelines are received, Regions will review them and implement as applicable for FNMA/FHLMC loans serviced by Regions. In accordance with the program guidelines, Regions has distributed approximately 1,586 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 June, Regions completed 50 modifications totaling $8.0 million in unpaid principal. Regions currently services approximately $20.5 billion of Fannie Mae and Freddie Mac mortgages.

B. Home Equity Lending

Home Equity production increased 22% in June to $125MM, in line with the typical seasonal increase pattern for this portfolio.

Overall Home Equity average balances declined $103 million or 0.7% in June to $14.8 billion. The HELOAN portfolio declined $24 million, 1.5%, while HELOC balances declined $79 million, 0.6%, reflecting portfolio paydowns in excess of production.

C. Other Consumer Lending

Overall, Other Consumer Lending balances decreased 3% in June compared to May primarily driven by the continued run-off in the Indirect Lending portfolio and routine student loan sales.

D. Customer Assistance Program

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

As a result, Regions has taken steps including renegotiating the terms of mortgages and home equity loans, keeping families in their homes and allowing Regions to maintain a foreclosure rate well below industry average for residential first mortgages. Overall, the number of Regions first mortgage loans in the foreclosure process is less than half the national average. (2.07% for Regions vs. 4.63% nationally in the first quarter of 2010.) Since inception of the program, Regions has restructured more than $2.2

billion in mortgages, including $30 million in Jun 2010. Regions has assisted more than 31,000 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 1,586 trial period modifications for $243 million, and of those, 950 have been completed for $145 million.

IV. Commercial Lending

A. Commercial and Industrial Lending

June new commitments increased $309 million as compared to May, reflective of some positive momentum. However, loan demand remained somewhat soft as the stagnant economy continues to drive more conservative leverage positions. Outstanding loan balances were down in June as compared to May levels. Commercial line utilization rates decreased in June as compared to May.

In the middle market, client appetite for additional debt remains muted. 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 has outperformed the general middle market.

Regions defines small business, in general, as clients with revenues up to $10 million. Small business lending activity is reflected within our Commercial and Industrial, Commercial Real Estate and 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. As a result, we are seeing small businesses build cash in their operating accounts. Small business line utilization rates remained flat in June as compared to May.

B. Commercial Real Estate Lending

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

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

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

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

V. Treasury Activities

Management of interest rate risk is among the most fundamental tenets in banking. Banking institutions utilize the Available for Sale investment portfolio as a primary tool to balance the inherent interest rate risk arising from core banking activities. Agency Mortgage-Backed securities provided an efficient means to offset asset sensitivity and maintain the desired liquidity profile, while offering a compelling risk adjusted return on the use of capital. Mortgage-Backed security activity in June totaled $614 million, which consists of Agency Fixed-Rate Mortgage-Backed Products.

VI. Equity and Debt Activities at Morgan Keegan

The June Morgan Keegan Equity syndicate activity was volatile. Issuers only raised $16 billion during June which was the lowest dollars raised for that month since 1995. The utility sector was the leader in June. The technology industry raised $2.6 billion in capital. Morgan Keegan did participate in one of the largest IPO's of 2010 in Oasis Petroleum raising $588 million. The equity outlook continues to see volatility and the sophisticated investor being very selective in investments. For the Morgan Keegan Debt underwriting department, the June volume was about what was to be expected. Issuance is expected to decline in July and August before climbing considerably in September and to continue to be strong through the fourth quarter of 2010.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: SunTrust Banks, Inc. | **Submission date: 07/29/10** | **Person to be contacted about this report: Craig Smith**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	APR	2010 MAY	JUN	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$31,659	$31,599	$31,423	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 20% from prior month to $2.5 billion in June 2010. June originations of both new purchases and refinancings increased due to seasonality and attractive mortgage rates. Average balances declined $176 million, driven by a $299 million decrease in mortgage loans held for sale.**
b. Total Originations	$2,368	$2,105	$2,524	Includes all loans originated or purchased by SunTrust through the Retail and Wholesale channels. Volumes include all activity regardless of whether the loans are retained in the loan portfolio, or recorded in loans held for sale and ultimately sold to a third party.	
(1) Refinancings	$1,221	$917	$1,104		
(2) New Home Purchases	$1,147	$1,188	$1,420		
2. Home Equity					
a. Average Total Loan Balance	$17,164	$17,095	$16,962	Average balance, originations, and commitments include both Home Equity Lines and Home Equity Loans.	**Average balances outstanding declined 0.8% in June and originations increased $25 million compared to May. Average line utilization remained at 53%.**
b. Originations (New Lines+Line Increases)	$131	$101	$126		
c. Total Used and Unused Commitments	$32,215	$31,989	$31,763		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$1,063	$1,056	$1,072	Purchases drawn against SunTrust consumer and commercial credit card lines of credit are booked in the calendar month transacted.	**June originations remained stable at $15 million. Total line commitments and usage declined fractionally from May. Average line utilization increased from 27% to 28% compared to May.**
b. New Account Originations (Initial Line Amt)	$15	$15	$15	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	$3,975	$3,905	$3,853	This is the line commitment total for all credit card accounts of record.	
4. Other Consumer					
a. Average Total Loan Balance	$12,785	$12,847	$13,003	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% and originations increased 22% compared to May. Indirect auto and student loan originations increased 23% and 25%, respectively, compared to May activity.**
b. Originations	$578	$507	$620		

SCHEDULE B: COMMERCIAL LENDING (Millions $)	APR	MAY	JUN	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$33,078	$33,030	$32,909	Includes average outstandings for Commercial & Industrial loans and leases extended to small business, commercial, middle market, and large corporate clients.	**Average loan balances decreased fractionally compared to May. June originations of new and renewing credit facilities increased 37% compared to May due to seasonality and client discretion.**
b. Renewal of Existing Accounts	$887	$1,122	$1,246	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	$924	$1,104	$1,812	Includes new facilities, stand-alone notes, and leases extended to new or existing clients. Reflects both funded loans and unfunded commitments. Does not include takedowns under existing commitments, letters of credit, or derivatives.	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$21,070	$20,764	$20,493	Includes commercial loans secured by owner occupied or non-owner occupied real estate. Includes loans extended for real estate financing as well as loans made for other purposes and collateralized by real estate.	**Commercial real estate demand has remained soft. Renewals of existing accounts increased $306 million over May. New commitments increased slightly from May activity.**
b. Renewal of Existing Accounts	$198	$174	$480	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	$163	$157	$186	Includes new facilities and stand-alone notes extended to new or existing clients. Reflects both funded loans and unfunded commitments. Does not include takedowns under existing commitments, letters of credit, or derivatives.	
SCHEDULE C: MEMORANDA - SMALL BUSINESS LENDING (Millions $)					
4. Small Business Loans[3]					
a. Average Total Loan Balance	$5,173	$5,128	$5,074	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, however, at a rate of 1% per month. Originations increased from May by $19 million to a monthly total of $68 million.**
b. Originations	$33	$49	$68		
SCHEDULE D: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	$585	$2,966	$183	The numbers represent net purchase volume within the reporting period. These securities are reported in SunTrust's available-for-sale and trading portfolios.	**In June, SunTrust purchased an additional $183 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	$46	$31	$17	Includes total dollars allocated to STRH in equity underwriting transactions that settled within the reporting period.	**Total debt underwriting consisted of investment-grade debt underwriting of $203 million and municipal underwriting of $87 million in June. Equity underwriting transactions for June totaled $17 million.**
b. Total Debt Underwriting	$538	$247	$290	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): June 2010
Submission date: 7/29/10
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 $170.7 billion on June 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 1,675 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 June, including loans held for sale, totaled $115.9 billion, down $529 million or 0.5% from May. 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 June totaled $7 billion, an increase of 33% from May.

Consumer Lending

Mortgage originations totaled $2.5 billion during June, representing a 20% increase from May. Both loans funded for new home purchases and mortgage refinancings increased in June by 20% relative to May. Factors influencing the increase in new home mortgage originations in June included seasonality and the availability of attractive mortgage rates. Total average mortgage balances decreased by $176 million during June, driven by a $299 million decrease in average mortgage loans held for sale.

Home equity borrowing remains stagnant as evidenced by the fractional monthly decline of both total commitments and outstanding balances over the last three months. During June, total used and unused commitments decreased $226 million and average funded balances decreased $133 million. Both changes represent relative decreases of less than 1% in comparison to May. Total equity loan and line originations in June increased to $126 million. 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 June, new credit card originations totaled $15 million, with $11 million related to new consumer accounts and $4 million related to new business and corporate accounts.

Other consumer loans are primarily composed of student, auto, and other loans. June fundings for indirect auto, student, and other consumer loans increased 22% from May, as June student loan originations increased $34 million, or 25%, from May due to seasonality associated with semester tuition payments and student enrollments. Also, indirect auto lending increased by $65 million, or 23%, compared to May.

TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: **SunTrust Banks, Inc.**
Reporting month(s): June 2010
Submission date: 7/29/10
Person to be contacted regarding this report: **Craig Smith**

Commercial Lending

Average C&I loan balances decreased $121 million, or 0.4%, in June to $33 billion. Renewals of existing credit facilities and stand-alone notes totaled $1.2 billion in June, an increase of 11% from May. Combined new commitments and new funded loans also increased in June by $708 million, a 64% increase compared to May. The new C&I commitments of $1.8 billion in June 2010 is the highest monthly new C&I lending production since 2008. The timing of C & I originations and renewals is impacted by client preferences, seasonality and current commitment expirations. For the second calendar quarter of 2010, 43% of total new C&I originations were recorded in June.

Commercial Real Estate

Average Commercial Real Estate loans decreased $271 million, or 1%, compared to the May 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 June, Commercial Real Estate renewals of existing accounts increased $306 million, or 176%, while total Commercial Real Estate new commitments increased $29 million, or 18%, compared to May. The majority of originations were associated with large commercial or corporate businesses. During June, average balances of commercial real estate loans secured by owner-occupied real estate remained stable, while a decline in investor-owned real estate loans drove the decrease in average total commercial real estate balances.

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 June, the average loan balance was $5.1 billion, down 1% from May. Also, June 2010 originations increased to $68 million, which is the largest monthly total of small business originations since June 2009.

Other Intermediation Activities

Beyond lending to consumers and businesses, SunTrust participates in various additional intermediation activities. In June 2010, SunTrust purchased an additional $183 million of U. S. government and agency issued mortgage-backed securities for the available for sale portfolio.

SunTrust participated in nine debt issues in June with a total notional value of $4.7 billion. SunTrust's allocation of underwritten debt included $203 million in investment-grade fixed-income issues and $87 million in municipal debt issues, which in the aggregate was $43 million above May totals.

In June, SunTrust participated in two equity offerings with a total notional value of $756 million, of which our allocation was $17 million.