

SunTrust Bank
Financial Summary¹
(Dollars in thousands)

	Quarter Ended September 30, 2019	Quarter Ended June 30, 2019	Quarter Ended March 31, 2019
Net income	\$617,966	\$696,325	\$625,970
Tier I risk-based capital ratio	10.96%	10.85%	10.83%
Total risk-based capital ratio	12.26%	12.15%	12.14%
Leverage capital ratio	9.83%	9.85%	9.78%
Balance Sheet Data (period end):			
Loans and leases held for sale	\$1,935,916	\$2,206,649	\$1,591,112
Loans and leases, net of unearned income	158,613,981	156,678,959	155,336,748
Assets	221,424,201	216,296,957	214,041,659
Deposits	169,246,694	162,541,913	164,303,421
Realized shareholders' equity	26,784,550	26,468,911	26,070,403
Accumulated other comprehensive income	(126,574)	(378,643)	(943,245)
Total shareholders' equity	\$26,657,976	\$26,090,268	\$25,127,158
Loan Performance Data:			
Allowance for loan and lease losses (at period end)	1,698,331	1,680,642	1,642,093
As a percentage of period end loans and leases ²	1.07%	1.07%	1.06%
Net loans charged off	112,249	84,116	129,353
Nonperforming loans and leases (at period end) ²	601,235	535,661	586,327
As a percentage of period end loans and leases ²	0.38%	0.34%	0.38%

¹ The foregoing financial information is based on the Call Report filed by SunTrust Bank with the Federal Reserve Bank for the periods indicated.

² Excludes held for sale.