

SunTrust Bank
Financial Summary¹
(Dollars in thousands)

	<u>Quarter Ended September 30, 2015</u>	<u>Quarter Ended June 30, 2015</u>	<u>Quarter Ended March 31, 2015</u>
Net income	\$553,924	\$481,963	\$432,963
Tier I risk-based capital ratio	11.12%	11.06%	11.03%
Total risk-based capital ratio	12.55%	12.54%	12.58%
Leverage capital ratio	9.91%	9.81%	9.65%
Balance Sheet Data (period end):			
Loans and leases held for sale	\$2,009,325	\$2,431,208	\$3,317,166
Loans and leases, net of unearned income	133,748,450	132,672,103	132,590,748
Assets	183,166,171	184,222,885	185,315,781
Deposits	149,440,466	148,031,358	146,629,024
Realized shareholder's equity	23,463,468	23,211,812	23,027,642
Accumulated other comprehensive income	<u>(61,543)</u>	<u>(267,064)</u>	<u>(40,742)</u>
Total shareholder's equity	\$23,401,925	\$22,944,748	\$22,986,900
Loan Performance Data:			
Allowance for loan and lease losses (at period end)	1,785,246	1,833,247	1,892,224
As a percentage of period end loans and leases ²	1.33%	1.38%	1.43%
Net loans charged off	71,120	87,341	99,438
Nonperforming loans and leases (at period end) ²	462,706	480,922	611,752
As a percentage of period end loans and leases ²	0.35%	0.36%	0.46%

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.