

**SunTrust Bank**  
**Financial Summary<sup>1</sup>**  
(Dollars in thousands)

	Quarter Ended June 30, 2019	Quarter Ended March 31, 2019	Quarter Ended December 31, 2018
Net income	\$696,325	\$625,970	\$683,196
Tier I risk-based capital ratio	10.85%	10.83%	11.02%
Total risk-based capital ratio	12.15%	12.14%	12.33%
Leverage capital ratio	9.85%	9.78%	9.95%
<b>Balance Sheet Data (period end):</b>			
Loans and leases held for sale	\$2,206,649	\$1,591,112	\$1,438,529
Loans and leases, net of unearned income	156,678,959	155,336,748	151,949,953
Assets	216,296,957	214,041,660	209,720,480
Deposits	162,541,913	164,303,421	164,741,704
Realized shareholders' equity	26,468,911	26,070,403	26,023,438
Accumulated other comprehensive income	(378,643)	(943,245)	(1,406,609)
Total shareholders' equity	\$26,090,268	\$25,127,158	\$24,616,829
<b>Loan Performance Data:</b>			
Allowance for loan and lease losses (at period end)	1,680,642	1,642,093	1,614,516
As a percentage of period end loans and leases <sup>2</sup>	1.07%	1.06%	1.06%
Net loans charged off	84,116	129,353	96,927
Nonperforming loans and leases (at period end) <sup>2</sup>	535,661	586,327	525,771
As a percentage of period end loans and leases <sup>2</sup>	0.34%	0.38%	0.35%

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

<sup>2</sup> Excludes held for sale.