

SunTrust Bank
Financial Summary
(Dollars in Thousands)

	Quarter Ended March 31, 2004	Quarter Ended December 31, 2003	Quarter Ended September 30, 2003
Net Income	\$ 358,834	\$ 1,360,984	\$ 1,003,794
Tier I Risk-Based Capital Ratio	8.31%	7.92%	7.80%
Tier I & II Risk-Based Capital Ratio	11.29%	10.85%	10.71%
Leverage Capital Ratio	7.57%	7.35%	7.26%
 Balance Sheet Data (period end):			
Loans Held For Sale	5,852,118	5,552,060	9,181,921
Loans	78,266,421	79,951,183	77,751,790
Assets	124,298,068	124,453,567	125,027,074
Deposits	81,227,391	81,568,923	80,792,822
Realized Shareholder's Equity	9,160,433	8,934,834	8,742,950
Net Unrealized Gains on Securities	1,035,233	921,722	798,338
Total Shareholder's Equity	<u>10,195,666</u>	<u>9,856,556</u>	<u>9,541,288</u>
 Loan Performance Data:			
Allowance for Loan Losses (at period end)	936,427	934,842	933,551
As a Percentage of Period End Loans	1.20%	1.17%	1.20%
Net Loans Charged Off	58,376	307,754	239,078
Nonperforming Loans (at period end)	282,394	335,212	421,828
As a Percentage of Period End Loans	0.36%	0.42%	0.54%

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