

**SunTrust Bank**  
**Financial Summary**  
(Dollars in Thousands)

	Quarter Ended June 30, 2004	Quarter Ended March 31, 2004	Quarter Ended December 31, 2003
<b>Net Income</b>	\$ 725,443	\$ 358,834	\$ 1,360,984
Tier I Risk-Based Capital Ratio	8.32%	8.31%	7.92%
Tier I & II Risk-Based Capital Ratio	11.24%	11.29%	10.85%
Leverage Capital Ratio	7.55%	7.57%	7.35%
 <b>Balance Sheet Data (period end):</b>			
Loans Held For Sale	5,030,617	5,852,118	5,552,060
Loans	81,500,441	78,266,421	79,951,183
Assets	125,880,597	124,298,068	124,453,567
Deposits	85,805,092	81,227,391	81,568,923
Realized Shareholder's Equity	9,327,041	9,160,433	8,934,834
Net Unrealized Gains on Securities	732,655	1,035,233	921,722
Total Shareholder's Equity	<u>10,059,696</u>	<u>10,195,666</u>	<u>9,856,556</u>
 <b>Loan Performance Data:</b>			
Allowance for Loan Losses (at period end)	938,733	936,427	934,842
As a Percentage of Period End Loans	1.15%	1.20%	1.17%
Net Loans Charged Off	94,539	58,376	307,754
Nonperforming Loans (at period end)	282,451	282,394	335,212
As a Percentage of Period End Loans	0.35%	0.36%	0.42%

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