

SunTrust Bank
Financial Summary
(Dollars in Thousands)

	<u>Quarter Ended</u> <u>September 30, 2004</u>	<u>Quarter Ended</u> <u>June 30, 2004</u>	<u>Quarter Ended</u> <u>March 31, 2004</u>
Net Income	\$ 1,120,771	\$ 725,443	\$ 358,834
Tier I Risk-Based Capital Ratio	7.88%	8.32%	8.31%
Tier I & II Risk-Based Capital Ratio	10.54%	11.24%	11.29%
Leverage Capital Ratio	7.29%	7.55%	7.57%
 Balance Sheet Data (period end):			
Loans Held For Sale	4,602,916	5,030,617	5,852,118
Loans	83,679,802	81,500,441	78,266,421
Assets	126,288,794	125,880,597	124,298,068
Deposits	85,464,462	85,805,092	81,227,391
Realized Shareholder's Equity	9,022,369	9,327,041	9,160,433
Net Unrealized Gains on Securities	713,062	732,655	1,035,233
Total Shareholder's Equity	<u>9,735,431</u>	<u>10,059,696</u>	<u>10,195,666</u>
 Loan Performance Data:			
Allowance for Loan Losses (at period end)	887,706	938,733	936,427
As a Percentage of Period End Loans	1.06%	1.15%	1.20%
Net Loans Charged Off	144,832	94,539	58,376
Nonperforming Loans (at period end)	261,910	282,451	282,394
As a Percentage of Period End Loans	0.31%	0.35%	0.36%

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