

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

	<u>Quarter Ended</u> <u>December 31, 2004</u>	<u>Quarter Ended</u> <u>September 30, 2004</u>	<u>Quarter Ended</u> <u>June 30, 2004</u>
<b>Net Income</b>	\$ 1,506,400	\$ 1,120,771	\$ 725,443
Tier I Risk-Based Capital Ratio	7.80%	7.88%	8.32%
Tier I & II Risk-Based Capital Ratio	10.67%	10.54%	11.24%
Leverage Capital Ratio	7.27%	7.29%	7.55%
 <b>Balance Sheet Data (period end):</b>			
Loans Held For Sale	6,352,651	4,602,916	5,030,617
Loans	85,865,685	83,679,802	81,500,441
Assets	130,780,100	126,288,794	125,880,597
Deposits	88,764,150	85,464,462	85,805,092
Realized Shareholder's Equity	9,207,998	9,022,369	9,327,041
Net Unrealized Gains on Securities	665,584	713,062	732,655
Total Shareholder's Equity	<u>9,873,582</u>	<u>9,735,431</u>	<u>10,059,696</u>
 <b>Loan Performance Data:</b>			
Allowance for Loan Losses (at period end)	873,107	887,706	938,733
As a Percentage of Period End Loans	1.02%	1.06%	1.15%
Net Loans Charged Off	182,851	144,832	94,539
Nonperforming Loans (at period end)	299,781	261,910	282,451
As a Percentage of Period End Loans	0.35%	0.31%	0.35%

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