

SunTrust Bank
Financial Summary
(Dollars in Thousands)

	<u>Quarter Ended March 31, 2005</u>	<u>Quarter Ended December 31, 2004</u>	<u>Quarter Ended September 30, 2004</u>
Net Income	\$ 419,865	\$ 1,506,400	\$ 1,120,771
Tier I Risk-Based Capital Ratio	7.60%	7.79%	7.88%
Tier I & II Risk-Based Capital Ratio	10.71%	10.67%	10.54%
Leverage Capital Ratio	7.15%	7.27%	7.29%
 Balance Sheet Data (period end):			
Loans Held For Sale	6,888,845	6,352,651	4,602,916
Loans	89,102,327	85,865,685	83,679,802
Assets	136,163,072	130,659,877	126,288,794
Deposits	92,781,526	88,855,647	85,464,462
Realized Shareholder's Equity	9,862,774	9,207,998	9,022,369
Net Unrealized Gains on Securities	544,099	665,584	713,062
Total Shareholder's Equity	<u>10,406,873</u>	<u>9,873,582</u>	<u>9,735,431</u>
 Loan Performance Data:			
Allowance for Loan Losses (at period end)	849,668	873,107	887,706
As a Percentage of Period End Loans	0.95%	1.02%	1.06%
Net Loans Charged Off	23,696	182,851	144,832
Nonperforming Loans (at period end)	242,016	299,781	261,910
As a Percentage of Period End Loans	0.27%	0.35%	0.31%

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