

SunTrust Bank
Financial Summary
(Dollars in Thousands)

	Quarter Ended June 30, 2005	Quarter Ended March 31, 2005	Quarter Ended December 31, 2004
Net Income	\$ 980,507	\$ 419,865	\$ 1,506,400
Tier I Risk-Based Capital Ratio	7.62%	7.60%	7.79%
Tier I & II Risk-Based Capital Ratio	10.47%	10.71%	10.67%
Leverage Capital Ratio	7.15%	7.15%	7.27%
 Balance Sheet Data (period end):			
Loans Held For Sale	7,656,249	6,888,845	6,352,651
Loans	109,002,152	89,102,327	85,865,685
Assets	167,395,304	136,163,072	130,659,877
Deposits	111,225,767	92,781,526	88,855,647
Realized Shareholder's Equity	17,373,984	9,862,774	9,207,998
Net Unrealized Gains on Securities	689,074	544,099	665,584
Total Shareholder's Equity	18,063,058	10,406,873	9,873,582
 Loan Performance Data:			
Allowance for Loan Losses (at period end)	1,034,645	849,668	873,107
As a Percentage of Period End Loans	0.95%	0.95%	1.02%
Net Loans Charged Off	72,100	23,696	182,851
Nonperforming Loans (at period end)	326,814	242,016	299,781
As a Percentage of Period End Loans	0.30%	0.27%	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.