

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

	<u>Quarter Ended</u> <u>September 30, 2005</u>	<u>Quarter Ended</u> <u>June 30, 2005</u>	<u>Quarter Ended</u> <u>March 31, 2005</u>
<b>Net Income</b>	\$ 1,491,823	\$ 980,507	\$ 419,865
Tier I Risk-Based Capital Ratio	7.61%	7.62%	7.60%
Tier I & II Risk-Based Capital Ratio	10.90%	10.47%	10.71%
Leverage Capital Ratio	7.16%	7.15%	7.15%
 <b>Balance Sheet Data (period end):</b>			
Loans Held For Sale	10,378,411	7,656,249	6,888,845
Loans	111,456,908	109,002,152	89,102,327
Assets	170,774,237	167,395,304	136,163,072
Deposits	115,531,122	111,225,767	92,781,526
Realized Shareholder's Equity	17,620,632	17,373,984	9,862,774
Net Unrealized Gains on Securities	533,977	689,074	544,099
Total Shareholder's Equity	<u>18,154,609</u>	<u>18,063,058</u>	<u>10,406,873</u>
 <b>Loan Performance Data:</b>			
Allowance for Loan Losses (at period end)	1,028,564	1,034,645	849,668
As a Percentage of Period End Loans	0.92%	0.95%	0.95%
Net Loans Charged Off	148,574	72,100	23,696
Nonperforming Loans (at period end)	306,791	326,814	242,016
As a Percentage of Period End Loans	0.28%	0.30%	0.27%

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