

SunTrust Bank
Financial Summary
(Dollars in Thousands)

| | Quarter Ended June 30, 2006 | Quarter Ended March 31, 2006 | Quarter Ended December 31, 2005 |
|---|--------------------------------|---------------------------------|------------------------------------|
| Net Income | \$ 1,100,384 | \$ 555,239 | \$ 2,032,286 |
| Tier I Risk-Based Capital Ratio | 7.73% | 7.74% | 7.49% |
| Tier I & II Risk-Based Capital Ratio | 10.62% | 10.82% | 10.54% |
| Leverage Capital Ratio | 7.12% | 7.11% | 7.04% |
| Balance Sheet Data (period end): | | | |
| Loans Held For Sale | 10,708,007 | 9,334,538 | 13,695,613 |
| Loans | 119,243,204 | 117,280,792 | 113,814,247 |
| Assets | 181,442,168 | 178,281,551 | 177,231,290 |
| Deposits | 127,150,027 | 123,894,298 | 123,624,623 |
| Realized Shareholder's Equity | 18,471,995 | 18,191,851 | 17,896,274 |
| Net Unrealized Gains on Securities | 170,733 | 301,384 | 369,064 |
| Total Shareholder's Equity | <u>18,642,728</u> | <u>18,493,235</u> | <u>18,265,338</u> |
| Loan Performance Data: | | | |
| Allowance for Loan Losses (at period end) | 1,060,615 | 1,038,012 | 1,026,834 |
| As a Percentage of Period End Loans | 0.89% | 0.89% | 0.90% |
| Net Loans Charged Off | 51,381 | 22,225 | 198,430 |
| Nonperforming Loans (at period end) | 298,130 | 261,818 | 270,796 |
| As a Percentage of Period End Loans | 0.25% | 0.22% | 0.24% |

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