

SunTrust Bank
Financial Summary
(Dollars in Thousands)

	<u>Quarter Ended</u> <u>September 30, 2008</u>	<u>Quarter Ended</u> <u>June 30, 2008</u>	<u>Quarter Ended</u> <u>March 31, 2008</u>
Net Income	\$ 1,254,775	\$ 860,897	\$ 320,102
Tier I Risk-Based Capital Ratio	8.05%	7.70%	7.45%
Tier I & II Risk-Based Capital Ratio	10.86%	10.60%	10.66%
Leverage Capital Ratio	7.88%	7.72%	7.45%
 Balance Sheet Data (period end):			
Loans Held For Sale	4,688,329	5,186,141	6,859,118
Loans	125,268,443	123,363,438	122,759,031
Assets	170,007,323	171,500,863	174,716,429
Deposits	119,533,914	120,880,703	118,618,247
Realized Shareholder's Equity	19,461,988	19,066,278	18,845,436
Net Unrealized Gains on Securities	187,508	236,292	1,089,303
Total Shareholder's Equity	<u>19,649,496</u>	<u>19,302,570</u>	<u>19,934,739</u>
 Loan Performance Data:			
Allowance for Loan Losses (at period end)	1,939,891	1,668,775	1,544,169
As a Percentage of Period End Loans	1.55%	1.35%	1.26%
Net Loans Charged Off	1,011,749	619,650	297,066
Nonperforming Loans (at period end)	3,288,600	2,499,442	2,036,768
As a Percentage of Period End Loans	2.63%	2.03%	1.66%

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