

SunTrust Bank
Financial Summary
(Dollars in Thousands)

	<u>Quarter Ended</u> <u>December 31, 2008</u>	<u>Quarter Ended</u> <u>September 30, 2008</u>	<u>Quarter Ended</u> <u>June 30, 2008</u>
Net Income	\$ 975,731	\$ 1,254,775	\$ 860,897
Tier I Risk-Based Capital Ratio	7.88%	8.05%	7.70%
Tier I & II Risk-Based Capital Ratio	10.87%	10.86%	10.60%
Leverage Capital Ratio	7.60%	7.88%	7.72%
 Balance Sheet Data (period end):			
Loans Held For Sale	3,983,602	4,688,329	5,186,141
Loans	124,721,653	125,268,443	123,363,438
Assets	185,098,787	170,007,323	171,500,863
Deposits	120,116,448	119,533,914	120,880,703
Realized Shareholder's Equity	19,182,943	19,461,988	19,066,278
Net Unrealized Gains on Securities	319,453	187,508	236,292
Total Shareholder's Equity	<u>19,502,396</u>	<u>19,649,496</u>	<u>19,302,570</u>
 Loan Performance Data:			
Allowance for Loan Losses (at period end)	2,350,001	1,939,891	1,668,775
As a Percentage of Period End Loans	1.88%	1.55%	1.35%
Net Loans Charged Off	1,564,133	1,011,749	619,650
Nonperforming Loans (at period end)	3,938,917	3,288,600	2,499,442
As a Percentage of Period End Loans	3.16%	2.63%	2.03%

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