

SunTrust Bank
Financial Summary
(Dollars in Thousands)

| | <u>Quarter Ended</u> <u>March 31, 2009</u> | <u>Quarter Ended</u> <u>December 31, 2008</u> | <u>Quarter Ended</u> <u>September 30, 2008</u> |
|---|---|--|---|
| Net Income | \$ (782,786) | \$ 975,731 | \$ 1,254,775 |
| Tier I Risk-Based Capital Ratio | 8.08% | 7.88% | 8.05% |
| Tier I & II Risk-Based Capital Ratio | 11.04% | 10.87% | 10.86% |
| Leverage Capital Ratio | 7.42% | 7.60% | 7.88% |
| Balance Sheet Data (period end): | | | |
| Loans Held For Sale | 6,910,275 | 3,983,602 | 4,688,329 |
| Loans | 121,381,438 | 124,721,653 | 125,268,443 |
| Assets | 174,236,666 | 185,098,787 | 170,007,323 |
| Deposits | 125,327,531 | 120,116,448 | 119,533,914 |
| Realized Shareholder's Equity | 18,529,975 | 19,182,943 | 19,461,988 |
| Net Unrealized Gains on Securities | 379,077 | 319,453 | 187,508 |
| Total Shareholder's Equity | <u>18,909,052</u> | <u>19,502,396</u> | <u>19,649,496</u> |
| Loan Performance Data: | | | |
| Allowance for Loan Losses (at period end) | 2,734,170 | 2,350,001 | 1,939,891 |
| As a Percentage of Period End Loans | 2.25% | 1.88% | 1.55% |
| Net Loans Charged Off | 609,929 | 1,564,133 | 1,011,749 |
| Nonperforming Loans (at period end) | 4,639,819 | 3,938,917 | 3,288,600 |
| As a Percentage of Period End Loans | 3.82% | 3.16% | 2.63% |

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