

SunTrust Bank
Financial Summary
(Dollars in thousands)

	<u>Quarter Ended</u> <u>September 30, 2012</u>	<u>Quarter Ended</u> <u>June 30, 2012</u>	<u>Quarter Ended</u> <u>March 31, 2012</u>
Net Income	\$148,641	\$299,778	\$253,774
Tier I risk-based capital ratio	11.15%	10.92%	10.80%
Tier I & II risk-based capital ratio	13.39%	13.28%	13.18%
Leverage capital ratio	9.05%	8.83%	8.69%
Balance Sheet Data (period end):			
Loans and leases held for sale	\$4,876,918	\$2,750,436	\$2,369,660
Loans and leases, net of unearned income	122,027,265	124,833,521	122,940,849
Assets	168,950,895	172,028,459	172,289,330
Deposits	128,981,381	130,464,635	132,015,371
Realized shareholder's equity	20,605,470	20,309,137	20,133,305
Net unrealized gains on securities	591,428	850,723	792,302
Total shareholder's equity	<u>\$21,196,898</u>	<u>\$21,159,860</u>	<u>\$20,925,607</u>
Loan Performance Data:			
Allowance for loan and lease losses (at period end)	2,237,994	2,298,996	2,346,896
As a percentage of period end loans and leases	1.83%	1.84%	1.91%
Net loans charged off	511,190	349,608	421,710
Nonperforming loans and leases (at period end)	1,770,578	2,457,307	2,707,825
As a percentage of period end loans and leases	1.45%	1.97%	2.20%

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