

SunTrust Bank
Financial Summary¹
(Dollars in thousands)

	<u>Quarter Ended</u> <u>December 31, 2012</u>	<u>Quarter Ended</u> <u>September 30, 2012</u>	<u>Quarter Ended</u> <u>June 30, 2012</u>
Net Income	\$362,849	\$148,641	\$299,778
Tier I risk-based capital ratio	11.38%	11.15%	10.92%
Total risk-based capital ratio	13.59%	13.39%	13.28%
Leverage capital ratio	9.23%	9.05%	8.83%
Balance Sheet Data (period end):			
Loans and leases held for sale	\$3,063,666	\$4,876,918	\$2,750,436
Loans and leases, net of unearned income	121,705,862	122,027,265	124,833,521
Assets	169,076,807	168,950,895	172,028,459
Deposits	133,278,697	128,981,381	130,464,635
Realized shareholder's equity	20,961,882	20,605,470	20,309,137
Net unrealized gains on securities	397,327	591,428	850,723
Total shareholder's equity	<u>\$21,359,209</u>	<u>\$21,196,898</u>	<u>\$21,159,860</u>
Loan Performance Data:			
Allowance for loan and lease losses (at period end)	2,173,070	2,237,994	2,298,996
As a percentage of period end loans and leases ²	1.79%	1.83%	1.84%
Net loans charged off	398,137	511,190	349,608
Nonperforming loans and leases (at period end) ²	1,546,062	1,770,578	2,457,307
As a percentage of period end loans and leases	1.27%	1.45%	1.97%

¹ The foregoing financial information is based on the Call Report filed by SunTrust Bank with the Federal Reserve Bank for the periods indicated

² Excludes held for sale