

SunTrust Bank
Financial Summary¹
(Dollars in thousands)

	Quarter Ended <u>March 31, 2013</u>	Quarter Ended <u>December 31, 2012</u>	Quarter Ended <u>September 30, 2012</u>
Net Income	\$360,839	\$362,849	\$148,641
Tier I risk-based capital ratio	11.53%	11.38%	11.15%
Total risk-based capital ratio	13.65%	13.59%	13.39%
Leverage capital ratio	9.61%	9.23%	9.05%

Balance Sheet Data (period end):

Loans and leases held for sale	\$2,804,800	\$3,063,666	\$4,876,918
Loans and leases, net of unearned income	121,106,506	121,705,862	122,027,265
Assets	167,730,169	169,076,807	168,950,895
Deposits	130,643,006	133,278,697	128,981,381
Realized shareholder's equity	21,320,503	20,961,882	20,605,470
Net unrealized gains on securities	<u>272,090</u>	<u>397,327</u>	<u>591,428</u>
Total shareholder's equity	\$21,592,593	\$21,359,209	\$21,196,898

Loan Performance Data:

Allowance for loan and lease losses (at period end)	2,151,155	2,173,070	2,237,994
As a percentage of period end loans and leases ²	1.78%	1.79%	1.83%
Net loans charged off	226,229	398,137	511,190
Nonperforming loans and leases (at period end) ²	1,466,260	1,546,062	1,770,578
As a percentage of period end loans and leases	1.21%	1.27%	1.45%

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