<table>
<thead>
<tr>
<th></th>
<th>Quarter Ended</th>
<th>Quarter Ended</th>
<th>Quarter Ended</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Income</td>
<td>$345,086</td>
<td>$360,839</td>
<td>$362,849</td>
</tr>
<tr>
<td>Tier I risk-based capital ratio</td>
<td>11.53%</td>
<td>11.53%</td>
<td>11.38%</td>
</tr>
<tr>
<td>Total risk-based capital ratio</td>
<td>13.58%</td>
<td>13.65%</td>
<td>13.59%</td>
</tr>
<tr>
<td>Leverage capital ratio</td>
<td>9.73%</td>
<td>9.61%</td>
<td>9.23%</td>
</tr>
</tbody>
</table>

**Balance Sheet Data (period end):**

<p>| | | | |</p>
<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Loans and leases held for sale</td>
<td>$3,358,815</td>
<td>$2,804,800</td>
<td>$3,063,666</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income</td>
<td>122,275,443</td>
<td>121,106,506</td>
<td>121,705,862</td>
</tr>
<tr>
<td>Assets</td>
<td>167,101,823</td>
<td>167,730,169</td>
<td>169,076,807</td>
</tr>
<tr>
<td>Deposits</td>
<td>129,884,428</td>
<td>130,643,006</td>
<td>133,278,697</td>
</tr>
<tr>
<td>Realized shareholder's equity</td>
<td>21,567,852</td>
<td>21,320,503</td>
<td>20,961,882</td>
</tr>
<tr>
<td>Accumulated other comprehensive income</td>
<td>(194,679)</td>
<td>272,090</td>
<td>397,327</td>
</tr>
<tr>
<td>Total shareholder's equity</td>
<td>$21,373,173</td>
<td>$21,592,593</td>
<td>$21,359,209</td>
</tr>
</tbody>
</table>

**Loan Performance Data:**

<p>| | | | |</p>
<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Allowance for loan and lease losses (at period end)</td>
<td>2,124,238</td>
<td>2,151,155</td>
<td>2,173,070</td>
</tr>
<tr>
<td>As a percentage of period end loans and leases ²</td>
<td>1.74%</td>
<td>1.78%</td>
<td>1.79%</td>
</tr>
<tr>
<td>Net loans charged off</td>
<td>178,461</td>
<td>226,229</td>
<td>398,137</td>
</tr>
<tr>
<td>Nonperforming loans and leases (at period end)²</td>
<td>1,140,797</td>
<td>1,466,260</td>
<td>1,546,062</td>
</tr>
<tr>
<td>As a percentage of period end loans and leases</td>
<td>0.93%</td>
<td>1.21%</td>
<td>1.27%</td>
</tr>
</tbody>
</table>

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