

SunTrust Bank
Financial Summary¹
(Dollars in thousands)

	<u>Quarter Ended</u> <u>June 30, 2013</u>	<u>Quarter Ended</u> <u>March 31, 2013</u>	<u>Quarter Ended</u> <u>December 31, 2012</u>
Net Income	\$345,086	\$360,839	\$362,849
Tier I risk-based capital ratio	11.53%	11.53%	11.38%
Total risk-based capital ratio	13.58%	13.65%	13.59%
Leverage capital ratio	9.73%	9.61%	9.23%
 Balance Sheet Data (period end):			
Loans and leases held for sale	\$3,358,815	\$2,804,800	\$3,063,666
Loans and leases, net of unearned income	122,275,443	121,106,506	121,705,862
Assets	167,101,823	167,730,169	169,076,807
Deposits	129,884,428	130,643,006	133,278,697
Realized shareholder's equity	21,567,852	21,320,503	20,961,882
Accumulated other comprehensive income	(194,679)	272,090	397,327
Total shareholder's equity	<u>\$21,373,173</u>	<u>\$21,592,593</u>	<u>\$21,359,209</u>
 Loan Performance Data:			
Allowance for loan and lease losses (at period end)	2,124,238	2,151,155	2,173,070
As a percentage of period end loans and leases ²	1.74%	1.78%	1.79%
Net loans charged off	178,461	226,229	398,137
Nonperforming loans and leases (at period end) ²	1,140,797	1,466,260	1,546,062
As a percentage of period end loans and leases	0.93%	1.21%	1.27%

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