

SunTrust Bank
Financial Summary¹
(Dollars in thousands)

	<u>Quarter Ended September 30, 2013</u>	<u>Quarter Ended June 30, 2013</u>	<u>Quarter Ended March 31, 2013</u>
Net Income	\$83,901	\$345,086	\$360,839
Tier I risk-based capital ratio	11.13%	11.53%	11.53%
Total risk-based capital ratio	13.07%	13.58%	13.65%
Leverage capital ratio	9.72%	9.73%	9.61%
Balance Sheet Data (period end):			
Loans and leases held for sale	\$2,147,363	\$3,358,815	\$2,804,800
Loans and leases, net of unearned income	124,559,324	122,275,443	121,106,506
Assets	167,525,054	167,101,823	167,730,169
Deposits	131,670,970	129,884,428	130,643,006
Realized shareholder's equity	21,551,763	21,567,852	21,320,503
Accumulated other comprehensive income	<u>(228,847)</u>	<u>(194,679)</u>	<u>272,090</u>
Total shareholder's equity	\$21,322,916	\$21,373,173	\$21,592,593
Loan Performance Data:			
Allowance for loan and lease losses (at period end)	2,070,232	2,124,238	2,151,155
As a percentage of period end loans and leases ²	1.66%	1.74%	1.78%
Net loans charged off	146,019	178,461	226,229
Nonperforming loans and leases (at period end) ²	1,037,188	1,140,797	1,466,260
As a percentage of period end loans and leases	0.83%	0.93%	1.21%

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