

SunTrust Bank
Financial Summary¹
(Dollars in thousands)

	<u>Quarter Ended</u> <u>December 31, 2013</u>	<u>Quarter Ended</u> <u>September 30, 2013</u>	<u>Quarter Ended</u> <u>June 30, 2013</u>
Net Income	\$389,552	\$83,901	\$345,086
Tier I risk-based capital ratio	10.96%	11.13%	11.53%
Total risk-based capital ratio	12.84%	13.07%	13.58%
Leverage capital ratio	9.78%	9.72%	9.73%
 Balance Sheet Data (period end):			
Loans and leases held for sale	\$1,406,828	\$2,147,363	\$3,358,815
Loans and leases, net of unearned income	128,027,528	124,559,324	122,275,443
Assets	171,261,678	167,525,054	167,101,823
Deposits	132,947,193	131,670,970	129,884,428
Realized shareholder's equity	21,852,914	21,551,763	21,567,852
Accumulated other comprehensive income	<u>(269,358)</u>	<u>(228,847)</u>	<u>(194,679)</u>
Total shareholder's equity	\$21,583,556	\$21,322,916	\$21,373,173
 Loan Performance Data:			
Allowance for loan and lease losses (at period end)	2,043,230	2,070,232	2,124,238
As a percentage of period end loans and leases ²	1.60%	1.66%	1.74%
Net loans charged off	127,701	146,019	178,461
Nonperforming loans and leases (at period end) ²	971,148	1,037,188	1,140,797
As a percentage of period end loans and leases	0.76%	0.83%	0.93%

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