

SunTrust Bank
Financial Summary¹
(Dollars in thousands)

	<u>Quarter Ended</u> <u>March 31, 2014</u>	<u>Quarter Ended</u> <u>December 31, 2013</u>	<u>Quarter Ended</u> <u>September 30, 2013</u>
Net Income	\$404,276	\$389,552	\$83,901
Tier I risk-based capital ratio	11.04%	10.96%	11.13%
Total risk-based capital ratio	12.83%	12.84%	13.07%
Leverage capital ratio	9.78%	9.78%	9.72%
Balance Sheet Data (period end):			
Loans and leases held for sale	\$1,176,500	\$1,406,828	\$2,147,363
Loans and leases, net of unearned income	129,450,969	128,027,528	124,559,324
Assets	175,463,961	171,261,678	167,525,054
Deposits	136,261,353	132,947,193	131,670,970
Realized shareholder's equity	22,157,231	21,852,914	21,551,763
Accumulated other comprehensive income	<u>(183,310)</u>	<u>(269,358)</u>	<u>(228,847)</u>
Total shareholder's equity	\$21,973,921	\$21,583,556	\$21,322,916
Loan Performance Data:			
Allowance for loan and lease losses (at period end)	2,039,226	2,043,230	2,070,232
As a percentage of period end loans and leases ²	1.58%	1.60%	1.66%
Net loans charged off	110,238	127,701	146,019
Nonperforming loans and leases (at period end) ²	925,195	971,148	1,037,188
As a percentage of period end loans and leases	0.71%	0.76%	0.83%

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.