# SunTrust Bank
## Financial Summary
(Dollars in thousands)

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Net Income</td>
<td>$404,276</td>
<td>$389,552</td>
<td>$83,901</td>
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<tr>
<td>Tier I risk-based capital ratio</td>
<td>11.04%</td>
<td>10.96%</td>
<td>11.13%</td>
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<tr>
<td>Total risk-based capital ratio</td>
<td>12.83%</td>
<td>12.84%</td>
<td>13.07%</td>
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<tr>
<td>Leverage capital ratio</td>
<td>9.78%</td>
<td>9.78%</td>
<td>9.72%</td>
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</tbody>
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### 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: (183,310), (269,358), (228,847)
- 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: 1.58%, 1.60%, 1.66%
- Net loans charged off: 110,238, 127,701, 146,019
- Nonperforming loans and leases (at period end): 925,195, 971,148, 1,037,188
  - As a percentage of period end loans and leases: 0.71%, 0.76%, 0.83%

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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.