

SunTrust Bank
Financial Summary¹
(Dollars in thousands)

	<u>Quarter Ended</u> <u>June 30, 2014</u>	<u>Quarter Ended</u> <u>March 31, 2014</u>	<u>Quarter Ended</u> <u>December 31, 2013</u>
Net Income	\$313,346	\$404,276	\$389,552
Tier I risk-based capital ratio	10.70%	11.04%	10.96%
Total risk-based capital ratio	12.46%	12.83%	12.84%
Leverage capital ratio	9.69%	9.78%	9.78%
 Balance Sheet Data (period end):			
Loans and leases held for sale	\$3,838,753	\$1,176,500	\$1,406,828
Loans and leases, net of unearned income	129,921,013	129,450,969	128,027,528
Assets	178,360,920	175,463,961	171,261,678
Deposits	136,879,143	136,261,353	132,947,193
Realized shareholder's equity	22,250,024	22,157,231	21,852,914
Accumulated other comprehensive income	<u>(43,481)</u>	<u>(183,310)</u>	<u>(269,358)</u>
Total shareholder's equity	\$22,206,543	\$21,973,921	\$21,583,556
 Loan Performance Data:			
Allowance for loan and lease losses (at period end)	2,002,220	2,039,226	2,043,230
As a percentage of period end loans and leases ²	1.54%	1.58%	1.60%
Net loans charged off	113,139	110,238	127,701
Nonperforming loans and leases (at period end) ²	898,628	925,195	971,148
As a percentage of period end loans and leases	0.69%	0.71%	0.76%

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.