

SunTrust Bank
Financial Summary¹
(Dollars in thousands)

	<u>Quarter Ended</u> <u>December 31, 2014</u>	<u>Quarter Ended</u> <u>September 30, 2014</u>	<u>Quarter Ended</u> <u>June 30, 2014</u>
Net income	\$422,004	\$598,203	\$313,346
Tier I risk-based capital ratio	10.67%	10.70%	10.70%
Total risk-based capital ratio	12.29%	12.36%	12.46%
Leverage capital ratio	9.57%	9.69%	9.69%
 Balance Sheet Data (period end):			
Loans and leases held for sale	\$3,123,941	\$1,696,268	\$3,838,753
Loans and leases, net of unearned income	133,239,032	132,319,555	129,921,013
Assets	185,909,845	182,555,481	178,360,920
Deposits	143,269,869	139,608,376	136,879,143
Realized shareholder's equity	22,821,866	22,618,703	22,250,024
Accumulated other comprehensive income	<u>(103,064)</u>	<u>(159,948)</u>	<u>(43,481)</u>
Total shareholder's equity	\$22,718,802	\$22,458,755	\$22,206,543
 Loan Performance Data:			
Allowance for loan and lease losses (at period end)	1,936,219	1,967,219	2,002,220
As a percentage of period end loans and leases ²	1.45%	1.49%	1.54%
Net loans charged off	93,989	127,911	113,139
Nonperforming loans and leases (at period end) ²	633,501	762,149	898,628
As a percentage of period end loans and leases ²	0.48%	0.58%	0.69%

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.