

SunTrust Bank
Financial Summary¹
(Dollars in thousands)

	<u>Quarter Ended</u> <u>September 30, 2014</u>	<u>Quarter Ended</u> <u>June 30, 2014</u>	<u>Quarter Ended</u> <u>March 31, 2014</u>
Net Income	\$598,203	\$313,346	\$404,276
Tier I risk-based capital ratio	10.70%	10.70%	11.04%
Total risk-based capital ratio	12.36%	12.46%	12.83%
Leverage capital ratio	9.69%	9.69%	9.78%
Balance Sheet Data (period end):			
Loans and leases held for sale	\$1,696,268	\$3,838,753	\$1,176,500
Loans and leases, net of unearned income	132,319,555	129,921,013	129,450,969
Assets	182,555,481	178,360,920	175,463,961
Deposits	139,608,376	136,879,143	136,261,353
Realized shareholder's equity	22,618,703	22,250,024	22,157,231
Accumulated other comprehensive income	<u>(159,948)</u>	<u>(43,481)</u>	<u>(183,310)</u>
Total shareholder's equity	\$22,458,755	\$22,206,543	\$21,973,921
Loan Performance Data:			
Allowance for loan and lease losses (at period end)	1,967,219	2,002,220	2,039,226
As a percentage of period end loans and leases ²	1.49%	1.54%	1.58%
Net loans charged off	127,911	113,139	110,238
Nonperforming loans and leases (at period end) ²	762,149	898,628	925,195
As a percentage of period end loans and leases ²	0.58%	0.69%	0.71%

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.