

**SunTrust Bank**  
**Financial Summary**<sup>1</sup>  
(Dollars in thousands)

	<u>Quarter Ended</u> <u>March 31, 2015</u>	<u>Quarter Ended</u> <u>December 31, 2014</u>	<u>Quarter Ended</u> <u>September 30, 2014</u>
Net income	\$432,963	\$422,004	\$598,203
Tier I risk-based capital ratio	11.03%	10.67%	10.70%
Total risk-based capital ratio	12.58%	12.29%	12.36%
Leverage capital ratio	9.65%	9.57%	9.69%
<b>Balance Sheet Data (period end):</b>			
Loans and leases held for sale	\$3,317,166	\$3,123,941	\$1,696,268
Loans and leases, net of unearned income	132,590,748	133,239,032	132,319,555
Assets	185,315,781	185,909,845	182,555,481
Deposits	146,629,024	143,269,869	139,608,376
Realized shareholder's equity	23,027,642	22,821,866	22,618,703
Accumulated other comprehensive income	<u>(40,742)</u>	<u>(103,064)</u>	<u>(159,948)</u>
Total shareholder's equity	\$22,986,900	\$22,718,802	\$22,458,755
<b>Loan Performance Data:</b>			
Allowance for loan and lease losses (at period end)	1,892,224	1,936,219	1,967,219
As a percentage of period end loans and leases <sup>2</sup>	1.43%	1.45%	1.49%
Net loans charged off	99,438	93,989	127,911
Nonperforming loans and leases (at period end) <sup>2</sup>	611,752	633,501	762,149
As a percentage of period end loans and leases <sup>2</sup>	0.46%	0.48%	0.58%

<sup>1</sup> The foregoing financial information is based on the Call Report filed by SunTrust Bank with the Federal Reserve Bank for the periods indicated.

<sup>2</sup> Excludes held for sale.