

SunTrust Bank
Financial Summary¹
(Dollars in thousands)

	<u>Quarter Ended June 30, 2015</u>	<u>Quarter Ended March 31, 2015</u>	<u>Quarter Ended December 31, 2014</u>
Net income	\$481,963	\$432,963	\$422,004
Tier I risk-based capital ratio	11.06%	11.03%	10.67%
Total risk-based capital ratio	12.54%	12.58%	12.29%
Leverage capital ratio	9.81%	9.65%	9.57%
Balance Sheet Data (period end):			
Loans and leases held for sale	\$2,431,208	\$3,317,166	\$3,123,941
Loans and leases, net of unearned income	132,672,103	132,590,748	133,239,032
Assets	184,222,885	185,315,781	185,909,845
Deposits	148,031,358	146,629,024	143,269,869
Realized shareholder's equity	23,211,812	23,027,642	22,821,866
Accumulated other comprehensive income	<u>(267,064)</u>	<u>(40,742)</u>	<u>(103,064)</u>
Total shareholder's equity	\$22,944,748	\$22,986,900	\$22,718,802
Loan Performance Data:			
Allowance for loan and lease losses (at period end)	1,833,247	1,892,224	1,936,219
As a percentage of period end loans and leases ²	1.38%	1.43%	1.45%
Net loans charged off	87,341	99,438	93,989
Nonperforming loans and leases (at period end) ²	480,922	611,752	633,501
As a percentage of period end loans and leases ²	0.36%	0.46%	0.48%

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.