

SunTrust Bank
Financial Summary¹
(Dollars in thousands)

	<u>Quarter Ended December 31, 2015</u>	<u>Quarter Ended September 30, 2015</u>	<u>Quarter Ended June 30, 2015</u>
Net income	\$509,723	\$553,924	\$481,963
Tier I risk-based capital ratio	11.05%	11.12%	11.06%
Total risk-based capital ratio	12.40%	12.55%	12.54%
Leverage capital ratio	9.96%	9.91%	9.81%
Balance Sheet Data (period end):			
Loans and leases held for sale	\$1,808,241	\$2,009,325	\$2,431,208
Loans and leases, net of unearned income	136,609,004	133,748,450	132,672,103
Assets	186,710,993	183,166,171	184,222,885
Deposits	152,627,404	149,440,466	148,031,358
Realized shareholder's equity	23,679,224	23,463,468	23,211,812
Accumulated other comprehensive income	(421,546)	(61,543)	(267,064)
Total shareholder's equity	<u>\$23,257,678</u>	<u>\$23,401,925</u>	<u>\$22,944,748</u>
Loan Performance Data:			
Allowance for loan and lease losses (at period end)	1,751,289	1,785,246	1,833,247
As a percentage of period end loans and leases ²	1.28%	1.33%	1.38%
Net loans charged off	82,847	71,120	87,341
Nonperforming loans and leases (at period end) ²	672,096	462,706	480,922
As a percentage of period end loans and leases ²	0.49%	0.35%	0.36%

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.