

SunTrust Bank
Financial Summary¹
(Dollars in thousands)

	<u>Quarter Ended</u> <u>December 31, 2016</u>	<u>Quarter Ended</u> <u>September 30, 2016</u>	<u>Quarter Ended</u> <u>June 30, 2016</u>
Net income	\$500,892	\$488,575	\$511,063
Tier I risk-based capital ratio	10.73%	10.91%	10.94%
Total risk-based capital ratio	12.29%	12.56%	12.63%
Leverage capital ratio	9.63%	9.66%	9.72%
Balance Sheet Data (period end):			
Loans and leases held for sale	\$4,164,632	\$3,700,921	\$2,404,046
Loans and leases, net of unearned income	143,458,416	141,774,281	141,872,786
Assets	200,557,635	200,200,764	194,679,406
Deposits	162,368,587	161,443,712	155,354,194
Realized shareholders' equity	24,348,169	24,195,105	24,058,807
Accumulated other comprehensive income	<u>(790,260)</u>	<u>147,490</u>	<u>264,889</u>
Total shareholders' equity	\$23,557,909	\$24,342,595	\$24,323,696
Loan Performance Data:			
Allowance for loan and lease losses (at period end)	1,708,288	1,742,298	1,773,300
As a percentage of period end loans and leases ²	1.19%	1.23%	1.25%
Net loans charged off	135,682	125,531	136,758
Nonperforming loans and leases (at period end) ²	844,488	948,657	944,241
As a percentage of period end loans and leases ²	0.59%	0.67%	0.67%

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.