

SunTrust Bank
Financial Summary¹
(Dollars in thousands)

	<u>Quarter Ended</u> <u>March 31, 2016</u>	<u>Quarter Ended</u> <u>December 31, 2015</u>	<u>Quarter Ended</u> <u>September 30, 2015</u>
Net income	\$468,749	\$509,723	\$553,924
Tier I risk-based capital ratio	10.97%	11.05%	11.12%
Total risk-based capital ratio	12.25%	12.40%	12.55%
Leverage capital ratio	9.88%	9.96%	9.91%
Balance Sheet Data (period end):			
Loans and leases held for sale	\$1,869,672	\$1,808,241	\$2,009,325
Loans and leases, net of unearned income	139,890,188	136,609,004	133,748,450
Assets	189,907,589	186,710,993	183,166,171
Deposits	154,833,252	152,627,404	149,440,466
Realized shareholder's equity	23,845,564	23,679,224	23,463,468
Accumulated other comprehensive income	<u>52,848</u>	<u>(421,546)</u>	<u>(61,543)</u>
Total shareholder's equity	\$23,898,412	\$23,257,678	\$23,401,925
Loan Performance Data:			
Allowance for loan and lease losses (at period end)	1,769,284	1,751,289	1,785,246
As a percentage of period end loans and leases ²	1.26%	1.28%	1.33%
Net loans charged off	84,712	82,847	71,120
Nonperforming loans and leases (at period end) ²	974,470	672,096	462,706
As a percentage of period end loans and leases ²	0.70%	0.49%	0.35%

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.