

SunTrust Bank
Financial Summary¹
(Dollars in thousands)

	<u>Quarter Ended June 30, 2016</u>	<u>Quarter Ended March 31, 2016</u>	<u>Quarter Ended December 31, 2015</u>
Net income	\$511,063	\$468,749	\$509,723
Tier I risk-based capital ratio	10.94%	10.97%	11.05%
Total risk-based capital ratio	12.63%	12.25%	12.40%
Leverage capital ratio	9.72%	9.88%	9.96%
Balance Sheet Data (period end):			
Loans and leases held for sale	\$2,404,046	\$1,869,672	\$1,808,241
Loans and leases, net of unearned income	141,872,786	139,890,188	136,609,004
Assets	194,679,406	189,907,589	186,710,993
Deposits	155,354,194	154,833,252	152,627,404
Realized shareholders' equity	24,058,807	23,845,564	23,679,224
Accumulated other comprehensive income	<u>264,889</u>	<u>52,848</u>	<u>(421,546)</u>
Total shareholders' equity	\$24,323,696	\$23,898,412	\$23,257,678
Loan Performance Data:			
Allowance for loan and lease losses (at period end)	1,773,300	1,769,284	1,751,289
As a percentage of period end loans and leases ²	1.25%	1.26%	1.28%
Net loans charged off	136,758	84,712	82,847
Nonperforming loans and leases (at period end) ²	944,241	974,470	672,096
As a percentage of period end loans and leases ²	0.67%	0.70%	0.49%

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.