

**SunTrust Bank**  
**Financial Summary**<sup>1</sup>  
(Dollars in thousands)

	<u>Quarter Ended September 30, 2016</u>	<u>Quarter Ended June 30, 2016</u>	<u>Quarter Ended March 31, 2016</u>
Net income	\$488,575	\$511,063	\$468,749
Tier I risk-based capital ratio	10.91%	10.94%	10.97%
Total risk-based capital ratio	12.56%	12.63%	12.25%
Leverage capital ratio	9.66%	9.72%	9.88%
<b>Balance Sheet Data (period end):</b>			
Loans and leases held for sale	\$3,700,921	\$2,404,046	\$1,869,672
Loans and leases, net of unearned income	141,774,281	141,872,786	139,890,188
Assets	200,200,764	194,679,406	189,907,589
Deposits	161,443,712	155,354,194	154,833,252
Realized shareholders' equity	24,195,105	24,058,807	23,845,564
Accumulated other comprehensive income	147,490	264,889	52,848
Total shareholders' equity	<u>\$24,342,595</u>	<u>\$24,323,696</u>	<u>\$23,898,412</u>
<b>Loan Performance Data:</b>			
Allowance for loan and lease losses (at period end)	1,742,298	1,773,300	1,769,284
As a percentage of period end loans and leases <sup>2</sup>	1.23%	1.25%	1.26%
Net loans charged off	125,531	136,758	84,712
Nonperforming loans and leases (at period end) <sup>2</sup>	948,657	944,241	974,470
As a percentage of period end loans and leases <sup>2</sup>	0.67%	0.67%	0.70%

<sup>1</sup> The foregoing financial information is based on the Call Report filed by SunTrust Bank with the Federal Reserve Bank for the periods indicated.

<sup>2</sup> Excludes held for sale.