

SunTrust Bank
Financial Summary¹
(Dollars in thousands)

	Quarter Ended December 31, 2017	Quarter Ended September 30, 2017	Quarter Ended June 30, 2017
Net income	\$773,985	\$574,239	\$547,554
Tier I risk-based capital ratio	11.31%	11.06%	11.00%
Total risk-based capital ratio	12.83%	12.60%	12.53%
Leverage capital ratio	9.97%	9.79%	9.72%
Balance Sheet Data (period end):			
Loans and leases held for sale	\$2,243,778	\$2,654,589	\$2,821,624
Loans and leases held for investment	143,290,971	144,531,324	144,337,493
Assets	201,637,519	203,380,775	202,481,382
Deposits	164,051,107	165,526,301	163,281,910
Realized shareholders' equity	25,343,435	24,917,289	24,695,353
Accumulated other comprehensive income	(790,602)	(701,638)	(743,844)
Total shareholders' equity	\$24,552,833	\$24,215,651	\$23,951,509
Loan Performance Data:			
Allowance for loan and lease losses (at period end)	1,734,539	1,771,259	1,730,276
As a percentage of period end loans and leases ²	1.21%	1.23%	1.20%
Net loans charged off	110,149	78,217	70,657
Nonperforming loans and leases (at period end) ²	674,055	728,432	754,199
As a percentage of period end loans and leases ²	0.47%	0.50%	0.52%

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.