

SunTrust Bank
Financial Summary¹
(Dollars in thousands)

	<u>Quarter Ended March 31, 2017</u>	<u>Quarter Ended December 31, 2016</u>	<u>Quarter Ended September 30, 2016</u>
Net income	\$487,035	\$500,892	\$488,575
Tier I risk-based capital ratio	10.96%	10.73%	10.91%
Total risk-based capital ratio	12.51%	12.29%	12.56%
Leverage capital ratio	9.61%	9.63%	9.66%
Balance Sheet Data (period end):			
Loans and leases held for sale	\$2,105,199	\$4,164,632	\$3,700,921
Loans and leases, net of unearned income	143,718,270	143,458,416	141,774,281
Assets	201,282,949	200,557,635	200,200,764
Deposits	164,433,439	162,368,587	161,443,712
Realized shareholders' equity	24,495,623	24,348,169	24,195,105
Accumulated other comprehensive income	<u>(834,804)</u>	<u>(790,260)</u>	<u>147,490</u>
Total shareholders' equity	\$23,660,819	\$23,557,909	\$24,342,595
Loan Performance Data:			
Allowance for loan and lease losses (at period end)	1,713,456	1,708,288	1,742,298
As a percentage of period end loans and leases ²	1.19%	1.19%	1.23%
Net loans charged off	111,749	135,682	125,531
Nonperforming loans and leases (at period end) ²	789,224	844,488	948,657
As a percentage of period end loans and leases ²	0.55%	0.59%	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.