

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

	Quarter Ended December 31, 2018	Quarter Ended September 30, 2018	Quarter Ended June 30, 2018
Net income	\$683,196	\$746,355	\$729,507
Tier I risk-based capital ratio	11.02%	11.24%	11.29%
Total risk-based capital ratio	12.33%	12.59%	12.71%
Leverage capital ratio	9.95%	10.15%	10.20%
<b>Balance Sheet Data (period end):</b>			
Loans and leases held for sale	\$1,438,529	\$1,931,623	\$2,236,625
Loans and leases, net of unearned income	151,949,953	147,373,120	145,069,179
Assets	209,720,480	205,527,049	202,064,280
Deposits	164,741,704	163,527,658	165,212,451
Realized shareholders' equity	26,023,438	25,908,965	25,740,022
Accumulated other comprehensive income	(1,406,609)	(1,860,587)	(1,666,907)
Total shareholders' equity	\$24,616,829	\$24,048,378	\$24,073,115
<b>Loan Performance Data:</b>			
Allowance for loan and lease losses (at period end)	1,614,516	1,622,249	1,649,243
As a percentage of period end loans and leases <sup>2</sup>	1.06%	1.10%	1.14%
Net loans charged off	96,927	88,746	73,258
Nonperforming loans and leases (at period end) <sup>2</sup>	525,771	694,655	755,167
As a percentage of period end loans and leases <sup>2</sup>	0.35%	0.47%	0.52%

<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.