

**SUNTRUST BANKS, INC.**

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 1131787	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$185,099	\$164,341	-11.2%	
Loans	\$131,055	\$118,469	-9.6%	
Construction & development	\$11,351	\$7,951	-30.0%	
Closed-end 1-4 family residential	\$33,715	\$33,530	-0.5%	
Home equity	\$16,454	\$15,953	-3.0%	
Credit card	\$516	\$576	11.6%	
Other consumer	\$11,304	\$10,926	-3.3%	
Commercial & Industrial	\$28,419	\$22,394	-21.2%	
Commercial real estate	\$13,768	\$13,566	-1.5%	
Unused commitments	\$79,638	\$69,251	-13.0%	
Securitization outstanding principal	\$126,577	\$142,436	12.5%	
Mortgage-backed securities (GSE and private issue)	\$14,853	\$16,089	8.3%	
Asset-backed securities	\$29	\$242	731.6%	
Other securities	\$2,573	\$4,361	69.5%	
Cash & balances due	\$5,609	\$6,395	14.0%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$6,694	\$8,396	25.4%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$7,085	\$8,274	16.8%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$165,596	\$146,244	-11.7%	
Deposits	\$120,116	\$124,821	3.9%	
Total other borrowings	\$26,639	\$12,498	-53.1%	
FHLB advances	\$10,740	\$2,243	-79.1%	
<b>Equity</b>				
Equity capital at quarter end	\$19,502	\$17,982	-7.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$11	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.6%	7.5%	--	
Tier 1 risk based capital ratio	7.9%	8.8%	--	
Total risk based capital ratio	10.9%	12.0%	--	
Return on equity <sup>1</sup>	-5.7%	-5.6%	--	
Return on assets <sup>1</sup>	-0.6%	-0.6%	--	
Net interest margin <sup>1</sup>	3.2%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	47.3%	45.2%	--	
Loss provision to net charge-offs (qtr)	174.2%	111.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.7%	2.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
Construction & development	12.7%	20.2%	0.7%	2.2%
Closed-end 1-4 family residential	7.0%	11.1%	0.4%	0.9%
Home equity	1.7%	1.9%	0.8%	1.0%
Credit card	2.7%	3.4%	1.7%	3.0%
Other consumer	3.5%	3.7%	0.6%	0.4%
Commercial & Industrial	1.0%	1.9%	0.3%	0.4%
Commercial real estate	1.0%	2.2%	0.2%	0.1%
Total loans	3.8%	5.8%	0.4%	0.7%