SunTrust in Brief

Vital Statistics (June 30)	2007	2006
Total Assets	$180.3 billion	$181.1 billion
Total Loans	$118.8 billion	$120.2 billion
Total Consumer and Commercial Deposits	$97.8 billion	$99.0 billion
Total Deposits	$122.9 billion	$124.9 billion
Net Income Available to Common Shareholders	$673.9 million	$544.0 million
Net Income Per Diluted Share	$1.89	$1.49
Total Shareholders' Equity	$17.4 billion	$17.4 billion
Return on Avg. Realized Common Shareholders' Equity	12.71%	12.90%
Return on Avg. Common Shareholders' Equity	15.51%	12.61%
Return on Avg. Assets less Net Unrealized Gains on Securities	1.18%	1.18%
Return on Avg. Total Assets	1.52%	1.21%

Banking Locations	*1,685*	*ATMs*	*2,533*
Full-time Employees (FTE)	*33,241*	*Stock Symbol (NYSE)*	*STI*

Company Profile
SunTrust Banks, Inc., with assets of $180.3 billion on June 30, 2007, is one of the nation's largest and strongest financial holding companies.

Through its banking subsidiaries, the company provides deposit, credit, trust, and investment services to a broad range of retail, business, and institutional clients. Other subsidiaries provide mortgage banking, credit-related insurance, asset management, brokerage, and capital market services.

Atlanta-based SunTrust enjoys leading market positions in some of the highest growth markets in the United States and also serves clients in selected markets nationally.

The company operates 1,685 retail branches and 2,533 ATMs in Alabama, Arkansas, Florida, Georgia, Maryland, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, West Virginia, and the District of Columbia. In addition, SunTrust provides clients with a full range of technology-based banking channels, including Internet, PC, and Automated Telephone Banking.

Executive Management
L. Phillip Humann, Executive Chairman of the Board; James M. Wells III, President and Chief Executive Officer; William R. Reed, Jr., Vice Chairman: Geographic Banking (Carolinas, Central, Florida, Mid-Atlantic) and Sales Administration

Market Focus
From a client perspective, SunTrust's market focus is centered around individual banking units under strong local management teams. Today, SunTrust operates more than 50 geographically focused "banks" that serve as focal points for client contact, business generation, and community involvement.

SunTrust's local executives are empowered to bring the full range of the bank's resources to bear on local client needs, and local boards of directors help keep SunTrust attuned to market trends.

Under SunTrust's operating model, clients benefit from the advantages of a decentralized management structure, while the institution realizes the economies of scale and product development advantages that come from being one of the nation's largest banking organizations.

Business Focus
Complementing SunTrust's geographic focus is its five major lines of business:

Retail Banking
SunTrust's Retail line of business provides financial solutions to five million client households as well as businesses with annual sales of up to $5 million. Through branch and non-traditional delivery channels, SunTrust provides a complete range of deposit and loan products, as well as insurance, business banking, and private banking services.

Commercial Banking
SunTrust's Commercial Banking line of business serves companies, government, and nonprofit entities with annual sales or budgets from $5 million to $250 million, delivering financing, treasury management, and access to the capital markets to more than 50,000 clients through geographically based units across the Southeast and Mid-Atlantic regions. Specialty businesses include Auto Dealer Finance, Institutional and Government Banking, Commercial Real Estate, and financing of commercial insurance premiums through Premium Assignment Corporation.

Corporate and Investment Banking
SunTrust's Corporate and Investment Banking (CIB) line of business provides capital raising, treasury management, and other tailored financial solutions, such as commercial leasing and private equity, to thousands of America's top corporations. The SunTrust Robinson Humphrey, Inc. division serves corporations, institutions, and public bodies with a wide array of fixed income, investment banking, equity research, trading, and risk management capabilities.

Mortgage
In addition to providing mortgage services through SunTrust branches, the telephone, and Internet, SunTrustMortgage, Inc. originates loans at more than 214 locations in SunTrust markets and adjacent states, maintains correspondent and broker relationships in 48 states, and services loans nationally. As of June 30, 2007, SunTrust's mortgage servicing portfolio was $150.5 billion.

Wealth and Investment Management
SunTrust provides top-quality fiduciary, brokerage, investment management, and related services to institutions and affluent individuals. As of June 30, 2007, SunTrust had total assets under advisement of $249.9 billion, including $207.4 billion in trust assets, and $42.5 billion in retail brokerage assets. Trusco Capital Management, SunTrust's institutional investment management subsidiary, is advisor to the STI Classic Funds.

Community Focus
Highlights of SunTrust's well-documented track record of commitment to all segments of its communities are found below. The effectiveness of our approach was underscored with an "Outstanding" Community Reinvestment Act (CRA) rating from the Federal Reserve Bank of Atlanta in its latest examination of SunTrust Bank. A comprehensive discussion of the company's CRA and diversity initiatives can be found at suntrust.com.

In 2006, SunTrust closed almost 57,000 loans totaling approximately $7.9 billion to provide housing in low- to moderate-income areas. In addition, more than 76,000 loans totaling almost $8.2 billion were made to families with low- to moderate-income to purchase or rehabilitate their homes.

The company also made 59,000 small business loans for a total of $5.6 billion. Business located in low- to moderate-income communities received more than 12,000 of the loans, totaling $1.3 billion. More than 47,000 of SunTrust's small business loans had an original principal balance of $100,000 or less.

Through its community development corporations and related entities, SunTrust now has provided equity financing of nearly $900 million and debt financing of more than $1.0 billion that has created more than 28,000 units of affordable housing throughout the Southeast. The Company has also made more than $30 million in below-market rate loans through its New Markets Tax Credit Program to qualifying projects and has invested more than $10 million in third-party CDEs within the SunTrust footprint.

Under a focused diversity program, SunTrust undertakes a variety of initiatives in areas such as marketing, hiring and promotion, corporate contributions, and procurement.

SunTrust provided more than $13 million and its employees gave countless hours of time in 2006 to education, health and human services, culture and art, and civic and community organizations within the communities we serve.

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