

SUNTRUST
Received \$4.9 billion in TARP funds

1. Since you received TARP funds has there been an increase in lending activity by your bank, if so by how much?

Loan balance data will be included when SunTrust reports 2008 results on 1/22/09.

2. What amount of TARP funds have been used to help homeowners who are behind on their payments or facing foreclosure?

Data will be provided in compliance with expected issuance of guidelines for reporting deployment of TARP funds.

3. Does your bank need the TARP infusion? If not have you considered returning the funds?

SunTrust's regulatory capital position will be reported on 1/22/08. However, SunTrust completed capital-enhancing transactions related to its long-standing holdings of common stock in The Coca-Cola Company during the second and third quarters of 2008 that increased our primary regulatory capital measure, Tier 1, to over 8% as compared to a 6% threshold for the highest regulatory capital rating of "Well-Capitalized."

4. What will be the total amount awarded in bonuses at your institution this year?

2008 compensation-related disclosure will take place in early 2009 and not later than the filing of our annual proxy statement.

5. If Congress passes retroactive compensation requirements for TARP Capital Purchase Program participants, will your bank give back the money?

We typically do not speculate in the media on "what-if" scenarios.