

SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM T-1

STATEMENT OF ELIGIBILITY  
UNDER THE TRUST INDENTURE ACT  
OF 1939 OF A CORPORATION  
DESIGNATED TO ACT AS TRUSTEE

CHECK IF AN APPLICATION TO DETERMINE ELIGIBILITY OF A TRUSTEE PURSUANT TO  
SECTION 305(b)(2) [ ]

SUNTRUST BANK, N.A.  
(Exact name of trustee as specified in its charter)

A national banking association  
(Jurisdiction of incorporation  
Employer or organization if  
not a national bank)

62-0802533  
(I.R.S.  
Identification No.)

201 Fourth Avenue North  
Nashville, Tennessee  
(Address of principal executive offices)

37219  
(Zip Code)

Donna Williams  
Vice President  
424 Church Street, 6th Floor  
Nashville, Tennessee 37219  
615-748-4745  
(Name, address and telephone  
number of agent for service)

MURPHY OIL CORPORATION  
(Exact name of obligor as specified in its charter)

Delaware  
(State or other jurisdiction of  
incorporation or organization)

71-0361522  
(I.R.S. Employer  
Identification No.)

200 Peach Street  
El Dorado, Arkansas  
(Address of principal executive offices)

71731  
(Zip Code)

MURPHY OIL CORPORATION  
7.05% Notes due 2029  
(Title of the indenture securities)

GENERAL

Item 1. General information.

Furnish the following information as to the trustee:

- (a) Name and address of each examining or supervising authority to  
which it is subject.

Office of the Comptroller of the Currency  
Marquis One Tower  
Suite 600  
245 Peachtree Center Avenue N.E.  
Atlanta, Georgia 30303

Federal Reserve Bank of Atlanta,  
District No. 6  
104 Marietta Street N.E.  
Atlanta, Georgia 30303

Federal Deposit Insurance Corporation  
Memphis Regional Office  
5100 Poplar Avenue  
Suite 1900  
Memphis, Tennessee 38137

- (b) Whether it is authorized to exercise corporate trust powers.

Yes.

Item 2. Affiliations with obligor.

If the obligor is an affiliate of the trustee, describe each such affiliation.

The obligor is not an affiliate of the trustee.

Items 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15:

Murphy Oil Corporation currently is not in default. Accordingly, responses to Items 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 of Form T-1 are not required under General Instruction B.

Item 16. List of Exhibits

List below all exhibits filed as a part of this statement of eligibility.

Exhibit 1 - Articles of Association, as amended, of the Trustee (See Exhibit 1 to Form T-1 filed with Registration Statement No. 22-26192 and Exhibit 10 to Form 10-1 filed with the Commission on February 5, 1999 as Exhibit 25 to the Current Report on Form 8-K of Service Experts, Inc., each of which is incorporated herein by this reference).

Exhibit 2 - Certificate of Authority of the Trustee to commence business from the Comptroller of the Currency (See Exhibit 2 to Form T-1 filed with Registration Statement No. 22-26192 which is incorporated herein by this reference).

Exhibit 3 - Authorization of the Trustee to exercise corporate trust powers (See Exhibit 3 to Form T-1 filed with Registration Statement No. 22-26192 which is incorporated herein by this reference).

Exhibit 4 - Amended and Restated By-Laws of Trustee (See Exhibit 4 to Form T-1 filed with the Commission on February 5, 1999 as Exhibit 25 to the Current Report on Form 8-K of Service Experts, Inc. which is incorporated herein by this reference).

Exhibit 5 - Not applicable.

Exhibit 6 - The consent of the Trustee required by Section 321(b) of the Act.

Exhibit 7- A copy of the latest report of condition of the trustee published pursuant to law or the requirements of its supervising or examining authority.

Exhibit 8 - Not applicable.

Exhibit 9 - Not applicable.

Pursuant to the requirements of the Trust Indenture Act of 1939, the trustee, SunTrust Bank, Nashville, N.A., a national banking association organized and existing under the laws of the United States, has duly caused this statement of eligibility to be signed on its behalf by the undersigned, thereunto duly authorized, all in the city of Nashville, and State of Tennessee, on the 30th day of April, 1999.

SUNTRUST BANK, NASHVILLE, N.A.

By: /s/ Donna Williams  
-----  
Donna Williams, Vice  
President

Attest:

By: /s/ Jonathon Chayes  
-----  
Jonathon Chayes,  
Assistant Vice President and  
Trust Officer

CONSENT OF TRUSTEE

Pursuant to the requirements of Section 321(b) of the Trust Indenture Act of 1939, in connection with the proposed issue of Notes by Murphy Oil Corporation, we hereby consent that reports of examinations by federal, state, territorial or district authorities may be furnished by such authorities to the Securities and Exchange Commission upon request therefor.

SUNTRUST BANK, NASHVILLE, N.A.

By: /s/ Donna Williams

-----  
Donna Williams  
Vice President

Dated: April 30, 1999

Board of Governors of the  
Federal Reserve System  
OMB Number: 7100-0036

Federal Deposit Insurance Corporation  
OMB Number: 3064-0052

Office of the Comptroller of the  
Currency  
OMB Number: 1567-0081

FEDERAL FINANCIAL INSTITUTIONS  
EXAMINATION COUNCIL

Expires March 31, 2001

(FEDERAL FINANCIAL INSTITUTIONS  
EXAMINATION COUNCIL LOGO)

[1]

Please refer to page i,  
Table of Contents, for  
the required disclosure  
of estimated burden.

CONSOLIDATED REPORTS OF CONDITION AND INCOME FOR  
A BANK WITH DOMESTIC AND FOREIGN OFFICES -- FFIEC 031

REPORT AT THE CLOSE OF BUSINESS DECEMBER 31, 1999 (19981231)  
-----  
(RCRI 9889)

This report is required by law: 12 U.S.C. Section 324 (State member banks); 12  
U.S.C. Section 1817 (State nonmember banks); and 12 U.S.C. Section 161  
(National banks).

This report form is to be filed by banks with branches and consolidated  
subsidiaries in U.S. territories and possessions, Edge or Agreement  
subsidiaries, foreign branches, consolidated foreign subsidiaries, or  
International Banking Facilities.

NOTE: The Reports of Condition and Income must be signed by an authorized  
officer and the Report of Condition must be attested to by not less than two  
directors (trustees) for State nonmember banks and three directors for State  
member and National banks.

I, Robert F. Ryan, Vice President  
-----  
Name and Title of Officer Authorized to Sign Report

of the named bank do hereby declare that the Reports of Condition and Income  
(including the supporting schedules) for this report date have been prepared in  
conformance with the instructions issued by the appropriate Federal regulatory  
authority and are true to the best of my knowledge and belief.

/s/ Robert F. Ryan  
-----  
Signature of Officer Authorized to Sign Report

1/25/99  
-----  
Date of Signature

The Reports of Condition and Income are to be prepared in accordance with  
Federal regulatory authority instructions.

We, the undersigned directors (trustees), attest to the correctness of the  
Report of Condition (including the supporting schedules) for this report date

and declare that it has been examined by us and to the best of our knowledge  
and belief has been prepared in conformance with the instructions issued by the  
appropriate Federal regulatory authority and is true and correct.

/s/ Sam Franklin, III  
-----  
Director (Trustee)

/s/ Lipscomb Davis, Jr.  
-----  
Director (Trustee)

/s/ John Clay  
-----  
Director (Trustee)

SUBMISSION OF REPORTS

Each bank must prepare its Reports of Condition and Income either:

- (a) in electronic form and then file the computer data file directly with the banking agencies' collection agent, Electronic Data Systems Corporation (EDS), by modem or on computer diskette; or
- (b) in hard-copy (paper) form and arrange for another party to convert the paper report to electronic form. That party (if other than EDS) must transmit the bank's computer data file to EDS.

For electronic filing assistance, contact EDS Call Report Services, 2150 N. Prospect Ave., Milwaukee, WI 53202, telephone (800) 255-1571.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach this signature page to the hard-copy record of the completed report that the bank places in its files.

-----  
FDIC Certificate Number

-----  
(RCRI 9050)

-----  
Legal Title of Bank (TEXT 9010)

-----  
City (TEXT 9130)

-----  
State Abbrev. (TEXT 9200) ZIP Code  
(TEXT 9220)

Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency

SunTrust Bank, Nashville, N.A. Call Date: 12/31/1998 State #: 472100 FFIEC 031  
P.O. BOX 4418 CENTER 632 Vendor ID: D Cert #: 04866 RI-1  
ATLANTA, GA 30302 Transit #: 06400004 [3]

CONSOLIDATED REPORT OF INCOME  
FOR THE PERIOD JANUARY 1, 1998 -- DECEMBER 31, 1998

All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

SCHEDULE RI -- INCOME STATEMENT

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Dollar Amounts in Thousands

-----			
1. Interest Income:			
a. Interest and fee income on loans:			
(1) In domestic offices:	RIAD		
	----		
(a) Loans secured by real estate	4011	82,393	1.a.1.a
(b) Loans to depository institutions	4019	10,135	1.a.1.b
(c) Loans to finance agricultural production and other loans to farmers	4024	667	1.a.1.c
(d) Commercial and industrial loans	4012	91,560	1.a.1.d
(e) Acceptances of other banks	4026	0	1.a.1.e
(f) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards and related plans	4054	29	1.a.1.f.1
(2) Other	4065	35,069	1.a.1.f.2
(g) Loans to foreign governments and official institutions	4056	0	1.a.1.g
(h) Obligations (other than securities and leases) of states and political subdivisions in the U.S.:			
(1) Taxable obligations	4503	0	1.a.1.h.1
(2) Tax-exempt obligations	4504	3,789	1.a.1.h.2
(i) All other loans in domestic offices	4058	9,613	1.a.1.i
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	0	1.a.2
b. Income from lease financing receivables:			
(1) Taxable leases	4605	8,829	1.b.1
(2) Tax-exempt leases	4307	0	1.b.2
c. Interest income on balances due from depository institutions: (1)			
(1) In domestic offices	4105	101	1.c.1
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4106	0	1.c.2
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations	4027	24,216	1.d.1
(2) Securities issued by states and political subdivisions in the U.S.:			
(a) Taxable securities	4506	422	1.d.2.a
(b) Tax-exempt securities	4507	2,110	1.d.2.b
(3) Other domestic debt securities	3657	0	1.d.3
(4) Foreign debt securities	3658	11	1.d.4
(5) Equity securities (including investments in mutual funds)	3659	1,211	1.d.5
e. Interest income from trading assets	4069	0	1.e

-----  
(1) Includes interest income on time certificates of deposits not held for trading.



SunTrust Bank, Nashville, N.A.      Call Date: 12/31/1998      State #: 472100      FFIEC 031  
P.O. BOX 4418 CENTER 632      Vendor ID: D      Cert #: 04955      RI-2  
ATLANTA, GA 30302      Transit #: 06400004      [4]

SCHEDULE RI -- CONTINUED

Dollar Amounts in Thousands

1. Interest income (continued)	RIAD	YEAR-TO-DATE		
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	17,479		1.f
g. Total interest income (sum of items 1.a through 1.f)	4107	287,634		1.g
2. Interest expense:				
a. Interest on deposits:				
(1) Interest on deposits in domestic offices:				
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	1,542		2.a.1.a
(b) Nontransaction accounts:				
(1) Money market deposit accounts (MMDAs)	4509	39,964		2.a.1.b.1
(2) Other savings deposits	4511	2,982		2.a.1.b.2
(3) Time deposits of \$100,000 or more	A517	15,019		2.a.1.b.3
(4) Time deposits of less than \$100,000	A518	25,712		2.a.1.b.4
(2) Interest on deposits in foreign offices, Edge and agreement subsidiaries, and IBFs	4172	13,402		2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	39,977		2.b
c. Interest on demand notes issued to the U.S. Treasury, trading liabilities, and on other borrowed money	4185	11,137		2.c
d. Not applicable				
e. Interest on subordinated notes and debentures	4200	0		2.e
f. Total interest expense (sum of items 2.a through 2.e)	4073	149,735	RIAD	2.f
			----	
3. Net interest income (item 1.g minus 2.f)			4074	137,899    3.
4. Provisions:				
a. Provision for credit losses			4230	(9,851)    4.a
b. Provision for allocated transfer risk			4243	0    4.b
5. Noninterest income:	RIAD			
	----			
a. Income from fiduciary activities	4070	23,338		5.a
b. Service charges on deposit accounts in domestic offices	4080	24,244		5.b
c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d)	A220	0		5.c
d.-e. Not applicable				
f. Other noninterest income:				
(1) Other fee income	5407	26,429		5.f.1
(2) All other noninterest income*	5408	9,480	RIAD	5.f.2
			----	
g. Total noninterest income (sum of items 5.a through 5.f)			4079	81,481    5.g
6. a. Realized gains (losses) on held-to-maturity securities			3521	0    6.a
b. Realized gains (losses) on available-for-sale securities			3196	(77)    6.b
7. Noninterest expense:	RIAD			
	----			
a. Salaries and employee benefits	4135	53,818		7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	11,048		7.b
c. Other noninterest expense*	4092	58,922	RIAD	7.c
			----	
d. Total noninterest expense (sum of items 7.a through 7.c)			4093	123,788    7.d
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4.a, 4.b, 5.g, 6.a, 6.b, and 7.d)			4301	106,376    8.
9. Applicable income taxes (on item 8)			4302	37,984    9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)			4300	67,392    10.
11. Extraordinary items and other adjustments, net of income taxes*			4320	0    11
12. Net income (loss) (sum of items 10 and 11)			4340	67,392    12.

\* Describe on Schedule RI-E - Explanations.

SunTrust Bank, Nashville, N.A. Call Date: 12/31/1998 State #: 472100 FFIEC 031  
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SCHEDULE RI - CONTINUED

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Dollar Amounts in Thousands

MEMORANDA	RIAD	YEAR-TO-DATE	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	4513	785	M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)	8431	5,927	M.2
3.-4. Not applicable			
5. Number of full-time equivalent employees on payroll at end of current period (round to nearest whole number)	4150	NUMBER 1,096	M.5
6. Not applicable			
7. If the reporting bank has restated its balance sheet as a result of applying push accounting this calendar year, report the date of the bank's acquisition	9106	CCYY / MM / DD N/A	M.7
8. Trading revenue (from cash instruments and off-balance sheet derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c):			
a. Interest rate exposures	8757	0	M.8.a
b. Foreign exchange exposures	8758	0	M.8.b
c. Equity security and index exposures	8759	0	M.8.c
d. Commodity and other exposures	8760	0	M.8.d
9. Impact on income of off-balance sheet derivatives held for purposes other than trading:			
a. Net increase (decrease) to interest income	8761	141	M.9.a
b. Net (increase) decrease to interest expense	8762	0	M.9.b
c. Other (noninterest) allocations	8763	0	M.9.c
10. Credit losses on off-balance sheet derivatives (see instructions)	A251	0	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	A530	Yes / No NO	M.11
12. Deferred portion of total applicable income taxes included in Schedule RI, items 9 and 11 (to be reported with the December Report of Income)	4772	0	M.12

(1) For example, a bank acquired on June 1, 1997, would report 1997/06/01  
\* Describe on Schedule RI-E - Explanations.

SunTrust Bank, Nashville, N.A. Call Date: 12/31/1998 State #: 472100 FFIEC 031  
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ATLANTA, GA 30302 Transit #: 06400004 [6]

SCHEDULE RI-A - CHANGES IN EQUITY CAPITAL

Indicate decreases and losses in parentheses.

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Dollar Amounts in Thousands

	RIAD		
1. Total equity capital originally reported in the December 31, 1997, Reports of Condition and Income	3215	328,092	1
2. Equity capital adjustments from amended Reports of income, net*	3216	0	2.
3. Amended balance end of previous calendar year (sum of items 1 and 2)	3217	328,092	3.
4. Net income (loss) (must equal Schedule RI, item 12)	4340	67,392	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net	4346	0	5.
6. Changes incident to business combinations, net	4356	0	6.
7. LESS: Cash dividends declared on preferred stock	4470	0	7.
8. LESS: Cash dividends declared on common stock	4460	30,275	8.
9. Cumulative effect of changes in accounting principles from prior years* (see instructions for this schedule)	4411	0	9.
10. Corrections of material accounting errors from prior years* (see instructions for this schedule)	4412	0	10.
11. Change in net unrealized holding gains (losses) on available-for-sale securities	8433	(810)	11.
12. Foreign currency translation adjustments	4414	0	12
13. Other transactions with parent holding company* (not included in item 5, 7, or 8 above)	4415	0	13
14. Total equity capital end of current period (sum of items 3 through 13) must equal Schedule RC, item 28)	3210	364,399	14

\* Describe on Schedule RI-E - Explanations.

SCHEDULE RI-B - CHARGE-OFFS AND RECOVERIES ON LOANS AND LEASES AND CHANGES IN ALLOWANCE FOR CREDIT LOSSES

PART 1. Charge-offs and Recoveries on Loans and Leases(1)

Part 1 excludes charge-offs and recoveries through the allocated transfer risk reserve.

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Dollar Amounts in Thousands

	RIAD	--Calendar year-to-date--		
		(Column A) Charge-offs	(Column B) Recoveries	
1. Loans secured by real estate:	RIAD			
a. To U.S. addressees (domicile)	4651	144	4661	320 1.a
b. To non-U.S. addressees (domicile)	4652	0	4662	0 1.b
2. Loans to depository institutions and acceptances of other banks: a. To U.S. banks and other U.S. depository institutions	4653	0	4663	0 2.a
b. To foreign banks	4654	0	4664	0 2.b
3. Loans to finance agricultural production and other loans to farmers	4655	0	4665	0 3
4. Commercial and industrial loans:				
a. To U.S. addressees (domicile)	4645	451	4617	581 4.a
b. To non-U.S. addressees (domicile)	4646	0	4618	0 4.b
5. Loans to individuals for household, family, and other personal expenditures:				
a. Credit cards and related plans	4656	29	4666	17 5.a.
b. Other (includes single payment, installment, and all student loans)	4657	4,559	4667	2,024 5.b.
6. Loans to foreign governments and official institutions	4643	0	4627	0 6
7. All other loans	4644	405	4628	253 7
8. Lease financing receivables:				
a. Of U.S. addressees (domicile)	4658	553	4668	186 8.a.
b. Of non-U.S. addressees (domicile)	4659	0	4669	0 8.b.
9. Total (sum of items 1 through 8)	4635	6,341	4605	3,381 9

SunTrust Bank, Nashville, N.A. Call Date: 12/31/1998 State #: 472100 FFIEC 031  
P.O. BOX 4418 CENTER 632 Vendor ID: D Cert #: 04955 RI-4  
ATLANTA, GA 30302 Transit #: 06400004 [7]

SCHEDULE RI-B - CONTINUED

Part I. Continued

MEMORANDA

Dollar Amounts in Thousands

	RIAD ----	--Calender year-to-date--		RIAD ----	
		(Column A) Charge-offs	(Column B) Recoveries		
1. - 3. Not applicable.					
4. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409	0	5410	0	M.4
5. Loans secured by real estate in domestic offices (included in Schedule RI-B, part I, item 1, above):					
a. Construction and land development	3582	0	3583	4	M.5.a
b. Secured by farmland	3584	0	3585	0	M.5.b
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411	0	5412	9	M.5.c.1
(2) All other loans secured by 1-4 family residential properties	5413	83	5414	242	M.5.c.2
d. Secured by multifamily (5 or more) residential properties	3588	0	3589	0	M.5.d
e. Secured by nonfarm nonresidential properties	3590	61	3591	65	M.5.e

PART II. CHANGES IN ALLOWANCE FOR CREDIT LOSSES

Dollar Amounts in Thousands

	RIAD ----		
1. Balance originally reported in the December 31, 1997, Reports of Condition and Income	3124	59,211	1.
2. Recoveries (must equal or exceed part I, item 9, column B above)	2419	3,381	2.
3. LESS: Charge-offs (must equal or exceed part I, item 9, column A above)	2432	6,341	3.
4. Provision for credit losses (must equal Schedule RI, item 4.a)	4230	(9,851)	4.
5. Adjustments * (see instructions for this schedule)	4815	0	5.
6. Balance end of current period (sum of items 1 through 5) (must equal or exceed Schedule RC, item 4.b)	A512	46,400	6.

\* Describe on Schedule RI-E - Explanations.

SunTrust Bank, Nashville, N.A. Call Date: 12/31/1998 State #: 472100 FFIEC 031  
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SCHEDULE RI-D - INCOME FROM INTERNATIONAL OPERATIONS

FOR ALL BANKS WITH FOREIGN OFFICES, EDGE OR AGREEMENT SUBSIDIARIES, OR IBFS  
WHERE INTERNATIONAL OPERATIONS ACCOUNT FOR MORE THAN 10 PERCENT OF TOTAL  
REVENUES, TOTAL ASSETS, OR NET INCOME.

PART I. ESTIMATED INCOME FROM INTERNATIONAL OPERATIONS

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Dollar Amounts in Thousands

	RIAD	Year-to-Date	
1. Interest income and expense booked at foreign offices, Edge and Agreement subsidiaries, and IBFs:	----		
a. Interest Income booked	4837	0	1.a
b. Interest expense booked	4838	0	1.b
c. Net interest income booked at foreign offices, Edge and Agreement subsidiaries, and IBFs (item 1.a minus 1.b)	4839	0	1.c
2. Adjustments for booking location of international operations:			
a. Net interest income attributable to international operations booked at domestic offices	4840	0	2.a
b. Net interest income attributable to domestic business booked at foreign offices	4841	0	2.b
c. Net booking location adjustment (item 2.a minus 2.b)	4842	0	2.c
3. Noninterest income and expense attributable to international operations:			
a. Noninterest income attributable to international operations	4097	0	3.a
b. Provision for loan and lease losses attributable to international operations	4235	0	3.b
c. Other noninterest expense attributable to international operations	4239	0	3.c
d. Net noninterest income (expense) attributable to international operations (item 3.a minus 3.b and 3.c)	4843	0	3.d
4. Estimated pretax income attributable to international operations before capital allocation adjustment (sum of items 1.c, 2.c, and 3.d)	4844	0	4
5. Adjustment to pretax income for internal allocations to international operations to reflect the effects of equity capital on overall bank funding costs	4845	0	5
6. Estimated pretax income attributable to international operations after capital allocation adjustment (sum of items 4 and 5)	4846	0	6
7. Income taxes attributable to income from international operations as estimated in item 6	4797	0	7
8. Estimated net income attributable to international operations (item 6 minus 7)	4341	0	8

Dollar Amounts in Thousands

MEMORANDA	RIAD		
	----		
1. Intracompany interest income included in item 1.a above	4847	0	M.1
2. Intracompany interest expense included in item 1.b above	4848	0	M.2

PART II. SUPPLEMENTARY DETAILS ON INCOME FROM INTERNATIONAL OPERATIONS REQUIRED  
BY THE DEPARTMENTS OF COMMERCE AND TREASURY FOR PURPOSES OF THE U.S.  
INTERNATIONAL ACCOUNTS AND THE U.S. NATIONAL INCOME AND PRODUCT ACCOUNTS

Dollar Amounts in Thousands

	RIAD	Year-to-Date	
	----		
1. Interest income booked at IBFs	4849	0	1
2. Interest expense booked at IBFs	4850	0	2
3. Noninterest income attributable to international operations booked at domestic offices (excluding IBFs):			
a. Gains (losses) and extraordinary items	5491	0	3.a
b. Fees and other noninterest income	5492	0	3.b
4. Provision for loan and lease losses attributable to international operations booked at domestic offices (excluding IBFs)	4852	0	4
5. Other noninterest expense attributable to international operations booked at domestic offices (excluding IBFs)	4853	0	5

SunTrust Bank, Nashville, N.A. Call Date: 12/31/1998 State #: 472100 FFIEC 031  
P.O. BOX 4418 CENTER 632 Vendor ID: D Cert #: 04955 RI-4  
ATLANTA, GA 30302 Transit #: 06400004 [9]

SCHEDULE RI-E - EXPLANATIONS

SCHEDULE RI-E IS TO BE COMPLETED EACH QUARTER ON A CALENDAR YEAR-TO-DATE BASIS.

Detail all adjustments in Schedules RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

1495<-

Dollar Amounts in Thousands

1. All other noninterest income (from Schedule RI, item 5.f.(2)) Report amounts that exceed 10% of Schedule RI, item 5.f. (2):

	RIAD	Year-to-Date	
	----	-----	-----
a. Net gains (losses) on other real estate owned	5415	4,015	1.a
b. Net gains (losses) on sales of loans	5416	2,610	1.b
c. Net gains (losses) on sales of premises and fixed assets	5417	0	1.c

Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 5.f.(2):

TEXT

	RIAD	Year-to-Date	
	----	-----	-----
d. 4461	4461	0	1.d
e. 4462	4462	0	1.e
f. 4463	4463	0	1.f

2. Other noninterest expense (from Schedule RI, item 7.c):

	RIAD	Year-to-Date	
	----	-----	-----
a. Amortization expense of intangible assets	4531	0	2.a
Report amounts that exceed 10% of Schedule RI, item 7.c:			
b. Net (gains) losses on other real estate owned	5418	0	2.b
c. Net (gains) losses on sales of loans	5419	0	2.c
d. Net (gains) losses on sales of premises and fixed assets	5420	0	2.d

Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 7c:

TEXT

	RIAD	Year-to-Date	
	----	-----	-----
e. 4464 I/C DATA PROCESSING FEE	4464	23,961	2.e
f. 4467	4467	0	2.f
g. 4468	4468	0	2.g

3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI item 11.b) (itemize and describe all extraordinary items and other adjustments):

TEXT

	RIAD	RIAD	Year-to-Date	
	----	----	-----	-----
a. (1) 4469		4469	0	3.a.1
(2) Applicable income tax effect	4486	0		3.a.2
b. (1) 4487		4487	0	3.b.1
(2) Applicable income tax effect	4488	0		3.b.2
c. (1) 4489		4489	0	3.c.1
(2) Applicable income tax effect	4491	0		3.c.2

4. Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2) (itemize and describe all adjustments):

TEXT

	RIAD	Year-to-Date	
	----	-----	-----
a.4492	4492	0	4.a
b.4493	4493	0	4.b

5. Cumulative effect of changes in accounting principles from prior years (from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles):

TEXT

	RIAD	Year-to-Date	
	----	-----	-----
a. 4494	4494	0	5.a
b. 4495	4495	0	5.b

6. Corrections of material accounting errors from prior years (from Schedule RI-A, item 10) (itemize and describe all corrections):

TEXT

	RIAD	Year-to-Date	
	----	-----	-----
a. 4496	4496	0	6.a
b. 4497	4497	0	6.b



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CONSOLIDATED REPORT OF CONDITION FOR INSURED COMMERCIAL  
AND STATE-CHARTERED SAVINGS BANKS FOR DECEMBER 31, 1998

All schedules are to be reported in thousands of dollars. Unless otherwise  
indicated, report the amount outstanding as of the last business day of the  
quarter.

SCHEDULE RC - BALANCE SHEET

C400<-

Dollar Amounts in Thousands

ASSETS

1. Cash and balances due from depository institutions (from Schedule RC-A):	RCF			
a. Noninterest-bearing balances and currency and coin (1)	0081	291,527		1.a
b. Interest-bearing balances (2)	0071	2,152		1.b
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A)	1754	0		2.a
b. Available-for-sale securities (from Schedule RC-B, column D)	1773	547,252		2.b
3. Federal funds sold and securities purchased under agreements to resell	1350	261,000		3
4. Loans and lease financing receivables:	RCF			
a. Loans and leases, net of unearned income (from Schedule RC-C)	2122	3,531,062		4.a
b. LESS: Allowance for loan and lease losses	3123	46,400		4.b
c. LESS: Allocated transfer risk reserve	3128	0		4.c
d. Loans and leases, net of unearned income, allowance, and reserve (item 4.a minus 4.b and 4.c)	2125	3,484,662		4.d
5. Trading assets (from Schedule RC-D)	3545	0		5.
6. Premises and fixed assets (including capitalized leases)	2145	32,757		6.
7. Other real estate owned (from Schedule RC-M)	2150	4,419		7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	2130	5,241		8.
9. Customers' liability to this bank on acceptances outstanding	2156	519		9.
10. Intangible assets (from Schedule RC-M)	2143	0		10.
11. Other assets (from Schedule RC-F)	2160	36,252		11.
12. Total assets (sum of items 1 through 11)	2170	4,665,781		12

(1) Includes cash items in process of collection and unposted debits.  
(2) Includes time certificates of deposit not held for trading.



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SCHEDULE RC - CONTINUED

Dollar Amounts in Thousands

LIABILITIES

13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)	CON		2200	2,838,856	13.a
(1) Noninterest-bearing (1)	6631	830,717			13.a.1
(2) Interest-bearing	6636	2,208,139			13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)	RCF		2200	214,568	13.b
(1) Noninterest-bearing	6631	0			13.b1
(2) Interest-bearing	6636	214,568			13.b2
14. Federal funds purchased and securities sold under agreements to repurchase			2800	1,018,221	14
15. a. Demand notes issued to the U.S. Treasury			2840	0	15.a
b. Trading liabilities (from Schedule RC-D)			3548	0	15.b
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases):					
a. With a remaining maturity of one year or less			2832	120,035	16.a
b. With a remaining maturity of more than one year through three years			A547	27,932	16.b
c. With a remaining maturity of more than three years			A548	50,000	16.c
17. Not applicable					
18. Bank's liability on acceptances executed and outstanding			2820	519	18
19. Subordinated notes and debentures(2)			3200	0	19
20. Other liabilities (from Schedule RC-G)			2930	31,215	20
21. Total liabilities (sum of items 13 through 20)			2948	4,301,382	21
22. Not applicable					
EQUITY CAPITAL					
23. Perpetual preferred stock and related surplus			3838	0	23
24. Common stock			3230	25,000	24
25. Surplus (exclude all surplus related to preferred stock)			3839	73,296	25
26. a. Undivided profits and capital reserves			3632	264,736	26.a
b. Net unrealized holding gains (losses) on available-for-sale securities			8434	1,367	26.b
27. Cumulative foreign currency translation adjustments			3284	0	27
28. Total equity capital (sum of items 23 through 27)			3210	364,399	28
29. Total liabilities and equity capital (sum of items 21 and 28)			3300	4,665,781	29

MEMORANDUM

TO BE REPORTED ONLY WITH THE MARCH REPORT OF CONDITION.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 1997	RCF		Number		
	---				
	6724		N/A		M.1

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 4 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 5 = Review of the bank's financial statements by external auditors
- 6 = Compilation of the bank's financial statements by external auditors
- 7 = Other audit procedures (excluding tax preparation work)
- 8 = No external audit work

- (1) Includes total demand deposits and noninterest-bearing time and savings deposits.
- (2) Includes limited-life preferred stock and related surplus.

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SCHEDULE RC-A - CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS

Exclude assets held for trading.

C405<-

Dollar Amounts in Thousands					
		(Column A) Consolidated Bank		(Column B) Domestic Offices	
		RCF ---	CON ---		
1.	Cash items in process of collection, unposted debits, and currency and coin	0022	287,745		1
	a. Cash items in process of collection and unposted debits			0020	247,524 1.a
	b. Currency and coin			0080	40,221 1.b
2.	Balance due from depository institutions in the U.S.			0082	5,934 2
	a. U.S. branches and agencies of foreign banks (including their IBFs)	0083	0		2.a
	b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)	0085	5,934		2.b
3.	Balances due from banks in foreign countries and foreign central banks			0070	0 3
	a. Foreign branches of other U.S. banks	0073	0		3.a
	b. Other banks in foreign countries and foreign central banks	0074	0		3.b
4.	Balances due from Federal Reserve Banks	0090	0	0090	0 4
5.	Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b)	0010	293,679	0010	293,679 5

MEMORANDUM

Dollar Amounts in Thousands

				RCON ----
1.	Noninterest-bearing balances due from commercial banks in the U.S. (included in item 2, column B above)			0050 3,782 M.1

Schedule RC-B - Securities

Exclude assets held for trading.

C410<-

Dollar Amounts in Thousands									
		Held to maturity				Available for sale			
		(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cos		(Column D) Fair Value(1)	
		RCF ---	RCF ---	RCF ---	RCF ---	RCF ---	RCF ---		
1.	U.S. Treasury securities	0211	0	0213	0	1286	64,822	1287	67,005 1
2.	U.S. Government agency obligations (exclude mortgage-backed securities):								
	a. Issued by U.S. Government agencies (2)	1289	0	1290	0	1291	0	1293	0 2.a
	b. Issued by U.S. Government-sponsored agencies (3)	1294	0	1295	0	1297	26,102	1298	26,488 2.b

- (1) Includes equity securities without readily determinable fair values at historical cost in item 6.b, column D.
- (2) Includes Small Business Administration 'Guaranteed Loan Pool Certificates,' U.S. Maritime Administration obligations, and Export - Import Bank participation certificates.
- (3) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

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SCHEDULE RC-B - CONTINUED

	Dollar Amounts in Thousands							
	Held to maturity				Available for sale			
	(Column A)		(Column B)		(Column C)		(Column D)	
	Amortized Cost	RCF	Fair Value	RCF	Amortized Cost	RCF	Fair Value(1)	RCF
3. Securities issued by states and political subdivisions in the U.S.								
a. General obligations	1676	0	1677	0	1678	39,549	1679	40,391 3.a
b. Revenue obligations	1681	0	1686	0	1690	6,595	1691	6,692 3.b
c. Industrial development and similar obligations	1694	0	1695	0	1696	0	1697	0 3.c
4. Mortgage-backed securities (MBS):								
a. Pass-through securities:								
(1) Guaranteed by GNMA	1698	0	1699	0	1701	27,101	1702	27,367 4.a.1
(2) Issued by FNMA and FHLMC	1703	0	1705	0	1706	25,030	1707	25,491 4.a.2
(3) Other pass-through securities	1709	0	1710	0	1711	0	1713	0 4.a.3
b. Other mortgage-backed securities (include (CMOs, REMICs and stripped MBS):								
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714	0	1715	0	1716	337,933	1717	335,826 4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718	0	1719	0	1731	0	1732	0 4.b.2
(3) All other mortgage-backed securities	1733	0	1734	0	1735	0	1736	4.b.3
5. Other debt securities:								
a. Other domestic debt securities	1737	0	1738	0	1739	250	1741	250 5.a
b. Foreign debt securities	1742	0	1743	0	1744	150	1746	150 5.b
					RCF		RCF	
					---		---	
6. Equity securities:								
a. Investments in mutual funds and other equity securities with readily determinable fair values					A510	1,365	A511	1,365 6.a
b. All other equity securities(1)					1752	16,227	1753	16,227 6.b
7. Total (sum of items 1 through 6) (total of Column A must equal Schedule RC item 2.a) (total of column D must equal Schedule RC, item 2.b)					RCF		RCF	
					---		---	
	1754	0	1771	0	1772	545,124	1773	547,252 7

(1) Includes equity securities without readily determinable fair values at historical cost in item 6.b, column D.

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SCHEDULE RC-B - CONTINUED

C412<-

MEMORANDA

Dollar Amounts in Thousands

	RCF			
	---			
1. Pledged securities(2)	0416	204,338		M.1
2. Maturity and repricing data for debt securities (1,2)(excluding those in nonaccrual status):				
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or repricing frequency of: (3,4)	RCF			
	---			
(1) Three months or less	A549	28,297		M.2.a1
(2) Over three months through 12 months	A550	23,223		M.2.a2
(3) Over one year through three years	A551	43,575		M.2.a3
(4) Over three years through five years	A552	35,314		M.2.a4
(5) Over five years through 15 years	A553	9,122		M.2.a5
(6) Over 15 years	A554	1,445		M.2.a6
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or repricing frequency of: (3,5)				
(1) Three months or less	A555	17,802		M.2.b1
(2) Over three months through 12 months	A556	27,161		M.2.b2
(3) Over one year through three years	A557	3,873		M.2.b3
(4) Over three years through five years	A558	229		M.2.b4
(5) Over five years through 15 years	A559	984		M.2.b5
(6) Over 15 years	A560	2,799		M.2.b6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)				
(1) Three years or less	A561	237,745		M.2.c1
(2) Over three years	A562	98,081		M.2.c2
d. Fixed rate AND floating rate debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	A248	50,522		M.2.d
3.-6. Not applicable				
7. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778	0		M.7
8. High-risk mortgage securities (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, item 4.b):				
a. Amortized cost	8780	0		M.8.a
b. Fair value	8781	0		M.8.b
9. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, and 5):				
a. Amortized cost	8782	0		M.9.a
b. Fair value	8783	0		M.9.b

- 
- (1) Include held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
  - (2) Exclude equity securities, e.g., investments in mutual funds, Federal Reserve stock, common stock, and preferred stock.
  - (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by repricing frequency.
  - (4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3 and 5, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
  - (5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
  - (6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

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SCHEDULE RC-C - LOANS AND LEASE FINANCING RECEIVABLES

PART I. LOANS AND LEASES

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule. Report total loans and leases, net of unearned income. Exclude assets held for trading and commercial paper.

C415 <-

Dollar Amounts in Thousands					
	RCF	--(Column A)-- Consolidated Bank		--(Column B)-- Domestic Offices	
1. Loans secured by real estate	1410	1,151,800	CON		1
a. Construction and land development			1415	45,714	1.a
b. Secured by farmland (including farm residential and other improvements)			1420	1,925	1.b
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			1797	78,009	1.c.1
(2) All other loans secured by 1-4 family residential properties					
(a) Secured by first liens			5367	627,327	1.c.2a
(b) Secured by junior liens			5368	17,760	1.c.2b
d. Secured by multifamily (5 or more) residential properties			1460	5,811	1.d
e. Secured by nonfarm nonresidential properties			1480	375,254	1.e
2. Loans to depository institutions:					
a. To commercial banks in the U.S.			1505	127,583	2.a
(1) To U.S. branches and agencies of foreign banks	1506	0			2.a1
(2) To other commercial banks in the U.S.	1507	127,593			2.a2
b. To other depository institutions in the U.S.	1517	0	1517	0	2.b
c. To banks in foreign countries			1510	0	2.c
(1) To foreign branches of other U.S. banks	1513	0			2.c1
(2) To other banks in foreign countries	1516	0			2.c2
3. Loans to finance agricultural production and other loans to farmers	1590	11,875	1590	11,875	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	1763	1,403,497	1763	1,403,497	4.a
b. To non-U.S. addressees (domicile)	1764	0	1764	0	4.b
5. Acceptances of other banks:					
a. Of U.S. banks	1756	0	1756	0	5.a
b. Of foreign banks	1757	0	1757	0	5.b
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)			1975	427,964	6
a. Credit cards and related plans (includes check credit and other revolving credit plans)	2008	372			6.a
b. Other (includes single payment, installment, and all student loans)	2011	427,592			6.b
7. Loans to foreign government and official institutions (including foreign central banks)	2081	0	2081	0	7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	80,381	2107	80,381	8
9. Other loans	1563	188,586			9
a. Loans for purchasing or carrying securities (secured and unsecured)			1545	65,360	9.a
b. All other loans (exclude consumer loans)			1564	123,226	9.b
10. Lease financing receivables (net of unearned income)			2165	139,366	10
a. Of U.S. addressees (domicile)	2182	139,366			10.a
b. Of non-U.S. addressees (domicile)	2183	0			10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	0	2123	0	11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, item 4.a)	2122	3,631,062	2122	3,631,062	12

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SCHEDULE RC-C - CONTINUED

PART I. CONTINUED

MEMORANDA Dollar Amounts in Thousands

	RCF		
	---		
1. Not applicable			
2. Loans and Leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, above and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Loans secured by real estate:			
(1) To U.S. addressees (domicile)	1687	0	M.2.a.1
(2) To non-U.S. addressees (domicile)	1689	0	M.2.a.2
b. All other loans and lease financing receivables (exclude loans to individuals for household, family, and other personal expenditures)	8691		M.2.b
c. Commercial and industrial loans to and lease financing receivables of non-U.S. addressees (domicile) included in Memorandum item 2.b above	8692		M.2.c
3. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or repricing frequency of: (1, 2)			
	RCON		
	----		
(1) Three months or less	A564	44,861	M.3.a1
(2) Over three months through 12 months	A565	99,560	M.3.a2
(3) Over one year through three years	A566	199,597	M.3.a3
(4) Over three years through five years	A567	201,429	M.3.a4
(5) Over five years through 15 years	A568	57,814	M.3.a5
(6) Over 15 years	A569	22,167	M.3.a6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I item 1.c.(2)(a), column B) with a remaining maturity or repricing frequency of: (1,3)			
	RCF		
	---		
(1) Three months or less	A570	1,921,426	M.3.b1
(2) Over three months through 12 months	A571	238,223	M.3.b2
(3) Over one year through three years	A572	242,912	M.3.b3
(4) Over three years through five years	A573	312,523	M.3.b4
(5) Over five years through 15 years	A574	186,117	M.3.b5
(6) Over 15 years	A575	0	M.3.b6
c. Fixed rate AND floating rate loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less	A247	1,426,833	M.3.c
	RCON		
	----		
d. Fixed rate AND floating rate loans secured by nonfarm nonresidential properties in domestic offices (reported in Schedule RC-C, part I, item 1.e, column B) with a REMAINING MATURITY of over five years	5771	107,600	M.3.d
	RCFD		
	----		
e. Fixed rate AND floating rate commercial and industrial loans (reported in Schedule RC-C part I, Item 4, column A) with a REMAINING MATURITY of over three years	A578	240,346	M.3.e

- 
- (1) Report fixed rate loans and leases by remaining maturity and floating rate loans by repricing frequency.
  - (2) Sum of Memorandum items 3.a.(1) through 3.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, Memorandum item 3.c.(2), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
  - (3) Sum of Memorandum items 3.b.(1) through 3.b.(6) plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, Memorandum item 3.c.(2), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1-4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.

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SCHEDULE RC-C - CONTINUED

PART I. CONTINUED

MEMORANDA Dollar Amounts in Thousands

	RCF		
	---		
4. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A, page RC-6 (1)	2746	58,859	M.4
5. Loans and leases held for sale (included in Schedule RC-C, part I, page RC-6)	5369	29,084	M.5
	RCON		
	----		
6. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B, page RC-6)	5370	463,777	M.6
-----			
(1) Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.			

SCHEDULE RC-D - TRADING ASSETS AND LIABILITIES

Schedule RC-D is to be completed by banks with \$1 billion or more in total assets or with \$2 billion or more in par/notional amount of off-balance sheet derivative contracts (as reported in Schedule-RC-L, items 14.a through 14.e, columns A through D).

C420 <-

MEMORANDA Dollar Amounts in Thousands

	RCON		
	----		
ASSETS			
1. U.S. Treasury securities in domestic offices	3531	0	1
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities)	3532	0	2
3. Securities issued by states and political subdivisions in the U.S. in domestic offices	3533	0	3
4. Mortgage-backed securities (MBS) in domestic offices:			
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534	0	4.a
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535	0	4.b
c. All other mortgage-backed securities	3536	0	4.c
5. Other debt securities in domestic offices	3537	0	5
6.-8. Not applicable			
9. Other trading assets in domestic offices	3541	0	9
	RCFN		
	----		
10. Trading assets in foreign offices	3542	0	10
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts:			
a. In domestic offices	3543	0	11.a
b. In foreign offices	3543	0	11.b
	RCFD		
	----		
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545	0	12
	RCFD		
	----		
LIABILITIES			
13. Liability for short positions	3546	0	13
	RCFD		
	----		
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts	3547	0	14
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15.b)	3548	0	15

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SCHEDULE RC-E - DEPOSIT LIABILITIES

Part I. Deposits in Domestic Offices

C425 <-

Dollar Amounts in Thousands -----	-Transaction Accounts-		-Nontransaction- Accounts	
	(Column A) Total Transaction accounts (including total demand deposits)	(Column B) Memo: Total Demand Deposits (included in column A)	(Column C) Total nontransaction Accounts (including MMDAs)	
	RCON ----	CON ---	CON ----	
DEPOSITS OF:				
1. Individuals, partnerships and corporations	2201	566,156 2240	483,156 2346	2,124,830 1
2. U.S. Government	2202	8,098 2280	8,098 2520	0 2
3. States and political subdivisions in the U.S.	2203	84,537 2290	5,527 2530	17,833 3
4. Commercial banks in the U.S.	2206	31,235 2310	31,235 2550	0 4
5. Other depository institutions in the U.S.	2207	0 2312	0 2349	0 5
6. Banks in foreign countries	2213	0 2320	0 2236	0 6
7. Foreign governments, and official institutions (including foreign central banks)	2216	0 2300	0 2377	0 7
8. Certified and official checks	2330	6,167 2330	6,167	8
9. Total (sum of items 1 through 8) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	696,193 2210	534,183 2385	2,142,663 9

Memoranda

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Dollar Amounts in Thousands

-----  
RCON  
----

1. Selected components of total deposits (i.e., sum of item 9, columns A and C):				
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts			6835	116,762 M.1.a
b. Total brokered deposits			2365	0 M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above):				
(1) Issued in denominations of less than \$100,000			2343	0 M.1.c1
(2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less			2344	0 M.1.c2
d. Maturity data for brokered deposits:				
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)			A243	0 M.1.d1
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)			A244	0 M.1.d2
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)			5590	83,749 M.1.e
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 9, column C, above)				
			RCON	
			----	
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs)			6810	1,275,994 M.2.a1
(2) Other savings deposits (excludes MMDAs)			0352	162,976 M.2.a2
b. Total time deposits of less than \$100,000			6648	447,803 M.2.b
c. Total time deposits of \$100,000 or more			2604	255,890 M.2.c
3. All NOW accounts (included in column A above)			2398	162,010 M.3
4. Not applicable				



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SCHEDULE RC-E - CONTINUED

Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands

-----	RCON	----		
5. Maturity and repricing data for time deposits of less than \$100,000:				
a. Time deposits of less than \$100,000 with a remaining maturity or repricing frequency of: (1, 2)				
(1) Three months or less	A579	181,407	M.5.a1	
(2) Over three months through 12 months	A580	208,264	M.5.a2	
(3) Over one year through three years	A581	45,126	M.5.a3	
(4) Over three years	A582	13,006	M.5.a4	
b. Fixed rate AND floating rate time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 5.a.(1) through 5.a.(4) above)	A241	387,955	M.5.b	
6. Maturity and repricing data for time deposits of \$100,000 or more:				
a. Time deposits of \$100,000 or more with a remaining maturity or repricing frequency of: (1, 3)				
(1) Three months or less	A584	89,763	M.6.a1	
(2) Over three months through 12 months	A585	136,290	M.6.a2	
(3) Over one year through three years	A586	26,119	M.6.a3	
(4) Over three years	A587	3,718	M.6.a4	
b. Fixed rate AND floating rate time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 6.a.(1) through 6.a.(4) above)	A242	223,489	M.6.b	

- 
- (1) Report fixed rate time deposits by remaining maturity and floating rate time deposits by repricing frequency
  - (2) Sum of Memorandum items 5.a.(1) through 5.a.(4) must equal Schedule RC-E Memorandum item 2.b above.
  - (3) Sum of Memorandum items 6.a.(1) through 6.a.(4) must equal Schedule RC-E Memorandum item 2.c above.

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SCHEDULE RC-E - CONTINUED

PART II. Deposits in Foreign Offices (including Edge and Agreement Subsidiaries and IBFs)

Deposits of:  
-----

Dollar Amounts in Thousands  
-----

	RCF		
	---	---	---
1. Individuals, partnerships, and corporations	2621	214,568	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks)	2623	0	2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	2625	0	3
4. Foreign governments and official institutions (including foreign central banks)	2650	0	4
5. Certified and official checks	2330	0	5
6. All other deposits	2668	0	6
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 13.b)	2200	214,568	7

Memorandum  
-----

Dollar Amounts in Thousands  
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	RCF		
	---	---	---
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 7 above)	A245	214,568	M.1

SCHEDULE RC-F - OTHER ASSETS

C430 <-

Dollar Amounts in Thousands  
-----

	RCF		
	---	---	---
1. Income earned, not collected on loans	2164	20,479	1.
2. Net deferred tax assets (1)	2148	776	2.
3. Interest-only strips receivable (not in the form of a security)(2) on:			
a. Mortgage loans	A519	0	3.a
b. Other financial assets	A520	0	3.b
4. Other (itemize and describe amounts that exceed 25% of this item)	2168	14,997	4.
TEXT	RCF		
a. 3549 TRUST-ACCRUED INCOME	3549	4,770	4.a
b. 3550 SECURITIES-ACCRUED INCOME	3550	4,638	4.b
c. 3551	3551	0	4.c
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 11)	2160	36,252	5.

Memorandum  
-----

Dollar Amounts in Thousands  
-----

	RCF		
	---	---	---
1. Deferred tax assets disallowed for regulatory capital purposes	5610	0	M.1

SCHEDULE RC-G - OTHER LIABILITIES

C435 <-

Dollar Amounts in Thousands  
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	RCON		
	---	---	---
1. a. Interest accrued and unpaid on deposits	3645	7,604	1.a

in domestic offices(3)			RCF		
			---		
b. Other expenses accrued and unpaid (includes accrued income taxes payable)			3648	18,778	1.b
2. Net deferred tax liabilities (1)			3049	0	2.
3. Minority interest in consolidated subsidiaries			3000	0	3.
4. Other (itemize and describe amounts that exceed 25% of this item)			2938	4,869	4.
TEXT	RCFD				
	----				
a. 3552 I/C ACCTS PAYABLE-NB NI ST	3552	1,467			4.a
b. 3553	3553	0			4.b
c. 3554	3554	0	RCF		4.c
			---		
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930	31,251	5.

- -----
- (1) See discussion of deferred income taxes in Glossary entry on "income taxes."
  - (2) Report interest-only strips receivable in the form of a security as available-for sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
  - (3) For savings banks, includes "dividends" accrued and unpaid on deposits.

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SCHEDULE RC-H - SELECTED BALANCE SHEET ITEMS FOR DOMESTIC OFFICES

C440 <-

	Dollar Amounts in Thousands		
	-----		
	Domestic Offices		
	-----		
	RCN		
	----		
1. Customers' liability to this bank on acceptances outstanding	2155	519	1
2. Bank's liability on acceptances executed and outstanding	2920	519	2
3. Federal funds sold and securities purchased under agreements to resell	1350	261,000	3
4. Federal funds purchased and securities sold under agreements to repurchase	2800	1,018,221	4
5. Other borrowed money	3190	197,967	5
EITHER			
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163	0	6
OR			
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941	214,685	7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	2192	4,665,781	8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129	4,086,697	9
IN ITEMS 10-17 REPORT THE AMORTIZED (HISTORICAL) COST OF BOTH HELD-TO-MATURITY AND AVAILABLE-FOR-SALE SECURITIES IN DOMESTIC OFFICES.			
10. U.S. Treasury securities	1039	64,822	10
11. U.S. Government agency obligations (exclude mortgage-backed securities)	1041	26,102	11
12. Securities issued by states and political subdivisions in the U.S.	1042	46,144	12
13. Mortgage-backed securities (MBS):			
a. Pass-through securities:			
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043	52,131	13.a.1
(2) Other pass-through securities	1044	0	13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):			
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1209	337,933	13.b.1
(2) All other mortgage-backed securities	1280	0	13.b.2
14. Other domestic debt securities	1281	250	14
15. Foreign debt securities	1282	150	15
16. Equity securities:			
a. Investments in mutual funds and other equity securities with readily determinable fair values	A510	1,365	16.a
b. All other equity securities	1752	16,227	16.b
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1374	545,124	17

Memorandum  
(to be completed only by banks with IBFs and other "foreign" offices)

	Dollar Amounts in Thousands		
	-----		
	RCN		
	----		
1. Net due from the IBF of the domestic offices of the reporting bank	3051	0	M.1
OR			
2. Net due to the IBF of the domestic offices of the reporting bank	3059	0	M.2

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SCHEDULE RC-I - SELECTED ASSETS AND LIABILITIES OF IBFS

To be completed only by banks with IBFs and other "foreign" offices.

C445 <-

	Dollar Amounts in Thousands	
	-----	
	RCF	---
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	2133	0 1
2. Total IBF loans and lease financing receivables (component of Schedule RC-C, part I, item 12, column A)	2076	0 2
3. IBF commercial and industrial loans (component of Schedule RC-C, part I, item 4, column A)	2077	0 3
4. Total IBF liabilities (component of Schedule RC, item 21)	2898	0 4
5. IBF deposit liabilities due to banks, including other IBFs (component of Schedule RC-E, part II, items 2 and 3)	2379	0 5
6. Other IBF deposit liabilities (component of Schedule RC-E, part II, items 1, 4, 5, and 6)	2381	0 6

SCHEDULE RC-K - QUARTERLY AVERAGES (1)

C455 <-

	Dollar Amounts in Thousands	
	-----	
	RCF	---
ASSETS		
1. Interest-bearing balances due from depository institutions	3381	1,857 1.
2. U.S. Treasury securities and U.S. Government agency obligations (2)	3382	454,624 2
3. Securities issued by states and political subdivisions in the U.S.(2)	3383	47,562 3.
4. a. Other debt securities (2)	3647	400 4.a
b. Equity securities (3) (includes investments in mutual funds and Federal Reserve stock)	3648	17,588 4.b
5. Federal funds sold and securities purchased under agreements to resell	3365	349,769 5
6. Loans:		
		RCF
		----
a. Loans in domestic offices:		
(1) Total loans	3360	3,288,485 6.a.1
(2) Loans secured by real estate	3385	1,087,971 6.a.2
(3) Loans to finance agricultural production and other loans to farmers	3386	12,182 6.a.3
(4) Commercial and industrial loans	3387	1,588,433 6.a.4
(5) Loans to individuals for household, family, and other personal expenditures	3388	413,645 6.a.5
		RCF
		---
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	3360	0 6.b
		RCF
		---
7. Trading assets	3401	0 7.
8. Lease financing receivables (net of unearned income)	3484	138,200 8.
9. Total assets(4)	3388	4,559,971 9
		RCF
		----
LIABILITIES		
10. Interest-bearing transaction accounts in domestic (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	3485	100,836 10
11. Nontransaction accounts in domestic offices:		
a. Money market deposit accounts (MMDAs)	3486	1,275,118 11.a
b. Other savings deposits	3487	162,798 11.b
c. Time deposits of \$100,000 or more	A514	248,029 11.c
d. Time deposits of less than \$100,000	A529	465,190 11.d
		RCF
		---
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	3404	306,692 12
		RCF
		---
13. Federal funds purchased and securities sold under agreements to repurchase	3363	988,357 13
		RCFD
		----
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355	156,818 14

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- (1) For all items, banks have the option of reporting either (1) an average of daily figures for the quarter or (2) an average of weekly figures (i.e., the Wednesday of each week of the quarter).
- (2) Quarterly averages for all debt securities should be based on amortized cost.
- (3) Quarterly averages for all equity securities should be based on historical cost.
- (4) The quarterly averages for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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SCHEDULE RC-L - OFF-BALANCE SHEET ITEMS

Please read carefully the instructions for the preparation of Schedule RC-L.  
Some of the amounts reported in Schedule RC-L are regarded as volume indicators  
and not necessarily as measures of risk.

C460<-

Dollar Amounts in Thousands

		RCF			
		---	---		
1.	Unused commitments:				
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines		3814	129,059	1.a
b.	Credit card lines		3815	0	1.b
c.	Commercial real estate, construction, and land development:				
(1)	Commitments to fund loans secured by real estate		3816	67,427	1.c.1
(2)	Commitments to fund loans not secured by real estate		6550	33,846	1.c.2
d.	Securities underwriting		3817	0	1.d
e.	Other unused commitments		3818	2,628,881	1.e
		RCF			
		---			
2.	Financial standby letters of credit and foreign office guarantees		3819	413,923	2.
a.	Amount of financial standby letters of credit conveyed to others	3820	118,448		2.a
3.	Performance standby letters of credit and foreign office guarantees		3821	12,096	3.
a.	Amount of performance standby letters of credit conveyed to others	3822	0		3.a
4.	Commercial and similar letters of credit		3411	4,061	4.
5.	Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank		3428	0	5
6.	Participations in acceptances (as described in the instructions) acquired by the reporting (nonaccepting) bank		3429	0	6.
7.	Securities borrowed		3432	0	7.
8.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)		3433	0	8
9.	Financial assets transferred with recourse that have been treated as sold for Call Report purposes:				
		RCF			
		---			
a.	First lien 1-to-4 family residential mortgage loans:				
(1)	Outstanding principal balance of mortgages transferred as of the report date		A521	0	9.a.1
(2)	Amount of recourse exposure on these mortgages as of the report date		A522	0	9.a.2
b.	Other financial assets (excluding small business obligations reported in item 9.c):				
(1)	Outstanding principal balance of assets transferred as of the report date		A523	0	9.b.1
(2)	Amount of recourse exposure on these assets as of the report date		A524	0	9.b.2
c.	Small business obligations transferred with recourse under Section 208 of the Reigle Community Development and Regulatory Improvement Act of 1994:				
(1)	Outstanding principal balance of small business obligations transferred as of the report date		A249	0	9.c.1
(2)	Amount of retained recourse on these obligations as of the report date		A250	0	9.c.2
10.	Notional amount of credit derivatives:				
a.	Credit derivatives on which the reporting bank is the guarantor		A534	0	10.a
b.	Credit derivatives on which the reporting bank is the beneficiary		A535	0	10.b
11.	Spot foreign exchange contracts		8765	0	11
12.	All other off-balance sheet liabilities (exclude off-balance sheet derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")		3430	0	12
TEXT					
		RCF			
		---			
a.	3555	3555	0		12.a
b.	3556	3556	0		12.b
c.	3557	3557	0		12.c
d.	3558	3558	0		12.d

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SCHEDULE RC-L - CONTINUED

			RCF ---	
13. All other off-balance sheet assets (exclude off-balance sheet derivatives) (itemize and describe each component of this item over 25% Schedule RC item 28, "Total equity capital")			5591	0 13
TEXT		RCF ---		
a. 5592		5592	0	13.a
b. 5593		5593	0	13.b
c. 5594		5594	0	13.c
d. 5595		5595	0	13.d

OFF-BALANCE SHEET Derivatives C461 <-

Position Indicators	Dollar Amounts in Thousands							
-----	(Column A) Interest Rate Contracts -----	(Column B) Foreign Exchange Contracts -----	(Column C) Equity Derivative Contracts -----	(Column D) Commodity and other Contracts -----				
14. Gross amounts (e.g., notional amounts) (for each column sum of items 14.a through 14.e must equal sum of items 15, 16.a and 16.b:								
	RCF ---	RCF ---	RCF ---	RCF ---				
a. Futures contracts	8693	0	8694	0	8695	0	8696	0 14.a
b. Forward contracts	8697	0	8698	0	8699	0	8700	0 14.b
c. Exchange-traded option contracts:								
(1) Written options	8701	0	8702	0	8703	0	8704	0 14.c1
(2) Purchased Options	8705	0	8706	0	8707	0	8708	0 14.c2
d. Over-the-counter options contracts:								
(1) Written options	8709	0	8710	0	8711	0	8712	0 14.d1
(2) Purchased options	8713	0	8714	0	8715	0	8716	0 14.d2
e. Swaps	3450	33,000	3826	0	8719	0	8720	0 14.e
15. Total gross notional amount of derivative contracts held for trading	A126	0	A127	0	8723	0	8724	0 15
	RCF ---	RCF ---	RCF ---	RCF ---				
16. Total gross notional amount of derivative contracts held for purposes other than trading:								
a. Contracts marked to market	8725	0	8726	0	8727	0	8728	0 16.a
b. Contracts not marked to market	8729	33,000	8730	0	8731	0	8732	0 16.b
c. Interest rate swaps where the bank has agreed to pay a fixed rate	RCON A589	0						16.c



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SCHEDULE RC-L - CONTINUED

OFF-BALANCE SHEET Derivatives

Position Indicators	Dollar Amounts in Thousands								
	(Column A) Interest Rate Contracts		(Column B) Foreign Exchange Contracts		(Column C) Equity Derivative Contracts		(Column D) Commodity and other Contracts		
17. Gross fair value of derivative contracts:	RCF		RCF		RCF		RCF		
a. Contracts held for trading:	---		---		---		---		
(1) Gross positive fair value	8733	0	8734	0	8735	0	8736	0	17.a1
(2) Gross negative fair value	8737	0	8738	0	8739	0	8740	0	17.a2
b. Contracts held for purposes other than trading that are marked to market:									
(1) Gross positive fair value	8741	0	8742	0	8743	0	8744	0	17.b1
(2) Gross negative fair value	8745	0	8746	0	8747	0	8748	0	17.b2
c. Contracts held for purposes other than trading that are not marked to market:									
(1) Gross positive fair value	8749	149	8750	0	8751	0	8752	0	17.c1
(2) Gross negative fair value	8753	0	8754	0	8755	0	8756	0	17.c2

Memoranda	Dollar Amounts in Thousands									
1.-2. Not applicable							RCF			
3. Unused commitments with an original maturity exceeding one year that are reported in Schedule RC-L, items 1.a through 1.e. above (report only the unused portions of commitments that are fee paid or otherwise legally binding)							3833		855,101	M.3
a. Participations in commitments with an original maturity exceeding one year conveyed to others					RCFD		3834		470,752	M.3.a
4. To be completed only by banks with \$1 billion or more in total assets: Standby letters of credit and foreign office guarantees (both financial and performance) issued to non-U.S. addressees (domicile) included in Schedule RC-L, items 2 and 3, above							3377		0	M.4
5. Loans to individuals for household, family, and other personal expenditures that have been securitized and sold (with servicing retained), amounts outstanding by type of loan:							RCF			
a. Loans to purchase private passenger automobiles (to be completed for the September report only)							2741		N/A	M.5.a
b. Credit cards and related plans (TO BE COMPLETED QUARTERLY)							2742		0	M.5.b
c. All other consumer credit (including mobile home loans) (to be completed for the September report only)							2743		N/A	M.5.c

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SCHEDULE RC-M-MEMORANDA

C465 <-

Dollar Amounts in Thousands

	RCF		RCF		
	---		---		
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	RCF	Number	6164	146,440	1.a
	---	-----			
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations	6165	12			1.b
			RCF		
			---		
2. Federal funds sold and securities purchased under agreements to resell with U.S. branches and agencies of foreign banks (1) (included in Schedule RC, item 3)			3405	0	2
3. Not applicable.					
4. Outstanding principal balance of 1-4 family residential mortgage loans serviced for others (include both retained servicing and purchased servicing):					
a. Mortgages serviced under a GNMA contract			5500	0	4.a
b. Mortgages serviced under a FHLMC contract:					
(1) Serviced with recourse to servicer			5501	0	4.b.1
(2) Serviced without recourse to servicer			5502	0	4.b.2
c. Mortgages serviced under a FNMA contract:					
(1) Serviced under a regular option contract			5503	0	4.c.1
(2) Serviced under a special option contract			5504	0	4.c.2
d. Mortgages serviced under other servicing contracts			5505	0	4.d
5. To be completed only by banks with \$1 billion or more in total assets: Customers' liability to this bank on acceptances outstanding (sum of items 5.a and 5.b must equal Schedule RC, item 9):					
a. U.S. addressees (domicile)			2103	519	5.a
b. Non-U.S. addressees (domicile)			2104	0	5.b
6. Intangible assets:					
a. Mortgage Servicing Assets			3164	0	6.a
(1) Estimated fair value of mortgage servicing assets			A590	0	6.a.1
b. Other identifiable intangible assets:					
(1) Purchased credit card relationships			5506	0	6.b.1
(2) All other identifiable intangible assets			5507	0	6.b.2
c. Goodwill			3163	0	6.c
d. Total (sum of items 6.a., 6.b.(1), 6.b.(2), and 6.c) (must equal Schedule RC, item 10)			2143	0	6.d
e. Amount of intangible assets (included in item 6.b.(2) above) that have been grandfathered or are otherwise qualifying for regulatory capital purposes			6442	0	6.e
7. Mandatory convertible debt, net of common or perpetual preferred stock dedicated to redeem the debt			3295	0	7

(1) Do not report federal funds sold and securities purchased under agreements to resell with other commercial banks in the U.S. in this item.

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SCHEDULE RC-M - CONTINUED

Dollar Amounts in Thousands

-----			
	RCF		
	---		
8. a. Other real estate owned:			
(1) Direct and indirect investments in real estate ventures	5372	0	8.a.1
	RCON		
	----		
(2) All other real estate owned:			
(a) Construction and land development in domestic offices	5508	3,920	8.a.2a
(b) Farmland in domestic offices	5509	0	8.a.2b
(c) 1-4 family residential properties in domestic offices	5510	308	8.a.2c
(d) Multifamily (5 or more) residential properties in domestic offices	5511	0	8.a.2d
(e) Nonfarm nonresidential properties in domestic offices	5512	191	8.a.2e
	RCF		
	---		
(f) In foreign offices	5513	0	8.a.2f
(3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item 7)	2150	4,419	8.a.3
b. Investments in unconsolidated subsidiaries and associated companies:			
(1) Direct and indirect investments in real estate ventures	5374	0	8.b.1
(2) All other investments in unconsolidated subsidiaries and associated companies	5375	5,241	8.b.2
(3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8)	2130	5,241	8.b.3
9. Noncumulative perpetual preferred stock and related surplus included in Schedule RC, item 23, "Perpetual preferred stock and related surplus"	3778	0	9
10. Mutual fund and annuity sales in domestic offices during the quarter (include proprietary, private label, and third party products):			
	RCON		
	----		
a. Money market funds	6441	125,639	10.a
b. Equity securities funds	8427	7,870	10.b
c. Debt securities funds	8428	2,409	10.c
d. Other mutual funds	8429	1,352	10.d
e. Annuities	8430	6,983	10.e
f. Sales of proprietary mutual funds and annuities (included in items 10.a through 10.e above)	8784	126,889	10.f
	RCF		
	---		
11. Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts included in assets and liabilities reported in Schedule RC	A525	0	11
	RCF		
	---		
12. Amount of assets netted against nondeposit liabilities and deposits in foreign offices (other than insured branches in Puerto Rico and U.S. territories and possessions) on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles(1)	A526	0	12
13. Outstanding principal balance of loans other than 1-4 family residential mortgage loans that are serviced for others (to be completed if this balance is more than \$10 million and exceeds ten percent of total assets)	A591	0	13

Memorandum Dollar Amounts in Thousands

-----			
	RCF		
	---		
1. Reciprocal holdings of banking organizations' capital instruments (to be completed for the December report only)	3836	0	M.1
(1) Exclude netted on-balance sheet amounts associated with off-balance sheet derivative contracts, deferred tax assets netted against deferred tax liabilities, and assets netted in accounting for pensions.			

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SCHEDULE RC-N - PAST DUE AND NONACCRUAL LOANS, LEASES, AND OTHER ASSETS

The FFIEC regards the information reported in all of Memorandum item 1, in items 1 through 10, column A, and in Memorandum items 2 through 4, column A, as confidential.

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Dollar Amounts in Thousands						
	-(Column A)- Past due 30 through 89 days and still accruing	RCF	-(Column B)- Past due 90 days or more and still accruing	RCF	-(Column C)- Nonaccrual	RCF
	RCF	---	RCF	---	RCF	---
1. Loans secured by real estate:						
a. To U.S. addressees (domicile)	1245		1246	590	1247	3,031 1.a
b. To non-U.S. addressees (domicile)	1248		1249	0	1250	0 1.b
2. Loans to depository institutions and acceptances of other banks:						
a. To U.S. banks and other U.S. depository institutions	5377		5378	0	5379	0 2.a
b. To foreign banks	5380		5381	0	5382	0 2.b
3. Loans to finance agricultural production and other loans to farmers	1594		1597	0	1583	3.
4. Commercial and industrial loans:						
a. To U.S. addressees (domicile)	1251		1252	0	1253	239 4.a
b. To non-U.S. addressees (domicile)	1254		1255	0	1256	0 4.b
5. Loans to individuals for household, family, and other personal expenditures:						
a. Credit cards and related plans	5383		5384	0	5385	0 5.a
b. Other (includes single payment, installment, and all student loans)	5386		5387	3,883	5388	1,123 5.b
6. Loans to foreign governments and official institutions	5389		5390	0	5391	0 6
7. All other loans	5459		5460	0	5461	0 7
8. Lease financing receivables:						
a. Of U.S. addressees (domicile)	1257		1258	19	1259	40 8.a
b. Of non-U.S. addressees (domicile)	1271		1272	0	1791	0 8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505		3506	0	3507	0 9

Amounts reported in items 1 through 8 above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 10 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

	RCF	---	RCF	---	RCF	---
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612	5,689	5613	3,668	5614	0 10
a. Guaranteed portion of loans and leases included in item 10 above	5615	5,689	5616	3,668	5617	0 10.a

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SCHEDULE RC-N - CONTINUED

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	Dollar Amounts in Thousands						
	-(Column A)- Past due 30 through 89 days and still accruing RCF ---		-(Column B)- Past due 90 days or more and still accruing RCF ---		-(Column C)- Nonaccrual RCF ---		
<b>MEMORANDA</b>							
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 2)	1658	0	1659	0	1661	0	M.1
	RCFD		RCFD		RCFD		
	----		----		----		
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N items 4 and 7, above	6558	0	6559	0	6560	0	M.2
	RCON		CON		CON		
	----		---		---		
3. Loans secured by real estate in domestic offices (included in Schedule RC-N, item 1, above):							
a. Construction and land development	2759	1,282	2769	0	3492	0	M.3a
b. Secured by farmland	3493	0	3494	0	3495	0	M.3b
	RCON		CON		CON		
	----		---		---		
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398	413	5399	18	5400	0	M.3.c1
(2) All other loans secured by 1-4 family residential properties	5401	9,150	5402	572	5403	1,899	M.3c2
d. Secured by multifamily (5 or more) residential properties	3499	0	3500	0	3501	0	M.3d
e. Secured by nonfarm nonresidential properties	3502	4,494	3503	0	3504	1,132	M.3e
	-(Column A)- Past due 30 through 89 days and still accruing RCF ---		-(Column B)- Past due 90 days or more and still accruing RCF ---				
4. Interest rate, foreign exchange rate, and other commodity and equity contracts:							
a. Book value of amounts carried as assets	3522	0	3528	0			M.4.a
b. Replacement cost of contracts with a positive replacement cost	3629	0	3630	0			M.4.b

Person to whom questions about the Reports of Condition and Income should be directed: C477 <-

Name	Title	Area Code/Phone Number/Extension
8901 TODD BAILEY	8901 ASSISTANT VICE PRESIDENT	8902 404-724-3835
Even though Call Reports must be filed electronically, send my bank a sample set of paper Call Report Forms for the next quarter:	CO YES / NO -- 9117 0	TEXT ---- 9116 Fax: Area Code/Phone Number

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SCHEDULE RC-0 - OTHER DATA FOR DEPOSIT INSURANCE AND FICO ASSESSMENTS

C475 <-

Dollar Amounts in Thousands

1. Unposted debits (see instructions):	RCON		
	----		
a. Actual amount of all unposted debits	0030	747	1.a
OR			
b. Separate amount of unposted debits:			
(1) Actual amount of unposted debits to demand deposits	0031	0	1.b.1
(2) Actual amount of unposted debits to time and savings deposits (1)	0032	0	1.b.2
2. Unposted credits (see instructions):			
a. Actual amount of all unposted credits	3510	0	2.a
OR			
b. Separate amount of unposted credits:			
(1) Actual amount of unposted credits to demand deposits	3512	0	2.b.1
(2) Actual amount of unposted credits to time and savings deposits (1)	3514	0	2.b.2
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices)	3520	0	3.
4. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions (not included in total deposits):			
a. Demand deposits of consolidated subsidiaries	2211	0	4.a
b. Time and savings deposits (1) of consolidated subsidiaries	2351	0	4.b
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	5514	0	4.c
5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:			
a. Demand deposits in insured branches (included in Schedule RC-E, Part II)	2229	0	5.a
b. Time and saving deposits(1) in insured branches (included in Schedule RC-E, Part II)	2383	0	5.b
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b)	5515	0	5.c
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:	RCON		
	----		
a. Amount reflected in demand deposits (included in Schedule RC-E, Part I, Item 4 or 5 column B)	2314	0	6.a
b. Amount reflected in time and savings deposits (1) (included in Schedule RC-E, Part I, Item 4 or 5, column A or C, but not column B)	2315	0	6.b
7. Unamortized premiums and discounts on time and savings deposits:(1)			
a. Unamortized premiums	5516	0	7.a
b. Unamortized discounts	5517	0	7.b
8. TO BE COMPLETED BY BANKS WITH "OAKAR DEPOSITS".			
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter (exclude deposits purchased or acquired from foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions):			
	RCON		
	----		
(1) Total deposits purchased or acquired from other FDIC-insured institutions during the quarter	A531	0	8.a.1
(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF members report deposits attributable to BIF)	RCON		
	----		
A532	0	8.a.2	
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter (exclude sales or transfers by the reporting bank of deposits in foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions)	A533	0	8.b

(1) For FDIC and FICO insurance assessment purposes, "time and savings deposits" consists of nontransaction accounts and all transaction accounts other than demand deposits.

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SCHEDULE RC-0 CONTINUED

Dollar Amounts in Thousands

	RCON		
	----		
9. Deposits in lifeline accounts	5596		9
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits in domestic offices)	8432	0	10
11. Adjustments to demand deposits in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions reported in Schedule RC-E for certain reciprocal demand balances:			
a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis	RCON ---- 8785	0	11. a
b. Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported on a net basis in Schedule RC-E had been reported on a gross basis	A181	0	11. b
c. Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E	A182	0	11. c
12. Amount of assets netted against deposit liabilities in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):			
a. Amount of assets netted against demand deposits	A527	0	12. a
b. Amount of assets netted against time and savings deposits	A528	0	12. b

MEMORANDA (TO BE COMPLETED EACH QUARTER EXCEPT AS NOTED)

Dollar Amounts in Thousands

1. Total deposits in domestic offices of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal Schedule RC, item 13.a):			
a. Deposit accounts of \$100,000 or less	RCON ----		
(1) Amount of deposit accounts of \$100,000 or less	2702	1,711,204	M.1. a1
(2) Number of deposit accounts of \$100,000 or less (TO BE COMPLETED FOR THE JUNE REPORT ONLY)	RCON ---- 3779	N/A	M.1. a2
b. Deposit accounts of more than \$100,000:	RCON ----		
(1) Amount of deposit accounts of more than \$100,000	2722	3,555	M.1. b1
(2) Number of deposit accounts of more than \$100,000			M.1. b2
2. Estimated amount of uninsured deposits in domestic offices of the bank:			
a. An estimate of your bank's uninsured deposits can be determined by multiplying the number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2) above by \$100,000 and subtracting the result from the amount of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(1) above.			
Indicate in the appropriate box at right whether your bank has a method or procedure for determining a better estimate of uninsured deposits than the estimate described above	RCON ---- 6861	YES/NO NO	M.2. a
b. If the box marked YES has been checked, report the estimate of uninsured deposits determined by using your bank's method or procedure	6597	N/A	M.2. b
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			
TEXT	RCON ----	FDIC Cert No.	
A545	A545	N/A	M.3

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SCHEDULE RC-R - REGULATORY CAPITAL

This schedule must be completed by all banks as follows: Banks that reported total assets of \$1 billion or more in Schedule RC item 12, for June 30, 1997, must complete items 2 through 9 and Memoranda items 1 and 2. BANKS WITH ASSETS OF LESS THAN \$1 BILLION MUST COMPLETE ITEMS 1 THROUGH 3 BELOW OR SCHEDULE RCR IN ITS ENTIRETY, DEPENDING ON THEIR RESPONSE TO ITEM 1 BELOW.

C480 <-

1. Test for determining the extent to which Schedule RC-R must be completed. To be completed only by banks with total assets of less than \$1 billion. Indicate in the appropriate box at the right whether the bank has total capital greater than or equal to eight percent of adjusted total assets. For purposes of this test, adjusted total assets equals total assets less cash, U.S. Treasuries, U.S. Government agency obligations, and 80 percent of U.S. Government-sponsored agency obligations plus the allowance for loan and lease losses and selected off-balance sheet items as reported on Schedule RC-L (see instructions). If the box marked YES has been checked, then the bank only has to complete items 2 and 3 below. If the box marked NO has been checked, the bank must complete the remainder of this schedule. A NO response to item 1 does not necessarily mean that the bank's actual risk-based capital ratio is less than eight percent or that the bank is not in compliance with the risk-based capital guidelines.

RCFD	YES/NO
----	-----
6056	N/A 1.

NOTE: All Banks are required to complete items 2 and 3 below.

Dollar Amounts in Thousands

2. Portion of qualifying limited-life capital instruments (original weighted average maturity of at least five years) that is includible in Tier 2 capital:	RCFD		
	----		
a. Subordinated debt (1) and intermediate term preferred stock	A515	0	2.a
b. Other limited-life capital instruments	A516	0	2.b
3. Amounts used in calculating regulatory capital ratios (report amounts determined by the bank for its own internal regulatory capital analyses consistent with applicable capital standards):			
a. (1) Tier 1 capital	8274	363,032	3.a.1
(2) Tier 2 capital	8275	46,400	3.a.2
(3) Tier 3 capital	1395	0	3.a.3
b. Total risk-based capital	3792	409,432	3.b
c. Excess allowance for loan and lease losses (amount that exceeds 1.25% of gross risk-weighted assets)	A222	0	3.c
d. (1) Net risk-weighted assets (gross risk-weighted assets less excess allowance reported in item 3.c above and all other deductions)	A223	3,768,617	3.d.1
(2) Market risk equivalent assets	1651	0	3.d.2
e. Maximum contractual dollar amount of recourse exposure in low level recourse transactions (to be completed only if the bank uses the "direct reduction method" to report these transactions in Schedule RC-R)	1727	0	3.e
f. "Average total assets" (quarterly average reported in Schedule RC-K, item 9, less all assets deducted from Tier 1 capital)(2)	A224	4,559,971	3.f

ITEMS 4-9 AND MEMORANDA ITEMS 1 AND 2 ARE TO BE COMPLETED BY BANKS THAT ANSWERED NO TO ITEM 1 ABOVE AND BY BANKS WITH TOTAL ASSETS OF \$1 BILLION OR MORE.

--(Column A)--	--(Column B)--
Assets	Credit Equiv-
Recorded	alent Amount
on the	of Off-Balance
Balance Sheet	Sheet Items (3)

Dollar Amounts in Thousands

4. Assets and credit equivalent amount of off-balance sheet items assigned to the Zero percent risk category:	RCFD		
	----		
a. Assets recorded on the balance sheet	5163	135,093	RCFD 4.a
			----



- - - - -

- (1) Exclude mandatory convertible debt reported in Schedule RC-M, item 7.
- (2) Do not deduct excess allowance for loan and lease losses.
- (3) Do not report in B the risk-weighted amount of assets reported in column A.

SunTrust Bank, Nashville, N.A. Call Date: 12/31/1998 State #: 472100 FFIEC 031  
P.O. BOX 4418 CENTER 632 Vendor ID: D Cert #: 04955 RC-24  
ATLANTA, GA 30302 Transit #: 06400004 (34)

SCHEDULE RC-R - CONTINUED

Dollar Amounts in Thousands	--(Column A)-- Assets Recorded on the Balance Sheet		--(Column B)-- Credit Equiv- alent Amount of Off-Balance Sheet Items (2)		
	RCFD		RCFD		
5. Assets and credit equivalent amounts of off-balance sheet items assigned to the 20 percent risk category:	RCFD				
a. Assets recorded on the balance sheet	5165	1,272,868	3801	353,824	5.a
b. Credit equivalent amount of off-balance sheet items					5.b
6. Assets and credit equivalent amounts of off-balance sheet items assigned to the 50 percent risk category:					
a. Assets recorded on the balance sheet	3802	706,572			6.a
b. Credit equivalent amount of off-balance sheet items			3803	149	6.b
7. Assets and credit equivalent amounts of off-balance sheet items assigned to the 100 percent risk category:					
a. Assets recorded on the balance sheet	3804	2,595,408			7.a
b. Credit equivalent amount of off-balance sheet items			3805	494,510	7.b
8. On-balance sheet asset values excluded from and deducted in the calculation of the risk-based capital ratio(2)	3806	2,240			8.
9. Total assets recorded on the balance sheet (sum of items 4.a, 5.a, 6.a, 7.a, and 8, column A) (must equal Schedule RC, item 12 plus items 4.b and 4.c)	3807	4,712,181			9.

MEMORANDA Dollar Amounts in Thousands

1. Current credit exposure across all off-balance sheet derivative contracts covered by the risk-based capital standards	RCFD				
	8764		736		M.1

	--(Column A)-- One Year or less		--- With a remaining maturity of --- --(Column B)-- Over one year thru five years		--(Column C)-- Over five years		
	RCFD		RCFD		RCFD		
2. Notional principal amounts of off-balance sheet derivative contracts:(3)	RCFD		RCFD		RCFD		
a. Interest rate contracts	3809	33,000	8766	0	8767	0	M.2.a
b. Foreign exchange contracts	3812	0	8769	0	8770	0	M.2.b
c. Gold contracts	8771	0	8772	0	8773	0	M.2.c
d. Other precious metals contracts	8774	0	8775	0	8776	0	M.2.d
e. Other commodity contracts	8777	0	8778	0	8779	0	M.2.e
f. Equity derivative contracts	A000	0	A001	0	A002	0	M.2.f

- (1) Do not report in column B the risk-weighted amount of assets reported in column A.
- (2) Include the difference between the fair value and the amortized cost of its available-for-sale securities in item 8 and report the amortized cost of these securities in items 4 through 7 above. Item 8 also includes on-balance sheet asset values (or portions thereof) of off-balance sheet interest rate, foreign exchange rate, and commodity contracts and those contracts (e.g. future contracts) not subject to risk-based capital, item 8 margin accounts and accrued receivables not included in the calculation of credit equivalent amounts of off-balance sheet derivatives as well as any portion of the allowance for loan and lease losses in excess of the amount that may be included in Tier 2 capital.
- (3) Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.