Statement of Financial Condition and Supplemental Information

SunTrust Robinson Humphrey, Inc.
(A Wholly Owned Subsidiary of SunTrust Banks, Inc.)
Unaudited as of June 30, 2011

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SunTrust Robinson Humphrey, Inc.
(A Wholly Owned Subsidiary of SunTrust Banks, Inc.)

Statement of Financial Condition

Unaudited as of June 30, 2011
(In Thousands, Except Share Amounts)

Assets		
Cash and cash equivalents	$	301
Cash and securities segregated under Federal and other regulations		14,055
Deposits with clearing organizations		25,037
Receivables from brokers and dealers		58,489
Customer receivables		9,261
Due from related parties		8,601
Securities purchased under agreements to resell		990,837
Securities owned:		
U.S. government and agency obligations		605,872
State and municipal obligations		42,297
Corporate debt and equities		844,407
Commercial paper and certificates of deposit		128,572
Other		1,701
Total securities owned (including encumbered securities of $883,882)		1,622,849
Accrued interest and other income receivable		41,540
Secured demand note receivable from Parent		160,000
Furniture, equipment, and leasehold improvements, less accumulated depreciation and amortization of $50,009		9,584
Goodwill		123,340
Deferred taxes		18,044
Other assets		5,479
Total assets		3,087,417
Liabilities		
Securities sold but not yet purchased		762,408
Securities sold under agreements to repurchase		1,013,820
Accrued compensation and benefits		37,709
Accrued interest payable and other liabilities		82,284
Due to related parties		19,314
Lines of credit payable to related parties		290,124
Income taxes payable		1,977
Customer payables		2,393
Payables to brokers and dealers		57,897
Net payables for unsettled securities transactions		61,774
Total liabilities		2,329,700
Commitments and contingencies		
Subordinated demand note payable to Parent		160,000
Shareholder's equity:		
Common stock, $1 par value; 100,000 shares authorized, issued, and outstanding		100
Additional paid-in capital		429,870
Retained earnings		167,747
Total shareholder's equity		597,717
Total liabilities and shareholder's equity	$	3,087,417

The accompanying notes are an integral part of this financial statement.

SunTrust Robinson Humphrey, Inc.
(A Wholly Owned Subsidiary of SunTrust Banks, Inc.)

Statement of Changes in Shareholder's Equity

Unaudited as of June 30, 2011
(In Thousands)

	Common Stock	Additional Paid-In Capital	Retained Earnings	Total
Balance, December 31, 2010	$ 100	$ 429,870	$ 140,496	$ 570,466
Net Income	–	–	27,251	27,251
Balance, June 30, 2011	$ 100	$ 429,870	$ 167,747	$ 597,717

The accompanying notes are an integral part of this financial statement.

SunTrust Robinson Humphrey, Inc.
(A Wholly Owned Subsidiary of SunTrust Banks, Inc.)

Statement of Changes in Subordinated Borrowings

Unaudited as of June 30, 2011
(In Thousands)

Subordinated demand note payable to Parent, beginning of year	$	160,000
Repayment of subordinated demand note		–
Issuance of subordinated demand note		–
Subordinated demand note payable to Parent, as of June 30, 2011	$	160,000

The accompanying notes are an integral part of this financial statement.

SunTrust Robinson Humphrey, Inc
(A Wholly Owned Subsidiary of SunTrust Banks, Inc.)

Notes to Statement of Financial Condition

Unaudited as of June 30, 2011

1. Summary of Significant Accounting Policies

Organization

SunTrust Robinson Humphrey, Inc. (the Company) is a wholly owned subsidiary of SunTrust Banks, Inc. (the Parent). The Company's operations consist of buying and selling securities for its customers and its own account and certain underwriting and other brokerage activities. The corporate finance function arranges public and private debt and equity placement services and other products for its customers. In addition, the Company is an active underwriter of debt for municipalities and not-for-profit institutions. The Company is registered with the Securities and Exchange Commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA).

The Company self-clears fixed-income transactions. The Company introduces equity transactions on a fully disclosed basis through a third-party clearing broker.

Use of Estimates

The preparation of financial statements in conformity with U.S. generally accepted accounting principles (GAAP) requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statement. Actual results could vary from those estimates.

Subsequent Events

The Company evaluated subsequent events through the date the statement of financial condition was issued.

Cash and Cash Equivalents

The Company has defined cash and cash equivalents as highly liquid investments with original maturities of less than 90 days that are not held for sale in the ordinary course of business. The carrying amount of cash and cash equivalents approximates their fair values.

1. Summary of Significant Accounting Policies (continued)

Securities Owned

Securities transactions are recorded on a trade date basis. Unless otherwise indicated, trading assets are priced by the trading desk and independently validated against pricing received from third party pricing sources. The Company classifies instruments as level 2 in the fair value hierarchy when it is able to determine that external pricing sources are using similar instruments trading in the markets as the basis for estimating fair value. Securities not readily marketable are valued at their estimated fair value based on quoted bid prices or pricing models, as determined by management; except for short positions for which the last quoted ask price is used. Amounts receivable and payable for securities transactions that have not reached their contractual settlement date are recorded net on the statement of financial condition.

Furniture, Equipment, and Leasehold Improvements

Furniture and equipment are recorded at historical cost. Depreciation is computed using the straight-line method over estimated useful lives of the assets. Leasehold improvements are recorded at historical cost. Amortization is computed using the straight-line method over the lesser of the economic useful life of the improvement or the term of the lease.

Impairment of Long-Lived Assets

The Company reviews its long-lived assets for impairment whenever events or changes in circumstances indicate that the carrying amount of the assets may not be recoverable. To determine recoverability of its long-lived assets, the Company evaluates the probability that future undiscounted net cash flows will be less than the carrying amount of the assets. There were no such impairments as of December 31, 2010.

Goodwill

The Company reviews goodwill on an annual basis for impairment and as events occur or circumstances change that would more likely than not reduce the fair value below its carrying amount. No impairment of goodwill was recorded as of June 30, 2011.

Income Taxes

The Company is included in the consolidated federal income tax return of the Parent. The Company provides for income taxes as if it were filing a separate return and pays for its pro rata share of the consolidated current tax liability or receives a refund for any current tax benefit. Payments to tax authorities are made by the Parent.

2. Cash and Securities Segregated Under Federal and Other Regulations

At June 30, 2011, a U.S. Treasury bill with a fair value of $10.0 million and cash of $4.0 million have been segregated in a special reserve account for the exclusive benefit of customers of the Company under SEC Rule 15c3-3.

3. Securities Under Agreements to Resell and Repurchase

Securities under agreement to resell and repurchase are collateralized by U.S. government, agency securities, and corporate debt securities that are are carried at the amounts at which the securities will be subsequently resold or repurchased. The company takes possession of all securities under agreements to resell and performs appropriate margin evaluation on the acquisition date based on market volatility, as necessary. Securities purchased under agreements to resell are primarily used to cover firm short positions. The value of the collateral is generally required to be between 100% and 110% of the fair value of the related underlying securities. Collateral is valued daily, and the Company may require counterparties to deposit additional collateral or return collateral pledged when appropriate. The Company has policies and procedures to manage market risk associated with these activities and will assume a limited degree of market risk by managing the size of the exposure. At June 30, 2011, the Company had accepted collateral with a fair value of $974.9 million that the Company is permitted to sell or repledge and had repledged $231.4 million of that collateral. The Company has pledged $1.1 billion of certain trading assets and cash equivalents to secure $1.0 billion of repurchase agreements as of June 30, 2011.

4. Securities Sold But Not Yet Purchased

Sales of securities not yet purchased represent an obligation of the Company to deliver specified securities at a predetermined date and price. The Company will be obligated to acquire the required securities at prevailing market prices in the future to satisfy this obligation. Securities sold but not yet purchased consisted of the following at quoted market prices at June 30, 2011 (in thousands):

U.S. government obligations	$ 403,225

Corporate debt and other securities	359,183
	$ 762,408

5. Employee Benefits

The Company participates in the pension and other employee benefit plans of the Parent for the benefit of substantially all employees of the Company. Costs of the pension plan are computed under the projected unit credit method, and the plan is funded using the entry age actuarial cost method. Benefit information is not available from the actuary for individual subsidiaries of the Parent.

The Company also participates in the stock option plan of the Parent. The Parent provides stock-based awards through the SunTrust Banks, Inc. 2004 Stock Plan (the Stock Plan), under which the Parent's Compensation Committee has the authority to grant stock options, and restricted stock to key employees of the Company. Stock options are granted at a price that is no less than the fair market value of a share of SunTrust Banks, Inc. common stock on the grant date and may be either tax-qualified incentive stock options or nonqualified stock options. Stock options typically vest after three years and generally have a maximum contractual life of 10 years. Upon option exercise, shares are issued to employees from treasury stock.

6. Transactions with Related Parties

During the six months ended June 30, 2011, the Company engaged in various transactions with the Parent and its affiliates. Balances with respect to related parties at June 30, 2011, are (in thousands):

Cash and cash equivalents	301
Cash segregated under Federal and other regulations	4,026
Due from related parties	8,601
Securities owned	266,067
Secured demand note receivable from Parent	160,000
Due to related parties	19,314
Notes payable to related parties	290,124
Subordinated demand note payable to Parent	160,000

The Company has a $385 million unsecured demand revolving line of credit with the Parent. The line of credit has a stated interest rate at the Parent's monthly average cost of funds, which was

0.30% at June 30, 2011, with interest due monthly. At June 30, 2011, the outstanding balance on this unsecured line of credit was $250 million.

The Company has a $160 million subordinated collateralized noninterest-bearing note payable with the Parent that matures on December 15, 2011. Under the terms of the note payable, the Parent provided the Company with a noninterest-bearing note receivable, collateralized by marketable securities owned by the Parent. The subordinated note payable is covered by agreements approved by FINRA, and thus, the amount is available in computing net capital under the SEC's Uniform Net Capital Rule 15c3-1 (SEC Rule 15c3-1). To the extent that such borrowing is required for the Company's continued compliance with the net capital requirements (Note 9), it may not be repaid. Furthermore, the Company must notify FINRA within six months of the Company's intent to make payments. As of June 30, 2011, no such notices had been presented to FINRA.

The Company also has a $400 million unsecured line of credit with SunTrust Bank (STB). The line of credit has a stated interest rate equal to STB's overnight cost of funds at the date of the advance plus ten basis points. The interest rate at June 30, 2011 was 0.14%. Any advances and accrued interest are due the following business day. At June 30, 2011, the outstanding balance was $40.1 million.

The Company also has a $5 million overdraft facility note with STB. The overdraft facility has a stated interest rate equal to STB's overnight cost of funds at the date of advance plus ten basis points. Advances and accrued interest under the facility are due the following business day. At June 30, 2011, there were no outstanding borrowings under the facility.

7. Premises and Equipment

(in thousands)	**Useful Life**	**At June 30, 2011**
Building and improvements	2–40 years	$ 3
Leasehold improvements	1–30 years	11,295
Furniture and equipment	1–20 years	47,699
Construction-in-process		596
		59,593
Less accumulated depreciation		(50,009)
Total premises and equipment		$ 9,584

The Company leases certain office facilities and equipment under noncancelable leases that expire through 2019, some of which have stated rate increases. In addition, the Company has various obligations, mostly monthly commitments of less than one year, under other equipment leases. Minimum rental commitments on noncancelable leases for each of the following years ending June 30 are as follows (in thousands):

2012	$ 4,036
2013	4,202
2014	4,097
2015	3,462
2016	3,349
Thereafter	10,771
Total minimum lease payments	$ 29,917

8. Commitments and Contingencies

In the normal course of business, the Company enters into underwriting commitments. Transactions relating to such underwriting commitments that were open at June 30, 2011, which were subsequently settled, had no material effect on the statement of financial condition as of that date.

The company has a $300.0 million uncommitted, secured revolving line of credit with the Bank of New York Mellon. The line of credit requires the segregation of the Company’s collateral overnight and a rate as determined by the lender at the time of the advance. At June 30, 2011, there were no outstanding borrowings under this facility.

The Company and its subsidiaries are parties to numerous claims and lawsuits arising in the course of their normal business activities, some of which involve claims for substantial amounts. The Company’s experience has shown that the damages alleged by plaintiffs or claimants are often overstated, unsubstantiated by legal theory, unsupported by the facts, and/or bear no relation to the ultimate award that a court might grant. In addition, the outcome of litigation and regulatory matters and timing of ultimate resolution are inherently difficult to predict. Because of these factors, the Company typically cannot provide a meaningful estimate of the range of reasonably possible outcomes of claims in the aggregate or by individual claim. On a case-by-case basis, however, reserves are established for those legal claims in which it is probable that a loss will be incurred and the amount of such loss can be reasonably estimated. In no cases are those accrual amounts material to the financial condition of the Company. The actual costs of resolving these claims may be substantially higher or lower than the amounts reserved.

For a limited number of legal matters in which the Company is involved, the Company is able to estimate a range of reasonably possible losses. For other matters for which a loss is probable or reasonably possible, such an estimate is not possible. For those matters where an estimate is reasonably possible, management currently estimates the aggregate range of reasonably possible losses as $25 million to $65 million in excess of the accrued liability, if any, related to those matters. This estimated range of reasonably possible losses represents the estimated possible losses over the life of such legal matters, which may span a currently indeterminable number of years, and is based on information currently available as of June 30, 2011. The matters underlying the estimated range will change from time to time, and actual results may vary significantly from this estimate. Those matters for which an estimate is not possible are not included within this estimated range and, therefore, this estimated range does not represent the Company's maximum loss exposure. Based on current knowledge, it is the opinion of management that liabilities arising from legal claims in excess of the amounts currently accrued, if any, will not have a material impact to the Company's financial condition, results of operations, or cash flows. However, in light of the significant uncertainties involved in these matters, and the very large or indeterminate damages sought in some of these matters, an adverse outcome in one or more of these matters could be material to the Company's results or cash flows for any given reporting period.

Auction Rate Securities Investigations and Claims

FINRA Auction Rate Securities Investigation

In September 2008, the Company entered into an "agreement in principle" with FINRA related to the sales and brokering of ARS by the Company. This agreement was non-binding and subject to the negotiation of a final settlement. The parties were unable to finalize this agreement and FINRA continued its investigation. Beginning in late 2008, the Company moved forward with ARS purchases from essentially the same categories of investors who would have been covered by the original agreement with FINRA as well as certain other investors not addressed by the agreement. In 2010, FINRA notified the Company that it had completed its investigation and that it intended to recommend that charges be filed against the Company. The Company has entered into a settlement agreement with FINRA under which the Company will be assessed a fine and be required to provide certain other relief, but the Company will not be required to purchase any additional ARS. The Company has fully accrued for the fine amount of $4.6 million at June 30, 2011, and the fine has been subsequently paid. This agreement has been approved by FINRA and is now final. Since 2008, the Company has purchased ARS with par amounts totaling $351 million as a result of the FINRA investigation. As of June 30, 2011, the Company has completed these ARS purchases. The Company concurrently sold these positions to the Parent at market value and, therefore, did not hold positions on the Company's balance sheet.

In re LandAmerica Financial Group, Inc. et al.

The Company has been made aware of threatened litigation by the bankruptcy trustee representing the estates of Land America Financial Group, Inc. and LandAmerica 1031 Exchange Services, Inc. related to the purchase of ARS by LES through the Company. The total par amount of ARS bought through the Company and held by LES at the time of the collapse of the auction rate market in February 2008 was approximately $152 million. The parties settled this dispute for $14 million. This amount was fully accrued as of June 30, 2011 and has subsequently been paid out.

Other ARS Claims

Since April 2008, several arbitrations and individual lawsuits have been filed against the Company by parties who purchased ARS through the Company. Broadly stated, these complaints allege that the Company made misrepresentations about the nature of these securities and engaged in conduct designed to mask some of the liquidity risk associated with them. They also allege that the Company was aware of the risks and problems associated with these securities and took steps in advance of the wave of auction failures to remove these securities from their own holdings. The claimants in these actions are seeking to recover the par value of the ARS in question as well as compensatory and punitive damages in unspecified amounts. The Company reserved $8 million as of June 30, 2011 for estimated probable losses related to other ARS claims. The Company also has a loss accrual totaling $13 million related to one of the claims that was settled, but unpaid, as of June 30, 2011.

Lehman Brothers Holdings, Inc. Litigation

Beginning in October 2008, the Company, along with other underwriters and individuals, were named as defendants in several individual and putative class action complaints filed in the U.S. District Court for the Southern District of New York and state and federal courts in Arkansas, California, Texas and Washington. Plaintiffs allege violations of Sections 11 and 12 of the Securities Act of 1933 for allegedly false and misleading disclosures in connection with various debt and preferred stock offerings of Lehman Brothers Holdings, Inc. and seek unspecified damages. All cases have now been transferred for coordination to the multi-district litigation captioned In re Lehman Brothers Equity/Debt Securities Litigation pending in the U.S. District

Court for the Southern District of New York. Defendants have filed a motion to dismiss all claims asserted and this motion is pending with the District Court.

SunTrust Securities Class Action Litigation
Beginning in May 2009, the Company, the Parent, SunTrust Capital IX, officers and directors of the Parent, and others were named in three putative class actions arising out of the offer and sale of approximately $690 million of SunTrust Capital IX 7.875% Trust Preferred Securities ("TRUPs") of SunTrust Banks, Inc. The complaints alleged, among other things, that the relevant registration statement and accompanying prospectus misrepresented or omitted material facts regarding the Company's allowance for loan and lease loss reserves, the Company's capital position and its internal risk controls. Plaintiffs seek to recover alleged losses in connection with their investment in the TRUPs or to rescind their purchases of the TRUPs. These cases were consolidated under the caption Belmont Holdings Corp., et al., v. SunTrust Banks, Inc., et al., in the U.S. District Court for the Northern District of Georgia, Atlanta Division, and on November 30, 2009, a consolidated amended complaint was filed. On January 29, 2010, Defendants filed a motion to dismiss the consolidated amended complaint. This motion was granted, with leave to amend, on September 10, 2010. On October 8, 2010, the lead plaintiff filed an amended complaint in an attempt to address the pleading deficiencies identified in the Court's dismissal decision. The Company filed a motion to dismiss the amended complaint on March 21, 2011. This motion has been fully briefed and is pending a decision by the District Court.

Riverside National Bank of Florida v. The McGraw-Hill Companies, Inc. et al.
On August 6, 2009, Riverside National Bank of Florida ("Riverside") filed a complaint in the Supreme Court of the State of New York, County of Kings, against the Company, along with several other broker-dealers, portfolio managers, rating agencies and others. On November 13, 2009, the Plaintiffs filed a second amended complaint entitled Riverside National Bank of Florida v. TheMcGraw-Hill Companies, Inc. et al. The complaint alleges claims for common law fraud, negligent misrepresentation, breach of contract and other state law claims relating to the sale of CDOs, backed by trust preferred securities. The complaint alleges that the offering materials for the CDOs were misleading, the trust preferred securities underlying the CDOs were not sufficiently diversified, and the CDOs had inflated and erroneous ratings. As to STRH, the complaint seeks damages in connection with a $7 million senior CDO security that was acquired by Riverside. The complaint alleges that the security has lost over $5 million in value and seeks aggregate damages from all defendants of over $132 million. Defendants filed a motion to dismiss on December 11, 2009. On April 16, 2010, Riverside was closed by the Office of the Comptroller of the Currency and the FDIC was named its receiver. On June 3, 2010, the case was removed to the U.S. District Court for the Southern District of New York. On April 22, 2011, the FDIC voluntarily dismissed this case without prejudice.

Colonial BancGroup Securities Litigation

Beginning in July 2009, the Company, certain other underwriters, The Colonial BancGroup, Inc. ("Colonial BancGroup") and certain officers and directors of Colonial BancGroup were named as defendants in a putative class action filed in the U.S. District Court for the Middle District of Alabama, Northern District entitled In re Colonial BancGroup, Inc. Securities Litigation. The complaint was brought by purchasers of certain debt and equity securities of Colonial BancGroup and seeks unspecified damages. Plaintiffs allege violations of Sections 11 and 12 of the Securities Act of 1933 due to allegedly false and misleading disclosures in the relevant registration statement and prospectus relating to Colonial BancGroup's goodwill impairment, mortgage underwriting standards and credit quality. On August 28, 2009, The Colonial BancGroup filed for bankruptcy. The Defendants' motion to dismiss was denied in May 2010, but the Court subsequently has ordered Plaintiffs to file an amended complaint. This amended complaint has now been filed.

9. Net Capital Requirements

The Company is subject to SEC Rule 15c3-1, which requires the maintenance of minimum net capital. The Company has elected to use the alternative method, permitted by SEC Rule 15c3-1, which requires that the Company maintain minimum net capital, as defined, equal to the greater of the minimum dollar net capital requirement or 2% of aggregate debit balances arising from customer transactions, as defined. At June 30, 2011, the Company had net capital, as defined, of $406.5 million, which was $405.4 million in excess of the required net capital.

10. Financial Instruments with Off-Balance Sheet Risk

Securities transactions that are scheduled to settle beyond the normal settlement date are considered forward contracts and, therefore, are not reflected in trading assets or liabilities. The Company enters into various off-balance sheet financial instruments of this nature regarding mortgage-backed, to-be-announced (TBA) securities. These instruments are used to meet the needs of customers, conduct trading activities, and manage market risks and are, therefore, subject to varying degrees of market and credit risk. The net unrealized gains and losses on these transactions are reflected in securities owned, securities sold but not yet purchased, and in current period earnings. At June 30, 2011, the Company had net TBA commitments totaling $49.5 million.

11. Guarantees to Third Parties

The Company uses a third-party clearing broker to clear and execute customers' equity securities transactions and to hold customer accounts. Under the agreement, the Company will indemnify the broker for amounts paid to purchase the security. The maximum potential liability could be equal to the aggregate trading volume of the customers' transactions during the settlement period; however, this amount cannot be estimated due to the volatility in daily trading volumes.

The liability is minimized by the fact that, in the event of nonperformance by the customer, the underlying security would be transferred to the Company who would, in turn, immediately liquidate the position, limiting the loss exposure to the market fluctuation in the underlying price of the security. Additionally, the Company may seek recourse from the customer by reimbursing itself from any cash or securities in the defaulting customer's account. For six months ended June 30, 2011, the Company experienced minimal net losses as a result of the indemnity. The clearing agreement expires May 2015.

12. Fair Value of Financial Instruments

The Company's financial instruments are valued based on quoted market prices or, if quoted market prices are not available, on quoted market prices of comparable instruments. In instances when significant valuation assumptions are not readily observable in the market, instruments are valued based on the best available data in order to approximate fair value. This data may be internally developed and considers risk premiums that a market participant would require. As a result, the recorded amounts of these financial instruments reflect management's best estimate of fair value at June 30, 2011.

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Depending on the nature of the asset or liability, the Company uses various valuation techniques and assumptions when estimating fair value, which are in accordance with ASC 820, *Fair Value Measurements and Disclosures*. In accordance with ASC 820, the Company applied the following fair value hierarchy:

Level 1: Assets and liabilities for which the identical item is traded on an active exchange, such as publicly traded instruments or futures contracts.

Level 2: Assets and liabilities valued based on observable market data for similar instruments.

Level 3: Assets and liabilities for which significant valuation assumptions are not readily observable in the market; instruments valued based on the best available data, some of which is internally developed, and considers risk premiums that a market participant would require.

The following table represents trading assets and liabilities measured at fair value on a recurring basis.

		Fair Value Measurements at June 30, 2011 Using		
(In thousands)	Assets/Liabilities	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Securities owned	1,622,849	47,011	1,569,210	6,628
Securities sold but not yet purchased	762,408	402,040	360,368	-

SunTrust Robinson Humphrey, Inc.
(A Wholly Owned Subsidiary of SunTrust Banks, Inc.)

Schedule I
Computation of Net Capital Under Rule 15c3-1 of the Securities and Exchange Commission

Unaudited as of June 30, 2011
(In Thousands)

Computation of net capital			
Total shareholder's equity		$	597,717
Add:			
Subordinated borrowings allowable in computation of net capital			160,000
Total capital and allowable subordinated borrowings			757,717
Deductions and/or charges:			
Nonallowable assets:			
Securities owned not readily marketable	19,319		
Furniture, equipment, and leasehold improvements, net of accumulated depreciation	9,584		
Goodwill	123,340		
Deposits with clearing organizations	25,037		
Due from related parties	8,601		
Deferred taxes	18,044		
Accrued interest and other income receivable	29,866		
Other assets, miscellaneous	3,650		
Total nonallowable assets	237,441		
Other deductions or charges	21,628		259,069
Net capital before haircuts on securities positions			498,648
Haircuts on securities:			
Trading assets:			
U.S. government and agency obligations	19,411		
Corporate debt obligations	70,608		
State and municipal obligations	776		
Commercial paper and certificates of deposit	1		
Stocks and warrants	18		
Other securities	34		
Undue concentration	1,324		92,172
Net capital		$	406,476
Computation of alternative net capital requirement			
2% of aggregate debit items as shown in formula for reserve requirements pursuant to Rule 15c3-3 prepared as of the date of the net capital computation or minimum net capital requirement (if greater)			1,034
Excess net capital		$	405,442
Net capital in excess of 5% of aggregate debit items or 102% of the net capital requirement if greater		$	405,235

SunTrust Robinson Humphrey, Inc.
(A Wholly Owned Subsidiary of SunTrust Banks, Inc.)

Schedule II
Computation of Determination of Reserve Requirements
Under Rule 15c3-3 of the Securities and Exchange Commission

Unaudited as of June 30, 2011
(In Thousands)

Credit balances:		
Free credit balances and other credit balances in customers' security accounts	$	2,393
Customer-related fails to receive		2,866
Market value of short securities and credits in all suspense accounts over 30 calendar days		1,630
Total credit balances	$	6,889
Debit balances:		
Customer debit balances	$	8,991
Customer-related fails to deliver		–
Gross debits		8,991
Less 3%		(270)
Total debit balances	$	8,721
Reserve computation:		
Excess of total credits over total debits required to be on deposit in the "Reserve Bank Account"	$	–
Amount on deposit in the "Reserve Bank Account" at June 30, 2011	$	14,055