

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code). ► Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089
		2011
		This Form is Open to Public Inspection

Part I	Annual Report Identification Information
For calendar plan year 2011 or fiscal plan year beginning <u>01/01/2011</u> and ending <u>12/31/2011</u>	
A This return/report is for:	☐ a multiemployer plan; ☐ a multiple-employer plan; or ☒ a single-employer plan; ☐ a DFE (specify) ____
B This return/report is:	☐ the first return/report; ☐ the final return/report; ☐ an amended return/report; ☐ a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information
1a Name of plan <u>NATIONAL COMMERCE FINANCIAL CORPORATION RETIREMENT PLAN</u>	1b Three-digit plan number (PN) ► <u>004</u> 1c Effective date of plan <u>01/01/1989</u>
2a Plan sponsor's name and address, including room or suite number (Employer, if for single-employer plan) <u>SUNTRUST BANKS, INC.</u> <u>PO BOX 4418 MAIL CODE GA ATL 0636-G</u> <u>303 PEACHTREE CENTER AVE., STE 200</u> <u>ATLANTA, GA 30302</u>	2b Employer Identification Number (EIN) <u>58-1575035</u> 2c Sponsor's telephone number <u>404-813-7155</u> 2d Business code (see instructions) <u>522110</u>

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	<u>Filed with authorized/valid electronic signature.</u>	<u>10/11/2012</u>	<u>DEBBIE CARROLL</u>
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.

Form 5500 (2011)
v.012611

3a Plan administrator's name and address (if same as plan sponsor, enter "Same") SUNTRUST BANKS, INC. PO BOX 4418 MAIL CODE GA ATL 0636-G 303 PEACHTREE CENTER AVE., STE 200 ATLANTA, GA 30302	3b Administrator's EIN 58-1575035 3c Administrator's telephone number 404-813-7155
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4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
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5 Total number of participants at the beginning of the plan year	5	3831
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6 Number of participants as of the end of the plan year (welfare plans complete only lines 6a , 6b , 6c , and 6d).		
a Active participants.....	6a	981
b Retired or separated participants receiving benefits.....	6b	839
c Other retired or separated participants entitled to future benefits.....	6c	1831
d Subtotal. Add lines 6a , 6b , and 6c	6d	3651
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e	102
f Total. Add lines 6d and 6e	6f	3753
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....	6g	
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h	0

7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	
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8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:

1A 1C 1G 1I 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1) ☒ **R** (Retirement Plan Information)
- (2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) ☒ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☐ **A** (Insurance Information)
- (4) ☒ **C** (Service Provider Information)
- (5) ☐ **D** (DFE/Participating Plan Information)
- (6) ☐ **G** (Financial Transaction Schedules)

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2011 This Form is Open to Public Inspection
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For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan <u>NATIONAL COMMERCE FINANCIAL CORPORATION RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶ <u>004</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>SUNTRUST BANKS, INC.</u>	D Employer Identification Number (EIN) <u>58-1575035</u>
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2011</u>	
2 Assets:	
a Market value	2a <u>138336367</u>
b Actuarial value	2b <u>138336367</u>
3 Funding target/participant count breakdown:	
a For retired participants and beneficiaries receiving payment	3a <u>920</u> (1) Number of participants <u>53858346</u> (2) Funding Target
b For terminated vested participants	3b <u>1859</u> <u>38766927</u>
c For active participants:	
(1) Non-vested benefits	3c(1) <u>247940</u>
(2) Vested benefits	3c(2) <u>17499452</u>
(3) Total active	3c(3) <u>1052</u> <u>17747392</u>
d Total	3d <u>3831</u> <u>110372665</u>
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)	☐
a Funding target disregarding prescribed at-risk assumptions	4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b
5 Effective interest rate	5 <u>5.88 %</u>
6 Target normal cost	6 <u>641491</u>

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	<u>09/12/2012</u>
Signature of actuary	Date
<u>MICHAEL HANLEY, F.S.A., E.A.</u>	<u>11-07039</u>
Type or print name of actuary	Most recent enrollment number
<u>TOWERS WATSON</u>	<u>404-365-1744</u>
Firm name	Telephone number (including area code)
<u>3500 LENOX RD, SUITE 900</u> <u>ATLANTA, GA 30326-4238</u>	
Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2011
v.012611

Part II		Beginning of year carryover and prefunding balances	
		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	26859689	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	26859689	0
10	Interest on line 9 using prior year's actual return of <u>11.11</u> %	2984111	
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38 from prior year)		0
b	Interest on (a) using prior year's effective rate of <u>6.56</u> % except as otherwise provided (see instructions)		0
c	Total available at beginning of current plan year to add to prefunding balance		0
d	Portion of (c) to be added to prefunding balance		
12	Other reductions in balances due to elections or deemed elections	2530000	
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	27313800	0

Part III		Funding percentages	
14	Funding target attainment percentage	14	100.58 %
15	Adjusted funding target attainment percentage	15	125.33 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	127.53 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV		Contributions and liquidity shortfalls			
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
Totals ▶			18(b)	0	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:	
a Contributions allocated toward unpaid minimum required contributions from prior years	19a 0
b Contributions made to avoid restrictions adjusted to valuation date	19b 0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c 0
20 Quarterly contributions and liquidity shortfalls:	
a Did the plan have a "funding shortfall" for the prior year?	☐ Yes ☒ No
b If 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	☐ Yes ☐ No
c If 20a is "Yes," see instructions and complete the following table as applicable:	
Liquidity shortfall as of end of quarter of this plan year	
(1) 1st	(2) 2nd
(3) 3rd	(4) 4th

Part V Assumptions used to determine funding target and target normal cost

21 Discount rate:				
a Segment rates:	1st segment: 2.94%	2nd segment: 5.82%	3rd segment: 6.46 %	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 0
22 Weighted average retirement age				22 61
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....	☒ Yes ☐ No
27 If the plan is eligible for (and is using) alternative funding rules, enter applicable code and see instructions regarding attachment.....	27

Part VII Reconciliation of unpaid minimum required contributions for prior years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum required contribution for current year

31 Target normal cost and excess assets (see instructions):												
a Target normal cost (line 6)	31a	641491										
b Excess assets, if applicable, but not greater than 31a	31b	641491										
32 Amortization installments:	<table border="1"> <thead> <tr> <th></th> <th>Outstanding Balance</th> <th>Installment</th> </tr> </thead> <tbody> <tr> <td>a Net shortfall amortization installment</td> <td>0</td> <td>0</td> </tr> <tr> <td>b Waiver amortization installment</td> <td>0</td> <td>0</td> </tr> </tbody> </table>				Outstanding Balance	Installment	a Net shortfall amortization installment	0	0	b Waiver amortization installment	0	0
	Outstanding Balance	Installment										
a Net shortfall amortization installment	0	0										
b Waiver amortization installment	0	0										
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33											
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)...	34	0										
		Carryover balance	Prefunding balance									
35 Balances elected for use to offset funding requirement.....	0	0	0									
36 Additional cash requirement (line 34 minus line 35)	36	0										
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	0										
38 Present value of excess contributions for current year (see instructions)												
a Total (excess, if any, of line 37 over line 36)	38a	0										
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0										
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0										
40 Unpaid minimum required contributions for all years.....	40	0										

Part IX Pension funding relief under Pension Relief Act of 2010 (see instructions)

41 If a shortfall amortization base is being amortized pursuant to an alternative amortization schedule:			
a Schedule elected	☐ 2 plus 7 years ☐ 15 years		
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011		
42 Amount of acceleration adjustment	42		
43 Excess installment acceleration amount to be carried over to future plan years	43		

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2011
		This Form is Open to Public Inspection.

For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011

A Name of plan <u>NATIONAL COMMERCE FINANCIAL CORPORATION RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶ <u>004</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>SUNTRUST BANKS, INC.</u>	D Employer Identification Number (EIN) <u>58-1575035</u>

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
SUNTRUST BANK

58-0466330

(b) Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

TOWERS WATSON

23-1159360

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11	NONE	42854	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

GROOM LAW GROUP, CHARTERED

52-1219029

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
16	NONE	11621	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
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(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III **Termination Information on Accountants and Enrolled Actuaries (see instructions)**
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2011 This Form is Open to Public Inspection
For calendar plan year 2011 or fiscal plan year beginning <u>01/01/2011</u> and ending <u>12/31/2011</u>		
A Name of plan <u>NATIONAL COMMERCE FINANCIAL CORPORATION RETIREMENT PLAN</u>	B Three-digit plan number (PN) ►	<u>004</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>SUNTRUST BANKS, INC.</u>	D Employer Identification Number (EIN) <u>58-1575035</u>	

	Part I Asset and Liability Statement		(a) Beginning of Year	(b) End of Year
1	Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
	Assets			
a	Total noninterest-bearing cash	1a		
b	Receivables (less allowance for doubtful accounts):			
	(1) Employer contributions	1b(1)		
	(2) Participant contributions	1b(2)		
	(3) Other.....	1b(3)	783900	620884
c	General investments:			
	(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1769990	1779546
	(2) U.S. Government securities.....	1c(2)	17796073	22979394
	(3) Corporate debt instruments (other than employer securities):			
	(A) Preferred	1c(3)(A)		
	(B) All other.....	1c(3)(B)	34348746	27155838
	(4) Corporate stocks (other than employer securities):			
	(A) Preferred	1c(4)(A)		
	(B) Common	1c(4)(B)	17403918	22943168
	(5) Partnership/joint venture interests	1c(5)		
	(6) Real estate (other than employer real property)	1c(6)		
	(7) Loans (other than to participants)	1c(7)		
	(8) Participant loans	1c(8)		
	(9) Value of interest in common/collective trusts.....	1c(9)		
	(10) Value of interest in pooled separate accounts.....	1c(10)		
	(11) Value of interest in master trust investment accounts	1c(11)		
	(12) Value of interest in 103-12 investment entities	1c(12)		
	(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	66233740	61163040
	(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
	(15) Other	1c(15)		

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	138336367	136641870

Liabilities

g Benefit claims payable	1g	589326	78148
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	589326	78148

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	137747041	136563722
---	-----------	-----------	-----------

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	2042	
(B) U.S. Government securities	2b(1)(B)	881953	
(C) Corporate debt instruments	2b(1)(C)	1658560	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		2542555
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	273128	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1113721	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1386849
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	67047379	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	65041919	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		2005460

		(a) Amount	(b) Total
2b (5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)		
(B) Other	2b(5)(B)	5347121	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		5347121
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		-4577362
c Other income.....	2c		39362
d Total income. Add all income amounts in column (b) and enter total.....	2d		6743985

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	7732562	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		7732562
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	194742	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		194742
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		7927304

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-1183319
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unqualified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? ☐ Yes ☒ No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: ERNST & YOUNG LLP

(2) EIN: 34-6565596

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

- 4** CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete 4j and 4l. MTIAs also do not complete 4l.

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.).....		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.).....		X	
e Was this plan covered by a fidelity bond?.....		X	
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.).....	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.).....	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?.....		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.).....			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

- 5a** Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?

If "Yes," enter the amount of any plan assets that reverted to the employer this year..... ☐ Yes ☒ No Amount:

- 5b** If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)

5b(2) EIN(s)	5b(3) PN(s)

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2011 This Form is Open to Public Inspection.
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For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011

A Name of plan <u>NATIONAL COMMERCE FINANCIAL CORPORATION RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶ <u>004</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>SUNTRUST BANKS, INC.</u>	D Employer Identification Number (EIN) <u>58-1575035</u>

Part I	Distributions
---------------	----------------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>59-3482833</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3	<u>82</u>

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)
----------------	--

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?.....	☐ Yes	☒ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?.....	☐ Yes	☐ No	☒ N/A

Part III	Amendments
-----------------	-------------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☒ Decrease	☐ Both	☐ No
--	-----------------------------------	--	-------------------------------	-----------------------------

Part IV	ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?.....	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. Complete as many entries as needed to report all applicable employers.

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	14a	
b The plan year immediately preceding the current plan year	14b	
c The second preceding plan year	14c	

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If item 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

- 19** If the total number of participants is 1,000 or more, complete items (a) through (c)

- a** Enter the percentage of plan assets held as:

Stock: 63% Investment-Grade Debt: 37% High-Yield Debt: _____% Real Estate: _____% Other: _____%

- b** Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☒ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

- c** What duration measure was used to calculate item 19(b)?

☐ Effective duration ☐ Macaulay duration ☒ Modified duration ☐ Other (specify): _____

See attached audited financial statements for the
opinion of the independent qualified accountant
for the plan.

SunTrust Banks, Inc.
NCF Retirement Plan
EIN/PN: 58-1575035/004
2011 Form 5500 Schedule SB, line 2a
Justification of Asset Values

Asset values shown on the Schedule SB, line 2a, may differ from those shown on the Schedule H, Line 4i. The asset value listed on the Schedule SB was taken from the trustee statements supplied by the plan sponsor for fiscal year end 2010 financial reporting purposes. The final audited asset figures may be revised from those supplied, to include receivables (other than receivable contributions) and pending trades. The valuation results and reports will not be revised if the change in asset value has no effect on funding results.

**SCHEDULE SB
(Form 5500)**Department of the Treasury
Internal Revenue ServiceDepartment of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation**Single-Employer Defined Benefit Plan
Actuarial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ File as an attachment to Form 5500 or 5500-SF.

OMB No. 1210-0110

2011**This Form is Open to Public
Inspection**

For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011

▶ Round off amounts to nearest dollar.

▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan

NCF Retirement Plan

B Three-digit
plan number (PN) ▶

004

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF

SunTrust Banks, Inc.

D Employer Identification Number (EIN)

58-1575035

E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B**F** Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500**Part I Basic Information****1** Enter the valuation date: Month 1 Day 1 Year 2011**2** Assets:**a** Market value **2a** 138,336,367**b** Actuarial value **2b** 138,336,367**3** Funding target/participant count breakdown:

(1) Number of participants

(2) Funding Target

a For retired participants and beneficiaries receiving payment..... **3a** 920 53,858,346**b** For terminated vested participants..... **3b** 1,859 38,766,927**c** For active participants:(1) Non-vested benefits..... **3c(1)** 247,940(2) Vested benefits..... **3c(2)** 17,499,452(3) Total active..... **3c(3)** 1,052 17,747,392**d** Total..... **3d** 3,831 110,372,665**4** If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐**a** Funding target disregarding prescribed at-risk assumptions **4a****b** Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor **4b****5** Effective interest rate **5** 5.88 %**6** Target normal cost **6** 641,491**Statement by Enrolled Actuary**

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

**SIGN
HERE**Michael B. Hanley *MBH*

9/12/2012

Signature of actuary

Date

Michael Hanley, F.S.A., E.A.

11-07039

Type or print name of actuary

Most recent enrollment number

Towers Watson

(404) 365-1744

3500 Lenox Rd, Suite 900 Firm name

Telephone number (including area code)

Atlanta

GA 30326-4238

Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2011
v.012611

Part II	Beginning of year carryover and prefunding balances	(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year).....	26,859,689	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8).....	26,859,689	0
10	Interest on line 9 using prior year's actual return of <u>11.11</u> %.....	2,984,111	
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38 from prior year)		0
b	Interest on (a) using prior year's effective rate of <u>6.56</u> % except as otherwise provided (see instructions).....		0
c	Total available at beginning of current plan year to add to prefunding balance.....		0
d	Portion of (c) to be added to prefunding balance.....		
12	Other reductions in balances due to elections or deemed elections.....	2,530,000	
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12).....	27,313,800	0

Part III	Funding percentages		
14	Funding target attainment percentage	14	100.58 %
15	Adjusted funding target attainment percentage	15	125.33 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement.....	16	127.53 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV	Contributions and liquidity shortfalls																																																		
18	Contributions made to the plan for the plan year by employer(s) and employees:																																																		
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; width: 20%;">(a) Date (MM-DD-YYYY)</th> <th style="text-align: center; width: 20%;">(b) Amount paid by employer(s)</th> <th style="text-align: center; width: 20%;">(c) Amount paid by employees</th> <th style="text-align: center; width: 20%;">(a) Date (MM-DD-YYYY)</th> <th style="text-align: center; width: 20%;">(b) Amount paid by employer(s)</th> <th style="text-align: center; width: 20%;">(c) Amount paid by employees</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr> <td colspan="3" style="text-align: right;">Totals •</td> <td style="text-align: center;">18(b)</td> <td style="text-align: right;">0</td> <td style="text-align: center;">18(c)</td> </tr> </tbody> </table>	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees																																					Totals •			18(b)	0	18(c)		0
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees																																														
Totals •			18(b)	0	18(c)																																														

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:	
a	Contributions allocated toward unpaid minimum required contributions from prior years.	19a 0
b	Contributions made to avoid restrictions adjusted to valuation date.....	19b 0
c	Contributions allocated toward minimum required contribution for current year adjusted to valuation date.....	19c 0
20	Quarterly contributions and liquidity shortfalls:	
a	Did the plan have a "funding shortfall" for the prior year?	☐ Yes ☒ No
b	If 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	☐ Yes ☐ No
c	If 20a is "Yes," see instructions and complete the following table as applicable:	

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions used to determine funding target and target normal cost

21 Discount rate:				
a Segment rates:	1st segment: 2.94 %	2nd segment: 5.82 %	3rd segment: 6.46 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 0
22 Weighted average retirement age				22 61
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
27 If the plan is eligible for (and is using) alternative funding rules, enter applicable code and see instructions regarding attachment	27

Part VII Reconciliation of unpaid minimum required contributions for prior years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....	30	0

Part VIII Minimum required contribution for current year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6)	31a	641,491	
b Excess assets, if applicable, but not greater than 31a	31b	641,491	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment.....	0	0	
b Waiver amortization installment.....	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	34	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years.....	40	0	

Part IX Pension funding relief under Pension Relief Act of 2010 (see instructions)

41 If a shortfall amortization base is being amortized pursuant to an alternative amortization schedule:			
a Schedule elected	☐ 2 plus 7 years ☐ 15 years		
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008	☐ 2009	☐ 2010 ☐ 2011
42 Amount of acceleration adjustment	42		
43 Excess installment acceleration amount to be carried over to future plan years	43		

SunTrust Banks, Inc.
NCF Retirement Plan
EIN/PN: 58-1575035/004
2011 Form 5500 Schedule SB
Schedule SB, line 26 – Schedule of Active Participant Data

Attained Age		Total Years of Credited Service									
		<1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & up
<25	Count										
	Average Earnings										
25 to 29	Count		31								
	Average Earnings		46,578								
30 to 34	Count		130	21							
	Average Earnings		57,232	63,766							
35 to 39	Count		85	53	8						
	Average Earnings		73,065	74,255							
40 to 44	Count		68	51	16	5					
	Average Earnings		64,222	70,297							
45 to 49	Count		84	53	13	9	4				
	Average Earnings		73,819	82,752							
50 to 54	Count		76	39	11	11	11	6			
	Average Earnings		61,084	76,242							
55 to 59	Count		68	32	15	5	7	14	6		
	Average Earnings		59,026	59,878							
60 to 64	Count		45	28	9	5	3	1	2	1	
	Average Earnings		55,483	47,929							
65 to 69	Count		8	5	4		1	1	1		
	Average Earnings										
70 & up	Count		3	2					1		
	Average Earnings										

*Average earnings shown above is for base pay

SunTrust Banks, Inc.
NCF Retirement Plan
EIN/PN: 58-1575035/004
2011 Form 5500 Schedule SB, line 24
Change in Actuarial Assumptions

Changes in actuarial assumptions consisted of:

1. The assumed non-investment-related administrative expenses added to the target normal cost were changed from \$400,000 for 2010 to \$300,000 for 2011.

These changes satisfy the assumption change approval requirements as described in section 430(h)(5).

Other than the aforementioned changes and annual changes to prescribed discount rate and mortality assumptions under the Pension Protection Act, all other assumptions and methods are identical to those employed in the prior valuation.

SunTrust Banks, Inc.
NCF Retirement Plan
EIN/PN: 58-1575035/004
2011 Form 5500 Schedule SB, Part V
Summary of Plan Provisions

Plan Provisions – SunTrust Banks, Inc. NCF Retirement Plan

The most recent amendment reflected in the following plan provisions was effective January 1, 2008.

Covered Employees	Active employees in the NCF Retirement Plan on December 31, 2004 and inactive participants who terminated with a vested benefit from the NCF Retirement Plan.
Participation Date	The first of the month following or coincident with a six-consecutive month period in which the employee completes 500 hours of service.
Definitions	
Compensation	W-2 compensation and any compensation deferred under a Section 125 or Section 401(k) excluding fringe benefits, reimbursements and other extraordinary compensation. Compensation is limited to the pay caps defined in IRC 401(a)(17).
Average earnings used to calculate 12/31/2007 benefit	The monthly average of the 5 consecutive or non-consecutive years' compensation out of the last 10 years that gives the highest average (unless 5 years are not available, in which case the full years of pay will be used). For purposes of calculating the pay rollup factor only, the average will be based on monthly base pay compensation.
Calculation of pay rollup factor for 12/31/2007 benefit	<p>The ratio of final average earnings at termination or retirement divided by final average earnings at 12/31/2007.</p> <p>Final average earnings at 12/31/2007 is equal to the average of basic monthly compensation for the period 1/1/2005 through 12/31/2007. Final average earnings at termination or retirement will be equal to the average of 5 consecutive or non-consecutive years' basic compensation out of the last 10 years that gives the highest average.</p> <p>The pay rollup factor can never be less than 1.000.</p> <p>In addition to the December 31, 2004 frozen benefit, no pay adjustment is made to any part of a frozen benefit under this Plan that was frozen under a prior plan or formula (e.g., the pay adjustment will not apply to frozen December 31, 2001 CCB Retirement Plan benefits or frozen July 14, 1996 NBC benefits).</p>

SunTrust Banks, Inc.
NCF Retirement Plan
EIN/PN: 58-1575035/004
2011 Form 5500 Schedule SB, Part V
Summary of Plan Provisions

For participants receiving the Personal Pension Account under the SunTrust Retirement Plan, the benefit under this plan will not be adjusted for any pay increases after December 31, 2007.

Anticipated Social Security benefit	The projected amount of the participant's primary Social Security benefit according to the law in effect at the date of termination of employment assuming continuation of then current earnings to age 65
Covered Compensation	Average of Social Security Wage Bases in effect for each calendar year period ending with the last day of the calendar year in which the employee attains Social Security Normal Retirement Age
Normal retirement date (NRD)	The later of the first of month coinciding with or next following the attainment of age 65 and the earlier of the date the participant completes 3 years of vesting service or the third anniversary of their plan participation.
Retirement Income	<p>Effective 12/31/2007, all plan benefits were frozen.</p> <p>Participants who had twenty or more years of service as of 12/31/2007 and who elected the Final Average Pay formula in the SunTrust Retirement Plan will have their 12/31/2007 benefit increased by the pay rollup factor.</p> <p>Participants who had fewer than twenty years of vesting service as of 12/31/2007 and participants with twenty or more years of service as of 12/31/2007 who elect the Personal Pension Account formula will not receive any further increase to their benefit after 12/31/2007.</p>
Calculation of 12/31/2007 Benefit	<p>An employee who was a participant in the NBC Prior Plan as of July 14, 1996 who had attained age 50 with at least 10 years of Benefit Service OR had attained age 55 with at least 5 years of Benefit Service as of December 31, 1996 will receive the greater of the monthly benefit provided by the NCF Pension Equity Plan (PEP) Formula or the NBC Prior Plan Formula.</p> <p>An employee who was a participant in the CCB Plan as of July 31, 2001 who had attained age 50 with at least 10 years of Vesting Service OR had attained age 55 with at least 5 years of Vesting Service as of December 31, 2001 will receive the greater of the monthly benefit provided by the NCF PEP Formula or the CCB Prior Plan formula. Electing CCB Retirement Plan Participants receive the monthly benefit provided by the CCB Prior Plan formula only.</p>

SunTrust Banks, Inc.
NCF Retirement Plan
EIN/PN: 58-1575035/004
2011 Form 5500 Schedule SB, Part V
Summary of Plan Provisions

All other participants receive the benefit provided by the PEP Formula. The frozen accrued benefit at 12/31/2007 will be the frozen PEP balance converted to an annuity payable at normal retirement date.

PEP Formula

The benefit under the PEP Formula is payable as a lump sum. If the lump sum is over \$5,000, a monthly income may be elected. The lump sum is determined by multiplying the appropriate percentage based on Benefit Service as of December 31, 2004, as listed below by the participant's Final Average Monthly Compensation at termination multiplied by 12.

Years of Benefit Service as of December 31, 2004	Percentage Per Year
1 to 5	2%
6 to 10	4%
11 to 20	6%
21 to 30	8%
31 or more	10%

An employee who was a NBC prior plan participant on July 15, 1996 receives the greater of (i) the PEP benefit based on all years of Credited Service and (ii) the lump-sum value of the accrued benefit under the NBC Prior Plan Formula as of July 15, 1996 plus the PEP benefit based on service since July 15, 1996.

An employee who was a CCB prior plan participant on August 1, 2001 receives the greater of (i) the PEP benefit based on all years of Credited Service and (ii) the lump-sum value of the December 31, 2001 accrued benefit under the CCB prior plan formula plus the PEP benefit based on service since January 1, 2002.

NBC Prior Plan Formula

For grandfathered NCF employees that were participants in the NBC Retirement Plan on July 31, 2001, who as of December 31, 2001, had attained at least age 55 with 5 years of service or age 50 with 10 years of service, the greater of (1) and (2):

- (1) Sum of (a) and (b), multiplied by Benefit Service divided by Benefit Service projected to Normal Retirement Date
 - (a) 1.35% of Average Compensation multiplied by Benefit Service projected to Normal Retirement date;
 - (b) 0.5% of Average Compensation over covered compensation multiplied by Benefit Service projected to Normal Retirement Date up to 35 years.

SunTrust Banks, Inc.
NCF Retirement Plan
EIN/PN: 58-1575035/004
2011 Form 5500 Schedule SB, Part V
Summary of Plan Provisions

	<p>(2) For participants hired prior to February 28, 1994, the sum of (a) and (b), multiplied by Benefit Service divided by Benefit Service projected to Normal Retirement Date:</p> <p>(a) 1.65% of 1994 compensation multiplied by Benefit Service projected to Normal Retirement Date;</p> <p>(b) 0.65% of 1994 compensation over 1994 covered compensation multiplied by Benefit Service projected to Normal Retirement Date up to 35 years.</p>
CCB Prior Plan Formula	<p>For grandfathered NCF employees that were participants in the CCB Retirement Plan on July 14, 1996 who, as of December 31, 1996 had attained at least age 55 with 5 years of service or age 50 with 10 years of service, the greater of (1) and (2):</p> <p>(1) 1.2% of Average Compensation multiplied by Benefit Service and</p> <p>(2) For participants that were 55 with 10 years of CEB service on December 31, 1996, the sum of (a) and (b):</p> <p>(a) 1% of average compensation up to \$9,000 multiplied by Benefit Service after January 1, 2005;</p> <p>(b) 1.5% of average compensation over \$9,000 multiplied by Benefit Service after January 1, 2005.</p>
Normal Form of Retirement Income	<p>Ten Years Certain and Life Annuity. As noted, in the assumptions section, all participants are assumed to elect to receive a lump sum benefit.</p>
Vesting service	<p>Unless otherwise specified under terms of acquisition agreement, service from date of hire to date of termination. Employees must work at least 1,000 hours to receive one year of Vesting service during the calendar year.</p> <p>The 2005 year is a transition year. All former NCF employees receive vesting service calculated under the NCF Plan rules or under the SunTrust Plan rules, whichever method give more service. In addition for purposes of the NCF Plan rules, it will be assumed that participants terminating employment after May 30, 2005 attained the 1,000 hours in 2005 and terminations prior to May 31, 2005 did not attain the 1,000 hours in 2005.</p> <p>After 2005, the NCF Plan's service counting rules apply only to those CCB and NBC grandfathered participants in the NCF Plan who are defined below as "Grandfathered" former NBC and CCB Plan</p>

SunTrust Banks, Inc.
NCF Retirement Plan
EIN/PN: 58-1575035/004
2011 Form 5500 Schedule SB, Part V
Summary of Plan Provisions

participants. For each year, these grandfathered participants receive credit for benefit service and vesting service based on the rules under the NCF Plan or the SunTrust Plan that gives them more service for the year. In applying the NCF Plan rules to the grandfathered group, a participant receives credit for 190 hours for each month in which the participant receives pay for working or is entitled to receive pay for non-work hours (e.g., for vacation, approved leave) for one or more days in that month, and a participant who has a termination of employment date after the last business day of May receives credit for a full year of service for the year of termination.

Vesting service is earned whether NCF employees are a full-time, part-time, temporary, on-call or prime-time employee. If they were not vested in their NCF Plan benefit as of December 31, 2004, their future service with SunTrust counts toward vesting of their NCF Plan benefit.

Benefit service

Unless otherwise specified under terms of acquisition agreement, service from date of hire to date of termination. Employees must work at least 1,000 hours to receive one year of Benefit Service during the calendar year.

Benefit Service is frozen as of December 31, 2004. Benefit Service projected to Normal Retirement Date is calculated as if Benefit Service was not frozen as of December 31, 2004.

SunTrust Banks, Inc.
NCF Retirement Plan
EIN/PN: 58-1575035/004
2011 Form 5500 Schedule SB, Part V
Summary of Plan Provisions

Eligibility for Benefits

Normal retirement age	Age 65
Early retirement	Retirement before normal retirement and on or after both attaining age 55 and completing 5 years of vesting service
Postponed retirement	Retirement after normal retirement
Vested termination	Termination for reasons other than death or retirement after completing 3 years of vesting service or upon attainment of age 65
Disability	Permanent and total disability prior to normal retirement
Preretirement death benefit	Participation in the plan

Benefits Paid Upon the Following Events

Normal retirement	Monthly pension benefit determined as of normal retirement
Early retirement	Prior to 1/1/2008, a monthly retirement income provided by the PEP lump sum at Early Retirement Date. After 12/31/2007, the frozen annuity value adjusted for early commencement.
NBC prior plan ERF's	A minimum benefit under the NBC Prior Plan for participants who meet certain requirements as of December 31, 1996 calculated as follows: The benefit determined under the NBC Prior Plan Formula based on service and compensation to Early Retirement Date reduced for early commencement of payments by the following reduction factors:

<u>Age</u>	<u>Factor for Non-Integrated Portion</u>	<u>Factor for Integrated Portion</u>
65	100.0%	100.0%
64	100.0%	93.3%
63	100.0%	86.7%
62	100.0%	80.0%
61	100.0%	73.3%
60	100.0%	66.7%
59	94.0%	63.3%
58	88.0%	60.0%
57	82.0%	56.7%
56	76.0%	53.3%
55	70.0%	50.0%

SunTrust Banks, Inc.
NCF Retirement Plan
EIN/PN: 58-1575035/004
2011 Form 5500 Schedule SB, Part V
Summary of Plan Provisions

CCB prior plan ERF's

A minimum benefit under the CCB Prior Plan for participants who meet certain requirements as of December 31, 2001 calculated as follows: The benefit determined under the CCB Prior Plan based on service and compensation to Early Retirement Date reduced for early commencement of payments by the following reduction factors.

If the participant has at least 10 years of continuous service (including service after December 31, 2004) and terminates after age 55:

<u>Age</u>	<u>Factor</u>
62 or older	100.00%
61	87.77%
60	75.55%
59	63.33%
58	60.00%
57	56.67%
56	53.33%
55	50.00%

If the participant has less than 10 years of continuous service and terminates after age 55:

<u>Age</u>	<u>Factor</u>
65	100.00%
64	93.33%
63	86.67%
62	80.00%
61	73.33%
60	66.67%
59	57.44%
58	48.21%
57	38.98%
56	29.75%
55	20.52%

Postponed retirement

If retirement occurs after the normal retirement date, the late retirement income will be the normal retirement benefit calculated using Benefit Service and final average monthly compensation as of the late retirement date.

However, a minimum benefit exists under the NBC prior plan for participants who meet certain requirements as of December 31, 1996, and under the CCB prior plan for participants who meet certain requirements as of December 31, 2001. This benefit is the benefit determined under the prior plan formula calculated as of the normal

SunTrust Banks, Inc.
NCF Retirement Plan
EIN/PN: 58-1575035/004
2011 Form 5500 Schedule SB, Part V
Summary of Plan Provisions

retirement date actuarially increased to the late retirement date.

For participants who reached their normal retirement age prior to the valuation date, their retirement benefit will be no less than the actuarially increased normal retirement benefit.

Termination with vested benefit	<p>The termination benefit is equal to the Retirement Income, with a service prorate applied to the Prior Plan Formulas.</p> <p>The Prior Plan Formulas will be calculated based on total projected service at Normal Retirement (without regard to the freeze on Benefit service as of December 31, 2004, but with regard to any caps on Benefit service). The resulting amount will be multiplied by the ratio of the Benefit Service at termination divided by the projected Benefit service at Normal Retirement (without regard to the freeze on Benefit service as of December 31, 2004, and without regard to any caps on Benefit service).</p>
Disability Retirement	<p>Commencing on the participant's normal retirement date, if he is then living and still disabled, the normal retirement benefit, shall be calculated assuming that his service and his monthly rate of basic compensation as of his date of disability continued to his normal retirement date.</p> <p>Prior to normal retirement, disabled participants are entitled to a death benefit determined as if the disabled participant had remained in service until his date of death and his last rate of pay had continued unchanged. Payment of this death benefit is made to the Beneficiary in the form of monthly income.</p>
Preretirement Death	<p>The participant's designated Beneficiary may receive monthly income provided by the single-sum value of the accrued benefit at the date of death.</p>
Other Plan Provisions	
Forms of payment	<p>The plan provides optional payment forms, including the qualified Joint and Contingent benefit for married employees and a lump-sum option. Actuarial equivalence in determining option payments forms is the basis prescribed in Section 417(e) of the Internal Revenue Code.</p>
Maximum on benefits and pay	<p>All benefits and pay for any calendar year may not exceed the maximum limitations for that year as defined in the Internal Revenue</p>

SunTrust Banks, Inc.
NCF Retirement Plan
EIN/PN: 58-1575035/004
2011 Form 5500 Schedule SB, Part V
Summary of Plan Provisions

Code. The plan provides for increasing the dollar limits automatically as such changes become effective. Increases in the dollar limits are assumed for determining pension cost but not for determining contributions.

Changes in Benefits Valued Since Prior Year

The plan reflected increases in the Internal Revenue Code maximums on benefits and pensionable compensation.

There have been no other changes in benefits valued since the prior year.

SunTrust Banks, Inc.
NCF Retirement Plan
EIN/PN: 58-1575035/004
2011 Form 5500 Schedule SB, Part V
Statement of Actuarial Assumptions/Methods

Actuarial Assumptions and Methods — Contributions

Economic Assumptions

Interest rate basis:

▶ Applicable month	January 2011
▶ Yield curve basis	Segment rates
▶ Transition from current liability rates	No

Funding Target interest rates:

▶ First segment rate	2.94%
▶ Second segment rate	5.82%
▶ Third segment rate	6.46%
▶ Effective interest rate	5.88%

Annual rates of increase

▶ Salaries:	4.00%*
▶ Future Social Security wage bases	3.50%
▶ Statutory limits on compensation	N/A

* Salary increases for base pay are assumed to be 3.00% in 2011 and 3.50% in 2012 to reflect anticipated experience during those years. For years beyond 2012, salary increases are assumed to be 4.00%.

SunTrust Banks, Inc.
NCF Retirement Plan
EIN/PN: 58-1575035/004
2011 Form 5500 Schedule SB, Part V
Statement of Actuarial Assumptions/Methods

Demographic Assumptions

Mortality

► Healthy and Disabled

Separate rates for non-annuitants (based on RP-2000 "Employees" table without collar or amount adjustments, projected to 2026 using Scale AA) and annuitants (based on RP-2000 "Healthy Annuitants" table without collar or amount adjustments, projected to 2018 using Scale AA)

The mortality table used for lump sums subject to 417(e)(3) is the prescribed unisex version of RP-2000, projected to 2018 using Scale AA

Termination

Rates varying by age, sex and service

Representative rates:

<u>Male</u>		<u>Years of Service</u>			
Age	1	2	3	4	5+
25	31.5%	28.9%	26.2%	20.2%	17.6%
40	18.1%	17.4%	15.2%	14.1%	10.5%
55	14.6%	13.9%	10.6%	0.0%	0.0%
<u>Female</u>		<u>Years of Service</u>			
Age	1	2	3	4	5+
25	31.7%	30.1%	27.4%	23.4%	21.6%
40	20.1%	19.3%	18.4%	13.7%	10.1%
55	15.8%	15.2%	12.6%	0.0%	0.0%

Disability

None

Retirement

Rates varying by age and sex, average retirement age 61

Representative rates:

<u>Age</u>	<u>Male</u> <u>Rate</u>	<u>Female</u> <u>Rate</u>
55	11%	9%
60	15%	15%
62	20%	22%
65	35%	33%
70	100%	100%

SunTrust Banks, Inc.
NCF Retirement Plan
EIN/PN: 58-1575035/004
2011 Form 5500 Schedule SB, Part V
Statement of Actuarial Assumptions/Methods

Benefit commencement date:

▶ Preretirement death benefit	Surviving spouse benefits commence at the later of the death of the active participant or the date the participant would have attained age 55
▶ Deferred vested benefit	Later of age 62 or termination of employment
▶ Retirement benefit	Upon termination of employment
Form of payment	Actives: Lump sum Deferred vested & Retired: Annuity form in valuation data received
Percent married	100%
Spouse age	Wife three years younger than husband
Covered pay	Pensionable earnings during the prior plan year are projected to the current year based on the salary scale.
Administrative expense	An estimate of plan administrative expenses of \$300,000 is included in the calculation of the 2011 Target Normal Cost
Loads	None
Methods	
Valuation date	First day of plan year
Funding target	Present value of accrued benefits
Target normal cost	Present value of benefits expected to accrue during plan year plus non-investment-related plan expenses expected to be paid from plan assets during plan year
Actuarial value of assets	The market value of assets on the valuation date adjusted for any receivable contributions
Benefits Not Valued	All benefits described in the Plan Provisions section of this report were valued. Towers Watson has reviewed the plan provisions with SunTrust Banks, Inc. and, based on that review, is not aware of any significant benefits required to be valued that were not.

SunTrust Banks, Inc.
NCF Retirement Plan
EIN/PN: 58-1575035/004
2011 Form 5500 Schedule SB, Part V
Statement of Actuarial Assumptions/Methods

Change in Assumptions and
Methods Since Prior
Valuation

The segment interest rates used to calculate the funding target and target normal cost were updated from January 2010 to January 2011.

The required mortality table used to calculate the funding target and target normal cost was updated to include one additional year of projected mortality improvements.

The assumed non-investment-related administrative expense load added to the target normal cost was changed from \$400,000 for 2010 to \$300,000 for 2011.

SunTrust Banks, Inc.
NCF Retirement Plan
2011 Form 5500 Schedule SB
EIN/PN: 58-1575035/004

Schedule SB, line 22 - Description of Weighted Average Retirement Age (male)

Calculation of Retirement Age - Line 22

Retirement Age	Probability of of Retirement	Retirements During Year	Lives at End of Year 100.0	Retirement Age times # of retirements
55	11%	11.0	89.0	605.0
56	9%	8.0	81.0	448.6
57	9%	7.3	73.7	415.5
58	9%	6.6	67.1	384.7
59	9%	6.0	61.0	356.1
60	15%	9.2	51.9	549.3
61	15%	7.8	44.1	474.7
62	20%	8.8	35.3	546.8
63	17%	6.0	29.3	377.8
64	17%	5.0	24.3	318.6
65	35%	8.5	15.8	552.9
66	35%	5.5	10.3	364.9
67	35%	3.6	6.7	240.8
68	30%	2.0	4.7	136.1
69	30%	1.4	3.3	96.7
70	100%	3.3	0.0	228.9
			Total	6097.3
			Divided by 100	61.0
			Nearest Whole	61

SunTrust Banks, Inc.
NCF Retirement Plan
2011 Form 5500 Schedule SB
EIN/PN: 58-1575035/004

Schedule SB, line 22 - Description of Weighted Average Retirement Age (female)

Calculation of Retirement Age - Line 22

Retirement Age	Probability of of Retirement	Retirements During Year	Lives at End of Year 100.0	Retirement Age times # of retirements
55	9%	9.0	91.0	495.0
56	8%	7.3	83.7	407.7
57	8%	6.7	77.0	381.8
58	8%	6.2	70.9	357.4
59	8%	5.7	65.2	334.5
60	15%	9.8	55.4	586.7
61	15%	8.3	47.1	507.0
62	22%	10.4	36.7	642.5
63	19%	7.0	29.8	439.8
64	19%	5.7	24.1	361.9
65	33%	8.0	16.1	517.0
66	33%	5.3	10.8	351.7
67	33%	3.6	7.2	239.2
68	25%	1.8	5.4	123.2
69	25%	1.4	4.1	93.8
70	100%	4.1	0.0	285.5
			Total	6124.6
			Divided by 100	61.2
			Nearest Whole	61

Attachment to 2011 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name	National Commerce Financial Corporation Retirement Plan
Plan Sponsor's Name	SunTrust Banks, Inc.

EIN: 58-1575035
PN: 004

[illegible]

Schedule H, line 4j - Schedule of Reportable Transactions

Plan Sponsor's Name	SunTrust Banks, Inc.
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PN: 004

[illegible]

A decorative graphic on the left side of the page. It consists of a series of vertical lines of varying heights that form a triangular shape pointing to the right. From the rightmost point of this line formation, a large, solid yellow triangle extends diagonally upwards and to the right, filling a significant portion of the upper right area of the page.

AUDITED FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULES

National Commerce Financial Corporation Retirement Plan
As of December 31, 2011 and 2010, and for the
Year Ended December 31, 2011
With Report of Independent Auditors

Ernst & Young LLP

 **ERNST & YOUNG**

National Commerce Financial Corporation Retirement Plan

Audited Financial Statements and Supplemental Schedules

As of December 31, 2011 and 2010, and for the Year Ended December 31, 2011

Contents

Report of Independent Auditors.....	1
Audited Financial Statements	
Statements of Net Assets Available for Benefits.....	2
Statement of Changes in Net Assets Available for Benefits.....	3
Notes to Financial Statements.....	4
Supplemental Schedules	
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)	18
Schedule H, Line 4j – Schedule of Reportable Transactions.....	20

Report of Independent Auditors

To the Benefits Plan Committee and Benefits Finance Committee
National Commerce Financial Corporation Retirement Plan

We have audited the accompanying statements of net assets available for benefits of National Commerce Financial Corporation Retirement Plan as of December 31, 2011 and 2010, and the related statement of changes in net assets available for benefits for the year ended December 31, 2011. These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement. We were not engaged to perform an audit of the Plan's internal control over financial reporting. Our audits included consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control over financial reporting. Accordingly, we express no such opinion. An audit also includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, and evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial status of the Plan at December 31, 2011 and 2010, and the changes in its financial status for the year ended December 31, 2011, in conformity with accounting principles generally accepted in the United States

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The accompanying supplemental schedules of assets (held at end of year) as of December 31, 2011, and reportable transactions for the year then ended, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

Ernst & Young LLP

September 21, 2012

National Commerce Financial Corporation Retirement Plan

Statements of Net Assets Available for Benefits

	December 31	
	2011	2010
Assets		
Investments at fair value:		
Mutual funds	\$ 55,026,286	\$ 60,261,385
Corporate and foreign bonds	27,155,838	34,348,746
Common stocks	22,943,168	17,403,918
U.S. treasury securities	22,979,394	17,796,073
Money market funds	1,779,546	1,769,990
Exchange traded funds	6,136,754	5,972,355
Total investments at fair value	136,020,986	137,552,467
Receivables:		
Income receivable	620,884	783,900
Total receivables	620,884	783,900
Total assets	136,641,870	138,336,367
Net assets available for benefits	<u>\$ 136,641,870</u>	<u>\$ 138,336,367</u>

See accompanying notes.

National Commerce Financial Corporation Retirement Plan

Statements of Changes in Net Assets Available for Benefits

Year Ended December 31, 2011

Additions

Net appreciation in fair value of investments	\$ 2,775,219
Interest and dividends	3,929,404
Other additions	<u>39,362</u>
Total additions	<u>6,743,985</u>

Deductions

Benefit payments	8,243,740
Administrative expenses	<u>194,742</u>
Total deductions	<u>8,438,482</u>

Net decrease	(1,694,497)
--------------	-------------

Net assets available for benefits at beginning of year	<u>138,336,367</u>
Net assets available for benefits at end of year	<u><u>\$ 136,641,870</u></u>

See accompanying notes.

National Commerce Financial Corporation Retirement Plan

Notes to Financial Statements

December 31, 2011

1. Description of the Plan

The National Commerce Financial Corporation Retirement Plan (the Plan) is a defined benefit pension plan covering substantially all employees of the former National Commerce Financial Corporation (NCF) and other affiliated employers. It is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). On October 1, 2004, SunTrust Banks, Inc. (the Company or Plan Sponsor) acquired NCF and all NCF stock was exchanged for Company stock as of that date.

The Plan was frozen effective December 31, 2004 (Freeze Date) and NCF employees became participants in the SunTrust Banks, Inc. Retirement Plan (STI Plan) effective January 1, 2005.

General

The Plan covered substantially all eligible employees of NCF who had at least six months of service.

Vesting

Participants are 100% vested upon completion of three years of vesting service. However, all participants become 100% vested upon reaching retirement age of 65.

Pension Benefits

Benefits are payable as a lump sum, or if the lump sum is greater than \$1,000, a monthly income may be elected. The lump sum is determined by multiplying the appropriate percentages based on years of credited service as of December 31, 2004 (determined using the table below) by twelve times the participant's final average monthly compensation.

Years of Credited Service	Percentage per Year
1 to 5	2%
6 to 10	4%
11 to 20	6%
21 to 30	8%
31 or more	10%

National Commerce Financial Corporation Retirement Plan

Notes to Financial Statements (continued)

1. Description of the Plan (continued)

Pre-Retirement Death and Disability Benefits

Beneficiaries of vested active participants and terminated vested participants who die prior to commencing benefits receive the actuarial equivalent of the participant's accrued benefit at the date of death. Available forms of payment are lump sum, 10-year certain and life, 10-year certain, and 5-year certain.

Disability retirement benefits are based upon Plan provisions as of the disability date, using projected average pay (assuming no change in monthly rate of compensation) and benefit service credited to early or normal retirement date. If the disabled participant dies or recovers (only if returns or offers to return to work) before Normal Retirement Date, the participant's accrued benefit is based upon projected average pay and benefit service credited through date of death or recovery.

Plan Termination

The Company has the right to amend, suspend, or terminate the Plan at any time subject to the provisions of ERISA. Should the Plan terminate at some future time, its net assets generally will not be available on a pro rata basis to provide participants' benefits. Whether a particular participant's accumulated plan benefits will be paid depends on both the priority of those benefits and the level of benefits guaranteed by the Pension Benefit Guaranty Corporation (PBGC) at that time. Some benefits may be fully or partially provided for by the then-existing assets and the PBGC guarantee, while other benefits may not be provided for at all.

Contributions and Funding Policy

SunTrust makes all contributions required to fund the Plan for its participating employees as determined on the basis of an actuarial valuation. No participant contributions are permitted. The Plan met the ERISA minimum funding requirements for the year ended December 31, 2011.

The Company contributes such additional amounts as are necessary to provide assets sufficient to meet the benefits to be paid to Plan participants. The Company's present intention is to make the minimum required contribution to fund the Plan's current year's target normal cost plus any funding shortfall over a period of seven years, offset by any credit balance election.

National Commerce Financial Corporation Retirement Plan

Notes to Financial Statements (continued)

1. Description of the Plan (continued)

The Trustee

SunTrust Bank (Trustee), a wholly owned subsidiary of the Company, serves as the trustee of the Plan and administers the Plan's assets together with the income therefrom. The Trustee is the custodian and investment manager of all of the investments held by the Plan.

Additional information about the Plan can be found in the Summary Plan Description. A copy of this description is available from the SunTrust Benefits Service Center.

2. Summary of Significant Accounting Policies

Basis of Presentation

The accompanying financial statements have been prepared using the accrual basis of accounting other than benefit payments, which are recorded when paid.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires the Plan's management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from these estimates.

Valuation of Investments

In accordance with Accounting Standards Codification (ASC) 820, *Fair Value Measurements*, assets and liabilities measured at fair value are categorized into the following fair value hierarchy:

Level 1 – Fair value is based on unadjusted quoted prices for identical assets or liabilities in an active market that the Plan has the ability to access at the measurement date.

Level 2 – Fair value is based on quoted prices in markets that are not active, quoted prices for similar assets and liabilities in active markets, and inputs that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the asset or liability. Pricing models are utilized to estimate fair value for certain financial assets and liabilities categorized in Level 2.

National Commerce Financial Corporation Retirement Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

Level 3 – Fair value is based on prices or valuation techniques that require inputs that are both significant to the fair value measurement and unobservable. These inputs reflect management's judgment about the assumptions that a market participant would use in pricing the investment and are based on the best available information, some of which may be internally developed.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2011.

Common Stocks and Exchange Traded Funds: Valued at the quoted closing price reported on the active market on which the security is traded.

Mutual Funds and Money Market Funds: Valued at the net asset value (NAV) reported in the active market where the funds or underlying assets are traded on an active basis.

U.S. Treasury Securities: Valued at the closing price reported on the active market on which the security is traded.

Corporate and Foreign Bonds: Valued by an independent pricing service that is widely used by market participants. The Company has determined that this pricing service is using similar instruments, or in some cases the same instruments, that are trading in the markets as the basis for its estimates of fair value.

In obtaining such data from external pricing services, the Plan sponsor has evaluated the methodologies used to develop the fair value in order to determine whether such valuations are representative of an exit price in the Plan's principle markets.

National Commerce Financial Corporation Retirement Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date. Refer to Note 3 for further fair value measurement disclosures.

Investment Transactions and Income

Investment transactions are recorded on the trade date. Realized gains/losses on investments are determined on the basis of average cost. Interest is recognized on an accrual basis. Dividends are recognized on the ex-dividend date. Realized gains/losses from the sale of investments and changes in unrealized appreciation/depreciation on investments held during the year are recorded in the accompanying financial statements as net appreciation/depreciation in fair value of investments. Distributions of capital gains/losses from mutual funds are included in net appreciation in fair value of investments in the accompanying financial statements.

Benefit Payments

Benefit payments are recorded when paid.

Administrative Expenses

Administrative expenses are paid primarily by the Plan's Trust. These administrative expenses include actuarial fees, PBGC premiums, and other fees paid for legal and accounting services.

New Accounting Pronouncements

In January 2010, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update 2010-06, *Improving Disclosures about Fair Value Measurements*, (ASU 2010-06). ASU 2010-06 amended ASC 820 to clarify certain existing fair value disclosures and require a number of additional disclosures. The requirement to present changes in Level 3 measurements on a gross basis is effective for reporting periods beginning after December 15, 2010. Since ASU 2010-06 only affects fair value measurement disclosures, adoption of ASU 2010-06 did not have an effect on the Plan's net assets available for benefits or its changes in net assets available for benefits.

National Commerce Financial Corporation Retirement Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

In May 2011, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update 2011-04, *Amendments to Achieve Common Fair Value Measurements and Disclosure Requirements in U.S. GAAP and IFRSs*, and (ASU 2011-04). ASU 2011-04 amended ASC 820, *Fair Value Measurements*, to converge the fair value measurement guidance in US generally accepted accounting principles (GAAP) and International Financial Reporting Standards (IFRSs). Some of the amendments clarify the application of existing fair value measurement requirements, while other amendments change a particular principle in ASC 820. In addition, ASU 2011-04 requires additional fair value disclosures, although certain of these new disclosures will not be required for nonpublic entities. The amendments are to be applied prospectively and are effective for annual periods beginning after December 15, 2011. Plan management is currently evaluating the effect that the provisions of ASU 2011-04 will have on the Plan's financial statements.

3. Investments

Individual investments whose fair value represents 5% or more of the Plan's net assets available for benefits are shown below at December 31, 2011 and 2010:

	<u>2011</u>	<u>2010</u>
Ridge Worth - Large Cap Value Equity	\$ 24,438,642	\$ 16,169,740
Ridge Worth - International Equity Index	9,391,877	10,476,870
Ridge Worth - International Equity	9,618,021	10,339,078
U.S. Treasury Bond, 8/15/41, 3.75%	7,215,312	—
Ridge Worth - Large Cap Core Equity	—	9,380,902

*Investment fair value was less than 5%.

National Commerce Financial Corporation Retirement Plan

Notes to Financial Statements (continued)

3. Investments (continued)

During the year ended December 31, 2011, the Plan's investments (including investments purchased and sold, as well as held during the year) appreciated (depreciated) in fair value as follows:

	Net Appreciation/ (Depreciation) in Fair Value During Year
Fair value, as determined by quoted market values:	
U.S. Treasury securities	\$ 5,433,653
Corporate and Foreign bonds (fair value determined by Trustee)	2,278,790
Common stocks	(199,053)
Exchange traded funds	(160,809)
Mutual funds	(4,577,362)
	<u>\$ 2,775,219</u>

National Commerce Financial Corporation Retirement Plan

Notes to Financial Statements (continued)

3. Investments (continued)

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2011 and 2010:

	Assets Measured at Fair Value December 31, 2011	Fair Value Measurements at December 31, 2011 Using		
		Quoted Prices In Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Money market funds	\$ 1,779,546	\$ 1,779,546	\$ —	\$ —
Mutual funds:				
Intl Diversified Funds	19,009,898	19,009,898	—	—
Large Cap Funds	24,438,642	24,438,642	—	—
Small and Mid Cap Funds	11,577,746	11,577,746	—	—
Common stocks:				
Consumer	5,420,007	5,420,007	—	—
Energy and Utilities	2,467,135	2,467,135	—	—
Financials	909,770	909,770	—	—
Health Care	2,864,086	2,864,086	—	—
Industrials	3,218,621	3,218,621	—	—
Information Technology	7,161,559	7,161,559	—	—
Materials	901,990	901,990	—	—
Exchange traded funds:	6,136,754	6,136,754	—	—
Fixed Income Securities:				
U.S. Treasury securities	22,979,394	22,979,394	—	—
Corporate - Investment grade	21,369,365	—	21,369,365	—
Foreign bonds	5,786,473	—	5,786,473	—
	<u>\$ 136,020,986</u>	<u>\$ 108,865,148</u>	<u>\$ 27,155,838</u>	<u>\$ —</u>

National Commerce Financial Corporation Retirement Plan

Notes to Financial Statements (continued)

3. Investments (continued)

	Assets Measured at Fair Value December 31, 2010	Fair Value Measurements at December 31, 2010 Using		
		Quoted Prices In Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Money market funds	\$ 1,769,990	\$ 1,769,990	\$ —	\$ —
Mutual funds:				
Intl Diversified Funds	20,815,948	20,815,948	—	—
Large Cap Funds	25,550,642	25,550,642	—	—
Small and Mid Cap Funds	13,894,795	13,894,795	—	—
Common stocks:				
Consumer	4,335,393	4,335,393	—	—
Energy and Utilities	1,879,713	1,879,713	—	—
Financials	833,680	833,680	—	—
Health Care	1,364,037	1,364,037	—	—
Industrials	2,825,549	2,825,549	—	—
Information Technology	5,376,719	5,376,719	—	—
Materials	788,827	788,827	—	—
Exchange traded funds:	5,972,355	5,972,355	—	—
Fixed Income Securities:				
U.S. Treasury securities	17,796,073	17,796,073	—	—
Corporate - Investment grade	27,993,239	—	27,993,239	—
Foreign bonds	6,355,507	—	6,355,507	—
	<u>\$ 137,552,467</u>	<u>\$ 103,203,721</u>	<u>\$ 34,348,746</u>	<u>\$ —</u>

National Commerce Financial Corporation Retirement Plan

Notes to Financial Statements (continued)

4. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market volatility and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits. Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimation and assumption processes, it is at least reasonably possible that changes in these estimates and assumptions in the near term could materially affect the amounts reported and disclosed in the financial statements.

5. Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those estimated future periodic payments, including lump-sum distributions that are attributable under the Plan's provisions for services rendered by the employees to the Freeze Date. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits under the Plan will reflect credited service and average compensation through the Freeze Date. For those participants who were vested terminated participants in the Plan as of December 31, 2007 or are participants in the SunTrust Retirement Plan under the Personal Pension Account, benefits under the Plan will reflect a pay adjustment factor determined as of December 31, 2007. For those participants who are also participants in the SunTrust Retirement Plan under the traditional base pay formula, benefits under the Plan will reflect a pay adjustment factor determined as of the Freeze Date or December 31, 2009, whichever results in the larger benefit. Benefits payable under all circumstances – retirement, death, and termination of employment – are included, to the extent they are deemed attributable to employee service rendered at the valuation date.

The Plan's actuary, determines the actuarial present value of accumulated plan benefits, which is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits earned by the participants to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, withdrawal, or retirement) between the valuation date and the expected date of payment.

National Commerce Financial Corporation Retirement Plan

Notes to Financial Statements (continued)

5. Actuarial Present Value of Accumulated Plan Benefits (continued)

The significant actuarial assumptions used to determine the accumulated plan benefit as of December 31, 2011 and 2010 are as follows:

	2011	2010
Assumed rate of return on investments	7.00%	7.75%
Average Retirement Age	61 years	61 years
Mortality basis	RP2000 Combined Healthy Mortality Table, with generational projection using Scale AA.	RP-2000 Mortality Table with 65%/35% blending of the white collar/no collar tables, with mortality improvements projected to 2017 using Scale AA.

These actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

National Commerce Financial Corporation Retirement Plan

Notes to Financial Statements (continued)

5. Actuarial Present Value of Accumulated Plan Benefits (continued)

The accumulated plan benefit information at December 31, 2011 and 2010 is as follows:

	<u>2011</u>	<u>2010</u>
Actuarial present value of accumulated plan benefits		
Vested benefits:		
Participants currently receiving payments	\$ 47,475,517	\$ 46,750,198
Other participants	<u>53,859,108</u>	<u>45,384,167</u>
	101,334,625	92,134,365
Nonvested benefits	<u>198,494</u>	<u>435,282</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 101,533,119</u>	<u>\$ 92,569,647</u>

The changes in the actuarial present value of accumulated plan benefits for the year ended December 31, 2011, are as follows:

	<u>2011</u>
Actuarial present value of accumulated plan benefits at beginning of year	\$ 92,569,647
Increase (decrease) during year attributable to:	
Increase for interest due to the decrease in the discount period	6,860,663
Benefits paid	(8,243,740)
Assumption changes ⁽¹⁾	8,103,039
Benefits accumulated	<u>2,243,510</u>
Net increase	<u>8,963,472</u>
Actuarial present value of accumulated plan benefits at end of year	<u>\$ 101,533,119</u>

⁽¹⁾Includes the change in lump-sum conversion interest rates and in the interest rate for the rate of return on investments, as well as mortality.

6. Party-in-Interest Transactions

Certain Plan investments and the related income therefrom are held and managed by affiliates of the Company who are considered parties-in-interest to the Plan. These parties-in-interest transactions are exempt from prohibited transaction rules under a class exemption for banks under ERISA.

National Commerce Financial Corporation Retirement Plan

Notes to Financial Statements (continued)

7. Income Tax Status

The Plan has received a determination letter from the Internal Revenue Service (IRS) dated May 10, 1996, stating that the Plan is qualified under Section 401(a) of the Internal Revenue Code (the Code) and, therefore the related trust is exempt from taxation. Subsequent to this determination by the IRS, the Plan was amended and restated. The Plan has two determination letter requests pending before the IRS. The Plan administrator submitted the Plan to the IRS for a new determination letter under the cycle specified to file between February 1, 2010 and January 31, 2011. The Plan also submitted for a GUST determination letter, in November 16, 2001, to account for all tax law changes passed during the 6 years prior to 2001. The issuance of that letter has been postponed by the IRS due to the adoption of the hybrid plan formula. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. The Benefits Plan Committee believes the Plan is being operated in compliance with the applicable requirements of the Code and therefore, believes that the Plan, as amended and restated, is qualified and the related trust is tax exempt.

Accounting principles generally accepted in the United States require Plan management to evaluate uncertain tax positions taken by the Plan. The financial statement effects of a tax position are recognized when the position is more likely than not, based on the technical merits, to be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2011, there are no uncertain positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2008.

National Commerce Financial Corporation Retirement Plan

Notes to Financial Statements (continued)

8. Reconciliation to Form 5500

As of December 31, 2011 and 2010, the Plan had \$78,148 and \$589,326, respectively of distributions, which had been requested but not paid as of year-end. The amount is recorded as a liability in the Plan's Form 5500; however this amount is not recorded as a liability in the Plan's financial statements in accordance with accounting standards generally accepted in the United States. The following table reconciles the financial statements to the Plan's Form 5500 as filed by the Company for the Plan years ended December 31, 2011 and 2010:

	December 31,	
	2011	2010
Net assets available for benefits per the audited financial statements	\$ 136,641,870	\$ 138,336,367
Accrued benefit payments	(78,148)	(589,326)
Net assets available for benefits per the Form 5500	<u>\$ 136,563,722</u>	<u>\$ 137,747,041</u>

	Year Ended December 31, 2011
Benefit payments per the audited financial statements	\$ 8,243,740
Accrued benefit payments:	
Current Year	78,148
Prior Year	(589,326)
Benefit payments per the Form 5500	<u>\$ 7,732,562</u>

9. Subsequent Events

The Plan has evaluated the need for additional disclosures and/or adjustments resulting from subsequent events through September 21, 2012, the date the financial statements were available to be issued.

Effective January 1, 2012, the pay adjustment factor for a Participant's 2007 benefit under this Plan is frozen. As a result, the pay adjustment factor is calculated under the following formula: Average compensation at the earlier of (a) the date of separation from service with SunTrust, or (b) December 31, 2011, divided by average compensation at December 31, 2007.

Supplemental Schedules

National Commerce Financial Corporation Retirement Plan

EIN #58-1575035 Plan #004

Schedule H, Line 4j – Schedule of Assets (Held at End of Year)

Year Ended December 31, 2011

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
STIF & MONEY MARKET FUNDS				
	FEDERATED MONEY MKT OBLIGS TR OBLIGS INSTL CL #68	Short-Term investment Funds	\$ 1,779,546	\$ 1,779,546
	TOTAL STIF & MONEY MARKET FUNDS		1,779,546	1,779,546
U.S. TREASURY SECURITIES				
	US TREASURY	Government Bonds	6,987,465	7,215,312
	US TREASURY	Government Bonds	4,722,275	5,577,211
	US TREASURY	Government Bonds	3,387,059	3,798,451
	US TREASURY	Government Bonds	3,568,294	3,834,525
	US TREASURY	Government Bonds	2,480,807	2,553,895
	TOTAL U.S. TREASURY SECURITIES		21,145,900	22,979,394
CORPORATE OBLIGATIONS				
	TEACHERS INS & ANNUI	Corporate Bonds	468,411	495,392
	ROCHE HLDGS INC	Corporate Bonds	873,724	928,096
	NATIONWIDE MUT INS	Corporate Bonds	1,029,317	1,040,475
	WEATHERFORD INTL INC	Corporate Bonds	913,346	970,370
	TRANS-CANADA PIPELIN	Corporate Bonds	697,234	790,414
	TESCO PLC	Corporate Bonds	906,643	911,626
	SIEMENS FINANCIERI	Corporate Bonds	298,674	313,194
	SHELL INTL FIN	Corporate Bonds	854,827	945,917
	COVIDIEN INTL FIN SA	Corporate Bonds	864,141	885,504
	BARRICK AUSTRALIA FI	Corporate Bonds	490,282	504,753
	BARRICK INTL BK CORP	Corporate Bonds	442,289	464,695
	VERIZON GLOBAL FDG	Corporate Bonds	877,722	973,729
	UNITED PARCEL SVC	Corporate Bonds	672,159	788,222
	TIME WARNER CABLE IN	Corporate Bonds	788,079	893,380
	TIME WARNER INC	Corporate Bonds	808,106	866,934
	TEVA PHARMACEUTICAL	Corporate Bonds	905,681	924,935
	SBC COMMUNICATIONS	Corporate Bonds	1,810,712	1,943,725
	RAYTHEON CO	Corporate Bonds	766,304	790,790
	ORACLE CORP	Corporate Bonds	860,845	949,950
	NBC UNIVERSAL MEDIA LLC	Corporate Bonds	854,239	960,310
	KRAFT FOODS INC	Corporate Bonds	640,841	777,962
	JP MORGAN CHASE & CO	Corporate Bonds	316,629	332,936
	GLAXOSMITHKLINE CAP	Corporate Bonds	856,177	929,945
	GENERAL ELECTRIC CAP CORP	Corporate Bonds	695,805	741,581
	ENTERPRISE PRODS OPE	Corporate Bonds	832,393	870,120
	ENERGY TRAN PTNR	Corporate Bonds	751,156	742,276
	ENBRIDGE ENERGY PART	Corporate Bonds	845,600	945,020
	DUKE ENERGY CAROLIN	Corporate Bonds	888,302	970,773
	COMCAST CORP	Corporate Bonds	856,131	926,151
	CITIGROUP INC	Corporate Bonds	820,460	829,261
	CISCO SYSTEMS INC	Corporate Bonds	879,387	988,636
	BECTON DICKINSON	Corporate Bonds	679,265	758,766
	TOTAL CORPORATE AND FOREIGN BONDS		25,334,881	27,155,838
COMMON STOCKS				
	ASML HLDG NV NY REG SHS	Common Stock	188,439	275,814
	SCHLUMBERGER LTD COM	Common Stock	670,019	656,254
	BAIDU INC SPONS ADR	Common Stock	131,912	301,541
	ARM HLDGS PLC SPONS ADR	Common Stock	354,544	406,666
	YUM BRANDS INC COM	Common Stock	337,081	363,325
	VISA INC CL A COM	Common Stock	271,958	424,294
	VIACOM INC NEW CL B	Common Stock	179,626	214,835
	VERIFONE SYSTEMS INC COM	Common Stock	136,279	110,148
	UNITED PARCEL SVC INC CL B COM	Common Stock	432,156	503,474
	UNION PACIFIC CORP COM	Common Stock	201,376	304,895
	SCRIPPS NETWORKS INTERACTIVE CL A	Common Stock	302,806	301,479
	SALESFORCE COM INC COM	Common Stock	186,867	266,637
	QUALCOMM CORP COM	Common Stock	576,057	588,080
	PRICELINE.COM INC COM NEW	Common Stock	189,126	285,303
	PRICE T ROWE GROUP INC COM	Common Stock	307,637	328,488
	PRECISION CASTPARTS CORP COM	Common Stock	347,472	434,386
	PRAXAIR INC COM	Common Stock	354,698	528,941
	PHILIP MORRIS INTL COM	Common Stock	606,683	940,033
	PEABODY ENERGY CORP COM	Common Stock	230,892	173,794
	ORACLE CORP COM	Common Stock	512,170	653,998
	OCCIDENTAL PETE CORP COM	Common Stock	261,466	332,354
	NETAPP INC COM	Common Stock	370,231	321,026
	NATIONAL OILWELL VARCO INC COM	Common Stock	315,823	291,473
	MYLAN INC COM	Common Stock	244,525	324,581
	MACY'S INC COM	Common Stock	228,689	289,588
	ESTEE LAUDER COS INC COM CL A	Common Stock	215,363	365,265

National Commerce Financial Corporation Retirement Plan

EIN #58-1575035 Plan #004

Schedule H, Line 4j – Schedule of Assets (Held at End of Year) (continued)

Year Ended December 31, 2011

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	COMMON STOCKS (continued)			
	LAS VEGAS SANDS CORP COM	Common Stock	198,440	325,859
	JUNIPER NETWORKS INC COM	Common Stock	271,636	225,428
	JOY GLOBAL INC COM	Common Stock	179,200	212,240
	INTUITIVE SURGICAL INC COM	Common Stock	305,374	555,149
	INTERNATIONAL PAPER CO COM	Common Stock	340,696	373,049
	HUNT J B TRANS SVCS INC COM	Common Stock	273,026	380,211
	HOSPIRA INC COM	Common Stock	255,682	137,576
	HONEYWELL INTL INC COM	Common Stock	421,769	553,392
	HARTFORD FINL SVCS GROUP INC COM	Common Stock	362,428	211,868
	HANSEN NATURAL CORP COM	Common Stock	185,213	368,099
	HALLIBURTON CO COM	Common Stock	346,527	338,094
	GREEN MOUNTAIN COFFEE ROASTERS COM	Common Stock	146,020	163,882
	GOOGLE INC CL A COM	Common Stock	743,456	1,019,230
	GOLDMAN SACHS GROUP INC COM	Common Stock	180,441	102,819
	FLUOR CORP COM NEW	Common Stock	310,144	261,200
	F5 NETWORKS INC COM	Common Stock	367,094	337,143
	EXPRESS SCRIPTS INC COM	Common Stock	204,463	261,347
	EOG RESOURCES INC COM	Common Stock	289,634	285,482
	EMC CORP MASS COM	Common Stock	345,909	456,777
	DOVER CORP COM	Common Stock	245,754	300,989
	COLGATE PALMOLIVE CO COM	Common Stock	266,334	388,038
	COACH INC COM	Common Stock	283,359	414,584
	CERNER CORP COM	Common Stock	240,454	304,045
	CAPITAL ONE FINL CORP COM	Common Stock	215,683	266,596
	CAMERON INTL CORP COM	Common Stock	325,935	389,683
	BROADCOM CORP CL A COM	Common Stock	278,298	255,373
	BORG WARNER INC COM	Common Stock	205,062	267,963
	BIOMERIE INC COM	Common Stock	258,360	285,470
	BED BATH & BEYOND INC COM	Common Stock	238,912	298,140
	BE AEROSPACE INC COM	Common Stock	255,867	267,834
	APPLE INC COM	Common Stock	559,137	1,215,810
	ANALOG DEVICES INC COM	Common Stock	272,768	303,593
	AMAZON INC COM	Common Stock	323,599	433,616
	ALLERGAN INC COM	Common Stock	322,477	492,485
	ALEXION PHARMACEUTICALS INC COM	Common Stock	325,038	503,432
	TOTAL COMMON STOCKS		18,498,084	22,943,168
	ISHARES RUSSELL MIDCAP GROWTH INDEX	Exchange Traded Fund	5,556,119	6,136,754
	TOTAL EXCHANGE TRADED FUNDS		5,556,119	6,136,754
	MUTUAL FUNDS			
	* RIDGEWORTH FD-INTL EQTY #RGD7	Mutual Fund	14,660,270	9,618,021
	* RIDGEWORTH FD-INTL EQTY INDEX #RGD8	Mutual Fund	10,978,733	9,391,877
	* RIDGEWORTH FD-LARGCAP VAL EQTY#RGD4	Mutual Fund	26,875,223	24,438,642
	* RIDGEWORTH FD-MIDCAP VAL EQTY #RGD5	Mutual Fund	7,121,314	6,505,176
	* RIDGEWORTH FD-SMALLCAP GRTH STK#RGES	Mutual Fund	2,203,274	2,579,157
	* RIDGEWORTH FD-SMALLCAP VAL EQ #RGD6	Mutual Fund	2,441,409	2,493,413
	TOTAL MUTUAL FUNDS		64,280,223	55,026,286
	Total Investments		\$ 136,594,753	\$ 136,020,986
	* Party in Interest			

National Commerce Financial Corporation Retirement Plan

EIN #58-1575035 Plan #004

Schedule H, Line 4j – Schedule of Reportable Transactions

Year Ended December 31, 2011



ACCOUNT C138653

REPORTABLE TRANSACTIONS WORKSHEET

1/1/11 THROUGH 12/31/11

NCF PENSION COMBI

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
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ENDING MARKET VALUE 136,239,570.04
COMPARATIVE VALUE (5%) 6,811,978.50

CATEGORY 1 - SINGLE TRANSACTION EXCEEDS 5% OF VALUE

7921598	ISSUE: 60934N203 - FEDERATED MKT PRIME OBLIGS-I #10	03/07/11 B	9,752,558.7100	1.0000	0	-9,752,559 *	9,752,559	
7921598	ISSUE: 60934N203 - FEDERATED MKT PRIME OBLIGS-I #10	03/07/11 S	9,752,558.7100	1.0000	0	9,752,559 *	9,752,559	0
7921598	ISSUE: 76628R771 - RIDGEWORTH FD-LARGCAP CORE EQ #RGE1	03/04/11 S	688,253.9670	14.1700	0	9,752,559 *	9,380,902	371,657
1138647	ISSUE: 912810QNI - US TREAS WI 4.75% 2/15/41	08/18/11 S	8,795,000.0000	1.2408	0	10,913,015 *	9,542,369	1,370,645
1138647	ISSUE: 912810QQ4 - US TREAS 4.375% 5/15/41	08/18/11 B	9,130,000.0000	1.1706	0	-10,687,806 *	10,687,806	
1138647	ISSUE: 912810QQ4 - US TREAS 4.375% 5/15/41	11/16/11 S	6,701,000.0000	1.2612	0	8,451,113 *	7,828,870	622,242
1138647	ISSUE: 912810QS0 - US TREAS 3.75% 8/15/41	11/16/11 B	7,168,000.0000	1.1373	0	-8,152,200 *	8,152,200	
GRAND TOTAL					0	67,461,811	65,097,265	2,364,544

CATEGORY 2 - SERIES OF TRANSACTIONS WITH SAME BROKER EXCEEDS 5% OF VALUE

BROKER: JPMORGAN CHASE BK/RBS SECURITI

1138647	ISSUE: 03523TAC2 - ANHEUSER-BUSCH INBEV 8.2% 1/15/39	02/10/11 S	224,000.0000	1.3240	0	236,583	303,878	-7,296
1138647	ISSUE: 03523TAP3 - ANHEUSER BUSCH INBEV 6.375% 1/15/40	02/10/11 B	217,000.0000	1.1020	0	-239,141	239,141	
1138647	ISSUE: 03523TAP3 - ANHEUSER BUSCH INBEV 6.375% 1/15/40	03/04/11 S	658,000.0000	1.1232	0	739,085	744,222	-5,137



ACCOUNT C138653

REPORTABLE TRANSACTIONS WORKSHEET

1/1/11 THROUGH 12/31/11

PAGE 228

NCF PENSION COMBI

DATE		SHARES	UNIT	EXPENSE		PRINCIPAL CASH		ERISA COST	ERISA COST
BOUGHT/SOLD		PAR VALUE	PRICE	INCURRED					GAIN/LOSS
1138647	ISSUE: 50075NAZ7 - KRAFT FOODS INC 6.5% 2/09/40	654,000.0000	1.0716	0	-700,853	700,853			
1138647	03/04/11 B	654,000.0000	1.0716	0	-700,853	700,853			
1138647	ISSUE: 912810QL5 - US TREAS 4.25% 11/15/40	130,000.0000	0.9554	0	124,205	123,905			301
1138647	03/31/11 S	130,000.0000	0.9554	0	124,205	123,905			301
1138647	ISSUE: 912810QL5 - US TREAS 4.25% 11/15/40	4,340,000.0000	0.9504	0	-4,124,543	4,124,543			
1138647	04/06/11 B	4,340,000.0000	0.9504	0	-4,124,543	4,124,543			
1138647	ISSUE: 912810FT0 - US TREAS 4.5% 2/15/36	1,197,000.0000	1.0539	0	-1,261,531	1,261,531			
1138647	06/07/11 B	1,197,000.0000	1.0539	0	-1,261,531	1,261,531			
1138647	ISSUE: 912810QL5 - US TREAS 4.25% 11/15/40	5,845,000.0000	0.9920	0	5,798,423	5,564,331			234,091
1138647	06/07/11 S	5,845,000.0000	0.9920	0	5,798,423	5,564,331			234,091
1138647	ISSUE: 912810QNL - US TREAS WI 4.5% 2/15/41	5,469,000.0000	1.0786	0	-5,898,616	5,898,616			
1138647	06/07/11 B	5,469,000.0000	1.0786	0	-5,898,616	5,898,616			
1138647	ISSUE: 912810QNL - US TREAS WI 4.75% 2/15/41	8,795,000.0000	1.2408	0	10,913,015 *	9,542,369			1,370,645
1138647	08/18/11 S	8,795,000.0000	1.2408	0	10,913,015 *	9,542,369			1,370,645
1138647	ISSUE: 912810QQ4 - US TREAS 4.375% 5/15/41	9,130,000.0000	1.1706	0	-10,687,806 *	10,687,806			
1138647	08/18/11 B	9,130,000.0000	1.1706	0	-10,687,806 *	10,687,806			
1138647	ISSUE: 912810QQ4 - US TREAS 4.375% 5/15/41	670,000.0000	1.1407	0	764,268	783,217			-18,949
1138647	08/29/11 S	670,000.0000	1.1407	0	764,268	783,217			-18,949
1138647	ISSUE: 912810QQ4 - US TREAS 4.375% 5/15/41	700,000.0000	1.1597	0	-811,784	811,784			
1138647	08/30/11 B	700,000.0000	1.1597	0	-811,784	811,784			
1138647	ISSUE: 912810QQ4 - US TREAS 4.375% 5/15/41	1,180,000.0000	1.2237	0	1,443,928	1,378,610			65,318
1138647	09/20/11 S	1,180,000.0000	1.2237	0	1,443,928	1,378,610			65,318
1138647	ISSUE: 912810EW4 - US TREAS 6% 2/15/26	1,772,000.0000	1.4000	0	-2,480,807	2,480,807			
1138647	10/20/11 B	1,772,000.0000	1.4000	0	-2,480,807	2,480,807			
1138647	ISSUE: 912810QQ4 - US TREAS 4.375% 5/15/41	1,173,000.0000	1.2352	0	1,448,834	1,370,432			78,402
1138647	10/20/11 S	1,173,000.0000	1.2352	0	1,448,834	1,370,432			78,402
1138647	ISSUE: 912810QQ4 - US TREAS 4.375% 5/15/41	6,701,000.0000	1.2612	0	8,451,113 *	7,828,870			622,242
1138647	11/16/11 S	6,701,000.0000	1.2612	0	8,451,113 *	7,828,870			622,242
1138647	ISSUE: 912810QS0 - US TREAS 3.75% 8/15/41	7,168,000.0000	1.1373	0	-8,152,200 *	8,152,200			
1138647	11/16/11 B	7,168,000.0000	1.1373	0	-8,152,200 *	8,152,200			
SUB-TOTAL				0	64,336,735	61,997,115			2,339,617
BROKER: CREDIT SUISSE FIRST BOSTON COR									
1138647	ISSUE: 912810QK7 - US TREAS 3.875% 8/15/40	456,000.0000	0.8928	0	407,138	420,017			-12,879
1138647	01/06/11 S	456,000.0000	0.8928	0	407,138	420,017			-12,879
1138647	ISSUE: 912810QK7 - US TREAS 3.875% 8/15/40	350,000.0000	0.8891	0	311,170	322,382			-11,211
1138647	01/24/11 S	350,000.0000	0.8891	0	311,170	322,382			-11,211
1138647	ISSUE: 912810QK7 - US TREAS 3.875% 8/15/40	955,000.0000	0.8912	0	851,140	879,641			-28,501
1138647	01/25/11 S	955,000.0000	0.8912	0	851,140	879,641			-28,501
1138647	ISSUE: 912810QK7 - US TREAS 3.875% 8/15/40	175,000.0000	0.8852	0	-154,910	154,910			
1138647	01/31/11 B	175,000.0000	0.8852	0	-154,910	154,910			
1138647	ISSUE: 912810QK7 - US TREAS 3.875% 8/15/40	450,000.0000	0.8802	0	396,104	413,147			-17,043
1138647	02/02/11 S	450,000.0000	0.8802	0	396,104	413,147			-17,043



ACCOUNT C138653

REPORTABLE TRANSACTIONS WORKSHEET

1/1/11 THROUGH 12/31/11

PAGE 229

NCF PENSION COMBI

	DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
1138647	ISSUE: 912810EQ7 - US TREAS 6.25% 8/15/23 02/28/11 S	455,000.0000	1.2467	0	567,255	571,880	-4,625
1138647	ISSUE: 912810QL5 - US TREAS 4.25% 11/15/40 03/02/11 S	355,000.0000	0.9564	0	339,523	338,355	1,168
1138647	ISSUE: 59562VAM9 - MIDAMERICAN ENERGY 6.125% 4/01/36 04/06/11 S	808,000.0000	1.0552	0	852,642	872,794	-20,152
1138647	ISSUE: 65L639AM8 - NEWMONT MINING CORP 6.25% 10/01/39 04/06/11 S	1,562,000.0000	1.0584	0	1,653,252	1,698,363	-45,111
1138647	ISSUE: 912810QL5 - US TREAS 4.25% 11/15/40 04/29/11 B	225,000.0000	0.9733	0	-218,988	218,988	
1138647	ISSUE: 912810QL5 - US TREAS 4.25% 11/15/40 05/04/11 S	380,000.0000	0.9862	0	374,744	361,753	12,991
1138647	ISSUE: 912810QNL - US TREAS WI 4.5% 2/15/41 05/31/11 B	526,000.0000	1.0905	0	-573,609	573,609	
1138647	ISSUE: 912810QL5 - US TREAS 4.25% 11/15/40 06/01/11 S	340,000.0000	1.0176	0	345,988	323,674	22,315
1138647	ISSUE: 912810EQ7 - US TREAS 6.25% 8/15/23 06/07/11 S	1,635,000.0000	1.2916	0	2,111,826	2,054,999	56,827
1138647	ISSUE: 694308GE1 - PACIFIC GAS & ELEC 6.05% 3/01/34 06/14/11 S	816,000.0000	1.0706	0	873,601	893,438	-19,837
1138647	ISSUE: 912810QNL - US TREAS WI 4.5% 2/15/41 06/14/11 B	653,000.0000	1.0806	0	-705,651	705,651	
1138647	ISSUE: 912810QNL - US TREAS WI 4.5% 2/15/41 06/30/11 B	243,000.0000	1.0632	0	-258,369	258,369	
1138647	ISSUE: 912810QNL - US TREAS WI 4.5% 2/15/41 07/05/11 S	410,000.0000	1.0624	0	435,591	444,487	-8,896
1138647	ISSUE: 268317AE4 - ELECTRICITE DE FRANC 5.6% 1/27/40 07/11/11 S	826,000.0000	1.0162	0	839,356	849,937	-10,581
1138647	ISSUE: 912810QNL - US TREAS WI 4.5% 2/15/41 07/11/11 B	684,000.0000	1.0914	0	-746,522	746,522	
1138647	ISSUE: 912810QNL - US TREAS WI 4.5% 2/15/41 07/14/11 S	265,000.0000	1.0873	0	288,124	287,433	691
1138647	ISSUE: 912810QNL - US TREAS WI 4.75% 2/15/41 07/29/11 B	204,000.0000	1.0992	0	-224,233	224,233	
1138647	ISSUE: 912810QNL - US TREAS WI 4.75% 2/15/41 08/02/11 S	400,000.0000	1.1518	0	460,733	433,991	26,742
1138647	ISSUE: 912810FB9 - US TREAS 6.125% 11/15/27 08/29/11 S	600,000.0000	1.4031	0	841,873	753,750	88,123
1138647	ISSUE: 912810FT0 - US TREAS 4.5% 2/15/36 08/29/11 S	750,000.0000	1.1719	0	878,903	779,814	99,089
1138647	ISSUE: 075887AX7 - BECTON DICKINSON 5% 11/12/40 08/30/11 S	64,000.0000	1.0637	0	68,075	63,020	5,055
1138647	ISSUE: 912810QQ4 - US TREAS 4.375% 5/15/41 11/02/11 S	370,000.0000	1.2709	0	470,245	432,276	37,969
1138647	ISSUE: 472319AE2 - JEFFERIES GROUP INC 6.45% 6/08/27 11/18/11 S	475,000.0000	0.7225	0	343,188	454,157	-110,970



ACCOUNT C138653

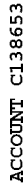
REPORTABLE TRANSACTIONS WORKSHEET

1/1/11 THROUGH 12/31/11

PAGE 230

NCF PENSION COMBI

	DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
1138647	ISSUE: 472319AE2 - JEFFERIES GROUP INC 6.45% 6/08/27 11/18/11 S 522,000.0000 0.7200			0	375,840	499,095	-123,255
1138647	ISSUE: 912810QS0 - US TREAS 3.75% 8/15/41 11/18/11 B 146,000.0000 1.1462			0	-167,347	167,347	
1138647	ISSUE: 912810QS0 - US TREAS 3.75% 8/15/41 11/18/11 B 151,000.0000 1.1471			0	-173,208	173,208	
1138647	ISSUE: 912810QS0 - US TREAS 3.75% 8/15/41 11/29/11 S 617,000.0000 1.1600			0	715,718	701,946	13,771
1138647	ISSUE: 06051GHH8 - BANK OF AMERICA CORP 5% 5/13/21 12/01/11 B 505,000.0000 0.8663			0	-437,492	437,492	
1138647	ISSUE: 36962GAB7 - GENERAL ELEC CAP 6.875% 1/10/39 12/01/11 B 619,000.0000 1.1241			0	-695,806	695,806	
1138647	ISSUE: 912810QS0 - US TREAS 3.75% 8/15/41 12/01/11 S 1,190,000.0000 1.1296			0	1,344,277	1,353,938	-9,661
1138647	ISSUE: 912810QS0 - US TREAS 3.75% 8/15/41 12/02/11 S 300,000.0000 1.1448			0	343,428	341,329	2,100
1138647	ISSUE: 912810QS0 - US TREAS 3.75% 8/15/41 12/05/11 B 542,000.0000 1.1427			0	-619,364	619,364	
1138647	ISSUE: 912810QS0 - US TREAS 3.75% 8/15/41 12/07/11 S 185,000.0000 1.1418			0	211,239	210,568	671
1138647	ISSUE: 06051GHH8 - BANK OF AMERICA CORP 5% 5/13/21 12/08/11 S 505,000.0000 0.8899			0	449,425	437,492	11,933
1138647	ISSUE: 912810QS0 - US TREAS 3.75% 8/15/41 12/12/11 S 300,000.0000 1.1392			0	341,753	341,707	46
	SUB-TOTAL			0	22,467,650	22,510,882	-43,231
BROKER: SALOMON SMITH BARNEY INC/SAL							
1138647	ISSUE: 912810QL5 - US TREAS 4.25% 11/15/40 02/28/11 B 916,000.0000 0.9556			0	-875,356	875,356	
1138647	ISSUE: 057224AZ0 - BAKER HUGHES INC 5.125% 9/15/40 04/06/11 S 931,000.0000 0.9499			0	884,366	909,382	-25,016
1138647	ISSUE: 931142CK7 - WAL MART STORES INC 6.5% 8/15/37 04/06/11 S 774,000.0000 1.1353			0	878,722	909,334	-30,612
1138647	ISSUE: 126650BR0 - CVS CAREMARK CORP 6.125% 9/15/39 06/24/11 S 883,000.0000 1.0516			0	928,607	943,450	-14,843
1138647	ISSUE: 912810QNL - US TREAS WI 4.5% 2/15/41 06/24/11 B 701,000.0000 1.1014			0	-772,086	772,086	
1138647	ISSUE: 912810FB9 - US TREAS 6.125% 11/15/27 08/30/11 B 790,000.0000 1.4172			0	-1,119,581	1,119,581	
1138647	ISSUE: 755111BW0 - RAYTHEON CO 4.7% 12/15/41 11/29/11 B 770,000.0000 0.9952			0	-766,304	766,304	
1138647	ISSUE: 172967FT3 - CITIGROUP INC 4.5% 1/14/22 12/01/11 B 862,000.0000 0.9518			0	-820,460	820,460	



1/1/11 THROUGH 12/31/11

PAGE 231

DATE BOUGHT/ SOLD		SHARES PAID VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
		SUB-TOTAL		-----	-----	-----	-----
		BROKER: UBS WARBURG		0	7,045,482	7,115,953	-70,471
1138647	ISSUE: 912810QK7 - US TREAS 3.875% 8/15/40 02/24/11 S	1,653,000.0000	0.8905		1,472,074	1,517,625	-45,551
1138647	ISSUE: 912810QL5 - US TREAS 4.25% 11/15/40 02/24/11 B	1,569,000.0000	0.9516		-1,493,130	1,493,130	
1138645	ISSUE: N07059186 - ASWL HLDG NV NY REG SHS 03/04/11 B	1,240.0000	45.5200	12	-56,457	56,457	
1138645	ISSUE: 002896207 - ABERCROMBIE & FITCH CO CL A COM 03/04/11 B	930.0000	58.4200	9	-54,340	54,340	
1138645	ISSUE: 015351109 - ALEXION PHARMACEUTICALS INC COM 03/04/11 B	545.0000	98.3400	5	-53,601	53,601	
1138645	ISSUE: 018490102 - ALLERGAN INC COM 03/04/11 B	1,055.0000	72.2000	11	-76,182	76,182	
1138645	ISSUE: 023135106 - AMAZON INC COM 03/04/11 B	470.0000	171.6100	5	-80,661	80,661	
1138645	ISSUE: 031162100 - AMGEN INC COM 03/04/11 B	925.0000	52.3200	9	-48,405	48,405	
1138645	ISSUE: 032654105 - ANALOG DEVICES INC COM 03/04/11 B	1,595.0000	40.6300	16	-64,821	64,821	
1138645	ISSUE: 037833100 - APPLE INC COM 03/04/11 B	630.0000	360.0000	6	-226,806	226,806	
1138645	ISSUE: 042068106 - ARM HLDGS PLC SPONS ADR 03/04/11 B	2,265.0000	29.2400	23	-66,251	66,251	
1138645	ISSUE: 056752108 - BAIDU INC SPONS ADR 03/04/11 B	485.0000	122.3400	5	-59,340	59,340	
1138645	ISSUE: 073302101 - BE AEROSPACE INC COM 03/04/11 B	910.0000	35.5000	9	-32,314	32,314	
1138645	ISSUE: 075896100 - BED BATH & BEYOND INC COM 03/04/11 B	1,385.0000	48.3400	14	-66,965	66,965	
1138645	ISSUE: 099724106 - BORG WARNER INC COM 03/04/11 B	1,065.0000	77.7500	11	-82,814	82,814	
1138645	ISSUE: 111320107 - BROADCOM CORP CL A COM 03/04/11 B	1,635.0000	42.0400	16	-68,752	68,752	
1138645	ISSUE: 13342E105 - CAVERON INTL CORP COM 03/04/11 B	1,490.0000	61.9800	15	-92,365	92,365	
1138645	ISSUE: 14040H105 - CAPITAL ONE FINL CORP COM 03/04/11 B	1,185.0000	48.5300	12	-57,520	57,520	
1138645	ISSUE: 143658300 - CARNIVAL CORP UNIT COM 03/04/11 B	1,420.0000	40.3600	14	-57,325	57,325	
1138645	ISSUE: 156782104 - CERNER CORP COM 03/04/11 B	355.0000	104.2900	4	-37,027	37,027	



ACCOUNT C138653

REPORTABLE TRANSACTIONS WORKSHEET

1/1/11 THROUGH 12/31/11

PAGE 232

NCF PENSION COMBI

	DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
1138645	ISSUE: 17275R102 - CISCO SYS INC COM 03/04/11 B 3,610.0000		18.4200	36	-66,532	66,532	
1138645	ISSUE: 189754104 - COACH INC COM 03/04/11 B 1,635.0000		54.9300	16	-89,827	89,827	
1138645	ISSUE: 194162103 - COLGATE PALMOLIVE CO COM 03/04/11 B 790.0000		77.5000	8	-61,233	61,233	
1138645	ISSUE: 22943F100 - CTRIP.COM INTL LTD ADR 03/04/11 B 750.0000		39.0400	8	-29,288	29,288	
1138645	ISSUE: 260003108 - DOVER CORP COM 03/04/11 B 1,185.0000		65.6300	12	-77,783	77,783	
1138645	ISSUE: 268648102 - EMC CORP MASS COM 03/04/11 B 3,985.0000		27.3200	40	-108,910	108,910	
1138645	ISSUE: 291011104 - EMERSON ELEC CO COM 03/04/11 B 1,575.0000		59.7400	16	-94,106	94,106	
1138645	ISSUE: 302182100 - EXPRESS SCRIPTS INC COM 03/04/11 B 1,100.0000		56.1500	11	-61,776	61,776	
1138645	ISSUE: 315616102 - F5 NETWORKS INC COM 03/04/11 B 460.0000		113.8200	5	-52,362	52,362	
1138645	ISSUE: 343412102 - FLUOR CORP COM NEW 03/04/11 B 780.0000		71.3100	8	-55,630	55,630	
1138645	ISSUE: 38141G104 - GOLDMAN SACHS GROUP INC COM 03/04/11 B 215.0000		161.0000	2	-34,617	34,617	
1138645	ISSUE: 38259P508 - GOOGLE INC CL A COM 03/04/11 B 295.0000		600.6200	3	-177,186	177,186	
1138645	ISSUE: 393122106 - GREEN MOUTAIN COFFEE ROASTE COM 03/04/11 B 685.0000		41.7500	7	-28,606	28,606	
1138645	ISSUE: 401617105 - GUESS INC COM 03/04/11 B 965.0000		45.5000	10	-43,917	43,917	
1138645	ISSUE: 406216101 - HALLIBURTON CO COM 03/04/11 B 1,840.0000		46.8400	18	-86,204	86,204	
1138645	ISSUE: 411310105 - HANSEN NATURAL CORP COM 03/04/11 B 1,170.0000		56.1900	12	-65,754	65,754	
1138645	ISSUE: 416515104 - HARTFORD FINL SVCS GROUP INC COM 03/04/11 B 2,450.0000		28.6100	25	-70,119	70,119	
1138645	ISSUE: 438516106 - HONEYWELL INTL INC COM 03/04/11 B 1,915.0000		56.5100	19	-108,236	108,236	
1138645	ISSUE: 445658107 - HUNT J B TRANS SVCS INC COM 03/04/11 B 1,585.0000		42.6200	16	-67,569	67,569	
1138645	ISSUE: 452308109 - ILLINOIS TOOL WKS INC COM 03/04/11 B 1,180.0000		54.8900	12	-64,782	64,782	
1138645	ISSUE: 458140100 - INTEL CORP COM 03/04/11 B 4,410.0000		21.5800	44	-95,212	95,212	
1138645	ISSUE: 460146103 - INTERNATIONAL PAPER CO COM 03/04/11 B 2,370.0000		26.7800	24	-63,492	63,492	
1138645	ISSUE: 46120B602 - INTUITIVE SURGICAL INC COM 03/04/11 B 225.0000		332.0400	2	-74,711	74,711	



ACCOUNT C138653

REPORTABLE TRANSACTIONS WORKSHEET

1/1/11 THROUGH 12/31/11

PAGE 233

NCF PENSION COMBI

	DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
1138645	ISSUE: 481165108 - JOY GLOBAL INC COM 03/04/11 B	450.0000	96.6100	5	-43,479	43,479	
1138645	ISSUE: 48203R104 - JUNIPER NETWORKS INC COM 03/04/11 B	2,075.0000	44.1100	21	-91,549	91,549	
1138645	ISSUE: 500255104 - KOHL'S CORP COM 03/04/11 B	990.0000	54.0800	10	-53,549	53,549	
1138645	ISSUE: 517834107 - LAS VEGAS SANDS CORP COM 03/04/11 B	1,200.0000	43.6500	12	-52,392	52,392	
1138645	ISSUE: 518439104 - ESTEE LAUDER COS INC COM CL A 03/04/11 B	610.0000	92.4000	6	-56,370	56,370	
1138645	ISSUE: 549271104 - LUBRIZOL CORP COM 03/04/11 B	525.0000	107.5900	5	-56,490	56,490	
1138645	ISSUE: 628530107 - MYLAN INC COM 03/04/11 B	2,845.0000	22.7700	28	-64,809	64,809	
1138645	ISSUE: 637071101 - NATIONAL OILWELL INC COM 03/04/11 B	485.0000	80.7400	5	-39,164	39,164	
1138645	ISSUE: 674599105 - OCCIDENTAL PETE CORP COM 03/04/11 B	785.0000	103.1500	8	-80,981	80,981	
1138645	ISSUE: 68389X105 - ORACLE CORP COM 03/04/11 B	5,220.0000	32.8000	52	-171,268	171,268	
1138645	ISSUE: 704549104 - PEABODY ENERGY CORP COM 03/04/11 B	985.0000	69.3500	10	-68,320	68,320	
1138645	ISSUE: 718172109 - PHILIP MORRIS INTL COM 03/04/11 B	2,250.0000	63.5000	23	-142,898	142,898	
1138645	ISSUE: 74005P104 - PRAXAIR INC COM 03/04/11 B	930.0000	98.2600	9	-91,391	91,391	
1138645	ISSUE: 740189105 - PRECISION CASTPARTS CORP COM 03/04/11 B	375.0000	139.1500	4	-52,185	52,185	
1138645	ISSUE: 74144T108 - PRICE T ROWE GROUP INC COM 03/04/11 B	1,085.0000	66.7400	11	-72,424	72,424	
1138645	ISSUE: 741503403 - PRICELINE.COM INC NEW COM 03/04/11 B	115.0000	469.0000	1	-53,936	53,936	
1138645	ISSUE: 79466L302 - SALESFORCE COM INC COM 03/04/11 B	495.0000	129.9700	5	-64,340	64,340	
1138645	ISSUE: 806857108 - SCHLUMBERGER LTD COM 03/04/11 B	1,805.0000	91.4000	18	-164,995	164,995	
1138645	ISSUE: 811065101 - SCRIPPS NETWORKS INTERACTIVE CL A 03/04/11 B	1,335.0000	51.6400	13	-68,953	68,953	
1138645	ISSUE: 883556102 - THERMO FISHER SCIENTIFIC INC COM 03/04/11 B	950.0000	57.0200	10	-54,179	54,179	
1138645	ISSUE: 907818108 - UNION PACIFIC CORP COM 03/04/11 B	540.0000	95.3600	5	-51,500	51,500	
1138645	ISSUE: 911312106 - UNITED PARCEL SVC INC CL B COM 03/04/11 B	1,490.0000	72.4400	15	-107,951	107,951	
1138645	ISSUE: 92553P201 - VIACOM INC NEW CL B 03/04/11 B	890.0000	46.5400	9	-41,430	41,430	



ACCOUNT C138653

REPORTABLE TRANSACTIONS WORKSHEET

1/1/11 THROUGH 12/31/11

NCF PENSION COMBI

	DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
1138645	03/04/11 B	1,615.0000	74.6900	16	-120,641	120,641	
ISSUE: 92826C839 - VISA INC CL A COM							
1138647	11/30/11 B	195,000.0000	1.1408	0	-222,453	222,453	
ISSUE: 912810QS0 - US TREAS 3.75% 8/15/41							
SUB-TOTAL				851	8,012,649	8,058,200	-45,551
GRAND TOTAL				851	101,862,516	99,682,150	2,180,364

CATEGORY 3 - SERIES OF TRANSACTIONS IN SAME SECURITY EXCEEDS 5% OF VALUE

ISSUE: 60934N203 - FEDERATED MKKT PRIME OBLIGS-I #10

1138645	01/03/11 B	2,291.6600	1.0000	0	-2,292	2,292	
1138645	01/04/11 B	367.5000	1.0000	0	-368	368	
1138645	01/07/11 B	1,543.5000	1.0000	0	-1,544	1,544	
1138645	01/10/11 B	5,430.4000	1.0000	0	-5,430	5,430	
1138645	01/18/11 B	1,121.0000	1.0000	0	-1,121	1,121	
1138645	01/25/11 B	230,432.5900	1.0000	0	-230,433	230,433	
1138645	01/31/11 B	99,268.2600	1.0000	0	-99,268	99,268	
1138645	02/07/11 B	33,466.4600	1.0000	0	-33,466	33,466	
1138645	02/08/11 B	1,938.0600	1.0000	0	-1,938	1,938	
1138645	02/09/11 B	983.0000	1.0000	0	-983	983	
1138645	02/15/11 B	1,576.7500	1.0000	0	-1,577	1,577	
1138645	02/22/11 B	223.2500	1.0000	0	-223	223	
1138645	02/24/11 B	94,141.2900	1.0000	0	-94,141	94,141	
1138645	02/25/11 B	776.7500	1.0000	0	-777	777	
1138645	03/01/11 B	4,033.3900	1.0000	0	-4,033	4,033	
1138645	03/03/11 B	316.2000	1.0000	0	-316	316	
1138645	03/07/11 B	554.4000	1.0000	0	-554	554	
1138645	03/07/11 B	4,876,279.3600	1.0000	0	-4,876,279	4,876,279	
1138645	03/10/11 B	7,629.4100	1.0000	0	-7,629	7,629	
1138645	03/11/11 B	1,538.7500	1.0000	0	-1,539	1,539	
1138645	03/15/11 B	5,266.3200	1.0000	0	-5,266	5,266	
1138645	03/18/11 B	297.5000	1.0000	0	-298	298	
1138645	03/23/11 B	1,946.8000	1.0000	0	-1,947	1,947	
1138645	03/25/11 B	255.2000	1.0000	0	-255	255	
1138645	03/29/11 B	1,602.7000	1.0000	0	-1,603	1,603	



ACCOUNT C138653

REPORTABLE TRANSACTIONS WORKSHEET

1/1/11 THROUGH 12/31/11

NCF PENSION COMBI

	DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
1138645	03/30/11 B	1,460.5000	1.0000	0	-1,461	1,461	
1138645	04/01/11 B	2,377.9300	1.0000	0	-2,378	2,378	
1138645	04/01/11 B	1,701.2500	1.0000	0	-1,701	1,701	
1138645	04/04/11 B	1,334.1000	1.0000	0	-1,334	1,334	
1138645	04/11/11 B	6,870.4000	1.0000	0	-6,870	6,870	
1138645	04/12/11 B	78,055.2800	1.0000	0	-78,055	78,055	
1138645	04/15/11 B	2,640.1000	1.0000	0	-2,640	2,640	
1138645	04/20/11 B	8,159.3800	1.0000	0	-8,159	8,159	
1138645	04/28/11 B	5,769.3900	1.0000	0	-5,769	5,769	
1138645	05/02/11 B	114.3700	1.0000	0	-114	114	
1138645	05/04/11 B	1,492.8000	1.0000	0	-1,493	1,493	
1138645	05/10/11 B	2,940.4300	1.0000	0	-2,940	2,940	
1138645	05/16/11 B	2,183.7000	1.0000	0	-2,184	2,184	
1138645	05/27/11 B	982.8000	1.0000	0	-983	983	
1138645	05/31/11 B	800.8300	1.0000	0	-801	801	
1138645	06/01/11 B	3,800.5100	1.0000	0	-3,801	3,801	
1138645	06/03/11 B	743.7500	1.0000	0	-744	744	
1138645	06/06/11 B	1,385.5500	1.0000	0	-1,386	1,386	
1138645	06/10/11 B	8,206.7900	1.0000	0	-8,207	8,207	
1138645	06/14/11 B	775.2500	1.0000	0	-775	775	
1138645	06/15/11 B	8,637.4400	1.0000	0	-8,637	8,637	
1138645	06/20/11 B	376.2500	1.0000	0	-376	376	
1138645	06/22/11 B	398.9000	1.0000	0	-399	399	
1138645	06/24/11 B	2,985.5500	1.0000	0	-2,986	2,986	
1138645	06/29/11 B	1,535.7500	1.0000	0	-1,536	1,536	
1138645	07/01/11 B	3,533.2600	1.0000	0	-3,533	3,533	
1138645	07/01/11 B	2,152.5000	1.0000	0	-2,153	2,153	
1138645	07/05/11 B	2,272.7300	1.0000	0	-2,273	2,273	
1138645	07/11/11 B	6,870.4000	1.0000	0	-6,870	6,870	
1138645	07/12/11 B	150,215.6100	1.0000	0	-150,216	150,216	
1138645	07/15/11 B	1,718.1000	1.0000	0	-1,718	1,718	
1138645	07/29/11 B	330,935.1600	1.0000	0	-330,935	330,935	
1138645	08/01/11 B	19.4600	1.0000	0	-19	19	
1138645	08/03/11 B	1,432.7400	1.0000	0	-1,433	1,433	
1138645	08/09/11 B	282,494.0200	1.0000	0	-282,494	282,494	
1138645	08/12/11 B	1,027.0000	1.0000	0	-1,027	1,027	
1138645	08/15/11 B	2,281.7200	1.0000	0	-2,282	2,282	
1138645	08/17/11 B	88,948.8600	1.0000	0	-88,949	88,949	
1138645	08/22/11 B	295.2000	1.0000	0	-295	295	
1138645	08/25/11 B	417.8600	1.0000	0	-418	418	
1138645	08/30/11 B	579,942.0100	1.0000	0	-579,942	579,942	
1138645	09/01/11 B	53.0300	1.0000	0	-53	53	
1138645	09/07/11 B	4,307.1400	1.0000	0	-4,307	4,307	
1138645	09/08/11 B	262.8000	1.0000	0	-263	263	
1138645	09/09/11 B	6,542.1600	1.0000	0	-6,542	6,542	
1138645	09/12/11 B	733.1400	1.0000	0	-733	733	



ACCOUNT C138653

REPORTABLE TRANSACTIONS WORKSHEET

1/1/11 THROUGH 12/31/11

PAGE 236

NCF PENSION COMBI

	DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
1138645	09/13/11 B	810.0800	1.0000	0	-810	810	
1138645	09/14/11 B	1,986.7500	1.0000	0	-1,987	1,987	
1138645	09/15/11 B	7,347.5500	1.0000	0	-7,348	7,348	
1138645	09/19/11 B	599.7300	1.0000	0	-600	600	
1138645	09/22/11 B	6,861.3800	1.0000	0	-6,861	6,861	
1138645	09/23/11 B	2,620.3500	1.0000	0	-2,620	2,620	
1138645	09/28/11 B	2,997.2600	1.0000	0	-2,997	2,997	
1138645	09/29/11 B	372.7500	1.0000	0	-373	373	
1138645	10/03/11 B	6,527.6300	1.0000	0	-6,528	6,528	
1138645	10/03/11 B	2,249.2500	1.0000	0	-2,249	2,249	
1138645	10/04/11 B	501.1300	1.0000	0	-501	501	
1138645	10/11/11 B	8,908.9000	1.0000	0	-8,909	8,909	
1138645	10/17/11 B	1,851.5000	1.0000	0	-1,852	1,852	
1138646	08/30/11 B	1.1800	1.0000	0	-1	1	
1138647	01/07/11 B	414,100.8500	1.0000	0	-414,101	414,101	
1138647	01/18/11 B	47,550.8800	1.0000	0	-47,551	47,551	
1138647	01/25/11 B	317,177.7800	1.0000	0	-317,178	317,178	
1138647	01/27/11 B	23,128.0000	1.0000	0	-23,128	23,128	
1138647	02/03/11 B	404,253.8100	1.0000	0	-404,254	404,254	
1138647	02/15/11 B	400,964.4600	1.0000	0	-400,964	400,964	
1138647	02/17/11 B	7,901.2500	1.0000	0	-7,901	7,901	
1138647	02/25/11 B	1,075.6000	1.0000	0	-1,076	1,076	
1138647	03/02/11 B	297,465.0900	1.0000	0	-297,465	297,465	
1138647	03/09/11 B	40,982.4100	1.0000	0	-40,982	40,982	
1138647	03/15/11 B	157,403.3100	1.0000	0	-157,403	157,403	
1138647	03/23/11 B	445.3600	1.0000	0	-445	445	
1138647	03/25/11 B	22,770.0000	1.0000	0	-22,770	22,770	
1138647	03/30/11 B	26,718.1300	1.0000	0	-26,718	26,718	
1138647	04/11/11 B	771,669.9600	1.0000	0	-771,670	771,670	
1138647	04/11/11 B	272.3300	1.0000	0	-272	272	
1138647	04/12/11 B	1,133.3500	1.0000	0	-1,133	1,133	
1138647	04/13/11 B	154.0000	1.0000	0	-154	154	
1138647	04/15/11 B	51,054.3800	1.0000	0	-51,054	51,054	
1138647	04/15/11 B	45,737.3400	1.0000	0	-45,737	45,737	
1138647	04/26/11 B	32.9200	1.0000	0	-33	33	
1138647	05/05/11 B	382,372.6600	1.0000	0	-382,373	382,373	
1138647	05/09/11 B	1,098.1800	1.0000	0	-1,098	1,098	
1138647	05/10/11 B	441.9700	1.0000	0	-442	442	
1138647	05/12/11 B	18,650.0000	1.0000	0	-18,650	18,650	
1138647	05/13/11 B	94,388.3300	1.0000	0	-94,388	94,388	
1138647	05/16/11 B	268,806.1900	1.0000	0	-268,806	268,806	
1138647	05/16/11 B	23,431.5000	1.0000	0	-23,432	23,432	
1138647	06/01/11 B	323,825.1500	1.0000	0	-323,825	323,825	
1138647	06/08/11 B	5,846,776.7300	1.0000	0	-5,846,777	5,846,777	
1138647	06/09/11 B	349.7400	1.0000	0	-350	350	
1138647	06/15/11 B	84,895.5000	1.0000	0	-84,896	84,896	



ACCOUNT C138653

REPORTABLE TRANSACTIONS WORKSHEET

1/1/11 THROUGH 12/31/11

PAGE 237

NCF PENSION COMBI

	DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
1138647	06/15/11 B	5,609.6900	1.0000	0	-5,610	5,610	
1138647	06/16/11 B	14,453.5000	1.0000	0	-14,454	14,454	
1138647	06/16/11 B	115.0000	1.0000	0	-115	115	
1138647	06/17/11 B	172,033.4200	1.0000	0	-172,033	172,033	
1138647	06/29/11 B	427,315.9800	1.0000	0	-427,316	427,316	
1138647	07/06/11 B	443,176.9000	1.0000	0	-443,177	443,177	
1138647	07/14/11 B	100,919.2200	1.0000	0	-100,919	100,919	
1138647	07/15/11 B	24,310.0000	1.0000	0	-24,310	24,310	
1138647	07/19/11 B	293,479.2300	1.0000	0	-293,479	293,479	
1138647	07/28/11 B	424.7000	1.0000	0	-425	425	
1138647	08/01/11 B	17,336.5600	1.0000	0	-17,337	17,337	
1138647	08/02/11 B	2,441.2200	1.0000	0	-2,441	2,441	
1138647	08/03/11 B	469,817.9500	1.0000	0	-469,818	469,818	
1138647	08/09/11 B	1,394.4400	1.0000	0	-1,394	1,394	
1138647	08/10/11 B	22,745.9900	1.0000	0	-22,746	22,746	
1138647	08/15/11 B	456,463.7600	1.0000	0	-456,464	456,464	
1138647	08/17/11 B	7,901.2500	1.0000	0	-7,901	7,901	
1138647	08/19/11 B	125,548.1900	1.0000	0	-125,548	125,548	
1138647	08/29/11 B	254,317.0600	1.0000	0	-254,317	254,317	
1138647	08/30/11 B	3,441,136.1100	1.0000	0	-3,441,136	3,441,136	
1138647	09/02/11 B	1,244.3400	1.0000	0	-1,244	1,244	
1138647	09/06/11 B	389,161.9600	1.0000	0	-389,162	389,162	
1138647	09/15/11 B	94,613.7500	1.0000	0	-94,614	94,614	
1138647	09/21/11 B	1,462,024.9000	1.0000	0	-1,462,025	1,462,025	
1138647	09/26/11 B	20,817.5000	1.0000	0	-20,818	20,818	
1138647	09/29/11 B	349.7400	1.0000	0	-350	350	
1138647	10/13/11 B	55.3500	1.0000	0	-55	55	
1138647	10/17/11 B	46,704.3800	1.0000	0	-46,704	46,704	
7921598	03/07/11 B	9,752,558.7100	1.0000	0	-9,752,559 *	9,752,559	
7921599	03/07/11 B	48,452.7800	1.0000	0	-48,453	48,453	
7921599	04/01/11 B	5.3900	1.0000	0	-5	5	
7921599	05/02/11 B	5.2600	1.0000	0	-5	5	
7921599	06/01/11 B	4.6400	1.0000	0	-5	5	
7921599	07/01/11 B	3.8200	1.0000	0	-4	4	
7921599	08/01/11 B	3.6200	1.0000	0	-4	4	
7921599	08/30/11 B	48,475.5100	1.0000	0	-48,476	48,476	
7921599	09/01/11 B	4.2600	1.0000	0	-4	4	
7921599	10/03/11 B	5.0300	1.0000	0	-5	5	
7923819	08/30/11 B	139.5300	1.0000	0	-140	140	
7936752	08/30/11 B	980,000.0000	1.0000	0	-980,000	980,000	
7936753	08/30/11 B	957,000.0000	1.0000	0	-957,000	957,000	
7936754	08/30/11 B	94.6200	1.0000	0	-95	95	
7936755	01/03/11 B	15.0200	1.0000	0	-15	15	
7936755	02/01/11 B	17.0700	1.0000	0	-17	17	
7936755	03/01/11 B	15.4600	1.0000	0	-15	15	
7936755	03/30/11 B	10,928.8500	1.0000	0	-10,929	10,929	



ACCOUNT C138653

REPORTABLE TRANSACTIONS WORKSHEET

1/1/11 THROUGH 12/31/11

NCF PENSION COMBI

DATE		SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
BOUGHT/SOLD							
7936755	04/01/11 B	16.6400	1.0000	0	-17	17	
7936755	05/02/11 B	14.2100	1.0000	0	-14	14	
7936755	06/01/11 B	12.7000	1.0000	0	-13	13	
7936755	07/01/11 B	10.3400	1.0000	0	-10	10	
7936755	07/11/11 B	14,521.3400	1.0000	0	-14,521	14,521	
7936755	08/01/11 B	10.5800	1.0000	0	-11	11	
7936755	08/30/11 B	325,207.9400	1.0000	0	-325,208	325,208	
7936755	09/29/11 B	11,590.0500	1.0000	0	-11,590	11,590	
7936755	10/03/11 B	15.1700	1.0000	0	-15	15	
SUB-TOTAL OF BUYS		# 172					
					37,551,168	37,551,168	
1138645	01/11/11 S	3,718.2700	1.0000	0	3,718	3,718	0
1138645	01/26/11 S	120,723.8600	1.0000	0	120,724	120,724	0
1138645	02/01/11 S	98,332.1800	1.0000	0	98,332	98,332	0
1138645	02/11/11 S	4,352.6900	1.0000	0	4,353	4,353	0
1138645	03/02/11 S	5,517.6200	1.0000	0	5,518	5,518	0
1138645	03/09/11 S	4,824,987.9500	1.0000	0	4,824,988	4,824,988	0
1138645	03/22/11 S	5,544.6400	1.0000	0	5,545	5,545	0
1138645	05/09/11 S	12,278.0000	1.0000	0	12,278	12,278	0
1138645	06/03/11 S	230.6200	1.0000	0	231	231	0
1138645	06/07/11 S	3,117.7800	1.0000	0	3,118	3,118	0
1138645	06/28/11 S	1,008,524.9300	1.0000	0	1,008,525	1,008,525	0
1138645	08/02/11 S	96,055.0100	1.0000	0	96,055	96,055	0
1138645	08/10/11 S	271,550.4400	1.0000	0	271,550	271,550	0
1138645	08/26/11 S	62,787.2700	1.0000	0	62,787	62,787	0
1138645	08/30/11 S	54,567.2100	1.0000	0	54,567	54,567	0
1138645	09/02/11 S	657,645.6800	1.0000	0	657,646	657,646	0
1138645	10/13/11 S	1,880.7300	1.0000	0	1,881	1,881	0
1138645	10/17/11 S	478,154.5200	1.0000	0	478,155	478,155	0
1138646	08/30/11 S	1.1800	1.0000	0	1	1	0
1138646	10/17/11 S	1.1800	1.0000	0	1	1	0
1138647	01/03/11 S	438,604.7100	1.0000	0	438,605	438,605	0
1138647	01/07/11 S	5,871.8000	1.0000	0	5,872	5,872	0
1138647	01/14/11 S	41,161.7400	1.0000	0	41,162	41,162	0
1138647	01/20/11 S	5,450.6600	1.0000	0	5,451	5,451	0
1138647	01/21/11 S	399,939.6700	1.0000	0	399,940	399,940	0
1138647	01/28/11 S	176,196.4700	1.0000	0	176,196	176,196	0
1138647	01/28/11 S	102,921.5000	1.0000	0	102,922	102,922	0
1138647	02/01/11 S	443,065.2800	1.0000	0	443,065	443,065	0
1138647	02/01/11 S	129,085.0200	1.0000	0	129,085	129,085	0
1138647	02/09/11 S	137,970.0000	1.0000	0	137,970	137,970	0
1138647	02/18/11 S	3,151.7300	1.0000	0	3,152	3,152	0
1138647	02/25/11 S	38,075.9900	1.0000	0	38,076	38,076	0
1138647	03/01/11 S	662,799.2200	1.0000	0	662,799	662,799	0
1138647	03/03/11 S	1,923.6300	1.0000	0	1,924	1,924	0



ACCOUNT C138653

REPORTABLE TRANSACTIONS WORKSHEET

1/1/11 THROUGH 12/31/11

PAGE 239

NCF PENSION COMBI

	DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
1138647	03/04/11 S	1,437.4000	1.0000		1,437	1,437	0
1138647	03/11/11 S	30,838.8800	1.0000		30,839	30,839	0
1138647	03/18/11 S	37,614.0800	1.0000		37,614	37,614	0
1138647	03/21/11 S	9,600.0000	1.0000		9,600	9,600	0
1138647	04/01/11 S	242,402.6800	1.0000		242,403	242,403	0
1138647	04/08/11 S	46,872.7200	1.0000		46,873	46,873	0
1138647	04/18/11 S	3,386.6400	1.0000		3,387	3,387	0
1138647	04/25/11 S	49,671.9500	1.0000		49,672	49,672	0
1138647	04/29/11 S	36,430.9000	1.0000		36,431	36,431	0
1138647	05/02/11 S	691,784.2000	1.0000		691,784	691,784	0
1138647	05/03/11 S	1,680.0000	1.0000		1,680	1,680	0
1138647	05/06/11 S	4,102.6100	1.0000		4,103	4,103	0
1138647	05/12/11 S	9,600.0000	1.0000		9,600	9,600	0
1138647	05/13/11 S	7,364.5300	1.0000		7,365	7,365	0
1138647	05/17/11 S	2,968.7000	1.0000		2,969	2,969	0
1138647	05/18/11 S	11,017.6400	1.0000		11,018	11,018	0
1138647	05/20/11 S	29,609.4400	1.0000		29,609	29,609	0
1138647	05/26/11 S	840.0000	1.0000		840	840	0
1138647	05/27/11 S	2,923.3400	1.0000		2,923	2,923	0
1138647	06/01/11 S	982,958.0700	1.0000		982,958	982,958	0
1138647	06/02/11 S	9,600.0000	1.0000		9,600	9,600	0
1138647	06/06/11 S	59,181.5600	1.0000		59,182	59,182	0
1138647	06/08/11 S	5,114,326.9500	1.0000		5,114,327	5,114,327	0
1138647	06/20/11 S	2,015.9700	1.0000		2,016	2,016	0
1138647	06/24/11 S	7,520.4500	1.0000		7,520	7,520	0
1138647	07/01/11 S	732,006.2500	1.0000		732,006	732,006	0
1138647	07/01/11 S	15,518.6100	1.0000		15,519	15,519	0
1138647	07/08/11 S	61,910.2700	1.0000		61,910	61,910	0
1138647	07/21/11 S	346,500.1200	1.0000		346,500	346,500	0
1138647	07/21/11 S	3,811.5000	1.0000		3,812	3,812	0
1138647	07/22/11 S	10,035.4400	1.0000		10,035	10,035	0
1138647	07/29/11 S	29,836.8900	1.0000		29,837	29,837	0
1138647	08/01/11 S	644,512.4100	1.0000		644,512	644,512	0
1138647	08/05/11 S	134,090.4500	1.0000		134,090	134,090	0
1138647	08/12/11 S	15,214.2400	1.0000		15,214	15,214	0
1138647	08/19/11 S	13,268.5200	1.0000		13,269	13,269	0
1138647	08/22/11 S	1,371.1500	1.0000		1,371	1,371	0
1138647	08/30/11 S	4,058,000.0000	1.0000		4,058,000	4,058,000	0
1138647	09/01/11 S	452,411.6400	1.0000		452,412	452,412	0
1138647	09/02/11 S	56,807.2700	1.0000		56,807	56,807	0
1138647	09/09/11 S	8,834.3100	1.0000		8,834	8,834	0
1138647	09/16/11 S	14,577.8500	1.0000		14,578	14,578	0
1138647	09/19/11 S	538.0200	1.0000		538	538	0
1138647	09/23/11 S	24,077.2300	1.0000		24,077	24,077	0
1138647	09/30/11 S	30,801.2300	1.0000		30,801	30,801	0
1138647	10/03/11 S	443,967.7600	1.0000		443,968	443,968	0



ACCOUNT C138653

REPORTABLE TRANSACTIONS WORKSHEET

1/1/11 THROUGH 12/31/11

PAGE 240

NCF PENSION COMBI

	DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
1138647	10/07/11 S	4,454.9200	1.0000	0	4,455	4,455	0
1138647	10/14/11 S	24,632.6600	1.0000	0	24,633	24,633	0
1138647	10/17/11 S	2,231,935.5400	1.0000	0	2,231,936	2,231,936	0
7921598	03/07/11 S	9,752,558.7100	1.0000	0	9,752,559 *	9,752,559	0
7921598	08/30/11 S	149.9500	1.0000	0	150	150	0
7921599	03/07/11 S	274.4300	1.0000	0	274	274	0
7921599	08/30/11 S	48,475.5100	1.0000	0	48,476	48,476	0
7921599	10/17/11 S	48,484.8000	1.0000	0	48,485	48,485	0
7923819	08/30/11 S	139.5300	1.0000	0	140	140	0
7923819	10/17/11 S	139.5300	1.0000	0	140	140	0
7936752	08/30/11 S	980,000.0000	1.0000	0	980,000	980,000	0
7936752	10/17/11 S	52.3200	1.0000	0	52	52	0
7936753	08/30/11 S	957,000.0000	1.0000	0	957,000	957,000	0
7936753	10/17/11 S	50.1000	1.0000	0	50	50	0
7936754	08/30/11 S	94.6200	1.0000	0	95	95	0
7936754	10/17/11 S	94.6200	1.0000	0	95	95	0
7936755	09/01/11 S	325,193.0800	1.0000	0	325,193	325,193	0
7936755	10/17/11 S	157,398.1900	1.0000	0	157,398	157,398	0
SUB-TOTAL OF SALES # 98					39,321,163	39,321,163	0
SUB-TOTAL					76,872,331	76,872,331	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68							
1138645	10/17/11 B	478,154.5200	1.0000	0	-478,155	478,155	0
1138645	10/17/11 B	798.9500	1.0000	0	-799	799	0
1138645	10/18/11 B	452.3400	1.0000	0	-452	452	0
1138645	10/27/11 B	381,415.7100	1.0000	0	-381,416	381,416	0
1138645	10/31/11 B	447.8400	1.0000	0	-448	448	0
1138645	11/07/11 B	104,209.1700	1.0000	0	-104,209	104,209	0
1138645	11/15/11 B	267,756.8600	1.0000	0	-267,757	267,757	0
1138645	11/23/11 B	326,831.9200	1.0000	0	-326,832	326,832	0
1138645	11/25/11 B	430.9500	1.0000	0	-431	431	0
1138645	11/30/11 B	3,454.8800	1.0000	0	-3,455	3,455	0
1138645	12/01/11 B	1,338.2800	1.0000	0	-1,338	1,338	0
1138645	12/02/11 B	111,379.5900	1.0000	0	-111,380	111,380	0
1138645	12/06/11 B	887.9200	1.0000	0	-888	888	0
1138645	12/08/11 B	6,955.7800	1.0000	0	-6,956	6,956	0
1138645	12/09/11 B	4,350.0400	1.0000	0	-4,350	4,350	0
1138645	12/14/11 B	3,298.0500	1.0000	0	-3,298	3,298	0
1138645	12/15/11 B	7,246.9300	1.0000	0	-7,247	7,247	0
1138645	12/16/11 B	496.9200	1.0000	0	-497	497	0
1138645	12/19/11 B	1,251.5200	1.0000	0	-1,252	1,252	0
1138645	12/21/11 B	4,281.7800	1.0000	0	-4,282	4,282	0

1/1/11 THROUGH 12/31/11

NCF PENSION COMBI

DATE		SHARES	UNIT		EXPENSE	PRINCIPAL CASH		ERISA COST	ERISA COST
BOUGHT/SOLD		PAR VALUE	PRICE		INCURRED				GAIN/LOSS
1138645	12/23/11 B	137,539.7700	1.0000	0		-137,540	137,540		
1138645	12/28/11 B	1,788.0800	1.0000	0		-1,788	1,788		
1138645	12/29/11 B	384.3000	1.0000	0		-384	384		
1138645	12/30/11 B	26,397.8100	1.0000	0		-26,398	26,398		
1138646	10/17/11 B	1.1800	1.0000	0		-1	1		
1138647	10/17/11 B	2,231,935.5400	1.0000	0		-2,231,936	2,231,936		
1138647	10/17/11 B	47,735.7500	1.0000	0		-47,736	47,736		
1138647	11/03/11 B	477,811.3000	1.0000	0		-477,811	477,811		
1138647	11/10/11 B	73.8500	1.0000	0		-74	74		
1138647	11/14/11 B	17,050.0000	1.0000	0		-17,050	17,050		
1138647	11/15/11 B	285,811.2600	1.0000	0		-285,811	285,811		
1138647	11/15/11 B	23,431.5000	1.0000	0		-23,432	23,432		
1138647	11/17/11 B	229,113.6200	1.0000	0		-229,114	229,114		
1138647	11/23/11 B	404,919.2300	1.0000	0		-404,919	404,919		
1138647	12/01/11 B	22,703.5000	1.0000	0		-22,704	22,704		
1138647	12/02/11 B	722,570.7600	1.0000	0		-722,571	722,571		
1138647	12/05/11 B	346,852.4000	1.0000	0		-346,852	346,852		
1138647	12/08/11 B	212,227.4400	1.0000	0		-212,227	212,227		
1138647	12/13/11 B	827,041.4900	1.0000	0		-827,041	827,041		
1138647	12/15/11 B	77,631.0000	1.0000	0		-77,631	77,631		
1138647	12/16/11 B	13,220.5000	1.0000	0		-13,221	13,221		
7921599	10/17/11 B	48,484.8000	1.0000	0		-48,485	48,485		
7921599	11/01/11 B	3.1600	1.0000	0		-3	3		
7921599	12/01/11 B	0.4200	1.0000	0		0	0		
7923819	10/17/11 B	139.5300	1.0000	0		-140	140		
7936752	10/17/11 B	52.3200	1.0000	0		-52	52		
7936753	10/17/11 B	50.1000	1.0000	0		-50	50		
7936754	10/17/11 B	94.6200	1.0000	0		-95	95		
7936755	10/17/11 B	157,398.1900	1.0000	0		-157,398	157,398		
7936755	11/01/11 B	10.4600	1.0000	0		-10	10		
7936755	12/01/11 B	1.4400	1.0000	0		-1	1		
7936755	12/29/11 B	14,296.8000	1.0000	0		-14,297	14,297		
7936755	12/29/11 B	4,376.9900	1.0000	0		-4,377	4,377		
SUB-TOTAL OF BUYS						8,036,591	8,036,591		
1138645	11/01/11 S	121,077.5700	1.0000	0		121,078	121,078		0
1138645	11/02/11 S	70,395.1300	1.0000	0		70,395	70,395		0
1138645	11/08/11 S	58,907.9100	1.0000	0		58,908	58,908		0
1138645	11/17/11 S	131,636.9800	1.0000	0		131,637	131,637		0
1138645	11/28/11 S	51,984.0400	1.0000	0		51,984	51,984		0
1138645	12/05/11 S	795,521.3700	1.0000	0		795,521	795,521		0
1138647	10/19/11 S	382.9100	1.0000	0		383	383		0
1138647	10/21/11 S	1,029,157.6200	1.0000	0		1,029,158	1,029,158		0
1138647	10/28/11 S	94,846.4800	1.0000	0		94,846	94,846		0
1138647	11/01/11 S	468,489.7900	1.0000	0		468,490	468,490		0



ACCOUNT C138653

REPORTABLE TRANSACTIONS WORKSHEET

1/1/11 THROUGH 12/31/11

PAGE 242

NCF PENSION COMBI

	DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
1138647	11/04/11 S	3,517.6800	1.0000	0	3,518	3,518	0
1138647	11/14/11 S	201,374.8900	1.0000	0	201,375	201,375	0
1138647	11/16/11 S	2,163.0000	1.0000	0	2,163	2,163	0
1138647	11/18/11 S	14,737.1300	1.0000	0	14,737	14,737	0
1138647	11/23/11 S	1,500.0000	1.0000	0	1,500	1,500	0
1138647	12/01/11 S	646,653.8500	1.0000	0	646,654	646,654	0
1138647	12/02/11 S	1,832.3300	1.0000	0	1,832	1,832	0
1138647	12/06/11 S	1,603,100.8900	1.0000	0	1,603,101	1,603,101	0
1138647	12/09/11 S	486,066.9700	1.0000	0	486,067	486,067	0
1138647	12/19/11 S	681.6800	1.0000	0	682	682	0
1138647	12/23/11 S	110,685.4900	1.0000	0	110,685	110,685	0
1138647	12/29/11 S	362,329.4200	1.0000	0	362,329	362,329	0
	SUB-TOTAL OF SALES # 22			0	6,257,043	6,257,043	0
	SUB-TOTAL			0	14,293,634	14,293,634	0

ISSUE: 76628R672 - RIDGEWORTH FD-LARGE CAP VAL EQTY#RGD4

7921599	03/22/11 R	5,507.9150	13.2700	0	-73,090	73,090	
7921599	06/21/11 R	5,722.8320	12.9600	0	-74,168	74,168	
7921599	09/22/11 R	7,644.0630	11.2600	0	-86,072	86,072	
7921599	12/16/11 R	11,303.8980	11.9900	0	-135,534	135,534	
	SUB-TOTAL OF REINVS # 4			0	368,864	368,864	
7921599	03/04/11 B	361,655.5060	13.3500	0	-4,828,101	4,828,101	
7921599	08/29/11 B	313,361.3450	11.9000	0	-3,729,000	3,729,000	
	SUB-TOTAL OF BUYS # 2			0	8,557,101	8,557,101	
	SUB-TOTAL			0	8,925,965	8,925,965	0

ISSUE: 76628R771 - RIDGEWORTH FD-LARGE CAP CORE EQ #RGEL

7921598	03/04/11 S	688,253.9670	14.1700	0	9,752,559 *	9,380,902	371,657
	SUB-TOTAL OF SALES # 1			0	9,752,559	9,380,902	371,657
	SUB-TOTAL			0	9,752,559	9,380,902	371,657

ISSUE: 912810QL5 - US TREAS 4.25% 11/15/40



ACCOUNT C138653

REPORTABLE TRANSACTIONS WORKSHEET

1/1/11 THROUGH 12/31/11

PAGE 243

NCF PENSION COMBI

	DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
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1138647	02/24/11 B	1,569,000.0000	0.9516	0	-1,493,130	1,493,130	
1138647	02/28/11 B	916,000.0000	0.9556	0	-875,356	875,356	
1138647	04/06/11 B	4,340,000.0000	0.9504	0	-4,124,543	4,124,543	
1138647	04/29/11 B	225,000.0000	0.9733	0	-218,988	218,988	
	SUB-TOTAL OF BUYS # 4			0	6,712,017	6,712,017	

1138647	03/02/11 S	355,000.0000	0.9564	0	339,523	338,355	1,168
1138647	03/31/11 S	130,000.0000	0.9554	0	124,205	123,905	301
1138647	05/04/11 S	380,000.0000	0.9862	0	374,744	361,753	12,991
1138647	06/01/11 S	340,000.0000	1.0176	0	345,988	323,674	22,315
1138647	06/07/11 S	5,845,000.0000	0.9920	0	5,798,423	5,564,331	234,091
	SUB-TOTAL OF SALES # 5			0	6,982,883	6,712,018	270,866

SUB-TOTAL

ISSUE: 912810QNL - US TREAS WI 4.5% 2/15/41

1138647	05/31/11 B	526,000.0000	1.0905	0	-573,609	573,609	
1138647	06/07/11 B	5,469,000.0000	1.0786	0	-5,898,616	5,898,616	
1138647	06/14/11 B	653,000.0000	1.0806	0	-705,651	705,651	
1138647	06/24/11 B	625,000.0000	1.1003	0	-687,695	687,695	
1138647	06/24/11 B	765,000.0000	1.1000	0	-841,500	841,500	
1138647	06/24/11 B	701,000.0000	1.1014	0	-772,086	772,086	
1138647	06/30/11 B	243,000.0000	1.0632	0	-258,369	258,369	
1138647	07/11/11 B	684,000.0000	1.0914	0	-746,522	746,522	
1138647	07/29/11 B	204,000.0000	1.0992	0	-224,233	224,233	
	SUB-TOTAL OF BUYS # 9			0	10,708,281	10,708,281	

1138647	07/05/11 S	410,000.0000	1.0624	0	435,591	444,487	-8,896
1138647	07/14/11 S	265,000.0000	1.0873	0	288,124	287,433	691
1138647	08/02/11 S	400,000.0000	1.1518	0	460,733	433,991	26,742
1138647	08/18/11 S	8,795,000.0000	1.2408	0	10,913,015 *	9,542,369	1,370,645
	SUB-TOTAL OF SALES # 4			0	12,097,463	10,708,280	1,389,182
	SUB-TOTAL			0	22,805,744	21,416,561	1,389,182

ISSUE: 912810QQ4 - US TREAS 4.375% 5/15/41

1138647	08/18/11 B	9,130,000.0000	1.1706	0	-10,687,806 *	10,687,806	
1138647	08/24/11 B	584,000.0000	1.1433	0	-667,676	667,676	

REPORTABLE TRANSACTIONS WORKSHEET

1/1/11 THROUGH 12/31/11

PAGE 244

NCF PENSION COMBI

	DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
1138647	08/30/11 B	700,000.0000	1.1597	0	-811,784	811,784	
	SUB-TOTAL OF BUYS # 3			0	12,167,266	12,167,266	
1138647	08/29/11 S	670,000.0000	1.1407	0	764,268	783,217	-18,949
1138647	09/02/11 S	320,000.0000	1.2026	0	384,825	373,860	10,965
1138647	09/20/11 S	1,180,000.0000	1.2237	0	1,443,928	1,378,610	65,318
1138647	10/20/11 S	1,173,000.0000	1.2352	0	1,448,834	1,370,432	78,402
1138647	11/02/11 S	370,000.0000	1.2709	0	470,245	432,276	37,969
1138647	11/16/11 S	6,701,000.0000	1.2612	0	8,451,113 *	7,828,870	622,242
	SUB-TOTAL OF SALES # 6			0	12,963,213	12,167,265	795,947
	SUB-TOTAL			0	25,130,479	24,334,531	795,947
ISSUE: 912810QSO - US TREAS 3.75% 8/15/41							
1138647	11/16/11 B	7,168,000.0000	1.1373	0	-8,152,200 *	8,152,200	
1138647	11/18/11 B	146,000.0000	1.1462	0	-167,347	167,347	
1138647	11/18/11 B	151,000.0000	1.1471	0	-173,208	173,208	
1138647	11/30/11 B	195,000.0000	1.1408	0	-222,453	222,453	
1138647	12/05/11 B	542,000.0000	1.1427	0	-619,364	619,364	
1138647	12/08/11 B	211,000.0000	1.1477	0	-242,165	242,165	
1138647	12/08/11 B	314,000.0000	1.1486	0	-360,658	360,658	
	SUB-TOTAL OF BUYS # 7			0	9,937,395	9,937,395	
1138647	11/29/11 S	617,000.0000	1.1600	0	715,718	701,946	13,771
1138647	12/01/11 S	1,190,000.0000	1.1296	0	1,344,277	1,353,938	-9,661
1138647	12/02/11 S	300,000.0000	1.1448	0	343,428	341,329	2,100
1138647	12/07/11 S	185,000.0000	1.1418	0	211,239	210,568	671
1138647	12/12/11 S	300,000.0000	1.1392	0	341,753	341,707	46
	SUB-TOTAL OF SALES # 5			0	2,956,415	2,949,488	6,927
	SUB-TOTAL			0	12,893,810	12,886,883	6,927
	GRAND TOTAL			0	184,369,422	181,534,842	2,834,579



ACCOUNT C138653

REPORTABLE TRANSACTIONS WORKSHEET

1/1/11 THROUGH 12/31/11

PAGE 245

NCF PENSION COMBI

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
CATEGORY 4 - SINGLE TRANSACTION WITH ONE BROKER EXCEEDS 5% OF VALUE						
BROKER: JPMORGAN CHASE BK/FBS SECURITI						
1138647	ISSUE: 03523TAC2 - ANHEUSER-BUSCH INBEV 8.2% 1/15/39 02/10/11 S 224,000.0000 1.3240	0	296,583	303,878	-7,296	
1138647	ISSUE: 03523TAP3 - ANHEUSER BUSCH INBEV 6.375% 1/15/40 02/10/11 B 217,000.0000 1.1020	0	-239,141	239,141		
1138647	ISSUE: 03523TAP3 - ANHEUSER BUSCH INBEV 6.375% 1/15/40 03/04/11 S 658,000.0000 1.1232	0	739,085	744,222	-5,137	
1138647	ISSUE: 50075NAZ7 - KRAFT FOODS INC 6.5% 2/09/40 03/04/11 B 654,000.0000 1.0716	0	-700,853	700,853		
1138647	ISSUE: 912810QL5 - US TREAS 4.25% 11/15/40 03/31/11 S 130,000.0000 0.9554	0	124,205	123,905	301	
1138647	ISSUE: 912810QL5 - US TREAS 4.25% 11/15/40 04/06/11 B 4,340,000.0000 0.9504	0	-4,124,543	4,124,543		
1138647	ISSUE: 912810FT0 - US TREAS 4.5% 2/15/36 06/07/11 B 1,197,000.0000 1.0539	0	-1,261,531	1,261,531		
1138647	ISSUE: 912810QL5 - US TREAS 4.25% 11/15/40 06/07/11 S 5,845,000.0000 0.9920	0	5,798,423	5,564,331	234,091	
1138647	ISSUE: 912810QNL - US TREAS WI 4.5% 2/15/41 06/07/11 B 5,469,000.0000 1.0786	0	-5,898,616	5,898,616		
1138647	ISSUE: 912810QNL - US TREAS WI 4.75% 2/15/41 08/18/11 S 8,795,000.0000 1.2408	0	10,913,015 *	9,542,369	1,370,645	
1138647	ISSUE: 912810QQ4 - US TREAS 4.375% 5/15/41 08/18/11 B 9,130,000.0000 1.1706	0	-10,687,806 *	10,687,806		
1138647	ISSUE: 912810QQ4 - US TREAS 4.375% 5/15/41 08/29/11 S 670,000.0000 1.1407	0	764,268	783,217	-18,949	
1138647	ISSUE: 912810QQ4 - US TREAS 4.375% 5/15/41 08/30/11 B 700,000.0000 1.1597	0	-811,784	811,784		
1138647	ISSUE: 912810QQ4 - US TREAS 4.375% 5/15/41 09/20/11 S 1,180,000.0000 1.2237	0	1,443,928	1,378,610	65,318	
1138647	ISSUE: 912810EW4 - US TREAS 6% 2/15/26 10/20/11 B 1,772,000.0000 1.4000	0	-2,480,807	2,480,807		
1138647	ISSUE: 912810QQ4 - US TREAS 4.375% 5/15/41 10/20/11 S 1,173,000.0000 1.2352	0	1,448,834	1,370,432	78,402	



ACCOUNT C138653

REPORTABLE TRANSACTIONS WORKSHEET

1/1/11 THROUGH 12/31/11

NCF PENSION COMBI

	DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
1138647	ISSUE: 912810QQ4 - US TREAS 4.375% 5/15/41 11/16/11 S 6,701,000.0000 1.2612			0	8,451,113 *	7,828,870	622,242
1138647	ISSUE: 912810QS0 - US TREAS 3.75% 8/15/41 11/16/11 B 7,168,000.0000 1.1373			0	-8,152,200 *	8,152,200	
	SUB-TOTAL			0	64,336,735	61,997,115	2,339,617
	GRAND TOTAL			0	64,336,735	61,997,115	2,339,617

FOOTNOTES

- * = SINGLE TRANSACTION IS 5% REPORTABLE
- B = BUY TRANSACTION
- S = SELL TRANSACTION
- R = REINVESTMENT TRANSACTION

DISCLAIMERS

THESE WORKSHEETS ARE PROVIDED TO ASSIST WITH THE PREPARATION OF IRS FORM 5500, SCHEDULE H. THE WORKSHEETS PRESENT ASSET AND TRANSACTION ACTIVITY MAPPED TO SCHEDULE H REPORTING ITEMS FROM THE ACCOUNTING SYSTEM; HOWEVER, THE WORKSHEETS HAVE NOT BEEN AUDITED AND ARE NOT CERTIFIED BY SUNTRUST. PERSONS PREPARING SCHEDULE H ARE RESPONSIBLE FOR THE ACCURACY OF INFORMATION REPORTED THEREON.



MUTUAL FUND DISCLOSURE STATEMENT

RIDGEWORTH CAPITAL MANAGEMENT, INC. AND ITS SUBSIDIARIES (COLLECTIVELY, "RIDGEWORTH") ARE AFFILIATES OF SUNTRUST BANK. RIDGEWORTH RECEIVES FEES IN EXCHANGE FOR ADMINISTRATIVE AND INVESTMENT ADVISORY SERVICES THAT IT PROVIDES TO THE RIDGEWORTH FAMILY OF MUTUAL FUNDS. FURTHERMORE, SUNTRUST BANK RECEIVES FEES IN EXCHANGE FOR ADMINISTRATIVE AND/OR INVESTMENT ADVISORY SERVICES THAT IT PROVIDES TO VARIOUS FEDERATED MONEY MARKET MUTUAL FUNDS. THESE FEES FOR SERVICES SHALL BE IN ADDITION TO, AND WILL NOT REDUCE, SUNTRUST BANK'S COMPENSATION FOR SERVING IN A FIDUCIARY OR AGENCY CAPACITY. SUCH FEES FOR SERVICES WILL NOT BE PAID BY YOUR ACCOUNT, BUT WILL BE PAID TO SUNTRUST BANK, OR ONE OF ITS AFFILIATES, BY THE MUTUAL FUND OR BY THE INVESTMENT ADVISORY COMPANY MANAGING THE MUTUAL FUND. THE MAXIMUM ANNUALIZED PERCENTAGE RATES FOR SUCH FEES FOR SERVICES ARE SET FORTH BELOW. SUCH FEES SHALL BE PAID ON A MONTHLY BASIS ON THE VALUE OF YOUR ACCOUNT ASSETS INVESTED IN EACH OF THE FUNDS LISTED BELOW. ACTUAL PERCENTAGE RATES FOR FEES MAY BE LESS DEPENDING ON WAIVERS, REIMBURSEMENTS, FEE BREAKPOINTS AND OTHER FACTORS.

FUND NAME	INVESTMENT ADVISORY FEE (%)	OTHER ADMINISTRATION FEES (%)	TOTAL FUND FEES (%) PER PROSPECTUS	(%) FEES NET OF WAIVERS (AS OF 10/31/10)
RIDGEWORTH FUND (I SHARE CLASS)				
AGGRESSIVE GROWTH STOCK FUND	1.1000	0.0996	1.1996	1.1996
EMERGING GROWTH STOCK FUND	1.1000	0.3640	1.4640	1.2689
INTERNATIONAL EQUITY 130/30 FUND	1.2500	0.1575	1.4075	1.4075
INTERNATIONAL EQUITY FUND	1.1500	0.1505	1.3005	1.3005
INTERNATIONAL EQUITY INDEX FUND	0.4909	0.1583	0.6492	0.6492
LARGE CAP CORE EQUITY FUND	0.8500	0.0898	0.9398	0.9398
LARGE CAP GROWTH STOCK FUND	0.9700	0.1049	1.0749	1.0749
LARGE CAP QUANTITATIVE EQUITY FUND	0.8500	0.3092	1.1592	0.9676
LARGE CAP VALUE EQUITY FUND	0.7691	0.0705	0.8396	0.8396
MID-CAP CORE EQUITY FUND	1.0000	0.1758	1.1758	1.1758
MID-CAP VALUE EQUITY FUND	0.9671	0.0717	1.0388	1.0388
REAL ESTATE 130/30 FUND	1.2500	0.3010	1.5510	1.4457
SELECT LARGE CAP GROWTH STOCK FUND	0.8500	0.1497	0.9997	0.9997
SMALL CAP GROWTH STOCK FUND	1.1500	0.1099	1.2599	1.2599
SMALL CAP VALUE EQUITY FUND	1.1313	0.0880	1.2193	1.2193
U.S. EQUITY 130/30 FUND	1.1000	0.4728	1.5728	1.2936
GEORGIA TAX EXEMPT BOND FUND	0.5500	0.0689	0.6189	0.6189
HIGH GRADE MUNICIPAL BOND FUND	0.5500	0.1237	0.6737	0.6482
HIGH INCOME FUND	0.6000	0.1239	0.7239	0.7239
INTERMEDIATE BOND FUND	0.2366	0.1048	0.3414	0.3414
INVESTMENT GRADE BOND FUND	0.5000	0.1180	0.6180	0.6180
INVESTMENT GRADE TAX-EXEMPT BOND FUND	0.4810	0.0838	0.5648	0.5648
LIMITED DURATION FUND	0.1000	0.1387	0.2387	0.2387
LIMITED-TERM FEDERAL MORTGAGE SECURITIES FUND	0.5000	0.3207	0.8207	0.6636
MARYLAND MUNICIPAL BOND FUND	0.5500	0.1337	0.6837	0.6837
NORTH CAROLINA TAX-EXEMPT BOND FUND	0.5500	0.0864	0.6364	0.6364
SEIX FLOATING RATE HIGH INCOME FUND	0.4282	0.1003	0.5285	0.5286
SEIX GLOBAL STRATEGY FUND	0.6892	0.1435	0.8327	0.8327
SEIX HIGH YIELD FUND	0.4253	0.0843	0.5096	0.5096
SHORT-TERM BOND FUND	0.3993	0.0866	0.4859	0.4859
SHORT-TERM U.S. TREASURY SECURITIES FUND	0.4000	0.2141	0.6141	0.5611



MUTUAL FUND DISCLOSURE STATEMENT

FUND NAME	INVESTMENT ADVISORY FEE (%)	OTHER ADMINISTRATION FEES (%)	TOTAL FUND FEES (%) PER PROSPECTUS	(%) FEES NET OF WAIVERS (AS OF 10/31/10)
RIDGEWORTH FUND (I SHARE CLASS)				
CORPORATE BOND FUND	0.4000	0.1051	0.5051	0.5051
TOTAL RETURN BOND FUND	0.2455	0.0932	0.3387	0.3387
U.S. GOVERNMENT SECURITIES FUND	0.5000	0.1515	0.6515	0.6515
U.S. GOVERNMENT SECURITIES ULTRA-SHORT BOND FUND	0.1896	0.1453	0.3349	0.3349
ULTRA-SHORT BOND FUND	0.2200	0.1339	0.3539	0.3539
VIRGINIA INTERMEDIATE MUNICIPAL BOND FUND	0.5500	0.0703	0.6203	0.6203
FEDERATED FUNDS (INSTITUTIONAL SHARE CLASS)				
PRIME OBLIGATIONS FUND	0.2000	0.3400	0.5400	0.2000
GOVERNMENT OBLIGATIONS FUND	0.2000	0.3400	0.5400	0.2000
TREASURY OBLIGATIONS FUND IS SHARE CLASS	0.2000	0.3300	0.5300	0.2000
TREASURY OBLIGATIONS FUND IC SHARE CLASS	0.2000	0.3300	0.5300	0.3000
TAX-FREE OBLIGATIONS FUND	0.2000	0.3400	0.5400	0.2100
MUNICIPAL OBLIGATIONS FUND	0.2000	0.3500	0.5500	0.2100
VIRGINIA MUNICIPAL CASH TRUST	0.4000	0.4900	0.8900	0.5000

THE FEES PAID BY THE FUNDS FOR INVESTMENT ADVISORY AND ADMINISTRATIVE SERVICES ARE DESCRIBED IN THE PROSPECTUSES AND THE STATEMENTS OF ADDITIONAL INFORMATION FOR THE FUNDS. THESE FEES ARE EXPENSES OF THE FUNDS AND ARE REFLECTED IN THE INVESTMENT RETURNS, WHICH ARE QUOTED NET OF ALL EXPENSES.



EXPLANATION OF ACCOUNT STATEMENT FEATURES

STATEMENT TERMS

MARKET VALUE SUMMARY PROVIDES THE TOTAL ACCOUNT VALUE AS OF THE DATE OF THIS STATEMENT AND COMPARES THIS VALUE TO:

- THE VALUE OF THE ACCOUNT AS OF YOUR LAST STATEMENT
- AND THE VALUE OF THE ACCOUNT AT THE BEGINNING OF THE YEAR (FOR A NEW ACCOUNT THIS WOULD BE THE DATE THE ACCOUNT WAS FUNDED).

PORTFOLIO SUMMARY COMPARES YOUR ACCOUNT'S ASSET ALLOCATION AS OF THE DATE OF THIS STATEMENT TO YOUR ASSET ALLOCATION AS OF YOUR LAST STATEMENT. INDIVIDUAL ASSETS HELD IN EACH CATEGORY ARE LISTED IN THE PORTFOLIO DETAIL SECTION.

TRANSACTION ACTIVITY SUMMARY PRESENTS A CATEGORIZED RECORD OF YOUR ACCOUNT'S TRANSACTIONS SINCE THE LAST STATEMENT PERIOD. INDIVIDUAL TRANSACTIONS FOR EACH CATEGORY ARE SHOWN IN THE ACCOUNT DETAIL SECTION.

GENERAL DATA

TRANSACTION DATES: TRANSACTION DATES REFLECT EITHER THE TRANSACTIONS' TRADE DATE OR SETTLEMENT DATE DEPENDING ON THE TYPE OF STATEMENT.

MARKET VALUES / UNIT PRICE: GENERALLY, THE VALUES OF THE SECURITIES OBTAINED FROM VARIOUS PRICING SOURCES, WHOSE APPRAISALS ARE BASED EITHER ON THE CLOSING VALUE, THE MEAN BETWEEN BID AND ASK, OR A MATRIX BASED ON INTEREST RATES FOR SIMILAR SECURITIES. WHERE VALUATIONS ARE NOT AVAILABLE FROM SERVICES, SUNTRUST USES VALUES WHICH REFLECT A BEST KNOWN ESTIMATE OF THE ASSET VALUATION. IF NO BEST KNOWN VALUE CAN BE OBTAINED, AN ASSET WILL GENERALLY BE VALUED AT \$1.00. PRICING SOURCES MAY MAKE RETROACTIVE CORRECTIONS WHICH ARE PUBLISHED AFTER WE HAVE USED THE ORIGINAL VALUE TO PRINT YOUR STATEMENT. SUNTRUST IS UNABLE TO GUARANTEE THE ACCURACY OF THE INFORMATION IN THESE COLUMNS. IN ADDITION, FOR ASSET CLASSES DEFINED AS UNIQUE OR MISCELLANEOUS, SUNTRUST HAS IMPLEMENTED PROCESSES UNDER WHICH FAIR MARKET VALUATIONS ARE EVALUATED PERIODICALLY. NO VALUE SHOULD BE CONSIDERED TO CONSTITUTE FIRM BIDS OR OFFERS AND MAY BE SUBJECT TO FLUCTUATIONS IN MARKET CONDITIONS. IF A MORE COMPREHENSIVE VALUATION IS NECESSARY, PLEASE CONTACT YOUR ACCOUNT OFFICER.

MUTUAL FUND SHARES ARE VALUED AT THE BID PRICE AS OF THE LAST DAY OF THE STATEMENT PERIOD.

TAXES: FOR TAX REPORTING PURPOSES, YOU SHOULD RELY ON THE TAX INFORMATION LETTERS, SCHEDULES K-1 OR FORMS 1099 THAT YOU WILL RECEIVE FROM US AFTER THE END OF THE YEAR.

WE WANT OUR CLIENTS TO UNDERSTAND THAT MANY INVESTMENTS AVAILABLE THROUGH SUNTRUST, INCLUDING THE RIDGEWORTH FUNDS, ARE NOT DEPOSITS AND ARE NOT INSURED OR GUARANTEED BY THE FDIC OR ANY OTHER GOVERNMENT AGENCY. THEY ARE NOT ENDORSED OR GUARANTEED BY, AND ARE NOT OBLIGATIONS OF SUNTRUST BANK, OR ANY OF ITS AFFILIATES. INVESTMENT IN THESE PRODUCTS INVOLVES RISK, INCLUDING THE POSSIBLE LOSS OF PRINCIPAL. THE RIDGEWORTH FUNDS ARE ADVISED BY AFFILIATES OF SUNTRUST BANK.



EXPLANATION OF ACCOUNT STATEMENT FEATURES

DEFINITIONS

ACCRUED INCOME: INCOME EARNED BUT NOT YET PAID.

CALLABLE: REDEEMABLE BY THE ISSUER BEFORE THE SCHEDULED MATURITY DATE.

COMMON TRUST FUND: A FUND MAINTAINED BY A BANK OR TRUST COMPANY EXCLUSIVELY FOR THE COLLECTIVE INVESTMENT OF MONEY CONTRIBUTED TO THE FUND BY CUSTOMERS OF ITS TRUST DEPARTMENT.

COST BASIS: THE ORIGINAL COST OF AN ASSET.

COUPON: THE INTEREST RATE, EXPRESSED AS A PERCENTAGE OF THE FACE AMOUNT, THAT THE ISSUER OF A BOND WILL PAY TO THE BONDHOLDER.

CUSIP NUMBER: AN ALPHA-NUMERIC CODE USED IN THE SECURITIES INDUSTRY TO IDENTIFY SPECIFIC ISSUES OF SECURITIES. SUNTRUST ALSO USES THIS FIELD TO IDENTIFY OTHER KINDS OF ASSETS WHICH ARE NOT RECOGNIZED BY THE SECURITIES INDUSTRY.

EX-DATE (EX-DIVIDEND DATE): LITERALLY "WITHOUT DIVIDEND," OR THE DATE ON WHICH A STOCK TRADES WITHOUT THE VALUE OF THE DIVIDEND BEING CONTEMPLATED IN THE PRICE.

PAR VALUE: THE FACE AMOUNT OF A BOND.

PENDING TRADE: A TRADE THAT HAS BEEN PLACED BUT NOT YET SETTLED (SEE "SETTLEMENT DATE").

PRE-REFUNDED: A BOND FOR WHICH THE ISSUER HAS RAISED THE FUNDS NECESSARY TO CALL THE BOND BY ISSUING ANOTHER BOND THAT GENERALLY PAYS A LOWER COUPON.

SETTLEMENT DATE: THE DATE BY WHICH THE PROPERTY MUST BE DELIVERED AND CASH MUST BE PAID FOR AN ASSET TRADED.

SYMBOL: THE ALPHA-NUMERIC CODE USED TO IDENTIFY THE ASSET WITHIN VARIOUS PRICING SERVICES.

TAX COST BASIS: THE ORIGINAL COST OF AN INVESTMENT, ADJUSTED FOR ANY ACTIVITY THAT IS INCORPORATED INTO THE CALCULATION OF CAPITAL GAIN OR LOSS.

TRADE DATE: THE DATE AN ASSET IS TRADED FOR LATER SETTLEMENT.

TRADE DATE ACCOUNTING: USES THE TRADE DATE AS THE DATE UPON WHICH TO INCLUDE AN ASSET OR CASH FROM A SALE IN THE CALCULATION OF MARKET VALUE.

YIELD AT MARKET: THE PERCENTAGE RETURN ON AN INVESTOR'S MONEY IN TERMS OF CURRENT PRICES CALCULATED BY DIVIDING THE ANNUAL INCOME PRODUCED BY THE INVESTMENT BY ITS CURRENT MARKET VALUE.

YIELD TO MATURITY: THE RATE OF RETURN THE INVESTOR EARNS FROM PAYMENTS OF PRINCIPAL AND INTEREST, WITH INTEREST COMPOUNDED SEMI-ANNUALLY AND ASSUMING THE BOND WILL BE HELD UNTIL MATURITY (THIS MATURITY DATE IS CHANGED AND, THEREFORE, THE CALCULATION CHANGES WHEN A BOND IS DECLARED TO BE "PRE-FUNDED").

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