



Lighting the way

SunTrust Banks, Inc.
Corporate Responsibility Report 2018





A Message from Our CEO

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When we formally articulated our purpose in 2012, we declared what we stand for as an organization: *Lighting the Way to Financial Well-Being*.

It's who we are; it defines our principles, values, and culture; it motivates our approach to banking; and it ultimately fuels our performance for all our stakeholders.

The goal is straightforward — the achievement of financial confidence for all. We want to help everyone lead more confident, financially secure lives, and we have made meaningful progress, as you will see in the following pages of our inaugural Corporate Responsibility Report.

While SunTrust has always been committed to being a responsible, sustainable business, this first report formally highlights all of our corporate responsibility endeavors. I'm honored to share how we have inspired people to take the first step toward financial confidence through the onUp Movement. More than four million people have participated in the movement during its first three years, and we are on track to surpass our goal of reaching five million in five years.

The report also reflects the positive impact we have had on our teammates, communities, and environment — all underscored by our commitment to inclusive, responsible, and ethical business practices. While there is always more work to be done, I am proud of the accomplishments we've

made and I am especially proud of our teammates who work relentlessly to put our purpose into action each day.

It's an exciting time for us at SunTrust. In February, we announced a merger of equals with BB&T. Through this combination, we will become one of the premier financial institutions in the country with 275 years of combined history serving clients and supporting communities. Together, we have an opportunity to become even more innovative and agile with the scale needed to compete and win in the rapidly evolving world of financial services. Our complementary cultures also align in purpose and mission, which will not only serve as the foundation for our new company, but also guide us as we strengthen our commitments to our stakeholders and deliver unprecedented value.

I'm energized by the opportunity to share our progress, and more importantly, to highlight what has made SunTrust a truly great and unique company. Thank you for your interest in our bank.

William H. Rogers, Jr.
Chairman and Chief Executive Officer
SunTrust Banks, Inc.





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Lighting the way to

Purpose-driven Banking



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Welcome to Our Corporate Responsibility Report

Approach to the Report

In this, our inaugural Corporate Responsibility Report, we provide an overall look at our approach to corporate responsibility and sustainability. This report covers our progress in these areas through the 2018 calendar year, with some highlights from the early part of 2019 and progress on key initiatives from prior years.

We have prepared our report with reference to the Global Reporting Initiative (GRI) Standards where possible. The GRI is a voluntary, internationally recognized framework for corporate responsibility reporting that allows organizations to measure and report their efforts in a consistent manner. Our GRI Index built upon, and was informed by, the results of our Materiality Assessment, and seeks to assess our most material environmental, social, and economic impacts and we have aligned our reporting with them.

[GRI Index](#)





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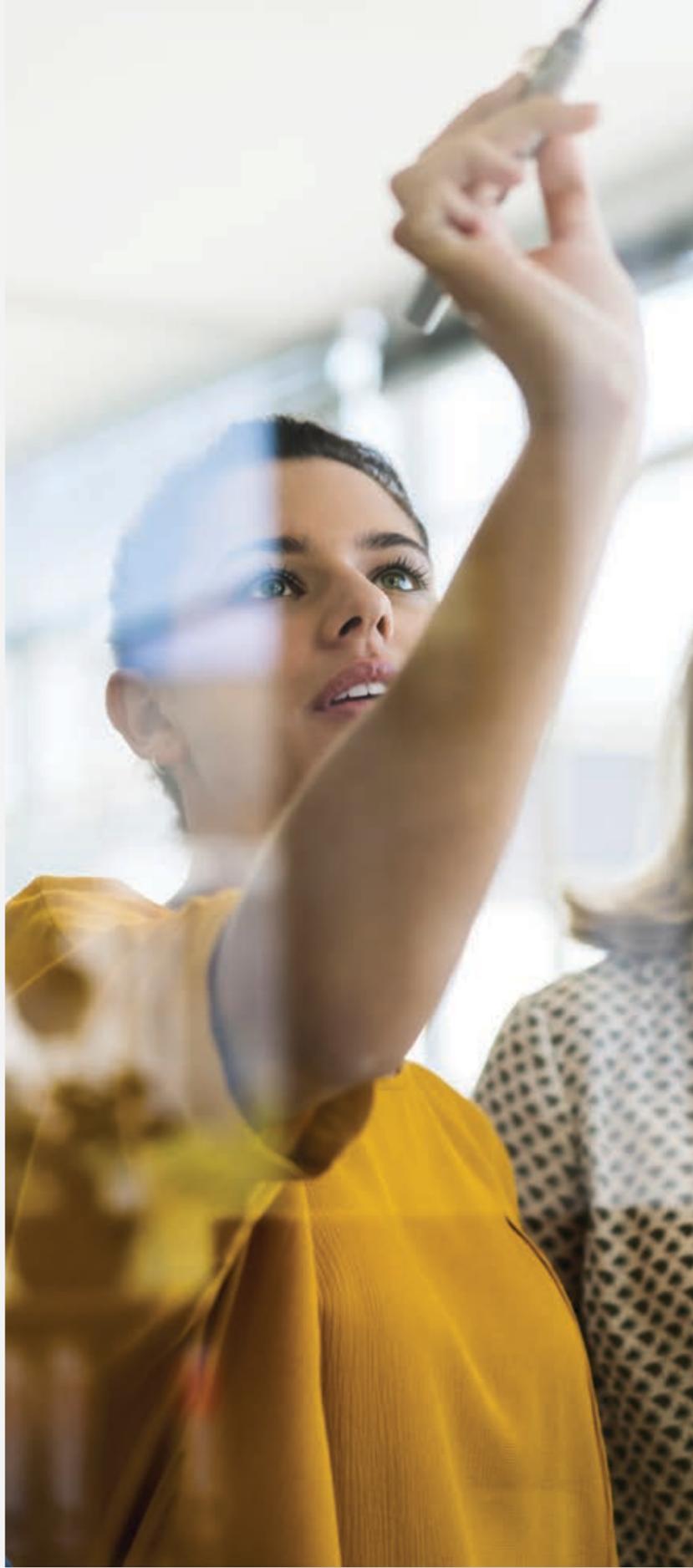
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Defining Our Material Issues

Based on GRI’s definition, materiality is at the very center of sustainability reporting and often factors into investors’ evaluations of the companies in which they invest. Companies typically start to define materiality – what is most important to them and their stakeholders – and prioritize the topics and issues on which to report by considering their main Environmental, Social, and Governance (ESG) impacts and gathering feedback through engagement with their stakeholders.

Our Materiality Assessment, conducted by an external third party, sought perspectives of both external stakeholders and SunTrust teammates. External stakeholders included community members or partners, investors and analysts, clients, and suppliers. The Materiality Assessment process was informed by accepted standards and frameworks such as: GRI, Sustainability Accounting Standards Board (SASB), and the Task Force on Climate-Related Financial Disclosures (TCFD).

The assessment included 29 material topics covering five categories:

- **Workforce**
 - Diversity and Inclusion
 - Training and Development
 - Talent Attraction and Retention
 - Equal Opportunity and Equal Pay
 - Workplace Health and Safety

- **Economic/Financial**
 - Client Services and Satisfaction
 - Financial Performance
 - Technology and Innovation
 - Global Economic Conditions
 - Data Privacy and Security
 - Cybersecurity
 - Business Continuity and Resiliency
- **Environmental**
 - Renewable Energy Financing
 - GHG Emissions in Operations
 - Energy, Water, and Waste Efficiency
 - Climate Change
- **Social**
 - Community Involvement and Volunteerism
 - Community Development and Investment
 - Wealth and Income Equality
 - Financial Inclusion – Access to Banking
 - Consumer Financial Well-Being
 - Responsible and Diverse Sourcing
- **Governance**
 - Purpose-Driven and Ethical Conduct
 - Human Rights
 - Enterprise Risk Management
 - ESG Integration into Financial and Risk Analysis
 - Product and Service Labeling and Pricing
 - Board Diversity
 - Legislative, Lobbying, and Regulatory Environment

An outside partner engaged with SunTrust stakeholders to glean the material topics that were most important to them and to the business of SunTrust.



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IMPORTANCE TO STAKEHOLDERS



IMPORTANCE TO BUSINESS OUTCOMES

Materiality Matrix

KEY:
 ECONOMIC/FINANCIAL/CLIENT
 ENVIRONMENTAL
 SOCIAL
 WORKFORCE
 GOVERNANCE



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Emerging Trends Within Our Industry

The results of our Materiality Assessment affirmed that our areas of focus align with key issues of importance for our stakeholders. These areas include cybersecurity, data privacy and security, diversity and inclusion, technology and innovation, and purpose-driven and ethical conduct. All of these topic areas rank within the upper third of SunTrust material issues.

Engaging with Stakeholders

This report is informed by engagement with stakeholders both within and outside of SunTrust to identify the topics that are the most important to SunTrust and to our stakeholders, to inform our strategy, and to lay the foundation for future reporting. We used research on our sector, peer benchmarking, and an internal process with key leaders to guide our assessment of key topics covered in the report.

We continue to engage with all our stakeholders – as well as with our industry as a whole – to update our strategy and ensure that our focus areas remain appropriately aligned.

[Stakeholder Engagement Graphic](#)



Our Guiding Principles

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Everything we do is guided by a set of four principles that define our culture and our character: *Client First, One Team, Executional Excellence, and Profitable Growth*. These principles are the standard by which we establish policies and practices, and the basis against which our conduct and actions are measured. They are the strength of our business and the heart of SunTrust.

Our Values

Each day as we go about our work, our behaviors are driven by a shared set of values. They define how we conduct ourselves in every interaction we have — with each other and with our clients.

Our Culture

Purpose, performance, teamwork, trust, and a client-first mindset unite to create the unique culture that is SunTrust. We strive to create an environment where all teammates feel empowered to do their best work and give back in meaningful ways to our clients, communities, and company.

Our Purpose

At SunTrust, our purpose of *Lighting the Way to Financial Well-Being* is at the cornerstone of everything we do. Everyone can achieve financial confidence — and it’s our job to help them find it. We know that getting on the right path

can be a challenge for many, so that’s why we launched The onUp Movement. Our goal is to help everyone take steps onward and upward toward their dreams. That way, they can focus less on the “what ifs” in life and more on “what’s next.”

To date, we’ve helped more than four million people find the right tools, resources, and motivation on their journey to financial confidence.

Purpose Into Action Over Time

The following pages outline the evolution of our purpose and how we have helped our teammates, clients, and over four million people unite around taking the first step toward the achievement of financial confidence.

Starting with Teammates

When SunTrust formally declared its purpose of *Lighting the Way to Financial Well-Being* in 2012, we strived to make this purpose firmly embedded in all that we do — from the benefits we provide to our teammates, to the way we serve our clients, to the time we spend in our communities. However, we knew that for our teammates to deliver financial well-being to others, they first had to feel financially confident themselves. As a result, we began bringing our purpose to life internally first, focusing on the financial well-being of our teammates. Helping them feel more confident

and in control of their finances empowered them to help us build the foundation for our culture.

Our first steps began with our Purpose Ambassador program and the launch of an internal financial wellness program, Momentum onUp for Teammates.

Purpose Ambassador Program: A Grassroots Mission

Purpose Ambassadors are a select group of highly engaged teammates who are passionate about *Lighting the Way to Financial Well-Being* and advancing The onUp Movement. They lead by example, motivate others, and speak with confidence about the difference onUp makes in people’s lives.

When the Purpose Ambassador program was launched, we selected 100 inspiring teammates to help lead us forward. Since then, the annual class of ambassadors has grown to more than 500 teammates from all businesses and functions across the company. Purpose Ambassadors have become the grassroots purpose culture engines of SunTrust, continuing to integrate and amplify our message both internally and externally. They lead with confidence and start money conversations wherever they are while helping spread The onUp Movement in our communities.





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Momentum onUp: Helping Our Teammates Gain Financial Confidence

Building on the notion that *Lighting the Way* starts at home, we launched Momentum onUp for Teammates in 2015. This program includes a financial education curriculum that equips participants with the tools and guidance they need for financial success. Because the curriculum is based on the individual’s personal values, it’s relevant to everyone, regardless of where they are on their financial journey.

Each program component focuses on a major subject area of personal finance: Emergency Savings, Budgeting, Debt and Credit Score, Insurance and Estate Planning, Investing and Retirement, Home Ownership, Career Development, and Charitable Giving. Momentum onUp uses interactive experiences, videos, modules, activities, infographics, articles, and calculators to keep users engaged and inspired. It also provides strategies to incorporate what they’ve learned into their day-to-day lives and financial routines.

We saw great results from the start – those who graduated made progress toward their goals and reported feeling less financial stress. To encourage participation, SunTrust also created a financial wellness dollars incentive of up to \$1,000 to help teammates build their emergency savings.

Recognizing that financial confidence is not a one-time event, we launched a financial check-in module for Momentum onUp graduates in 2018. The check-in is a short module that offers recommendations based on information teammates provide about recent key life events and

potential financial stressors. This is another way we continue to look for opportunities to advance teammate financial well-being and keep the financial conversation going.

The onUp Movement: Spreading Our Purpose

In 2016, we launched The onUp Movement, our purpose in action and external rallying cry to inspire everyone to take the first step toward financial confidence.

Over the last three years, we have built a valuable resource center at onUp.com where we continue to add new tools, articles, and calculators for anyone’s use – not just SunTrust clients. onUp.com is designed to educate and equip people to manage their money based on what’s important to them, just as we did with Momentum onUp.

In 2017, we added to the experience with the onUp Challenge. Through the challenge, finances are turned into an online adventure, providing a fun, informative way for players to make real progress toward their financial goals.

The onUp Movement continues to identify and build programs that help people and businesses learn about, plan for, and manage the circumstances that affect their financial well-being, all while establishing key partnerships with companies (including nonprofits) to reach more people and businesses with our message.

We have been inspired by how eager people are to get involved in the conversation about money and to learn from the real-world information onUp provides. We began onUp with a goal of reaching five million participants in five years, and we are on track to surpass that goal.



4MM+

onUp participants in three years

~18,000

active teammates participate in Momentum onUp

70%

of graduates say they’re better prepared to handle an unexpected financial event

SunTrust has invested more than

\$18MM

back to teammates’ emergency savings for completing Momentum onUp



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Expanding Momentum onUp for Clients

The results of Momentum onUp for Teammates were so compelling that we knew we had a real opportunity to help even more people. In speaking with our business clients, we learned financial wellness was also an important way for them to attract and retain top talent. So in 2017, we launched Momentum onUp for Clients. This leading workplace financial wellness solution — delivered at cost — leverages the program built for SunTrust teammates to help employees of our client companies establish financial goals according to their values.

As of the end of 2018, more than 150 companies and 54,000 of their employees were participating nationwide, with many of them following the SunTrust model of offering a cash incentive to jump-start employee emergency savings funds.

In its third year, the Momentum onUp program now goes beyond just our teammates and clients to include our suppliers and nonprofit partners. We are committed to continuing to grow the offering and added new features in 2018 to expand engagement with participants' families.

150+ 54K

As of the end of 2018, more than 150 companies and 54,000 of their employees participated in Momentum onUp nationwide

99.5%

Percentage of participants who would recommend Momentum onUp to others



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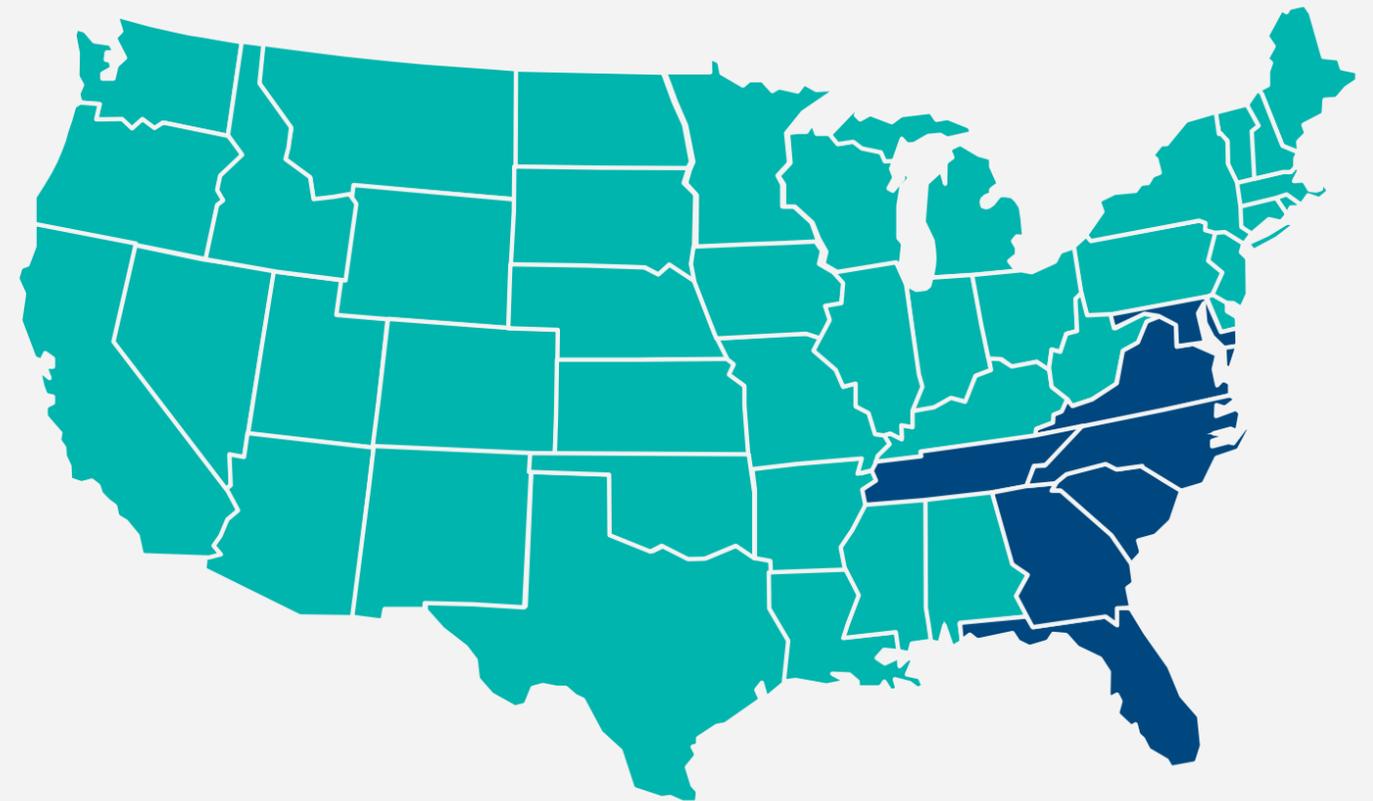
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SunTrust Banks, Inc. is a purpose-driven company dedicated to *Lighting the Way to Financial Well-Being* for the people, businesses, and communities it serves. SunTrust leads onUp, a national movement inspiring Americans to build financial confidence. Headquartered in Atlanta, the company has two business segments: Consumer and Wholesale.

Our flagship subsidiary, SunTrust Bank, operates an extensive branch and ATM network throughout the high-growth Southeast and Mid-Atlantic states, along with 24-hour digital access. Certain business lines serve consumer, commercial, corporate, and institutional clients nationally.

As of December 31, 2018, SunTrust had total assets of \$216 billion and total deposits of \$163 billion. The company provides deposit, credit, trust, investment, mortgage, asset management, securities brokerage, and capital market services.



\$216B

total assets as of December 31, 2018

\$163B

total deposits as of December 31, 2018

\$152B

loans as of December 31, 2018

1,218

full-service bank branches as of December 2018

23,499

Total employees as of December 31, 2018

28%

EPS Growth in 2018



National Businesses

- › Corporate & Investment Banking
- › Commercial Real Estate
- › Consumer Lending (LightStream, third-party partnerships)
- › Specialty Private Wealth Management
- › Correspondent Mortgage

Regional Businesses

- › Commercial Banking (growing national presence)
- › Consumer Banking (branch-based)
- › Consumer Lending (HELOC, credit card)
- › Private Wealth Management (growing national presence)
- › Retail Mortgage



Financial Highlights

(Dollars in millions and shares in thousands, except per share data)

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Year Ended December 31	2018	2017	2016
For the Year			
Net income	\$2,775	\$2,273	\$1,878
Net income available to common shareholders	2,668	2,179	1,811
Total revenue	9,213	8,987	8,604
Total revenue-fully taxable-equivalent ("FTE") ^{1,2}	9,301	9,132	8,742
Noninterest expense	5,673	5,764	5,468
Per Common Share			
Net income — diluted	\$5.74	\$4.47	\$3.60
Dividends declared	1.80	1.32	1.00
Common stock closing price (NYSE trading symbol "STI")	50.44	64.59	54.85
Book value	49.57	47.94	45.38
Tangible book value ¹	35.73	34.82	32.95

Year Ended December 31	2018	2017	2016
Financial Ratios			
Return on average total assets	1.34%	1.11%	0.94%
Return on average common shareholders' equity	12.13	9.72	7.97
Return on average tangible common shareholders' equity ¹	16.89	13.39	10.91
Net interest margin	3.22	3.06	2.92
Net interest margin-FTE ^{1,2}	3.26	3.14	3.00
Efficiency ratio	61.58	64.14	63.55
Tangible efficiency ratio-FTE ^{1,2}	60.21	62.30	61.99
Adjusted tangible efficiency ratio-FTE ^{1,2}	59.56	61.04	61.99
CET1 (Basel III)	9.21	9.74	9.59

At December 31	2018	2017	2016
Total assets	\$215,543	\$205,962	\$204,875
LHFI	151,839	143,181	143,298
Deposits	162,589	160,780	160,398
Total shareholders' equity	24,280	25,154	23,618
Common shares outstanding	446,888	470,931	491,188
Full-time equivalent employees	22,899	23,785	24,375

¹ See Table 29 in Item 7 (MD&A) of the Company's 2018 Annual Report on Form 10-K for a reconciliation of non-U.S. GAAP measures and additional information.

² The Company presents Total revenue-FTE, Net interest margin-FTE, Tangible efficiency ratio-FTE, and Adjusted tangible efficiency ratio-FTE on a fully taxable-equivalent (FTE) basis. The FTE basis adjusts for the tax-favored status of net interest income from certain loans and investments using a federal tax rate of 21% for all periods beginning on or after January 1, 2018 and 35% for all periods prior to January 1, 2018, as well as state income taxes, where applicable, to increase tax-exempt interest income to a taxable-equivalent basis. The Company believes the FTE basis is the preferred industry measurement basis for these measures and that it enhances comparability of net interest income arising from taxable and tax-exempt sources. Total revenue-FTE is calculated as Net interest income-FTE plus Noninterest income. Net interest margin-FTE is calculated by dividing annualized Net interest income-FTE by average Total earning assets.



Corporate Structure, Products, and Services

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How Our Company Is Structured

SunTrust delivers a full suite of products and financial services to serve the needs of our consumer, business, corporate, and institutional clients. Our businesses are organized into two segments: Consumer, which includes Private Wealth Management and Mortgage, and Wholesale.

Consumer Segment brings together the resources of the company to provide clear and unbiased financial guidance to consumer and small business clients in the Southeast, Mid-Atlantic, and select national markets. Services are provided through an extensive network of traditional and in-store retail branches, ATMs, digital and online channels, and telephone contact centers. Financial products and services offered include deposits, investments, mortgages, home equity loans, auto loans, student loans, credit cards, consumer loans, and Private Wealth Management.

Wholesale Segment focuses on helping businesses across the country by delivering a comprehensive suite of financial services including lending, liquidity management, treasury and payments, M&A advisory and capital raising solutions. Leading industry and product specialists work seamlessly as One Team to provide tailored solutions to meet our clients' evolving needs. Wholesale's business units include Corporate & Investment Banking (SunTrust Robinson Humphrey), Commercial and Business Banking, Commercial Real Estate, and Treasury & Payment Solutions.

2018 Consumer Highlights

-  Launched new Digital Client Portal in Private Wealth Management, delivering access to banking, investment, planning, and education tools in a single client-friendly dashboard
-  Provided free identity theft protection for all consumer clients
-  Introduced SmartGUIDE, our new digital mortgage application, which can be completed in half the time of a traditional mortgage application
-  Introduced extended terms for the LightStream Home Improvement loan for \$25,000 to \$100,000
-  Continued PWM expansion to Ohio and California
-  Modernized branch network with updated technology and design
-  Helped more than 60,000 clients get into new homes and more than 22,000 clients refinance

2018 Wholesale Highlights

-  National expansion of Aging Services Vertical in Commercial Banking
-  Commercial Banking expansion to Houston, following expansion in 2017 to Dallas-Fort Worth, Cincinnati, and Cleveland
-  Added new Commercial Real Estate capabilities to support clients through full life cycle of a project, not just construction phase
-  Capital markets income from non-corporate & investment banking clients grew by 49% – good proof of our continued success in offering a broader set of solutions to our Commercial Banking, Commercial Real Estate, and Private Wealth Management Clients
-  Grew left lead relationships by 11% – evidence of our continued success in deepening client relationships



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2018 Technology Accomplishments

- Introduced a new digital mortgage application, SmartGUIDE, which takes about half as much time to complete as a traditional mortgage application
- Continued to increase functionality within our mobile app — 90% of consumer products can now be opened on a mobile device
- Created a new Digital Client Portal for our private wealth clients
- Enhanced our treasury management platform, SunView, by adding new capabilities to help corporate clients manage their payables and receivables
- Made ongoing enhancements to our payments platform and saw a 300% increase in P2P payments volume
- Assembled approximately 75 agile delivery teams
- Continued our migration to the cloud, a fundamental driver of improving and modernizing our architecture

Our Clients, Our Focus

Building Financial Confidence by Making Banking Easier for Our Clients

At SunTrust, we never stop working to improve the client experience. Here are some of the ways we do just that.

Meeting Clients Where They Are: Our goal is to invest in digital platforms that enable clients to do business when, where, and how they choose. We want to put more capabilities at our clients' fingertips to provide a superior, differentiated experience.

Leveraging Partnerships: We connect SunTrust to the broader financial services ecosystem. By leveraging partnerships, we can expand our products, solutions, and capabilities beyond traditional banking channels while connecting to our purpose.

Staying Ahead of Risks: We leverage technology as a defense to provide cybersecurity and to ensure a continual focus on cybersecurity to protect our clients' information.

Becoming More Agile: Change is constant; continuous improvement is a must. Across the company, we are focused on creating cross-functional agile delivery teams. This allows us to create, deploy, and enhance client-centric solutions — such as technology and digital enhancements — better, faster, and more frequently.

Designing for the Future: We anticipate and exceed future client expectations to provide exceptional client experiences. We listen to our clients, understand their needs and priorities, and work to design experiences they value.





Pursuing the Highest Standards of Corporate Governance

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SunTrust, through its Board of Directors and management, has long sought to meet the highest standards of corporate governance. To that end, we have developed policies to help guide the Board and management while ensuring that SunTrust is managed in the best interests of our shareholders and that our business practices conform to the uppermost standards of integrity.

The Governance and Nominating Committee takes a leadership role in shaping our corporate governance and corporate responsibility efforts. The Committee oversees the corporate responsibility initiatives of the company and receives reports from the Director of Corporate Responsibility and others with respect to such efforts.

Board Committee Structure

The Board has created certain standing and ad hoc committees. These committees allow regular monitoring and deeper analysis of various matters. The committee structure also allows committees to be comprised exclusively of independent directors to address certain matters. Because of the complexity of our business and the depth and scope of matters reviewed by our Board, much of the Board’s work is delegated to its committees and then reported to and discussed with the full Board.

SunTrust Board Committees





Board Skills and Diversity

Our Directors bring relevant skills and an effective mix of diversity and experience to the boardroom.

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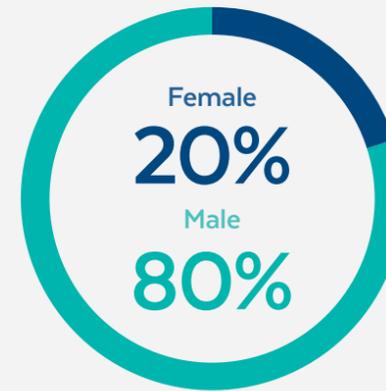
Average Tenure*



Average Age*



Gender Diversity**



Independent Directors**



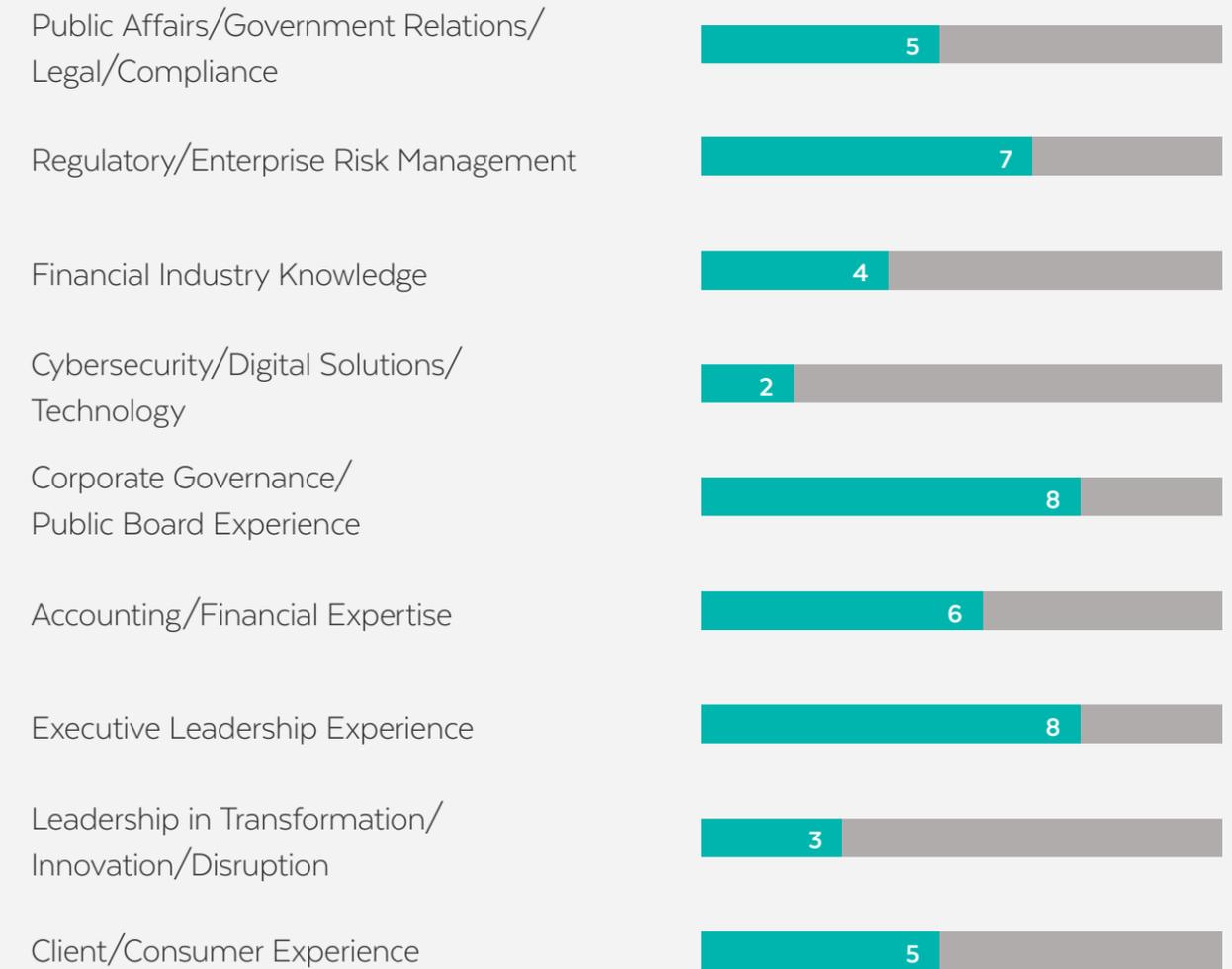
New Directors in Last Five Years*



*as of March 8, 2019

**as of April 23, 2019

Summary of Board Core Competencies



■ Number of Board Members



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Meetings of the Board of Directors

Our interactive and involved Board of Directors convenes for regular meetings at least quarterly, with the committees meeting numerous times throughout the year at both standing and ad hoc meetings.

Corporate Governance

We include our independence standards in our Corporate Governance Guidelines. The Board has determined that all our directors are independent, with the exception of our Chairman and CEO Bill Rogers.

Director Compensation

The Governance and Nominating Committee determines the amount and form of director compensation. With the assistance of an independent compensation consultant, the committee conducts an annual evaluation of our director compensation program based on a review of market and peer group practices.

Governance Documents

Click on the relevant link to download the current version of our key governance documents.

[Board of Directors](#)

View a list of the SunTrust Board of Directors.

[Management Team](#)

View details on the SunTrust management team.

[Corporate Governance Documents](#)

Access SunTrust corporate bylaws and other corporate governance documents including Corporate Governance Guidelines, Employee Code of Conduct, and Charters of our Board committees.

The Governance and Nominating Committee of the Board of Directors oversees Corporate Responsibility at SunTrust. As a best practice, SunTrust created a steering group comprised of leaders from key Corporate Responsibility focus areas to periodically review Corporate Responsibility initiatives and reporting. Additionally the Corporate Responsibility group periodically engages with the Enterprise Business Practices Committee, which is responsible for review of Environmental, Social, and Humanitarian issues related to business practices.



Lighting the way as
One Team

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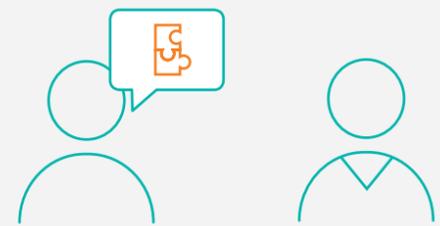
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SunTrust teammates from left to right: Bruce McCleary, Jason Jeffries, Julie Stall, Adrienia Cook



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The SunTrust Team

SunTrust is a purpose-driven organization dedicated to *Lighting the Way to Financial Well-Being*.

This purpose is clearly articulated on our Flag — boldly stating why we are here, how we work together, and what we stand for as an organization.

So what does it mean to be a part of our team? Ask any one of over 23,400 SunTrust teammates, and you'll come across common themes — being passionate about making a difference; putting the client first; collaborating as One Team; and relentlessly focusing on helping people, businesses, and communities achieve financial confidence.

These are just a few of the many reasons we believe our teammates are among the best in banking, and why we offer industry-leading benefits, competitive compensation, and extensive learning and development programs to attract and retain the most talented people for our clients.





Engaging Our Teammates

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When our teammates feel supported, our clients benefit. We've seen firsthand how an engaged workforce makes a greater impact on our business — leading to higher productivity, increased loyalty and retention, and ultimately, profitable growth.

In fact, we believe engagement is where maximum job satisfaction and maximum job contribution intersect. Our **teammate engagement survey** results are proof — since 2009, we've seen our scores steadily increase. Over the last three years, participation rate exceeded 90%, approaching the results for the most engaged companies globally. And in 2018, our overall participation rate was 92%, reaffirming the importance of listening to and acting on teammate feedback.

Here are a few ways how we ensure we're always plugged in to what's on our teammates' minds:

Bright Ideas: This informal online teammate community allows members to share feedback, brainstorm ideas, and interact on topics that are timely and relevant. The format is designed to make teammates feel comfortable being candid with each other, and their feedback provides great insights that help influence programs and benefits.

Engagement Champions: A diverse representation of five generations in our workforce, this group of 300 teammates collaborates within their teams to solicit input on how we can improve the teammate experience. They participate in engagement activities, share career development resources, report concerns, and act as a voice for all of our teammates.



SunTrust teammate, Lisa Ashby

Creating Great Days at Work

When Lisa Ashby joined SunTrust in 2012 as a fiduciary investment executive, she brought with her not only her extensive experience in financial services, but also her passion around teammate engagement and purpose. Lisa has given extensive time to our engagement efforts by volunteering as an inaugural Engagement Champion, serving as a local market inclusion champion for Atlanta, and supporting the leaders of the African American Teammate network.

Lisa has also been a SunTrust Purpose Ambassador for several years and has focused on sharing our purpose externally at conferences such as Sistertalk in Atlanta, which in 2018 attracted more than 2,000 attendees from diverse backgrounds. She was recognized in 2017 as one of the Most Powerful and Influential Women Award Recipients by the Georgia Diversity Council.



2018 Teammate Engagement Survey results

79.4%

Overall Favorability

92%

Teammate Participation



Teammate Well-Being

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Purpose is at the center of all we do, so it's no surprise that we seek to develop best-in-class benefit programs that ensure our teammates' overall health and well-being. When our teammates shared they wanted more balance, support, and flexibility, we listened. Feedback from a 2017 Rewards and Well-Being Survey informed several new 2018 benefits, including vacation carryover, flexible work arrangements, and increased mental health resources.

SunTrust Benefits

Our teammates work hard to take care of our clients, so it's our job to take care of them. We view well-being holistically, so our benefits are designed to help teammates focus on securing their physical, mental, and financial well-being – in the office, at home, and during time spent with their families, friends, and communities.

Physical and Mental Well-Being Benefits

Medical, Dental, Vision Care Plans

Health Savings Account

Flexible Spending Account

Sick Leave Program

Infertility Benefits

Onsite Clinics

SunFit Centers

Fitbit Device Credits

Gym Discounts and Company-wide Fitness Challenges

Custom Care Management Services

Voluntary Accidental Death & Dismemberment Insurance

Voluntary Hospital Indemnity Plan & Critical Illness

Parental leave program; 16 weeks for birth moms and 6 weeks for fathers, partners, and adoptive parents

Guidance Resources, a confidential Employee Assistance Program

Mental Health services offered through health coverage

RedBrick Health tools to help develop and reinforce healthy habits and manage stress, including access to health coaches

Financial Well-Being Benefits

401(k) Plan with 6% Company Match

Basic Life Insurance

Teammate Banking Benefits

Momentum onUp Financial Wellness Program

Clearpoint Financial Coaching

Group Universal Life Insurance

Health Reimbursement Account (HRA)

Adoption Benefits

Tuition Assistance Program

Long- and Short-Term Disability Insurance

Sparkfly Teammate Discounts

Paid Vacation Days

Holiday Pay





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Day of Purpose

Financial confidence starts at home. Each year, we give our teammates an extra paid day off to take care of their personal finances. Here are some ways teammates use their Day of Purpose:

- Create a household budget
- Review credit reports and take steps to improve scores
- Meet with a Clearpoint financial coach
- Prepare income tax returns for themselves or a family member
- Meet with an advisor to organize finances and establish new financial plans



SunTrust teammates love our Momentum onUp program:

66%

of program graduates feel less financial stress

84%

of program graduates are making progress on their financial goals

55%

of program graduates say they sleep better at night

74%

of program graduates reported they feel confident they'll have enough money to live comfortably through retirement years

SunTrust has invested more than

\$18MM

back to teammates' emergency savings for completing Momentum onUp



Acquiring and Developing Top Talent

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Our purpose is our competitive advantage, and we're always seeking to find the best and the brightest to help us *Light the Way to Financial Well-Being*. We recruit candidates with not only the diverse skill sets and talents needed to meet the ever-changing needs of our industry, but also people who are as passionate about purpose as we are. We believe our culture, with a foundation built upon our purpose, sets us apart in our ability to attract, engage, and retain the top teammates who deliver the best of SunTrust to our clients every day.

Modernizing Recruitment

How do we find the very best? We make it easy for candidates to connect with us. Modernizing the candidate experience makes the recruitment process more efficient for everyone. We are always reviewing new technology to continue offering a best-in-class candidate experience. Here are a few of the ways we currently connect with potential teammates:

SunTrust Career Site

Mobile-enabled SunTrust career site that's fully integrated with the most popular professional networking sites.

Virtual Career Fairs

Candidates can engage and attend career fairs through our online technology platform.

Video Interviews

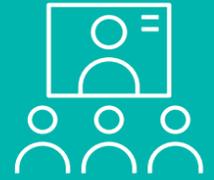
Electronic platform for live or on-demand virtual interviews, enabling candidates to complete interviews when it's most convenient.

Promoting Inclusion

SunTrust understands the need to identify, hire, develop, and retain a skilled and diverse multigenerational workforce. Our executive leadership team is committed to having diverse representation at all levels of the organization to ensure that our teams reflect the communities and clients we serve. We seek to hire talented people who have served in the military, are living with a disability, and who represent different genders, races, sexual orientation, and ethnic backgrounds, while striving to create an inclusive environment where teammates learn from and leverage strengths across generations.

Recruiting the Talent of Tomorrow

SunTrust is committed to recruiting the best early talent and we do so by engaging with many different universities across our markets. In addition to traditional campus efforts, we seek out candidates from various backgrounds through diversity events and key sponsorships of such events. In 2018, as part of our University Relations recruiting efforts, we attended 14 diversity events throughout the Southeast.



Diversity Leadership Summit

In 2018, we hosted our annual SunTrust Diversity Leadership Summit. This event provides college freshmen and sophomores of diverse backgrounds an introduction to the financial services industry, with a focus on networking, engagement, and inclusion in the workplace.

This unique leadership conference gives participants the chance to explore the wide variety of career opportunities within our organization through programming such as speaker presentations, roundtable discussions, panels, and networking with SunTrust teammates.





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Learning and Development

At SunTrust, learning and development starts on day one. Teammates own their development, and managers enable their growth. Throughout their career at the company, we provide continuous training, professional development, and career path resources to help our teammates reach their fullest potential.

Our training can be accessed online, in person, at work, or at home – whatever works best for the teammate.

There are certain courses required annually, and other options teammates can take based on their personal career interests and goals.



Enterprisewide Annual Training Requirements

Below is the list of current required compliance activities that are considered baseline compliance training requirements:

- Anti-Money Laundering
- Code of Conduct
- Speak Up! Attestation
- AWARE – Information Security Course
- Managing Complaints
- Community Reinvestment Act
- Enterprise Risk Management
- Corporate Records Management

35

Average number of training hours per teammate in 2018





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Teammate Learning Week Results:

15,608
enrollments

150+
sessions held

26%
of teammates enrolled in sessions
during Teammate Learning Week

Teammate Learning Week

Each year, we dedicate an entire week to teammate learning – in addition to the opportunities we offer throughout the year.

We encourage teammates across the company to devote at least an hour during this week to personal development through virtual and in-person sessions led by internal leaders and external experts.

In 2018, we offered teammates courses across four content categories focusing on developing the whole individual, including business & technology, leadership, engagement & well-being, and professional development. Within the first three years of this initiative, enrollments have tripled.

Early Career Development

Our commitment to teammate learning and development is evidenced by our nine Early Career Talent Programs, which help high potential talent gain the exposure and knowledge they need to boost their careers. Teammates in these programs typically take advantage of one- to two-year full-time rotational opportunities in various business units and functions across the company. Many teammates also make their way to SunTrust through internship programs that provide vehicles to attract strong talent at graduation.

Early Career programs feature:

- On-the-job learning experiences that expose teammates to all sides of the business
- Core and functional training required to meet the future needs of the company
- Real-time opportunities to work as One Team to serve our clients

Ongoing Career Resources

Continuous development is a journey. We provide numerous resources to help teammates take action on their goals, including:

- A **myCareer website** for career and development planning
- **Career Assessment Tools** to give insights on personality traits that correlate to career paths
- **Career Coaches** to provide objective opinions and personalized guidance
- **Development Planning Tools** to help teammates assess where they are today and where they want to be
- A partnership with **LinkedIn Learning** to provide access to thousands of online professional and personal development courses to enhance our teammates' skill sets
- Access to **Harvard ManageMentor**, an on-demand leadership and management program



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SunTrust teammates from left to right: Jacky Cheng, Sabahat Jindani, Alberto Figueroa, Kimberly Dawkins, Alex Nunner

Leadership Development

SunTrust has a series of leadership programs to challenge and grow leaders at all levels across the bank:

The SunTrust Leadership Experience (SLX and SLXII):

An interactive two-day introduction to purpose-driven leadership that focuses on what it means to lead at SunTrust. The experience includes an activity-driven workshop that immerses teammates in the Situational Leadership® model. SLX II expands on the model with an interactive workshop focused on coaching.

Leader Academy: A 16-week virtual, cohort-based leadership program developed in partnership with Harvard Business Publishing for teammates at the beginning of their leadership journey. Foundational leadership topics covered range from building trust and credibility to decision-making.

Insights Program: A 12-month accelerated leadership development program that increases participants' skills and effectiveness as future leaders at SunTrust. This intensive development experience is crafted for those with a strong trajectory for higher-level, cross-organizational leadership.

Leadership Development Program: An exclusive five-day program designed to establish a clear understanding of our SunTrust purpose and strategy, leading others through transformational change, developing talent, enhancing interpersonal effectiveness, managing team effectiveness, and fostering trust as a leader.

Advanced Leadership Program: A prestigious residential development program in partnership with Emory University's Goizueta Business School for Executive Education. It is a major investment in select senior leaders to advance their growth as SunTrust executives.



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Recognizing Teammates



The Performance Excellence Awards (PEA) are our way of formally recognizing the exceptional contributions of teammates who go above and beyond to deliver on our Purpose, our Brand, and our Performance Promise. Our company-wide program recognizes the outstanding performance of teammates in both client-facing and client support roles who demonstrate extraordinary achievements in support of our guiding principles.

Teammates who achieve Platinum level receive a three-day trip to a unique destination with a guest. There, they have the opportunity to attend special events, hear from guest speakers, participate in daily activities, and connect with executives — all designed to reward them for their outstanding efforts.



SunTrust teammate, Angel Lovechio

Accessing Degree Options

Through our partnership with Bellevue University, teammates can take advantage of a broad offering of degree programs — all of which are accessible, affordable, and relevant to their career goals. For example, PATHways is a learning program that leads to a degree in Professional Banking Operations & Leadership (PBOL). More than 100 teammates have taken advantage of this offering to date.

Investing in the Next Generation

The SunTrust Foundation funds a scholarship program in honor of Jim Wells, former SunTrust CEO, and his wife, Jane, to assist eligible teammates' children who plan to enroll in full-time undergraduate study at an accredited college, university, or vocational/technical school.

Tuition Assistance Program (TAP)

Many teammates are interested in pursuing advanced degrees or completing their education while continuing to service our clients. Through our Tuition Assistance Program, teammates are eligible to receive financial assistance from SunTrust to help with the rising costs of tuition, fees, and books.



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2,900+

teammates completed unconscious bias training over a three-year period

1,600+

leaders participated in one of 87 unconscious bias workshops in 2018

4,000+

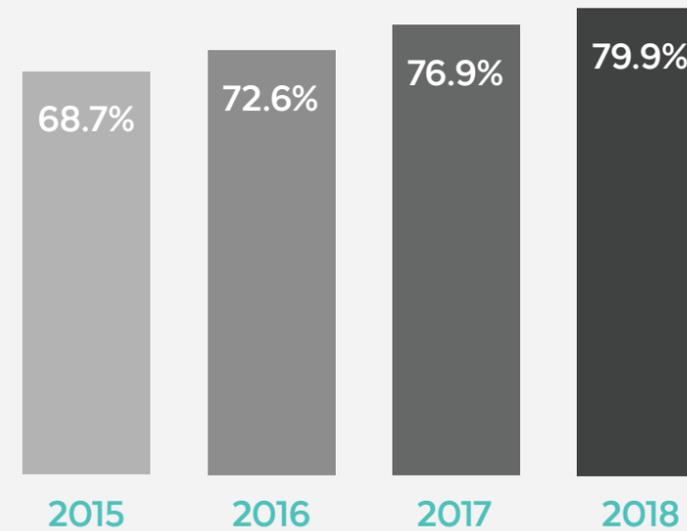
teammates participated in our inaugural Day of Understanding diversity and inclusion event

Diversity and Inclusion at SunTrust

Our aspiration for inclusion at SunTrust is as simple as it is powerful: We aspire to be a magnet for talent, innovation, and financial well-being through deliberate and inclusive connections with our teammates, communities, and clients.

We strive to ensure our five generations of teammates feel valued, connected, and inspired to live our purpose. People of every race, nationality, culture, gender, age, identity, and sexual preference are welcome at SunTrust, resulting in a highly collaborative workforce.

Percentage of teammates who agree that SunTrust has an inclusive culture



More teammates agree “SunTrust has an inclusive culture”

We’re proud that more and more teammates believe we have an inclusive culture, and we continue to take steps to advance diversity and inclusion in the workplace:

In 2018, we named a **Chief Inclusion Officer, Wendy McSweeney**, who is also a member of our Operating Council.

We maintain eight **Teammate Networks (TMNs)** to build awareness and appreciation for different cultures, backgrounds, and perspectives, each led by an Executive Council member. Thousands of teammates participate.

We require managers to take a four-hour workshop titled **Understanding and Mitigating Unconscious Bias**, and we offer the training to all teammates. We also provide related programs and webcasts through our Learning and Development team.

We hosted workshops as part of our **Day of Understanding**, the largest conversation about diversity and inclusion in the business community and beyond. In December 2018, SunTrust was proud to be one of the more than 150 companies who came together to host a day of candid conversations surrounding race, gender, and age. This workshop was designed to create understanding, further embrace differences, build awareness around unconscious bias, and foster more inclusive cultures inside and outside of the bank. Over the course of the two-day event, nearly 4,300 teammates participated.



Working, Growing, and Partnering Inclusively

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There are three key ways SunTrust infuses inclusion into our culture.

Working Inclusively: The first step to working inclusively is to help our teammates understand what inclusion is and why it's important. We offer a variety of ways teammates can learn how they contribute to creating inclusive experiences and environments.

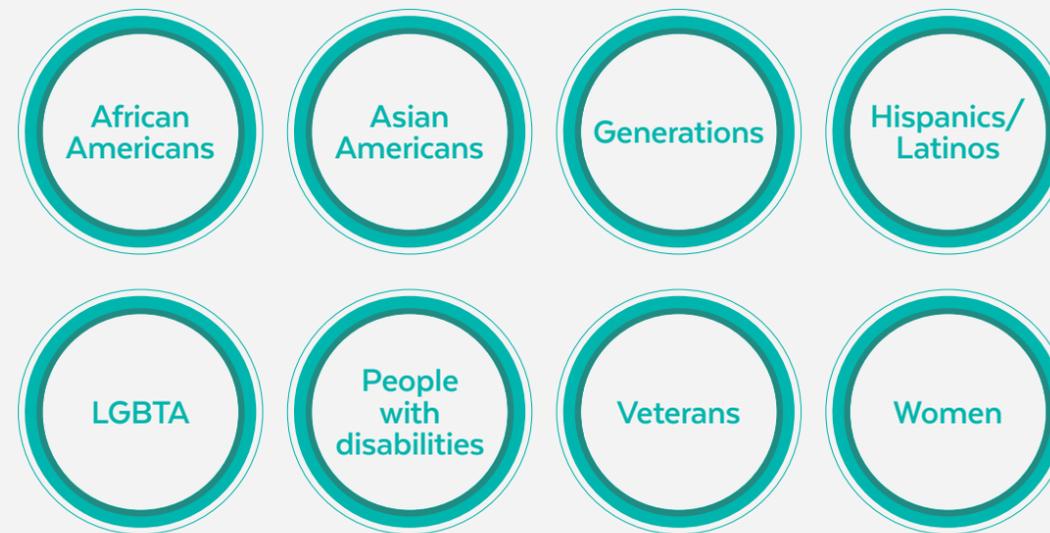
Growing Inclusively: We've always been committed to recruiting and retaining a diverse workforce that reflects the communities we serve. We provide teammates with stretch assignments, promotions, mentorships, and development programs to broaden their experiences and enhance their careers.

Partnering Inclusively: Our teammates build our communities in many ways. For example, one of the most powerful is their support of the men and women who have served in the U.S. Armed Forces through our Veterans Teammate Network. In another area, our involvement in PRIDE Orlando, one of over 30 PRIDE festivals, was a success because of our collaboration with the LGBTA Teammate Network.



Our Teammate Networks

Our eight enterprise Teammate Networks foster an atmosphere of inclusion, playing a critical role in enabling us to deliver on our purpose.



Each TMN builds greater awareness and appreciation for different cultures, backgrounds, and experiences. They are open to all teammates – regardless of affinity – who want to connect with others, learn across differences, and share their talents.

Each member of the Executive Council serves as an executive sponsor of a TMN and actively engages as a member to demonstrate championship, support, and connectivity.



Public Recognition for Promoting Inclusion

We're honored to have been recognized for our inclusive efforts by:

- Black Enterprise Magazine
- Atlanta Business Journal
- Virginia Center for Inclusive Communities
- Spelman College
- Human Rights Campaign
- Diversity Journal
- Florida Diversity Council



Teammate Network Contributions

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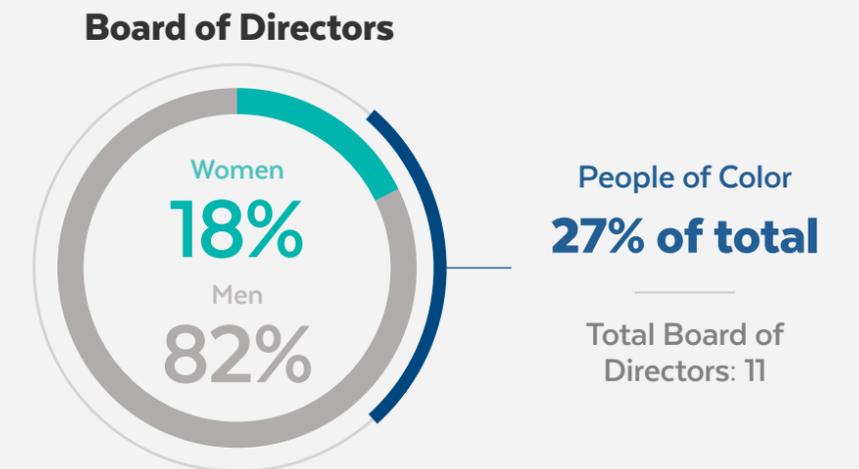
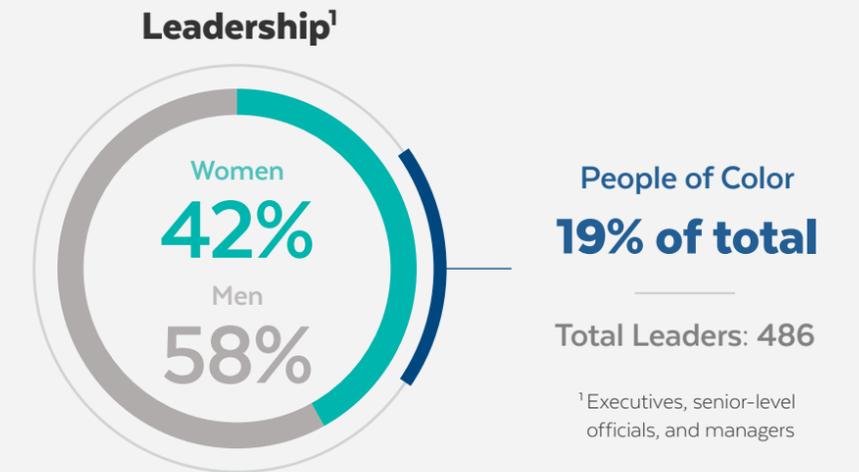
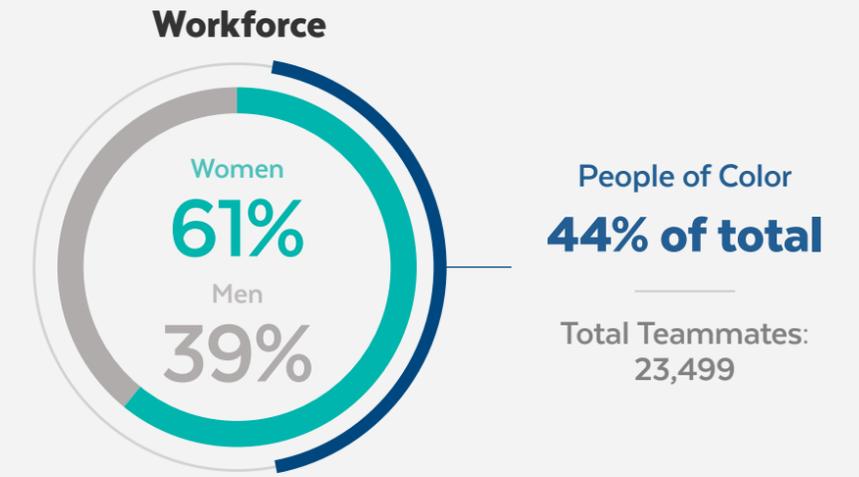
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The **Women's Teammate Network** and the **African American Teammate Network** worked together to deliver weekly financial education courses to homeless and low-income women in Washington, D.C.

Jorge Manjarres, Strategic Finance Officer, and Co-Chair, Atlanta **LGBTQ Teammate Network**, partnered with the **Atlanta Asian American Teammate Network** to ask teammates to explore what it means to their careers and overall well-being to bring our authentic selves to work.

Margaret Callihan, Chief Human Resources Officer, and executive sponsor of the **Generations Teammate Network**, discussed ways to function as One Team by sharing *The Culture Code: The Secrets of Highly Successful Groups* by Daniel Coyle.

The **Veterans Teammate Network** in Atlanta offered new veteran hires the opportunity to participate in an informal mentoring program to help with the transition from a military career to the civilian workplace.





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SunTrust teammate, Anthony Weekly

Anthony Weekly – Leading and Living Inclusion

Anthony joined SunTrust in September 2015, bringing over 30 years of experience in the mortgage banking and financial services industries. As Head of Inclusive Lending for SunTrust, he helps build and execute on our Inclusive Lending Strategy, focusing on meeting the credit needs of diverse clients across our markets.

In addition to Anthony's efforts in inclusive lending, he also serves as the SunTrust Enterprise Teammate Network lead for the Veterans Teammate Network, partnering with Ellen Fitzsimmons, SunTrust Chief Legal Officer, to lead the group. The Veterans Network focuses on engaging our teammates, communities, and clients through outreach efforts with veterans and organizations that assist veterans and their causes.

As a graduate of the Michigan Military Academy and a former 2nd Lieutenant in the Army National Guard, Anthony is uniquely passionate about our support of veterans and inclusion. He further expresses this commitment externally by serving in an advisory capacity with multiple organizations, including the Fannie Mae Affordable Housing Advisory Council, Freddie Mac Affordable Housing Council, NAREB National Partners Advisory Board, HomeFree-USA Advisory Board, and the Southside Community Development and Housing Corporation Board.



Spotlight on Women

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Our female teammates make a big impact on our clients and communities and comprise 61% of the SunTrust workforce. Together, they are changing the face of banking.

Recognition

Allison Dukes, Chief Financial Officer, and **Debbie Crowder**, Head of Branch and Premier Banking, were named “The Women to Watch” by *American Banker* in their annual ranking of “The Most Powerful Women in Banking.”

Susan Somersille Johnson, Chief Marketing Officer, was named one of the “50 Most Powerful Women in Corporate America” by *Black Enterprise* magazine for two consecutive years and “Marketer of the Year” by *Target Marketing*.

Wendy McSweeney, Chief Inclusion Officer, received a Diversity Leader Award by *Profiles in Diversity Journal* and was named one of “Atlanta’s Top 100 Black Women of Influence” by Atlanta Business League.

Lissa Miller, Head of Supplier Diversity, received a Pioneer Award from the U.S. Pan-Asian American Chamber of Commerce Southeast Chamber and was named Advocate of the Year at the Georgia Minority Supplier Development Council (GMSDC) Spirit of Alliance Awards.

Diana Caplinger, Chief Administrative Officer for Consumer Technology, was named a 2018 Women of the Year award winner by *Women in Technology*.

Michelle Chelemer, Senior Audit Manager, was recognized as an “Emerging Leader” by the Institute of Internal Auditors.



4 of 9

Executive Council members are women

From left to right:

Allison Dukes
Chief Financial Officer

Ellen Koebler
Chief Risk Officer

Ellen Fitzsimmons
Chief Legal Officer

Margaret Callihan
Chief Human Resources Officer





Women in Wealth

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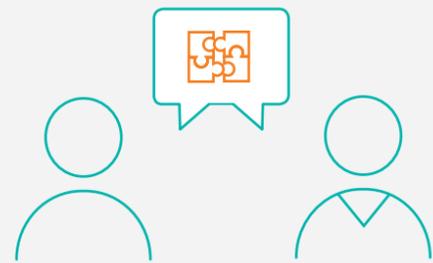
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SunTrust Private Wealth Management boasts one of the highest percentages of women advisors in the industry – 30 percent, nearly twice the industry average. Leah Wehinger, Senior Vice President and Head of the Wealth Services Group, shared some of the strategies SunTrust Private Wealth Management uses to attract, grow and retain top female talent.

What have been the key drivers behind the bank’s strategic initiative to recruit, grow, and retain female advisors?

We’re proud to be an industry leader in terms of gender diversity, but we don’t take it for granted and we know our work isn’t complete. We’ve established a methodical approach to recruitment and advisor development that provides women opportunities to advance their careers. By continuously measuring the results of our efforts, we are able to decide which activities to continue or refine. Executive support is critical to any successful program, and Bill Rogers, SunTrust Chairman and CEO, and Joe Thompson, SunTrust Head of Private Wealth Management are ardent supporters of our efforts and lead by example.

What are some of the ways you attract potential advisors?

We’ve taken an intentional approach to recruiting women that goes beyond looking at your personal network. Attending national and local events allows us to connect with women advisors from across the U.S. and share our story. We have established partnerships with like-minded organizations that allow us to exchange ideas and engage potential candidates that we may not have otherwise been able to reach in a meaningful way.

What key beliefs drive your work today?

Our teams are most successful when our advisors – as well as our teammates in all roles throughout our business – can bring their full selves



to work, and reflect the diversity of the clients we serve. When combined with our purpose of *Lighting the Way to Financial Well-Being*, our teams are able to help families make confident financial decisions so they can be prepared for whatever life brings.

SunTrust teammate, Leah Wehinger



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SunTrust teammates from left to right: Rechelle Lambert, Hannah Todd, Wendy McSweeney

Women Empowering Women

Our Women's Network seeks out ways to help women across our markets reach their fullest potential.

N Street Village: A community of empowerment and recovery for homeless and low-income women in Washington, D.C., N Street Village helps women achieve stability and make meaningful gains in their housing, income, employment, mental health, physical health, and addiction recovery.

To help build financial confidence, the Greater Washington Market Women's Teammate Network partnered with the African American Teammate Network to provide weekly financial education courses to women in the N Street Village community, totaling 340 volunteer hours.

Take the Lead Summit: In partnership with Wellspire, a state-of-the-art learning center, the Women's Network presented the first ever "Take the Lead Summit" in Nashville to educate community members, business leaders, clients, and local teammates in how to attract, promote, and retain female leaders. The invite-only event focused on including men in the advancement of women and leveraging a culture of personal career management.



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Lighting the way in
Our Communities





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Making a Positive Impact

SunTrust is committed to making communities across the U.S. stronger through our community development and investment, philanthropy, and volunteerism efforts.

A strong community builds a strong foundation for the lives of all who live and work in it. SunTrust plays a key role in strengthening and supporting our communities in three ways:

Community Development and Investment: We provide financial assistance for people and businesses, support for affordable housing, and targeted economic development through the products and services we offer.

Philanthropy: SunTrust Foundation advances financial confidence through grants to nonprofits, educational institutions, and organizations that further financial well-being.

Volunteerism: We encourage teammates to dedicate time volunteering in ways that support their passions and deliver on our purpose each year.

\$4B+
made more than
\$4 Billion in Community
Development Loans

\$19.5MM
SunTrust Foundation
granted \$19.5 Million
to Nonprofit Partners

203.6K
volunteer hours
in 2018



Community Development & Investment

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Enriching Communities, Empowering People

To help those who live in our communities achieve financial stability, we invest in companies that make a positive impact and empower people to make a difference.

A core way we *Light the Way to Financial Well-Being* is by actively supporting local community development goals and civic initiatives.

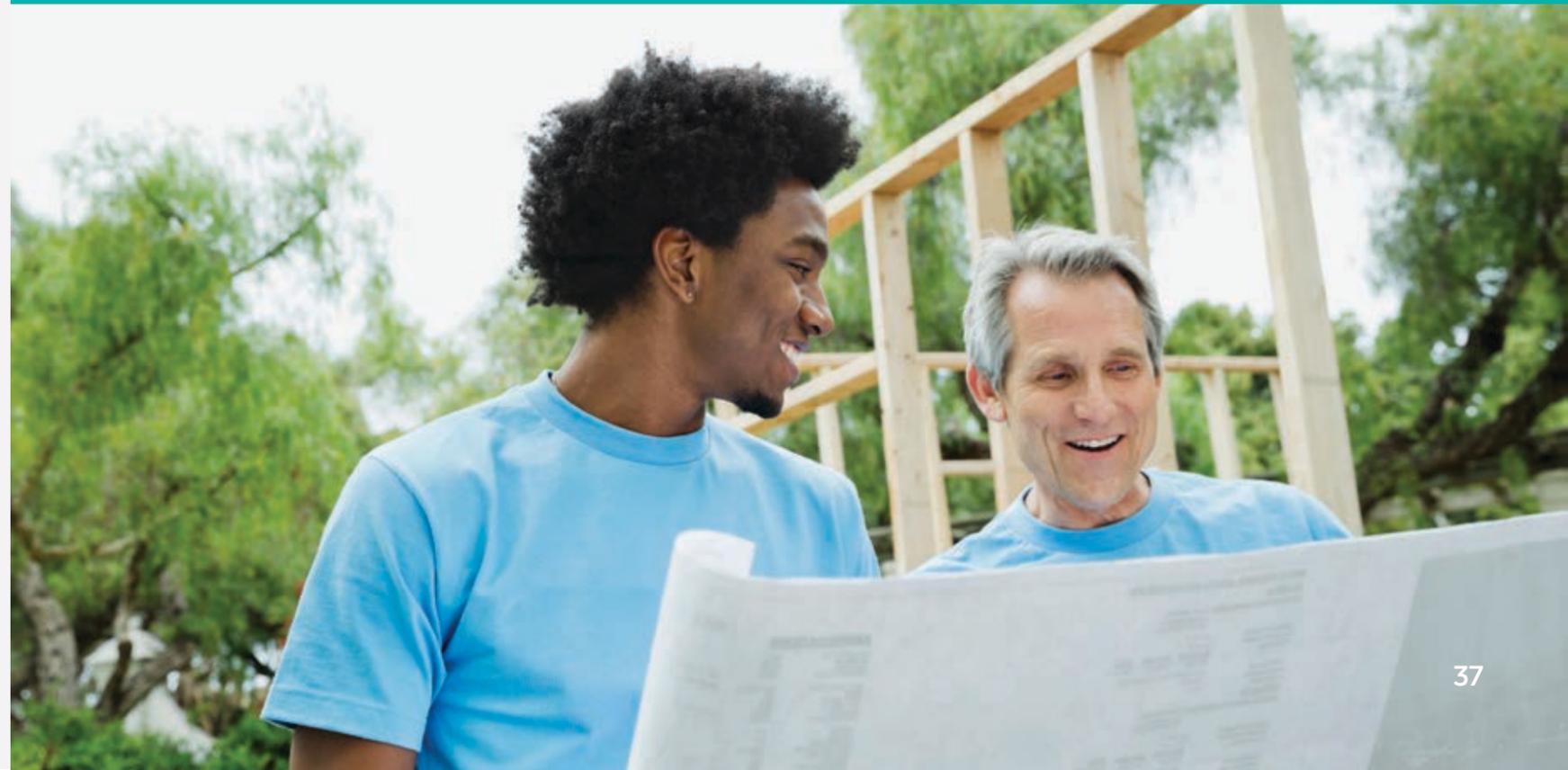
In recent years, we've provided extensive financial support to help build our local neighborhoods through lending, investments, and corporate contributions. Our commitment to fair and responsible banking is always at the heart of our relationship with the communities and people we serve.

Each year, we also make community development loans totaling billions of dollars, including loans to low- or moderate-income families and in low- and moderate-income communities to help individuals purchase or rehabilitate their homes. We also do the same for the small businesses that help drive local economies.



2018 Highlights

- More than \$606 million in **Affordable Housing Loans** to help with the construction and rehabilitation of properties that serve low-income individuals, seniors, and Section 8 housing.
- More than \$652 million in **Community Service Loans** to support organizations that provide community help, including Hospital/Health Services (including aging services), education, Goodwill, Boys and Girls Club, United Way, and the YMCA.
- Nearly \$688 million in **Economic Development Loans** that led to new job creation and job retention, including:
 - Nearly \$50 million in loans through SBAS HUB that led to 14 new jobs and retained 137.
- More than \$2 billion in **Revitalization/Stabilization Loans**, including loans impacting HUD Entitlement communities, HUD “Difficult to Develop” areas, SBA HUB Zone, FEMA disaster areas, Empowerment/Enterprise Zones, ATL Renewal Community, and the Community Development Block Grant.





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SunTrust Teammates Light the Way

A dedicated team of Community Development Managers (CDMs) are wholly focused on *Lighting the Way to Financial Well-Being* for people within all communities SunTrust serves. Here are three prime examples in North Carolina, Florida, and Tennessee.

Collaboration in the Carolinas

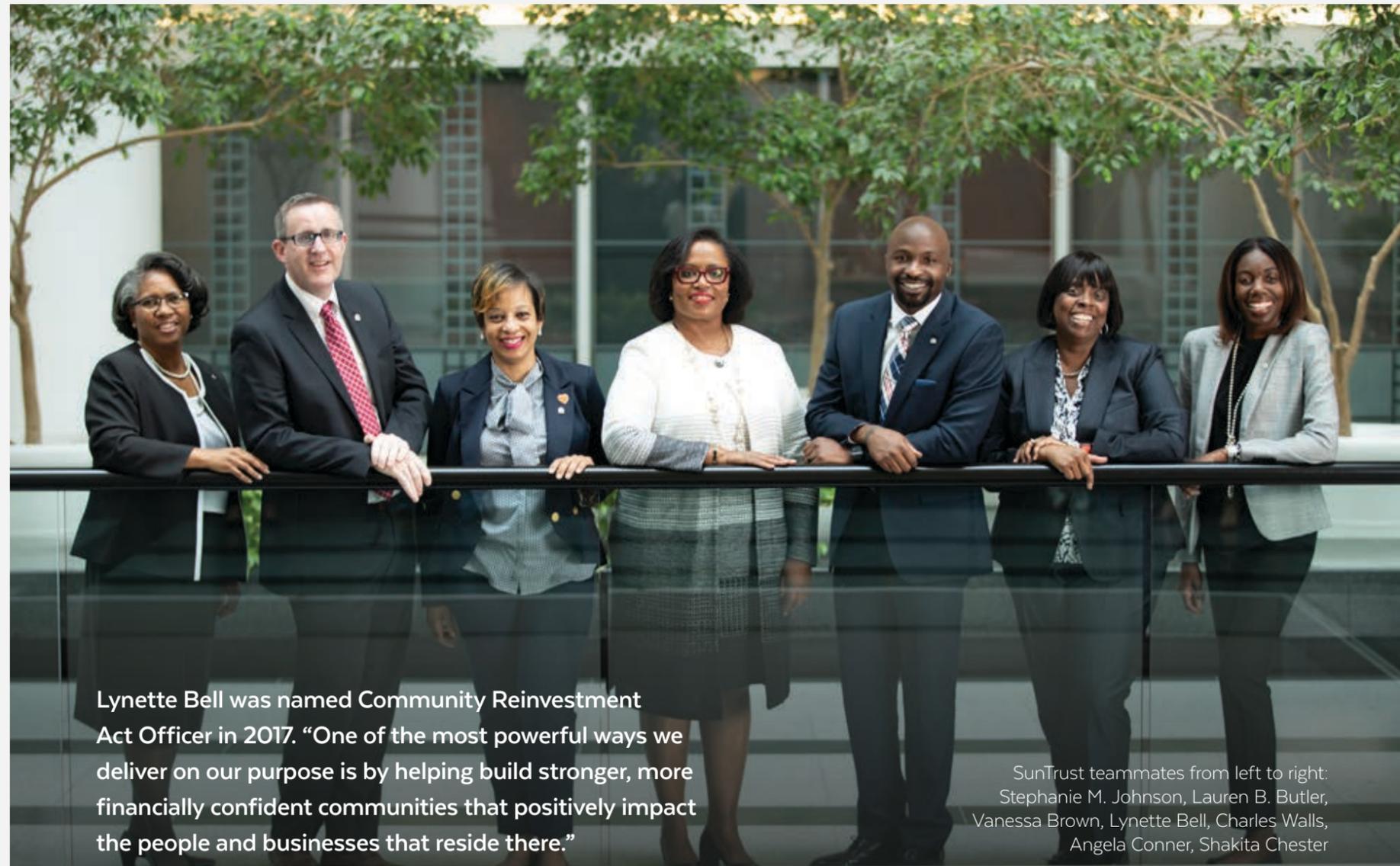
Matt Giddens, a CDM in Charlotte, North Carolina, helped create the Carolinas CRA Resource Collaborative. This group is a forum where bankers engaged in CRA activities across the Carolinas get together to network, share best practices, and collaborate on how best to connect with the low- and moderate-income communities. “I don’t compete with other banks; I work with them to make the community better,” says Matt.

Partnerships that Impact Lives

Tammy Paycer, a CDM and teammate of nearly 21 years, covers the Central Florida market and a portion of North Florida. Tammy helped create a partnership with Seminole State College, Heart of Florida United Way, and SunTrust, through which the team has been able to help approximately 600 Seminole State College students stay in school. The SunTrust Foundation committed \$380,000 over three years to a program called Destination Graduation. The group works collaboratively to increase the graduation rates of low-income students, first generation students, and student veterans by providing comprehensive, on-campus support.

Directed by Purpose

Dorothy Cleaves, a CDM whose territory includes parts of Tennessee and Alabama, helped activate the SunTrust Youth Bank that opened at Gestalt Community Schools in Memphis. Students shadowed SunTrust teammates at a branch in their neighborhood and put what they learned into action through a branch simulation at the SunTrust Youth Bank at their school. As part of the program, their parents were also invited to participate in financial education and one-on-one money management counseling through a partnership with Operation HOPE.



Lynette Bell was named Community Reinvestment Act Officer in 2017. “One of the most powerful ways we deliver on our purpose is by helping build stronger, more financially confident communities that positively impact the people and businesses that reside there.”

SunTrust teammates from left to right: Stephanie M. Johnson, Lauren B. Butler, Vanessa Brown, Lynette Bell, Charles Walls, Angela Conner, Shakita Chester



Targeted Community Economic Development

In addition to helping our communities thrive, SunTrust also supports targeted economic growth in low- and moderate-income communities. We have made millions of dollars in below-market-rate loans and equity investments via our New Markets Tax Credit Program (NMTC). We also make grants to local and regional organizations that provide affordable housing and promote small business development.

\$3.3B

CRA low- and moderate-income loans

15,700

more than 15,700 LMI families achieved homeownership



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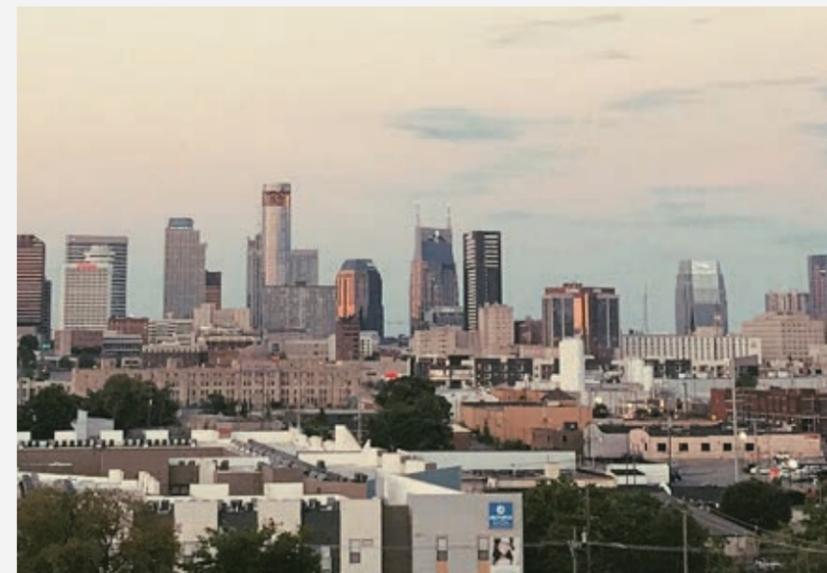
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Supporting Inclusive Lending

In 2018, SunTrust disbursed \$480,000 in grants to 10 nonprofit partners whose goods or services are provided in, targeted to, or predominately serve low- and moderate-income areas or individuals, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies. This includes financial literacy and education programs provided to local housing partnerships and housing services groups.

Additionally, we created the SunTrust Builder Affordable Housing Program to serve low- to moderate-income geographies and communities to help make buying a newly constructed home more affordable. The program provides closing cost assistance in the form of a 1% lender credit to borrowers purchasing a home in a qualified community at the time the loan closes. In 2018, 73 clients benefited from the program.



Small Business Program

SunTrust has continually expanded its commitment to small businesses, growing its U.S. Small Business Administration (SBA) loan portfolio by 30% since 2015. Additionally, through our decade-long investment commitment to Small Business Investment Company (SBIC) funds across the footprint, we have supported the growth of small businesses which leads directly to the creation and retention of jobs. Our OneTeam, relationship-focused approach has helped thousands of small business clients by providing vital capital for their growth.

We are uniquely able to offer a complete suite of financial solutions to meet the needs of small business clients, from treasury and payment services to merchant and deposit services; and from personal and wealth management to corporate finance. Additionally, our business credit card product is especially well-suited to businesses with revenues under \$1 million, providing purchasing power and revolving credit to small business clients.

Top 30

SunTrust is one of the select few of the top 30 banks in the U.S. to offer digital account opening solutions for small businesses



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SunTrust Community Capital

SunTrust Community Capital (STCC) is a wholly owned subsidiary of SunTrust Bank. STCC provides debt and equity capital for real estate projects and businesses that economically benefit communities throughout SunTrust markets. STCC leverages several tax credit and economic development programs, including low-income housing tax credits, new markets tax credits, historic tax credits and small business investment company funds to deploy capital for commercial real estate developments – including multifamily, office, industrial, retail, and various other community facilities and to spur job creation and other activities that revitalize communities. Through STCC, SunTrust has deployed over \$5 billion to finance more than 45,000 units of affordable housing throughout our communities.

Two Historic Sears Buildings, Two Cities, One Bank

We recently had the opportunity to help facilitate the transformation of two former Sears, Roebuck & Company locations in Memphis and Atlanta.

Crosstown Concourse, Memphis was one of the many buildings constructed by Sears in the 1920s. After the company ceased retail operations in the building in 1983 and closed its catalog distribution center 10 years later, the building lay dormant for 20 years, its blight marring the surrounding neighborhood.

SunTrust Commercial Real Estate led an \$80.5 million bank syndication as part of the \$200 million transformation of the former Sears Crosstown building. Additionally, through our subsidiary, STCC, we led the \$56 million New Markets

Tax Credit transaction, participated as an investor in the amount of \$18.3 million, and provided \$10 million of our own allocation.

The project – whose tenants include restaurants and retail, a small grocery, a fitness center, health clinics, a charter high school, a contemporary art center, commercial offices and 265 loft-style apartments – serves as an anchor and catalyst for further revitalization and economic development in the surrounding neighborhood.

Continuing its commitment to the community surrounding the Crosstown Concourse, SunTrust opened the SunTrust Financial Confidence Center in August 2017 to provide financial guidance and education to the Memphis community.

Ponce City Market, Atlanta was born in 2014 when STCC partnered to fund preservation efforts of Atlanta’s historic Sears distribution center through \$50.3 million in capital contributions.

The Federal Historic Preservation Tax Incentive program encourages the rehabilitation and reuse of historic buildings through private sector investment, and Ponce City Market is one of the largest projects since the program’s institution by Congress in 1986. The project included the restoration of the brick facades of the two-million square foot Sears structure, original steel sash windows – including the replacement of more than 56,000 panes of glass – and more than 700,000 square feet of original hardwood maple floors.

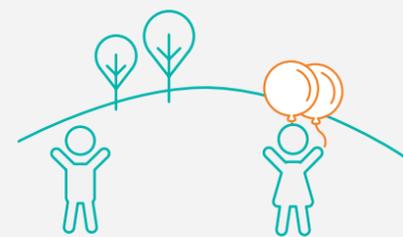
Ponce City Market represents a key component of the redevelopment movement across some of Atlanta’s most established neighborhoods.

Breaking the Cycle of Poverty

Through LIFT Orlando, business leaders partner with residents to break the cycle of poverty by rehabilitating neighborhoods and driving investments that strengthen the communities of West Lakes. This includes investments in mixed-income housing, cradle-to-career education, community health and wellness, and long-term economic viability. In 2017, STCC made a \$22.8 million equity investment to support the development of a new mixed-income complex with 200 units, 160 of which were set aside for affordable housing, to be known as Pendana at West Lakes.

In 2018, SunTrust continued its commitment to the communities of West Lakes by providing a \$21 million equity investment for the ongoing expansion of West Lakes. The Villages at West Lakes II represents the continued redevelopment of a 12-acre parcel along Orange Center Boulevard in Orlando. The development will consist of 120 units and will be marketed to seniors 55+, affordable housing, and market renters.

In November, the SunTrust Foundation announced a \$1.2 million grant over three years to LIFT Orlando to establish the SunTrust Center for Financial Well-Being at the Communities of West Lakes. The center will offer residents age-appropriate financial education and financial counseling services on topics such as budgeting, saving, credit repair, and homeownership, as well as employment services. The new center is estimated to provide financial workshops and services to more than 350 residents annually to help stimulate and strengthen the neighborhood’s economy.





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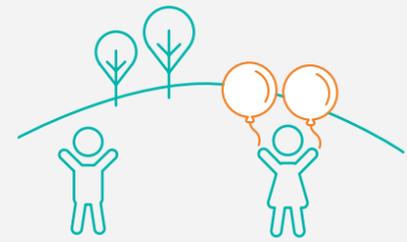
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Building Hope for Communities in Need

Swiss Krono Group is one of the leading manufacturers of wood-based materials in the world. Its U.S. subsidiary, Swiss Krono LLC, produces laminate wood flooring in rural Barnwell, South Carolina. Swiss Krono's products are environmentally friendly and used in LEED-certified buildings. Swiss Krono's focus on the environment is not just within its products, but also in its operations, by recycling waste to generate power on-site. The company opened its Barnwell flooring facility in 2005. In 2018, SunTrust funded a \$14.47 million investment in a 250,000 square-foot expansion of the original facility, creating 125 new jobs.

This expansion is a backward integration for the company, allowing it to manufacture materials previously purchased from suppliers. The new manufacturing line will create new jobs in the community. Swiss Krono's investment in the area has created a wave of indirect economic impact on the industrial, commercial, and retail sectors of Barnwell, which are situated in a group of counties that have struggled with poverty and unemployment for the last 20 years.

Providing Affordable Housing

In 2018, STCC provided the Lofts at LaVilla with a \$21.2 million construction loan, a \$15.9 million equity investment, and a \$1.6 million equity bridge loan to build a 133-unit housing complex in Jacksonville's downtown Urban Core and LaVilla revitalization district. This loan has a community development purpose of providing affordable housing and is a Low Income Housing Tax Credit (LIHTC) transaction closed by STCC. The project comprises 80 LIHTC units and 53 workforce housing units. Of the

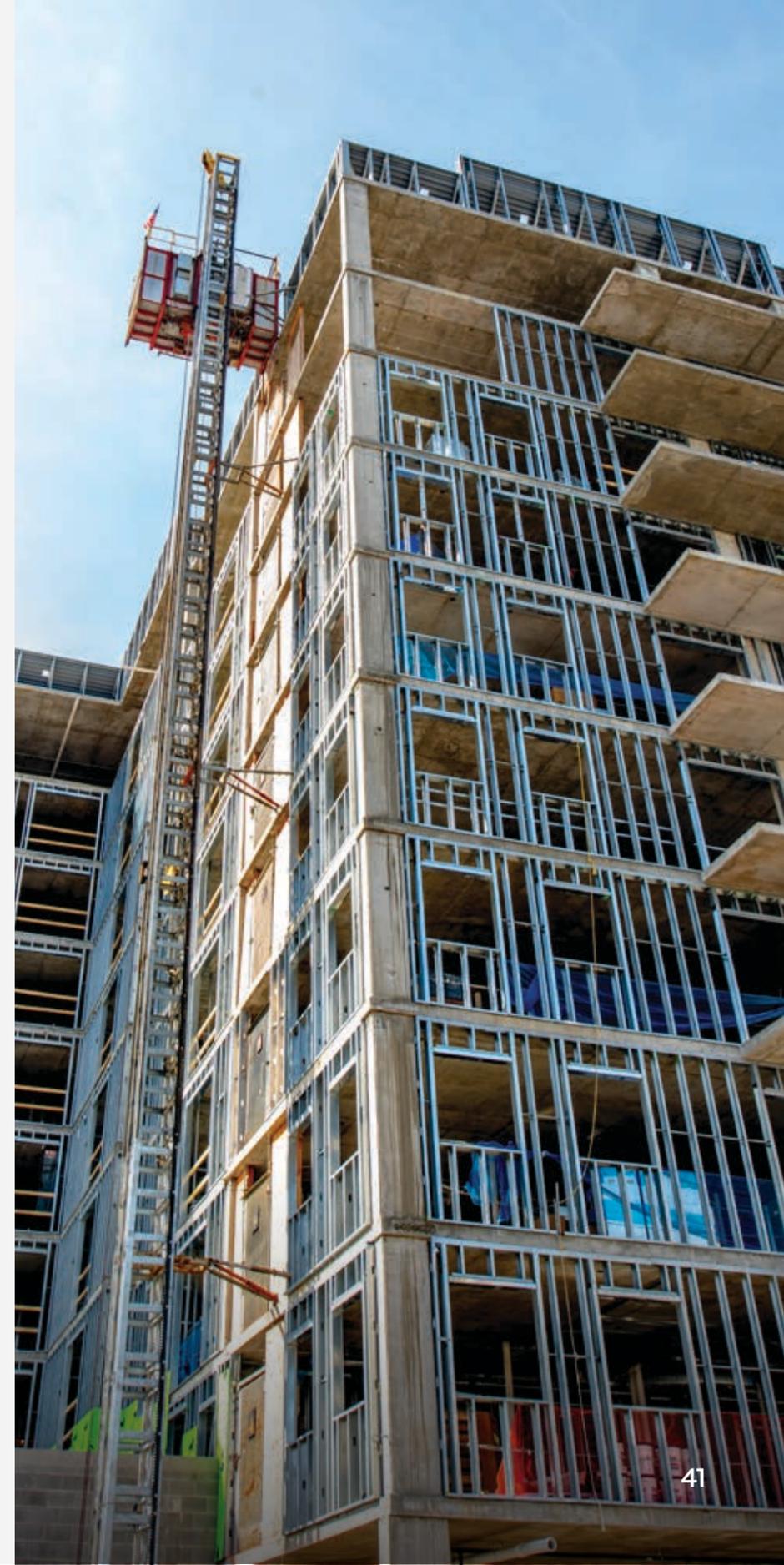
80 LIHTC units, 14 are rent restricted to 33% Area Median Income (AMI) or less and 66 units are rent restricted to 60% AMI or less.

Ensuring a Quality Education

Explore! Community School, a new K-8 charter school in Nashville, is operated by the Martha O'Bryan Center and will provide 800 quality education slots in a low-income community. In 2018, STCC invested \$7.995 million of equity with SunTrust Community Development Enterprises, providing another \$4 million of New Market Tax Credits allocation to support the project.

\$506MM

in Community Capital Investments in 2018





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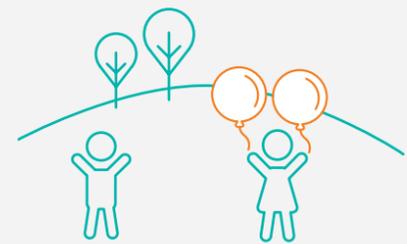
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Support for Our Veterans

For all they've selflessly done for our nation, we are passionate about helping veterans and those who have served reach financial confidence.

Mortgage-free Homes: Through our partnership with the Military Warriors Support Foundation, we provide select wounded veterans and Gold Star families with a mortgage-free home. The Military Warriors Support Foundation also provides three years of financial counseling to ensure the recipients are prepared to sustain and afford their new home.

SunTrust Veterans Teammate Network: One of our eight teammate networks, the Veterans Teammate Network partners with veterans organizations throughout our markets to provide teammate volunteers, event sponsorships, and financial education to veterans. Teammates also provide financial education to groups supporting veterans transitioning from homelessness and those participating in PTSD support programs.

Military Hire Mentoring Program: Transitioning from a military career to the civilian workplace can present unique challenges. To help, the Atlanta Veterans Teammate Network is piloting an informal mentoring program for new veteran hires for the first six months of their employment. The mentors help orient teammates, share tools and resources, and offer guidance, support, and encouragement.



11

mortgage-free houses donated to veterans since 2014

\$1.1B

mortgage loans were made to veterans

5.5%

percentage of veteran hires of all external hires in 2018 (up from 4.9%)

Our military mentoring program helps ease the transition from a military career to a corporate environment



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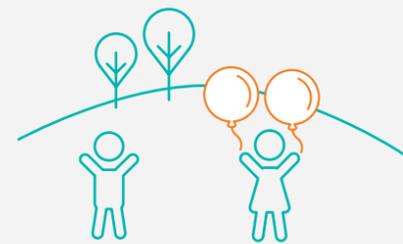
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20

SunTrust sponsors 20 HOPE Inside coaches across our markets

SunTrust CEO Bill Rogers serves on the Operation HOPE Global Board of Directors and CMO Susan Johnson serves on the Southeastern Regional Board of Directors



Operation HOPE

Operation HOPE is a nonprofit organization dedicated to disrupting poverty and promoting financial literacy and empowerment for low- and moderate-income adults and youth. SunTrust partners with Operation HOPE to fund coaches to advance the HOPE Inside program, bring financial education to the youth of the Atlanta and Washington, D.C., metropolitan areas via the Banking on Our Future in-school program, and to sponsor the annual HOPE Global Forum.

The HOPE Inside program features personalized one-on-one coaching that emphasizes credit and money management, homeownership, and small business development. Coaches also help participants measure credit score improvement, reduce debt, and increase savings — all with an eye on achieving financial confidence. Operation HOPE coaches occupy office space in SunTrust branches and are a resource for their entire geographic area. Coaches work with SunTrust clients and local community partners to provide financial education for the entire community. To date, SunTrust has funded 20 coaches across its markets, including coaches for employees of the Atlanta Police Department and Atlanta Public Schools.

Atlanta’s Westside

In 2013, the Atlanta Falcons and the City of Atlanta announced plans to construct the Mercedes-Benz Stadium and spark the revival of Atlanta’s Westside neighborhoods: Ashview Heights, Atlanta University Center, English Avenue, and Vine City.

Leading the charge was the Westside Future Fund, a not-for-profit organization of Atlanta leaders committed to helping revitalize the Westside without displacing current residents. The leaders included Atlanta Falcons owner and The Home Depot co-founder Arthur Blank, as well as a coalition of top CEOs from Atlanta’s private sector, including Bill Rogers, SunTrust Chairman and CEO. The group committed to making the Westside Future Fund one of its top priorities, providing board leadership and early philanthropic support.

As part of our commitment, SunTrust helped finance the new Mercedes-Benz Stadium and engaged multiple SunTrust teams along the way. STCC, the Commercial Banking Not-for-Profit team, and the SunTrust Foundation all partnered with a number of community organizations to bring a holistic approach to the broad revitalization effort. For example, in 2018, SunTrust sponsored an Operation HOPE Inside coach to bring credit, money management, and homeownership coaching to residents of the Westside’s Vine City community. Additionally, in 2017, STCC served as an investor in the YMCA of Metro Atlanta’s new headquarters and early childhood learning center on the Westside by providing a \$7 million investment. In March 2019, SunTrust Foundation provided a \$5 million grant to the Westside Future Fund to support mixed-income housing and economic development.



Corporate Giving

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Guided by purpose, SunTrust Bank works alongside the SunTrust Foundation to provide charitable giving that drives positive change, financial education, and empowerment throughout our communities. Here are a few highlights:

The International African American Museum

In 2018, SunTrust announced a \$350,000 leadership commitment from the SunTrust Bank Charitable Irrevocable Trust to support the establishment of The International African American Museum (IAAM) in Charleston, SC. The IAAM is committed to fortifying communities and enhancing diversity and inclusion, and will highlight diversity and explore diversity’s critical importance to creating the unique tapestry that is America.

Nearly half of all enslaved Africans brought to North America arrived in Charleston, and the vast majority disembarked at the former site of Gadsden’s Wharf, where the IAAM will be built. The IAAM will include the Center for Family History, a leading genealogical archive that will help countless individuals connect with their personal histories. SunTrust identified the IAAM as a unique community-building opportunity with a mission of celebrating African-American identity and connecting all people to African-American heritage.

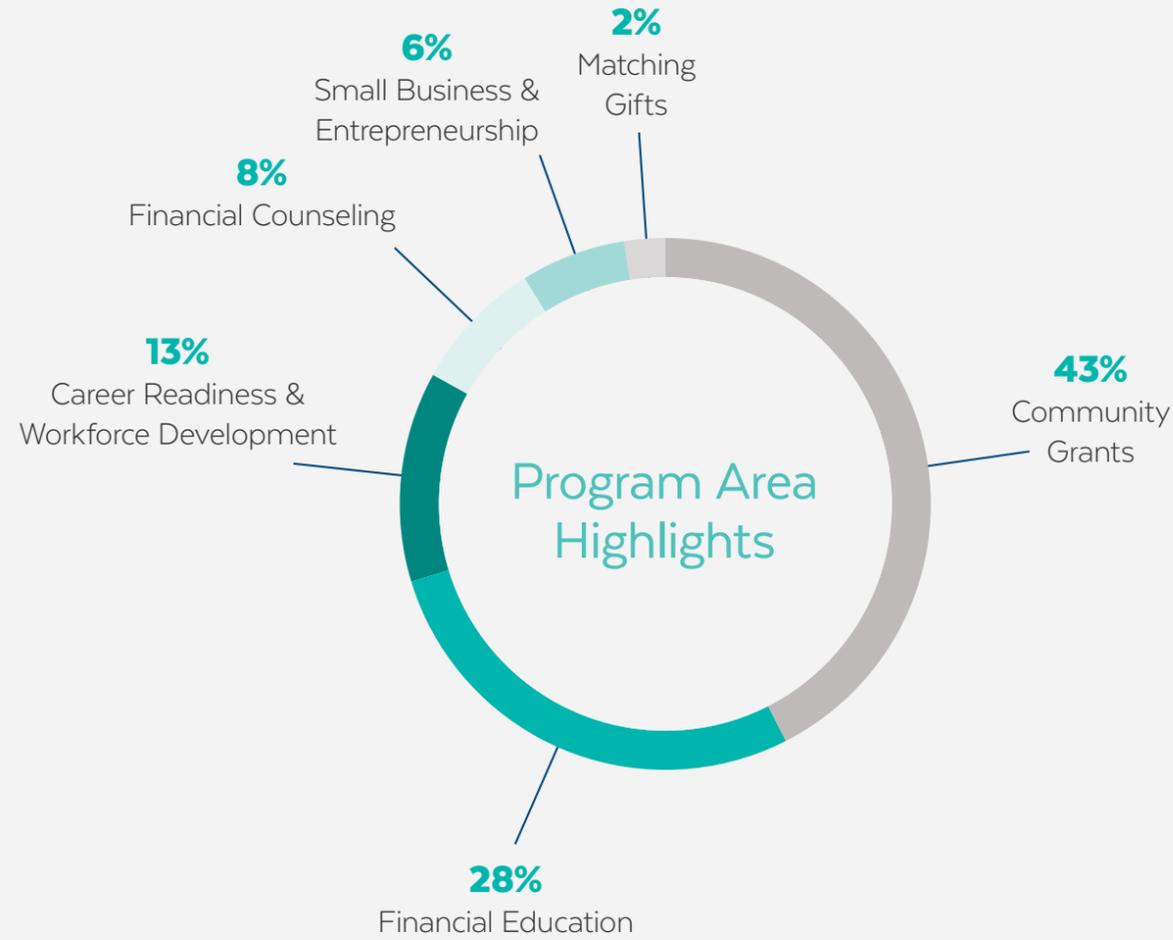
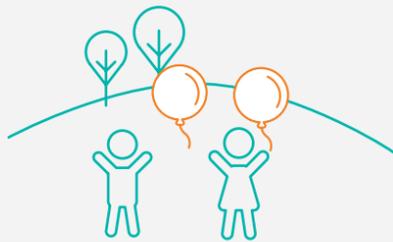


Grady Memorial Hospital

Last year, the SunTrust Bank Charitable Irrevocable Trust awarded \$250,000 in grants to Grady Health Foundation to support the Grady Memorial Hospital capital campaign. Grady Hospital is located in the heart of downtown Atlanta and offers Atlanta’s only ACS-verified Level I trauma center, only ABA-verified burn center, and an advanced comprehensive stroke center. Grady maintains its commitment to the underserved of Fulton and DeKalb counties while providing care for residents of metro Atlanta and Georgia.

The Grady Health Foundation capital campaign was launched as a joint public/private partnership. It will fund two specific projects: a new Center for Advanced Surgical Services on Grady’s main campus that will increase the hospital’s capacity for inpatient and outpatient care; and the expansion of the Ponce Center for HIV/AIDS to better serve patients and conduct more of the cutting-edge research needed to end a growing epidemic.





\$19.5MM
over \$19 million in grants in 2018

SunTrust Foundation: Strengthening Nonprofit Organizations

The SunTrust Foundation was created in 2008 to strengthen the long-term effectiveness of nonprofit organizations serving communities primarily throughout the Mid-Atlantic and Southeastern United States. A private foundation, the SunTrust Foundation is not a subsidiary or affiliate of SunTrust Banks, Inc., or SunTrust Bank. Grants from the SunTrust Foundation are used for charitable purposes only and are restricted to organizations designated as Internal Revenue Code Section 501(c)(3) tax-exempt organizations.

Aligned with SunTrust Bank's purpose, the SunTrust Foundation works to advance financial well-being in all of its efforts. The Foundation is committed to our purpose by engaging with local and national organizations to provide grants for:



Stan Little was named Head of the SunTrust Foundation in 2018

“The SunTrust Foundation’s vision is to foster economically sustainable communities and improve the life circumstances of members of our community.”



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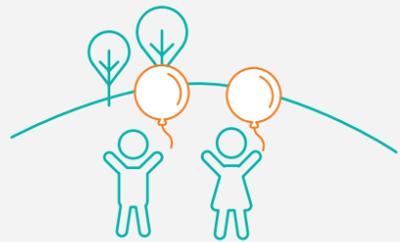
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Grants That Help Communities Grow

The SunTrust Foundation seeks opportunities to make a difference in our communities by providing grants and other support that help further the mission of various organizations. Here are some highlights from 2018.

NCGrowth

The SunTrust Foundation gave nearly \$1 million in grant money to NCGrowth, an affiliated center of the Frank Hawkins Kenan Institute of Private Enterprise, to help create new jobs and stimulate transformative development in three high-potential communities in the Carolinas. These business incubators will help startup companies hire local workers to address issues such as unemployment, underemployment, low wages, and significant poverty.

The Boys & Girls Clubs of America

In early 2019, the SunTrust Foundation committed \$1 million to the Boys & Girls Clubs of America's Workforce Development Effectiveness Project to help put youth in up to 45 clubs across the Southeast on the path toward financial well-being. The Workforce Development Effectiveness Project was created to provide youth with the knowledge, skills, and experiences to better prepare them for the workforce, thus improving their socioeconomic potential over their lifetime.

The National Foundation for Credit Counseling® (NFCC®)

The SunTrust Foundation awarded a \$250,000 grant in 2018 to support a large-scale NFCC pilot to help improve the financial health of Hispanic and Latino families. The grant will build NFCC member agency capacity to provide bilingual and culturally sensitive financial counseling and education for Hispanic/Latino consumers in Florida, Georgia, North Carolina, and the Houston, Texas metropolitan area.

Chapman Partnership: In support of the Partnership's mission to empower residents to become self-sufficient, the SunTrust Foundation awarded a grant of \$118,000 to fund the new *Empower You* program. The workforce orientation and job readiness training program will help homeless job seekers obtain employment by providing instruction on how to write cover letters and résumés, offering interview tips, and conducting mock interviewing. The program also will provide residents with soft skills, such as guidance on attitudes and behaviors to display in a work environment.

Lighting the Way Awards

Each year, the Lighting the Way Awards celebrate the efforts of nonprofit organizations that work to meet the needs of their communities. In 2018, the SunTrust Foundation gave a total of \$2.7 million in grants to 36 nonprofit organizations across the South and Midwest. By more than tripling the total grant money awarded in the previous year, we provided a \$75,000 grant to each of the 36 nonprofits.



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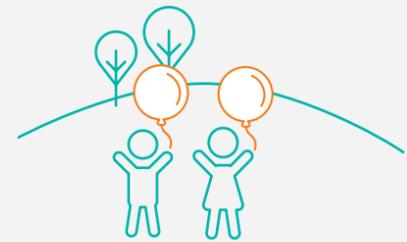
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United Way Global Corporate Leader

United Way is the SunTrust and SunTrust Foundation’s signature giving campaign. SunTrust became a United Way Global Corporate Leader in 2011. Over the years, SunTrust has given financial support and invited teammates and retirees to join us in this important giving effort. Teammates serve on United Way boards and in other volunteer positions, and many of our volunteer hours each year are given to United Way and its partner agencies. SunTrust teammates make contributions to United Way and donate thousands of hours of volunteer time. Over the past five years, SunTrust teammates have contributed nearly \$32 million through United Way.

\$8MM

SunTrust Bank teammates and retirees and the SunTrust Foundation donated more than \$8 million during United Way’s 2018 annual giving campaign

Partnering with United Way to Promote Financial Empowerment

The SunTrust Foundation supported its second United Way of the National Capital Area Financial Empowerment Center (FEC) at the Virginia Career Works – Prince William Center in Woodbridge, Virginia in 2018. The SunTrust Foundation gave \$250,000 to Prince George’s Community College for its first FEC on campus in 2016.

United Way NCA Financial Empowerment Centers offer direct access to high-quality financial services and guidance in a welcoming, professional environment at no cost. Each FEC brings together the most effective partners to help clients grow income, build assets, manage debt, and improve credit, a much-needed resource for a community with many residents facing substantial economic challenges. Services include one-on-one financial coaching, personal- and business-focused workshops, tax preparation, housing counseling, and more.

The SunTrust Foundation Matching Gifts Program

To encourage SunTrust teammates to increase their financial support of higher education, culture, historic preservation and the arts, SunTrust Foundation matches gifts to qualifying organizations made by teammates on a dollar-for-dollar basis.

- 1,246 matching gifts were made on behalf of over 1,000 teammates for a total of \$821,758



SunTrust is featured on United Way’s Suncoast 2018 Most Generous Workplaces list



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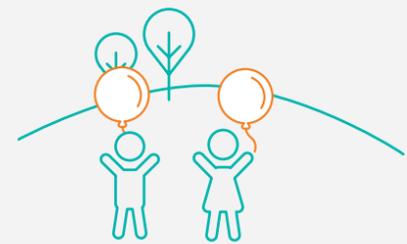
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Volunteerism

Teammate Impact

We've seen firsthand the impact our teammates make when they volunteer their time and skills. For example, teammates help people take steps toward financial confidence through activities such as teaching financial education at Junior Achievement, in colleges, to veterans groups, in elementary schools, and to other local nonprofits.

Each year, the onUp Volunteerism program provides full-time teammates with eight hours of paid time off to volunteer in ways that support our purpose and their individual passions. Collectively, teammates contributed 203,600 hours of service in 2018.

203,600

volunteer hours logged with
approximately 5,300 organizations





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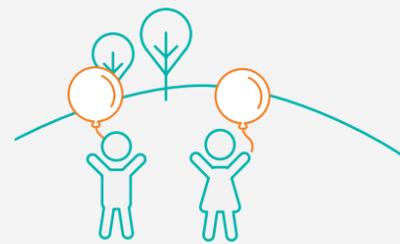
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Junior Achievement

Partnering with Junior Achievement (JA) is an annual focus for SunTrust. Every year, SunTrust provides teams of volunteers who spend the day working with young students and teaching them the financial basics that can build a healthy future. In 2018, approximately 3,200 teammates volunteered more than 20,000 hours in 12 states with 30 JA organizations.

However, our partnership with JA extends beyond volunteerism. SunTrust leaders support the organization’s broader mission as well:

- **Allison Dukes, Chief Financial Officer, serves as the JA of Georgia Vice Chair. Over the past five years, Allison donated more than 250 hours as a board member and active volunteer with the organization.**
- **Arnold Evans, Enterprise Ethics Officer, serves on the JA National Board.**

SunTrust Foundation’s Commitment to JA

In addition to SunTrust teammates’ commitments, the SunTrust Foundation also awarded grants to local JA organizations across the nation to ensure students have the important opportunity to learn about personal finance and explore their future career paths.

Since 2012, the Foundation granted more than \$3 million to help fund the establishment of four JA Finance Park facilities in Atlanta, Tampa, Central Virginia, and Middle Tennessee. The program helps students prepare more fully for college, careers, and the demands of tomorrow’s economy, guiding them along a path toward financial confidence.

6,730

In 2018, more than 1,200 teammates volunteered at Finance Park or Biz Town in Atlanta and Gwinnett County, impacting 6,730 students

Recognition for Junior Achievement Work

Junior Achievement of East Tennessee recognized SunTrust as a top organization for volunteerism during the 2017-2018 school year.

Junior Achievement of Georgia recognized SunTrust with its Impact Award for having the highest number of volunteers from companies across greater Atlanta supporting its community outreach programs. Approximately 1,143 teammates volunteered during the 2017-2018 school year, reaching over 6,000 students

Junior Achievement USA honored SunTrust with its 2016-2017 U.S. President’s Volunteer Service Award for providing JA with significant volunteer resources during the 2016-2017 school year. SunTrust was one of 18 financial services organizations across the nation that received the Gold Award for logging 15,000 volunteer hours or more.

Junior Achievement of Tampa Bay honored SunTrust as a Legacy Partner during its Hall of Fame event for our dedication to helping students excel in the areas of work-readiness, entrepreneurship, and financial literacy.



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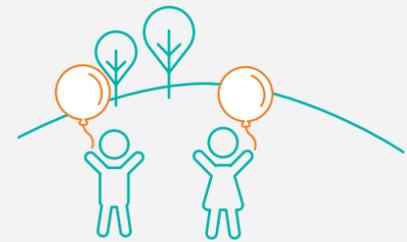
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SunTrust teammate Lisa Ambers has received the President’s Gold Volunteer Award for logging over 500 volunteer hours for the last three years



Giving Back with Purpose

“I believe in giving back,” says Lisa Ambers. “That was instilled in me at a very early age by my father.”

And give back she does — both as a SunTrust purpose ambassador and as the founder of her own nonprofit organization. That’s all in addition to her job as Field Marketing Team Lead for the Mid-Atlantic Division, North Carolina, and South Carolina.

In 2018, Lisa was named a Performance Excellence Platinum Winner for managing a high-performing field marketing team and for her work on the bank’s purpose ambassador program. “As a purpose ambassador, I spread the word about our purpose and The onUp Movement in my event activations and in the community,” says Lisa. “I enjoy encouraging others to share their onUp stories to help them feel more confident about talking about money with others.”

Lisa is also founder and President of Beyond the Classroom, Inc., a 501(c)(3) nonprofit based in Waldorf, Maryland. “Our mission is to expose disadvantaged/underserved children and young adults to people, places, and things that they have limited or no access to in their daily lives,” she says — and working for SunTrust is a big reason she launched Beyond the Classroom. “Working for a purpose-driven company has had a big effect on me,” adds Lisa. “It has inspired me to live my own purpose by starting this nonprofit to help equip our youth for bright futures.”

Approximately

500

Purpose Ambassadors

1,000+

volunteer hours contributed, with an emphasis on the Community Reinvestment Act

10,800

hours of purpose and movement activations contributed by purpose ambassadors



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Disaster Relief

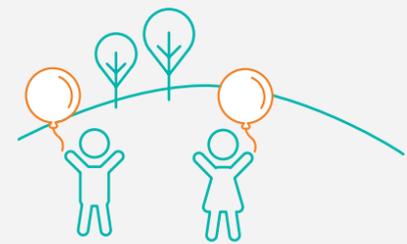
Teammates Helping Those in Need

During the 2017 hurricane season, putting their own recovery efforts aside, purpose ambassadors and other Florida teammates volunteered to unload, sort, repackage, and deliver relief supplies to 15 branch locations in impacted areas across Florida. The relief supplies made a significant difference for people in need. Even SunTrust clients stepped in to unload items when the supplies rolled up to the branches.

In 2018, our teammates worked tirelessly before, during, and after Hurricane Florence to ensure not only teammate well-being but also the financial well-being of our Wilmington clients. SunTrust was a leader in reopening its doors after the hurricane, and teammates banded together to lead support efforts, distribute supplies for teammates and clients, and identify nonprofit organizations to receive grants from the SunTrust Foundation to help the community with relief and rebuilding.

Road to Recovery

To help ease financial stress for clients and get them on the road to recovery after an unexpected event, we have created mobile branches complete with ATMs. These mobile branches can be deployed at times of natural disaster. One stayed on-site for three months after the 2018 hurricane season. They can also be used when branches are being renovated to provide continuation of services.



The SunTrust Foundation One Team Fund

In 2018, the SunTrust Foundation One Team Fund was established for SunTrust teammates to help fellow teammates recover from a catastrophic disaster, personal disaster, or personal financial hardship. Powered by generous teammate donations, the One Team Fund serves an ongoing relief fund and provides short-term assistance in the form of grants. One hundred percent of donations go directly to helping teammates. In 2018, more than \$100,000 in grants were provided in response to Hurricanes Florence and Michael.

\$650K

SunTrust Foundation Donated \$650K in 2018 to help communities affected by natural disasters



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Lighting the way to

Responsible Business



Our Commitment to Responsible Business

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Fair and responsible banking is at the heart of our relationships. It starts with our executive management team and Board of Directors and extends to every one of our teammates.

Our commitment to fairness and responsibility means we adhere to all rules and regulations applicable to our industry. We honestly represent our products and services while disclosing the associated costs and fees transparently. We protect our clients' interests and provide financial education and information to help them select the right solutions for their needs.

Underlying all of this is our strong commitment to the SunTrust Code of Business Conduct and Ethics. Our Code guides behavioral expectations that go far beyond the law. It creates the cultural expectations on how we treat our teammates and clients. In accordance with our Code, SunTrust teammates are expected to treat all clients and each other fairly and consistently.

We regularly train teammates on fair and responsible banking rules and regulations, fair housing and fair banking policy, and a wide range of other diversity issues and practices. We work to ensure our disclosures are clear and understandable, and we monitor our performance to ensure we meet our goals.

Lighting the Way to Financial Well-Being means working with our clients in a fair, clear, and responsible manner





Managing Risk

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As a financial services company, SunTrust is exposed to a certain degree of risk with every business decision we make. However, effective risk management doesn't involve eliminating or mitigating every possible risk. It means managing risks appropriately in order to operate in a safe and responsible manner while optimizing returns and creating shareholder value.

Effective risk management starts with a strong risk culture that promotes transparency, accountability, and effective challenge throughout the organization. SunTrust has cultivated a culture in which every teammate is responsible for understanding and managing risk in their daily decision-making. In turn, our leadership behaves by example, mutually reinforcing purpose and culture to establish and execute its risk management framework. These expectations are bolstered by an enterprise-wide risk ecosystem that drives communication and challenge across the roles of risk owners, business controls, risk oversight, and risk assurance.

SunTrust enacts its risk culture through our risk management framework and policy. The policy sets forth our approach to enterprise risk management, including roles and responsibilities, governance, and the methods we use to identify, monitor, and mitigate risk.

Like all large and complex financial institutions, SunTrust is exposed to a broad collection of risks. The risk management framework outlines seven primary risk domains in which risk

SunTrust Risk Domains

Credit Risk	The risk of loss arising from the default by the borrower or counterparty such that an obligation will not be repaid on time and/or in full or the client and/or counterparty will fail to perform on an obligation to the institution.
Market Risk	The risk to earnings, capital, or economic value arising from changes in interest rates, spreads, or prices of financial instruments, and the corresponding impact on the composition of the balance sheet and/or trading and fair value positions. The primary generators of market risk at SunTrust are structural interest rate risk within the balance sheet as well as trading and fair value exposures.
Liquidity Risk	The risk of the company's inability (or perceived inability) to meet its obligations at a reasonable cost without jeopardizing its financial condition or overall safety and soundness by maintaining an adequate level of liquidity to efficiently meet both expected and unexpected cash flow needs.
Operational Risk	The risk of loss resulting from inadequate or failed internal processes, people, systems, or from external events.
Technology Risk	The business risk associated with the use, ownership, operation, involvement, influence, and adoption of Information Technology (IT) within an enterprise.
Compliance Risk	The risk of fines or sanctions or of financial damage or loss due to the failure to comply with laws, rules, regulations, and regulatory expectations.
Strategic Risk	The risk of financial loss, diminished stakeholder confidence, or negative impact to human capital resulting from ineffective strategy setting and/or execution.



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is identified, measured, monitored, and reported through enterprise-wide frameworks and policies. We consider Reputational Risk an inherent component of each risk domain, and key indicators for Reputational Risk are built into each of these areas.

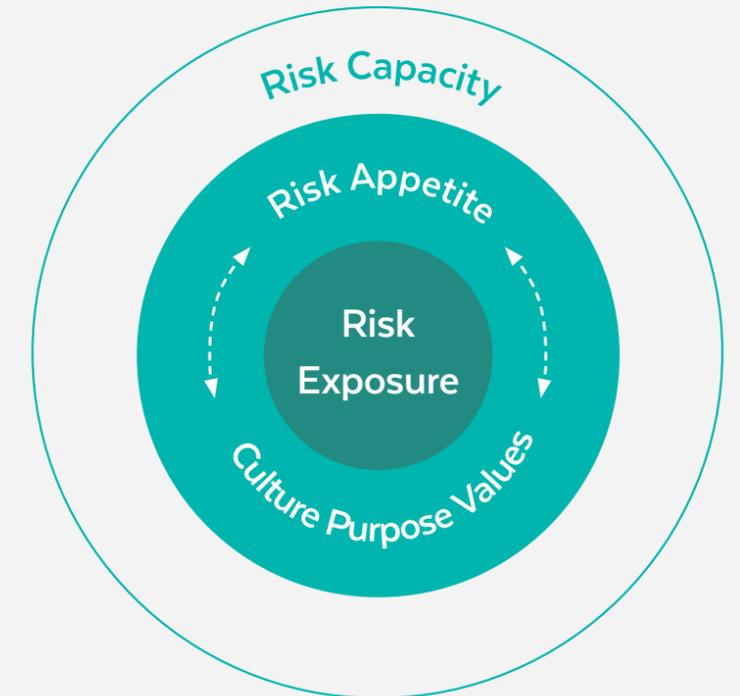
Risk Appetite Framework

The SunTrust Board of Directors defines the bank’s overall risk appetite as ‘Moderate’. This reflects our willingness to accept certain risks provided they represent the appropriate balance of risk and return, while aligning with our culture, values, purpose, regulatory expectations, and safety and soundness objectives. Our ‘Moderate’ risk appetite serves as a guiding principle for all teammates as they execute their responsibilities across the organization.

We use a comprehensive Risk Appetite Framework to effectively measure, monitor, and manage risk throughout the company. This enables us to quantify actual exposure levels for individual risks, while ensuring the bank’s aggregate exposure remains within our ‘Moderate’ risk appetite. Through the Risk Appetite Framework, executive leaders and the Board of Directors gain increased transparency and intelligence into the most significant risks to our organization.

The indicators within the framework measure our ability to meet client needs, maintain financial stability, and evolve with changing technological, political, and socioeconomic landscapes. Through the Risk Appetite Framework, these specific risks are evaluated in the appropriate governance committees, including the Board of Directors, to ensure that they are being managed consistently with our values and purpose.

Our Risk Appetite Framework measures actual levels of risk in the context of our risk capacity and risk appetite to ensure our enterprise risk profile aligns with our culture, values, and purpose.





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Enterprise Business Practices Committee

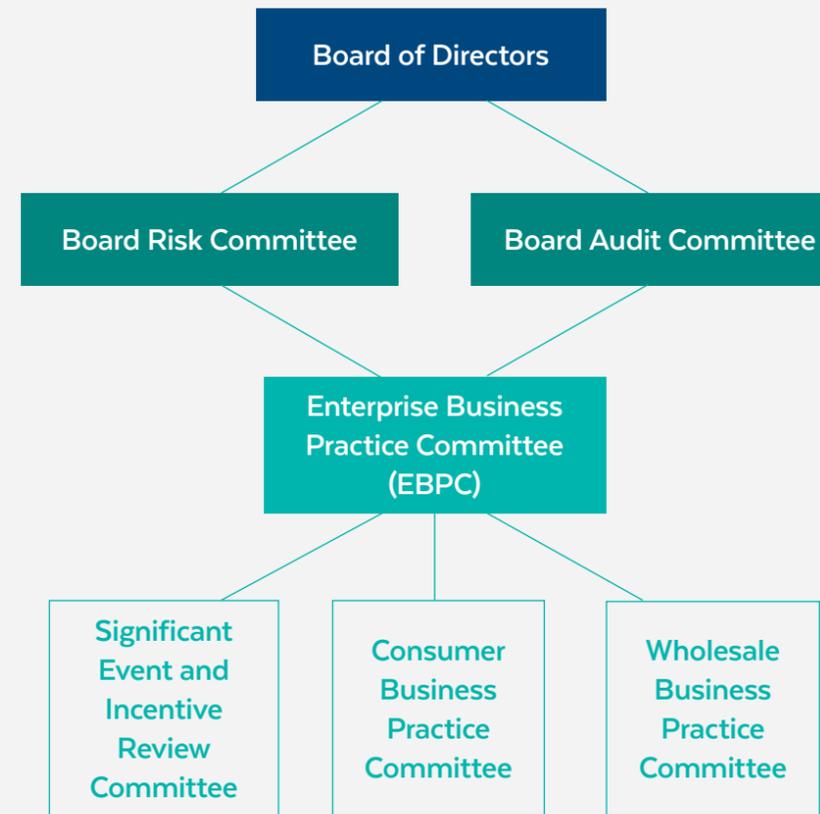
SunTrust chartered the Enterprise Business Practices Committee (EBPC) in 2017 to ensure appropriate alignment of business practices with our purpose and core values. The EBPC achieves its purpose through review of the following primary areas of responsibility as appropriate:

- Sales Practices
- Client / Product Suitability
- Incentive / Reward Systems
- Reputational Exposures
- Culture / Conduct
- Risk Education and Awareness
- Environmental, Social, and Humanitarian issues related to business practices
- Strategic Partner Practices (association exposure)
- Critical 3rd Party Practices (association exposure)
- Client Practices (association exposure)

The Enterprise Business Practices Committee is also responsible for authorizing the following sub-committees:

- Significant Event and Incentive Review Committee
- Consumer Business Practices Committee
- Wholesale Business Practices Committee

The Enterprise Business Practices Committee reports to the Board Audit Committee and Board Risk Committee.



Every Teammate Manages Risk

For the last two years, February was designated Risk Awareness Month at SunTrust. Our philosophy is that every teammate is responsible for managing risk, though that looks different in every role. In 2017, we piloted a full month of teammate training centered around risk. In its first year, 85% of teammates (more than 21,000) registered for at least one course offering. In 2018, the percentage increased to 91%.

91%

of teammates registered for a course during the 2018 Risk Awareness Month



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Building a Culture of Compliance

Our Enterprise Compliance Framework defines the requirements for establishing and maintaining compliance programs to identify, assess, and manage compliance risk present in our products, services, business activities, and third parties.

Each compliance framework program element is part of the broader SunTrust compliance management system. Collectively, the Enterprise Compliance Management Policy and each compliance program element established within this policy define our Enterprise Compliance Framework.

The Compliance Risk Committee, chaired by the Chief Compliance Officer, is responsible for aggregating and assessing compliance risks against the Company's compliance risk appetite and determining which compliance risks require further escalations to other committees, including the Executive Risk Committee and Board Risk Committee.

The Fight Against Money Laundering

The company has implemented a BSA/AML Compliance Program that includes policies, procedures, and internal controls that are designed to comply with all applicable U.S. and international AML and CTF laws and regulations. The AML Program is routinely evaluated, updated, and enhanced in order to reflect changes to our business activities and applicable supervisory standard. Elements of the program include:

Risk Assessment: At least annual assessments of money laundering, terrorist financing and U.S. Department of the Treasury's Office of Foreign Assets Control (OFAC) risks associated with its products, services, clients, transactions, and geographic locations; the Risk Assessment evaluates the strength of STI AML and OFAC controls to mitigate these risks.

Know Your Customer and Ongoing Due Diligence: Know Your Customer, which includes a Customer Identification Program, with appropriate and ongoing due diligence to determine the AML risk associated with each client.

Transaction Monitoring: Ongoing AML transaction monitoring to detect unusual or potentially suspicious activity.

Suspicious Activity Investigation and Reporting: Reporting of suspicious activity to relevant authorities and maintaining associated records in accordance with relevant legal and regulatory requirements.

Currency Transaction Reporting: Reporting of currency transactions to relevant authorities and maintaining associated records in accordance with relevant legal and regulatory requirements.

Sanctions: Compliance with the economic and trade sanctions programs administered and enforced by OFAC and other related U.S. laws and regulations. For any operations located outside the U.S., SunTrust complies with applicable local sanctions requirements.

Anti-Corruption: Maintaining a policy and program designed to promote and help achieve compliance by SunTrust and covered teammates with applicable anti-bribery and anti-corruption laws and regulations.

Information Sharing: Responding to law enforcement and other official requests for information relating to money laundering and terrorist financing.

Training: Providing appropriately identified covered teammates with AML training that is relevant and based upon regulatory requirements and internal policies.

Additional information about our AML program can be found on our [website](#).





Focus on Cybersecurity

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The SunTrust Chief Information Security Officer, information security program, and all cybersecurity activities are accountable for reducing risk and exposure while enabling the bank’s corporate strategic imperatives.

The cybersecurity team’s first responsibility is to maintain the trust of those who rely on our bank’s services. The team achieves this through a program encompassing strategy and planning, operations, governance and steering as well as the implementation and integration of cybersecurity technology. Through these areas, the cybersecurity team delivers key capabilities to ensure the execution of thorough identification, detection, and response strategies for a variety of potential cybercrimes.

The team is particularly focused on safeguarding the data entrusted to SunTrust, especially in today’s digital era as businesses and consumers prioritize the ethical and secure collection and utilization of personal and financial information. This includes ongoing work to continually protect all forms of client, business, and teammate data that are collected routinely as part of the bank’s core business operations.

At SunTrust, cybersecurity is not limited to a certain team; rather, it is woven into the fabric of the bank through the ongoing promotion of cyber education and awareness among our teammates. Outside of the bank, through strategic private and public sector partnerships, SunTrust contributes to collaborative efforts to strengthen the security of the U.S. financial system.



SunTrust Cybersecurity Credo



We believe our first responsibility is to the **individuals, families, businesses, and communities** who use our products and services in their pursuit of financial well-being. They are counting on us to protect them. We achieve this by safeguarding the **confidentiality, integrity, and availability of the data entrusted to us.**



We are **responsible and accountable to each other.** We achieve this by living our core values and **helping each other achieve personal and professional growth.**



We are **responsible for strengthening trust in the U.S. financial system.** We achieve this by **contributing our time, talents, and resources** to private and public sector partnerships.



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Q&A with Scott Case, Chief Information Officer

Can you talk about the digital landscape of banking and how the SunTrust approach to cybersecurity has changed as a result of clients becoming more digitally engaged?

Security is our number one priority. Our clients are counting on us to safeguard their information, which is a responsibility we take seriously. Whether a client is using online banking or our mobile app to check their accounts, sending money to a family member or friend, or we're performing treasury services for a commercial client, we want every interaction to be just as secure as it is simple.

As the digital landscape evolves and expands, so do cybercriminals' tactics and techniques — we have to stay ahead of them. Thwarting their efforts has become, and will remain, a major area of focus and priority for SunTrust no matter where clients choose to do business. In fact, cybersecurity is one area in which banks like ours and other companies across the financial industry are collaborating, rather than competing. There is a sense of shared accountability to protect consumers, and together address the rise in global cybercrime. SunTrust is actively involved in both private and public sector partnerships aimed at strengthening trust and security across the U.S. financial system.

How do you keep teammates engaged in data privacy and cyber security?

When it comes to keeping business and client data secure, our teammates are our first — and our best — line of defense. Every teammate plays an important role in protecting sensitive information. We have a Cybersecurity Education & Awareness

team devoted to informing and instructing our teammates of the ways they can contribute to improving our risk posture in their every day jobs. For instance, this team conducts a mock phishing campaign to help teammates identify potential red flags and routinely publishes articles and other resources to ensure teammates know how to identify and report information security concerns.

Tell us about how you connect the SunTrust purpose to the company's cybersecurity efforts?

Our cybersecurity initiatives definitely contribute to our purpose of helping clients achieve financial confidence. The work we do to secure client data is paramount to gaining and retaining the trust they place in SunTrust. We want cybersecurity to be something clients don't see or think about; rather, it's something we do behind the scenes so they can focus on reaching their financial goals.

We understand that when SunTrust and BB&T merge, there will be an Innovation and Technology Center established in Charlotte. Can you tell us a little more about that and how it will contribute to cybersecurity initiatives?

When we announced the merger, we also announced that an Innovation and Technology Center will be established in Charlotte, where the combined company will be headquartered. The center will focus first and foremost on the client experience, using research and techniques like design thinking to develop new ideas as our clients' expectations continue to evolve. Cybersecurity will definitely be an area of emphasis within the center; it will promote innovation in cybersecurity to ensure the simplicity and security of every client interaction, whether it takes place in a branch, over the phone or through a digital channel.





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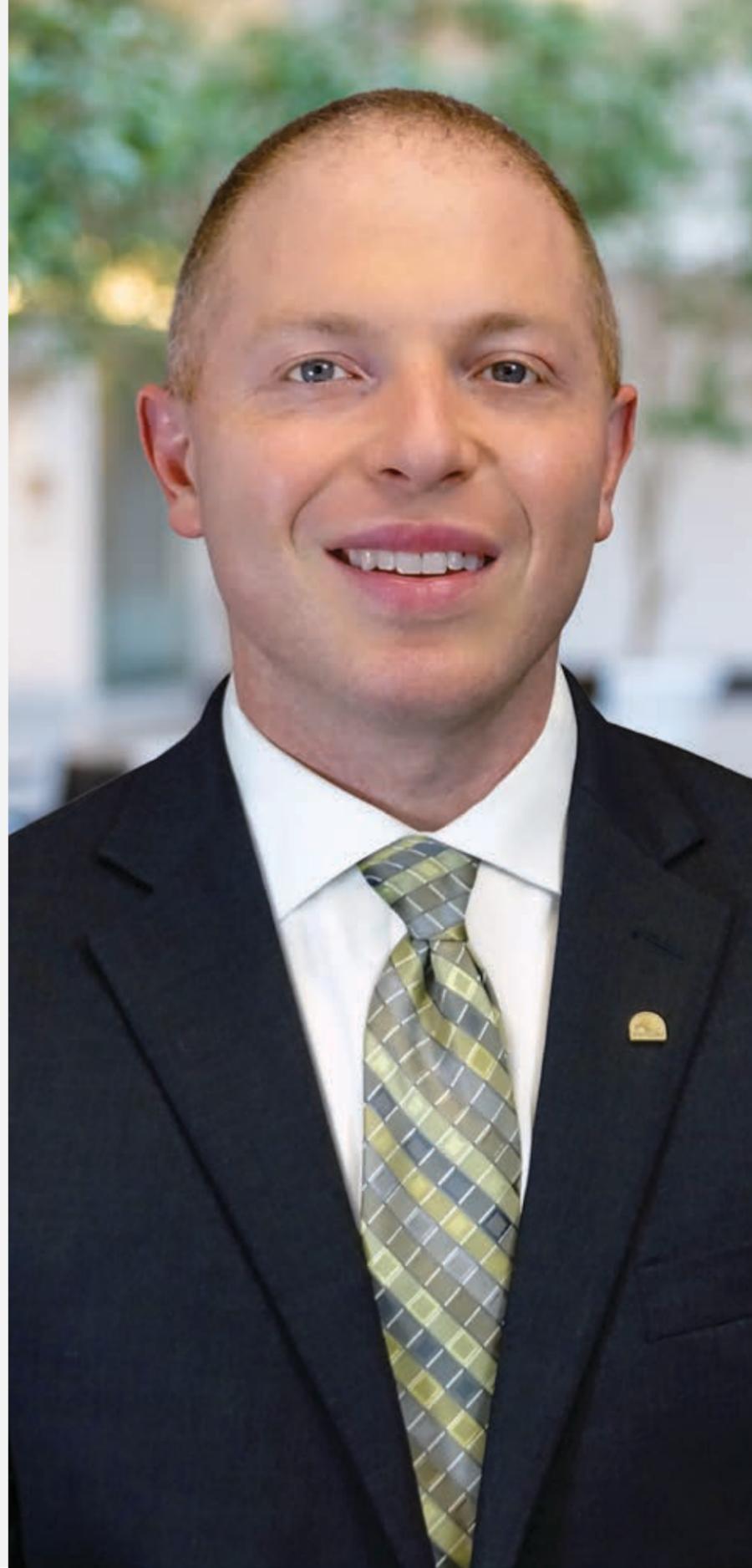


Working to Attain the Highest Levels of Data Privacy

The entire country is experiencing a dramatic transformation in how privacy is viewed and regulated. For example, the European Union’s General Data Protection Regulation (GDPR), which went into effect in May 2018, substantially altered privacy compliance expectations for many U.S. companies. The GDPR was followed by the California Consumer Privacy Act (CCPA), the most impactful privacy law in U.S. history, and many states are drafting similar laws.

At SunTrust, our approach to privacy is closely aligned to our purpose. Our privacy mission statement states “Maintaining the privacy of our clients is an essential responsibility that extends beyond mere regulatory compliance. The number one principle listed on the SunTrust flag is ‘Client First,’ and the number one value is ‘Trust.’ Privacy is a key component of our dedication to living up to these ideals.”

As a result, we are committed to maintaining a privacy program that is not only compliant with applicable legal requirements, but that also puts our clients first and maintains their trust by honoring our privacy commitments.



Ron Whitworth, Chief Privacy Officer

SunTrust Chief Privacy Officer (CPO) Ron Whitworth has hosted or participated in some of the most prominent privacy discussions on the world stage in recent years, creating a series of discussions among top financial institution CPOs that have been featured in major domestic and global platforms, including multiple times at the largest privacy conference in the world – the International Association of Privacy Professionals (IAPP) Global Privacy Summit.

On May 23, 2018, Ron was appointed by then-Secretary of the Department of Homeland Security (DHS) Kirstjen Nielsen to the Data Privacy and Integrity Advisory Committee (DPIAC). Whitworth received a three-year appointment to provide advice at the request of the Secretary and the DHS Chief Privacy Officer on programmatic, policy, operational, administrative, and technological issues within the DHS related to personally identifiable information, data integrity, and other matters related to privacy and cybersecurity.



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The Ethics Office promotes shared organizational principles and values in alignment with our purpose



Ethics: Doing the Right Thing for the Right Reasons

Our Ethics Program identifies, assesses, and communicates risks related to organizational ethics, conduct, and risk culture that affect our ability to achieve our purpose.

Various corporate functions own the conduct and reputational risks associated with their operations. They are responsible for establishing the procedures and controls necessary to ensure they conduct business in accordance with regulatory standards and our enterprise risk appetite. The Ethics Office provides consultation and oversight of activities that impact organizational ethics, conduct, and risk culture through ongoing consultation, monitoring, reporting, and assessment.

The Ethics Program is structured to identify, assess, and advise segments and functions in mitigating risk related to conduct and risk culture. The Program is designed to:

- Define and communicate standards of ethical conduct
- Provide structure for reporting misconduct
- Detect, monitor, and investigate misconduct
- Escalate and evaluate issues and events
- Measure risk culture and ethics program effectiveness

The Codes We Live By

The SunTrust Code of Business Conduct and Ethics expresses our core values. Our teammates and Officers read, understand, and abide by the letter and the spirit of the Code at all times.

The Code includes guidance on everything from the importance of speaking up to our responsibilities as stewards of confidential information. It guides teammates along the right path in making decisions. Those decisions drive our behavior and demonstrate our culture.

In addition to our Code, which is directed toward all teammates, we also have a Board of Directors Code of Business Conduct and Ethics, a Code of Ethics for Senior Financial Officers, and a SunTrust Vendor Code of Conduct and Ethics.



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Safe Communication

The Enterprise Ethics Office – in fulfillment of directives set forth by the Board of Directors and in compliance with the Sarbanes-Oxley Act and the whistleblower protections outlined in the Dodd-Frank Wall Street Reform and Consumer Protection Act – has developed a See It-Say It Safely Policy to promote transparency, safe communications protocols, and proper escalation procedures at SunTrust.

It provides a confidential way for teammates to promptly report reasonable concerns regarding potentially unlawful activities, Code violations, and activities and behaviors inconsistent with our purpose.

Responding to Client Concerns

It is our policy to ensure that all client complaints are documented, classified, resolved, and evaluated with accuracy, promptness, courtesy, and professionalism.

Complaints are evaluated for indicators of potential exception to applicable policies, procedures, regulations, or laws. SunTrust monitors complaint trends, conducts analysis, and develops business plans to implement appropriate changes or enhancement to products, services, business practices, processes, and training.

Complaints can be recorded through any interaction, including but not limited to, in branch, by phone, online, email, web, fax, mail, regulator, third-party supplier, or other referral entity.

Complaints received are logged in the Enterprise Complaints Management System for tracking, escalation, evaluation, monitoring, and reporting purposes.

Meet Our Enterprise Ethics Officer

In 2017, Arnold Evans was promoted to the newly created position of Enterprise Ethics Officer. In his role, Arnold works to further ensure that our business practices and risk culture are consistent with our values and purpose.





Responsible Sales & Lending

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Fair and Responsible Banking

SunTrust is committed to offering and extending all of our products and services, including both credit and deposit products, to any qualified applicant without regard to race, sex, religion, color, national origin, age (provided that the applicant has the capacity to contract), marital status, familial status, disability, veteran status, sexual orientation, gender identity, applicant’s receipt of income from a public assistance program, applicant’s exercise in good faith of rights under the Consumer Credit Protection Act, geographic location within our lending footprint, or any classification protected by applicable law. SunTrust will make reasonable accommodations for clients with disabilities who request such accommodations.

SunTrust provides comprehensive training to its employees and performs ongoing monitoring to ensure compliance with consumer protection laws and regulations and enterprise policies, and business segment policies and procedures.

Helping Our Clients When They Need It Most

Members of the SunTrust Mortgage team created an outreach program called “Homes Saved,” focused on helping save struggling families from foreclosure. The team takes note of clients showing signs of financial stress due to delinquencies in their mortgage account, works to understand the client’s current situation, and helps them move forward with the right solution for their situation.

“Keeping our clients in their homes is our number one priority,” said Foreclosure Manager Tenesha Melton. “We listen attentively, ask questions, and work with the client to come up with a creative solution to avoid foreclosure. These solutions may include allowing the client more time to reinstate their loan, forgiving a small dollar amount, or walking the client through what is needed to complete their Loss Mitigation process. We want our clients to feel we are fully dedicated to finding a resolution for their unique situation.”

In 2018, the team helped an average of 71 clients per month with solutions to avoid foreclosure.



The SunTrust Fair Banking Officer reports through the Chief Compliance Officer and is represented in the Compliance Risk Committee

71

Average number of homeowners given solutions to avoid foreclosure per month in 2018





Supplier Diversity

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Wealth of Ideas

The more diverse our people and ideas, the more competitive we are as a company. We believe that creating a culture of inclusion can be extended by creating proactive supplier opportunities for companies that are minority-, women-, veteran-, disabled-, LGBT-, or small business-owned. We strongly encourage these businesses to register to become a potential SunTrust supplier.

The Benefits of Diverse Suppliers

Including diversity of thought and sharing ideas throughout our business offers a number of benefits. This approach helps us achieve optimal performance and increase the economic advancement of the communities we serve while helping us deliver on our purpose of *Lighting the Way to Financial Well-Being.*

We believe that our success is linked to our ability to operate in increasingly diverse markets. Diverse suppliers broaden our ability to procure goods and services that create and sustain our competitive advantage, especially in light of evolving demographic trends. They also facilitate more flexibility and innovation in our supply chain and promote our cost-savings initiatives.

Because of the benefits provided by diverse suppliers, we also expect our business partners and suppliers to provide subcontracting opportunities to diverse businesses.

Our supplier diversity efforts have been recognized by several state and national organizations.

Recognition for Our Supplier Diversity Program



Named 2018 Corporation of the Year by Georgia Minority Supplier Development Council



Best-of-the-Best Corporations for Inclusion by The National Gay & Lesbian Chamber of Commerce



Named a 2018 TOP Corporation of the Year by the Greater Women's Business Council



Lissa Miller, Head of Supplier Diversity and recent recipient of a Pioneer Award from the U.S. Pan-Asian American Chamber of Commerce Southeast Chapter



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Increasing Opportunities for Diverse Suppliers

We work to ensure that certified diverse suppliers have visibility to procurement opportunities. For example, in 2018 we hosted a Supplier Diversity Business Summit at SunTrust Park in partnership with the Atlanta Braves. The event featured panel discussions and sessions designed to provide exclusive information on building capacity and preparing for procurement opportunities at SunTrust, the Atlanta Braves, and many other *Fortune* 500 companies.

\$156MM

Amount spent in 2018 with minority- and women-owned businesses

200+

Small and diverse businesses attended the SunTrust Supplier Diversity Business Summit



Becoming a SunTrust Supplier

We choose suppliers based on product quality, service, price and overall value, and actively seek to partner with qualified diverse businesses.

All suppliers are expected to follow our Vendor Code of Conduct and Ethics, which provides general guidance on the standards that SunTrust holds for itself and all business partners.

Supplier Success Stories

Containing Costs

Metasys Technologies, a strategic diverse vendor and the bank's managed services provider, was awarded the additional responsibility of managing our global resource vendors. Metasys now provides central management for over 800 additional non-SunTrust workers, ensuring cost containment.

Mentoring

Our mentoring of two minority and women business enterprise companies with annual revenues of \$1 to \$5 million is helping these companies succeed:

- **Clarus Consulting Group**, a women-owned business based in Birmingham, increased annual revenues by 33% over 2017.
- **Stellar Consulting Group**, a minority-owned business based in Atlanta, was named 2018 Supplier of the Year at the National Minority Supplier Development Council's annual awards event.



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Lighting the way to
**Environmental
Stewardship**





Environment

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The sustainability and well-being of the environment we share with our teammates, clients, and communities is something we take seriously. As a financial services company, our business does not involve the heavy use of energy and water resources. However, we remain steadfast in our commitment to minimize our impacts. Recently, SunTrust invested in new technology to help us better understand our environmental performance with the ultimate goal of improving it. This technology will also facilitate the analysis needed to study and report on our impacts and build a future strategy aimed at reduction targets and goals.

Our Footprint

SunTrust is committed to initiatives that optimize our physical space, lower our carbon footprint, reduce landfill waste, and create opportunities for operational efficiencies.

Energy

In addition to a building automation system that helps remotely control lighting and HVAC schedules in over 50% of our real estate portfolio, SunTrust provides an ongoing LED-retrofit program and lighting redesign programs. These energy programs, launched in 2012, have saved more than \$2.9 million in operational expenses.

Water

SunTrust Plaza in downtown Atlanta is our largest consumer of water. In 2018, we participated in water conservation efforts by joining the [Atlanta Better Buildings Challenge](#) and the [My Drop Counts](#) challenge.

The My Drop Counts business water conservation campaign encourages local organizations to join in regional efforts to reduce water use and ensure a sustainable future for the Atlanta area. Water conservation is critically important in metro Atlanta, as the region is subject to cyclical, sometimes severe, droughts, and is reliant on small rivers and the reservoirs located on them for its water supply. SunTrust was a founding participant of this campaign.

Waste

With the ultimate goal of moving waste away from the landfill waste stream, SunTrust initiated a formal waste reduction strategy in 2016.

In 2017, SunTrust rolled out a shred-all paper program throughout our branches and offices. This program increased the amount of materials that were recycled, reduced landfill waste, and provided an additional layer of security for confidential information.



LightStream, our online consumer lending division, donates a tree with every funded loan. To date, more than 2,500 acres of trees have been planted.



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Sensitive Data Destruction Meets Environmental Sustainability

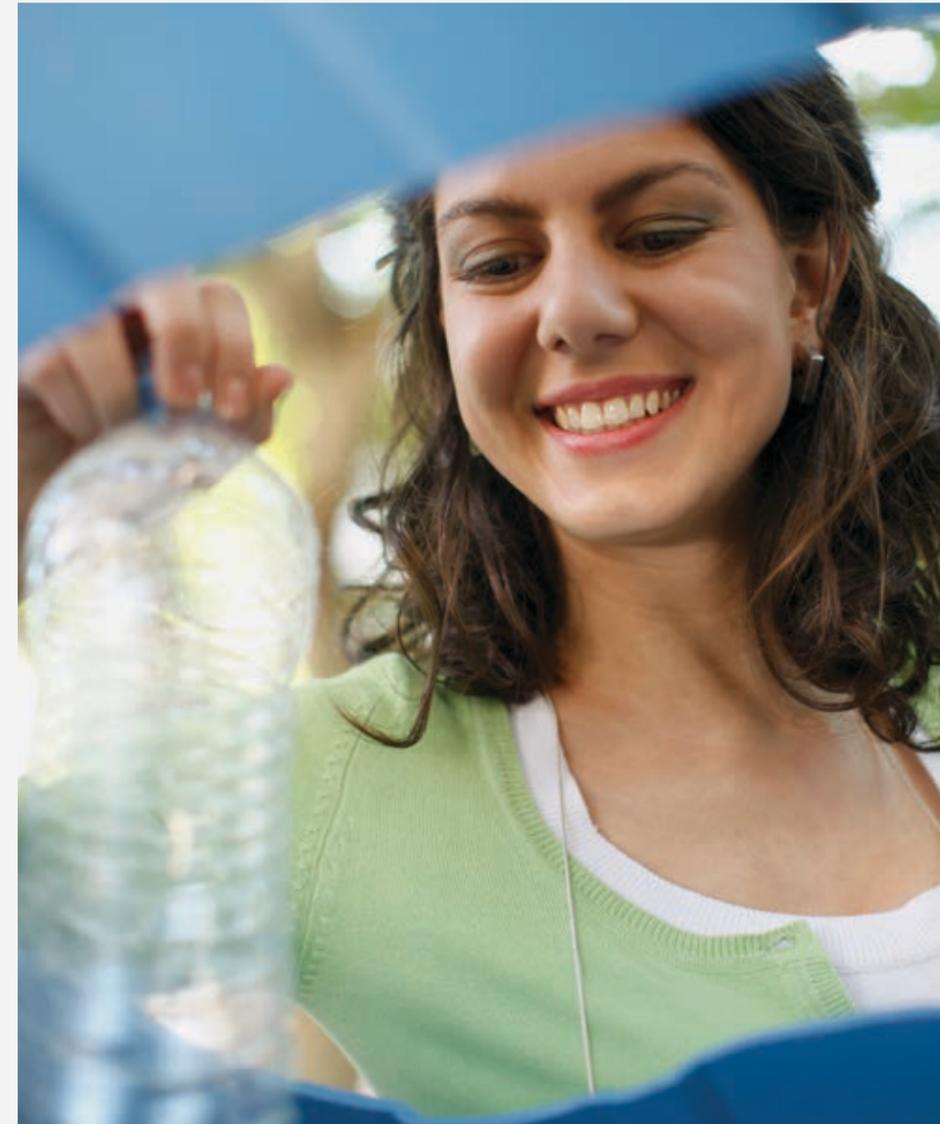
To celebrate Earth Day, SunTrust held teammate “Shred” events in Atlanta, Orlando, and Richmond. Shredding sensitive documents not only helps the environment by diverting paper waste from landfill, but it’s also regarded as a safe method to destroy sensitive data at home and work. Our teammates shredded approximately 8,225 pounds of paper across the three locations with zero waste to landfill.

Waste Reduction Efforts

In 2018, we began incorporating centralized waste in our office spaces. The program was piloted at our Orlando Operations Center, and diverted 5.37 tons of waste from the landfill in the first month alone. That same year, we incorporated the centralized waste system into multiple areas in our Atlanta headquarters with similar success.

Our aggressive pursuit of effecting change in our waste stream has shown impressive results, with 2,400 tons of waste going to reuse or recycling in 2018, 30% more than went to landfill. In 2019, we plan to expand the program at our Atlanta headquarters and at another facility in Northern Virginia.

As part of its commitment to sustainable operations, in 2018 SunTrust created the SunTrust Enterprise Print Forum, a cross-company initiative to reduce paper use by teammates at SunTrust and expand that opportunity for the benefit of our clients. The team created initiatives that included a full company print assessment, an enterprise-wide paper program, and consolidation efforts aimed at statements, direct mail, and warehousing. In one example, one line of business replaced what had been a 28 page client enrollment packet with a postcard directing clients to a website, saving valuable time and resources. We remain committed to continuous expansion of our digital platforms to make it easy for clients to opt in to a paperless experience throughout the lifecycles of their accounts. Today many new accounts default to a paperless statement option, and clients receive new account paperwork and account notices electronically where possible.



Additionally to encourage the decrease use of paper in our internal operations, SunTrust has implemented controls and processes including resource conservation awareness campaigns, paperless e-meeting presentation options, and duplex printing defaults.



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Workplace Design

Our Corporate Real Estate and Workplace team continually works to build and maintain safe and empowering workspaces for our teammates using sustainable and creative design. We offer a wide range of modern work settings that enable collaboration and productivity while meeting the needs of our multigenerational workforce.

These design solutions include:

- A variety of workspace options, including small meeting spaces, social gathering areas, and large multi-purpose rooms
- Ergonomic solutions in all new office environments, including sit-stand desks, ergonomic chairs, and shared walking work stations
- Hoteling options called SunWorks at major office hubs

While incorporating more contemporary workplace designs, we also achieved efficiencies in our physical space needs and energy consumption.

22.8%

Since 2012, our physical footprint was decreased by 22.8% — a reduction of more than three million square feet



SunWorks Kennesaw

In 2017, SunTrust opened SunWorks Kennesaw, an alternative work environment in a suburb of Atlanta that features state-of-the-art technology, collaboration rooms, customizable workspaces, and on-site assistance. Teammates in Northern Atlanta are thrilled with the option to telecommute to this location, which shaves hours off normal teammate commuting times and reduces a teammate's individual carbon footprint.



Workplace Resiliency after Severe Weather

As a bank positioned in the southeastern U.S., we realize the effects that extreme weather events can have on our communities, teammates, and clients.

After a major weather incident, our Business Continuity and Facilities Teams have a Severe Weather Response Framework that outlines roles and responsibilities, response protocols, and facility preparation. This allows us to support communities quickly in the aftermath of storms like Hurricane Michael and in areas such as Panama City and Marianna, Florida by helping to provide access to funds and other resources. We also have the ability to deploy mobile banking trucks to provide clients with more immediate access to tellers and ATM machines.



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SunTrust teammates from left to right: Anson Adams, Aieshah Abdeljawad, Akash Makhijani

SunTrust Accelerator Studio

In 2017, the SunTrust Accelerator Studio opened to bring technology and business leaders together to enable increased communication and better collaboration. As a result, teams developed more robust client-centric solutions and reduced the time it took to go from idea to prototype. The studio's design also promotes an inclusive team environment where teammates can more efficiently develop and test capabilities and uncover new opportunities that bring value to clients.



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Partnership with Academia

In 2017, SunTrust participated in the inaugural Georgia Tech Carbon Reduction Challenge (CRC) internship program. This program offered our Georgia Tech interns the ability to volunteer as a team to create and pursue a carbon reduction project for SunTrust. The intern team focused on teammate travel and suggested making changes in how SunTrust books travel. The team also promoted the use of technology to host virtual meetings. On August 14, 2017, the SunTrust Carbon Reduction Challenge team presented its findings to a crowded audience at Georgia Tech – and won the challenge.

Beril Toktay, Scheller College of Business professor and faculty director of the Ray C. Anderson Center for Sustainable Business points out, “What’s most exciting about this program is that it teaches students they can be sustainable business champions no matter what their job function is. And even if students don’t choose a career path directly related to sustainability, they will still obtain tremendous benefits.”

Four alumni from that winning team are now SunTrust teammates and are leading our 2019 Carbon Reduction Challenge.



SunTrust teammates and winners of the Carbon Reduction Challenge from left to right: Nick Rogstad, Sam Rubin, Alex Ketchum, William Courrèges-Clercq



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Supporting a Lower Carbon Economy

Putting our clients first means focusing on what they want to achieve financially, socially, and environmentally. SunTrust pursues opportunities to support our clients through renewable energy investments, green community investments, and other paths to a more carbon neutral economy.

Supporting Renewable Power

Since 2013, SunTrust has been part of \$6 billion of transactions to support clean energy projects and programs \$1 billion in direct lending to clean energy projects, including solar, wind, and hydro; helping facilitate \$3.5 billion of green bonds; and \$550 million in tax equity investments in solar energy projects.

In 2018, SunTrust partnered with Sunrun, a national leading residential solar provider, to make a \$150 million tax equity investment that helped finance residential solar systems for more than 13,000 homeowners across the U.S. This significant investment and other similar SunTrust transactions have helped 260,000 homeowners across the U.S. install residential solar systems. Also in 2018, SunTrust teamed up with SunPower, a global solar developer, to provide \$250 million of capital (debt plus tax equity) that helped finance behind-the-meter solar projects (also known as *distributed generation*) for municipalities, schools, and commercial and industrial customers across the country.

Green Investments Through SunTrust Community Capital

In 2018, SunTrust supported Community Preservation and Development Corporation (CPDC) in the substantial rehabilitation of Fort Stevens Place, a 59-unit multifamily tax credit apartment building constructed in 1952. This support included an equity investment and a construction loan from SunTrust Community Capital, as well as a Freddie Mac permanent loan through SunTrust Agency Lending, totaling an investment of over \$22 million.

Through this investment, 59 residences have been preserved and renovated into efficient and healthy homes for low-income families in Northwest Washington, D.C. Using the Enterprise Green Communities building standards as the roadmap for renovations, the first building standards created specifically for affordable housing, CPDC was committed to focusing on health and efficiency to benefit the residents. Green project components include:

- **Energy efficient HVAC units, individually submetered electric meters, reflective roof, and solar panels, which all reduce the energy burden of residents**
- **Reduced flow water fixtures to reduce water usage**
- **Pervious pavement for enhanced storm water management**
- **Low-VOC construction materials and direct exterior exhaust of baths, kitchens, and clothes dryers for increased air quality for residents.**

Residential Solar Financing

SunTrust offers a few different solutions to help clients finance solar loans, including LightStream loans and loans through our indirect partnership arrangements. In addition to helping consumers reduce emissions, residential solar loans often create access to tax credits and can potentially result in partial or full offsets to utility bills, with longer term savings from free or nearly free electricity upon loan repayment. Through the end of April 2019, we have funded solar panels for more than 50,000 households nationwide.





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Index Number	Description	Report Location/Direct Answer
General Disclosures		
102-1	Name of the organization	SunTrust Banks, Inc.
102-2	Activities, brands, products, and services	10-K, page 3 (Item 1. Business, General); pages 165-166 (Item 8. Notes to Consolidated Financial Statements, Note 22 – Business Segment Reporting).
102-3	Location of headquarters	10-K, page 3 (Item 1. Business, General); page 24 (Item 2. Properties).
102-4	Location of operations	10-K, page 3 (Item 1. Business, General); page 24 (Item 2. Properties).
102-5	Ownership and legal form	Proxy, page 54 (Stock Ownership of Directors, Management, and Principal Shareholders); 10-K, beginning on page 3 (Item 1. Business).
102-6	Markets served	10-K, page 3 (Item 1. Business, General); pages 165-166 (Item 8. Notes to Consolidated Financial Statements, Note 22 – Business Segment Reporting).
102-7	Scale of the organization	10-K, beginning on page 3 (Item 1. Business); page 24 (Item 2. Properties); pages 27-28 (Item 6. Selected Financial Data).
102-8	Information on employees and other workers	See Information About Our Teammates on page 88. SunTrust refers to employees as Teammates and has reflected this nomenclature in the <i>Corporate Responsibility Report</i> . For the GRI index employee data, we have used the word Employee to be consistent with the GRI reporting framework.
102-9	Supply chain	See page 13 of the <i>Corporate Responsibility Report</i> .



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Index Number	Description	Report Location/Direct Answer
102-10	Significant changes to the organization and its supply chain	10-K, beginning on page 3 (Item 1. Business); beginning on page 128 (Item 8. Notes to Consolidated Financial Statements, Note 15 – Capital); pages 165-166 (Item 8. Notes to Consolidated Financial Statements, Note 22 – Business Segment Reporting).
102-12	External initiatives	SunTrust is a Signatory Company for CEO Action for Diversity & Inclusion.
102-13	Membership of associations	SunTrust is a member of a number of trade associations at both the national and regional levels. We participate in these organizations in order to engage in consideration of business and technical issues that are emerging within our industry and to be part of any public education efforts regarding such matters. Our national memberships include the American Bankers Association, Mortgage Bankers Association, Bank Policy Institute, and Consumer Bankers Association, among others.
102-14	Statement from senior decision-maker	See the letter from our CEO on page 2 of the <i>Corporate Responsibility Report</i> .
102-15	Key impacts, risks, and opportunities	Proxy, pages 15-16 (Board’s Role in the Risk Management Process, Management of Cyber and Operations Risk); 10-K, beginning on page 11 (Item 1A. Risk Factors); pages 56-66 (Item 7. Management’s Discussion and Analysis of Financial Condition and Results of Operation, Enterprise Risk Management).
102-16	Values, principles, standards, and norms of behavior	Code of Business Conduct and Ethics; Chairman’s Letter in Proxy, located at the beginning; Chairman & CEO Letter in <u>Annual Report</u> , beginning on page 4.



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Index Number	Description	Report Location/Direct Answer
102-17	Mechanisms for advice and concerns about ethics	The Enterprise Ethics Office, in fulfillment of directives set forth by the Board of Directors and in compliance with the Sarbanes–Oxley Act and the whistleblower protections outlined in the Dodd–Frank Wall Street Reform and Consumer Protection Act, has developed a See It–Say It Safely Policy to further promote transparency and escalation at SunTrust. The Policy applies broadly to all SunTrust teammates and Non–SunTrust Workers (e.g., Independent Contractors, Temporary Agency Workers, Outsourced Workers or Professional Services). Teammates and Non–SunTrust workers have the responsibility to promptly report reasonable concerns regarding potentially unlawful activities, Code violations, and activities/behaviors inconsistent with our purpose. The concerns raised will be treated confidentially, to the extent possible. This means that only those with a business need to know will be included in the resolution process and teammates will not be retaliated against for having raised a concern in good faith. Violations of this Policy can result in disciplinary action up to and including termination of employment or contract and prosecution in accordance with applicable federal, state, and local laws. For more information, please see our Code of Business Conduct and Ethics .
102-18	Governance structure	See pages 15, 17 and 56 of the <i>Corporate Responsibility Report</i> for information on our governance structure and Enterprise Business Practices Committee; Proxy , pages 14–15 (Corporate Governance and Director Independence); 10–K , pages 56–66 (Item 7. Management’s Discussion and Analysis of Financial Condition and Results of Operation, Enterprise Risk Management).
102-19	Delegating authority	See pages 15, 17 and 56 of the <i>Corporate Responsibility Report</i> for information on our governance structure and Enterprise Business Practices Committee.
102-20	Executive-level responsibility for economic, environmental, and social topics	See page 15 of the <i>Corporate Responsibility Report</i> .



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Index Number	Description	Report Location/Direct Answer
102-21	Consulting stakeholders on economic, environmental, and social topics	Periodically during the course of the year multiple members of the Executive Council, including the CEO and CFO, directly engage with investors, clients, etc. in the form of investor conferences, investor roadshows, client meetings, and events. Multiple stakeholder groups were also consulted in the 2019 Materiality Assessment. See page 90 of the <i>Corporate Responsibility Report</i> for information on our Stakeholder Engagement and page 21 of the <u>Proxy</u> (Investor Outreach).
102-22	Composition of the highest governance body and its committees	<u>Proxy</u> , page 8 (Board Skills & Diversity); pages 10 & 11 (Membership by Committee).
102-23	Chair of the highest governance body	<u>Proxy</u> , page 17 (Board Leadership Structure).
102-24	Nominating and selecting the highest governance body	<u>Proxy</u> , page 14 (Majority Voting); pages 19–21 (Director Qualifications and Selection Process).
102-25	Conflicts of interest	<u>Proxy</u> , page 17 (Policies and Procedures for Approval of Related Party Transactions).
102-26	Role of highest governance body in setting purpose, values, and strategy	<u>Annual Report</u> , beginning on page 4, Chairman and CEO’s Letter; <u>Proxy</u> , page 15 (Codes of Ethics and Committee Charters); <u>10-K</u> , pages 56–66 (Item 7. Management’s Discussion and Analysis of Financial Condition and Results of Operation, Enterprise Risk Management).



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Index Number	Description	Report Location/Direct Answer
102-27	Collective knowledge of highest governance body	The Board of Directors has a diverse set of professional experiences that span backgrounds in different industries, many of which include leadership of functions that pertain to items of an Economical, Environmental, Social, and Governance nature, thereby bringing valued knowledge to the organization as well as an awareness of current trends. The Governance and Nominating Committee at the Board of Directors level, and in complementary fashion the full Board of Directors, engage in regular dialogue with members of the SunTrust leadership team who provide updates relative to Economic, Environmental, Social, and Governance matters in the form of Corporate Responsibility and Sustainability reporting, program status, and current trends and topics.
102-28	Evaluating the highest governance body's performance	<u>Proxy</u> , page 18 (Board Self-Assessment).
102-29	Identifying and managing economic, environmental, and social impacts	<u>Board of Directors Committee Charters</u> ; See page 15 of the <i>Corporate Responsibility Report</i> .
102-30	Effectiveness of risk management processes	<u>Proxy</u> , pages 15-16 (Board's Role in the Risk Management Process, Management of Cyber and Operations Risk); <u>10-K</u> , pages 56-66 (Item 7. Management's Discussion and Analysis of Financial Condition and Results of Operation, Enterprise Risk Management).
102-31	Review of economic, environmental, and social topics	On a periodic basis, the Board of Directors is presented with information on Corporate Responsibility topics.
102-32	Highest governance body's role in sustainability reporting	The <u>Governance and Nominating Committee</u> at the Board level acts as an oversight body; Additional information about reporting can be found on page 15 of the <i>Corporate Responsibility Report</i> .



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Index Number	Description	Report Location/Direct Answer
102-33	Communicating critical concerns	Risk Committee Charter; Audit Committee Charter; Additional information can be found within Disclosure 102-34.
102-34	Nature and total number of critical concerns	Client concerns can be initiated through any interaction, including but not limited to branch, phone, online, email, web, fax, mail, regulator, or third-party supplier. Teammate concerns can similarly be recorded through several confidential channels, including online and telephonic systems or directly to a manager, HR executive, member of the Internal Audit team, or the Ethics Office. Teammates may also record anonymous concerns, both online and telephonically, through a third-party managed Alert Line that is available 24 hours a day, 7 days a week. There is an established internal escalation process for client and teammate concerns. Responsibility for management, escalation, and resolution of critical concerns resides with the Enterprise Ethics Officer, who reports directly to the Audit & Risk Committees of the Board of Directors with respect to number, nature, and trend profile of critical concerns, as well as any resolutions. Additional information can be found on page 62 of the <i>Corporate Responsibility Report</i> .
102-35	Remuneration policies	<u>Proxy</u> , pages 25-49 (Executive Compensation).
102-38	Annual total compensation ratio	<u>Proxy</u> , pages 48-49 (2018 CEO Pay Ratio Disclosure).
102-40	List of stakeholder groups	See page 5 of the <i>Corporate Responsibility Report</i> .
102-41	Collective bargaining agreements	0% of SunTrust employees are covered by collective bargaining agreements; <u>10-K</u> page 10 (Item 1. Business, Employees).
102-42	Identifying and selecting stakeholders	See page 5 of the <i>Corporate Responsibility Report</i> .



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Index Number	Description	Report Location/Direct Answer
102-43	Approach to stakeholder engagement	See page 5 of the <i>Corporate Responsibility Report</i> for information on Materiality and page 90 for information on our stakeholder engagement.
102-44	Key topics and concerns raised	See page 6 of the <i>Corporate Responsibility Report</i> for our Materiality Assessment and page 90 for information on our stakeholder engagement.
102-45	Entities included in the consolidated financial statements	10-K, pages 165-166 (Item 8. Notes to Consolidated Financial Statements, Note 22 – Business Segment Reporting); page 178 (Item 15. Exhibits, Financial Statement Schedules, Exhibit 21. Registrant’s Subsidiaries).
102-46	Defining report content and topic Boundaries	See pages 4 and 7 of the <i>Corporate Responsibility Report</i> .
102-47	List of material topics	See page 5 of the <i>Corporate Responsibility Report</i> .
102-48	Restatements of information	SunTrust did not restate any information from prior reporting, including financial statements.
102-49	Changes in reporting	There are no significant changes in the list of material topics and boundaries from previous reporting, as the 2018 <i>Corporate Responsibility Report</i> is the inaugural report of this kind whereby material topics have been established on page 6.
102-50	Reporting period	Unless otherwise stated, this <i>Corporate Responsibility Report</i> and Index cover information during the 2018 calendar year.
102-51	Date of most recent report	June 2019.
102-52	Reporting cycle	Unless otherwise stated, annually.



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Index Number	Description	Report Location/Direct Answer
102-53	Contact point for questions regarding the report	Please contact Tori Kaplan, Head of Corporate Responsibility, at tori.s.kaplan@suntrust.com for any inquiries regarding the information published in this <i>Corporate Responsibility Report</i> or Index.
102-55	GRI content index	See page 73 for a summary of the disclosures included in this Index.
Economic		
201-1	Direct economic value generated and distributed	Direct economic value generated and distributed can be found in Consolidated Statements of Income, on pages 79–80 of the <u>10-K</u> ; See the Community section of the <i>Corporate Responsibility Report</i> , beginning on page 35.
201-3	Defined benefit plan obligations and other retirement plans	<u>Proxy</u> , pages 25–49 (Executive Compensation); <u>10-K</u> , beginning on page 132 (Item 8. Notes to Consolidated Financial Statements, Note 17 – Employee Benefit Plans).
201-4	Financial assistance received from government	See Note 12 of <u>Form 10-K</u> entitled “Certain Transfers of Financial Assets and Variable Interest Entities” (pages 123–124) for information on tax credits SunTrust received in 2018.
202-1	Ratios of standard entry level wage by gender compared to local minimum wage	At the beginning of 2018 we implemented a \$15 per hour minimum wage nationwide, which in many locations is often much higher than what is required by law. Additionally, we comply with any local laws that may require a minimum wage that is higher than \$15.
203-1	Infrastructure investments and services supported	See the Community section of <i>Corporate Responsibility Report</i> , beginning on page 35.
203-2	Significant indirect economic impacts	See the Community section of <i>Corporate Responsibility Report</i> , beginning on page 35.



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Index Number	Description	Report Location/Direct Answer
205-1	Operations assessed for risks related to corruption	100% of operations are assessed for potential corruption.
205-2	Communication and training about anti-corruption policies and procedures	100% of employees receive required training on anti-corruption through the Code of Business Conduct. Targeted teammates receive Foreign Corrupt Practices Act training based upon their roles. See pages 24–26 of the <i>Corporate Responsibility Report</i> for additional information on the training teammates receive.
Environmental		
302-1	Energy consumption within the organization	<p>a) 75,359 GJ Natural Gas; 22,385 GJ Jet Fuel; 63 GJ Propane = 97,807 GJ Total</p> <p>c) i. 187,617,299 kWh</p> <p>e) 773,232 GJ</p> <p>f) The reporting information included for energy is based on data from SunTrust owned and/or directly managed facilities and reflects approximately 60% of total square footage. A majority of the source data was provided by the SunTrust utility bill payment provider and also includes jet fuel consumption.</p> <p>g) Electric Power: eGRID 2018 (w/2016 data) eGRID is a comprehensive source of data on the environmental characteristics of electric power generated in the United States. This EF Set includes CO₂, CH₄, and N₂O EFs for all subregions and states in the U.S. http://www.epa.gov/cleanenergy/energy-resources/egrid/index.htm Natural Gas: Final Rule (40 CFR 98) – Commercial Sector 2013 http://www.epa.gov/ghgreporting/ Propane: Final Rule (40 CFR 98) – Commercial Sector 2013 http://www.epa.gov/ghgreporting/ Jet Fuel: Final Rule (40 CFR 98) – Commercial Sector 2013 http://www.epa.gov/ghgreporting/</p>
303-5	Water consumption	<p>a) 446,937 kiloliters (or cubic meters); equal to 118,080,509 gallons</p> <p>d) The reporting information included for water is based on data from SunTrust owned and/or directly managed facilities and reflects approximately 60% of total square footage. A majority of the source data was provided by the SunTrust utility bill payment provider.</p>



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Index Number	Description	Report Location/Direct Answer
305-1	Direct (Scope 1) GHG emissions	<ul style="list-style-type: none"> a) 5,335.369 mtCO₂-e b) CO₂, N₂O, CH₄ c) n/a d) 2018 e) Scope 1 and 2 Emissions were calculated using the following Emission Factor sets: US EPA MRR – Final Rule (40 CFR 98) Commercial Sector 2013 and US EPA eGRID – eGRID2018 (w/2016 data). f) The reporting information included for emissions is based on data from SunTrust owned and/or directly managed facilities and reflects approximately 60% of total square footage. g) Consumption data included: electricity, natural gas, propane and jet fuel. A majority of the source data was provided by the SunTrust utility bill payment provider and also includes jet fuel consumption.
305-2	Energy indirect (Scope 2) GHG emissions	<ul style="list-style-type: none"> a) 71,864.27 mtCO₂-e c) CO₂, N₂O, CH₄ d) 2018 e) Scope 1 and 2 Emissions were calculated using the following Emission Factor sets: US EPA MRR – Final Rule (40 CFR 98) Commercial Sector 2013 and US EPA eGRID – eGRID2018 (w/2016 data). f) The reporting information included for emissions is based on data from SunTrust owned and/or directly managed facilities and reflects approximately 60% of total square footage. g) Consumption data included: electricity, natural gas, propane and jet fuel. A majority of the source data was provided by the SunTrust utility bill payment provider and also includes jet fuel consumption.



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Index Number	Description	Report Location/Direct Answer
Social		
401-1	New employee hires and employee turnover	See Information About Our Teammates on page 89.
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	See page 21 of the <i>Corporate Responsibility Report</i> for a list of benefits. Part-time employees who work a minimum of 18 hours per week receive the same set of benefits as full-time employees.
401-3	Parental leave	See page 21 of the <i>Corporate Responsibility Report</i> .
403-1	Occupational health and safety management system	<p>The SunTrust Life Safety Program was established voluntarily in 2010 and follows multiple protocols and guidance recommendations from the following organizations: Ready.gov, FEMA, OSHA (as applicable to financial institutions), and NFPA.</p> <p>Life Safety Operations, a part of Crisis Management Services under Business Continuity Management, has overall responsibility for the SunTrust Life Safety Program. The program applies to all teammates.</p> <p>Through the Life Safety operations, teammates may take preventative and response training, including First Aid, CPR, AED, emergency and weather preparedness, and response training, as well as workplace violence and external threats training.</p>





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Index Number	Description	Report Location/Direct Answer
403-2	Hazard identification, risk assessment, and incident investigation	<p>There are multiple teams within SunTrust that perform annual assessments and these include:</p> <ul style="list-style-type: none"> • Facilities Management: assesses for work-related hazards in physical footprint • Corporate Security: assesses for safety and security risks in the workplace • Life Safety Operations: assesses for training and preventive procedures <p>SunTrust offers three online training courses for teammates. These courses focus on proper response techniques and procedures to a variety of safety and emergency situations, including active shooter training.</p> <p>The Enterprise Ethics Office has developed a “See it- Say it Safely” policy and Speak Up training to further promote transparency and escalation of any issues at SunTrust. See the Responsible Business section of the <i>Corporate Responsibility Report</i>, beginning on page 52.</p> <p>To ensure appropriate expertise, several teams within SunTrust may have responsibility for investigation, resolution, and improvements depending on the issue. These teams within the organization would include: Facilities Management, Business Continuity Management, Life Safety Operations, Corporate Security, Human Resources, Internal Investigations, Ethics Office, Insurance, and Enterprise Risk.</p> <p>Human Resources’ Teammate Relations has primary responsibility for teammate complaints of EEO-related claims, which include harassment, discrimination, and retaliation. Teammate Relations works in partnership with relevant internal partners to determine appropriate remediation actions and provide aggregate reporting to the Enterprise Ethics Office for analysis of trends and recommendations. Corporate Security has investigation processes and procedures to handle any Workplace Violence investigations.</p>
403-3	Occupational health services	<p>The following functions all contribute to identification and elimination of hazards and minimization of risks: Facilities Management, Corporate Security, Life Safety Operations, Enterprise Ethics Office, Enterprise Risk, and Human Resources. The collective efforts of these groups and the quality of programs provided are evaluated on an ongoing basis by the Executive Leadership team. SunTrust teammates are provided access to these programs via information on the SunTrust intranet and internal reporting mechanisms.</p>



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Index Number	Description	Report Location/Direct Answer
403-4	Worker participation, consultation, and communication on occupational health and safety	<p>There are 1,500 Life Safety Team volunteers at SunTrust. Additionally, there are over 500 teammates who are certified American Red Cross volunteers. The volunteers provide ongoing communication to the Life Safety Operations team and act as a conduit for teammate communications about safety training and procedures. Life Safety Operations holds quarterly meetings with Life Safety Team volunteers to review responsibilities and any changes to rosters and locations. Annually, onsite training is performed in collaboration with Facilities Management, Corporate Security, Building Security, and first responders.</p> <p>Life Safety Operations maintains a microsite on the company intranet where workplace safety information and access to training and tools are provided. The Life Safety Operations team provides emergency health and safety information to employees through a mass notification system and has the capability of delivering real-time information.</p>
403-5	Worker training on occupational health and safety	<p>The SunTrust Life Safety Operations team provides annual onsite training, volunteer web-based training, and periodic simulation exercises with first responders, property management companies, Corporate Security, and Facilities Management. Additionally, there is a specialized web-based tool for all branch teammates in which safety information and procedures are outlined, specific to their work environment.</p> <p>Training covers emergency preparedness and response, first aid, CPR and AED administration, workplace violence, and active shooter training, as well as preparation and response for extreme weather events.</p>
403-6	Promotion of worker health	See the Teammate Well-Being section of the <i>Corporate Responsibility Report</i> , beginning on page 21.
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	The collective efforts of several teams at SunTrust (Facilities Management, Corporate Security, Life Safety Operations, Human Resources, Communications) work to ensure a safe environment by providing regular assessments, preventative measures, ongoing training, communication tools, and relationship building with external partners such as first responders.
404-1	Average hours of training per year per employee	In 2018, SunTrust teammates completed just over one million courses representing 829,000 hours of training, which is about 35 hours of training per employee.



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Index Number	Description	Report Location/Direct Answer
404-2	Programs for upgrading employee skills and transition assistance programs	See pages 24-27 of the <i>Corporate Responsibility Report</i> for information on Training & Development programs.
404-3	Percentage of employees receiving regular performance and career development reviews	All SunTrust teammates are given regular performance reviews through midyear check-ins, annual performance reviews, or ad hoc reviews based on eligibility and job roles. We promote and encourage a career partnership where teammates and managers are each committed to growth and development. All teammates have on-demand access to tools and resources, such as individualized career coaching, webinars, conversation guides, and development planners to enable professional growth.
405-1	Diversity of governance bodies and employees	See Information About Our Teammates on page 88.
413-1	Operations with local community engagement, impact assessments, and development programs	See the Community section of the <i>Corporate Responsibility Report</i> , beginning on page 35.
413-2	Operations with significant actual and potential negative impacts on local communities	The locations of SunTrust operations have no significant negative impact on local communities. Throughout our footprint we make a positive impact in the communities we serve by providing access to banking products and services across all our locations, as well as providing ongoing contributions as an engaged corporate citizen and supporter of local community initiatives.
415-1	Political contributions	The SunTrust Political Action Committee is a non-partisan entity funded by the voluntary contributions of eligible SunTrust employees. It follows all applicable Federal and State rules and regulations, including those governing solicitation, contribution, and disclosure requirements. It contributes to candidates who are supportive of our corporate business interests and public policy goals, regardless of political party. In making a contribution to a candidate, the PAC considers, among other factors, the candidate's committee assignments and record of public positions on issues of importance to our Company. The SunTrust PAC also gives to national political organizations of both major parties.



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Index Number	Description	Report Location/Direct Answer
417-1	Requirements for product and service information and labeling	SunTrust follows all applicable laws and regulations concerning the distribution of its products and services.
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	In 2018, SunTrust experienced a data theft where a former employee printed, for unauthorized use outside of SunTrust, client contact lists that included the name, address, phone number, age (but not date of birth), and account balance of approximately 1.5 million clients. SunTrust notified impacted clients of the incident and placed the consumer accounts on heightened monitoring. In addition, SunTrust offered a complimentary subscription to Experian's IDnotify, a fraud monitoring and prevention service, to all clients.



For the GRI-Referenced Service, GRI Services reviewed that the report clearly references all GRI Standards and disclosures used.

This material references Disclosures 102-1 to 102-10, 102-12 to 102-35, 102-38, 102-40 to 102-53, 102-55 from GRI 102: General Disclosures 2016; Disclosures 201-1, 201-3, 201-4 from GRI 201: Economic Performance 2016; Disclosure 202-1 from GRI 202: Market Presence 2016; Disclosures 203-1 and 203-2 from GRI 203: Indirect Economic Impacts 2016; Disclosures 205-1 to 205-2 from GRI 205: Anti-corruption 2016; Disclosure 302-1 from GRI 302: Energy 2016; Disclosure 303-5 from GRI 303: Water and effluents 2018; Disclosures 305-1 and 305-2 from GRI 305: Emissions 2016; Disclosures 401-1 to 401-3 from GRI 401: Employment 2016; Disclosures 403-1 to 403-7 from GRI 403: Occupational Health and Safety 2018; Disclosures 404-1 to 404-3 from GRI 404: Training and Education 2016; Disclosure 405-1 from GRI 405: Diversity and Equal Opportunity 2016; Disclosures 413-1 and 413-2 from GRI 413: Local Communities 2016; Disclosure 415-1 from GRI 415: Public Policy 2016; Disclosure 417-1 from GRI 417: Marketing and Labeling 2016 and Disclosure 418-1 from GRI: 418 Customer Privacy 2016.

Please see the [Awards & Recognition](#) page of the SunTrust Newsroom for a list of recent recognitions SunTrust has received.





Information About Our Teammates

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Employee Composition, by Gender

Gender	
Male	9,267
Female	14,232
Total Employees	23,499

Employee Diversity

EEO Classification Group	Women	People of Color
Executive and Senior Managers	41.6%	19.2%
First and Middle Managers	51.2%	34.8%
Professionals	52.1%	40.3%
All Others	73.9%	52.4%
Total	60.6%	43.9%

Leadership Diversity

Governance Body	Women	People of Color	Total
Board of Directors	2	3	11
Executive Council	4	1	9

Employee Diversity, by Generation

Generation	Women	People of Color	All Teammates
Traditionalists (-1945)	70.3%	21.6%	0.2%
Boomers (1946-1964)	69.1%	30.3%	21.9%
Gen Xers (1965-1979)	58.9%	43.8%	39.5%
Millennials (1980-1994)	56.9%	51.7%	34.5%
Gen Z (1995-)	62.6%	54.0%	3.9%
Total	60.6%	43.9%	100.0%

Any variance in total teammate number found between this Corporate Responsibility Report and any other SunTrust publicly disclosed document may be due to a difference in reporting period, inclusion or exclusion of terminations on any given day, teammates who choose not to identify with a gender, race or ethnicity, or other calculation methods, e.g. FTE. All information on this page is as of December 31, 2018.



Information About Our Teammates (cont.)

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Retention Rates, by Gender*

Gender	Retention Rate	Voluntary Retention Rate
Male	79%	84%
Female	81%	86%
Declined to Respond	18%	27%
Total	80%	85%

Employee New Hires, by Gender

Gender	New Hires
Male	2,018
Female	2,710
Declined to Respond	39
Total	4,767

Retention Rates, by Generation*

Generation	Retention Rate	Voluntary Retention Rate
Traditionalists (-1945)	98%	98%
Boomers (1946-1964)	89%	93%
Gen Xers (1965-1979)	84%	89%
Millennials (1980-1994)	71%	77%
Gen Z (1995-)	56%	62%
Total	80%	85%

Employee New Hires, by Generation

Generation	New Hires
Traditionalists (-1945)	1
Boomers (1946-1964)	353
Gen Xers (1965-1979)	1,137
Millennials (1980-1994)	2,405
Gen Z (1995-)	871
Total	4,767

*Retention numbers do not include retirements during 2018. Neither set of numbers includes interns, who are seasonal and temporary hires.



Stakeholder Engagement

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Investors

- Quarterly Earnings Webcasts & Presentations
- SEC Filings on a quarterly basis
- Ongoing engagement with Investor Relations/Legal
- Annual Shareholder Meeting
- Investor Roadshows
- Formal Shareholder Outreach Program
- Corporate Responsibility Materiality Assessment sent to sample of investors

Community

- Frequent, consistent Community Outreach by Community Development Managers and other teammates
- Teammate Volunteerism
- Philanthropic Donations by SunTrust and the SunTrust Foundation
- Event and organization sponsorships

Clients

- Frequent in-person meetings, calls, emails with bankers, relationship managers, advisors, etc. as part of normal course of business
- Voice of Client surveys
- Periodic Client Events
- Corporate Responsibility Materiality Survey sent to sample of clients
- Daily interactions on Client feedback channels (in-person, email, social media, etc.)
- Complaint Resolution Process, when needed

Government

- Ongoing engagement with local and national groups
- Consistent participation in conferences & events
- Industry & Trade Association memberships
- Frequent CRA & Compliance Reviews, as needed

Teammates

- Annual Teammate Engagement Survey and Pulse Surveys measuring teammate engagement and satisfaction
- Semi-Annual Teammate Performance & Development Reviews with direct manager
- Teammate Bright Ideas Online Community fostering new ideas
- Quarterly Town Halls with leadership
- Frequent Team Meetings
- Ethics Hotline available for teammate concerns
- Corporate Responsibility Materiality Assessment sent to sample teammates

Suppliers

- Supplier onboarding and ongoing relationship management
- In-person meetings, calls, emails during the normal course of business
- Corporate Responsibility Materiality Survey sent to sample of vendors