

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

Global Round Up - Bonds

October 10, 2019 Thursday

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Body

DAILY CORPORATE BOND REPORT

Suntrust Bk **Atlanta** GA Medium Term SR BK bond (CUSIP: 86787EAN7) price has decreased 85.10c (or 0.8%) from its last trading session of Friday October 04, 2019 to close at \$US101.64. The bond matures in 3 years and 7 months; its yield to maturity (YTM) has increased by 24.9 basis points from 2.0% to 2.25%.

THE PAST WEEK

Snapshot: Yield to maturity dropped 62.0 basis points from 2.87% a week ago to 2.25%.

Day	Headline	YTM % (CUSIP)	Close price [USD]	Price change %	Comment
Wednesday, 09 October	Suntrust Bank bond YTM rises for a third consecutive day, a three-day rise of 107.8 basis points [Implied Yield rises to 2.89%]	2.89 (86787GAE2)	101.17	-0.3	Price fall on slipping relative strength
Tuesday, 08 October	Suntrust Banks 6- year bond YTM lifts by 8.7 basis points	2.83 (867914AH6)	118.29	-0.5	Price fall on falling relative strength
Monday, 07 October	Suntrust Bk Atlanta Ga Medium Term Sr Bk bond YTM soars by 95.4 basis points	3.02 (86787EAR8)	99.76	-0.3	
Friday, 04 October	Suntrust Banks 6- year bond YTM sinks by 12.5 basis points	2.74 (867914AH6)	118.86	0.7	Top Rise
Thursday, 03 October	Suntrust Banks 6- year bond YTM soars by 31.5 basis points	2.87 (867914AH6)	118.07	-1.7	Steepest Fall

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

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SECTION 1 ISSUE DETAILS

CUSIP: 86787EAN7

1.1 Maturity & Coupon details

Issuer	Suntrust Bk <u>Atlanta</u> GA Medium Term SR BK
Maturity Date	May 01, 2023
Coupon	2.75%
Coupon Type	Fixed
Pay Frequency	Semi Annually
Dated Date	May 01, 2013
First Coupon Date	November 01, 2013
Interest Accrual Date	May 01, 2013

1.2 Price change % & YTM

Yield to maturity has decreased by 145 basis points from a year ago to 2.25%.

	1-day	1-week	1-month	3-months	1-year
Price Change %	-0.8	-0.8	0.004	1.5	5.8
YTM change Basis Points	25	12	-1	-29	-145
Spread to Treasuries %	0.75	0.64	0.72	0.7	0.77

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

SECTION 2 RELATIVE VALUATION INDICATORS [RVI] TECHNICALS: SUNTRUST BK **ATLANTA** GA MEDIUM TERM SR BK 2023 BONDS

2.1 Price Dynamics

+ The price decreased 0.8% in the last week.

+ The present value of \$US1,000 (PV\$1000) invested one year ago in Suntrust Bk **Atlanta** GA Medium Term SR BK 2023 Bonds is \$US1,058, for a capital gain of \$US58. The total return to investors for 1 year is 5.8%.

PV\$1000	1-week	1-month	1-year
STI4001252.N	\$US992	\$US1,000	\$US1,058

SECTION 3 KEY STATISTICS OF OTHER SUNTRUST BK **ATLANTA** GA MEDIUM TERM SR BK BONDS

For Company searches and sorting by bonds and variables, an interactive version of current day's Table is available here: click

http://www.buysellsignals.net/BuySellSignals/report/Globalbonds/Stock/quarterly/BondTable_133922.html

3.1 Time [Yrs Mo Days] and Yield to Maturity as on Oct 09, 2019

Short-Term Bonds

Short-Term Suntrust Bk **Atlanta** GA Medium Term SR BK corporate bond yields (CUSIP: 86787GAE2), maturing in 5 months have decreased from 3.14% to 2.89% in the past quarter. Over the same period, spread with treasury has increased 21 basis points.

CUSIP	Maturity	Yld %	Treasury %	Spread %	YTM Chng 3 Mo (bps)
86787GAE2	5 mo 22 d	2.98	1.68	1.3	53

Medium-Term Bonds

Medium-Term Suntrust Bk **Atlanta** GA Medium Term SR BK corporate bond yields (CUSIP: 86787GAJ1), maturing in 6 years 7 months have decreased from 3.01% to 2.52% in the past quarter. Over the same period, spread with treasury has decreased 2 basis points.

CUSIP	Maturity	Yld %	Treasury %	Spread %	YTM Chng 3 Mo (bps)
86787GAJ1	6 yrs 7 mo 5 d	2.64	1.58	1.06	-38

3.2 Maturity and YTM

Maturity	Yield to maturity %	Yrs to Maturity
Jan to Apr 2020	1.92 to 2.98	0.31 to 0.48
May 2023	2.25	3.56
Feb to Nov 2026	2.08 to 2.78	6.35 to 7.06
Jan 2028	3.62	8.26

RECAP FROM STOCK REVIEW OF SUNTRUST BK **ATLANTA** GA MEDIUM TERM SR BK UPDATED AT THE LAST PRICE OF \$US66.17

Stock Review: SunTrust Banks rises for a second consecutive day, appoints Linnie Haynesworth as Director

SunTrust Banks, Inc. (NYSE:STI), the NYSE's 8th largest Bank by market cap, has risen 49.0c (0.7%) for a second consecutive day on Thursday. This brought its two-day rise to 56.0c (0.9%), compared with the S&P 500 Index which rose 43.2 points (1.5%) in the two days for a relative price change of -0.6%. SunTrust Banks' stock last traded at \$US66.28. There were 232,680 shares worth \$US15.4 million traded today.

PEOPLE'S NEWS

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

October 10 SunTrust Banks appoints Linnie Haynesworth as director

Wednesday October 09, 2019

SunTrust Banks has appointed Linnie Haynesworth as Director. The appointment takes effect from Oct 10, 2019.

+ See full story under Title "News Bites - People in Business"

INSTITUTIONAL BUYING

SunTrust Banks (NYSE:STI) institutional shareholder True Private Wealth Advisors (CIK:0001667074) bought 5,004 shares in the quarter ended September 30, 2019 worth \$US344,275 at an estimated Volume Weighted Average Price (VWAP) of USD64.15. At the end of the quarter True Private Wealth Advisors held 5,111 shares worth \$US327,852.

INSTITUTIONAL SELLING

SunTrust Banks (NYSE:STI) institutional shareholder Crossmark Global Holdings, Inc. (CIK:0001539204) sold 1,894 shares in the quarter ended September 30, 2019 worth \$US130,307 at an estimated Volume Weighted Average Price (VWAP) of USD64.15. At the end of the quarter Crossmark Global Holdings, Inc. held 36,247 shares worth \$US2.3 million. The net decrease in holdings over the last two years was 12,278 shares (25% of the shares held two years ago).

SUNTRUST BANKS DIVIDENDS

The company paid a dividend of 56.0c per share; the ex-dividend date was August 29.

Stock Summary

Last	\$US66.17
Shares Outstanding	443,938,108
Sector	Bank
Market Cap	\$US29.4 billion
52-Week Range(\$US)	44.91 - 69.57
Ave Daily Volume	3.5 million

SECTION 4 BULLISH SIGNALS

4.1 Uptrend

Today's Volatility:

The 4.9% discount to 12-month high of \$US69.57 against the 47.4% premium to 12-month low of \$US44.91 suggests the stock continues to push for new highs.

Today its volatility (highest price minus lowest price/lowest price) of 1.4% was 0.7 times the average daily volatility of 2.1%, up from 1.3% on Wednesday and 1.3% on Tuesday.

Price/Moving Average Price and MACD:

- The Price/MAP of 1.07 for STI is higher than the Price/MAP for the S&P 500 Index of 1.03.
- The Moving Average Convergence Divergence (MACD) indicator of 12-day Exponential Moving Average (EMA) of 66.51 minus the 26-day EMA of 66.07 is positive, suggesting a bullish signal.
- The price to 50-day EMAP ratio is 1.0, a bullish indicator. In the past 50 days this ratio has exceeded 1.0, 19 times suggesting further upside. The 50-day EMAP has increased to \$US65.02. An increase is another bullish indicator.
- The price to 200-day MAP ratio is 1.07, a bullish indicator. In the past 200 days this ratio has exceeded 1.07, 29 times suggesting further upside. The stock is trading above both its MAPs and the 50-day MAP of \$US63.81 is higher than the 200-day MAP of \$US61.75, another bullish indicator.

Past Week:

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- In the past week, volume was 0.8 times average and the shares were up 1.3%.

Past Quarter:

- Rises to Falls: In the last three months the number of rises outnumbered falls 36:29 or 1.2:1.
- In the last three months the stock has hit a new 52-week high twice.

Relative Strength (6 months):

- The stock has a 6-month relative strength of 76 in the NYSE market indicating it has outperformed 76% of the market.

4.2 High Price Performance Indicators and rank of SunTrust Banks in the NYSE market:

Description	STI Value	Rank In Market
Today's Trading Turnover	\$US342.3 million	In Top 8%
MCap	\$US29.4 billion	In Top Quartile
Price/MAP50	1.04	In Top Quartile

Dividend Yield

- The relative yield of the stock, defined by its yield of 3.1%, divided by average yield of dividend yielding stocks in the S&P 500 Index of 1.6% is 188.5%. This suggests the stock is undervalued in dividend yield terms.

MCap/Total Assets

- Tobin's Q Ratio, defined as MCap divided by Total Assets, is 0.1. Compared with the rest of the market the stock is undervalued and ranks in the top 4% of stocks by value of Q Ratio.

Quarterly Trend in Net Profit:

- Net Profit growth has shown signs of recovery in recent quarters. [All figures in %]

Qtr-ended	Net Profit Growth
Jun 19 [Q2]	19.7
Mar 19 [Q1]	-12.3

Annual Trend in Revenue, EPS and EBITDA:

5-years average annualized earnings growth rate of 19.0%

- Earnings per share growth rate is positive and has seen consecutive rises in recent years. [Year ended, all figures in %]

Year	Revenue Growth	EPS Growth	EBITDA Growth
Dec 18	-	27.8	26.9
Dec 17	-	25.8	32.9
Dec 16	9.7	0.6	1.3

- Market Capitalization has increased by \$US17.4 billion from \$US12 billion to \$US29.4 billion in the last 10 years. This increase comprises cumulative retained earnings (RETE) of \$US7.7 billion and Created Market Value of \$US9.7 billion. The Created Market Value multiple, defined by the change in MCap for every \$US1 of retained earnings is exemplary at \$US2.25.

SECTION 5 BEARISH SIGNALS

5.1 Downtrend

Past Quarter:

- In the last 21 trading sessions there has been a net decline of 2.9%; the stock has retreated eleven times and the biggest one day decline was 2.4% on October 02.

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- Return on Equity of 11.5% versus sector average of 18.4%.
- Total Liabilities/ EBITDA of 41.4 is more than or equal to 5, this compares unfavourably with the Joseph Piotroski benchmark of 5.
- Return on Assets of 1.3% versus sector average of 2.0% and market average of 2.7%.
- Return on Capital Employed of 2.2% versus sector average of 2.9% and market average of 4.3%.

SECTION 6 ONGOING BULLISH PARAMETERS

6.1 Past 5 years Annual EPS growth:

Annual Report	EPS (\$US)	Growth %
2018	5.79	27.8
2017	4.53	25.8
2016	3.6	0.6
2015	3.58	10.8
2014	3.23	32.9

Average Annual Compounded rate of growth in EPS for the 5 years was impressive at 19.0%. There have been five rises in the past 5 years.

6.2 P/E/G less than 1

EPS Growth (%)	27.81
P/E/G	0.41
P/E	11.43

The price earnings ratio of 11.4 divided by trailing twelve months eps growth of 27.8% corresponds to an attractive P/E/G of 0.4 times; being less than the value benchmark of 1.0.

6.3 Earnings yield greater than Bond Yield

(All figures in %)

Earnings Yield	8.8
Dividend Yield	3.11
Bond Yield	1.57

- Earnings yield of 8.8% is 5.6 times the 10-year bond yield of 1.57%.

6.4 Dividend yield greater than Bond yield

(All figures in %)

Dividend Yield	3.11
Bond Yield	1.57
Spread	1.53

The dividend yield of 3.11% is 1.98 times the triple-A bond yield of 1.57%. This is above the benchmark of 0.67 set by Benjamin Graham.

6.5 Safe interest cover

Years	Interest cover
Dec 2018	3.74
Dec 2017	4.73

Interest cover of 3.7 is above a safe benchmark figure of 3. However, it has decreased from 4.7 a year ago.

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6.6 MCap: 5-Year Increase

In the past 5 years Market Capitalization has increased by \$US9.9 billion from \$US19.5 billion to \$US29.4 billion. Based on a dynamic start date of 5 years ago, there has been only 1 decline in MCap over the last 5 years.

	Price	MCap (US\$ B)
Last	\$US66.17	29.4
1 Year ago	\$US63.31	30.2
2 Years ago	\$US57.69	29
3 Years ago	\$US43.43	22.7
4 Years ago	\$US37.28	20.4
5 Years ago	\$US34.27	19.5

6.7 Total Shares on Issue: 5-Year Decrease

In the past 5 years total shares on issue have decreased by 78.2 million [14.5%] from 539.1 million to 460.9 million. Based on a dynamic start date of 5 years ago, there has been no rise in issued capital over the last 5 years. A reduction in total shares on issue is a favourable indicator in Joseph Piotroski's 9 indicators.

Year End (Dec 31)	Total Shares on Issue
2018	460,922,000
2017	481,339,000
2016	503,466,000
2015	520,586,000
2014	533,391,000
2013	539,093,000

6.8 Moving Annual Return (Past 5 years)

Based on a dynamic start date of 5 years ago, the real rate of return has averaged 17.3%. The Moving Annual Return has consistently exceeded 7%.

STI	Close (USD)	Dividends (USD)	Capital Gain %	% Yield	Annual Return %
Oct 10	66.17	2.06	4.5	3.3	7.8
1 Yr ago	63.31	1.7	9.7	2.9	12.7
2 Yrs ago	57.69	1.18	32.8	2.7	35.5
3 Yrs ago	43.43	0.98	16.5	2.6	19.1
4 Yrs ago	37.28	0.88	8.8	2.6	11.3

Close 5 years ago \$US34.27

6.9 Annualised Period-based Total Shareholder Returns [TSR %]

TSR %	1 yr	3 yrs	5 yrs	10 yrs
STI.NYSE	8.1	18	17	14

The annualised period-based Total Shareholder Returns [TSR %] for 1 yr, 3 yrs, 5 yrs and 10 yrs has consistently exceeded 8.0%.

- The average annual compound return on the share price in the last 5 years was 17.0%, exceeding the average annual compound return on the S&P 500 Index of 9.0%.

6.10 High Performance Indicators and rank in the NYSE market:

Description	Value	Rank In Market
Turnover in Quarter	\$US11.8 billion	In Top 8%
MCap	\$US29.4 billion	In Top Quartile

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Price/MAP50	1.04	In Top Quartile
YTD Price Change %	34.5	In Top Quartile
YTD Relative Price Change %	17.3	In Top Quartile
Relative Strength (6Mo)*	76	In Top Quartile

* Relative Strength: Price close today/Price close 6 months ago, then ranked by percentile within the entire market.

6.11 Increased ADVT past five years

Avg. Daily Volume Traded 12 months ended Oct 10, million shares

Year	ADVT
2019	3.5
2018	3.2
2017	3.4
2016	4.0
2015	3.3

In the past five years, Average Daily Volume of Trading (ADVT) has increased 6.3% to 3.5 million shares.

6.12 Increased VWAP

Past five years, 12 months ended Oct 10 (USD)

Year	High Price	VWAP	Low Price
2019	69.57	60.15	44.91
2018	72.27	64.33	53.78
2017	58.64	52.44	42.07
2016	44.18	38.03	29.37
2015	43.34	38.52	31.96

In the past five years Volume Weighted Average Price (VWAP) has increased by 56.1% to \$US60.15. Based on a dynamic start date of five years ago, there have been declines in VWAP in 2 out of 5 years.

6.13 Increased Average Daily Turnover

Past five years, 12 months ended Oct 10 (USD million)

Year	Average Daily Turnover
2019	213.3
2018	206.9
2017	178.6
2016	152.7
2015	129.1

In the past five years, average daily share turnover has increased 65.3% to \$US213.3 million. This suggests increased liquidity.

6.14 Period-based Price Change %

3-Year price change of 52.3% for STI outperformed the change of 36.4% in the S&P 500 index for a relative price change of 15.9%.

Price Change %	Quarter	Year	3 Years
STI	4.3	4.5	52.3
Bank	-2.2	-9.6	23.2
S&P 500 index	-1.8	2	36.4

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6.15 Satisfies six criteria of Benjamin Graham

- The P/E of 11.4 multiplied by the P/NTA of 1.9 is 21.1. Being less than the Benjamin Graham benchmark of 22.5 the stock appears undervalued.
- "An earnings-to-price yield of at least twice the triple-A bond"; the stock's earning yield of 8.8% is 5.6 times the triple-A bond yield of 1.6%.
- "A dividend yield of at least two-thirds the triple-A bond yield"; the stock's dividend yield is 2 times the triple-A bond yield of 1.6%.
- "A stock price down to two-thirds of "net current asset value" or "net quick liquidation value"; the price is 0.2 times net current asset value of \$US382.8 per share.
- "Current ratio of two or more"; current assets are 29.9 times current liabilities.
- "Total debt equal or less than twice the net quick liquidation value"; total debt of USD21.7 Billion is 0.1 times the net liquidation value of USD176.46 Billion.

6.16 Year-over-year (%) change in dividend:

Period ending	Q2/2018	Q1/2019	Q2/2019
Dividend (USD Cents)	50.0	50.0	56.0

Quarterly dividend for Q2/2019 was 56.0c, up 12.0% sequentially from 50.0c in Q1/2019. The year-on-year change was up 12.0% from 50.0c in the previous corresponding period Q2/2018.

SECTION 7 ONGOING BEARISH PARAMETERS

7.1 Dividend payout less than Market Average

Dividend Payout (%)	35.58
Market Average (%)	79.97
Spread (PP)	-44.39

The dividend payout ratio of 35.6% is less than the market average of 80.0% for dividend paying stocks.

7.2 High Debt to Equity and increasing

Years	Debt to Equity (%)
Dec 2018	89.39
Dec 2017	47.73
Dec 2016	54.04
Dec 2015	55.85
Dec 2014	79.15

The debt to equity ratio of 89.4% is above a safe benchmark figure of 70%. Moreover, it has deteriorated from 47.7% a year ago.

7.3 Increase in Insider Selling :

In the past 5 years a total of 549,851 SunTrust Banks shares worth \$US23.4 million were sold by insiders. Based on a dynamic start date of 5 years ago, insider selling has averaged 109,970 shares per year. In the past year, insiders sold 85,305 shares, an increase of 80.36% from the previous year.

Year	No. of Shares	Value, USD
Oct 10, 2019	85,305	5,442,153
1 Yr ago	47,298	3,249,001
2 Yrs ago	53,685	2,960,448
3 Yrs ago	71,569	2,871,820
4 Yrs ago	291,994	8,913,834

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Total	549,851	23,437,258
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7.4 Low Performance Indicators and rank in the NYSE market:

Description	Value	Rank In Market
Return on Capital Employed [ROCE] %	2.2	In Bottom Quartile
Return on Assets [ROA] %	1.3	In Bottom Quartile

7.5 Satisfies 4 out of 9 criteria of Joseph Piotroski [pass mark 5]

- Positive net income.
- Positive operating cashflow.
- Return of Assets improvement [from 1.1% to 1.3%].
- Reduction in total shares on issue.

SECTION 8 PRICE VOLUME DYNAMICS (PAST QUARTER)

8.1 The Best 3 weeks in the past quarter

Mon-Fri	Change %	S&P 500 index Change %	RPC %	Vol Ind [1 is avg]
Sep 09-13	9.1	1	8.2	0.6
Aug 26-30	5.1	2.8	2.3	0.5
Sep 02-06	2.3	1.8	0.5	0.7

In the past quarter the week beginning Monday September 09 saw the highest weekly rise of 9.1% for a relative price increase of 8.2%.

8.2 The Worst 3 weeks in the past quarter

Mon-Fri	Change %	S&P 500 index Change %	RPC %	Vol Ind [1 is avg]
Jul 29-Aug 02	-4.4	-3.1	-1.3	1
Aug 05-09	-3.9	-0.5	-3.4	0.7
Sep 30-Oct 04	-3.4	-0.3	-3.1	1.1

In the past quarter the steepest fall of 4.4% took place in the week beginning Monday July 29.

8.3 Stock Trading Volume and Turnover in the past 3 months

Turnover	US\$11.8 billion
Avg daily turnover	US\$181.5 million
Volume	182,997,200
Avg daily volume	2,815,342

8.4 Alpha, Beta & Standard Deviation

The Alpha of the stock is 1.0. The actual return of 2.32% exceeded the expected return of 0.5%, reflecting outperformance.

The Beta of this stock is 1.2. A Beta greater than 1 suggests this is a higher risk, higher return stock with volatility greater than that of the market.

SD is a statistical measure of deviation from the mean. The SD of 1.7% gives it a percentile rank of 42 meaning that 42% of stocks in the NYSE market are less volatile than this stock.

	Stock	Interpretation
Alpha	1.0	Outperform

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Beta	1.2	Higher risk, higher return
Standard Deviation	1.7	Less volatile

SECTION 9 PERIOD-BASED SHAREHOLDER RETURNS

9.1 Past Quarter

The stock rose 36 times (55.4% of the time) and fell 29 times (44.6% of the time). The aggregate volume was 0.8 times average trading of 3.5 million shares. The value of \$US1,000 invested 3 months ago is \$US1,053 [vs \$US986 for the S&P 500 Index], including a capital gain of \$US43 and dividend reinvested of \$US10.

9.2 Year-to-Date

SunTrust Banks jumps 35% in 2019

SunTrust Banks, Inc. (NYSE:STI), jumped \$US16.98 (or 34.5%) year-to-date (YTD) in 2019 to close at \$US66.17 today. Compared with the S&P 500 Index which has risen 17.2% YTD, this is a relative price increase of 17.3%.

9.3 Past Year

SunTrust Banks strengthens 5% in past year

SunTrust Banks, Inc. (NYSE:STI), strengthened \$US2.86 (or 4.5%) in the past year to close at \$US66.17 today. Compared with the S&P 500 Index which has risen 2.0% over the same period, this is a relative price increase of 2.5%.

The stock rose 129 times (51.4% of the time) and fell 122 times (48.6% of the time). The value of \$US1,000 invested a year ago is \$US1,081 [vs \$US1,055 for the S&P 500 Index], including a capital gain of \$US45 and dividend reinvested of \$US36.

9.4 Present Value of \$US1000 Invested in the Past [3 Mo, 1 Yr, 3 Yrs]

PV\$US1,000	3 mo ago	1 yr ago	3 yrs ago
STI.NYSE	\$US1,053	\$US1,081	\$US1,653
Bank sector	\$US978	\$US925	\$US1,224
S&P 500 Index	\$US986	\$US1,055	\$US1,358

The present value of \$US1,000 invested 3 mo ago, 1 Yr ago and 3 Yrs ago has consistently exceeded \$US1,052.

9.5 Present Value of USD1,000 invested 30 years ago

- The present value of USD1,000 (PV1000) invested thirty years ago in SunTrust Banks is \$US7,314, including a capital gain of \$US5,396 and dividend reinvested of \$US918.

- 30 years Multiplier in USD = 7.314x

- Annualized Total Shareholder Returns (TSR) in USD = 6.8%

SECTION 10 SUNTRUST BK **ATLANTA** GA MEDIUM TERM SR BK Peer Group Analysis & Ranking

10.1 Global Peer Group (all figures in USD): Key Financials

In its Global Peer Group of 9 companies STI is ranked second by Relative Strength, fifth by MCap, sixth by PV\$1000, Net Profit and eighth by Total Assets.

Name (Code)	Relative Str.(6 mo)	MCap	PV \$1000(1 yr)	Revenue	Net Profit	Total Assets
Rank of STI	2	5	6		6	8
London Stock Exchange (LSE)	95	31.2 B	1,684.7	2.6B	586.1M	1,029.2B
Banco do Brasil (BBAS3)	52	31B	1,233.7	32.8B	3.1B	346.1B

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Bank Of Communications - A Share (601328)	47	30.5 B	1,030.2	48.8B	10.3B	1,334.1B
Banco Bradesco (BBDC3)	59	30.4 B	1,329.6	17.7B	4.7B	314.4B
SunTrust Banks (STI)	80	29.4 B	1,080.8		2.7B	215.5B
Royal Bank of Scotland (RBS)	32	29B	935.9	16.4B	2B	847.7B
KBC (KBC)	51	27B	942.0	8.2B	2.8B	311.1B
Axis Bank (AXISBANK)	50	26.7 B	1,194.3	98.7M	7.1M	1.1B
Itau Unibanco (ITUB4)	61	26.3 B	1,455.8	29.6B	5.7B	330.5B

Global Peer Group: Relative Value Indicators

STI is ranked first by Turnover Rate and fourth by P/E, P/Book.

Code	Country Code	Last Price	P/E	P/Book	Turnover Rate (%)	% Disc to 52-w Hi	Retention Ratio
Rank of STI			4	4	1		
LSE	GB	GBX7,288.0	52.8		45.3	8.0	
BBAS3	BR	R\$44.40	9.8	1.3	96.3	19.1	44.0
601328	CN	CNY5.53	5.5		58.3	15.1	70.0
BBDC3	BR	R\$30.95		1.6	16.0	13.6	
STI	US	\$US66.17	11.4	1.8	185.9	5.4	64.4
RBS	GB	GBX195.85	14.5		43.7	20.9	
KBC	BE	EUR59.0	10.2	1.3	45.8	10.6	39.8
AXISBANK	IN	Rs672.95	34.3		95.8	18.6	94.9
ITUB4	BR	R\$33.45			147.6	11.2	

10.2 BuySellSignals Fundamentals Valuation Ranking: SunTrust Banks vs Bank sector

Out of 1,873 stocks and 285 units in the NYSE Market, SunTrust Banks is ranked sixth by Free Cash Flow, twelfth by Market Cap US\$, sixteenth by Yield and seventeenth by P/Earnings Growth.

	Bank sector	STI	Rank	Rank 1	Rank 2	Rank 3	Lowest Rank
Free Cash Flow	(12.6 B)	1.1 B	6	29.7 B TD	15.5 B RY	1.5 B BSMX	
Market Cap US\$	38.7 B	29.4 B	12	365.2 B JPM	264.8 B BAC	214.4 B WFC	132.9 M SRL
Yield (%)	2.6	3.1	16	7.9 BLX	5.2 NYCB	5.1 BSMX	0.3 FBC
P/Earnings Growth	0.04x	0.4x	17	0.1x CMA	0.1x FNB	0.1x FCF	4.5x PNC
P/Earnings	5.5x	11.4x	19	1.6x SRL	2.3x BSMX	4.05x BAP	69.3x BLX
Total Debt/Equity	1.2x	0.9x	19	0.01x	0.01x SRL	0.1x BY	11.3x

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

				CMA			NTRS
ROA (%)	1.97	1.3	20	22.1 SRL	2.3 BAP	1.9 WAL	0.1 BLX
ROE (%)	18.4	11.5	21	28.5 SRL	17.3 BOH	16.8 BAP	-
EPS Growth YOY (%)	-	27.8	22	270.4 NBHC	237.9 STL	210.3 BY	-
Price/Net Tangible Assets	1.3x	1.9x	26	0.5x SRL	0.6x BLX	0.7x BAP	3.4x CBU
Discount to 52-Wk High (%)	10.1	4.9	27	37.6 DB	32.5 SRL	22.02 BY	1.2 FBC
Premium to 52-Wk Low (%)	18.1	47.4	40	1.6 BAP	3.4 WBS	7.1 CFR	165.2 SRL

Negative values are shown in brackets.

10.3 Share in Index

SunTrust Banks is a constituent of the following indices. Its market capitalisation accounts for 0.1% of the combined MCap of the NYSE Composite Index.

Index Name	MCap of Index (USD B)	MCap as % of Index
NYSE Composite Index	20,979	0.1
S&P 500 Index	24,952	0.1

10.4 Global Rank [out of 47,212 stocks] and Rank of SunTrust Banks in the American Region [out of 11,456 stocks]

Description	Value	Global Rank	In Am Region
MCap (US\$)	29.4B	483	237
Total Assets (US\$)	215.5B	305	139
Net Profit (US\$)	2.7B	420	185
Return on Equity %	11.5	10,868	2,058
Price to Book	1.8	22,852	3,747
Price/Earnings	11.3	8,343	1,085
Yield %	3.1	10,473	2,264
PV1000 (1Year) USD	1,081	39,653	7,347
US\$ Change (1Year) %	1.4	15,161	3,197

10.5 Rank of SunTrust Banks in the S&P 500 Index [out of 360 stocks], in the Total NYSE Market [out of 2083 stocks] and in the Bank sector [out of 36 stocks]

Description	Value	In S&P 500 Index	In Total NYSE Market	In Bank sector
MCap (USD)	29.4B	139	151	8
Total Assets (USD)	215.5 B	27	37	9
Net Profit (USD)	2.7B	83	95	10
Return on Equity %	11.5	205	674	18
Price to Book	1.9	59	919	25
Price/Earnings	11.4	75	351	18
Yield %	3.1	102	904	15
PV1000 (1Year) USD	1,081	177	988	9

10.6 Independent Ratings

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

+ Brand Finance 500:

SunTrust Banks, Inc. was ranked 93 in the Brand Finance list of the world's 500 Valuable Banking brands by brand value in 2015; a deterioration over a year from rank 87 in 2014. Brand Finance valued the brand at US\$2,193 million.

+ Forbes 2000:

It is the 1098th largest by revenue in the Forbes Global 2000.

+ BuySellSignals/News Bites:

It is placed 1307/2569 in BuySellSignals News Bites' ranking of NYSE performers in the past year, a percentile ranking of 49.

+ Vanguard Total World Stock ETF 7636:

The stock was one of 7636 global stocks selected by Vanguard Total World Stock ETF (VT) who bought 738 shares in the period Jun 30, 2019 to Jul 31, 2019 worth \$US47,955 at an estimated Volume Weighted Average Price (VWAP) of \$US64.98. As at Jul 31, 2019, the Vanguard Total World Stock ETF held 146,781 shares worth \$US9,537,697 or 0.06% by value of the ETF's portfolio [Ranked 332 out of 7636 by value and 145 out of 1099 for NYSE].

10.7 Long-Term Fundamental Ranking: 3 out of 5 [5 is best]

SunTrust Banks is ranked number 12 out of 43 listed banks in the United States with a market capitalization of \$US29.4 billion.

Within its sector it has a relatively moderate P/E of 11.4 and moderate P/E/G of 0.4.

It has a moderate relative ROE of 11.5% and ROA of 1.3%. The company paid a dividend of \$US1.56 in the last twelve months. The dividend yield is moderate at 3.1%. Finally, its earnings growth in the past 12 months has been a comparatively moderate 27.8%.

Stocks are scored on a set of parameters reflecting fundamental analytical tools involving valuation, size and financial performance. They are ranked according to the average values of those parameters. The highest ranking is 5 and the lowest ranking is 1.

SECTION 11 SUNTRUST BK **ATLANTA** GA MEDIUM TERM SR BK FINANCIALS

11.1 Financials Summary

Year ended	Dec 2018	Dec 2017	Dec 2016
Sales (USD)	-	-	5.8B
Pretax (USD B)	3.3	2.8	2.7
Net (USD B)	2.7	2.2	1.8
EPS (USD)	5.79	4.53	3.6

+ Net profit was up 22.4% from US\$2.2 billion in 2017 to US\$2.7 billion in 2018.

+ Earnings Per Share (EPS) was up 27.8% from \$US4.53 to \$US5.79.

11.2 Financial Results as reported (Quarterly)

SEC FILING 10-Q RESULTS OF OPERATIONS AND FINANCIAL CONDITION

(In \$US Million, except per share data and shares outstanding)

INCOME STATEMENT AS REPORTED

Description	\$US Million	\$US Million	
Jun 30	2019	2018	Change %
Interest Income			
Interest and fees on loans held for investment	1,721	1,476	Up 16.6

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

Interest and fees on loans held for sale	15	24	Down 37.5
Interest on securities available for sale	223	210	Up 6.2
Trading account interest and other	62	49	Up 26.5
Total interest income	2,021	1,759	Up 14.9
Interest Expense			
Interest on deposits	269	159	Up 69.2
Interest on long-term debt	150	83	Up 80.7
Interest on other borrowings	67	29	Up 131.0
Total interest expense	486	271	Up 79.3
Net interest income	1,535	1,488	Up 3.2
Provision for credit losses	127	32	Up 296.9
Net interest income after provision for credit losses	1,408	1,456	Down 3.3
Noninterest Income			
Service charges on deposit accounts	139	144	Down 3.5
Other charges and fees	88	91	Down 3.3
Card fees	82	85	Down 3.5
Investment banking income	142	169	Down 16.0
Trading income	55	53	Up 3.8
Insurance settlement	205		
Mortgage-related income	86	83	Up 3.6
Trust and investment management income	73	75	Down 2.7
Retail investment services	75	73	Up 2.7
Commercial real estate-related income	50	18	Up 177.8
Net securities (losses)/gains	-42		
Other noninterest income	72	38	Up 89.5
Total noninterest income	1,025	829	Up 23.6
Noninterest Expense			
Employee compensation	728	714	Up 2.0
Employee benefits	100	88	Up 13.6
Outside processing and software	241	227	Up 6.2
Charitable contribution to SunTrust Foundation	205		
Net occupancy expense	102	90	Up 13.3
Marketing and customer development	46	40	Up 15.0
Equipment expense	36	44	Down 18.2
Merger-related costs	8		
Operating losses	14	17	Down 17.6
Regulatory assessments	17	39	Down 56.4
Amortization	17	17	Steady
Other noninterest expense	124	114	Up 8.8
Total noninterest expense	1,638	1,390	Up 17.8
Income before provision for income taxes	795	895	Down 11.2
Provision for income taxes	105	171	Down 38.6

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

Net income including income attributable to noncontrolling interest	690	724	Down 4.7
Less: Net income attributable to noncontrolling interest	2	2	Steady
Net income	688	722	Down 4.7
Less: Preferred stock dividends	25	25	Steady
Net income available to common shareholders	663	697	Down 4.9
Net income per average common share:			
Diluted	\$US1.48	\$US1.49	Down 0.7
Basic	\$US1.49	\$US1.50	Down 0.7
Dividends declared per common share	0.5	0.4	Up 25.0
Average common shares outstanding - diluted	446,391,000	469,339,000	Down 4.9
Average common shares outstanding - basic	443,806,000	465,529,000	Down 4.7

BALANCE SHEET AS REPORTED

Description	\$US Million Jun 30, 2019	\$US Million Dec 31, 2018	Change %
Assets			
Cash and due from banks	3,752	5,791	Down 35.2
Federal funds sold and securities borrowed or purchased under agreements to resell	1,251	1,679	Down 25.5
Interest-bearing deposits in other banks	25	25	Steady
Cash and cash equivalents	5,028	7,495	Down 32.9
Trading assets and derivative instruments	6,610	5,506	Up 20.1
Securities available for sale	32,487	31,442	Up 3.3
Loans held for sale (1695 and 1178 at fair value at June 30 2019 and December 31 2018 respectively)	2,229	1,468	Up 51.8
Loans held for investment 3(127 and 163 at fair value at June 30 2019 and December 31 2018 respectively)	156,589	151,839	Up 3.1
Allowance for loan and lease losses	-1,681	-1,615	Deterioration 4.1
Net loans held for investment	154,908	150,224	Up 3.1
Premises property and equipment net	1,963	2,024	Down 3.0
	203,225	198,159	Up 2.6
Goodwill	6,331	6,331	Steady
Other intangible assets (Residential MSRs at fair value: 1717 and 1983 at June 30 2019 and December 31 2018 respectively)	1,796	2,062	Down 12.9
Other assets (87 and 95 at fair value at June 30 2019 and December 31 2018 respectively)	10,936	8,991	Up 21.6
	19,063	17,384	Up 9.7
Total assets	222,288	215,543	Up 3.1
Liabilities			
Noninterest-bearing deposits	39,850	40,770	Down 2.3
Interest-bearing deposits (524 and 403 at fair value at June 30 2019 and December 31 2018	121,282	121,819	Down 0.4

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

respectively)

Total deposits	161,132	162,589	Down 0.9
Funds purchased	314	2,141	Down 85.3
Securities sold under agreements to repurchase	1,814	1,774	Up 2.3
	163,260	166,504	Down 1.9
Other short-term borrowings	7,396	4,857	Up 52.3
Long-term debt 4(302 and 289 at fair value at June 30 2019 and December 31 2018 respectively)	20,200	15,072	Up 34.0
Trading liabilities and derivative instruments	1,294	1,604	Down 19.3
Other liabilities	4,276	3,226	Up 32.5
	25,770	19,902	Up 29.5
Total liabilities	196,426	191,263	Up 2.7
Shareholders' Equity			
Preferred stock no par value	2,025	2,025	Steady
Common stock 1.00 par value	553	553	Steady
Additional paid-in capital	8,965	9,022	Down 0.6
Retained earnings	20,319	19,522	Up 4.1
Treasury stock at cost and other	-5,599	-5,422	Deterioration 3.3
Accumulated other comprehensive loss net of tax	-401	-1,420	Improved 71.8
Total shareholders' equity	25,862	24,280	Up 6.5
Total liabilities and shareholders' equity	222,288	215,543	Up 3.1

11.3 Quarterly Report: Key Parameters

Quarterly Report Analysis Q2 2019: SunTrust Banks reports 19.7% sequential rise in Quarterly Net Profit

SunTrust Banks (NYSE:STI), announced net profit of \$US663m for the quarter-ended 30 June 2019, up 19.7% from the previous quarter and down 4.9% from the year-earlier period.

Quarter-ended	30 Jun [Q2/2019]	31 Mar [Q1/2019]	31 Dec [Q4/2018]
EPS, \$US	1.49	1.25	1.41
Sequential growth in EPS %	19.2	-11.35	-
Net Profit	\$US663m	\$US554m	\$US632m
Sequential growth in Net Profit %	19.68	-12.34	-

Compared with the previous corresponding period [PCP; Q2/2018], year-over-year [y.o.y.] EPS was down 0.7% and Net Profit was down 4.9%.

Quarter-ended	30 Jun [Q2/2019]	30 Jun [Q2/2018]
EPS, \$US	1.49	1.5
PCP growth in EPS %	-0.67	42.86
Net Profit	\$US663m	\$US697m
PCP growth in Net Profit %	-4.88	38.02

Major changes compared with previous corresponding period [Year-on-Year]:

Unfavourable Changes:

- Net profit down 4.9% from \$US697.0m to \$US663.0m

11.4 Financial Results as reported (Annual)

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

10-K RESULTS OF OPERATIONS AND FINANCIAL CONDITION

(In \$US Million, except per share data and shares outstanding)

INCOME STATEMENT AS REPORTED

Description	\$US Million	\$US Million	
Dec 31	2018	2017	Change %
Interest Income			
Interest and fees on loans held for investment	6,058	5,385	Up 12.5
Interest and fees on loans held for sale	101	99	Up 2.0
Interest on securities available for sale	849	756	Up 12.3
Trading account interest and other	197	147	Up 34.0
Total interest income	7,205	6,387	Up 12.8
Interest Expense			
Interest on deposits	711	404	Up 76.0
Interest on long-term debt	375	288	Up 30.2
Interest on other borrowings	132	62	Up 112.9
Total interest expense	1,218	754	Up 61.5
Net interest income	5,987	5,633	Up 6.3
Provision for credit losses	208	409	Down 49.1
Net interest income after provision for credit losses	5,779	5,224	Up 10.6
Noninterest Income			
Service charges on deposit accounts	579	603	Down 4.0
Other charges and fees	356	361	Down 1.4
Card fees	324	344	Down 5.8
Investment banking income	599	623	Down 3.9
Trading income	161	189	Down 14.8
Mortgage related income	342	422	Down 19.0
Trust and investment management income	304	309	Down 1.6
Retail investment services	292	278	Up 5.0
Commercial real estate related income	134	123	Up 8.9
Net securities gains/(losses)	1	-108	Recovery
Gain on sale of subsidiary		107	
Other noninterest income	134	103	Up 30.1
Total noninterest income	3,226	3,354	Down 3.8
Noninterest Expense			
Employee compensation	2,878	2,854	Up 0.8
Employee benefits	430	403	Up 6.7
Outside processing and software	909	826	Up 10.0
Net occupancy expense	372	377	Down 1.3
Marketing and customer development	175	232	Down 24.6
Equipment expense	166	164	Up 1.2
Regulatory assessments	126	187	Down 32.6
Operating losses	79	40	Up 97.5

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

Amortization	73	75	Down 2.7
Consulting and legal fees	62	71	Down 12.7
Other staff expense	52	121	Down 57.0
Other noninterest expense	351	414	Down 15.2
Total noninterest expense	5,673	5,764	Down 1.6
Income before provision for income taxes	3,332	2,814	Up 18.4
Provision for income taxes	548	532	Up 3.0
Net income including income attributable to noncontrolling interest	2,784	2,282	Up 22.0
Less: Net income attributable to noncontrolling interest	9	9	Steady
Net income	2,775	2,273	Up 22.1
Less: Preferred stock dividends and other	107	94	Up 13.8
Net income available to common shareholders	2,668	2,179	Up 22.4
Net income per average common share:			
Diluted	\$US5.74	\$US4.47	Up 28.4
Basic	\$US5.79	\$US4.53	Up 27.8
Dividends declared per common share	1.8	1.32	Up 36.4
Average common shares outstanding - diluted	464,961,000	486,954,000	Down 4.5
Average common shares outstanding - basic	460,922,000	481,339,000	Down 4.2

BALANCE SHEET AS REPORTED

Description	\$US Million	\$US Million	
Dec 31	2018	2017	Change %
Assets			
Cash and due from banks	5,791	5,349	Up 8.3
Federal funds sold and securities borrowed or purchased under agreements to resell	1,679	1,538	Up 9.2
Interest-bearing deposits in other banks	25	25	Steady
Cash and cash equivalents	7,495	6,912	Up 8.4
Trading assets and derivative instruments	5,506	5,093	Up 8.1
Securities available for sale	31,442	30,947	Up 1.6
Loans held for sale (1178 and 1577 at fair value at December 31 2018 and 2017 respectively)	1,468	2,290	Down 35.9
Loans held for investment 4(163 and 196 at fair value at December 31 2018 and 2017 respectively)	151,839	143,181	Up 6.0
Allowance for loan and lease losses	-1,615	-1,735	Improved 6.9
Net loans held for investment	150,224	141,446	Up 6.2
Premises property and equipment net	2,024	2,053	Down 1.4
	198,159	188,741	Up 5.0
Goodwill	6,331	6,331	Steady
Other intangible assets (Residential MSRs at fair value: 1983 and 1710 at December 31 2018 and 2017 respectively)	2,062	1,791	Up 15.1
Other assets 3 5 (95 and 56 at fair value at December 31 2018 and 2017 respectively)	8,991	9,099	Down 1.2

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

	17,384	17,221	Up 0.9
Total assets	215,543	205,962	Up 4.7
Liabilities			
Noninterest-bearing deposits	40,770	42,784	Down 4.7
Interest-bearing deposits (403 and 236 at fair value at December 31 2018 and 2017 respectively)	121,819	117,996	Up 3.2
Total deposits	162,589	160,780	Up 1.1
Funds purchased	2,141	2,561	Down 16.4
Securities sold under agreements to repurchase	1,774	1,503	Up 18.0
	166,504	164,844	Up 1.0
Other short-term borrowings	4,857	717	Up 577.4
Long-term debt 6(289 and 530 at fair value at December 31 2018 and 2017 respectively)	15,072	9,785	Up 54.0
Trading liabilities and derivative instruments	1,604	1,283	Up 25.0
Other liabilities	3,226	4,179	Down 22.8
	19,902	15,247	Up 30.5
Total liabilities	191,263	180,808	Up 5.8
Shareholders' Equity			
Preferred stock no par value	2,025	2,475	Down 18.2
Common stock 1.00 par value	553	550	Up 0.5
Additional paid-in capital	9,022	9,000	Up 0.2
Retained earnings	19,522	17,540	Up 11.3
Treasury stock at cost and other	-5,422	-3,591	Deterioration 51.0
Accumulated other comprehensive loss net of tax	-1,420	-820	Deterioration 73.2
Total shareholders' equity	24,280	25,154	Down 3.5
Total liabilities and shareholders' equity	215,543	205,962	Up 4.7

CASH FLOW AS REPORTED

Description	\$US Million	\$US Million	
Dec 31	2018	2017	Change %
Cash Flows from Operating Activities:			
Net income including income attributable to noncontrolling interest	2,784	2,282	Up 22.0
Adjustments to reconcile net income to net cash provided by/(used in) operating activities:			
Depreciation amortization and accretion	716	727	Down 1.5
Origination of servicing rights	-352	-411	Improved 14.4
Provisions for credit losses and foreclosed property	218	418	Down 47.8
Deferred income tax (benefit)/expense	-87	344	Deterioration
Stock-based compensation	140	160	Down 12.5
Net securities (gains)/losses	-1	108	Deterioration
Net gains on sale of loans held for sale loans and other assets	-97	-269	Improved 63.9

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

Gain on sale of subsidiary		-107	
Net decrease/(increase) in loans held for sale	886	2,099	Down 57.8
Net (increase)/decrease in trading assets and derivative instruments	-501	834	Deterioration
Net (increase)/decrease in other assets	-340	348	Deterioration
Net decrease in other liabilities	-797	-911	Improved 12.5
Net cash provided by/(used in) operating activities	2,569	5,622	Down 54.3
Cash Flows from Investing Activities:			
Proceeds from maturities calls and paydowns of securities available for sale	3,690	4,186	Down 11.8
Proceeds from sales of securities available for sale	2,096	2,854	Down 26.6
Purchases of securities available for sale	-6,389	-8,299	Improved 23.0
Net increase in loans including purchases of loans	-9,406	-2,425	Deterioration 287.9
Proceeds from sales of loans and leases	281	720	Down 61.0
Net cash paid for servicing rights	-78	-7	Deterioration 1,014.3
Payments for bank-owned life insurance policy premiums	-202	-127	Deterioration 59.1
Proceeds from the settlement of bank-owned life insurance	14	3	Up 366.7
Proceeds from beneficial interest	2	11	Down 81.8
Capital expenditures	-345	-410	Improved 15.9
Payments related to acquisitions net of cash acquired			
Consideration received from sale of subsidiary		261	
Proceeds from the sale of other real estate owned and other assets	186	235	Down 20.9
Net cash used in investing activities	-10,151	-2,998	Deterioration 238.6
Cash Flows from Financing Activities:			
Net increase in total deposits	1,809	382	Up 373.6
Net increase in funds purchased securities sold under agreements to repurchase and other short-term borrowings	3,991	17	Up 23,376.5
Proceeds from issuance of long-term debt	6,944	2,844	Up 144.2
Repayments of long-term debt	-1,274	-4,562	Improved 72.1
Payments of contingent consideration			
Proceeds from issuance of preferred stock		1,239	
Repurchase of preferred stock	-450		
Repurchase of common stock	-1,910	-1,314	Deterioration 45.4
Repurchase of common stock warrants			
Common and preferred stock dividends paid	-936	-723	Deterioration 29.5
Taxes paid related to net share settlement of equity awards	-45	-39	Deterioration 15.4
Proceeds from exercise of stock options	36	21	Up 71.4

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

Net cash provided by/(used in) financing activities	8,165	-2,135	Recovery
Net increase in cash and cash equivalents	583	489	Up 19.2
Cash and cash equivalents at beginning of period	6,912	6,423	Up 7.6
Cash and cash equivalents at end of period	7,495	6,912	Up 8.4

11.5 Annual Report: Key Parameters

FY2018 Annual Report: SunTrust Banks EPS Growth continues to advance

SunTrust Banks (N:STI), announced EPS of \$US5.79 for the year-ended 31 December 2018, up 27.8% from \$US4.53 in the previous year. Last year the company had reported EPS growth of 25.8% from \$US3.6 in FY2016 to \$US4.53 in FY2017.

Period-ended	EPS in \$US
31 December 2018	5.79
31 December 2017	4.53
31 December 2016	3.6

Major changes compared with previous year:

Favourable Changes:

- Net profit up 22.4% from \$US2.2b to \$US2.7b
- EPS up 27.8% from \$US4.53 to \$US5.79
- EBIT to total assets up 21.9 from 1.7% to 2.1%
- Return on Equity up from 9.1% to 11.5%
- Retained earnings to total assets up 3.4% to 8.4%

Unfavourable Changes:

- Net tangible assets per share down 2.3% from \$US34.98 to \$US34.17

Note:

- Working capital to total assets steady at 88.9%

Annual Report [Year-on-year comparison: 2018 vs 2017]

Company Name : SunTrust Banks, Inc. (STI)

December 31	2018	2017	Change
Description	\$US ('000)	\$US ('000)	(%)
EBITDA	4,623,000	3,643,000	Up 26.9
Amortisation	73,000	75,000	Down 2.7
EBITD	4,550,000	3,568,000	Up 27.5
EBIT	4,550,000	3,568,000	Up 27.5
Finance cost	1,218,000	754,000	Up 61.5
Pre-Tax Profit/(Loss)	3,332,000	2,814,000	Up 18.4
Profit/(Loss) after Tax	2,668,000	2,179,000	Up 22.4
Working Capital	191,528,000	186,521,000	Up 2.7
Current Assets	198,159,000	188,741,000	Up 5
Shareholders' Funds	24,280,000	25,154,000	Down 3.5
Total Liabilities	191,263,000	180,808,000	Up 5.8
Total Assets	215,543,000	205,962,000	Up 4.7

Year-on-year comparison of Per Share figures

Year-on-year comparison of Performance Ratios

Five-year record of growth and performance:

In the last 5 years EBITDA averaged \$US3.5B and Net Profit averaged \$US2.1B.

Five-year record of ROE and ROA

In 2018 Return on Equity 5-year average is 8.9% (All Figures in %)

11.6 Average Income Tax paid

	2018	2017	2016	2015	2014	5-yr avg
As % of profit before tax	16.4	18.9	29.9	28.2	21.6	23

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

As % of operating cash flow	11.9	14.6	29.4	28.2	13.9	19.6
As % of sales			13.9	9.5	9.2	10.9

In the past 5 years, Income Tax as % of profit before tax decreased from 21.6% to 16.4%.

11.7 Dividend History

Trailing 12 months dividend has improved from 88c in 2015 to 206c in 2019.

Date Paid	Value (c)	Type
29 Aug 2019	56	Quarterly
30 May 2019	50	Quarterly
27 Feb 2019	50	Quarterly
29 Nov 2018	50	Quarterly
Tr 12 Months	206	
30 Aug 2018	50	Quarterly
30 May 2018	40	Quarterly
28 Feb 2018	40	Quarterly
30 Nov 2017	40	Quarterly
2017 - 2018	170	
31 Aug 2017	40	Quarterly
26 May 2017	26	Quarterly
15 Mar 2017	26	Quarterly
15 Dec 2016	26	Quarterly
2016 - 2017	118	
15 Sep 2016	26	Quarterly
26 May 2016	24	Quarterly
15 Mar 2016	24	Quarterly
15 Dec 2015	24	Quarterly
2015 - 2016	98	
15 Sep 2015	24	Quarterly
15 Jun 2015	24	Quarterly
16 Mar 2015	20	Quarterly
25 Nov 2014	20	Quarterly
2014 - 2015	88	

SECTION 12 INSTITUTIONAL ACTIVITY

12.1 Major Increases in Top 40 institutional shareholders June 30, 2019 vs March 31, 2019

Invesco Ltd. increased their shareholding in SunTrust Banks by 2.1 million shares worth USD 129.4 million. Arrowstreet Capital, Limited Partnership increased their shareholding by 1.7 million shares worth USD 105.7 million.

Institution (CIK)	Increase in Shares	Change, \$USD
Invesco Ltd. (0000914208)	2,064,186	129.4 M
Arrowstreet Capital, Limited Partnership (0001164508)	1,685,890	105.7 M
Westchester Capital Management, LLC (0001512805)	1,330,099	83.4 M
Boston Partners (0001386060)	1,300,707	81.6 M

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

Schafer Cullen Capital Management Inc. (0001056593)	892,801	56 M
Capital International Investors (0001562230)	429,813	27 M
Bank of America Corp, DE (0000070858)	425,638	26.7 M
JP Morgan Chase & Co (0000019617)	222,772	14 M
Geode Capital Management, LLC (0001214717)	216,775	13.6 M
APG Asset Management N.V. (0001434819)	132,100	8.3 M
Dimensional Fund Advisors LP (0000354204)	107,379	6.7 M
Artisan Partners Limited Partnership (0001466153)	58,508	3.7 M
Schwab Charles Investment Management Inc. (0000884546)	53,445	3.4 M
Capital World Investors (0001422849)	29,263	1.8 M
Massachusetts Financial Services Co, MA (0000912938)	22,918	1.4 M
Northern Trust Corp (0000073124)	16,432	1 M
Principal Financial Group Inc. (0001126328)	7,547	473,219
Total	8,996,273	

12.2 Major Decreases in Top 40 institutional shareholders June 30, 2019 vs March 31, 2019

Vanguard Group Inc. reduced their shareholding in SunTrust Banks by 1.3 million shares worth USD 79.1 million. Royal Bank Of Canada reduced their shareholding by 1.2 million shares worth USD 74.8 million.

Institution (CIK)	Decrease in Shares	Change, \$USD
Vanguard Group Inc. (0000102909)	1,261,568	(79.1 M)
Royal Bank Of Canada (0001000275)	1,192,387	(74.8 M)
Goldman Sachs Group Inc. (0000886982)	1,068,508	(67 M)
FMR LLC (0000315066)	819,533	(51.4 M)
American Century Companies Inc. (0000748054)	777,843	(48.8 M)
Ameriprise Financial Inc. (0000820027)	585,810	(36.7 M)
UBS Group AG (0001610520)	557,153	(34.9 M)
CNH Partners LLC (0001167456)	515,240	(32.3 M)
Manufacturers Life Insurance Company (0000928047)	392,198	(24.6 M)
Victory Capital Management Inc. (0001040188)	364,836	(22.9 M)
PNC Financial Services Group, Inc. (0000713676)	164,428	(10.3 M)
Bank of New York Mellon Corp (0001390777)	82,157	(5.2 M)
Sumitomo Mitsui Trust Holdings, Inc. (0001475365)	73,951	(4.6 M)
Legal & General Group PLC (0000764068)	70,131	(4.4 M)
State Street Corporation (0000093751)	59,631	(3.7 M)
Two Sigma Advisers, LLC (0001478735)	50,400	(3.2 M)
Stifel Financial Corp (0000720672)	8,229	(515,982)
Total	8,044,003	

12.3 New Entrants in Top 40 institutional shareholders as at June 30, 2019

Institution (CIK)	Shares	Value, \$USD
Blackrock Inc. (0001364742)	34,383,356	2.1 B
Parametric Portfolio Associates LLC (0000932859)	2,454,471	152.8 M
Nuveen Asset Management, LLC (0001521019)	2,208,512	137.5 M

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

Alpine Associates Management Inc. (0001396835)	1,816,560	113.1 M
Bessemer Group Inc. (0001054074)	1,793,690	111.7 M
Total	42,656,589	

12.4 Drop Outs from Top 40 institutional shareholders as at June 30, 2019

Institution (CIK)	Shares	Value, \$USD
Suntrust Banks Inc. (0000750556)	1,600,218	99.6 M
Equity Investment Corp Acquisition Inc (0001685771)	1,540,454	95.9 M
UBS Global Asset Management Americas Inc. (0000861177)	1,426,619	88.8 M
Deutsche Bank AG (0000948046)	1,134,177	70.6 M
Total	5,701,468	

12.5 Top 40 Institutional Shareholders of SunTrust Banks as at June 30, 2019

The top 40 institutional shareholders held 62.1% shares of SunTrust Banks. The largest shareholder was Vanguard Group Inc. with 7.9% of SunTrust Banks. The second largest shareholder was Blackrock Inc. with 7.75%.

Institution (CIK)	Shares	Holding %	Value \$USD	Unrealised Gain/(Loss)*
Vanguard Group Inc. (0000102909)	35,085,382	7.9	2.2 B	148.4 M
Blackrock Inc. (0001364742)	34,383,356	7.75	2.1 B	145.4 M
FMR LLC (0000315066)	22,450,113	5.06	1.4 B	94.9 M
State Street Corporation (0000093751)	20,699,499	4.66	1.3 B	87.5 M
JP Morgan Chase & Co (0000019617)	16,590,773	3.74	1 B	70.2 M
Capital International Investors (0001562230)	14,100,500	3.18	878.1 M	59.6 M
Capital World Investors (0001422849)	12,491,477	2.81	777.9 M	52.8 M
Bank of America Corp, DE (0000070858)	11,327,462	2.55	705.4 M	47.9 M
UBS Group AG (0001610520)	8,762,600	1.97	545.7 M	37.1 M
Goldman Sachs Group Inc. (0000886982)	8,297,637	1.87	516.7 M	35.1 M
Boston Partners (0001386060)	7,542,083	1.7	469.7 M	31.9 M
Geode Capital Management, LLC (0001214717)	6,749,760	1.52	420.3 M	28.5 M
LSV Asset Management (0001050470)	6,249,393	1.41	389.2 M	26.4 M
Northern Trust Corp (0000073124)	5,048,525	1.14	314.4 M	21.4 M
Bank of New York Mellon Corp (0001390777)	4,073,367	0.92	253.7 M	17.2 M
Invesco Ltd. (0000914208)	4,050,200	0.91	252.2 M	17.1 M
Victory Capital Management Inc. (0001040188)	3,718,446	0.84	231.6 M	15.7 M
CNH Partners LLC (0001167456)	3,548,544	0.8	221 M	15 M
Dimensional Fund Advisors LP (0000354204)	3,351,164	0.75	208.7 M	14.2 M
Arrowstreet Capital, Limited Partnership (0001164508)	3,309,720	0.75	206.1 M	14 M
American Century Companies Inc.	2,970,580	0.67	185 M	12.6 M

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

(0000748054)				
Westchester Capital Management, LLC (0001512805)	2,910,833	0.66	181.3 M	12.3 M
Schafer Cullen Capital Management Inc. (0001056593)	2,834,933	0.64	176.5 M	12 M
Legal & General Group PLC (0000764068)	2,732,953	0.62	170.2 M	11.6 M
PNC Financial Services Group, Inc. (0000713676)	2,503,098	0.56	155.9 M	10.6 M
Parametric Portfolio Associates LLC (0000932859)	2,454,471	0.55	152.8 M	10.4 M
Principal Financial Group Inc. (0001126328)	2,375,417	0.54	147.9 M	10 M
APG Asset Management N.V. (0001434819)	2,259,192	0.51	140.7 M	9.6 M
Manufacturers Life Insurance Company (0000928047)	2,231,720	0.5	139 M	9.4 M
Nuveen Asset Management, LLC (0001521019)	2,208,512	0.5	137.5 M	9.3 M
Stifel Financial Corp (0000720672)	2,137,544	0.48	133.1 M	9 M
Schwab Charles Investment Management Inc. (0000884546)	1,955,820	0.44	121.8 M	8.3 M
Massachusetts Financial Services Co, MA (0000912938)	1,934,033	0.44	120.4 M	8.2 M
Artisan Partners Limited Partnership (0001466153)	1,863,625	0.42	116 M	7.9 M
Royal Bank Of Canada (0001000275)	1,837,606	0.41	114.4 M	7.8 M
Alpine Associates Management Inc. (0001396835)	1,816,560	0.41	113.1 M	7.7 M
Bessemer Group Inc. (0001054074)	1,793,690	0.4	111.7 M	7.6 M
Two Sigma Advisers, LLC (0001478735)	1,697,809	0.38	105.7 M	7.2 M
Ameriprise Financial Inc. (0000820027)	1,696,719	0.38	105.7 M	7.2 M
Sumitomo Mitsui Trust Holdings, Inc. (0001475365)	1,691,032	0.38	105.3 M	7.2 M
Held by Top 40	275,736,148	62.12	17.2 billion	

*Note: Unrealised profit/(loss) is computed on the basis of shares held at end of quarter times current price of \$US66.5 less price at end of quarter of \$US62.27.

12.6 Net institutional selling: TTM ended June 30, 2019

Total reported institutional buying = 103,620,815 shares

Total reported institutional selling = 146,755,592 shares

Net reported institutional selling = 43,134,777 shares

12.7 Reported institutional buying and selling (No of shares)

Quarter Ended	Jun 30	Mar 31	Dec 31, 2018	Sep 30, 2018
Buying	21,012,152	46,375,063	22,799,031	13,434,569
(Selling)	(20,312,586)	(47,214,384)	(39,361,616)	(39,867,006)

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

Net Buying/(Selling)	699,566	(839,321)	(16,562,585)	(26,432,437)
Holding (end of quarter)	352,160,101	315,226,570	359,480,310	371,751,213

12.8 Reported holdings of institutions as of June 30, 2019

Total reported holdings of institutions = 352,160,101 shares

Market Value = \$US21.9 billion (% of Total Capital 79.33)

Quarter Ended	Jun 30	Mar 31	Dec 31, 2018	Sep 30, 2018
Market Value (\$ Million)				
Reported Holdings of Institutions	21,929	18,354	17,683	24,022
% of issued capital	79.33	71.01	80.98	83.74

As at June 30, 2019 institutions had decreased their holdings to 79.33% of issued capital, down from 83.74% nine months ago.

12.9 Institutional Shareholder Activity - Net Buying/(Selling) by Institutions: Trailing 12 Months (TTM)

Institution	Q2'19	Q1'19	Q4'18	Q3'18	Total TTM	USD Value as on October 10, 2019
Capital World Investors	29,263	(5,023,624)	(3,492,344)	(8,191,032)	(16,677,737)	1.1 billion
Blackrock Inc.	(1,593,446)		(5,347,679)	(1,904,844)	(8,845,969)	585.3 million
Capital International Investors	429,813	11,802,203	(4,742,950)		7,489,066	495.6 million
Lazard Asset Management LLC	(43,412)	(6,280,230)	(54,308)	220,233	(6,157,717)	407.5 million
TIAA CREF Investment Management LLC		(134,786)	(1,787,916)	(2,558,395)	(4,481,097)	296.5 million
Royal London Asset Management LTD		(21,330)	12,987	(4,312,663)	(4,321,006)	285.9 million
Goldman Sachs Group Inc.	(1,068,508)	4,944,542	170,616	153,477	4,200,127	277.9 million
Arrowstreet Capital, Limited Partnership	1,685,890	(287,701)	610,431	1,274,000	3,282,620	217.2 million
AllianceBernstein	(381,086)	(1,888,518)	(1,099,665)	87,486	(3,281,783)	217.2 million
UBS Group AG	(557,153)	2,420,619	576,460	556,709	2,996,635	198.3 million
American Century Companies Inc.	(777,843)	(1,373,061)	(133,614)	(565,420)	(2,849,938)	188.6 million
Bank of	146,491	(2,956,207)	(88,762)	269,665	(2,628,813)	173.9

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

Montreal, CAN						million
Nuveen Asset Management, LLC	2,196,082		(16,566)	730	2,180,246	144.3 million
Bank of New York Mellon Corp	(82,157)	424,603	(1,441,809)	(1,068,433)	(2,167,796)	143.4 million
Boston Partners	1,300,707	1,898,260	(410,303)	(696,036)	2,092,628	138.5 million
Wellington Management Group LLP	(1,703)	193,812	(19,408)	(2,224,083)	(2,051,382)	135.7 million
Allianz Asset Management AG		(515,042)	160,221	(1,651,354)	(2,006,175)	132.7 million
Carlson Capital LP			1,988,656		1,988,656	131.6 million
State Street Corporation	(59,631)	(778,284)	(1,394,448)	272,271	(1,960,092)	129.7 million
Ameriprise Financial Inc.	(585,810)	(1,282,287)	(81,638)	55,986	(1,893,749)	125.3 million
Artisan Partners Limited Partnership	58,508	728,897	1,061,320		1,848,725	122.3 million
Bessemer Group Inc.	341,554	36,010	1,409,642	439	1,787,645	118.3 million
First Trust Advisors LP	(291,479)	(7,520)	(691,595)	(744,707)	(1,735,301)	114.8 million
Grantham, Mayo, Van Otterloo & Co. LLC	588,779	1,066,482			1,655,261	109.5 million
Nordea Investment Management AB	(257,516)	(1,439,391)	62,251	4,085	(1,630,571)	107.9 million
Royal Bank Of Canada	(1,192,387)	333,641	(492,311)	(258,258)	(1,609,315)	106.5 million
AQR Capital Management LLC	(2,565)	(320,221)	(1,249,714)		(1,572,500)	104.1 million
Invesco Ltd.	2,064,186	(1,015,690)	(321,032)	758,430	1,485,894	98.3 million
Standard Life Aberdeen plc	(6,924)	(201,146)	(7,667)	(1,120,942)	(1,336,679)	88.4 million
Westchester Capital Management, LLC	1,330,099				1,330,099	88 million
Victory Capital Management Inc.	(364,836)	(1,053,327)	144,530	(54,367)	(1,328,000)	87.9 million
Geode Capital Management,	216,775	235,780	684,600	158,518	1,295,673	85.7 million

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LLC

Balyasny Asset Management LLC	1,043,549		11,059	(2,320,755)	(1,266,147)	83.8 million
Alyeska Investment Group, L.P.	93,258	(1,337,281)			(1,244,023)	82.3 million
JP Morgan Chase & Co	222,772	(3,267,855)	402,455	1,413,395	(1,229,233)	81.3 million
Two Sigma Advisers, LLC	(50,400)	(18,400)	1,230,300	49,400	1,210,900	80.1 million
CSS LLC, IL			(297,800)	(884,416)	(1,182,216)	78.2 million
Tudor Investment Corp ET AL	822,716	180,645	34,617	(388)	1,037,590	68.7 million
Water Island Capital LLC	11,350	1,014,166			1,025,516	67.9 million
Principal Financial Group Inc.	7,547	660,148	39,448	271,024	978,167	64.7 million
Schafer Cullen Capital Management Inc.	892,801	346,637	(251,564)	(23,451)	964,423	63.8 million
DNB Asset Management AS	(3,631)	(1,156,489)	48,401	155,512	(956,207)	63.3 million
Nomura Holdings Inc.				909,388	909,388	60.2 million
Teachers Advisors Inc.		(361,348)	(312,120)	(224,458)	(897,926)	59.4 million
Neuberger Berman Group LLC	(11,083)	(367,198)	(439,784)	(41,261)	(859,326)	56.9 million
Citigroup Inc.	698,645	(112,620)	(63,115)	296,815	819,725	54.2 million
ARP Americas LLC	835,210		(9,900)	(6,000)	819,310	54.2 million
Indexiq Advisors LLC	(315,321)	1,095,427	37,387	(31,981)	785,512	52 million
Stifel Financial Corp	(8,229)	101,675	720,236	(61,053)	752,629	49.8 million
APG Asset Management N.V.	132,100	(533,400)	263,200	(588,300)	(726,400)	48.1 million
Adage Capital Partners GP LLC	(237,900)	(484,014)			(721,914)	47.8 million
CI Investments Inc.		(703,105)			(703,105)	46.5 million
Prudential Financial Inc.		(571,595)	(76,442)	(46,178)	(694,215)	45.9 million
Congress Asset		(667,986)	(11,639)	(9,852)	(689,477)	45.6 million

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Management Co /MA						
Glenmede Trust Co NA	(449,005)	(95,966)	(93,809)	(31,991)	(670,771)	44.4 million
Two Sigma Investments LLC	212,499	(106,814)	535,490		641,175	42.4 million
Legal & General Group PLC	(70,131)	537,752	147,608	15,904	631,133	41.8 million
Mitsubishi UFJ Trust & Banking Corp	(2,892)	(5,346)	(940)	(604,655)	(613,833)	40.6 million
Manufacturers Life Insurance Company	(392,198)	(149,459)	(380,160)	324,612	(597,205)	39.5 million
Diam Co., Ltd.	17,084	(540,011)	(52,659)	344	(575,242)	38.1 million
Jennison Associates LLC	(362,939)	(44,395)	(73,219)	(46,565)	(527,118)	34.9 million
Vanguard Group Inc.	(1,261,568)	(248,997)	192,271	793,283	(525,011)	34.7 million
CNH Partners LLC	(515,240)				(515,240)	34.1 million
California Public Employees Retirement System	(266,662)	(122,919)	(50,403)	(68,837)	(508,821)	33.7 million
FMR LLC	(819,533)	8,716,820	(3,586,880)	(3,811,204)	499,203	33 million
Equity Investment Corp Acquisition Inc	(76,139)	(30,836)	646,026	(52,471)	486,580	32.2 million
Natixis	(438,948)	900,961	5,592	14,144	481,749	31.9 million
Marshall Wace LLP			444,560		444,560	29.4 million
Jacobs Levy Equity Management, Inc		(434,609)	44,460	(46,010)	(436,159)	28.9 million
Bank of America Corp, DE	425,638	1,609,824	(1,687,454)	79,950	427,958	28.3 million
Spring Creek Investment Management LLC	21,254	393,884			415,138	27.5 million
Brown Trout Management, LLC	415,000				415,000	27.5 million
State of Wisconsin Investment Board	(126,551)	(75,873)	(169,778)	(37,003)	(409,205)	27.1 million
PNC Financial Services Group,	(164,428)	(72,536)	(134,160)	(37,788)	(408,912)	27.1 million

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Inc.						
Smith Asset Management Group LP		(380,353)	(8,326)	(17,949)	(406,628)	26.9 million
Morgan Stanley	220,193	(386,558)	(543,493)	311,392	(398,466)	26.4 million
Mitsubishi UFJ Securities International PLC	393,000				393,000	26 million
Millennium Management LLC		(618,918)	652,934	(426,005)	(391,989)	25.9 million
Canada Pension Plan Investment Board	217,471	(382,760)	254,489	294,700	383,900	25.4 million
Federated Investors Inc., PA	(5,335)	(138,448)	(101,986)	(128,675)	(374,444)	24.8 million
BTIM Corp.	(70,880)	(306,672)	22,880	3,060	(351,612)	23.3 million
HSBC Holdings PLC	173,479	5,075	(114,601)	(408,031)	(344,078)	22.8 million
Ferguson Wellman Capital Management, Inc.	(3,675)	5,958	(335,464)	1,692	(331,489)	21.9 million
Pioneer Investment Management Inc.	(42,669)	9,924	(34,385)	(258,467)	(325,597)	21.5 million
Winton Capital Group Ltd	317,085			738	317,823	21 million
Deutsche Bank AG	(360,566)	(599,801)	1,321,862	(51,125)	310,370	20.5 million
State of Tennessee, Treasury Department	(60,968)	(5,518)	(213,127)	(21,394)	(301,007)	19.9 million
Anchor Capital Advisors LLC	(286,466)		351	(1,292)	(287,407)	19 million
Envestnet Asset Management Inc.	72,813	(309,781)	607,308	(89,633)	280,707	18.6 million
Henderson Group PLC	(98,057)	(365,455)	69,637	116,772	(277,103)	18.3 million
Handelsbanken Fonder AB		(226,000)	(98,195)	60,000	(264,195)	17.5 million
Hexavest Inc.	258,978				258,978	17.1 million
Oppenheimer Funds Inc.		338,462	(464,289)	(132,679)	(258,506)	17.1 million
Martingale Asset Management LP			(199,720)	(40,758)	(240,478)	15.9 million
Ngam Advisors,	(21)	(178,172)	(93,244)	33,727	(237,710)	15.7 million

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

LP

UBS Global Asset Management Americas Inc.	(353,961)	(304,842)	194,059	227,202	(237,542)	15.7 million
D. E. Shaw & Co., Inc.			422,594	(186,477)	236,117	15.6 million
Adams Diversified Equity Fund, Inc.			(130,900)	(104,100)	(235,000)	15.5 million
HBK Investments LP			234,587		234,587	15.5 million
Bluestein R H & Co	(3,105)	52,372	(274,562)	(6,017)	(231,312)	15.3 million
Payden & Rygel		(209,300)	(13,500)		(222,800)	14.7 million
LSV Asset Management		(68,200)	14,800	(169,029)	(222,429)	14.7 million
Putnam Investments LLC	(79,778)	115,914	(252,240)	(1,956)	(218,060)	14.4 million
Schwab Charles Investment Management Inc.	53,445	63,186	36,740	54,336	207,707	13.7 million
Parametric Portfolio Associates LLC	131,208		69,795	(2,026)	198,977	13.2 million
Sirios Capital Management LP	(94,105)	293,020			198,915	13.2 million
Total					(41,251,166)	2.7 billion

SECTION 13 STOCK NEWS

13.1 Past Quarter Buzz

News Date	Headline	Publisher
Oct 09, 2019	SunTrust Banks, Inc. (NYSE:STI) Stock Holdings Lessened by Trust Co. of Toledo NA OH	theenterpriseleader.com
Oct 03, 2019	RFG Advisory LLC Cuts Position in SunTrust Banks, Inc. (NYSE:STI)	Dispatch Tribunal
Sep 24, 2019	Smith Asset Management Group LP Sells 470 Shares of SunTrust Banks, Inc. (NYSE:STI)	modernreaders.com
Sep 19, 2019	SunTrust Banks : Bank Lowers Prime Rate	MarketScreener

13.2 SunTrust Banks Corporate Wires

13.2.1 8-K other news

To view all 8-K Other news click here,
http://www.buysellsignals.net/BuySellSignals/report/Usnyse/Stock/Daily/Link/Announcements_8K_othersnews1399.html

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

13.2.2 Meetings

December 04 2018: SunTrust Banks: Regulation FD Disclosure

SunTrust Banks, Inc. ("SunTrust") is scheduled to present at the Goldman Sachs US Financial Services Conference in New York City on Tuesday, December 4, 2018 at 8:10 a.m. (ET). William H. Rogers, Jr., Chairman and Chief Executive Officer of SunTrust, will make SunTrust's presentation. A copy of the presentation materials to be used by SunTrust during its presentation is furnished as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated by reference herein. Such materials will also be available on SunTrust's web site at investors.suntrust.com.

Information contained on SunTrust's website is not incorporated by reference into this Current Report on Form 8-K. The information in the preceding paragraph, as well as Exhibit 99.1, shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934 (the "Exchange Act") or otherwise subject to the liabilities of that section. It may only be incorporated by reference into another filing under the Exchange Act or Securities Act of 1933 if such subsequent filing specifically references Section 7.01 of this Current Report on Form 8-K. All information in the presentation materials speak as of the date thereof, and SunTrust does not assume any obligation to update such information in the future. In addition, SunTrust disclaims any inference regarding the materiality of such information which otherwise may arise as a result of its furnishing such information under Item 7.01 of this Current Report on Form 8-K.

Source: SEC

13.2.3 Dividends

April 25: SunTrust Banks announces dividend

SunTrust Banks today announced a quarterly dividend of 50.0c per share. The ex dividend date is Thursday, May 30, 2019 and the record date is Friday, May 31, 2019 and it is payable on Monday, June 17.

April 23: SunTrust Declares Quarterly Dividend

ATLANTA, April 23, 2019 -- The board of directors of SunTrust Banks, Inc. (NYSE:STI) has declared a regular quarterly cash dividend of \$0.50 per common share. The dividend is payable on June 17, 2019, to common shareholders of record at the close of business on May 31, 2019.

The board of directors also declared the following dividends payable in cash on June 17, 2019, to preferred shareholders of record at the close of business on May 31, 2019:

About SunTrust Banks, Inc.

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. Its 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 March 31, 2019, SunTrust had total assets of \$220 billion and total deposits of \$162 billion. The Company provides deposit, credit, trust, investment, mortgage, asset management, securities brokerage, and capital market services. Learn more at suntrust.com.

Source: Nasdaq Stock Exchange

February 20: SunTrust Banks announces dividend

SunTrust Banks today announced a quarterly dividend of 50.0c per share. The ex dividend date is Wednesday, February 27, 2019 and the record date is Thursday, February 28, 2019 and it is payable on Friday, March 15.

February 15: SunTrust Declares Quarterly Dividend

The board of directors of SunTrust Banks, Inc. (NYSE: STI) has declared a regular quarterly cash dividend of \$0.50 per common share. The dividend is payable on March 15, 2019, to common shareholders of record at the close of business on February 28, 2019.

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

The board of directors also declared the following dividends payable in cash on March 15, 2019, to preferred shareholders of record at the close of business on February 28, 2019:

a quarterly cash dividend of \$1,000.00 per share on SunTrust's Perpetual Preferred Stock, Series A (\$100,000 liquidation preference per share). The amount of the dividend on each Series A Depositary Share (\$25 liquidation preference per share) will be \$0.25; and a quarterly cash dividend of \$1,000.00 per share on SunTrust's Perpetual Preferred Stock, Series B (\$100,000 liquidation preference per share).

Source: Company Website

November 16 2018: SunTrust Banks announces dividend

SunTrust Banks today announced a quarterly dividend of 50.0c per share. The ex dividend date is Thursday, November 29, 2018 and the record date is Friday, November 30, 2018 and it is payable on Monday, December 17.

13.2.4 Mergers

April 25: SunTrust and BB&T CEOs Discuss Merger of Equals

ATLANTA, April 25, 2019 -- SunTrust Chairman and Chief Executive Officer William H. Rogers, Jr. and BB&T Chairman and Chief Executive Officer Kelly S. King today spoke at a joint public meeting of the Federal Reserve Board and the Federal Deposit Insurance Corporation on the proposed merger of equals between SunTrust Banks, Inc. (NYSE:STI) and BB&T Corporation (NYSE:BBT). They were joined by SunTrust Enterprise Community Reinvestment Officer Lynette Bell and BB&T Director of Corporate Social Responsibility and Community Reinvestment Sharon Jeffries-Jones.

Both CEOs and CRA leads shared information relating to the benefits of the proposed merger for clients and communities, along with a summary of both institutions' strong performance under the Community Reinvestment Act (CRA). The full transcript of remarks delivered by Rogers and Bell is available [here](#).

Source: Nasdaq Stock Exchange

April 25: BB&T and SunTrust CEOs Discuss Merger of Equals

CHARLOTTE, N.C., April 25, 2019 -- BB&T Chairman & Chief Executive Officer Kelly S. King and SunTrust Chairman & Chief Executive Officer William H. Rogers, Jr., today spoke at a joint public meeting of the Federal Reserve Board and the Federal Deposit Insurance Corporation on the proposed merger of equals between BB&T Corporation (NYSE:BBT) and SunTrust Banks, Inc. (NYSE:STI). They were joined by BB&T Director of Corporate Social Responsibility and Community Reinvestment Sharon Jeffries-Jones and SunTrust Enterprise Community Reinvestment Officer Lynette Bell.

Both CEOs and CRA leads shared information relating to the benefits of the proposed merger of equals for clients and communities, along with a summary of both institutions' strong performance under the Community Reinvestment Act (CRA). The full transcript of remarks delivered by King and Jeffries-Jones are available at ThePremierFinancialInstitution.com.

About BB&T

Source: Nasdaq Stock Exchange

February 07: BB&T and SunTrust to Combine in Merger of Equals to Create the Premier Financial Institution

Combination of two iconic franchises creates sixth-largest U.S. bank holding company with 275 years of combined history and culture serving clients and communities in high-growth markets-- Enhanced scale and financial strength will accelerate investment in transformative technology to embrace disruption and create a more distinctive client experience-- Expanded fee income base will create opportunities to build scale in specialized businesses across a larger client base-- Compelling value creation expected for both companies' shareholders as demonstrated by double-digit earnings per share accretion by 2021-- Estimated net cost synergies of at least \$1.6 billion by 2022-- Proven management teams with history of successful merger integrations, strong risk management skills and shared mission- and purpose-driven cultures-- Combined company to operate under a new name and be headquartered in Charlotte, NC while maintaining significant operations and investment in Winston-Salem, NC and

Suntrust Bk Atlanta GA Medium Term SR BK 3-year bond YTM soars by 24.9 basis points Thursday October 10, 2019

Atlanta, GA ATLANTA and WINSTON-SALEM, N.C., Feb. 7, 2019 /PRNewswire/ -- SunTrust Banks, Inc. (NYSE: STI) and BB&T Corporation (NYSE: BBT) announced today that both companies' boards of directors have unanimously approved a definitive agreement to combine in an all-stock merger of equals valued at approximately \$66 billion. The combined company will be the sixth-largest U.S. bank based on assets and deposits.

The pro forma company will have approximately \$442 billion in assets, \$301 billion in loans, and \$324 billion in deposits serving more than 10 million households in the United States, with leading market share in many of the most attractive, high-growth markets in the country. The incremental scale positions the new company to achieve industry-leading financial and operating metrics with the strongest return profile among its peers.

In a reflection of the equal contribution both banks bring to the new institution, the combined company will operate under a new name and brand, which will be determined prior to closing.

13.2.5 Management Issues

April 23: SunTrust Shareholders Elect Paul Donahue to Board of Directors

ATLANTA, April 23, 2019 -- SunTrust Banks, Inc. (NYSE:STI) Chairman and Chief Executive Officer William H. Rogers, Jr. today announced that Paul Donahue has been newly elected to the SunTrust Board of Directors. He will join nine directors who were re-elected by shareholders for the coming year, and will continue with the Board in the new combined company following the proposed merger with BB&T Corporation.

"Paul Donahue is an insightful and purpose-driven leader with extensive consumer and commercial experience with well-respected organizations," said Rogers. "He will offer a valuable perspective for our company and we look forward to his many future contributions to our team."

Source: Nasdaq Stock Exchange

13.2.6 Funding/Capital

April 23: DrFirst Structures a New \$17 Million Commercial Financing Facility with SunTrust

ROCKVILLE, Md., April 23, 2019 -- DrFirst, the nation's leading provider of e-prescribing, price transparency, and medication management solutions, announced today that it has structured a new \$17 million commercial financing facility with SunTrust Banks, Inc. The financing extends DrFirst's strategic relationship with SunTrust Banks, a partnership which initially began in 2015.

"We are truly thrilled about our continued relationship with DrFirst," said Greg Brouillette, senior vice president of the Maryland Commercial Banking Team at SunTrust Banks, Inc. "We believe in the company and all it is doing as leaders in healthcare IT. Since we began working together in 2015, DrFirst has always been a great business that has continued to grow in terms of product set and market share. This transaction will strengthen our relationship further. As a top leading bank, we are proud of the long-term relationship we have with DrFirst and look forward to supporting its continued growth and positive impact on the market."

Source: Nasdaq Stock Exchange

13.2.7 Performance

July 18: SunTrust Reports Second Quarter 2019 Results

ATLANTA, July 18, 2019 -- For the second quarter of 2019, SunTrust Banks, Inc. (NYSE:STI) reported net income available to common shareholders of \$663 million, or \$1.48 per average common diluted share, which includes \$0.07 per share of discrete tax benefits and \$(0.03) per share of merger-related impacts associated with the Company's previously announced proposed merger with BB&T Corporation. This compares to \$1.24 for the prior quarter, which included \$0.04 per share of discrete tax benefits and \$(0.09) per share of merger-related impacts, and \$1.49 for the second quarter of 2018.

For the first half of 2019, earnings per average common diluted share were \$2.72 which includes \$59 million, or \$(0.11) per share of merger-related impacts. This compares to \$2.78 for the first half of 2018.

"SunTrust has delivered good performance in the first half of 2019, with revenue increasing by 3%, the adjusted tangible efficiency ratio improving by 50 basis points, and earnings per share increasing by 2% (excluding non-core

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items). The interest rate environment certainly became more challenging in the second quarter, which offset some of our core business progress," said William H. Rogers, Jr., chairman and CEO of SunTrust Banks, Inc. "As we continue to prepare for the proposed merger with BB&T, I am increasingly pleased with how well the teams are working together-we have developed strong levels of partnership and alignment. We are confident and excited about the opportunity Truist will have to enhance shareholder value, improve the client experience, and invest in our teammates, associates, and communities."

Source: Nasdaq Stock Exchange

May 14: SunTrust to Announce Second Quarter 2019 Earnings Results Thursday, July 18, 2019

ATLANTA, May 14, 2019 -- SunTrust Banks, Inc. (NYSE:STI) announced today that it plans to release second quarter 2019 results on Thursday, July 18, 2019. SunTrust management will host a conference call that morning and details are as follows:

Source: Nasdaq Stock Exchange

April 18: SunTrust Reports First Quarter 2019 Results

ATLANTA, April 18, 2019 -- For the first quarter of 2019, SunTrust Banks, Inc. (NYSE:STI) reported net income available to common shareholders of \$554 million, or \$1.24 per average common diluted share, which includes \$(0.09) per share of merger-related costs associated with the Company's previously announced proposed merger with BB&T Corporation. This compares to \$1.40 for the prior quarter and \$1.29 for the first quarter of 2018.

"Our performance continues to improve and this quarter was no exception, with earnings per share increasing by 3% year-over-year (excluding merger-related costs). Loan growth remains a bright spot, with average balances up 3% sequentially and 8% year-over-year, a reflection of the ongoing investments in our business and our clients' optimistic outlook on the economy," said William H. Rogers, Jr., chairman and CEO of SunTrust Banks, Inc. "More importantly, while our results this quarter highlight SunTrust's individual strength, we know that after merging with BB&T, we will be even better positioned to enhance shareholder value, improve the client experience, and invest in our teammates, associates, and communities."

First Quarter 2019 Financial Highlights

Source: Nasdaq Stock Exchange

March 12: SunTrust to Announce First Quarter 2019 Earnings Results Thursday, April 18, 2019

ATLANTA, March 12, 2019 /PRNewswire/ -- SunTrust Banks, Inc. (NYSE: STI) announced today that it plans to release first quarter 2019 results on Thursday, April 18, 2019. SunTrust management will host a conference call that morning and details are as follows:

11:00 a.m. (Eastern Time)

Dial-in:

Individuals may call in beginning at 10:30 a.m. (Eastern Time) by dialing 1-877-209-9920 (Passcode: SunTrust). Individuals calling from outside the United States should dial 1-612-332-1210 (Passcode: SunTrust)

Webcast/Presentation:

The live webcast and accompanying slides will be available at investors.suntrust.com

Replay Information:

A replay of the call is expected to be available approximately one hour after the call ends on April 18, 2019, and will remain available until May 18, 2019, by dialing 1-800-475-6701 (domestic) or 1-320-365-3844 (international) (passcode: 445929)

Source: Company Website

January 21: SunTrust Banks: Results of Operations and Financial Condition

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Item 7.01 Regulation FD. On January 18, 2019, SunTrust Banks, Inc. (the "Registrant") announced financial results for the period ended December 31, 2018. A copy of the news release announcing such results is attached hereto as Exhibit 99.1 and is incorporated herein by reference. The Registrant intends to hold an investor call and webcast to discuss these results on January 18, 2019, at 8:00 a.m. Eastern time. Additional presentation materials relating to such call are furnished hereto as Exhibit 99.2 and are incorporated herein by reference. The foregoing information is furnished pursuant to Item 2.02, "Results of Operations and Financial Condition," and Item 7.01, "Regulation FD." Consequently, it is not deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934 or otherwise subject to the liabilities of that section. It may only be incorporated by reference into another filing under the Exchange Act or Securities Act of 1933 if such subsequent filing specifically references this Form 8-K. All information in the news release and presentation materials speak as of the date thereof and the Registrant does not assume any obligation to update said information in the future. In addition, the Registrant disclaims any inference regarding the materiality of such information which otherwise may arise as a result of its furnishing such information under Item 2.02 or Item 7.01 of this report on Form 8-K.

Source: SEC

January 18: SunTrust Reports Fourth Quarter and Full Year 2018 Results

For the fourth quarter of 2018, SunTrust Banks, Inc. (NYSE: STI) reported net income available to common shareholders of \$632 million, or \$1.40 per average common diluted share, which includes a \$(0.10) per share discrete charge associated with the settlement of a legacy pension plan.

For the full year, diluted earnings per share was \$5.74, up 28% relative to 2017 diluted earnings per share and up 40% relative to 2017 adjusted earnings per share. 2017 diluted earnings per share was \$4.47 and included \$0.39 net discrete benefits from Form 8-K items announced on December 4, 2017 and other items related to tax reform.

"Our performance this quarter provided a good conclusion to a strong year for SunTrust. In 2018, we continued to deliver on the commitments we have made to our owners: we achieved our sub-60% adjusted tangible efficiency ratio target one year ahead of schedule, and we delivered our seventh consecutive year of improved earnings per share, efficiency, and capital returns," said William H. Rogers, Jr., chairman and CEO of SunTrust Banks, Inc. "Going into 2019, our diverse business mix, ongoing investments in growth and technology, and consistent underwriting discipline, give me confidence in our ability to continue to deliver long-term value for our owners."

Source: Company Website

December 20 2018: SunTrust to Announce Fourth Quarter 2018 Earnings Results Friday, January 18, 2019

SunTrust Banks, Inc. (NYSE: STI) announced today that it plans to release fourth quarter 2018 results on Friday, January 18, 2019. SunTrust management will host a conference call that morning and details are as follows:

8:00 a.m. (Eastern Time)

Dial-in:

Individuals may call in beginning at 7:30 a.m. (Eastern Time) by dialing 1-877-209-9920 (Passcode: SunTrust). Individuals calling from outside the United States should dial 1-612-332-1210 (Passcode: SunTrust)

Webcast/Presentation:

The live webcast and accompanying slides will be available at investors.suntrust.com

Replay Information:

A replay of the call is expected to be available approximately one hour after the call ends on January 18, 2019, and will remain available until February 18, 2019, by dialing 1-800-475-6701 (domestic) or 1-320-365-3844 (international) (passcode: 461298)

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. Its 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 September 30, 2018, SunTrust had total

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assets of \$211 billion and total deposits of \$160 billion. The Company provides deposit, credit, trust, investment, mortgage, asset management, securities brokerage, and capital market services. Learn more at suntrust.com.

Source: Company Website

13.2.8 Press Releases

July 22: SunTrust Foundation Awards \$2 Million Grant to 3DE National

ATLANTA, July 22, 2019 -- The SunTrust Foundation today announced a three-year grant of \$2 million to 3DE National to continue the nonprofit's expansion in metro **Atlanta** and launch 3DE schools outside of Georgia for the first time, bringing the innovative high school model to Florida, Texas and the District of Columbia.

3DE schools infuse education with real-world experiences through corporate partners and experiential design. The school model creates engaging learning environments and empowers students with the knowledge, skills and confidence they need to unlock greater economic opportunity.

"Career readiness and workforce development are among areas of focus that drive the SunTrust Foundation's actions and investments," said Stan Little, president of the SunTrust Foundation. "The ground-breaking work that 3DE is doing in the high school classroom aligns seamlessly with our mission to build up our communities and help others gain financial confidence."

Source: Nasdaq Stock Exchange

July 16: BB&T and SunTrust Announce \$60 Billion Truist Bank Community Benefits Plan

WINSTON-SALEM, N.C. and **ATLANTA**, July 16, 2019 -- BB&T Corporation (NYSE:BBT) and SunTrust Banks, Inc. (NYSE:STI) today announced a Truist Bank Community Benefits Plan under which the combined company will lend or invest \$60 billion to low- and moderate-income (LMI) borrowers and in LMI communities over a three-year period from 2020 to 2022. The plan is a concrete example of the commitment of Truist Financial Corporation, the combined company to be created through their proposed merger of equals, and reflects BB&T's and SunTrust's continued commitment to supporting investment in their communities after the expected completion of the merger this fall.

The \$60 billion three-year commitment includes:

Source: Nasdaq Stock Exchange

July 09: SunTrust Foundation Awards \$275,000 Grant to YMCA of East Tennessee for Youth Development

KNOXVILLE, Tenn., July 9, 2019 -- The SunTrust Foundation announced today a \$275,000 grant to the YMCA of East Tennessee to expand its youth development programs that focus on financial wellness, academics, leadership and well-being. On behalf of the SunTrust Foundation, Harry Gross, SunTrust Bank Knoxville market president, presented Jim Dickson, CEO of YMCA of East Tennessee, with the grant at a special event Tuesday, July 9, at West Side Family YMCA in Knoxville.

"The Y is more than a place to work out; we're a place of impact in our community," said Dickson. "The support from the SunTrust Foundation will help expand much-needed initiatives around health and wellness to the community we serve and also open the door to teach basic financial wellness principles to YMCA youth and teens."

Source: Nasdaq Stock Exchange

June 27: SunTrust Highlights Accomplishments in 2018 Corporate Responsibility Report

SunTrust Banks, Inc. (NYSE: STI) released its 2018 Corporate Responsibility report, highlighting the company's ongoing commitment to corporate responsibility and sustainability efforts while underscoring its focus on inclusive, ethical business practices.

"SunTrust teammates work tirelessly to advance financial confidence and enrich our communities, and I'm honored to showcase the work they do to make SunTrust a truly purpose-driven bank," said Bill Rogers, SunTrust Chairman and CEO. "We have always been committed to being a responsible, sustainable business, and I appreciate the opportunity to share our progress."

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Source: Company Website

June 15: SunTrust Banks: Entry into a Material Definitive Agreement

On June 14, 2019, BB&T Corporation, a North Carolina corporation ("BB&T"), and SunTrust Banks, Inc., a Georgia corporation ("SunTrust"), entered into the First Amendment (the "Amendment") to the Agreement and Plan of Merger, dated as of February 7, 2019, by and between BB&T and SunTrust (the "MergerAgreement").

The Amendment provides for certain changes to the terms of the BB&T preferred stock that holders of SunTrust preferred stock will receive in the Merger (as defined in the Merger Agreement) and includes corresponding changes to account for the entitlement of the holders of SunTrust preferred stock to vote on the Merger together as a single class with the holders of the SunTrust common stock.

Source: SEC

June 12: Merger of Equals Between BB&T and SunTrust Will Create Truist

ATLANTA, June 12, 2019 -- BB&T Corporation (NYSE:BBT) and SunTrust Banks, Inc., (NYSE:STI) today announced Truist as the name for the combined company to be created through their merger of equals. Truist will be the sixth-largest U.S. bank holding company serving more than 10 million households in the U.S., with a leading presence in many of the most attractive, high-growth markets in the country. Building on 275 years of combined history and culture, Truist's additional size and scale will redefine the client experience through innovative technology and create meaningful change in its communities.

"With the merger of equals, our goal is to create a bold, transformative organization that delivers a smarter and easier client experience through technology and human connection," said BB&T Chairman and Chief Executive Officer Kelly S. King, who will serve as the Chairman and CEO of the combined company. "True to the heritage of both companies, Truist will reflect what we stand for - a shared belief in building a better future for our clients and communities."

"Truist is a brand name representative of two mission- and purpose-driven companies coming together to serve our clients as a true financial partner," said SunTrust Chief Executive Officer Bill Rogers, who will be President and Chief Operating Officer of the combined company until he succeeds King as Chief Executive Officer in September 2021. "As part of our relentless pursuit to create a better experience, we're making a commitment to always look forward, pursue what's next and strive to do more to further financial well-being for everyone."

Source: Nasdaq Stock Exchange

June 12: BB&T and SunTrust choose building in Charlotte for new headquarters

WINSTON-SALEM, N.C. and **ATLANTA**, June 12, 2019 -- BB&T Corporation (NYSE:BBT) and SunTrust Banks, Inc. (NYSE:STI) today announced 214 N. Tryon St., Charlotte, North Carolina, will be the new corporate headquarters location for the proposed combined company resulting from their merger of equals. Over the next several years, the proposed combined company will transition people to occupy more than 550,000 square feet of the nearly 965,000 square-foot tower.

"This is a signature tower in the Uptown area of Charlotte, and the perfect spot for the new company's headquarters," said BB&T Chairman and Chief Executive Officer Kelly S. King. "This prime location will put our new company in the heart of the vibrant financial district and is the right backdrop for the bold, transformational financial institution we're creating with this merger of equals."

"We looked for a location that would attract and inspire our teams as they come together to create industry-leading client experiences," said SunTrust Chairman and Chief Executive Officer William H. Rogers, Jr. "This new headquarters environment will help foster collaboration and innovation."

Source: Nasdaq Stock Exchange

June 12: Cousins Properties Signs 561,000 Square-Foot Lease For The Proposed Combined BB&T And SunTrust Corporate Headquarters In Charlotte

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ATLANTA, June 12, 2019 -- Cousins Properties (NYSE:CUZ) announced today that it has signed a 15-year, 561,000 square-foot lease for the proposed combined corporate headquarters of BB&T Corporation (NYSE:BBT) and SunTrust Banks, Inc. (NYSE:STI) at Hearst Tower in Uptown Charlotte.

"Cousins is thrilled to partner with BB&T and SunTrust on their new corporate headquarters in Charlotte," said Colin Connolly, President and Chief Executive Officer of Cousins Properties. "Our local team provided a creative solution for the soon to be sixth-largest US commercial bank while creating long-term value for our shareholders. BB&T and SunTrust's decision further validates Cousins' strategy to own trophy office towers in the best urban submarkets throughout the Sun Belt."

Chris Brogden, Executive Vice President of BB&T Enterprise Support Services, also commented, "We are delighted that this signature building in Uptown Charlotte will become the headquarters of the proposed merger of equals between BB&T and SunTrust. Cousins Properties' commitment and dedication to find a solution for our needs was greatly appreciated."

Source: Nasdaq Stock Exchange

June 05: SunTrust Doubles Community Investment in **Atlanta** to \$300 Million Over Next Three Years

ATLANTA, June 5, 2019 -- SunTrust Banks, Inc. (NYSE:STI) announced that it will invest \$100 million a year for the next three years in the **Atlanta** community. The investment will be made through a range of community and not-for-profit organizations.

"The success of SunTrust and **Atlanta** has been inextricably linked for more than 125 years," said Bill Rogers, chairman and CEO of SunTrust. "SunTrust is doubling its community investment in **Atlanta**, demonstrating that our commitment to our current home market is strong now and will remain so following our proposed merger with BB&T."

The mix of programs and grants supporting this initiative will vary each year, providing investments tailored to the diverse needs of the **Atlanta** community. It will include a combination of community development investments from the bank and philanthropic grants from its foundation. Examples of investments in prior years include:

Source: Nasdaq Stock Exchange

May 29: "Doorbells Before Wedding Bells" - SunTrust Survey Finds Millennials Are Buying Homes on Their Own Terms

While the adage, "first comes love, then comes marriage," may ring true, for many millennials, "first comes home, then comes marriage." According to a new SunTrust survey conducted online by The Harris Poll among over 2,000 U.S. adults, nearly half of millennials (ages 22-38) who have been married say they and/or their spouse owned a home before marriage (48 percent), compared to only 35 percent of Baby Boomers (ages 55-73).

Source: Nasdaq Stock Exchange

May 29: Money Management International Announces \$1,475,000 Grant from the SunTrust Foundation

ATLANTA, May 29, 2019 -- Money Management International (MMI) announced today it has received a \$1,475,000 grant from the SunTrust Foundation to support its enhanced research and technology capabilities, Clearpoint's Hispanic Centers for Financial Excellence (HCFE) in **Atlanta** and Miami, and financial counseling and education for military-affiliated individuals and their families.

"We are committed to gaining a deeper understanding about the long-term financial health of our clients so we can enhance the way we engage and support them along their financial journey," said Michelle Jones, chief development officer at MMI and executive director of the Clearpoint division. "The SunTrust Foundation has repeatedly and reliably supported our mission, and we know their investment will improve the lives of our clients for years to come."

The SunTrust Foundation grant will establish research to better understand the long-term impact of MMI's service delivery. Technology enhancements will include a customizable communications capability that is fully integrated with MMI's client management system. The funding will also support financial wellness for over 6,000 at-risk

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individuals through financial crisis counseling delivered to Hispanic communities and members of the military, veterans, and their families.

Source: Nasdaq Stock Exchange

May 20: SunTrust to Speak at the Bernstein Strategic Decisions Conference

ATLANTA, May 20, 2019 -- SunTrust Banks, Inc. (NYSE:STI) is scheduled to speak at the Bernstein Strategic Decisions Conference in New York on Thursday, May 30, 2019.

Source: Nasdaq Stock Exchange

May 08: SunTrust Invests \$10 Million in Support of Affordable Housing Development in the Washington, D.C. Region

ATLANTA, May 8, 2019 -- SunTrust Banks, Inc. (NYSE:STI) announced that it will make a \$10 million equity investment in JBG SMITH's Washington Housing Initiative Impact Pool. The Initiative is a transformational market-driven approach to producing affordable housing in the Washington, D.C. region. SunTrust, through its subsidiary SunTrust Community Capital, has been actively involved in the development of affordable housing in the region having invested approximately \$115 million in the past three years. This includes projects such as: Abrams Hall (80 units for seniors), City View (58 units for families), Brookland Place (80 units for families) and Westover Apartments (68 units for families).

"Affordable housing is a critical component to a vibrant and diverse economy. SunTrust's efforts to build workforce housing will be further enhanced by this fantastic initiative, and we look forward to remaining a key partner for the Washington, D.C. community," said Dan O'Neill, president of the Mid-Atlantic Division of SunTrust.

The Initiative was launched by JBG SMITH and the Federal City Council in June 2018 as a scalable market-driven model that uses private capital to help address the scarcity of housing for middle income families. The program expects to preserve or build between 2,000 and 3,000 units of affordable workforce housing in the region.

Source: Nasdaq Stock Exchange

May 06: SunTrust Opens Private Wealth Management Office in Boston

ATLANTA, May 6, 2019 -- SunTrust Banks, Inc. (NYSE:STI) announces a new Private Wealth Management office in Boston. The expansion allows SunTrust to broaden its wealth management presence in the Northeast and complement the Boston office of SunTrust Robinson Humphrey.

"Establishing an office in Boston is an important step in our Northeast expansion, and builds on our wealth management presence in New York City and Greenwich," said Joe Thompson, head of SunTrust Private Wealth Management. "New England has a high concentration of affluent individuals and families who will benefit from our goals-based financial planning process, investment expertise and banking solutions, allowing them to make confident financial decisions."

Rick Tesh, a client advisor in the Greensboro, N.C. office of SunTrust Private Wealth Management, will relocate to Boston as part of the New England expansion. Throughout his more than 20-year career, Tesh has provided investment, credit, insurance and capital markets solutions to high net worth families.

Source: Nasdaq Stock Exchange

May 02: SunTrust Foundation Awards \$250,000 in Grants to 10 Westside **Atlanta** Nonprofits through Beloved Benefit

ATLANTA, May 2, 2019 -- The SunTrust Foundation announced today it awarded grants totaling \$250,000 to 10 nonprofit organizations that are committed to positively impacting **Atlanta**'s historic Westside neighborhoods. The 10 nonprofit organizations were recently recognized as Community Beacon Award recipients at the inaugural Beloved Benefit at Mercedes-Benz Stadium. The event raised more than \$5 million to support the ongoing revitalization of the Westside.

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"We are proud to assist these outstanding nonprofit organizations and support their tireless work to serve and strengthen the Westside community," said Stan Little, president of the SunTrust Foundation. "Together, these nonprofits represent the holistic approach to community stewardship that drives sustainable financial well-being."

Source: Nasdaq Stock Exchange

May 01: U.S. Small Business Owners Confident in their Business and the U.S. Economy

ATLANTA, May 1, 2019 -- The annual Small Business Pulse Survey from SunTrust reveals a strong small business community, with two-thirds of small business decision makers reporting strength in their local economy (68 percent) and the U.S. economy (65 percent). The positive outlook is bolstered by two-thirds of decision makers who report their business is strong (67 percent), that their company's financial well-being is equal to or greater than last year (85 percent), and that they have less work-related stress.

Though they feel positive about their business, only half of small business owners (49 percent) have a clearly stated plan for business growth. Among business owners who do have a growth plan, only one third (33 percent) have shared it with their external business partners and only one quarter (27 percent) have shared their plan with an advisor. This reluctance to create and share a plan is in contrast to the fastest-growing companies in the survey. Fast-growing companies are one-and-a-half times more likely to have a stated growth plan and twice as likely to share their plan.

"Small businesses are a cornerstone of successful communities so we should celebrate their optimism about the economy and their business," said Reggie Davis, head of Business Banking at SunTrust Bank. "By developing a growth plan and discussing it with partners and advisors, an entrepreneur can gather insights that inform decisions, increase their confidence, and create a positive impact on their business, employees and community."

Source: Nasdaq Stock Exchange

April 16: SunTrust Foundation Awards \$556,000 Grant to Autism Speaks

NEW YORK, April 16, 2019 -- The SunTrust Foundation today announced a two-year grant of \$556,000 to Autism Speaks, expanding upon its partnership to promote financial well-being among families impacted by autism and other disabilities.

Since 2016, the partnership has identified the enormous need of the autism and disability communities to access financial planning information. By the conclusion of 2018, the SunTrust Foundation provided support enabling Autism Speaks to:

"Autism Speaks is helping to instill confidence in the lives of children, adults and families with special needs," said Stan Little, president of the SunTrust Foundation. "The organization continues to identify ways to ensure families have the resources they need to secure a financial future."

Source: Nasdaq Stock Exchange

April 02: SunTrust and SunTrust Foundation Announce \$15 Million in Support of Affordable Housing Development in Mecklenburg County

ATLANTA, April 2, 2019 -- SunTrust Banks, Inc. (NYSE:STI) and the SunTrust Foundation announced that they collectively will make available \$15 million to Foundation For The Carolinas to support affordable housing development in Mecklenburg County.

SunTrust, through its subsidiary SunTrust Community Capital, has been actively involved in the development of affordable housing in the Charlotte region having invested more than \$34 million in the past three years. This includes projects such as: Granite Pointe (198 units for families), Long Creek Apartments (80 units for families) and The Mulberry Senior Living Apartments (104 units for seniors).

"Affordable housing is a key component of a vibrant and inclusive community, and aligned with our purpose as a company of Lighting the Way to Financial Well-Being. We're proud to build on our past efforts to promote development of affordable housing in the Charlotte region, and to join with Foundation For The Carolinas in accelerating this work," said Bill Rogers, chairman and CEO of SunTrust.

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Source: Nasdaq Stock Exchange

April 01: SunTrust Celebrates Diversity Month with Recognition for its Commitment to Inclusion

ATLANTA, April 1, 2019 -- SunTrust Banks, Inc. (NYSE:STI) is celebrating Diversity Month with recognition for its commitment to inclusion. SunTrust received a perfect score of 100 on the 2019 Corporate Equality Index (CEI) and was named a 2019 National Business Inclusion Consortium (NBIC) Best-of-the-Best Corporation for Inclusion.

CEI is the nation's premier benchmarking survey and report on corporate policies and practices related to LGBTQ workplace equality, administered by the Human Rights Campaign (HRC) Foundation. It evaluates LGBTQ-related policies and practices including non-discrimination workplace protections, domestic partner benefits, transgender-inclusive health care benefits, competency programs, and public engagement with the LGBTQ community. SunTrust joins the ranks of more than 560 major U.S. businesses that also earned top marks this year.

"It's an honor to receive this recognition, especially since it's our 12th consecutive year receiving top marks on the Corporate Equality Index," said Wendy McSweeney, chief inclusion officer. "We are very proud of our commitment to the LGBTQ community and dedicated to fostering a purpose-driven and inclusive culture."

Source: Nasdaq Stock Exchange

March 21: SunTrust Banks: To Save or to Spend: A Tale of Two Tax Refunds

Many Americans will save or pay down debt; others plan travel, purchases

ATLANTA, March 21, 2019 /PRNewswire/ -- More than two-thirds of Americans are expecting to receive a tax refund this year, and 18 percent of them are planning to save all of it, according to a nationwide survey conducted by SunTrust just before the 2019 tax filing season.

Many will use their check from Uncle Sam to take an important step toward building financial confidence: paying down debt. Thirty-one percent said that at least a portion of their tax refund will be used to reduce balances on existing loans, and 24 percent said they would use some of their refund on travel and entertainment.

"For those expecting a tax refund this year, whether it is larger or smaller than in previous years, tax filing season is a great time to take a few simple steps to build financial confidence by starting or adding to an emergency fund, paying off debt, or contributing to a retirement plan," said Brian Ford, financial well-being executive at SunTrust.

"Practicing consistent smart money techniques may be a challenge, but a tax refund gives many people a strong place from which to start," added Ford.

In a survey of 2,500 adults, after paying down debt and travel and entertainment, the most popular ways Americans plan to spend their tax refund include retail purchases, home improvement and charitable donations, respectively.

Top Responses for Using Tax Refunds in 2019:

Pay Down Debt: 31% Travel and Entertainment: 24% Retail Purchases: 20% Save Entire Refund: 18% Home Improvement: 14% Charitable Donations: 4%

The survey found that three quarters of those who expect a tax refund plan to save 25 percent or more.

"Our findings show that Americans by and large are taking responsible steps to ensure their financial well-being," Ford said.

March 20: Boys & Girls Clubs of America and SunTrust Foundation Announce \$1 Million Grant to Help Youth Become Workforce Ready

Boys & Girls Clubs of America announced today that the SunTrust Foundation has committed \$1 million to 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. Stan Little, SunTrust Foundation president, presented Jim Clark, president and CEO of Boys & Girls Clubs of America, with the donation at a special event on Friday, March 15, at The Salvation Army Bellwood Boys & Girls Club in **Atlanta**.

Globally, employers are faced with a talent shortage. In particular, U.S. employers say that the inability to find qualified workers is their biggest obstacle to growth, with many indicating their greatest needs are in the area of soft

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skills (e.g., communication, customer service, creativity, collaboration and critical thinking). A new initiative from Boys & Girls Clubs of America, 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.

"At Boys & Girls Clubs, we want to provide a safe space for kids and teens to not only have fun but also reach their full potential by providing opportunities to learn and gain new skills so that they are workforce ready," said Clark. "We are so grateful to have the SunTrust Foundation as a new partner. With this grant, more Clubs will have a solid workforce development plan that will help them prepare our youth for life after graduation."

To develop this plan, Clubs will go through a series of intense, project-based learning experiences. This includes assessing their current workforce programming, participating in training that focuses on strategic organizational planning, drafting goals, creating action plans, and presenting a story of their workforce program implementation and lessons learned to a panel of judges.

"The SunTrust Foundation is committed to partnering with nonprofit organizations that support innovative programs focused on workforce development," said Little.

March 19: SunTrust: War for Top Talent Prompts U.S. Businesses to Take Action

According to the annual Business Pulse Survey by SunTrust, seventy-three percent of surveyed U.S. business leaders say the outlook for their own business is strong. To bolster their competitiveness, business leaders say they are focusing on three top priorities - evolving the technical skills of employees, focusing on cash management, and preparing for potential mergers and acquisitions (M&A). Nearly half of the surveyed employers (46 percent) are highly concerned with attracting and retaining talent, and 93 percent are taking active steps to hire and keep qualified employees.

"Companies are becoming more employee-focused as the talent war continues and the unemployment rate remains at an all-time low," said Jason Cagle, head of Commercial Banking for SunTrust. "Not only are they focused on attracting employees, but also on empowering existing talent. This starts with training employees to address the rise in emerging technologies. This is key to ensure businesses are able to compete for talent and are better positioned to handle changes in the economy."

Source: Company Website

March 18: SunTrust Foundation Awards \$5 Million Grant to Westside Future Fund

The SunTrust Foundation announced today it awarded a \$5 million grant to the Westside Future Fund (WFF). The grant will positively impact Atlanta's historic Westside neighborhoods, whose footprint once housed more than 40,000 residents by supporting mixed-income housing and economic development. This will ensure that legacy residents can continue to call the historic Westside home and thrive as part of the revitalization efforts taking place.

WFF is committed to establishing mixed-income communities that are safe, support families, stimulate local businesses and ensure sustainability for multiple generations. To do this, WFF's work is framed by a holistic resident retention strategy that prioritizes legacy residents' ability to stay in their neighborhoods for generations while making housing affordable for people of mixed and fixed incomes. The SunTrust Foundation's grant will assist with this affordable housing initiative as well as provide small business support programs to help economic growth within the Westside community.

"This grant to the Westside Future Fund is an example of our commitment to Atlanta and our ongoing support of empowering the historic Westside community," said Bill Rogers, SunTrust chairman and CEO and SunTrust Foundation chairman of the board. "The combination of mixed-income housing, meaningful employment and local business growth transforms neighborhoods in a sustainable way, and we look forward to the long-term effect within the Westside. We've seen the tremendous impact that this organization has had on the community, and that's why we chose the Westside Future Fund."

"Thank you to the SunTrust Foundation for your commitment to the city," said Mayor Keisha Lance Bottoms. "Investments such as these foster vibrant, healthy, and equitable neighborhoods that will improve the quality of life for all Atlantans through the expansion of affordable housing."

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The Westside neighborhoods that WFF has identified - English Avenue, Vine City, Ashview Heights, **Atlanta** University Center, Just Us and Booker T.

February 08: SunTrust Banks: Other Events

On February 7, 2019, BB&T Corporation ("BB&T") and SunTrust Banks, Inc. ("SunTrust") issued a joint press release announcing the execution of an Agreement and Plan of Merger, dated as of February 7, 2019 (the "Merger Agreement"), providing for the merger of BB&T and SunTrust. A copy of the press release is attached hereto as Exhibit 99.1 and incorporated herein by reference.

In connection with the announcement of the Merger Agreement, BB&T and SunTrust intend to provide supplemental information regarding the proposed transaction in connection with presentations to analysts and investors. The slides that will be made available in connection with the presentations are attached hereto as Exhibit 99.2 and are incorporated herein by reference.

Source: SEC

January 28: SunTrust Foundation Partners with the National Compassion Fund to Establish the Sebring Strong Survivors Fund

100 percent of donations collected will provide direct financial support to families of Sebring shooting victims

SEBRING, Fla., Jan. 28, 2019 /PRNewswire/ -- The SunTrust Foundation announced today a partnership with the National Compassion Fund (NCF), a subsidiary of the National Center for Victims of Crime, to establish the Sebring Strong Survivors Fund that will provide direct financial support to the five families impacted by the mass shooting at the SunTrust Bank branch in Sebring, Florida. SunTrust teammates are also supporting the families through its One Team Fund.

To make a contribution, people can donate online to the Sebring Strong Survivors Fund at <https://www.gofundme.com/sebring-strong-survivors-fund>.

"Through the SunTrust Foundation and Sebring Strong Survivors Fund, we are committed to supporting the families of the victims as they begin to recover," said Bill Rogers, SunTrust chairman and CEO. "The outpouring of support from the community has demonstrated the best of humanity in a time of tragedy."

The National Compassion Fund, a 501(c)(3) nonprofit, will serve as the central repository for the Sebring Strong Survivors Fund and will organize a local steering committee responsible for setting the fund's distribution policy. A leading authority on how victims and their families are compensated for loss, the NCF will advise the committee, administer victim application and vetting processes, and coordinate the distribution of proceeds from the SunTrust Foundation's official campaign, other fundraisers, and third-party donation sources. GoFundMe will advise the SunTrust Foundation and support ongoing fundraising and distribution of proceeds to the families of victims. The SunTrust Foundation has also donated funds to cover NCF's operating costs associated with developing and implementing the distribution plan so that 100 percent of the donations will be distributed directly to the families.

In consultation with SunTrust Foundation, NCF will form the steering committee that includes local community, civic and business leaders to ensure that the voices of the victims' families are heard, as they are integral to the distribution process.

January 18: Athletes, Celebrities and Football Fans Take Over SunTrust Park and The Battery **Atlanta** on Big-Game Weekend

SunTrust Banks, Inc. (NYSE: STI) and the **Atlanta** Braves team up to host a first-of-its-kind football experience, the "SunTrust Confidence Classic," as local families and avid sports fans converge in **Atlanta** for the big-game weekend February 2-3, 2019.

The fan extravaganza includes a free two-day Fan Fest, with football-themed games and prizes, and the Celebrity Sweat 19th annual "Celebrity Flag Football Challenge" that pits two star-studded teams in head-to-head combat for the coveted "Confidence Cup." The SunTrust Confidence Classic will take over SunTrust Park and The Battery **Atlanta** to provide locals and visitors with an unforgettable entertainment experience.

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"SunTrust believes that with financial confidence, anything is possible. We are celebrating athletic confidence with this one-of-a-kind, celebrity-filled football experience on the weekend that Atlanta hosts one of the largest sporting events in the world," said Susan Somersille Johnson, chief marketing officer for SunTrust. "The Confidence Classic provides our hometown and visiting sports enthusiasts with an affordable way to get involved in the excitement of the big game and create story-worthy memories with friends and family."

"SunTrust Park and The Battery Atlanta were designed as community gathering places and the SunTrust Confidence Classic provides a must-visit experience for our fans and guests," said Atlanta Braves President and CEO Derek Schiller. "Atlanta has become a premier destination for many of the nation's top sporting events, and we look forward to hosting this family-friendly event where fans will get to see a great competition inside of SunTrust Park and then enjoy all the restaurants and entertainment activities going on in The Battery Atlanta."

Source: Company Website

January 15: SunTrust Foundation Awards \$19.5 Million in Grants in 2018

ATLANTA, Jan. 15, 2019 -- The SunTrust Foundation announced today that it awarded \$19.5 million in grants in 2018 to more than 1,300 nonprofits and educational institutions to ignite financial confidence throughout the country.

"At the SunTrust Foundation, we partner with nonprofit organizations that share our vision of improving the life circumstances and economic stability of communities," said Stan Little, president of the SunTrust Foundation. "Our giving focuses on efforts that meet the unique needs of these communities and positively impact the lives of people across America."

The grants awarded by the foundation helped more than 500,000 people take steps to improve their financial well-being. Since its inception in 2008, the SunTrust Foundation has provided grants totaling more than \$160 million to nonprofit organizations focused on financial education, financial counseling, career development/workforce readiness, small business/entrepreneurship and other aspects of community support and development.

Source: Company Website

December 19 2018: SunTrust Bank Increases Prime Rate

Following the Federal Reserve's announcement to increase the Federal Funds rate, SunTrust Bank announced today it has increased its prime lending rate to 5.50% from 5.25%, effective December 20, 2018. The prime rate is a benchmark used to set interest rates on various forms of consumer and commercial loans. The prime rate last changed on September 27, 2018.

Source: Company Website

November 28 2018: Events Calendar: SunTrust to Present at the Goldman Sachs US Financial Services Conference

ATLANTA, Nov. 28, 2018 /PRNewswire/ -- SunTrust Banks, Inc. (NYSE: STI) is scheduled to make a presentation at the Goldman Sachs US Financial Services Conference in New York on Tuesday, December 4, 2018.

Time: 8:10 a.m. (ET)

Presenter: William H. Rogers, Jr., Chairman & Chief Executive Officer

Webcast/Presentation: The live webcast and accompanying slides will be available at <http://investors.suntrust.com>.

Replay Information: A replay is expected to be available approximately one hour after the presentation on December 4, 2018, and will remain available for 90 days.

Source: Company Website

October 30 2018: SunTrust Banks: Other Events

On October 30, 2018, SunTrust Banks, Inc. (the "Company") issued a press release reminding the holders of the Company's outstanding warrants to purchase its common stock that the warrants will soon expire.

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All outstanding Series B Warrants to purchase common stock of the Company (the "Series B Warrants") will expire at 5:00 p.m. EST on Wednesday, November 14, 2018, and will no longer be exercisable after this time.

The NYSE has notified the Company that it will suspend trading in the Series B Warrants after the close of trading on Friday, November 9, 2018 in order to ensure timely settlement of any Series B Warrants that may be purchased and then exercised prior to the expiration of the Series B Warrants on Wednesday, November 14, 2018. Any Series B Warrant not exercised prior to 5:00 p.m. EST on November 14, 2018 will expire and become void, and the holder will not receive any shares of SunTrust's common stock.

Source: SEC

October 26 2018: SunTrust Banks: Other Events.

On October 19, 2018, SunTrust Banks, Inc. (the "Company") furnished to the Securities and Exchange Commission (the "Commission") a copy of a news release announcing the Company's results for the quarter ended September 30, 2018 as Exhibit 99.1 to a current report on Form 8-K. The Company is filing this current report on Form 8-K for the purpose of causing portions of such news release to be deemed filed with the Commission and thereby incorporated into certain registration statements. The portion of the October 19, 2018 news release that the Company is filing with the Commission is attached hereto as Exhibit 99.1, and Exhibit 99.1 to this current report is incorporated herein by reference. The Company's capital ratios are estimated as of the date of this filing and have been updated since the October 19, 2018 earnings release. All information in Exhibit 99.1 is provided as of the date thereof, and the Company does not assume any obligation to update said information in the future.

Source: SEC

SECTION 14 SUNTRUST BK ATLANTA GA MEDIUM TERM SR BK PREFERRED SHARES

SunTrust Banks Preferred Shares Price Change%

Price Change %	1-day	1-week	1-month	3-months	% Change YTD
STI-A	0.71	1.21	2.02	6.75	25.37

SECTION 15 SUNTRUST BANKS BOARD OF DIRECTORS

15.1 Board of Directors and years since appointment

Name	Designation	Since Appointment
William H. Rogers	Chief Executive Officer	8 Yrs, 4 Mos
William H. Rogers Jr.	Chairman	8 Yrs, 4 Mos
Jorge Arrieta	Director	-
Steve Voorhees	Director	1 Yr, 9 Mos
Phail Wynn	Director	-
David M. Ratcliffe	Director	-
Donna Morea	Director	-
Paul R. Garcia	Director	5 Yrs, 2 Mos
Thomas R. Watjen	Director	-
Frank P. Scruggs	Director	-
M. Douglas Ivester	Director	-
Bruce L. Tanner	Director	3 Yrs, 9 Mos
Agnes Bundy Scanlan	Director	2 Yrs, 5 Mos
Linnie Haynesworth	Director	-
Dallas S. Clement	Director	3 Yrs, 9 Mos
Ellen M. Fitzsimmons	Executive Vice President	-

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Margaret Callihan	Executive Vice President	-
Scott Case	Executive Vice President	-

15.2 Profiles

William H. Rogers

CEO

William H. Rogers, Jr. Chairman and Chief Executive Officer. Mr. Rogers was named Chairman of the Board in 2012. He became Chief Executive Officer in 2011 after having served as Chief Operating Officer in 2010 and President in 2008. Mr. Rogers began his career with SunTrust in 1980. He has held roles reflecting an increasing set of responsibilities across all lines of business, corporate marketing, enterprise information services, finance and human resources. He previously served as a director of the Federal Reserve Bank of Atlanta and is an active member of the business and philanthropic communities.

Shareholder Value:

Creation of shareholder value in SunTrust Banks:

Date of appointment: June 01, 2011

In the last 5 years the average annualized return to shareholders was 17.0%. The present value of USD1,000 (PV1000) invested 5 years ago is now US\$2,196, a gain of US\$931 and dividend reinvested of US\$265.

William H. Rogers Jr.

Chairman

William H. Rogers, Jr. Chairman and Chief Executive Officer. Mr. Rogers was named Chairman of the Board in 2012. He became Chief Executive Officer in 2011 after having served as Chief Operating Officer in 2010 and President in 2008. Mr. Rogers began his career with SunTrust in 1980. He has held roles reflecting an increasing set of responsibilities across all lines of business, corporate marketing, enterprise information services, finance and human resources. He previously served as a director of the Federal Reserve Bank of Atlanta and is an active member of the business and philanthropic communities.

Shareholder Value:

Creation of shareholder value in SunTrust Banks:

Date of appointment: June 01, 2011

In the last 5 years the average annualized return to shareholders was 17.0%. The present value of USD1,000 (PV1000) invested 5 years ago is now US\$2,196, a gain of US\$931 and dividend reinvested of US\$265.

M. Douglas Ivester

Director

M. Douglas Ivester, 69, has been a director since 1998 and has been our Lead Director since 2009. He is President of Deer Run Investments, LLC. From 1997 until 2000, Mr. Ivester was Chairman of the Board and Chief Executive Officer of The Coca-Cola Company. Mr. Ivester spent more than 20 years with The Coca-Cola Company and held such positions as Chief Financial Officer and President and Chief Operating Officer, where he was responsible for running the company's global business. Previously, he served as a director of S1 Corporation and Georgia-Pacific Corporation.

Mr. Ivester's long and varied business career, including service as Chairman and CEO and deep financial and accounting experience gained while serving as a Chief Financial Officer, well qualify him to serve on our Board.

Paul R. Garcia

Director

Paul R. Garcia, 64, has been a director since 2014. Mr. Garcia is the retired Chairman and CEO of Global Payments Inc., a leading provider of credit card processing, check authorization, and other electronic payment

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processing services. Mr. Garcia also serves as a director of The Dun & Bradstreet Corporation and West Corporation. Previously, he served on the board of Mastercard International.

Mr. Garcia's extensive knowledge of and experience in the payment services and financial services industries, and his service as a Chairman and CEO of a publicly-traded company, well qualify him to serve on our Board.

Shareholder Value:

Creation of shareholder value in SunTrust Banks:

Since appointment as Director: The present value of USD1,000 invested on the appointment date of August 12, 2014 at close price of US\$34.43 is US\$2,198, including a capital gain of US\$922 and dividend reinvested of US\$276.

David M. Ratcliffe

Director

David M. Ratcliffe, 68, has been a director since 2011. Mr. Ratcliffe retired in December 2010 as Chairman, President and Chief Executive Officer of Southern Company, one of America's largest producers of electricity, a position he held since 2004. From 1999 until 2004, Mr. Ratcliffe was President and CEO of Georgia Power, Southern Company's largest subsidiary. Prior to becoming President and CEO of Georgia Power in 1999, Mr. Ratcliffe served as Executive Vice President, Treasurer and Chief Financial Officer. Mr. Ratcliffe also serves as a member of the board of CSX, a publicly-traded railroad.

Mr. Ratcliffe's experience as a director and chief executive officer of a highly-regulated, publicly-traded company well qualifies him to serve on our Board.

Linnie Haynesworth

Director

Shareholder Value:

Creation of shareholder value in SunTrust Banks:

Since appointment as Director: The present value of USD1,000 invested on the appointment date of October 10, 2019 at close price of US\$65.79 is US\$1,006, for a capital gain of US\$6.

Donna Morea

Director

Donna S. Morea, 62, has been a director since 2012. Ms. Morea is a nationally recognized executive in IT professional services management with over 30 years of experience. From May 2004 until her retirement at the end of 2011, Ms. Morea served as President of CGI Technology and Solutions, Inc., a wholly-owned U.S. subsidiary of CGI Group, one of the largest independent information technology firms in North America. In that role, she led CGI's IT and business process services in the US and India for large enterprises in financial services, healthcare, telecommunications and government. She previously served on CGI Group's board of directors and presently serves on the board of Science Applications International Corporation, a publicly-traded firm which provides technical, engineering, and enterprise information technology services. She also served as the Chair of the Northern Virginia Technology Council, with over 1,000 member organizations.

Ms. Morea's management experience and information technology expertise well qualify her to serve on our Board.

Thomas R. Watjen

Director

Thomas R. Watjen, 62, has been a director since 2010. In 2015, he retired as the President and Chief Executive Officer of Unum Group, a publicly-traded insurance holding company, and serves as the Chairman of its board. He was employed by Unum or its predecessors since 1994, initially as its Chief Financial Officer. Prior to joining Unum, he served as a Managing Director of the insurance practice of the investment banking firm Morgan Stanley & Co.

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Mr. Watjen's experience as a director, chief executive officer, and chief financial officer of a publicly-traded company and executive experience with a regulated financial services company well qualify him to serve on our Board.

Phail Wynn

Director

Phail Wynn, Jr., 69, has been a director since 2004. He has been the Vice President for Durham and Regional Affairs for Duke University since January 2008. Previously, he served as the President of Durham Technical Community College from 1980 to 2007. Dr. Wynn has served continuously as a director of one or more financial institutions since 1992. Dr. Wynn is also a director of North Carolina Mutual Life Insurance Company.

Dr. Wynn's varied business and academic experiences, including his long service on the boards of financial institutions, well qualify him to serve on our Board.

Jorge Arrieta

Director

As General Auditor, Jorge Arrieta is responsible for the internal Audit function for SunTrust Banks, Inc. He was named to his present position May 1, 2010. Arrieta has more than 30 years of banking experience. He joined SunTrust in 1991, serving in various positions including regulatory liaison, chief financial risk officer and controller / chief accounting officer. He began his career with Arthur Andersen, progressing to senior audit manager. He also previously served as senior vice president of accounting and financial reporting at Southeast Banking Corporation in Florida. Arrieta obtained a Bachelor of Science degree in Business Administration & Accounting from the University of Florida. He holds a CPA License in Florida and is a member of the AICPA and the Georgia Society of Certified Public Accountants.

Agnes Bundy Scanlan

Director

Bundy Scanlan is currently a senior advisor for Trelia Risk Advisors, where she counsels financial services firms on regulatory, compliance, and risk management matters. She is recognized as an accomplished industry veteran regarding consumer, insurance, and wealth management compliance; privacy and information security; regulatory matters; and community development.

From 2015 to 2017, Bundy Scanlan served as the Northeast Regional Director of Supervision Examinations for the Consumer Financial Protection Bureau. Over the course of her career, she held positions including chief compliance officer, chief privacy officer, regulatory relations executive, and director of corporate community development, as well as provided legal counsel to a number of banks and financial services firms. She also served as legal counsel to the United States Senate Budget Committee.

Bundy Scanlan received a bachelor's degree from Smith College and a J.D. from Georgetown University.

Shareholder Value:

Creation of shareholder value in SunTrust Banks:

Since appointment as Director: The present value of USD1,000 invested on the appointment date of April 25, 2017 at close price of US\$54.37 is US\$1,308, including a capital gain of US\$217 and dividend reinvested of US\$91.

Frank P. Scruggs

Director

Frank P. Scruggs, Jr., 65, has been a director since 2013. He has been a partner in the law firm of Berger Singerman LLP since 2007 where he represents companies and executives in employment law matters and litigates commercial disputes. Prior to joining Berger Singerman, he was an Executive Vice President for Office Depot, Inc. and was a shareholder of the law firm Greenberg Traurig LLC. He previously served as the Florida Secretary of Labor and Employment Security, as a member of the Florida Board of Regents, and on the board of directors of Office Depot, Inc.

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Mr. Scruggs' extensive governmental affairs, legal, and regulatory experience well qualify him to serve on our Board.

Dallas S. Clement

Director

Dallas S. Clement, 51, has been a director since 2015. He is Executive Vice President and Chief Financial Officer of Cox Enterprises, responsible for its treasury, financial reporting and control, tax, audit and financial planning and analysis functions. Previously, he served as Executive Vice President and Chief Financial Officer for Cox Automotive, the largest automotive marketplace and leading provider of software solutions to auto dealers throughout the U.S. He previously served on the boards of Unwired Planet and BitAuto.

Mr. Clement's financial and business experience, including service as a CFO of a large customer-facing company with significant technology operations, well qualifies him to serve on our Board.

Shareholder Value:

Creation of shareholder value in SunTrust Banks:

Since appointment as Director: The present value of USD1,000 invested on the appointment date of December 17, 2015 at close price of US\$40.88 is US\$1,790, including a capital gain of US\$619 and dividend reinvested of US\$171.

Steve Voorhees

Director

Mr. Voorhees' extensive business, executive and financial experience, including serving as a director, chief executive officer and chief financial officer of a large, publicly-traded company, well qualify him to serve on our Board.

Shareholder Value:

Creation of shareholder value in SunTrust Banks:

Since appointment as Director: The present value of USD1,000 invested on the appointment date of January 01, 2018 at close price of US\$61.70 is US\$1,131, including a capital gain of US\$73 and dividend reinvested of US\$58.

Bruce L. Tanner

Director

Bruce L. Tanner, 58, has been a director since 2015. He has served as Executive Vice President and Chief Financial Officer for Lockheed Martin Corporation since 2007. As Chief Financial Officer, he is responsible for all aspects of Lockheed's financial strategies, processes, and operations.

Mr. Tanner's financial and business experience, including service as a CFO of a highly-regulated, publicly-traded company with operations in substantial portions of our service territory well qualifies him to serve on our Board.

Shareholder Value:

Creation of shareholder value in SunTrust Banks:

Since appointment as Director: The present value of USD1,000 invested on the appointment date of December 17, 2015 at close price of US\$40.88 is US\$1,790, including a capital gain of US\$619 and dividend reinvested of US\$171.

Scott Case

Executive Vice President

Scott Case. Corporate Executive Vice President and Chief Information Officer since February 2018. He is responsible for SunTrust's Enterprise Information Services (EIS) division, the for the Corporate & Investment Banking, Commercial & Business Banking, Treasury & Payment Solutions and Commercial Real Estate Banking lines of business and the SunTrust Efficiency Office and Procurement function. From 2013 to 2017, he served as Commercial & Business Banking Executive responsible for SunTrust's 22 division and region presidents. From

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2007 to 2013, he served as Chairman, President & Chief Executive Officer of STRH and continues to serve on its board.

Ellen M. Fitzsimmons
Executive Vice President

Margaret Callihan
Executive Vice President

Margaret Callihan. Corporate Executive Vice President and Chief Human Resources Officer since 2016. In this role, she oversees human resources strategy, organizational design, workforce planning, total rewards, talent acquisition, human resources systems, compliance, teammate relations, human resources policies, and training and development. Ms. Callihan previously served in a variety of commercial banking, retail banking and geographic leadership roles with SunTrust. She previously led the South Florida, Southwest Florida and Chattanooga regions, and served as retail line of business manager in Tennessee and Alabama. She serves on the board of Beall's, Inc.

SECTION 16 CORPORATE PROFILE

16.1 Stock Identifiers

ISIN: US8679141031

PermID: 5000439032

Central Index Key (CIK): 750556

CUSIP: 867914103

16.2 Contact details

Website

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Physical Address

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Phone

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Fax

8276173

Email

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16.3 Industry & Sector

Classification Level

Name of Sector

Industry Group

Banking Services

Industry

Banks

Economic Sector

Financials

Business Sector

Banking & Investment Services

16.4 Activities

SunTrust Banks, Inc. is a diversified financial services holding company whose businesses provide a range of financial services to consumer and corporate clients. The Company operates in four business segments: retail and commercial, wholesale banking, mortgage, and wealth and investment management. On May 1, 2008, the Company completed the acquisition of GB&T Bancshares, Inc. (GB&T). On May 30, 2008, the Company sold its interests in First Mercantile Trust Company, a retirement plan services subsidiary. On September 2, 2008, the Company sold its fuel card business, TransPlatinum to Fleet One Holdings LLC. Through its subsidiary SunTrust Bank, the Company provides deposit, credit, and trust and investment services. Additional subsidiaries provide mortgage banking, asset management, securities brokerage, capital market services and credit-related insurance.

16.5 North American Industry Classification System [NAICS]

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Code: 522110

Industry Title: Commercial Banking

Capital Gain/Loss from n Years Ago to n-1 Years Ago: Capital Gain or Loss over 1 Year/Price 1 Year Ago (%)

Debt/Equity: Net Debt/Net Assets %

Dividend Yield: Dividend Per Share/Share Price (%)

Interest Cover: Earnings Before Interest and Tax/Interest (times)

PV1000: Present value of 1000 invested 1 year/'n' years ago

Price/Earnings: Share Price/Earnings Per Share (times)

Relative Price Change [RPC]: Relative price change is price change of stock with respect to Benchmark Index

Relative Strength (6 Months): Price close today/Price close 6 months ago, then ranked by percentile within the entire market.

Volatility: Highest Price minus Lowest Price/Lowest Price (%)

Volume Index (VI): Number of shares traded in the period/Average number of shares traded for the period

ISIN: US86787EAN76

CUSIP: 86787EAN7

Source: www.BuySellSignals.com

Classification

Language: English

Document-Type: U.S. corporate bonds

Publication-Type: Newswire

Subject: BONDS (90%); CORPORATE BONDS (78%)

Company: SUNTRUST BANKS INC (90%); Suntrust Bk Atlanta GA Medium Term SR BK

Ticker: STI (NYSE) (90%); STI4001252

Industry: BONDS (90%); CORPORATE BONDS (78%)

Geographic: ATLANTA, GA, USA (90%); GEORGIA, USA (92%); United States; United States

Load-Date: October 11, 2019