

**Meeting between Federal Reserve Staff
and Representatives of SunTrust Banks, Inc.
December 14, 2011**

Participants: Aleem Gillani, David Wisniewski, Jennifer Knight, Jim Sproull, Paul Burdiss and James Stoker (SunTrust)

Beverly Hirtle, Frank Mayhew, John Pelick, Mike Foley, Richard Gilbert and Tim Clark (Federal Reserve)

Summary: At the invitation of the Federal Reserve, representatives of SunTrust met with representatives of the Federal Reserve to discuss the results of the Comprehensive Capital Analysis and Review (CCAR) that the Federal Reserve may publish. Representatives of the Federal Reserve indicated that the timing of publication of results, the scope of the results, and the level of detail that would be made available are still under consideration. Other topics of discussion included the implications to SunTrust of publication of the results, including how to balance granularity and transparency, and the risk of errors, as well as the relationship between the CCAR and the stress testing required under section 165(i) of the Dodd-Frank Wall Street Reform and Consumer Protection Act.