GEORGIA

Lighting the Way to Financial Well-Being

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

EDITORS' NOTE *William Rogers* began his career in 1980, joining the commercial banking division of the company. He held senior positions in corporate and commercial banking, corporate finance, retail banking, and mortgage, prior to being named President in 2008 and Chief Operating Officer in 2010. He was appointed President and CEO in June 2011 and became Chairman and CEO in January William H. Rogers, Jr. 2012. Rogers is currently Chair



of trustees for the Boys & Girls Clubs of Metro Atlanta and Chair of Achieve Atlanta. He earned a bachelor's degree in business administration from the University of North Carolina at Chapel Hill and an M.B.A. from Georgia State University.

COMPANY BRIEF SunTrust Banks, Inc. (suntrust.com) is one of the nation's largest financial services companies serving 4.6 million households and business clients. SunTrust operates an extensive branch and ATM network throughout the Southeast and *Mid-Atlantic states, along with a full array* of 24-hour digital channels. Its primary businesses include deposit, credit, trust, and investment services. The company serves clients nationally in selected businesses, including corporate and investment banking, mortgage, private wealth management, and consumer lending. Through its various subsidiaries, the company also offers asset management, securities brokerage, and capital market services.

SunTrust has a long history in Georgia. Would you discuss this relationship?

SunTrust is approaching its 125th anniversary as a Georgia headquartered company, and our heritage is intertwined with the rich history and growth of the state. SunTrust has been proud to serve the financial needs of many other leading Georgia-based companies as they've grown and prospered as well.

Over the years, strong civic leaders with names like Woodruff, Sibley, and Hurt have served as SunTrust leaders and are recognized for their tremendous contributions to the business and cultural fabric of the state. That commitment to serving the community

continues today, and is demonstrated through the thousands of hours our teammates volunteer and the financial support we provide to community organizations across Georgia.

What has made SunTrust a consistent industry leader year after year and how do you define the SunTrust advantage?

SunTrust is a purpose-driven company, dedicated to lighting the way to financial well-being. Our

competitive advantage is our teammates, and our ability to help clients and businesses achieve financial confidence and grow. We have three main lines of business: Wholesale Banking, Consumer Banking and Private Wealth Management, and Mortgage.

Culture is something that you attribute as a key factor to SunTrust's strength. How do you define the SunTrust culture?

What we do every day makes a difference in the lives of our clients. It's noble work. We help people in all stages of life: from buying their first car to drive to their first job, putting them in new homes, and helping them grow their businesses or save for retirement. Putting our clients' needs first is imbedded in our culture. We also adhere to the thought articulated by one of my predecessors - when we grow our community, we grow our bank. Our teammates are expert, resourceful, and caring individuals who work as one team to meet client needs.

You have focused on building a diverse and inclusive workforce at SunTrust. How critical has this been to your success?

I believe our team needs to reflect the broad range of people who make up the communities we serve. We practice inclusion. It's the right thing to do, and it's always healthy to get varying views from different perspectives in the everyday operation of our business.

What do you see as the strengths of Georgia as a business destination?

The Georgia and Atlanta business environment is highly collaborative and welcoming. For example, we have a Democrat mayor and a Republican governor who work together hand-in-hand on major issues. That's somewhat unique, and the business environment follows that lead. From the deep water

ports in Savannah and Brunswick to having the third highest concentration of Fortune 500 companies in Atlanta, Georgia means business. Other companies - such as recent headquarter newcomers Mercedes-Benz and Porsche - have seen the benefits our state offers. The state is attractive due to its talent, transportation, technology, and overall quality of life.

SunTrust supports many causes in Georgia. Would you highlight the company's philanthropic commitment and involvement in the state?

Across our company, we are committed to giving back with volunteer time and monetary donations. It's core to our purpose of lighting the way to financial well-being. We offer a Volunteer Day for every SunTrust teammate to advance financial well-being in the community.

Specific to Georgia, we are proud to be part of the Junior Achievement Chick-fil-A Discovery Center and Finance Park, located in Atlanta, where middle school students from the metro area get real life experience in finances, such as developing a budget, to accompany their classroom work. Also, SunTrust volunteers use the Shine Bright Kids book series to teach children the importance of making good financial decisions. We've partnered with schools and have reached thousands of elementary students.

On a related note, we are partnering with the Atlanta Braves and recently announced the naming rights for the new baseball complex to open in 2017, SunTrust Park. This is a significant commitment to the community. The multiuse development will serve as a 365-day-a-year destination for Georgians and visitors alike.

How critical is a strong public/private partnership in Georgia when addressing the needs of the state?

A collaborative spirit between the public and private sectors is imperative for a healthy business environment and state economy. Individuals and businesses are attracted to a particular area based on job opportunities, workforce, infrastructure, taxes, cultural enrichment, and other factors. The business community and the state both have unique resources that can help Georgia prosper, and our success is magnified when everyone is aligned and working together.