



David A. Wisniewski
Deputy General Counsel and
Senior Vice President

SunTrust Banks, Inc.
SunTrust Plaza
Mail Code GA-Atlanta-0643
303 Peachtree Street NE, Suite 900
Atlanta, GA 30308

August 3, 2016

Re: Ultimate Beneficial Ownership of 10% or More

To Whom It May Concern:

The undersigned is an Assistant Corporate Secretary of SunTrust Banks, Inc., a Georgia corporation, which trades on the New York Stock Exchange under the ticker symbol "STI".

We are not aware of any person who controls or owns, directly or indirectly, 10% or more of our shares, with two exceptions.

The entity Cede & Co., which is the nominee holder for the Depository Trust Company, owns of record more than 10% of our shares. The Depository Trust Company, or "DTC," is the nominee owner for most U.S. brokerage and banks, the clients of which are the ultimate beneficial owners of our shares and which generally are not known to us. However, under U.S. securities laws and regulations, entities or natural persons who own, directly or indirectly, 10% or more of our shares must file certain public reports with the U.S. Securities and Exchange Commission. We have reviewed such filings, and confirm to you that, to our knowledge, no entity or natural person owns, directly or indirectly, 10% or more of our shares, except as described in the following paragraph.

On January 8, 2016, Blackrock, Inc. ("BlackRock") filed an amended Schedule 13G with the U.S. Securities and Exchange Commission which reported aggregate beneficial ownership by Blackrock and its affiliates of 56,801,637 of our shares as of December 31, 2015, representing approximately 11.1% of our outstanding shares. Blackrock has informed us that the holdings reported on their Schedule 13G filing reflect the cumulative beneficial ownership of our shares by all funds and accounts under BlackRock's management and that such shares are held solely in a fiduciary capacity on behalf of Blackrock's clients.

Very truly yours,

A handwritten signature in black ink, appearing to read "David A. Wisniewski", with a long horizontal flourish extending to the right.

David A. Wisniewski