

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported)

November 1, 2018

SunTrust Banks, Inc.

(Exact name of registrant as specified in its charter)

Georgia

001-08918

58-1575035

(State or other jurisdiction
of incorporation)

(Commission
File Number)

(IRS Employer
Identification No.)

303 Peachtree St., N.E., Atlanta, Georgia

30308

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code

(800) 786-8787

Not Applicable

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 8.01 Other Events.

On November 1, 2018, SunTrust Banks, Inc. (“SunTrust”) issued a news release announcing a personnel change to its executive leadership team. Jerome T. Lienhard II, Corporate Executive Vice President and Chief Risk Officer, has advised SunTrust that he plans to retire on December 31, 2018. Ellen C. Koebler will succeed Mr. Lienhard and become Corporate Executive Vice President and Chief Risk Officer on January 1, 2019. In this role, Ms. Koebler will be responsible for SunTrust’s risk discipline, including credit, market, operational, compliance and technology risk. She will also oversee the risk review assurance function and portfolio risk analytics and modeling.

A copy of the news release issued by SunTrust announcing this change is included as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

99.1 [News release dated November 1, 2018](#)

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: November 1, 2018

SUNTRUST BANKS, INC.

(Registrant)

By: /s/ Curt Phillips

Curt Phillips, Senior Vice President, Assistant General
Counsel and Assistant Corporate Secretary



News Release

Contact: Sue Mallino
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SunTrust Chief Risk Officer Jerome Lienhard to Retire; Ellen Koebler Appointed Successor

ATLANTA (November 1, 2018) – SunTrust Banks, Inc. (NYSE: STI) today announced that Jerome Lienhard will retire as chief risk officer at the end of the year, following an outstanding 40-year career in the financial services industry.

Ellen Koebler will succeed Lienhard as CRO effective January 1, 2019, reporting to SunTrust Chairman and CEO Bill Rogers and assuming responsibility for the company's enterprise risk management. Koebler will oversee credit, market, operational, compliance and technology risk, as well as the risk review assurance function, and portfolio risk analytics and modeling.

"Jerome Lienhard is a quintessential corporate leader, achieving high levels of performance, client service and engagement in every role he served across the organization," said Rogers. "Especially as dean of our Advanced Leadership Program, he was instrumental in mentoring others and aligning the company on our purpose of advancing financial well-being."

Rogers continued, "Ellen Koebler brings a strong combination of strategy, execution and leadership to the role with both risk management and business line experience." Koebler is currently Consumer Solutions executive at SunTrust, responsible for direct/indirect lending, LightStream, checking, deposits, payments and partnerships.

Lienhard joined SunTrust in 2006 as senior vice president and treasurer responsible for funding, treasury operations, portfolio management and asset liability management. He was named president and chief executive officer of SunTrust Mortgage in 2011 and became chief risk officer in 2015. Prior to joining SunTrust, he was senior vice president and treasurer for Freddie Mac and corporate treasury manager for Toyota Motor Credit Corporation. Lienhard earned a bachelor's degree in Accounting and a master's degree in International Finance from the University of Southern California.

Koebler returned to SunTrust in 2017 for her current role after serving as chief risk officer for E*TRADE. She originally joined SunTrust in 2004 as director of corporate investment bank portfolio strategies. She subsequently held positions in corporate risk management, including chief market risk and enterprise analytics officer. Prior to joining SunTrust, Koebler worked with the investment banking division of Bank One (J.P. Morgan) and previously was a senior chemical engineer for Shell Oil. Koebler holds a bachelor's degree in Chemical Engineering from Vanderbilt, an MBA from the Kellogg Graduate School of Management at Northwestern University, and a Chartered Financial Analyst (CFA) designation.

-more-

About SunTrust Banks, Inc.

SunTrust Banks, Inc. (NYSE: STI) 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 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](#).

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