

**Meeting Between Staff of Prudential Regulators and
Representatives of Sun Trust
February 10, 2012**

Participants: Sean Campbell (Federal Reserve Board), Mike Coldwell (Federal Reserve Bank of Cleveland), Robert Collender (Federal Housing Finance Authority), John Feid (Federal Deposit Insurance Corporation), Steven Koenig (Farm Credit Administration), Tim Nerdahl (Farm Credit Administration), Julia Pachos (Federal Reserve Bank of New York), Stephanie Pisto (Federal Reserve Board), Johanna Schwab (Federal Reserve Bank of New York), Caroline Smith (Office of the Comptroller of the Currency), Nancy Wolfson (Federal Reserve Bank of Atlanta) and Peter Yen (Federal Deposit Insurance Corporation)

Eric Borden, Jennifer Knight, Jim Sproull, Robert Tincher and Michael Wheeler (Sun Trust)

Summary: Staff of the Prudential Regulators (Farm Credit Administration, Federal Deposit Insurance Corporation, Federal Housing Finance Authority, Federal Reserve Board and Office of the Comptroller of the Currency) met with representatives of Sun Trust to discuss the bank's submission pursuant to a request for data on the quantitative impact of the Prudential Regulators' proposed rule on margin for uncleared swaps. Specific issues that were discussed included the specific numerical values that were reported by the bank as well as the methodologies and analyses that were conducted to produce the reported numerical values.