



David Rowan

Senior Vice President and Director of Enterprise Technology Risk Management
SunTrust Banks, Inc.
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David Rowan serves as Senior Vice President and Director of Enterprise Technology Risk Management (ETRM) for SunTrust Banks, Inc. David brings 25 years of experience in the financial services industry to his role. He is responsible for the Corporate Information Security Program, the Corporate Technology Legal and Regulatory Assurance Program, the Corporate Loss Prevention Program, the Corporate Access Control Program, the Corporate Security Program and the Corporate Business Continuity and Disaster Recovery Program.

David joined SunTrust in November 2000 as Director of Information Security. Over the course of three years, David moved SunTrust from a siloed to an integrated technology risk management program.

Prior to joining SunTrust, David was Chief Information Officer for Prudential Bank and Trust from 1995 to 2000. David's experience in the financial services industry focuses on technology and operations and includes positions held at Wells Fargo, Citi Bank and Crocker National. David attended the University of Nevada at Reno where he majored in accounting and economics. He is a member of ISACA.

SunTrust Banks, Inc. (www.suntrust.com), headquartered in Atlanta, is one of the nation's largest commercial banking organizations serving a broad range of consumer, commercial, corporate and institutional clients. As of December 31, 2005, SunTrust has total assets of \$179.7 billion and a total deposits of \$122.0 billion.

The company operates an extensive distribution network primarily in Florida, Georgia, Maryland, North Carolina, South Carolina, Tennessee, Virginia, and the District of Columbia, and also serves customers in selected markets nationally.