

SUNTRUST BANKS INC  
Form 4  
February 17, 2005

**FORM 4**

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

OMB APPROVAL

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**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
FURR RICHARD L

(Last) (First) (Middle)

111 CORCORAN STREET

(Street)

DURHAM, NC 27701

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol  
SUNTRUST BANKS INC [STI]

3. Date of Earliest Transaction  
(Month/Day/Year)  
02/15/2005

4. If Amendment, Date Original Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
\_X\_ Officer (give title below) \_\_\_\_\_ Other (specify below)

Executive Vice President

6. Individual or Joint/Group Filing(Check Applicable Line)  
\_X\_ Form filed by One Reporting Person  
\_\_\_\_ Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
				(A) or (D) Code V Amount (D) Price			
Common Stock					74,813	D	
Common Stock					12,780.3889	I	NCF 401(k) Plan <sup>(1)</sup>
Common Stock					11,512	I	Spouse
Common Stock					17.544	I	401(k) <sup>(2)</sup>

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Amount or Number of Shares
Option <sup>(3)</sup>	\$ 26.32					03/31/1997 03/31/2007	Common Stock	17,164
Option <sup>(3)</sup>	\$ 48.33					10/01/2004 01/14/2013	Common Stock	2,069
Option <sup>(3)</sup>	\$ 52.09					10/01/2004 01/15/2012	Common Stock	1,919
Option <sup>(3)</sup>	\$ 32.76					03/16/2001 03/16/2010	Common Stock	17,123
Option <sup>(3)</sup>	\$ 35.58					08/01/2001 08/01/2010	Common Stock	8,351
Option <sup>(3)</sup>	\$ 45.84					03/22/1999 03/22/2009	Common Stock	17,693
Option <sup>(3)</sup>	\$ 46.12					03/05/1999 03/17/2008	Common Stock	14,443
Option <sup>(3)</sup>	\$ 48.33					01/14/2004 01/14/2013	Common Stock	21,045
Option <sup>(3)</sup>	\$ 52.09					01/15/2003 01/15/2012	Common Stock	17,893
Option <sup>(4)</sup>	\$ 31.93					07/05/2001 07/05/2010	Common Stock	49,530
Option <sup>(4)</sup>	\$ 49.97					01/16/2002 01/16/2011	Common Stock	16,622
Option <sup>(5)</sup>	\$ 56.17					10/01/2004 01/21/2014	Common Stock	20,456
Option <sup>(6)</sup>	\$ 71.24					10/01/2007 10/01/2014		18,000

Option <sup>(6)</sup>	\$ 70.6					11/19/2005	03/16/2010	Common Stock	2,832
Phantom Stock Units <sup>(7)</sup>	\$ 72.74	02/15/2005	S		6,288	<sup>(7)</sup>	<sup>(7)</sup>	Common Stock	6,288

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
FURR RICHARD L 111 CORCORAN STREET DURHAM, NC 27701			Executive Vice President	

## Signatures

Raymond D. Fortin, Attorney-in-Fact for Richard L. Furr  
02/17/2005

\_\_Signature of Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) Acquired under the National Commerce Financial Corporation Investment Plan, which will be frozen on 12/31/04.

Because the stock fund component of the 401(k) is accounted for in unit accounting, the number of share equivalents varies based on the closing price of SunTrust stock on the applicable measurement date. Includes 17,544 shares acquired under SunTrust's 401(k) plan since the reporting person's last filing.

(3) Granted pursuant to the National Commerce Financial Corporation Amended and Restated Long-Term Incentive Plan.

(4) Granted pursuant to the National Commerce Financial Corporation 1994 Stock Plan, Amended and Restated.

(5) Granted pursuant to the National Commerce Financial Corporation 2003 Stock and Incentive Plan.

(6) Granted pursuant to SunTrust Banks, Inc.'s 2004 Stock Plan.

Acquired under the National Commerce Financial Corporation Equity Investment Plan (the "Plan"), which will be frozen on 12/31/04.

(7) These securities convert to common stock on a one-for-one basis. Intra-plan transfer of phantom stock units out of a SunTrust stock fund maintained under the Plan into other diversified funds under the Plan.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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