

REED WILLIAM R JR  
Form 4  
January 19, 2005

**FORM 4**

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

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**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 \*  
REED WILLIAM R JR

(Last) (First) (Middle)

ONE COMMERCE SQUARE

(Street)

MEMPHIS, TN 38150

(City) (State) (Zip)

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

3. Date of Earliest Transaction  
(Month/Day/Year)  
01/14/2005

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

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

6. Individual or Joint/Group Filing(Check Applicable Line)  
 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 Indirect Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|----------------------------------------------------|--------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|----------------------------------------------------------|--------------------------------------------|
|                                 |                                      |                                                    |                                | (A) or (D) Code V Amount (D) Price                                |                                                                                               |                                                          |                                            |
| Common Stock                    |                                      |                                                    |                                |                                                                   | 48,589                                                                                        | D                                                        |                                            |
| Common Stock                    |                                      |                                                    |                                |                                                                   | 30,435.65                                                                                     | I                                                        | NCF 401(k) Plan (2)                        |
| Common Stock                    | 12/22/2004                           |                                                    | G                              | V 100 D                                                           | 125,200                                                                                       | I                                                        | Spouse                                     |
| Common Stock                    |                                      |                                                    |                                |                                                                   | 79,066                                                                                        | I                                                        | Exchange Fund (3)                          |

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 Acquired (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) |              |                      |
|--------------------------------------------|--------------------------------------------------------|--------------------------------------|----------------------------------------------------|--------------------------------|-----------------------------------------------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------|--------------|----------------------|
|                                            |                                                        |                                      |                                                    | Code                           | V (A) (D)                                                                               | Date Exercisable                                         | Expiration Date                                               | Title        | Amount Number Shares |
| Option <sup>(4)</sup>                      | \$ 48.33                                               |                                      |                                                    |                                |                                                                                         | 10/01/2004                                               | 01/14/2013                                                    | Common Stock | 2,069                |
| Option <sup>(4)</sup>                      | \$ 52.09                                               |                                      |                                                    |                                |                                                                                         | 10/01/2004                                               | 01/15/2012                                                    | Common Stock | 1,919                |
| Option <sup>(4)</sup>                      | \$ 48.33                                               |                                      |                                                    |                                |                                                                                         | 01/14/2004                                               | 01/14/2013                                                    | Common Stock | 24,347               |
| Option <sup>(4)</sup>                      | \$ 52.09                                               |                                      |                                                    |                                |                                                                                         | 01/15/2003                                               | 01/15/2012                                                    | Common Stock | 36,157               |
| Option <sup>(5)</sup>                      | \$ 49.97                                               |                                      |                                                    |                                |                                                                                         | 01/16/2002                                               | 01/16/2011                                                    | Common Stock | 19,168               |
| Option <sup>(5)</sup>                      | \$ 30.54                                               |                                      |                                                    |                                |                                                                                         | 01/12/1998                                               | 01/12/2006                                                    | Common Stock | 19,812               |
| Option <sup>(5)</sup>                      | \$ 31.93                                               |                                      |                                                    |                                |                                                                                         | 07/05/2001                                               | 07/05/2010                                                    | Common Stock | 49,530               |
| Option <sup>(5)</sup>                      | \$ 35.84                                               |                                      |                                                    |                                |                                                                                         | 01/14/1999                                               | 01/14/2009                                                    | Common Stock | 12,383               |
| Option <sup>(6)</sup>                      | \$ 56.17                                               |                                      |                                                    |                                |                                                                                         | 10/01/2004                                               | 01/21/2014                                                    | Common Stock | 49,920               |
| Option <sup>(7)</sup>                      | \$ 71.24                                               |                                      |                                                    |                                |                                                                                         | 10/01/2007                                               | 10/01/2014                                                    | Common Stock | 100,000              |
| Phantom Stock Units <sup>(8)</sup>         | <sup>(8)</sup>                                         | 01/14/2005                           |                                                    | I                              |                                                                                         | <sup>(8)</sup>                                           | <sup>(8)</sup>                                                | Common Stock | 795.27               |

## Reporting Owners

Reporting Owner Name / Address

Relationships

Reporting Owners

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Director    10% Owner    Officer    Other

REED WILLIAM R JR  
ONE COMMERCE SQUARE  
MEMPHIS, TN 38150

Vice  
Chairman

## Signatures

Raymond D. Fortin, Attorney-in-Fact for William R.  
Reed, Jr.

01/19/2005

\_\_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) This transaction is a gift.
- (2) Acquired under the National Commerce Financial Corporation Investment Plan, which will be frozen on 12/31/04.
- (3) Held in the Eton Vance Belaire Exchange Fund.
- (4) Granted pursuant to the National Commerce Financial Corporation Amended and Restated Long-Term Incentive Plan.
- (5) Granted pursuant to the National Commerce Financial Corporation 1994 Stock Plan, Amended and Restated.
- (6) Granted pursuant to the National Commerce Financial Corporation 2003 Stock and Incentive Plan.
- (7) Granted pursuant to SunTrust Banks, Inc.'s 2004 Stock Plan.
- (8) Acquired under the National Commerce Bancorporation Deferred Compensation Plan, which is a frozen plan. These securities convert to common stock on a one-for-one basis. Payouts occur annually in January, ending in 2009.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.