

Kuntz Thomas G  
Form 3  
January 06, 2005

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF 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 *		2. Date of Event Requiring Statement	3. Issuer Name <b>and</b> Ticker or Trading Symbol	
Â Kuntz Thomas G		(Month/Day/Year)	SUNTRUST BANKS INC [STI]	
(Last)	(First)	01/01/2005		
200 SOUTH ORANGE AVE.			4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
(Street)			(Check all applicable)	
ORLANDO,Â FLÂ 32801			<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner	6. Individual or Joint/Group Filing(Check Applicable Line)
(City)	(State)	(Zip)	<input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Form filed by One Reporting Person
			(give title below) (specify below)	<input type="checkbox"/> Form filed by More than One Reporting Person
			Pres./CEO-FL Banking Grp.	

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock <sup>(1)</sup>	2,000	D	Â
Common Stock	5,120.8139	I	401(k) <sup>(2)</sup>
Common Stock	10,000	I	By Kuntz Limited Partnership
Common Stock	11,555	I	Restricted Stock <sup>(3)</sup>

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

SEC 1473 (7-02)

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

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date	3. Title and Amount of Securities Underlying	4. Conversion	5. Ownership	6. Nature of Indirect Beneficial
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	(Month/Day/Year)		Derivative Security (Instr. 4)		or Exercise Price of Derivative Security	Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
Phantom Stock Units <sup>(4)</sup>	Â <sup>(4)</sup>	Â <sup>(4)</sup>	Common Stock	148,4643	\$ <sup>(4)</sup>	D	Â
Phantom Stock Units <sup>(5)</sup>	Â <sup>(5)</sup>	Â <sup>(5)</sup>	Common Stock	8,000	\$ <sup>(5)</sup>	D	Â
Option <sup>(6)</sup>	11/10/2001	11/10/2008	Common Stock	1,400	\$ 70.8125	D	Â
Option <sup>(6)</sup>	11/09/2002	11/09/2009	Common Stock	5,000	\$ 73.0625	D	Â
Option <sup>(7)</sup>	11/04/2003	11/14/2010	Common Stock	10,000	\$ 51.125	D	Â
Option <sup>(7)</sup>	11/13/2004	11/13/2011	Common Stock	12,000	\$ 64.57	D	Â
Option <sup>(7)</sup>	08/01/2005	08/01/2012	Common Stock	10,000	\$ 63.74	D	Â
Option <sup>(7)</sup>	02/11/2006	02/11/2013	Common Stock	11,000	\$ 54.28	D	Â
Option <sup>(7)</sup>	02/10/2007	02/10/2014	Common Stock	15,000	\$ 73.19	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Kuntz Thomas G 200 SOUTH ORANGE AVE. ORLANDO, FL 32801	Â	Â	Â Pres./CEO-FL Banking Grp.	Â

## Signatures

Thomas G.  
Kuntz

01/06/2005

\*\*Signature of  
Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, see Instruction 5(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) Exhibit List - Exhibit 24 - Power of Attorney

(2)

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Because the stock fund component of the 401(k) Plan 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.

Restricted stock held under 1986 SunTrust Executive Stock Plan, 1995 SunTrust Executive Stock Plan and SunTrust Banks, Inc. 2000

- (3) Stock Plan. Subject to certain vesting conditions. Restricted stock agreements contain tax withholding features allowing stock to be withheld to satisfy tax withholding obligations. All plans are exempt under Rule 16(b)-3.
- (4) The reported phantom stock units were acquired under SunTrust Banks, Inc.'s 401(k) excess benefit plan. These securities convert to common stock on a one-for-one basis.
- (5) Granted in exchange for restricted stock. Will be paid out on various dates. These securities convert to common stock on a one-for-one basis.
- (6) Granted pursuant to the 1995 SunTrust Executive Stock Plan.
- (7) Granted pursuant to the SunTrust Banks, Inc. 2000 Stock 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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