

REED WILLIAM R JR  
Form 4  
January 19, 2005

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
Expires: January 31, 2005  
Estimated average burden hours per response... 0.5

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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SEC 1474  
(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.