

SUNTRUST BANKS INC  
 Form 4  
 February 16, 2006

**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 \*  
**KIRBY C EUGENE**

(Last) (First) (Middle)  
 303 PEACHTREE CENTER AVENUE  
 (Street)

ATLANTA, GA 30303

(City) (State) (Zip)

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

3. Date of Earliest Transaction  
 (Month/Day/Year)  
**02/14/2006**

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)  
 Corporate Exec. Vice President

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 Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|---|
| Common Stock                    |                                      |  |                                | (A) or (D) Price  | 1,707   | D  |   |
| Common Stock                    |                                      |  |                                | (A) or (D) Price  | 8,667.17  | I  | 401(k) <sup>(1)</sup>                                 |

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

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SEC 1474 (9-02)

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**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 or Number of Shares |
| Phantom Stock Units <sup>(2)</sup>         | <u>(2)</u>   |                                      |  |                                |   |  |   | <u>(2)</u>       | <u>(2)</u>      | Common Stock | 267,246                    |
| Option <sup>(3)</sup>                      | \$ 54.4  |                                      |  |                                |   |  |   | 01/22/2001       | 01/22/2008      | Common Stock | 1,838                      |
| Option <sup>(3)</sup>                      | \$ 54.39   |                                      |  |                                |   |  |   | 01/22/2001       | 01/22/2008      | Common Stock | 178                        |
| Option <sup>(4)</sup>                      | \$ 65.1875   |                                      |  |                                |   |  |   | 02/09/2002       | 02/09/2009      | Common Stock | 1,500                      |
| Option <sup>(4)</sup>                      | \$ 73.0625   |                                      |  |                                |   |  |   | 11/09/2002       | 11/09/2009      | Common Stock | 10,000                     |
| Option <sup>(5)</sup>                      | \$ 51.125  |                                      |  |                                |   |  |   | 11/14/2003       | 11/14/2010      | Common Stock | 3,000                      |
| Option <sup>(5)</sup>                      | \$ 64.57   |                                      |  |                                |   |  |   | 11/13/2004       | 11/13/2011      | Common Stock | 3,500                      |
| Option <sup>(5)</sup>                      | \$ 54.28   |                                      |  |                                |   |  |   | 02/11/2006       | 02/11/2013      | Common Stock | 15,000                     |
| Option <sup>(5)</sup>                      | \$ 73.19   |                                      |  |                                |   |  |   | 02/10/2007       | 02/10/2014      | Common Stock | 18,000                     |
| Option <sup>(6)</sup>                      | \$ 73.14   |                                      |  |                                |   |  |   | 02/08/2008       | 02/08/2015      | Common Stock | 18,000                     |
| Option <sup>(6)</sup>                      | \$ 71.03   | 02/14/2006                           |  | A                              |   | 21,240   |   | 02/14/2009       | 02/14/2016      | Common Stock | 21,240                     |

## Reporting Owners

| Reporting Owner Name / Address                                     | Relationships |           |                                |       |
|--|---------------|-----------|--------------------------------|-------|
|  | Director      | 10% Owner | Officer                        | Other |
| KIRBY C EUGENE<br>303 PEACHTREE CENTER AVENUE<br>ATLANTA, GA 30303 |               |           | Corporate Exec. Vice President |       |

## Signatures

Raymond D. Fortin, Attorney-in-Fact for C. Eugene Kirby

02/16/2006

\_\_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) 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.
- (2) 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.
- (3) Granted pursuant to the Crestar Financial Corporation Stock Plan and then converted to the 1995 SunTrust Executive Stock Plan.
- (4) Granted pursuant to the 1995 SunTrust Executive Stock Plan.
- (5) Granted pursuant to the SunTrust Banks, Inc. 2000 Stock Plan.
- (6) Granted pursuant to the SunTrust Banks, Inc. 2004 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. 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.