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SUNTRUST BANKS INC

Form 3

October 08, 2004

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)

(Month/Day/Year)	3. Issuer Name and Ticker or Trading Symbol SUNTRUST BANKS INC [STI]					
10/01/2004			5. If Amendment, Date Original Filed(Month/Day/Year)			
i.	(Check _X_ Director Officer	all applicable) 10% Other	6. Individual or Joint/Group Owner X_ Form filed by One Reporting Person Form filed by More than One			
			Reporting Person			
Table I - N	Table I - Non-Derivative Securities Beneficially Owned					
		3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)			
70,479		D	Â			
962		I	Limited Partnership (2)			
49,679		I	Custodial Accounts for Children			
5,399		I	Grandchildren (3)			
2,698		I	Corporation (4)			
espond to the collection of		EC 1473 (7-02	()			
· ·	10/01/2004 Table I - I 2. Amount of Beneficially (Instr. 4) 70,479 962 49,679 5,399 2,698 Teach class of securities beneficially control of the collection of the coll	4. Relationshi Person(s) to Is (Check _X Director Officer (give title below) Table I - Non-Derivat 2. Amount of Securities Beneficially Owned (Instr. 4) 70,479 962 49,679 5,399 2,698	4. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director			

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

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1. Title of Derivative Security (Instr. 4)	2. Date Exerci Expiration Dat (Month/Day/Year)		d 3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of	5. Ownership Form of Derivative	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Derivative Security	Security: Direct (D) or Indirect (I) (Instr. 5)	
Option (5)	08/17/2004	04/27/2009	Common Stock	1,011	\$ 67.33	D	Â
Option (5)	08/17/2004	04/18/2010	Common Stock	946	\$ 67.33	D	Â
Option (5)	08/17/2004	04/23/2007	Common Stock	624	\$ 67.33	D	Â
Option (5)	08/17/2004	08/01/2007	Common Stock	5,204	\$ 67.33	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships					
	Director	10% Owner	Officer	Other		
GARRETT BLAKE P JR P.O. DRAWER 36 FOUNTAIN INN, SC 29644	ÂX	Â	Â	Â		

Signatures

Blake P. Garrett,

Jr.

**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) Owned by Inn Circle Limited Partnership, a family owned entity.
- (3) Mr. Garrett has investment control over these shares.
- (4) Held by Garrett, Wenck & Garrett, Inc., a corporation of which Mr. Garrett shares investment control.
- (5) Granted pursuant to the National Commerce Financial Corporation 2003 Stock and Incentive 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.

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