

FURR RICHARD L

Form 4

November 23, 2004

FORM 4**UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549**

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

OMB APPROVAL

OMB
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(Print or Type Responses)

1. Name and Address of Reporting Person *

FURR RICHARD L

(Last) (First) (Middle)

111 CORCORAN STREET

(Street)

DURHAM, NC 27701

(City) (State) (Zip)

2. Issuer Name **and** Ticker or Trading

Symbol

SUNTRUST BANKS INC [STI]

3. Date of Earliest Transaction

(Month/Day/Year)

11/19/2004

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)

Executive 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 Ownership (Instr. 4)
Common Stock	11/19/2004		M	4,854 A	\$ 20.63 70,915	D	
Common Stock	11/19/2004		F	1,418 D	\$ 70.6 69,497	D	
Common Stock	11/19/2004		M	529 A	\$ 26.32 70,026	D	
Common Stock	11/19/2004		F	197 D	\$ 70.6 69,829	D	
Common Stock	11/19/2004		M	6,104 A	\$ 32.76 75,933	D	

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Common Stock	11/19/2004	F	2,832	D	\$ 70.6	73,101	D	
Common Stock	11/19/2004	M	3,250	A	\$ 46.12	76,351	D	
Common Stock	11/19/2004	F	2,123	D	\$ 70.6	74,228	D	
Common Stock	11/19/2004	M	2,001	A	\$ 49.97	76,229	D	
Common Stock	11/19/2004	F	1,416	D	\$ 70.6	74,813	D	
Common Stock						12,691	I	NCF 401(k) Plan ⁽¹⁾
Common Stock						11,512	I	Spouse

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)	8. Amount or Number of Shares
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title
Option ⁽²⁾	\$ 20.63	11/19/2004		M	4,854	03/12/1997	03/12/2006	Common Stock
Option ⁽²⁾	\$ 26.32	11/19/2004		M	529	03/31/1997	03/31/2007	Common Stock
Option ⁽²⁾	\$ 32.76	11/19/2004		M	6,104	03/16/2002	03/16/2010	Common Stock
Option ⁽²⁾	\$ 46.12	11/19/2004		M	3,250	03/17/1999	03/17/2008	Common Stock
Option ⁽²⁾	\$ 48.33					10/01/2004	01/14/2013	

									Common Stock	
Option ⁽²⁾	\$ 52.09					10/01/2004	01/15/2012		Common Stock	1,919
Option ⁽²⁾	\$ 32.76					03/16/2001	03/16/2010		Common Stock	17,122
Option ⁽²⁾	\$ 35.58					08/01/2001	08/01/2010		Common Stock	8,351
Option ⁽²⁾	\$ 45.84					03/22/1999	03/22/2009		Common Stock	17,693
Option ⁽²⁾	\$ 46.12					03/05/1999	03/17/2008		Common Stock	14,443
Option ⁽²⁾	\$ 48.33					01/14/2004	01/14/2013		Common Stock	21,045
Option ⁽²⁾	\$ 52.09					01/15/2003	01/15/2012		Common Stock	17,893
Option ⁽³⁾	\$ 49.97	11/19/2004		M	2,001	01/16/2004	01/16/2011		Common Stock	2,001
Option ⁽³⁾	\$ 31.93					07/05/2001	07/05/2010		Common Stock	49,530
Option ⁽³⁾	\$ 49.97					01/16/2002	01/16/2011		Common Stock	16,622
Option ⁽⁴⁾	\$ 56.17					10/01/2004	01/21/2014		Common Stock	20,456
Option ⁽⁵⁾	\$ 71.24					10/01/2007	10/01/2014		Common Stock	18,000
Phantom Stock Units ⁽⁶⁾	⁽⁶⁾					⁽⁶⁾	⁽⁶⁾		Common Stock	6,253

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
FURR RICHARD L 111 CORCORAN STREET DURHAM, NC 27701			Executive Vice President	

Signatures

Margaret U. Hodgson, Attorney-in-Fact for Richard L. Furr

11/23/2004

 **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) Acquired under the National Commerce Financial Corporation Investment Plan, which will be frozen on 12/31/04.
- (2) Granted pursuant to the National Commerce Financial Corporation Amended and Restated Long-Term Incentive Plan.
- (3) Granted pursuant to the National Commerce Financial Corporation 1994 Stock Plan, Amended and Restated.
- (4) Granted pursuant to the National Commerce Financial Corporation 2003 Stock and Incentive Plan.
- (5) Granted pursuant to SunTrust Banks, Inc.'s 2004 Stock Plan.
- (6) Acquired under the National Commerce Financial Corporation Equity Investment Plan, which will be frozen on 12/31/04. These securities convert to common stock on a one-for-one basis.

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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