



Edgar Filing: SUNTRUST BANKS INC - Form 4

Common Stock      12/20/2004      G   V   897,882   A   (1)   897,882   I   Trust <sup>(4)</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)

**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. F Der Sec (Ins
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Option <u>(5)</u>	\$ 48.33					10/01/2004	01/14/2013	Common Stock	2,069	
Option <u>(5)</u>	\$ 52.09					10/01/2004	01/15/2012	Common Stock	1,919	
Option <u>(5)</u>	\$ 48.33					01/14/2004	01/14/2013	Common Stock	120,418	
Option <u>(5)</u>	\$ 52.09					01/15/2003	01/15/2012	Common Stock	120,568	
Option <u>(6)</u>	\$ 49.97					01/16/2002	01/16/2011	Common Stock	59,089	
Option <u>(7)</u>	\$ 56.17					10/01/2004	01/21/2014	Common Stock	122,488	
Phantom Stock Units <u>(8)</u>	<u>(8)</u>					<u>(8)</u>	<u>(8)</u>	Common Stock	28,467	
Phantom Stock Units <u>(9)</u>	<u>(9)</u>					<u>(9)</u>	<u>(9)</u>	Common Stock	21,306	

## Reporting Owners

Reporting Owner Name / Address	Relationships
	Director   10% Owner   Officer   Other
GARROTT THOMAS M ONE COMMERCE SQUARE FOURTH FLOOR MEMPHIS, TN 38150	X

## Signatures

Margaret U. Hodgson, Attorney-in-Fact for Thomas M. Garrott, III

12/21/2004

\_\_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) This transaction is a gift.
- (2) Acquired under the National Commerce Financial Corporation Investment Plan, which will be frozen 12/31/04.
- (3) Held in trust for children.
- (4) Thomas M. Garrott 2003 Trust with respect to which the Reporting Person is the grantor and a beneficiary.
- (5) Granted pursuant to the National Commerce Financial Corporation Amended and Restated Long-Term Incentive Plan.
- (6) Granted pursuant to the National Commerce Financial Corporation 1994 Stock Plan Amended and Restated.
- (7) Granted pursuant to the National Commerce Financial Corporation 2003 Stock and Incentive Plan.
- (8) Acquired under the National Commerce Financial Corporation Equity Investment Plan, which will be frozen 12/31/04. These securities convert to common stock on a one-for-one basis.
- (9) Acquired under the National Commerce Financial Corporation Balser 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 2006.

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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