#### **GARROTT THOMAS M**

Form 4

November 10, 2005

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

OMB APPROVAL

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Check this box if no longer subject to Section 16.

Form 4 or

## STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Form 5 obligations may continue. See Instruction

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

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * GARROTT THOMAS M			bol	and Ticker or Trading  BANKS INC [STI]	5. Relationship of Reporting Person(s) to Issuer  (Check all applicable)			
(Last)	(First)	(Middle) 3. D	ate of Earlies	t Transaction	(energia di appireable)			
ONE COMMERCE SQUARE, FOURTH FLOOR			nth/Day/Year 10/2005	)	X Director Officer (give to below)	titleOth	% Owner ner (specify	
(Street)			Amendment,	Date Original	6. Individual or Joint/Group Filing(Check			
			l(Month/Day/Y	(ear)	Applicable Line) _X_ Form filed by One Reporting Person			
MEMPHIS, TN 38150					Form filed by More than One Reporting Person			
(City)	(State)	(Zip)	Table I - No	n-Derivative Securities Acq	uired, Disposed of	, or Beneficia	lly Owned	
1.Title of Security	2. Transaction Date (Month/Day/Year)		3. if Transact	4. Securities Acquired (A) ionor Disposed of (D)	5. Amount of Securities	6. Ownership	7. Nature of Indirect	

	Table 1 - Non-Derivative Securities Acquired, Disposed bi, or Deficiencially Owned								
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transacti Code (Instr. 8)	4. Securities Acquired (A) onor Disposed of (D) (Instr. 3, 4 and 5)  (A) or Amount (D) Price		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							53,806.9157	I	401(k) (1)
Common Stock							21,291	I	Investment I, LP
Common Stock							134,582	I	Investment II, LP
Common Stock							99,007	I	Children (2)
Common Stock	11/10/2005		S	50,000	D	\$ 74.2448	789,682	I	Trust (3)

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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. Transactic Code (Instr. 8)	5. onNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercis Expiration Dat (Month/Day/Y	e	7. Title and A Underlying S (Instr. 3 and 4	ecurities
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Option (4)	\$ 48.33					10/01/2004	01/14/2013	Common Stock	2,069
Option (4)	\$ 52.09					10/01/2004	01/15/2012	Common Stock	1,919
Option (4)	\$ 48.33					01/14/2004	01/14/2013	Common Stock	120,418
Option (4)	\$ 52.09					01/15/2003	01/15/2012	Common Stock	120,568
Option (5)	\$ 49.97					01/16/2002	01/16/2011	Common Stock	59,089
Option (6)	\$ 56.17					10/01/2004	01/21/2014	Common Stock	122,488
Phantom Stock Units (7)	<u>(7)</u>					<u>(7)</u>	<u>(7)</u>	Common Stock	29,542.9013
Phantom Stock Units (8)	<u>(8)</u>					<u>(8)</u>	(8)	Common Stock	16,675.182
Option (9)	\$ 73.14					02/08/2008	02/08/2015	Common Stock	122,488

## **Reporting Owners**

Reporting Owner Name / Address

Relationships

Reporting Owners 2

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Director 10% Owner Officer Other

GARROTT THOMAS M ONE COMMERCE SQUARE FOURTH FLOOR MEMPHIS, TN 38150

X

### **Signatures**

Raymond D. Fortin, Attorney-in-Fact for Thomas M. Garrott

11/10/2005

\*\*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).
  - Acquired under the National Commerce Financial Corporation Investment Plan, which was frozen 12/31/04, and merged into the
- (1) SunTrust Banks, Inc. 401(k) Plan on 7/1/05. 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) Held in trust for children.
- (3) Garrott 2005 Investments LTD with respect to which the Reporting Person serves as general partner.
- (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) Acquired under the National Commerce Financial Corporation Equity Investment Plan, which was frozen 12/31/04. These securities convert to common stock on a one-for-one basis.
- (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 2006.
- (9) 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.

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