

SUNTRUST BANKS INC
 Form 4
 November 18, 2004

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 *
 HOEPNER THEODORE J JR

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)
 303 PEACHTREE ST.
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)
 11/16/2004

____ Director
 Officer (give title below)
 ____ 10% Owner
 ____ Other (specify below)
 Vice Chairman

ATLANTA, GA 30308

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

(City) (State) (Zip)

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)			
				(A) or (D)	Price					
				Code	V	Amount				
Common Stock	11/16/2004		M		6,600	A	\$ 30.25	51,203	D	
Common Stock	11/16/2004		F		2,754	D	\$ 72.48	48,449	D	
Common Stock								15,341	I	Spouse
Common Stock								21,947.293	I	401(k) ⁽¹⁾
Common Stock								74,420	I	Restricted Stock ⁽²⁾

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Common Stock	3,840	I	Trust ⁽³⁾
Common Stock	9,700	I	Trust ⁽⁴⁾

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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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 ⁽⁵⁾	⁽⁵⁾					⁽⁵⁾ ⁽⁵⁾	Common Stock 12,266.36
Phantom Stock Units ⁽⁶⁾	⁽⁶⁾					⁽⁶⁾ ⁽⁶⁾	Common Stock 72,000
Option ⁽⁷⁾	\$ 30.25	11/16/2004		M	6,600	08/08/1995 08/07/2005	Common Stock 6,600
Option ⁽⁸⁾	\$ 73.0625					11/09/2002 11/09/2009	Common Stock 15,000
Option ⁽⁹⁾	\$ 51.125					11/14/2003 11/14/2010	Common Stock 50,000
Option ⁽⁹⁾	\$ 64.57					11/13/2004 11/13/2011	Common Stock 100,000
Option ⁽⁹⁾	\$ 54.28					02/11/2006 02/11/2013	Common Stock 100,000
Option ⁽⁹⁾	\$ 73.19					02/10/2007 02/10/2014	Common Stock 100,000

