

MENTZER CARL F  
Form 4  
January 28, 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 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

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
MENTZER CARL F

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

Director  10% Owner  
 Officer (give title below)  Other (specify below)  
Executive Vice President

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

3. Date of Earliest Transaction  
(Month/Day/Year)  
01/27/2005

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

ATLANTA, GA 30308

(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 Ownership Indirect Beneficial Ownership (Instr. 4)
			Code	V Amount (D) Price			
Common Stock	01/28/2005		M	2,500 A \$ 30.25	36,864.983 <sup>(1)</sup>	D	
Common Stock					5,108	I	Spouse
Common Stock					6,553.0552	I	401(k) <sup>(2)</sup>
Common Stock					4,014.8843	I	Spouse's 401(k) <sup>(2)</sup>
Common Stock					34,580	I	Restricted Stock <sup>(3)</sup>

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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)		
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Phantom Stock Units <sup>(4)</sup>	<sup>(4)</sup>					<sup>(4)</sup>	<sup>(4)</sup>	Common Stock	32,000
Phantom Stock Units <sup>(5)</sup>	<sup>(5)</sup>					<sup>(5)</sup>	<sup>(5)</sup>	Common Stock	1,556.92
Option <sup>(6)</sup>	\$ 30.25	01/27/2005		M	2,500	<sup>(6)</sup>	08/08/2005	Common Stock	2,500
Option <sup>(7)</sup>	\$ 73.0625					11/09/2002	11/09/2009	Common Stock	6,000
Option <sup>(8)</sup>	\$ 51.125					11/14/2003	11/14/2010	Common Stock	8,050
Option <sup>(8)</sup>	\$ 64.57					11/13/2004	11/13/2011	Common Stock	15,000
Option <sup>(8)</sup>	\$ 54.28					02/11/2006	02/11/2013	Common Stock	15,000
Option <sup>(8)</sup>	\$ 73.19					02/10/2007	02/10/2014	Common Stock	18,000

**Reporting Owners**

Reporting Owner Name / Address	Relationships
	Director 10% Owner Officer Other
MENTZER CARL F 303 PEACHTREE ST.	Executive Vice President

ATLANTA, GA 30308

## Signatures

Raymond D. Fortin, Attorney-in-Fact for Carl F.  
Mentzer

01/28/2005

\_\_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).

- (1) Includes additional shares acquired under the SunTrust dividend reinvestment plan since the reporting person's last filing. Mr. Mentzer no longer participates in this plan.
- (2) 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.  
Restricted stock held under 1986 SunTrust Executive Stock Plan, 1995 SunTrust Executive Stock Plan and SunTrust Banks, Inc. 2000
- (3) Stock Plan. Subject to certain vesting conditions. Restricted stock agreements contain tax withholding features allowing stock to be withheld to satisfy tax withholding obligations. All plans are exempt under Rule 16(b)-3.
- (4) Granted in exchange for restricted stock. Will be paid out on various dates. These securities convert to common stock on a one-for-one basis.
- (5) The reported phantom stock units were acquired under SunTrust Banks, Inc.'s 401(k) excess benefit plan. These securities convert to common stock on a one-for-one basis.
- (6) This option became exercisable in 20% increments over 5 years, ending on 8/8/99. This option was granted pursuant to the 1995 SunTrust Executive Stock Plan.
- (7) Granted pursuant to the 1995 SunTrust Executive Stock Plan.
- (8) Granted pursuant to the SunTrust Banks, Inc. 2000 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.

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