

SUNTRUST BANKS INC  
 Form 3  
 October 08, 2004

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL  
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**INITIAL STATEMENT OF 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 * |         | 2. Date of Event Requiring Statement  | 3. Issuer Name <b>and</b> Ticker or Trading Symbol                              |  |
| Â GARRETT BLAKE P JR                      |         | (Month/Day/Year)  | SUNTRUST BANKS INC [STI]  |  |
| (Last)                                    | (First) | (Middle)  | 10/01/2004  |  |
| P.O. DRAWER 36                            |         | 4. Relationship of Reporting Person(s) to Issuer                                |   | 5. If Amendment, Date Original Filed(Month/Day/Year)                   |
| (Street)                                  |         | (Check all applicable)  |   | 6. Individual or Joint/Group Filing(Check Applicable Line)             |
| FOUNTAIN INN,Â SCÂ 29644                  |         | <input checked="" type="checkbox"/> Director <input type="checkbox"/> 10% Owner |   | <input checked="" type="checkbox"/> Form filed by One Reporting Person |
| (City)                                    | (State) | (Zip)   | <input type="checkbox"/> Officer <input type="checkbox"/> Other (specify below) |  |
|   |         |   |   | <input type="checkbox"/> Form filed by More than One Reporting Person  |

**Table I - Non-Derivative Securities Beneficially Owned**

| 1. Title of Security (Instr. 4) | 2. Amount of Securities Beneficially Owned (Instr. 4) | 3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5) | 4. Nature of Indirect Beneficial Ownership (Instr. 5) |
|---------------------------------|---|--|---|
| Common Stock <sup>(1)</sup>     | 70,479  | D  | Â   |
| Common Stock                    | 962   | I  | Limited Partnership <sup>(2)</sup>                    |
| Common Stock                    | 49,679  | I  | Custodial Accounts for Children                       |
| Common Stock                    | 5,399   | I  | Grandchildren <sup>(3)</sup>                          |
| Common Stock                    | 2,698   | I  | Corporation <sup>(4)</sup>                            |

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

SEC 1473 (7-02)

**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.**

**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

## Edgar Filing: SUNTRUST BANKS INC - Form 3

| 1. Title of Derivative Security<br>(Instr. 4) | 2. Date Exercisable and<br>Expiration Date<br>(Month/Day/Year) |                    | 3. Title and Amount of<br>Securities Underlying<br>Derivative Security<br>(Instr. 4) |                                  | 4.<br>Conversion<br>or Exercise<br>Price of<br>Derivative<br>Security | 5.<br>Ownership<br>Form of<br>Derivative<br>Security:<br>Direct (D)<br>or Indirect<br>(I)<br>(Instr. 5) | 6. Nature of Indirect<br>Beneficial<br>Ownership<br>(Instr. 5) |
|---|--|--------------------|--|----------------------------------|---|---|--|
|   | Date<br>Exercisable  | Expiration<br>Date | Title  | Amount or<br>Number of<br>Shares |   |   |  |
| Option <sup>(5)</sup>                         | 08/17/2004   | 04/27/2009         | Common<br>Stock  | 1,011                            | \$ 67.33  | D   | Â  |
| Option <sup>(5)</sup>                         | 08/17/2004   | 04/18/2010         | Common<br>Stock  | 946                              | \$ 67.33  | D   | Â  |
| Option <sup>(5)</sup>                         | 08/17/2004   | 04/23/2007         | Common<br>Stock  | 624                              | \$ 67.33  | D   | Â  |
| Option <sup>(5)</sup>                         | 08/17/2004   | 08/01/2007         | Common<br>Stock  | 5,204                            | \$ 67.33  | D   | Â  |

## Reporting Owners

| Reporting Owner Name / Address                                 | Relationships |           |         |       |
|--|---------------|-----------|---------|-------|
|  | Director      | 10% Owner | Officer | Other |
| GARRETT BLAKE P JR<br>P.O. DRAWER 36<br>FOUNTAIN INN, SC 29644 | Â X           | Â         | Â       | Â     |

## Signatures

Blake P. Garrett,  
Jr. 10/08/2004

          
\*\*Signature of  
Reporting Person

        Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, *see* Instruction 5(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) Exhibit List - Exhibit 24 - Power of Attorney
- (2) Owned by Inn Circle Limited Partnership, a family owned entity.
- (3) Mr. Garrett has investment control over these shares.
- (4) Held by Garrett, Wenck & Garrett, Inc., a corporation of which Mr. Garrett shares investment control.
- (5) Granted pursuant to the National Commerce Financial Corporation 2003 Stock and Incentive 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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