

FURR RICHARD L  
Form 4  
November 23, 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 \*  
FURR RICHARD L

(Last) (First) (Middle)

111 CORCORAN STREET

(Street)

DURHAM, NC 27701

(City) (State) (Zip)

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

3. Date of Earliest Transaction  
(Month/Day/Year)  
11/19/2004

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

\_\_\_ Director \_\_\_ 10% Owner  
\_X\_ Officer (give title below) \_\_\_ Other (specify below)

Executive Vice President

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

**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 (Instr. 4)
			Code	V Amount (A) or (D) Price			
Common Stock	11/19/2004		M	4,854 A \$ 20.63	70,915	D	
Common Stock	11/19/2004		F	1,418 D \$ 70.6	69,497	D	
Common Stock	11/19/2004		M	529 A \$ 26.32	70,026	D	
Common Stock	11/19/2004		F	197 D \$ 70.6	69,829	D	
Common Stock	11/19/2004		M	6,104 A \$ 32.76	75,933	D	

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Common Stock	11/19/2004	F	2,832	D	\$ 70.6	73,101	D	
Common Stock	11/19/2004	M	3,250	A	\$ 46.12	76,351	D	
Common Stock	11/19/2004	F	2,123	D	\$ 70.6	74,228	D	
Common Stock	11/19/2004	M	2,001	A	\$ 49.97	76,229	D	
Common Stock	11/19/2004	F	1,416	D	\$ 70.6	74,813	D	
Common Stock						12,691	I	NCF 401(k) Plan <sup>(1)</sup>
Common Stock						11,512	I	Spouse

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)	8. Amount or Number of Shares
Option <sup>(2)</sup>	\$ 20.63	11/19/2004		M	4,854	03/12/1997 03/12/2006	Common Stock	4,854
Option <sup>(2)</sup>	\$ 26.32	11/19/2004		M	529	03/31/1997 03/31/2007	Common Stock	529
Option <sup>(2)</sup>	\$ 32.76	11/19/2004		M	6,104	03/16/2002 03/16/2010	Common Stock	6,104
Option <sup>(2)</sup>	\$ 46.12	11/19/2004		M	3,250	03/17/1999 03/17/2008	Common Stock	3,250
Option <sup>(2)</sup>	\$ 48.33					10/01/2004 01/14/2013		2,069

Option <sup>(2)</sup>	\$ 52.09					10/01/2004	01/15/2012	Common Stock	1,919	
Option <sup>(2)</sup>	\$ 32.76					03/16/2001	03/16/2010	Common Stock	17,122	
Option <sup>(2)</sup>	\$ 35.58					08/01/2001	08/01/2010	Common Stock	8,351	
Option <sup>(2)</sup>	\$ 45.84					03/22/1999	03/22/2009	Common Stock	17,693	
Option <sup>(2)</sup>	\$ 46.12					03/05/1999	03/17/2008	Common Stock	14,443	
Option <sup>(2)</sup>	\$ 48.33					01/14/2004	01/14/2013	Common Stock	21,045	
Option <sup>(2)</sup>	\$ 52.09					01/15/2003	01/15/2012	Common Stock	17,893	
Option <sup>(3)</sup>	\$ 49.97	11/19/2004		M	2,001	01/16/2004	01/16/2011	Common Stock	2,001	
Option <sup>(3)</sup>	\$ 31.93					07/05/2001	07/05/2010	Common Stock	49,530	
Option <sup>(3)</sup>	\$ 49.97					01/16/2002	01/16/2011	Common Stock	16,622	
Option <sup>(4)</sup>	\$ 56.17					10/01/2004	01/21/2014	Common Stock	20,456	
Option <sup>(5)</sup>	\$ 71.24					10/01/2007	10/01/2014	Common Stock	18,000	
Phantom Stock Units <sup>(6)</sup>						<u>(6)</u>	<u>(6)</u>	Common Stock	6,253	

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
FURR RICHARD L 111 CORCORAN STREET DURHAM, NC 27701			Executive Vice President	

## Signatures

Margaret U. Hodgson, Attorney-in-Fact for Richard L. Furr

11/23/2004

        \*\*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) Acquired under the National Commerce Financial Corporation Investment Plan, which will be frozen on 12/31/04.
- (2) Granted pursuant to the National Commerce Financial Corporation Amended and Restated Long-Term Incentive Plan.
- (3) Granted pursuant to the National Commerce Financial Corporation 1994 Stock Plan, Amended and Restated.
- (4) Granted pursuant to the National Commerce Financial Corporation 2003 Stock and Incentive Plan.
- (5) Granted pursuant to SunTrust Banks, Inc.'s 2004 Stock Plan.
- (6) Acquired under the National Commerce Financial Corporation Equity Investment Plan, which will be frozen on 12/31/04. These securities convert to common stock on a one-for-one basis.

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.