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SUNTRUST BANKS INC

Form 4

February 16, 2006

FORM 4

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

OMB

Check this box if no longer subject to

3235-0287 Number: January 31, Expires:

2005

OMB APPROVAL

Section 16. Form 4 or

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF **SECURITIES**

Estimated average burden hours per 0.5

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

response...

1(b).

Common

Common

Stock

Stock

Stock

(Print or Type Responses)

| | | ddress of Reporting P VILLIAM H JR | Symbol | 2. Issuer Name and Ticker or Trading Symbol | | | 5. Relationship of Reporting Person(s) to Issuer | | | |
|-------------------------------|------------|---------------------------------------|--------------------|--|------------------------|------------------------|--|--------------|--|--|
| | | | SUNTR | SUNTRUST BANKS INC [STI] | | (Check all applicable) | | | | |
| | (Last) | (First) (M | iddle) 3. Date of | Earliest Tra | ansaction | | | | | |
| | | | (Month/D | ay/Year) | | Director | 10 | % Owner | | |
| 303 PEACHTREE STREET (Street) | | | 02/14/20 | 02/14/2006 | | | _X_ Officer (give title Other (specify below) | | | |
| | | | | | | | ate Exec. Vice Pr | resident | | |
| | | | 4. If Amer | 4. If Amendment, Date Original | | | 6. Individual or Joint/Group Filing(Check | | | |
| | | | Filed(Mon | Filed(Month/Day/Year) | | | Applicable Line) | | | |
| | ATLANTA, | CA 20209 | | | | | _X_ Form filed by One Reporting Person Form filed by More than One Reporting | | | |
| | AILANIA, | UA 30306 | | | | Person | | | | |
| | (City) | (State) | Zip) Table | e I - Non-D | erivative Securities A | cquired, Disposed | l of, or Benefici | ally Owned | | |
| | 1.Title of | 2. Transaction Date | 2A. Deemed | 3. | 4. Securities | 5. Amount of | 6. Ownership | 7. Nature of | | |
| | Security | (Month/Day/Year) | Execution Date, if | | onAcquired (A) or | Securities | Form: Direct | Indirect | | |
| (| (Instr. 3) | | any | Code | Disposed of (D) | Beneficially | (D) or | Beneficial | | |
| | | | (Month/Day/Year) | (Instr. 8) | (Instr. 3, 4 and 5) | Owned | Indirect (I) | Ownership | | |
| | | | | | | Following | (Instr. 4) | (Instr. 4) | | |
| | | | | (A) | | Reported | | | | |
| | | | | | () | Transaction(s) | | | | |

Common Custodian 60 Ι Stock Account (2) Common Restricted 20,000 Ι

Code V Amount

Transaction(s) (Instr. 3 and 4)

D

Ι

16,124

5,922.869

(D) Price

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

401(k) (1)

Stock (3)

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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. Transaction Code (Instr. 8) | 5. Number of or Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | 6. Date Exerci Expiration Da (Month/Day/Y | te | 7. Title and A Underlying S (Instr. 3 and | Securities |
|---|---|--------------------------------------|---|---|--|---|--------------------|---|----------------------------------|
| | | | | Code V | (A) (D) | Date Exercisable | Expiration Date | Title | Amount of Number of Shares |
| Phantom Stock Units (4) | <u>(4)</u> | | | | | <u>(4)</u> | <u>(4)</u> | Common Stock | 290.231 |
| Phantom Stock Units (5) | <u>(5)</u> | | | | | <u>(5)</u> | (5) | Common Stock | 12,800 |
| Option (6) | \$ 73.0625 | | | | | 11/09/2002 | 11/09/2009 | Common Stock | 1,365 |
| Option (6) | \$ 73.0625 | | | | | 11/09/2002 | 11/09/2009 | Common Stock | 4,635 |
| Option (7) | \$ 51.125 | | | | | 11/14/2003 | 11/14/2010 | Common Stock | 10,000 |
| Option (7) | \$ 64.57 | | | | | 11/13/2004 | 11/13/2011 | Common Stock | 15,000 |
| Option (7) | \$ 54.28 | | | | | 02/11/2006 | 02/11/2013 | Common Stock | 15,000 |
| Option (7) | \$ 73.19 | | | | | 02/10/2007 | 02/10/2014 | Common Stock | 18,000 |
| Option (8) | \$ 73.14 | | | | | 02/08/2008 | 02/08/2015 | Common Stock | 18,000 |
| Option (8) | \$ 71.03 | 02/14/2006 | | A | 32,000 | 02/14/2009 | 02/14/2016 | Common Stock | 32,000 |

Reporting Owners

| Reporting Owner Name / Address | Relationships | | | | | |
|--------------------------------|---------------|-----------|---------|-------|--|--|
| | Director | 10% Owner | Officer | Other | | |

Reporting Owners 2

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ROGERS WILLIAM H JR 303 PEACHTREE STREET ATLANTA, GA 30308

Corporate Exec. Vice President

Signatures

Raymond D. Fortin, Attorney-in-Fact for William H. Rogers, Jr.

02/16/2006

**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) 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 as Custodian for daugher, Heather Christian Rogers, and son, David Henry Rogers.
 - 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) 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.
- (5) 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
- (6) Granted pursuant to the 1995 SunTrust Executive Stock Plan.
- (7) Granted pursuant to the SunTrust Banks, Inc. 2000 Stock Plan.
- (8) 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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