Kuntz Thomas G Form 4 February 17, 2010

FORM 4

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

OMB 3235-0287 Number:

OMB APPROVAL

Check this box if no longer subject to Section 16.

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

January 31, Expires: 2005 Estimated average

Form 4 or Form 5 Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, obligations Section 17(a) of the Public Utility Holding Company Act of 1935 or Section may continue.

burden hours per response... 0.5

See Instruction

30(h) of the Investment Company Act of 1940

1(b).

Stock

(Print or Type Responses)

1. Name and Adda Kuntz Thomas	•	ng Person *	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)	3. Date of Earliest Transaction			
			(Month/Day/Year)	Director 10% Owner		
200 SOUTH O	PRANGE AV	VE.	02/12/2010	_X_ Officer (give title Other (specify below) Corp. Executive Vice President		
(Street)			4. If Amendment, Date Original	6. Individual or Joint/Group Filing(Check		
			Filed(Month/Day/Year)	Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting		
ORLANDO, FL 32801				Person		

(City)	ty) (State) (Zip)		ble I - Non-	Derivative Securities Acc	quired, Disposed of, or Beneficially Owned			
1.Title of	2. Transaction Date	2A. Deemed	3.	4. Securities Acquired	5. Amount of	6.	7. Nature of	
Security	(Month/Day/Year)	Execution Date, if	Transaction	or(A) or Disposed of (D)	Securities	Ownership	Indirect	
(Instr. 3)		any	Code	(Instr. 3, 4 and 5)	Beneficially	Form:	Beneficial	

(Instr. 3)	(Monda Bay 10al)	any (Month/Day/Year)	Code (Instr. 8)	(Instr. 3, 4 and 5)		Beneficially Owned Following	Form: Direct (D) or Indirect	Beneficial Ownership (Instr. 4)	
			Code V	Amount	(A) or (D)	Price	Reported Transaction(s) (Instr. 3 and 4)	(I) (Instr. 4)	
Common Stock	02/13/2010		A	4,126	A	\$ 22.37	18,232	D (1)	
Common Stock	02/12/2010		F	1,092	D	\$ 22.37	17,140	D	
Common Stock							6,332.452	I	401(k) (2)
Common Stock							10,000	I	Kuntz Limited Partnership
Common							35,216	I	Restricted

Stock (3)

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

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SEC 1474 (9-02)

 $\label{thm:convergence} \begin{tabular}{ll} Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned \\ (e.g., puts, calls, warrants, options, convertible securities) \end{tabular}$

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)	actionSecurities Acquired (A) or Disposed of (D)		6. Date Exercise Expiration Date (Month/Day/Y	7. Title and Underlying (Instr. 3 and	
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title
Phantom Stock Units (4)	<u>(4)</u>			Couc	(* 1)	(2)	<u>(4)</u>	<u>(4)</u>	Common Stock
Phantom Stock Units (5)	<u>(5)</u>						<u>(5)</u>	<u>(5)</u>	Common Stock
Phantom Stock Units (6)	<u>(6)</u>	02/12/2010		A	1,033.7506		<u>(6)</u>	<u>(6)</u>	Common Stock
Phantom Stock Units (6)	<u>(6)</u>	02/12/2010		F		79.0818	<u>(6)</u>	<u>(6)</u>	Common Stock
Option (7)	\$ 51.125						11/14/2003	11/14/2010	Common Stock
Option (7)	\$ 64.57						11/13/2004	11/13/2011	Common Stock
Option (7)	\$ 63.74						08/01/2005	08/02/2012	Common Stock
Option (7)	\$ 54.28						02/11/2006	02/11/2013	Common Stock
Option (7)	\$ 73.19						02/10/2007	02/10/2014	Common Stock
Option (8)	\$ 73.14						02/08/2008	02/08/2015	Common Stock
Option (8)	\$ 71.03						02/14/2009	02/14/2016	Common Stock
Option (8)	\$ 85.06						02/13/2010	02/13/2017	Common Stock

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 Option (8)
 \$ 29.54
 12/31/2011
 12/31/2011
 12/31/2018
 Common Stock

 Option (8)
 \$ 9.06
 02/10/2012
 02/10/2019
 Common Stock

Reporting Owners

\$ 64.58

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

Kuntz Thomas G 200 SOUTH ORANGE AVE. ORLANDO, FL 32801

Corp. Executive Vice President

02/17/2010

Common

02/12/2011 02/12/2018

Signatures

Option (8)

David A. Wisniewski, Attorney-in-Fact for Thomas G. Kuntz

**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 4,126 shares of restricted stock which vested on 02/13/2010.
- (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 the SunTrust Banks, Inc. 2004 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. Includes 4,500 shares which vest on 02/12/2011, 5,000 shares which vest on 10/31/2011, 25,400 shares which vest on 02/10/2012 and 316 shares which vest on 03/19/2016.
- (4) The reported phantom stock units were acquired under SunTrust Banks, Inc.'s 401(k) excess benefit plan. These phantom stock units 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) Represents stock units granted under the SunTrust Banks, Inc. 2009 Stock Plan paid as salary. The stock units will be settled in cash one half on March 31, 2011 and one half on March 31, 2012, unless settled earlier due to the executive's death.
- (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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