

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 and 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 ⁽¹⁾	70,479	D	Â
Common Stock	962	I	Limited Partnership ⁽²⁾
Common Stock	49,679	I	Custodial Accounts for Children
Common Stock	5,399	I	Grandchildren ⁽³⁾
Common Stock	2,698	I	Corporation ⁽⁴⁾

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

SEC 1473 (7-02)

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

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

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
GARRETT BLAKE P JR P.O. DRAWER 36 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. 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.