

Kuntz Thomas G
 Form 3
 December 22, 2008

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	
Kuntz Thomas G		(Month/Day/Year)	SUNTRUST BANKS INC [STI]	
(Last)	(First)	12/12/2008		
200 SOUTH ORANGE AVE.			4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
(Street)			(Check all applicable)	
ORLANDO, FL 32801			<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner	6. Individual or Joint/Group Filing(Check Applicable Line)
(City)	(State)	(Zip)	<input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Form filed by One Reporting Person
			(give title below) (specify below)	<input type="checkbox"/> Form filed by More than One Reporting Person
			Corp. Executive Vice President	

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	10,394	D	^
Common Stock	5,992.919	I	401(k) ⁽¹⁾
Common Stock	10,000	I	Kuntz Limited Partnership
Common Stock	19,454	I	Restricted Stock ⁽²⁾

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)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date	3. Title and Amount of Securities Underlying	4. Conversion	5. Ownership	6. Nature of Indirect Beneficial
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	(Month/Day/Year)		Derivative Security		or Exercise Price of Derivative Security	Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
Phantom Stock Units ⁽³⁾	Â ⁽³⁾	Â ⁽³⁾	Common Stock	558,496	\$ ⁽³⁾	D	Â
Phantom Stock Units ⁽⁴⁾	Â ⁽⁴⁾	Â ⁽⁴⁾	Common Stock	8,000	\$ ⁽⁴⁾	D	Â
Option ⁽⁵⁾	11/09/2002	11/09/2009	Common Stock	5,000	\$ 73.0625	D	Â
Option ⁽⁶⁾	11/14/2003	11/14/2010	Common Stock	10,000	\$ 51.125	D	Â
Option ⁽⁶⁾	11/13/2004	11/13/2011	Common Stock	12,000	\$ 64.57	D	Â
Option ⁽⁶⁾	08/01/2005	08/02/2012	Common Stock	10,000	\$ 63.74	D	Â
Option ⁽⁶⁾	02/11/2006	02/11/2013	Common Stock	11,000	\$ 54.28	D	Â
Option ⁽⁶⁾	02/10/2007	02/10/2014	Common Stock	15,000	\$ 73.19	D	Â
Option ⁽⁷⁾	02/08/2008	02/08/2015	Common Stock	18,000	\$ 73.14	D	Â
Option ⁽⁷⁾	02/14/2009	02/14/2016	Common Stock	24,000	\$ 71.03	D	Â
Option ⁽⁷⁾	02/13/2010	02/13/2017	Common Stock	19,000	\$ 85.06	D	Â
Option ⁽⁷⁾	02/12/2011	02/12/2018	Common Stock	34,000	\$ 64.58	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Kuntz Thomas G 200 SOUTH ORANGE AVE. ORLANDO, FL 32801	Â	Â	Â Corp. Executive Vice President	Â

Signatures

David A. Wisniewski, Attorney-in-Fact for Thomas G. Kuntz
12/22/2008

__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) 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.
- (2) 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.
- (3) 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.
- (4) Granted pursuant to the 1995 SunTrust Executive Stock Plan.
- (5) Granted pursuant to the SunTrust Banks, Inc. 2000 Stock Plan.
- (6) Granted pursuant to the SunTrust Banks, Inc. 2004 Stock Plan.
- (7) 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.