

Fortin Raymond D  
Form 4  
February 16, 2012

**FORM 4**

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

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**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 \*  
Fortin Raymond D

(Last) (First) (Middle)  
303 PEACHTREE STREET, N.E.  
  
(Street)

ATLANTA, GA 30308

(City) (State) (Zip)

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

3. Date of Earliest Transaction  
(Month/Day/Year)  
02/14/2012

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
Corp. EVP & General Counsel

6. Individual or Joint/Group Filing(Check Applicable Line)  
 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)
				(A) or (D) Price			
Common Stock					3,058.7273	I	401(k) <sup>(2)</sup>
Common Stock	02/13/2012		F	8,256 D \$ 22.03	94,030 <sup>(1)</sup>	D	

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

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SEC 1474 (9-02)

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**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)
				Code	V (A) (D)	Date Exercisable Expiration Date	Title Amount of Number of Shares
Phantom Stock <sup>(3)</sup>	<sup>(3)</sup>					<sup>(3)</sup> <sup>(3)</sup>	Common Stock 1,781.9
Phantom Stock <sup>(4)</sup>	<sup>(4)</sup>					<sup>(4)</sup> <sup>(4)</sup>	Common Stock 10,608.8
Option <sup>(5)</sup>	\$ 64.57					11/13/2004 11/13/2011	Common Stock 10,95
Option <sup>(5)</sup>	\$ 54.28					02/11/2006 02/11/2013	Common Stock 13,15
Option <sup>(5)</sup>	\$ 73.19					02/10/2007 02/10/2014	Common Stock 15,00
Option <sup>(6)</sup>	\$ 73.14					02/08/2008 02/08/2015	Common Stock 18,00
Option <sup>(6)</sup>	\$ 71.03					02/14/2009 02/14/2016	Common Stock 20,00
Option <sup>(6)</sup>	\$ 85.06					02/13/2010 02/13/2017	Common Stock 18,00
Option <sup>(6)</sup>	\$ 64.58					02/12/2011 02/12/2018	Common Stock 33,50
Option <sup>(6)</sup>	\$ 9.06					02/10/2012 02/08/2019	Common Stock 183,2
Option <sup>(7)</sup>	\$ 32.27					02/08/2014 02/08/2021	Common Stock 66,30
Option <sup>(8)</sup>	\$ 21.67	02/14/2012		A	30,000	<sup>(8)</sup> 02/14/2022	Common Stock 30,00

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Fortin Raymond D 303 PEACHTREE STREET, N.E.			Corp. EVP & General	

ATLANTA, GA 30308

Counsel

## Signatures

David A. Wisniewski, Attorney-in-Fact for Raymond D.  
Fortin

02/16/2012

        \*\*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).

- Also includes the following shares which are subject to forfeiture: 1,200 which vest on 6/20/2012; 1,200 which vest on 9/16/2012; 1,367 which vest on 11/29/2012; 15,159 which vest on 12/16/2012; 1,200 which vest on 3/6/2013; 1,200 which vest on 7/14/2013; and 21,000 which vest on 2/8/2014.
- (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) The phantom stock units were acquired under the SunTrust Banks, Inc. Deferred Compensation Plan and convert to common stock on a one-to-one basis.
  - (3) Represents stock units granted under the SunTrust Banks, Inc. 2009 Stock Plan and paid as salary which will be settled in cash on March 31, 2012 unless settled earlier due to the executive's death or disability or the company's change in control.
  - (4) Granted pursuant to the SunTrust Banks, Inc. 2000 Stock Plan.
  - (5) Granted pursuant to the SunTrust Banks, Inc. 2004 Stock Plan.
  - (6) Granted pursuant to the SunTrust Banks, Inc. 2009 Stock Plan.
  - (7) Granted pursuant to the SunTrust Banks, Inc. 2009 Stock Plan. One third of the award vests each year for three years.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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