

Kuntz Thomas G  
 Form 4  
 December 17, 2012

**FORM 4**

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

OMB APPROVAL

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**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 \*  
**Kuntz Thomas G**

(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)  
 12/14/2012

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. Executive Vice President

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 Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|---|
|                                 |                                      |  | Code                           | V Amount (A) or (D) Price   |   |  |   |
| Common Stock                    | 12/14/2012                           |  | F                              | 6,173 D \$ 27.07  | 83,356 <sup>(1)</sup>   | D  |   |
| Common Stock                    |                                      |  |                                |   | 10,000  | I  | Kuntz Limited Partnership                             |
| Common Stock                    |                                      |  |                                |   | 6,411.4541  | I  | 401(k) <sup>(2)</sup>                                 |

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

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SEC 1474 (9-02)

displays a currently valid OMB control number.

**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 or Number of Shares |
| Phantom Stock <sup>(3)</sup>               | <sup>(3)</sup>   |                                      |  |                                |   |  |   | <sup>(3)</sup>   | <sup>(3)</sup>  | Common Stock | 1,755.6238                 |
| Option <sup>(4)</sup>                      | \$ 54.28   |                                      |  |                                |   |  |   | 02/11/2006       | 02/11/2013      | Common Stock | 11,000                     |
| Option <sup>(4)</sup>                      | \$ 73.19   |                                      |  |                                |   |  |   | 02/10/2007       | 02/10/2014      | Common Stock | 15,000                     |
| Option <sup>(5)</sup>                      | \$ 73.14   |                                      |  |                                |   |  |   | 02/08/2008       | 02/08/2015      | Common Stock | 18,000                     |
| Option <sup>(5)</sup>                      | \$ 71.03   |                                      |  |                                |   |  |   | 02/14/2009       | 02/14/2016      | Common Stock | 24,000                     |
| Option <sup>(5)</sup>                      | \$ 85.06   |                                      |  |                                |   |  |   | 02/13/2010       | 02/13/2017      | Common Stock | 19,000                     |
| Option <sup>(5)</sup>                      | \$ 64.58   |                                      |  |                                |   |  |   | 02/12/2011       | 02/12/2018      | Common Stock | 34,000                     |
| Option <sup>(5)</sup>                      | \$ 29.54   |                                      |  |                                |   |  |   | 12/31/2011       | 12/31/2018      | Common Stock | 50,000                     |
| Option <sup>(5)</sup>                      | \$ 9.06  |                                      |  |                                |   |  |   | 02/10/2012       | 02/10/2019      | Common Stock | 186,128                    |
| Option <sup>(6)</sup>                      | \$ 32.27   |                                      |  |                                |   |  |   | 02/08/2014       | 02/08/2021      | Common Stock | 69,700                     |
| Option <sup>(7)</sup>                      | \$ 21.67   |                                      |  |                                |   |  |   | <sup>(7)</sup>   | 02/14/2022      | Common Stock | 30,000                     |

## Reporting Owners

Reporting Owner Name / Address

Relationships

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|   | Director | 10% Owner | Officer                              | Other |
|---|----------|-----------|--------------------------------------|-------|
| Kuntz Thomas G<br>303 PEACHTREE STREET, N.E.<br>ATLANTA, GA 30308 |          |           | Corp.<br>Executive Vice<br>President |       |

## Signatures

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

12/17/2012

\_\_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).
- (1) Includes restricted stock granted under SunTrust Banks, Inc. 2004 Stock Plan and the 2009 Stock Plan. Restricted stock agreements contain tax withholding features allowing stock to be withheld to satisfy tax withholding obligations. This plan is exempt under Rule 16(b)-3. Also includes the following shares which are subject to forfeiture: 1,200 which vest on 3/6/2013; 1,200 which vest on 7/14/2013; 22,000 which vest on 2/8/2014; and 316 which vest on 3/31/2016.
  - (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.
  - (3) 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.
  - (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. 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.