

SUNTRUST BANKS INC  
 Form 4  
 July 15, 2013

**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 \*  
**ROGERS WILLIAM H JR**

(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)  
 07/12/2013

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)  
 Chairman and CEO

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 Ownership (Instr. 4)
Common Stock	07/12/2013		F	V Amount (D) Price 649 \$ 33.97	108,305.818	D <sup>(1)</sup>	
Common Stock					7,788.3513	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)

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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 or Number of Shares
Phantom Stock <sup>(3)</sup>	<sup>(3)</sup>					<sup>(3)</sup> <sup>(3)</sup>	Common Stock 1,701.1078
Phantom Stock <sup>(6)</sup>	<sup>(6)</sup>					<sup>(6)</sup> <sup>(6)</sup>	Common Stock 10,835.818
Phantom Stock <sup>(4)</sup>	<sup>(4)</sup>					<sup>(4)</sup> <sup>(4)</sup>	Common Stock 53,010.924
Option	\$ 73.19					02/10/2007 02/10/2014	Common Stock 18,000
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 32,000
Option <sup>(5)</sup>	\$ 85.06					02/13/2010 02/13/2017	Common Stock 35,000
Option <sup>(5)</sup>	\$ 64.58					02/12/2011 02/12/2018	Common Stock 88,800
Option <sup>(5)</sup>	\$ 29.54					12/31/2011 12/31/2018	Common Stock 100,000
Option	\$ 29.2					04/01/2012 04/01/2021	Common Stock 84,439
Option <sup>(6)</sup>	\$ 21.67					<sup>(6)</sup> 02/14/2022	Common Stock 136,200
Option <sup>(6)</sup>	\$ 27.41					02/26/2014 02/26/2023	Common Stock 36,707
Option <sup>(6)</sup>	\$ 27.41					02/26/2015 02/26/2023	Common Stock 36,707
Option <sup>(6)</sup>	\$ 27.41					02/26/2016 02/26/2023	Common Stock 36,707

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
ROGERS WILLIAM H JR 303 PEACHTREE STREET, N.E. ATLANTA, GA 30308			Chairman and CEO	

## Signatures

David A. Wisniewski, Attorney-in-Fact for William H. Rogers, Jr.	07/15/2013
**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).
  - Includes restricted stock granted under SunTrust Banks, Inc. 2004 Stock Plan and the 2009 Stock Plan. Restricted stock agreements
  - (1) contain tax withholding features allowing stock to be withheld to satisfy tax withholding obligations. This plan is exempt under Rule 16(3)-3.
  - (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) Represents restricted stock units, half of which vest on 2/14/2014 and half on 2/15/2015.
  - (5) Granted pursuant to the SunTrust Banks, Inc. 2004 Stock Plan.
  - (6) 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.