

SUNTRUST BANKS INC  
Form 8-K  
April 17, 2006  
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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 OR 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) April 17, 2006

SunTrust Banks, Inc.  
(Exact name of registrant as specified in its charter)

|                                                                                       |                                          |                                                    |
|---------------------------------------------------------------------------------------|------------------------------------------|----------------------------------------------------|
| Georgia<br>(State or other jurisdiction<br>of incorporation)                          | 001-08918<br>(Commission<br>File Number) | 58-1575035<br>(IRS Employer<br>Identification No.) |
| 303 Peachtree St., N.E., Atlanta, Georgia<br>(Address of principal executive offices) |                                          | 30308<br>(Zip Code)                                |

Registrant's telephone number, including area code (404) 588-7711

Not Applicable  
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Item 2.02 Results of Operations and Financial Condition.

Item 7.01 Regulation FD Disclosure.

The following information is furnished pursuant to Item 2.02, "Results of Operations and Financial Condition" and Item 7.01, "Regulation FD Disclosure". Consequently, it is not deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, or otherwise subject to the liabilities of that section. It may only be incorporated by reference in another filing under the Exchange Act or Securities Act of 1933 if such subsequent filing specifically references this Form 8-K.

On April 17, 2006, SunTrust Banks, Inc. (the "Registrant") announced financial results for the first quarter ended March 31, 2006, reporting net income for the first quarter of \$531.5 million and net income per diluted share of for the first quarter of \$1.46. A copy of the News Release announcing the Registrant's results for the first quarter ended March 31, 2006 is attached hereto as Exhibit 99.1 and is hereby incorporated herein by reference.

The Registrant intends to hold an investor call and webcast to discuss financial results for the first quarter ended March 31, 2006 on April 17, 2006, at 8:00 a.m. Eastern time.

All information in the News Release speaks as of the date thereof and the Registrant does not assume any obligation to update said information in the future. In addition, the Registrant disclaims any inference regarding the materiality of such information which otherwise may arise as a result of its furnishing such information under Item 2.02 and/or Item 7.01 of this report on Form 8-K.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

99.1 News Release dated April 17, 2006 (furnished with the Commission as a part of this Form 8-K).

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SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

SUNTRUST BANKS, INC.  
(Registrant)

Date: April 17, 2006

By: /s/ Thomas E. Panther  
Thomas E. Panther,  
Senior Vice President and Controller