Cheriyan Anil T Form 4 February 14, 2013

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB APPROVAL OMB

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Form 5 obligations may continue. See Instruction

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

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * Cheriyan Anil T

2. Issuer Name and Ticker or Trading Symbol

SUNTRUST BANKS INC [STI]

5. Relationship of Reporting Person(s) to

(Check all applicable)

Issuer

(Last)

(First)

(Street)

(Middle)

3. Date of Earliest Transaction

(Month/Day/Year)

Filed(Month/Day/Year)

02/12/2013

Director 10% Owner X_ Officer (give title Other (specify

below) below) Corp Ex Vice Pres & CIO

303 PEACHTREE STREET, NE

4. If Amendment, Date Original

6. Individual or Joint/Group Filing(Check Applicable Line)

X Form filed by One Reporting Person Form filed by More than One Reporting

Person

ATLANTA, GA 30308

(City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1.Title of Security (Instr. 3)

2. Transaction Date 2A. Deemed (Month/Day/Year) Execution Date, if

(Month/Day/Year)

3. 4. Securities TransactionAcquired (A) or Code Disposed of (D) (Instr. 3, 4 and 5) (Instr. 8)

5. Amount of Securities Beneficially Owned Following Reported

Form: Direct (D) or Indirect (I) (Instr. 4)

6. Ownership 7. Nature of Indirect Beneficial Ownership (Instr. 4)

(9-02)

(A) or Code V Amount (D)

Transaction(s) (Instr. 3 and 4)

16,892

Common Stock

Price

 $D^{(1)}_{(2)}$

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

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

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1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5. Number of	Date Exerci	6. Date Exercisable and		Amount	
Derivative	Conversion	(Month/Day/Year)	Execution Date, if		onDerivative	*	Expiration Date		Underlying Securitie	
Security	or Exercise		any	Code	Securities	` .	(Month/Day/Year)		(Instr. 3 and 4)	
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Acquired (A) or					
	Derivative				Disposed of (D)					
	Security				(Instr. 3, 4, and 5	5)				
				Code V	(A) (I	Date Exercisable	Expiration Date	Title	Amour Number Shares	
Option (2)	\$ 23.68					04/24/2014	04/24/2022	Common Stock	24,	
Option (2)	\$ 23.68					(3)	04/24/2022	Common Stock	49,	
Phantom Stock (4)	<u>(4)</u>	02/12/2013		A	8,494.638	<u>(4)</u>	<u>(4)</u>	Common Stock	8,494	

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

Cheriyan Anil T

303 PEACHTREE STREET, NE Corp Ex Vice Pres & CIO

ATLANTA, GA 30308

Signatures

David Wisniewski, Attorney-in-Fact for Anil T.
Cheriyan

02/14/2013

**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).
- (1) Includes 16,892 shares of restricted stock which vest on 4/24/2014.
- (2) Granted under the SunTrust Banks, Inc. 2009 Stock Plan. Grant is exempt under Rule 16b-3.
- (3) Award vests pro rata annually over three years.
- (4) Represents restricted stock units, half of which vest on 2/14/2014 and half on 2/15/2015.

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.

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