

Chancy Mark A  
Form 4  
January 24, 2018

**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 \*  
Chancy Mark A

(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)  
01/23/2018

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)  
Vice Chairman, Consumer Exec.

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	(D)	Price
Common Stock	01/23/2018		M		115,000	A	\$ 64.58
Common Stock	01/23/2018		M		35,000	A	\$ 9.06
Common Stock	01/23/2018		S		150,000	D	11
Common Stock							1,314.7623
						I (2)	401(k)

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)

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)	
					V	(D)	Date Exercisable	Expiration Date	Title	Amount Number Shares
Phantom Stock <u>(9)</u>	<u>(9)</u>						<u>(9)</u>	<u>(9)</u>	Common Stock	2,468.
Phantom Stock	<u>(7)</u>						02/10/2018	<u>(7)</u>	Common Stock	4,39
Phantom Stock <u>(8)</u>	<u>(8)</u>						02/09/2018	02/09/2018	Common Stock	4,88
Phantom Stock <u>(8)</u>	<u>(8)</u>						02/09/2019	02/09/2019	Common Stock	4,88
Phantom Stock <u>(8)</u>	<u>(8)</u>						02/09/2019	02/09/2019	Common Stock	45,2
Phantom Stock <u>(8)</u>	<u>(8)</u>						02/09/2020	02/09/2020	Common Stock	45,2
Option <u>(3)</u>	\$ 64.58	01/23/2018		M	115,000		02/12/2011	02/12/2018	Common Stock	115,0
Option <u>(3)</u>	\$ 9.06	01/23/2018		M	35,000		02/10/2012	02/10/2019	Common Stock	75,0
Option <u>(4)</u>	\$ 29.2						04/01/2012	04/01/2021	Common Stock	27,7
Option <u>(4)</u>	\$ 21.67						<u>(4)</u>	02/14/2022	Common Stock	55,4
Option <u>(4)</u>	\$ 27.41						02/26/2014	02/26/2023	Common Stock	14,9
Option <u>(4)</u>	\$ 27.41						02/26/2015	02/26/2023	Common Stock	14,9
Option <u>(4)</u>	\$ 27.41						02/26/2016	02/26/2023	Common Stock	14,9
	<u>(5)</u>						02/21/2017	02/21/2017		20,012

Phantom Stock <sup>(5)</sup>				Common Stock	
Phantom Stock <sup>(6)</sup>	<sup>(6)</sup>	02/14/2020	02/24/2020	Common Stock	8,155.
Common Stock <sup>(10)</sup>	<sup>(10)</sup>	02/21/2017	02/21/2018	Common Stock	8,002

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Chancy Mark A 303 PEACHTREE STREET, N.E. ATLANTA, GA 30308			Vice Chairman, Consumer Exec.	

## Signatures

Curt Phillips, Attorney-in-Fact for Mark A. Chancy	01/24/2018
<small>**Signature of Reporting Person</small>	<small>Date</small>

## 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) Sold at prices ranging from \$69.64 to \$70.63.
- (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) Granted pursuant to the SunTrust Banks, Inc. 2004 Stock Plan.
- (4) Granted pursuant to the SunTrust Banks, Inc. 2009 Stock Plan. Award vests annually over the next three years.  
Represents restricted stock unit award granted on February 21, 2014 under the SunTrust Banks, Inc. 2009 Stock Plan. The plan is exempt under Rule 16b-3. Transaction represents the satisfaction of EPS/TSR/ROTCE performance conditions. The Restricted Stock Unit award agreements contain tax withholding provisions which allow us to satisfy tax withholding obligations by netting shares. Award will vest on February 21, 2017 and will be settled in shares of common stock.
- (5) Represents time-vested restricted stock unit award granted on February 14, 2017 under the SunTrust Banks, Inc. 2009 Stock Plan. The plan is exempt under Rule 16b-3. Award will vest on February 14, 2020 and will be settled in Shares of common stock. The Restricted Unit award agreements contain tax withholding provisions which allow us to satisfy tax withholding obligations by netting shares.
- (7) Represents time-vested restricted stock units granted on February 10, 2015 under the 2009 Stock Plan. The Plan is exempt under Rule 16b-3. The restricted stock unit award agreements contain tax withholding features which allow us to withhold units to satisfy withholding obligations. Units will be settled in shares.
- (8) Represents time-vested restricted stock units granted on February 9, 2016 under the SunTrust Banks, Inc. 2009 Stock Plan. the plan is exempt under Rule 16b-03. Units will be settled in shares. The award agreement contains tax withholding features which allow us to withhold units to satisfy withholding obligations.
- (9) The phantom stock units were acquired under SunTrust Banks, Inc.'s Deferred Compensation Plan. These securities convert to common stock on a one-for-one basis.
- (10) Represents performance stock which was granted on February 21, 2014 and which vested on February 21, 2017. Award is settled in common stock. Because exceptional performance resulted in the award vesting at greater than 130% of target, the amount that vested in excess of 130% is subject to a one year deferral.

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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