

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 or
Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person *			2. Issuer Name and Ticker or Trading Symbol			5. Relationship of Reporting Person(s) to Issuer (Check all applicable)		
Koebler Ellen			SUNTRUST BANKS INC [STI]			<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> X Officer (give title below) <input type="checkbox"/> Other (specify below) Chief Risk Officer		
(Last) (First) (Middle) 303 PEACHTREE STREET, NE			3. Date of Earliest Transaction (MM/DD/YYYY) 2/8/2019			6. Individual or Joint/Group Filing (Check Applicable Line)		
(Street) ATLANTA, GA 30308			4. If Amendment, Date Original Filed (MM/DD/YYYY)			<input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person		
(City) (State) (Zip)								

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Trans. Date	2A. Deemed Execution Date, if any	3. Trans. 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								1986.855	D	

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

1. Title of Derivate Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Trans. Date	3A. Deemed Execution Date, if any	4. Trans. 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		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Phantom Stock Units (1)	(1)							11/14/2019	11/14/2019	Common Stock	4265		4265	D	
Phantom Stock Units (1)	(1)							11/14/2019	11/14/2020	Common Stock	4264		4264	D	
Phantom Stock Units (1)	(1)							11/14/2019	11/14/2021	Common Stock	4263		4263	D	
Phantom Stock Units (1)	(1)							2/13/2019	(1)	Common Stock	1364.067		1364.067	D	
Phantom Stock Units (1)	(1)							2/13/2020	(1)	Common Stock	1363.038		1363.038	D	
Phantom Stock Units (1)	(1)							2/13/2021	(1)	Common Stock	1362.01		1362.01	D	
Phantom Stock Units (1)	(1)							2/14/2019	(1)	Common Stock	1588.719		1588.719	D	
Phantom Stock Units (1)	(1)							2/14/2020	(1)	Common Stock	1588.718		1588.718	D	
Phantom Stock Units (1)	(1)							11/8/2019	(1)	Common Stock	7340.043		7340.043	D	
Phantom Stock Units (2)	(2)	2/8/2019		A		2199.0104		2/8/2020	(2)	Common Stock	2199.0104	(2)	2199.0104	D	
Phantom Stock Units (2)	(2)	2/8/2019		A		2199.0104		2/8/2021	(2)	Common Stock	2199.0104	(2)	2199.0104	D	
Phantom Stock Units (2)	(2)	2/8/2019		A		2199.0104		2/8/2022	(2)	Common Stock	2199.0104	(2)	2199.0104	D	

Explanation of Responses:

- (1) Represents time-vested restricted stock units granted pursuant to the SunTrust Banks, Inc. 2009 Stock Plan or 2018 Omnibus Incentive Compensation Plan. These Plans are exempt under Rule 16b-3. Units will be settled in shares of common stock. The award agreements contain tax withholding features that allow us to withhold units to satisfy tax withholding obligations.
- (2) Represents time-vested stock units granted under the SunTrust Banks, Inc. 2018 Omnibus Incentive Compensation Plan. The plan is exempt under Rule 16b-3. Units will be settled in shares. The award agreement contains tax withholding features which allow us to withhold units to satisfy tax withholding

obligations.

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Koebler Ellen 303 PEACHTREE STREET, NE ATLANTA, GA 30308			Chief Risk Officer	

Signatures

Curt Phillips, Attorney-in-Fact for Ellen C. Koebler

2/11/2019

—Signature of Reporting Person

Date

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

* 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).

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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