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SUNTRUST BANKS INC Form 8-K May 16, 2006 Table of Contents

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) May 16, 2006

SunTrust Banks, Inc.

(Exact name of registrant as specified in its charter)

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

Registrants 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.

Representatives of SunTrust Banks, Inc. (the "Registrant") are scheduled to make a presentation to analysts at a financial services conference held by UBS in New York, New York on Tuesday, May 16, 2006, at approximately 2:05 p.m. Eastern Time. A copy of the slide package to be used by the Registrant at this conference is being furnished as Exhibit

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99.1 to this Current Report on Form 8-K and is incorporated by reference into Item 2.02 and Item 7.01 of this Current Report on Form 8-K. Such slide package will also be available on the Registrant's web site at www.suntrust.com. Information contained on the Registrant's website is expressly not incorporated by reference into this Current Report on Form 8-K.

The information in the preceding paragraph, as well as Exhibit 99.1, shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934 (the "Exchange Act"), 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 Current Report on Form 8-K. All information in the slide package 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 Slide package to be presented on May 16, 2006 (furnished with the Commission as a part of this Current Report on 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: May 16, 2006 By: /s/ David A. Wisniewski

David A. Wisniewski, Group Vice President