

SUNTRUST BANKS INC
Form 8-K
October 09, 2003

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) October 9, 2003

SunTrust Banks, Inc.

(Exact name of registrant as specified in its charter)

Georgia
(State or other jurisdiction
of incorporation)

001-08918
(Commission
File Number)

58-1575035
(IRS Employer
Identification No.)

303 Peachtree St., N.E., Atlanta, Georgia
(Address of principal executive offices)

30308
(Zip Code)

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

Item 5. Other Events and Required FD Disclosure

On October 9, 2003, SunTrust Banks, Inc. (the Registrant) announced financial results for the third quarter ended September 30, 2003, reporting net income of \$331.6 million and net income per diluted share of \$1.18. A copy of the press release announcing the Registrant's results for the third quarter ended September 30, 2003, is attached hereto as Exhibit 99.1.

Item 7. Financial Statements and Exhibits

(c) Exhibits

99.1 The News Release.

99.2 Supplemental Schedules prepared for use with The News Release.

Item 9. Regulation FD Disclosure.

The Registrant is furnishing the information required by Item 12 of Form 8-K, Results of Operation and Financial Condition, under this Item 9.

On October 9, 2003, the Registrant will hold an investor call and webcast to disclose financial results for the third quarter and nine months ended September 30, 2003. The Supplemental Information package for use at this conference is furnished herewith as Exhibit 99.2 and incorporated by reference in Item 9. All information in the Supplemental Information is presented as of the News Release date and the Registrant does not assume any obligation to correct or update said information in the future.

The information in the preceding paragraph, as well as in Exhibit 99.2, shall not be deemed to be filed for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933.

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: October 9, 2003

By:

/s/ Jorge Arrieta

Jorge Arrieta

Senior Vice President and Controller