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SUNTRUST BANKS INC

Reported by

JOHNSTON SUMMERFIELD K JR

FORM 4

(Statement of Changes in Beneficial Ownership)

Filed 11/13/03 for the Period Ending 11/12/03

Address	303 PEACHTREE ST N E ATLANTA, GA 30308
Telephone	4045887711
CIK	0000750556
Symbol	STI
SIC Code	6021 - National Commercial Banks
Industry	Regional Banks
Sector	Financial
Fiscal Year	12/31

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SUNTRUST BANKS INC

FORM 4
(Statement of Changes in Beneficial Ownership)

Filed 11/13/2003 For Period Ending 11/12/2003

Address	919 E MAIN ST
	RICHMOND, Virginia 23219
Telephone	804-782-7107
CIK	0000750556
Industry	Regional Banks
Sector	Financial
Fiscal Year	12/31

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FORM 4

[ ] Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. *See* Instruction 1(b).

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

OMB APPROVAL
OMB Number: 3235-0287
Expires: January 31, 2005
Estimated average burden hours per response... 0.5

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(f) 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)
JOHNSTON SUMMERFIELD K JR	**SUNTRUST BANKS INC [STI]**	__ **X** __ Director _____ 10% Owner
(Last) (First) (Middle) **P.O. BOX 723040**	3. Date of Earliest Transaction (MM/DD/YYYY) **11/12/2003**	_____ Officer (give title below) _____ Other (specify below)
(Street) **ATLANTA, GA 31139** (City) (State) (Zip)	4. If Amendment, Date Original Filed (MM/DD/YYYY)	6. Individual or Joint/Group Filing (Check Applicable Line) _ **X** _ 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. 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								**153744**	**D**	
Common Stock								**3036**	**I**	**Spouse**
Common Stock								**48000**	**I**	**Trust** (1)

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 (2)	(2)	**11/12/2003**		**A**		**42.9185**		(2)	(2)	**Common Stock**	**42.9185**	**$69.90**	**6225.5365**	**D**	
Option (3)	**$51.125**							**11/14/2000**	**11/14/2010**	**Common Stock**	**2000**		**2000**	**D**	
Option (3)	**$64.57**							**11/13/2001**	**11/13/2011**	**Common Stock**	**2000**		**2000**	**D**	
Option (3)	**$54.28**							**2/11/2003**	**2/11/2013**	**Common Stock**	**2000**		**2000**	**D**	

Explanation of Responses:

(1) Held in The Katherine Jackson Johnston Trust.

(2) The phantom stock units were accrued under the SunTrust Banks, Inc. Directors Deferred Compensation Plan and are to be settled upon the reporting person's retirement. Directors fees are deferred into this plan and are accounted for as if invested in SunTrust common stock. These securities convert to common stock on a one-for-one basis.

(3) Granted pursuant to the SunTrust Banks, Inc. 2000 Stock Plan.

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
JOHNSTON SUMMERFIELD K JR **P.O. BOX 723040** **ATLANTA, GA 31139**	**X**			

Signatures

Margaret Hodgson, Attorney-in-Fact for Summerfield K. Johnston, Jr.	**11/13/2003**
** 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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