

# **SUNTRUST BANKS INC**

Reported by  
**DAFT DOUGLAS N**

## **FORM 4**

(Statement of Changes in Beneficial Ownership)

Filed 03/17/03 for the Period Ending 03/14/03

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

# FORM 4

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

OMB APPROVAL

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

OMB Number: 3235-0287  
Expires: January 31, 2005  
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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

Filed By  
Romeo and Dye's  
Section 16 Filer  
www.section16.net

1. Name and Address of Reporting Person*			2. Issuer Name and Ticker or Trading Symbol			6. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
<b>Daft, Douglas N.</b>			<b>SunTrust Banks, Inc. - STI</b>			<input checked="" type="checkbox"/> Director <input type="checkbox"/> 10% Owner			
(Last) (First) (Middle)			3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)			Officer (give title below) <input type="checkbox"/> Other (specify below)			
<b>310 North Avenue</b>			<b>58-1575035</b>			<b>March 14, 2003</b>			
(Street)			5. If Amendment, Date of Original (Month/Day/Year)			7. Individual or Joint/Group Filing (Check Applicable Line)			
<b>Atlanta, GA 30313</b>						<input checked="" type="checkbox"/> Form filed by One Reporting Person			
(City) (State) (Zip)			<input type="checkbox"/> Form filed by More than One Reporting Person						
<b>Table I — Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned</b>									
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 & 5)			5. Amount of Securities Beneficially Owned Following Reported Transactions(s) (Instr. 3 & 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
<b>Common Stock</b>				Amount	(A) or (D)	Price	<b>3,000</b>	<b>D</b>	

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).

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#### FORM 4 (continued)

#### 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 & 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 & 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)	
<b>Phantom Stock Units (1)</b>	<b>1 for 1</b>	<b>3/14/03</b>		<b>A</b>	<b>22.5628</b>	<b>(1)</b>	<b>(1)</b>	<b>Common Stock</b>	<b>22.5628</b>	<b>53.57</b>	<b>2,708.5436</b>	<b>D</b>
<b>Option (2)</b>	<b>51.125</b>					<b>11/14/00</b>	<b>11/14/10</b>	<b>Common Stock</b>		<b>2,000</b>	<b>D</b>	
<b>Option (2)</b>	<b>64.57</b>					<b>11/13/01</b>	<b>11/13/11</b>	<b>Common Stock</b>		<b>2,000</b>	<b>D</b>	
<b>Option (2)</b>	<b>54.28</b>					<b>2/11/03</b>	<b>2/11/13</b>	<b>Common Stock</b>		<b>2,000</b>	<b>D</b>	

Explanation of Responses:

(1) 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.

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

By: /s/ **Raymond Fortin, Attorney-in-Fact for Douglas N. Daft**

**March 17, 2003**  
Date

**\*\*Signature of Reporting Person**

**\*\*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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