

SUNTRUST BANKS INC  
 Form 4  
 January 13, 2003

**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).

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**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

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

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|  |         |          |  |  |  |   |  |  |
|--|---------|----------|--|--|--|---|--|--|
| 1. Name and Address of Reporting Person*<br><b>Coords, Robert H.</b> |         |          | 2. Issuer Name and Ticker or Trading Symbol<br><b>SunTrust Banks, Inc. - STI</b>                       |  |  | 6. Relationship of Reporting Person(s) to Issuer (Check all applicable)<br><input type="checkbox"/> Director<br><input type="checkbox"/> 10% Owner<br><input checked="" type="checkbox"/> Officer (give title below)<br><input type="checkbox"/> Other (specify below)<br><b>Executive Vice President</b> |  |  |
| (Last)   | (First) | (Middle) | 3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)<br><br><b>58-1575035</b> |  |  | 4. Statement for Month/Day/Year<br><b>January 10, 2003</b>  |  |  |
| 303 Peachtree St.  |         |          |  |  |  |   |  |  |
| (Street)   |         |          | 5. If Amendment, Date of Original (Month/Day/Year)   |  |  | 7. Individual or Joint/Group Filing (Check Applicable Line)<br><input checked="" type="checkbox"/> Form filed by One Reporting Person<br><input type="checkbox"/> Form filed by More than One Reporting Person  |  |  |
| Atlanta, GA 30308  |         |          |  |  |  |   |  |  |

| 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 Transaction(s) (Instr. 3 & 4) |   | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--------|---------|--------------------------------------|------|--|--------|--------------------------------|-------|---|--|-----------|---|---|--|---|
|                                 | (City) | (State) | (Zip)                                | Code | V  | Amount | (A) or (D)                     | Price |   |  |           |   |   |  |   |
| Common Stock                    |        |         |                                      | M    |  | 6,000  | A                              | 30.25 |   |  | 8,931     |   | D |  |   |
| Common Stock                    |        |         |                                      |      |  |        |                                |       |   |  | 6,834.538 |   | I | 401(k) <sup>(1)</sup>                                    |   |
| Common Stock                    |        |         |                                      |      |  |        |                                |       |   |  | 40,800    |   | I | Restricted Stock <sup>(2)</sup>                          |   |

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 | 2. Conversion or | 3. Trans- | 3A. Deemed | 4. Trans- | 5. Number | 6. Date Exercisable and Expiration | 7. Title and Amount of | 8. Price of Derivative | 9. Number of Derivative | 10. Owner- | 11. Nature of Indirect |
|------------------------|------------------|-----------|------------|-----------|-----------|------------------------------------|------------------------|------------------------|-------------------------|------------|------------------------|
|------------------------|------------------|-----------|------------|-----------|-----------|------------------------------------|------------------------|------------------------|-------------------------|------------|------------------------|

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| Security (Instr. 3)                | Exercise Price of Derivative Security | Action Date (Month/Day/Year) | Execution Date, if any (Month/Day/Year) | Action Code of Derivative Securities (Instr. 8) |     |     | Date (Month/Day/Year) | Underlying Securities (Instr. 3 & 4) | Security (Instr. 5) | Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4) | Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4) | Beneficial Ownership (Instr. 4) |                  |                 |
|------------------------------------|---------------------------------------|------------------------------|---|---|-----|-----|-----------------------|--------------------------------------|---------------------|--|--|---------------------------------|------------------|-----------------|
|                                    |                                       |                              |   | Code  | (A) | (D) |                       |                                      |                     |  |  |                                 | Date Exercisable | Expiration Date |
| Phantom Stock Units <sup>(3)</sup> | 1 for 1                               |                              |   |   |     |     | (3)                   | (3)                                  | Common Stock        |  | 40,000   | D                               |                  |                 |
| Phantom Stock Units <sup>(4)</sup> | 1 for 1                               |                              |   |   |     |     | (4)                   | (4)                                  | Common Stock        |  | 1,493.154  | D                               |                  |                 |
| Option <sup>(5)</sup>              | 30.25                                 | 1/10/03                      |   | M   |     |     | 6,000                 | (5)                                  | 8/8/05              | Common Stock   | 6,000  | 0                               | D                |                 |
| Option <sup>(6)</sup>              | 73.0625                               |                              |   |   |     |     | 11/9/02               |                                      | 11/9/09             | Common Stock   |  | 5,000                           | D                |                 |
| Option <sup>(7)</sup>              | 51.125                                |                              |   |   |     |     | 11/14/03              |                                      | 11/14/10            | Common Stock   |  | 10,000                          | D                |                 |
| Option (7)                         | 64.57                                 |                              |   |   |     |     | 11/13/04              |                                      | 11/13/11            | Common Stock   |  | 12,500                          | D                |                 |

Explanation of Responses:

- (1) Because the stock fund component of the 401(k) Plan is accounted for in unit accounting, the number of share equivalents varies based on the closing price of SunTrust stock on the applicable measurement date.
- (2) Restricted stock held under 1986 SunTrust Executive Stock Plan and 1995 SunTrust Executive Stock Plan. Subject to certain vesting conditions. Restricted stock agreements contain tax withholding features allowing stock to be withheld to satisfy tax withholding obligations. Both plans are exempt under Rule 16(b)-3.
- (3) Granted in exchange for restricted stock. Will be paid out on various dates.
- (4) The reported phantom stock units were acquired under SunTrust Banks, Inc.'s 401(k) excess benefit plan.
- (5) This option became exercisable in 20% increments over 5 years ending on 8/8/99. This option was granted pursuant to the 1995 SunTrust Executive Stock Plan.
- (6) Granted pursuant to the 1995 SunTrust Executive Stock Plan.
- (7) Granted pursuant to the SunTrust Banks, Inc. 2000 Stock Plan.

By: /s/ **Margaret Hodgson, Attorney-in-Fact for Robert H. Coords**

**January 13, 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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