

STEELE MARY T  
Form 4  
December 16, 2002

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

OMB APPROVAL

**FORM 4**

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**

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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

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www.section16.net

1. Name and Address of Reporting Person* <b>Steele, Mary T.</b> (Last) (First) (Middle) <b>303 Peachtree Center Ave.</b>  (Street) <b>Atlanta, GA 30303</b>		2. Issuer Name and Ticker or Trading Symbol <b>SunTrust Banks, Inc. - STI</b>			6. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) <b>Senior Vice President</b>	
		3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)  <b>58-1575035</b>		4. Statement for Month/Day/Year <b>December 13, 2002</b>		
				5. If Amendment, Date of Original (Month/Day/Year)		
				7. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person		

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 Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price								
Common Stock												29,392.2557	D	(1)	
Common Stock												5,252.978	I	401(k)(2)	
Common Stock												13,600	I	Restricted Stock(3)	

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. Transaction	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	Date (Month/ Day/ Year)	Execution Date, if any (Month/ Day/ Year)	Action			Date		Underlying		Security (Instr. 5)	Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	ship Form of Deriv- ative Security: Direct (D) or Indirect (I) (Instr. 4)	Beneficial Ownership (Instr. 4)
				Code (Instr. 8)	V	(A) (D)	Date Exer- cisable	Expira- tion Date	Title	Amount or Number of Shares				
Phantom Stock Units <sup>(4)</sup>	1 for 1						(4)	(4)	Common Stock			9,600	D	
Phantom Stock Units <sup>(5)</sup>	1 for 1	12/13/02		A		0.395	(5)	(5)	Common Stock	0.395	56.63	52,422	D	
Option <sup>(6)</sup>	24.6875						11/8/97	11/8/04	Common Stock			4,000	D	
Option <sup>(7)</sup>	33.1875						11/14/98	11/14/05	Common Stock			3,000	D	
Option (7)	70.8125						11/10/01	11/10/08	Common Stock			1,400	D	
Option (7)	73.0625						11/9/02	11/9/09	Common Stock			1,700	D	
Option <sup>(8)</sup>	51.125						11/14/03	11/14/10	Common Stock			4,000	D	
Option (8)	64.57						11/13/04	11/13/11	Common Stock			10,000	D	

Explanation of Responses:

- (1) Includes additional shares acquired under the SunTrust dividend reinvestment plan since the reporting person's last filing.  
(2) 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.  
(3) 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.  
(4) Granted in exchange for restricted stock. Will be paid out on various dates.  
(5) The reported phantom stock units were acquired under SunTrust Banks, Inc.'s 401(k) excess benefit plan.  
(6) Granted pursuant to the 1986 SunTrust Executive Stock Plan.  
(7) Granted pursuant to the 1995 SunTrust Executive Stock Plan.  
(8) Granted pursuant to the SunTrust Banks, Inc. 2000 Stock Plan.

By: /s/ **Margaret Hodgson, Attorney-in-Fact for Mary T. Steele**

**December 16, 2002**  
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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