

HILL C T  
Form 4  
December 16, 2002

**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**

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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*			2. Issuer Name and Ticker or Trading Symbol				6. Relationship of Reporting Person(s)		
Hill, Charles T.			SunTrust Banks, Inc. - STI				to Issuer (Check all applicable)		
(Last)	(First)	(Middle)	3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)		4. Statement for Month/Day/Year		<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below)		
919 East Main Street			58-1575035		December 13, 2002		Executive Vice President		
(Street)			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		
Richmond, VA 23219									
(City)	(State)	(Zip)	<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 Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock								18,881	D	
Common Stock								12,999.411	I	401(k) <sup>(1)</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 Security	2. Conversion or Exercise Price of	3. Transaction Date	3A. Deemed Execution Date, if any	4. Transaction Code	5. Number of Derivative	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially	10. Ownership Form	11. Nature of Indirect Beneficial Ownership
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(Instr. 3)	Derivative Security	(Month/Day/Year)	if any (Month/Day/Year)	(Instr. 8)		Securities Acquired (A) or Disposed of (D)		Year		(Instr. 3 & 4)		Owned Following Reported Transaction(s) (Instr. 4)	of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	(Instr. 4)	
				Code	V	(A)	(D)	Date Exer-cisable	Expira-tion Date	Title	Amount or Number of Shares				
Phantom Stock Units <sup>(2)</sup>	1 for 1	12/13/02		A		1.480		(2)	(2)	Common Stock	1.480	56.63	196.436	D	
Phantom Stock Units <sup>(3)</sup>	1 for 1	12/13/02		A		2.725		(3)	(3)	Common Stock	2.725	56.63	361.555	D	
Option <sup>(4)</sup>	21.6800							1/27/94	1/27/04	Common Stock			2,876	D	
Option <sup>(5)</sup>	19.7000							1/26/95	1/26/05	Common Stock			4,524	D	
Option (5)	28.1900							1/25/96	1/25/06	Common Stock			5,286	D	
Option (5)	37.2700							1/23/97	1/23/07	Common Stock			4,326	D	
Option (5)	38.2800							2/24/97	2/24/07	Common Stock			2,640	D	
Option (5)	54.3900							1/22/98	1/22/08	Common Stock			1,838	D	
Option (5)	54.3900							1/22/98	1/22/08	Common Stock			6,514	D	
Option (5)	65.1875							12/31/00	2/8/09	Common Stock			1,534	D	
Option (5)	73.0625							11/9/02	11/9/09	Common Stock			1,365	D	
Option (5)	73.0625							11/9/02	11/9/09	Common Stock			4,635	D	
Option <sup>(6)</sup>	51.125							11/14/03	11/14/10	Common Stock			15,000	D	
Option (6)	64.57							11/13/04	11/13/11	Common Stock			15,000	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) The reported phantom stock units were acquired under SunTrust Banks, Inc.'s 401(k) excess benefit plan.
- (3) The reported phantom stock units were acquired under Crestar Bank's ANEX plan.
- (4) Granted pursuant to the SunTrust Banks, Inc. Executive Stock Plan.
- (5) Granted pursuant to the 1995 SunTrust Executive Stock Plan.
- (6) Granted pursuant to the SunTrust Banks, Inc. 2000 Stock Plan.

By: /s/ Margaret Hodgson, Attorney-in-Fact for Charles T. Hill December 16, 2002  
Date

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**\*\*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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