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SunTrust Banks, Inc.  
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Mike Kearney, CPA  
First Vice President  
Director of Financial Reporting

# SUNTRUST

## VIA OVERNIGHT MAIL

August 13, 2002

Jonathan G. Katz  
Secretary  
Securities and Exchange Commission  
450 Fifth Street, NW  
Washington, DC 20549

RECEIVED  
OFFICE OF THE SECRETARY  
AUG 13 2002

Re: Sworn Statements Pursuant to Section 21(a)(1) of the Securities Exchange Act of 1934  
for Officers of SunTrust Banks, Inc.

Dear Mr. Katz:

Enclosed are the sworn statements of L. Phillip Humann, the Chairman of the Board, President and Chief Executive Officer of SunTrust Banks, Inc., and John W. Spiegel, the Chief Financial Officer and Vice Chairman of SunTrust Banks, Inc. These statements are provided as required by the Securities and Exchange Commission's Order pursuant to Section 21(a)(1) of the Securities Exchange Act.

Also enclosed are the certifications of L. Phillip Humann, the Chairman of the Board, President and Chief Executive Officer of SunTrust Banks, Inc., and John W. Spiegel, the Chief Financial Officer and Vice Chairman of SunTrust Banks, Inc., pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002. These certifications are also being filed as exhibits to SunTrust Banks, Inc.'s June 30, 2002 Form 10-Q filing.

If I can be of further assistance, please let me know.

Sincerely,



Mike Kearney

MK/lps  
Enclosure

**STATEMENT UNDER OATH OF PRINCIPAL EXECUTIVE OFFICER REGARDING FACTS AND CIRCUMSTANCES RELATING TO EXCHANGE ACT FILINGS**

I, L. Phillip Humann, state and attest that:

(1) To the best of my knowledge, based upon a review of the covered reports of SunTrust Banks, Inc. and, except as corrected or supplemented in a subsequent covered report:

- no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
- no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).

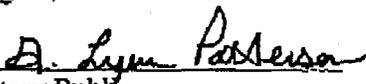
(2) I have reviewed the contents of this statement with SunTrust Banks, Inc.'s audit committee.

(3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":

- Annual Report on Form 10-K for the fiscal year ended December 31, 2001 filed with the Commission on March 15, 2002 of SunTrust Banks, Inc.;
- all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of SunTrust Banks, Inc. filed with the Commission subsequent to the filing of the Form 10-K identified above; and
- any amendments to any of the foregoing.

  
 L. Phillip Humann  
 Chairman of the Board, President  
 and Chief Executive Officer  
 August 13, 2002

Subscribed and sworn to before me this 13<sup>th</sup> day of August, 2002.

/s/   
 Notary Public  
 Notary Public, Cobb County, Georgia  
 My Commission Expires September 13, 2004  
 My Commission Expires: \_\_\_\_\_

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