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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 FINANCIAL OFFICER REGARDING FACTS AND CIRCUMSTANCES RELATING TO EXCHANGE ACT FILINGS

I, John W. Spiegel, state and attest that:

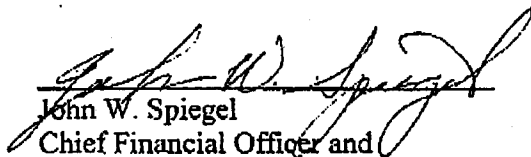
(1) To the best of my knowledge, based upon a review of the covered reports of SunTrust Banks, Inc. and, except as corrected or supplemented in a subsequent covered report:

- 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.


 John W. Spiegel
 Chief Financial Officer and
 Vice Chairman
 August 13, 2002

Subscribed and sworn to before me this 13th day of August, 2002.

1st 
 Notary Public

Notary Public, Cobb County, Georgia

My Commission Expires September 13, 2003

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