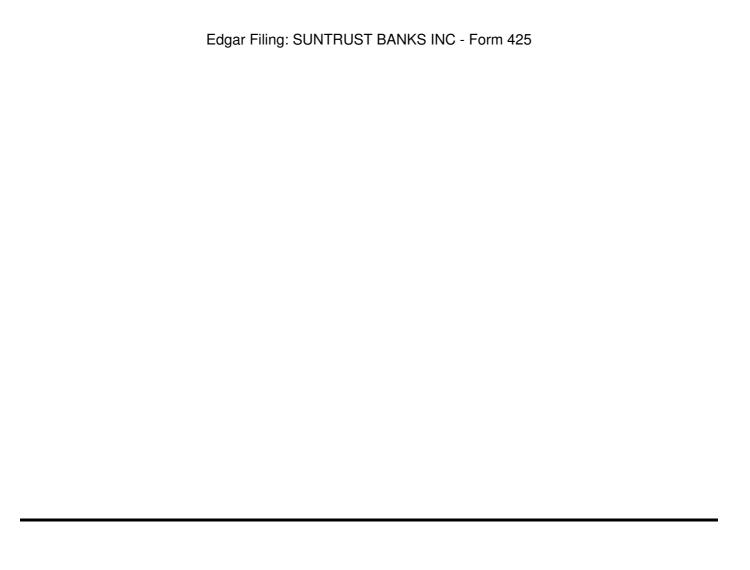
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On January 23, 2003, SunTrust Banks, Inc. made available the following presentation on SunTrust s Web site:



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