

WACHOVIA CORP/ NC  
Form 425  
July 17, 2001

Filed by  
SunTrust  
Banks, Inc.  
Pursuant to  
Rule 425  
under the  
Securities  
Act of 1933  
and deemed  
filed  
pursuant to  
Rule 14a-12  
under the  
Securities  
Exchange  
Act of 1934

Subject  
Company:  
Wachovia  
Corporation  
Commission  
File No.  
1-9021

Date: July  
17, 2001

The following presentation materials were used by SunTrust in a meeting with Institutional Shareholder Services and may be used by SunTrust from time to time in meetings with shareholders of Wachovia Corporation. These presentation materials also may be provided to certain shareholders of Wachovia Corporation.