

**SUNTRUST BANKS INC**  
Filed by  
**STI TRUST & INVESTMENT OPERATIONS INC**

**FORM SC 13G/A**  
(Amended Statement of Ownership)

Filed 02/14/01

|             |   |
|-------------|---|
| Address     | 303 PEACHTREE ST N E<br>ATLANTA, GA 30308 |
| Telephone   | 4045887711                                |
| CIK         | 0000750556                                |
| Symbol      | STI                                       |
| SIC Code    | 6021 - National Commercial Banks          |
| Industry    | Regional Banks                            |
| Sector      | Financial                                 |
| Fiscal Year | 12/31                                     |

# SUNTRUST BANKS INC

## FORM SC 13G/A (Amended Statement of Ownership)

Filed 2/14/2001

|             |   |
|-------------|---|
| Address     | 919 E MAIN ST<br>RICHMOND, Virginia 23219 |
| Telephone   | 804-782-7107                              |
| CIK         | 0000750556                                |
| Industry    | Regional Banks                            |
| Sector      | Financial                                 |
| Fiscal Year | 12/31                                     |

# UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

## SCHEDULE 13G

Under the Securities Exchange Act of 1934  
(Amendment No. 11)\*.

**Crawford & Company**

**Class A Common**

22463320

Check the following box if a fee is being paid with this statement ( ). (A fee is not required only if the filing person: (1) has a previous statement on file reporting beneficial ownership of more than five percent of the class of securities described in Item 1; and (2) has filed no amendment subsequent thereto reporting beneficial ownership of five percent or less of such class.) (See Rule 13d-7).

\*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

CUSIP NO. 22463320 13G

1. NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

SunTrust Banks, Inc. as Parent Holding Company for: SunTrust Banks Holding  
Company as parent company for SunTrust Bank and in various fiduciary  
capacities. 58-1575035

-----2.

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP\*

(A) \_\_\_\_\_

(B) \_\_\_\_\_

-----3.

SEC USE ONLY

-----4.

CITIZENSHIP OR PLACE OR ORGANIZATION

Georgia

-----

NUMBER OF 5. SOLE VOTING POWER

SHARES 11,272,551

-----

BENEFICIALLY 6. SHARED VOTING POWER

OWNED BY 2,183

-----

EACH 7. SOLE DISPOSITIVE POWER

REPORTING 11,380,216

-----

PERSON 8. SHARED DISPOSITIVE POWER

WITH 56,209

-----

9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

11,436,425

-----

10. CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN  
SHARES\*

-----

11. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

48.1%

-----  
12. TYPE OF REPORTING PERSON\*

HC and BK

SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

SCHEDULE 13G  
UNDER THE SECURITIES EXCHANGE ACT OF 1934

Item 1(a) Name of Issuer:

-----  
Crawford & Company

Item 1(b) Address of Issuer's Principal Executive Offices:

-----  
5620 Glenridge Drive, N.E.  
Atlanta, Georgia 30342

Item 2(a) Name of Person Filing:

-----  
SunTrust Banks, Inc. as Parent Holding Company for: SunTrust Banks  
Holding Company as Parent Company for SunTrust Bank and in various  
fiduciary capacities.

Item 2(b) Address of Principal Business Office(s):

-----  
303 Peachtree Street, Suite 1500  
Atlanta, Georgia 30308

Item 2(c) Citizenship:

-----  
SunTrust Banks, Inc. is a Georgia corporation; SunTrust Banks Holding  
Company is a Florida corporation; SunTrust Bank is a Georgia banking  
association.

Item 2(d) Title of Class of Securities:

-----  
Common Stock

Item 2(e) CUSIP Number:

-----  
22463320

Item 3 Type of Person:

-----  
(b) Bank as defined in section 3(a)(6) of the Act.  
(g) Parent Holding company, in accordance with  
para. 240,13d-1(1)(ii)H).

Item 4 Ownership:

-----  
Amount beneficially owned: 11,436,425

(b) Percent of Class: 48.1%

(c) Number of Shares as to which such person has:

(i) Sole power to vote or to direct the vote: 11,272,551

(ii) Shared power to vote or to direct the vote: 2,185

(iii) Sole power to dispose or to direct the  
disposition of: 11,380,216

(iv) Shared power to dispose or to direct the  
disposition of: 56,209

Item 5 Ownership of Five Percent or Less of Class:

-----  
Not Applicable

Item 6 Ownership of More than 5 Percent of Behalf of Another Person:

-----  
See Exhibit B

Item 7 Identification and Classification of the Subsidiary which acquired the security being reported on by the Parent Holding Company:

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See Item 2

Item 8 Identification and Classification of Members of the Group:

-----  
Not Applicable

Item 9 Notice of Dissolution of Group:

-----  
Not Applicable

Item 10 Certification:

-----  
By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired in the ordinary course of business and were not acquired for the purpose of and do not have the effect of changing or influencing the control of the issuer of such securities and were not acquired in connection with or as a participant in any transaction having such purpose of effect.

Signature:

-----  
After reasonable inquiry an to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated:

-----  
February 12, 2000

SunTrust Banks, Inc.

By /s/ Stephen Weber  
PCS Information Systems, Inc. as agent for SunTrust Banks, Inc.

#### EXHIBIT A

The shares reported are held by one or more subsidiaries of SunTrust Banks, Inc. in various fiduciary and agency capacities. SunTrust Banks, Inc. and such subsidiaries disclaim by beneficial interest in any of the shares reported, and the filing of this statement shall not be construed as an admission to the contrary.

Certain of the shares included in shared voting authority are held in agency accounts and co-fiduciary accounts in nominee registration. These are voted by the banks under revocable authority of trust accounts and therefore, are reported as shared voting authority.

#### EXHIBIT B

Various co-trustees share the power to direct subsidiaries of income including dividends and the proceeds from sale of securities. Additionally, various beneficiaries have the right to receive dividends.

SunTrust Banks, Inc.  
303 Peachtree Street, Suite 1500  
Atlanta, Georgia 30308

February 12, 2000

Ladies and Gentlemen:

There is hereby transmitted for filing pursuant to Section 13(g) of the Securities and Exchange Act of 1934 and Rule 13G thereunder a Schedule 13G relating to beneficial ownership by SunTrust Banks, Inc. and its subsidiaries of shares of Crawford & Company Class A Common stock.

Please call the undersigned at (404) 581-1475 if you have any questions.

Sincerely,

/s/ Stephen Weber

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Stephen Weber  
PCS Information Systems, Inc. as agent for SunTrust Banks, Inc.

cc: Crawford & Company  
New York Stock Exchange

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**End of Filing**

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