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SYNOVUS FINANCIAL CORP  
Form 13F-HR  
July 19, 2001

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

Form 13F

Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: June 30, 2001

Check here if Amendment [ ]: Amendment Number:  
This Amendment (Check only one): [ ] is a restatement.  
[ ] adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: Synovus Financial Corp.  
Address: 901 Front Avenue, Suite 202  
Columbus, GA 31901

Form 13F File Number: 28-4762

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Garilou Page  
Title: Vice President  
Phone: 706-649-4793

Signature, Place, and Date of Signing:

/s/Garilou Page Columbus, GA July 19, 2001  
[Signature] [City, State] [Date]

Report Type (Check only one):

- 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)
- 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)
- 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

Form 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 2

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Form 13F Information Table Entry Total: 636

Form 13F Information Table Value Total: 2,391,820  
(thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

[If there are no entries in this list, state "NONE" and omit the column headings and list entries.]

| No. | Form 13F File Number | Name                            |
|-----|----------------------|---------------------------------|
| 1   | 28-4944              | Synovus Trust Company           |
| 2   | 28-7448              | Synovus Trust Company (Florida) |

| ITEM 1<br>Name<br>of Issuer | ITEM 2<br>Title<br>of<br>Class | ITEM 3<br>Cusip | ITEM 4<br>Value<br>(x\$1000) | ITEM 5<br>Shares<br>or<br>Prn Amt | ITEM 6<br>Sh/Put<br>Prn<br>Call | ITEM 7<br>Investment<br>Discretion | Other<br>Managers | So  |
|-----------------------------|--------------------------------|-----------------|------------------------------|-----------------------------------|---------------------------------|------------------------------------|-------------------|-----|
| AFLAC, INCORPORATED         | COM                            | 001055102       | 431                          | 13,700                            | SH                              | DEFINED                            | 2                 | 13  |
| AFLAC, INCORPORATED         | COM                            | 001055102       | 69                           | 2,200                             | SH                              | DEFINED                            | 2                 |     |
| AFLAC, INCORPORATED         | COM                            | 001055102       | 29,266                       | 929,383                           | SH                              | DEFINED                            | 1                 | 926 |
| AFLAC, INCORPORATED         | COM                            | 001055102       | 6,123                        | 194,436                           | SH                              | DEFINED                            | 1                 | 26  |
| AOL TIME WARNER, INC        | COM                            | 00184A105       | 374                          | 7,050                             | SH                              | DEFINED                            | 2                 | 7   |
| AOL TIME WARNER, INC        | COM                            | 00184A105       | 136                          | 2,563                             | SH                              | DEFINED                            | 2                 |     |
| AOL TIME WARNER, INC        | COM                            | 00184A105       | 550                          | 10,386                            | SH                              | DEFINED                            | 1                 | 8   |
| AOL TIME WARNER, INC        | COM                            | 00184A105       | 411                          | 7,749                             | SH                              | DEFINED                            | 1                 | 6   |
| AOL TIME WARNER, INC        | COM                            | 00184A105       | 429                          | 8,093                             | SH                              | DEFINED                            |                   | 8   |
| AT&T CORP                   | COM                            | 001957109       | 645                          | 29,340                            | SH                              | DEFINED                            | 2                 | 29  |
| AT&T CORP                   | COM                            | 001957109       | 235                          | 10,689                            | SH                              | DEFINED                            | 2                 |     |
| AT&T CORP                   | COM                            | 001957109       | 2,940                        | 133,630                           | SH                              | DEFINED                            | 1                 | 132 |
| AT&T CORP                   | COM                            | 001957109       | 437                          | 19,841                            | SH                              | DEFINED                            | 1                 | 16  |
| AT&T CORP                   | COM                            | 001957109       | 882                          | 40,111                            | SH                              | DEFINED                            |                   | 39  |
| AT&T CORP                   | COM                            | 001957109       | 41                           | 1,860                             | SH                              | DEFINED                            |                   | 1   |
| ABBOTT LABS                 | COM                            | 002824100       | 1,233                        | 25,683                            | SH                              | DEFINED                            | 2                 | 25  |
| ABBOTT LABS                 | COM                            | 002824100       | 624                          | 13,000                            | SH                              | DEFINED                            | 2                 | 2   |
| ABBOTT LABS                 | COM                            | 002824100       | 3,440                        | 71,650                            | SH                              | DEFINED                            | 1                 | 71  |
| ABBOTT LABS                 | COM                            | 002824100       | 163                          | 3,400                             | SH                              | DEFINED                            | 1                 | 3   |
| ABBOTT LABS                 | COM                            | 002824100       | 726                          | 15,130                            | SH                              | DEFINED                            |                   | 15  |
| AGERE SYSTEM, INC.          | COM                            | 00845V100       | 75                           | 10,000                            | SH                              | DEFINED                            | 1                 | 10  |
| AGILENT TECHNOLOGIES, I     | COM                            | 00846U101       | 281                          | 8,647                             | SH                              | DEFINED                            | 1                 | 8   |
| AGILENT TECHNOLOGIES, I     | COM                            | 00846U101       | 11                           | 343                               | SH                              | DEFINED                            | 1                 |     |
| AIR PRODUCTS & CHEMICAL     | COM                            | 009158106       | 2,406                        | 52,590                            | SH                              | DEFINED                            | 1                 | 52  |
| ALCOA INC                   | COM                            | 013817101       | 625                          | 15,855                            | SH                              | DEFINED                            | 1                 | 15  |
| ALCOA INC                   | COM                            | 013817101       | 280                          | 7,106                             | SH                              | DEFINED                            | 1                 |     |
| ALLSTATE CORPORATION        | COM                            | 020002101       | 461                          | 10,476                            | SH                              | DEFINED                            |                   | 10  |
| ALLTEL CORPORATION          | COM                            | 020039103       | 332                          | 5,416                             | SH                              | DEFINED                            | 2                 | 5   |
| ALLTEL CORPORATION          | COM                            | 020039103       | 124                          | 2,027                             | SH                              | DEFINED                            | 2                 | 1   |
| ALLTEL CORPORATION          | COM                            | 020039103       | 411                          | 6,711                             | SH                              | DEFINED                            | 1                 | 6   |
| ALLTEL CORPORATION          | COM                            | 020039103       | 337                          | 5,496                             | SH                              | DEFINED                            |                   | 5   |
| AMERICAN ELECTRIC POWER     | COM                            | 025537101       | 310                          | 6,718                             | SH                              | DEFINED                            | 2                 | 6   |
| AMERICAN ELECTRIC POWER     | COM                            | 025537101       | 37                           | 800                               | SH                              | DEFINED                            | 2                 |     |
| AMERICAN ELECTRIC POWER     | COM                            | 025537101       | 411                          | 8,896                             | SH                              | DEFINED                            | 1                 | 8   |
| AMERICAN ELECTRIC POWER     | COM                            | 025537101       | 127                          | 2,759                             | SH                              | DEFINED                            | 1                 |     |
| AMERICAN EXPRESS COMPAN     | COM                            | 025816109       | 492                          | 12,691                            | SH                              | DEFINED                            | 1                 | 12  |

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|                         |     |           |       |         |    |         |   |     |
|-------------------------|-----|-----------|-------|---------|----|---------|---|-----|
| AMERICAN EXPRESS COMPAN | COM | 025816109 | 378   | 9,750   | SH | DEFINED | 1 | 3   |
| AMERICAN GENERAL AIRCRA | COM | 026358994 | 0     | 13,000  | SH | DEFINED | 1 | 13  |
| AMERICAN HOME PRODUCTS  | COM | 026609107 | 884   | 15,120  | SH | DEFINED | 2 | 15  |
| AMERICAN HOME PRODUCTS  | COM | 026609107 | 888   | 15,200  | SH | DEFINED | 2 |     |
| AMERICAN HOME PRODUCTS  | COM | 026609107 | 5,451 | 93,273  | SH | DEFINED | 1 | 92  |
| AMERICAN HOME PRODUCTS  | COM | 026609107 | 222   | 3,800   | SH | DEFINED | 1 |     |
| AMERICAN HOME PRODUCTS  | COM | 026609107 | 705   | 12,058  | SH | DEFINED |   | 12  |
| AMERICAN HOME PRODUCTS  | COM | 026609107 | 1     | 25      | SH | DEFINED |   |     |
| AMERICAN INTERNATIONAL  | COM | 026874107 | 1,402 | 16,304  | SH | DEFINED | 2 | 16  |
| AMERICAN INTERNATIONAL  | COM | 026874107 | 499   | 5,804   | SH | DEFINED | 2 | 1   |
| AMERICAN INTERNATIONAL  | COM | 026874107 | 5,024 | 58,415  | SH | DEFINED | 1 | 58  |
| AMERICAN INTERNATIONAL  | COM | 026874107 | 907   | 10,544  | SH | DEFINED |   | 10  |
| AMERICAN INTERNATIONAL  | COM | 026874107 | 11    | 129     | SH | DEFINED |   |     |
| AMGEN INC               | COM | 031162100 | 3     | 50      | SH | DEFINED | 2 |     |
| AMGEN INC               | COM | 031162100 | 404   | 6,650   | SH | DEFINED | 2 | 5   |
| AMGEN INC               | COM | 031162100 | 924   | 15,226  | SH | DEFINED | 1 | 15  |
| AMGEN INC               | COM | 031162100 | 757   | 12,469  | SH | DEFINED | 1 | 12  |
| AMGEN INC               | COM | 031162100 | 388   | 6,400   | SH | DEFINED |   | 6   |
| AMGEN INC               | COM | 031162100 | 92    | 1,520   | SH | DEFINED |   |     |
| AMSOUTH BANCORPORATION  | COM | 032165102 | 19    | 1,010   | SH | DEFINED |   | 1   |
| AMSOUTH BANCORPORATION  | COM | 032165102 | 265   | 14,350  | SH | DEFINED |   |     |
| ANHEUSER BUSCH COMPANIE | COM | 035229103 | 432   | 10,480  | SH | DEFINED | 2 | 10  |
| ANHEUSER BUSCH COMPANIE | COM | 035229103 | 231   | 5,600   | SH | DEFINED | 2 |     |
| ANHEUSER BUSCH COMPANIE | COM | 035229103 | 158   | 3,825   | SH | DEFINED | 1 | 3   |
| ANHEUSER BUSCH COMPANIE | COM | 035229103 | 401   | 9,738   | SH | DEFINED | 1 | 8   |
| APPLIED MATERIALS INC   | COM | 038222105 | 539   | 10,985  | SH | DEFINED | 1 | 10  |
| ARCH COAL, INC.         | COM | 039380100 | 600   | 23,197  | SH | DEFINED | 2 | 23  |
| ARCH COAL, INC.         | COM | 039380100 | 187   | 7,211   | SH | DEFINED | 2 |     |
| ARCHER-DANIELS-MIDLAND  | COM | 039483102 | 274   | 21,050  | SH | DEFINED | 1 | 21  |
| ASHLAND INC             | COM | 044204105 | 5,213 | 129,994 | SH | DEFINED | 2 | 129 |
| ASHLAND INC             | COM | 044204105 | 1,640 | 40,886  | SH | DEFINED | 2 |     |
| AUTOMATIC DATA PROCESSI | COM | 053015103 | 846   | 17,014  | SH | DEFINED | 2 | 17  |
| AUTOMATIC DATA PROCESSI | COM | 053015103 | 656   | 13,200  | SH | DEFINED | 2 | 6   |
| AUTOMATIC DATA PROCESSI | COM | 053015103 | 3,222 | 64,822  | SH | DEFINED | 1 | 64  |
| AUTOMATIC DATA PROCESSI | COM | 053015103 | 219   | 4,400   | SH | DEFINED | 1 |     |
| AVERY DENNISON CORPORAT | COM | 053611109 | 43    | 850     | SH | DEFINED | 2 |     |
| AVERY DENNISON CORPORAT | COM | 053611109 | 257   | 5,032   | SH | DEFINED | 2 |     |
| BB & T CORPORATION      | COM | 054937107 | 733   | 19,961  | SH | DEFINED | 1 | 18  |
| BP P.L.C.               | COM | 055622104 | 616   | 12,362  | SH | DEFINED | 2 | 12  |
| BP P.L.C.               | COM | 055622104 | 532   | 10,674  | SH | DEFINED | 2 | 8   |
| BP P.L.C.               | COM | 055622104 | 5,141 | 103,121 | SH | DEFINED | 1 | 100 |
| BP P.L.C.               | COM | 055622104 | 500   | 10,038  | SH | DEFINED | 1 |     |
| BP P.L.C.               | COM | 055622104 | 246   | 4,938   | SH | DEFINED |   | 4   |
| BP P.L.C.               | COM | 055622104 | 390   | 7,832   | SH | DEFINED |   |     |
| BANK OF AMERICA CORP    | COM | 060505104 | 7,183 | 119,659 | SH | DEFINED | 2 | 119 |
| BANK OF AMERICA CORP    | COM | 060505104 | 4,201 | 69,980  | SH | DEFINED | 2 |     |
| BANK OF AMERICA CORP    | COM | 060505104 | 5,648 | 94,094  | SH | DEFINED | 1 | 91  |
| BANK OF AMERICA CORP    | COM | 060505104 | 552   | 9,201   | SH | DEFINED | 1 |     |
| BANK OF AMERICA CORP    | COM | 060505104 | 3,083 | 51,358  | SH | DEFINED |   | 51  |
| BANK OF AMERICA CORP    | COM | 060505104 | 170   | 2,829   | SH | DEFINED |   |     |
| BANK ONE CORPORATION    | COM | 06423A103 | 86    | 2,400   | SH | DEFINED | 2 | 2   |
| BANK ONE CORPORATION    | COM | 06423A103 | 171   | 4,783   | SH | DEFINED | 2 |     |
| BANK ONE CORPORATION    | COM | 06423A103 | 233   | 6,496   | SH | DEFINED | 1 | 6   |
| BANK ONE CORPORATION    | COM | 06423A103 | 33    | 912     | SH | DEFINED | 1 |     |
| BAXTER INTERNATIONAL, I | COM | 071813109 | 105   | 2,138   | SH | DEFINED | 2 | 2   |
| BAXTER INTERNATIONAL, I | COM | 071813109 | 147   | 3,000   | SH | DEFINED | 2 |     |
| BAXTER INTERNATIONAL, I | COM | 071813109 | 2,368 | 48,323  | SH | DEFINED | 1 | 48  |
| BAXTER INTERNATIONAL, I | COM | 071813109 | 127   | 2,600   | SH | DEFINED | 1 |     |
| BELLSOUTH CORPORATION   | COM | 079860102 | 4,028 | 100,021 | SH | DEFINED | 2 | 100 |
| BELLSOUTH CORPORATION   | COM | 079860102 | 706   | 17,528  | SH | DEFINED | 2 | 6   |
| BELLSOUTH CORPORATION   | COM | 079860102 | 6,665 | 165,520 | SH | DEFINED | 1 | 160 |
| BELLSOUTH CORPORATION   | COM | 079860102 | 3,022 | 75,032  | SH | DEFINED | 1 | 5   |

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|                         |     |           |         |           |    |         |   |       |
|-------------------------|-----|-----------|---------|-----------|----|---------|---|-------|
| BELLSOUTH CORPORATION   | COM | 079860102 | 809     | 20,084    | SH | DEFINED |   | 19    |
| BELLSOUTH CORPORATION   | COM | 079860102 | 331     | 8,220     | SH | DEFINED |   | 2     |
| BERKSHIRE HATHAWAY, INC | COM | 084670108 | 3,748   | 54        | SH | DEFINED | 1 |       |
| BOLLINGER INDUSTRIES IN | COM | 097676100 | 18      | 28,000    | SH | DEFINED | 1 | 28    |
| BOLLINGER INDUSTRIES IN | COM | 097676993 | 45      | 110,000   | SH | DEFINED | 1 | 110   |
| BRISTOL-MYERS SQUIBB CO | COM | 110122108 | 1,992   | 38,097    | SH | DEFINED | 2 | 38    |
| BRISTOL-MYERS SQUIBB CO | COM | 110122108 | 757     | 14,480    | SH | DEFINED | 2 |       |
| BRISTOL-MYERS SQUIBB CO | COM | 110122108 | 4,533   | 86,670    | SH | DEFINED | 1 | 85    |
| BRISTOL-MYERS SQUIBB CO | COM | 110122108 | 902     | 17,243    | SH | DEFINED | 1 | 7     |
| BRISTOL-MYERS SQUIBB CO | COM | 110122108 | 1,528   | 29,207    | SH | DEFINED |   | 29    |
| BRISTOL-MYERS SQUIBB CO | COM | 110122108 | 63      | 1,200     | SH | DEFINED |   |       |
| CAPITAL CITY BANK GROUP | COM | 139674105 | 544     | 21,879    | SH | DEFINED | 1 | 21    |
| CHEVRON CORPORATION     | COM | 166751107 | 2,232   | 24,668    | SH | DEFINED | 2 | 24    |
| CHEVRON CORPORATION     | COM | 166751107 | 724     | 8,000     | SH | DEFINED | 2 | 4     |
| CHEVRON CORPORATION     | COM | 166751107 | 4,189   | 46,289    | SH | DEFINED | 1 | 45    |
| CHEVRON CORPORATION     | COM | 166751107 | 332     | 3,670     | SH | DEFINED | 1 | 2     |
| CHEVRON CORPORATION     | COM | 166751107 | 185     | 2,041     | SH | DEFINED |   | 1     |
| CHEVRON CORPORATION     | COM | 166751107 | 54      | 600       | SH | DEFINED |   |       |
| CHUBB CORPORATION       | COM | 171232101 | 27      | 350       | SH | DEFINED | 2 |       |
| CHUBB CORPORATION       | COM | 171232101 | 348     | 4,500     | SH | DEFINED | 2 | 4     |
| CHUBB CORPORATION       | COM | 171232101 | 1,619   | 20,904    | SH | DEFINED | 1 | 20    |
| CHUBB CORPORATION       | COM | 171232101 | 6,461   | 83,444    | SH | DEFINED | 1 |       |
| CISCO SYSTEMS           | COM | 17275R102 | 553     | 30,385    | SH | DEFINED | 2 | 30    |
| CISCO SYSTEMS           | COM | 17275R102 | 269     | 14,775    | SH | DEFINED | 2 | 6     |
| CISCO SYSTEMS           | COM | 17275R102 | 4,619   | 253,805   | SH | DEFINED | 1 | 250   |
| CISCO SYSTEMS           | COM | 17275R102 | 165     | 9,088     | SH | DEFINED | 1 | 3     |
| CISCO SYSTEMS           | COM | 17275R102 | 1,282   | 70,467    | SH | DEFINED |   | 70    |
| CISCO SYSTEMS           | COM | 17275R102 | 3       | 183       | SH | DEFINED |   |       |
| CITIGROUP INCORPORATED  | COM | 172967101 | 788     | 14,909    | SH | DEFINED | 2 | 14    |
| CITIGROUP INCORPORATED  | COM | 172967101 | 214     | 4,042     | SH | DEFINED | 2 |       |
| CITIGROUP INCORPORATED  | COM | 172967101 | 6,052   | 114,533   | SH | DEFINED | 1 | 113   |
| CITIGROUP INCORPORATED  | COM | 172967101 | 1,599   | 30,255    | SH | DEFINED | 1 | 10    |
| CITIGROUP INCORPORATED  | COM | 172967101 | 1,464   | 27,713    | SH | DEFINED |   | 26    |
| CITIGROUP INCORPORATED  | COM | 172967101 | 41      | 773       | SH | DEFINED |   |       |
| CITIZENS COMMUNICATIONS | COM | 17453B101 | 227     | 18,851    | SH | DEFINED | 1 | 18    |
| CLOX COMPANY            | COM | 189054109 | 230     | 6,800     | SH | DEFINED | 1 | 6     |
| CLOROX COMPANY          | COM | 189054109 | 20      | 596       | SH | DEFINED | 1 |       |
| COCA COLA COMPANY       | COM | 191216100 | 98,615  | 2,191,442 | SH | DEFINED | 2 | 2,096 |
| COCA COLA COMPANY       | COM | 191216100 | 4,493   | 99,847    | SH | DEFINED | 2 | 85    |
| COCA COLA COMPANY       | COM | 191216100 | 367,393 | 8,164,288 | SH | DEFINED | 1 | 8,123 |
| COCA COLA COMPANY       | COM | 191216100 | 20,549  | 456,634   | SH | DEFINED | 1 | 31    |
| COCA COLA COMPANY       | COM | 191216100 | 1,453   | 32,299    | SH | DEFINED |   | 32    |
| COCA COLA COMPANY       | COM | 191216100 | 15      | 342       | SH | DEFINED |   |       |
| COCA-COLA ENTERPRISES I | COM | 191219104 | 7,253   | 443,636   | SH | DEFINED | 1 | 443   |
| COLGATE-PALMOLIVE COMPA | COM | 194162103 | 980     | 16,612    | SH | DEFINED | 2 | 16    |
| COLGATE-PALMOLIVE COMPA | COM | 194162103 | 319     | 5,400     | SH | DEFINED | 2 | 5     |
| COLGATE-PALMOLIVE COMPA | COM | 194162103 | 3,228   | 54,715    | SH | DEFINED | 1 | 54    |
| COLGATE-PALMOLIVE COMPA | COM | 194162103 | 718     | 12,174    | SH | DEFINED |   | 12    |
| COLGATE-PALMOLIVE COMPA | COM | 194162103 | 15      | 251       | SH | DEFINED |   |       |
| COMCAST CORPORATION CLA | COM | 200300200 | 184     | 4,250     | SH | DEFINED | 2 | 4     |
| COMCAST CORPORATION CLA | COM | 200300200 | 87      | 2,000     | SH | DEFINED | 2 | 2     |
| COMPAQ COMPUTER CORP    | COM | 204493100 | 2,929   | 189,105   | SH | DEFINED | 1 | 188   |
| COMPAQ COMPUTER CORP    | COM | 204493100 | 94      | 6,060     | SH | DEFINED | 1 | 4     |
| COMPASS BANCSHARES INC. | COM | 20449H109 | 746     | 28,147    | SH | DEFINED |   |       |
| CONOCO INCORPORATED     | COM | 208251306 | 282     | 10,000    | SH | DEFINED | 1 | 10    |
| CONOCO CLASS B          | COM | 208251405 | 2,782   | 96,265    | SH | DEFINED | 1 | 96    |
| CONSOLIDATED EDISON INC | COM | 209115104 | 239     | 5,998     | SH | DEFINED | 2 | 5     |
| CONSOLIDATED EDISON INC | COM | 209115104 | 52      | 1,300     | SH | DEFINED | 2 |       |
| CONSTELLATION ENERGY GR | COM | 210371100 | 234     | 5,500     | SH | DEFINED | 2 |       |
| CORPAS INVESTMENTS, INC | COM | 21986N103 | 0       | 13,333    | SH | DEFINED | 1 | 13    |
| COUSINS PROPERTIES INCO | COM | 222795106 | 211     | 7,875     | SH | DEFINED | 1 | 7     |
| COUSINS PROPERTIES INCO | COM | 222795106 | 81      | 3,000     | SH | DEFINED | 1 | 3     |

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|                          |     |           |        |         |    |         |   |     |
|--------------------------|-----|-----------|--------|---------|----|---------|---|-----|
| DEVELOPERS-INVESTORS, IN | COM | 232990AA9 | 456    | 450,000 | SH | DEFINED | 1 |     |
| DARDEN RESTAURANTS INC   | COM | 237194105 | 1,059  | 37,952  | SH | DEFINED | 1 | 37  |
| DARDEN RESTAURANTS INC   | COM | 237194105 | 170    | 6,100   | SH | DEFINED | 1 |     |
| DELL COMPUTER CORPORATI  | COM | 247025109 | 2,584  | 98,814  | SH | DEFINED | 1 | 97  |
| DELL COMPUTER CORPORATI  | COM | 247025109 | 37     | 1,400   | SH | DEFINED | 1 | 1   |
| WALT DISNEY COMPANY HOL  | COM | 254687106 | 1,131  | 39,160  | SH | DEFINED | 2 | 39  |
| WALT DISNEY COMPANY HOL  | COM | 254687106 | 164    | 5,665   | SH | DEFINED | 2 |     |
| WALT DISNEY COMPANY HOL  | COM | 254687106 | 4,770  | 165,118 | SH | DEFINED | 1 | 164 |
| WALT DISNEY COMPANY HOL  | COM | 254687106 | 258    | 8,935   | SH | DEFINED | 1 | 7   |
| WALT DISNEY COMPANY HOL  | COM | 254687106 | 767    | 26,552  | SH | DEFINED |   | 26  |
| WALT DISNEY COMPANY HOL  | COM | 254687106 | 19     | 655     | SH | DEFINED |   |     |
| E. I. DUPONT DE NEMOURS  | COM | 263534109 | 458    | 9,500   | SH | DEFINED | 2 | 9   |
| E. I. DUPONT DE NEMOURS  | COM | 263534109 | 53     | 1,100   | SH | DEFINED | 2 |     |
| E. I. DUPONT DE NEMOURS  | COM | 263534109 | 3,019  | 62,575  | SH | DEFINED | 1 | 62  |
| E. I. DUPONT DE NEMOURS  | COM | 263534109 | 478    | 9,905   | SH | DEFINED | 1 | 6   |
| E. I. DUPONT DE NEMOURS  | COM | 263534109 | 2,517  | 52,179  | SH | DEFINED |   | 52  |
| E. I. DUPONT DE NEMOURS  | COM | 263534109 | 25     | 525     | SH | DEFINED |   |     |
| DUKE ENERGY CORPORATION  | COM | 264399106 | 339    | 8,700   | SH | DEFINED | 2 | 8   |
| DUKE ENERGY CORPORATION  | COM | 264399106 | 124    | 3,170   | SH | DEFINED | 2 |     |
| DUKE ENERGY CORPORATION  | COM | 264399106 | 286    | 7,332   | SH | DEFINED | 1 | 7   |
| DUKE ENERGY CORPORATION  | COM | 264399106 | 308    | 7,900   | SH | DEFINED | 1 | 4   |
| DUKE ENERGY CORPORATION  | COM | 264399106 | 597    | 15,314  | SH | DEFINED |   | 15  |
| DUKE ENERGY CORPORATION  | COM | 264399106 | 16     | 400     | SH | DEFINED |   |     |
| EMC CORP                 | COM | 268648102 | 632    | 21,770  | SH | DEFINED | 2 | 21  |
| EMC CORP                 | COM | 268648102 | 291    | 10,000  | SH | DEFINED | 2 | 5   |
| EMC CORP                 | COM | 268648102 | 351    | 12,095  | SH | DEFINED | 1 | 11  |
| EMC CORP                 | COM | 268648102 | 28     | 965     | SH | DEFINED | 1 |     |
| EASTMAN KODAK CO.        | COM | 277461109 | 56     | 1,197   | SH | DEFINED | 1 |     |
| EASTMAN KODAK CO.        | COM | 277461109 | 234    | 5,020   | SH | DEFINED | 1 | 4   |
| ECHELON CORPORATION      | COM | 27874N105 | 248    | 8,050   | SH | DEFINED | 1 | 8   |
| EL PASO CORPORATION      | COM | 28336L109 | 2,530  | 48,155  | SH | DEFINED | 1 | 48  |
| EL PASO CORPORATION      | COM | 28336L109 | 34     | 643     | SH | DEFINED | 1 |     |
| EL PASO CORPORATION      | COM | 28336L109 | 261    | 4,964   | SH | DEFINED |   | 4   |
| ELECTRONIC DATA SYSTEMS  | COM | 285661104 | 428    | 6,842   | SH | DEFINED | 2 | 6   |
| ELECTRONIC DATA SYSTEMS  | COM | 285661104 | 25     | 400     | SH | DEFINED | 2 |     |
| ELECTRONIC DATA SYSTEMS  | COM | 285661104 | 5,565  | 89,043  | SH | DEFINED | 1 | 85  |
| ELECTRONIC DATA SYSTEMS  | COM | 285661104 | 562    | 8,984   | SH | DEFINED |   | 8   |
| ELECTRONIC DATA SYSTEMS  | COM | 285661104 | 13     | 200     | SH | DEFINED |   |     |
| EMERSON ELECTRIC CO.     | COM | 291011104 | 415    | 6,855   | SH | DEFINED | 2 | 6   |
| EMERSON ELECTRIC CO.     | COM | 291011104 | 299    | 4,950   | SH | DEFINED | 2 |     |
| EMERSON ELECTRIC CO.     | COM | 291011104 | 4,544  | 75,112  | SH | DEFINED | 1 | 75  |
| EMERSON ELECTRIC CO.     | COM | 291011104 | 182    | 3,000   | SH | DEFINED | 1 | 3   |
| ENERGEN CORPORATION      | COM | 29265N108 | 44     | 1,608   | SH | DEFINED |   | 1   |
| ENERGEN CORPORATION      | COM | 29265N108 | 635    | 23,000  | SH | DEFINED |   |     |
| ENRON CORPORATION        | COM | 293561106 | 2,424  | 49,469  | SH | DEFINED |   | 48  |
| EQUIFAX, INCORPORATED    | COM | 294429105 | 59     | 1,600   | SH | DEFINED | 1 | 1   |
| EQUIFAX, INCORPORATED    | COM | 294429105 | 376    | 10,239  | SH | DEFINED | 1 | 6   |
| EXXON MOBIL CORPORATION  | COM | 30231G102 | 6,841  | 78,320  | SH | DEFINED | 2 | 78  |
| EXXON MOBIL CORPORATION  | COM | 30231G102 | 2,344  | 26,834  | SH | DEFINED | 2 | 5   |
| EXXON MOBIL CORPORATION  | COM | 30231G102 | 12,543 | 143,592 | SH | DEFINED | 1 | 141 |
| EXXON MOBIL CORPORATION  | COM | 30231G102 | 3,396  | 38,873  | SH | DEFINED | 1 | 3   |
| EXXON MOBIL CORPORATION  | COM | 30231G102 | 8,039  | 92,034  | SH | DEFINED |   | 91  |
| EXXON MOBIL CORPORATION  | COM | 30231G102 | 380    | 4,350   | SH | DEFINED |   |     |
| FPL GROUP, INC.          | COM | 302571104 | 175    | 2,900   | SH | DEFINED | 2 | 2   |
| FPL GROUP, INC.          | COM | 302571104 | 60     | 1,000   | SH | DEFINED | 2 |     |
| FEDERAL HOME LOAN MORTG  | COM | 313400301 | 186    | 2,650   | SH | DEFINED | 2 | 2   |
| FEDERAL HOME LOAN MORTG  | COM | 313400301 | 28     | 400     | SH | DEFINED | 2 |     |
| FANNIE MAE               | COM | 313586109 | 966    | 11,339  | SH | DEFINED | 2 | 11  |
| FANNIE MAE               | COM | 313586109 | 549    | 6,450   | SH | DEFINED | 2 | 3   |
| FANNIE MAE               | COM | 313586109 | 7,935  | 93,183  | SH | DEFINED | 1 | 92  |
| FANNIE MAE               | COM | 313586109 | 290    | 3,403   | SH | DEFINED | 1 |     |
| FANNIE MAE               | COM | 313586109 | 882    | 10,354  | SH | DEFINED |   | 10  |

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|                          |     |           |        |         |    |         |   |     |
|--------------------------|-----|-----------|--------|---------|----|---------|---|-----|
| FANNIE MAE               | COM | 313586109 | 12     | 141     | SH | DEFINED |   |     |
| FIFTH THIRD BANCORP      | COM | 316773100 | 297    | 4,950   | SH | DEFINED | 2 | 4   |
| FIRST TENNESSEE NATIONAL | COM | 337162101 | 685    | 19,744  | SH | DEFINED | 1 |     |
| FIRST UNION CORPORATION  | COM | 337358105 | 12     | 330     | SH | DEFINED | 2 |     |
| FIRST UNION CORPORATION  | COM | 337358105 | 349    | 10,000  | SH | DEFINED | 2 |     |
| FIRST UNION CORPORATION  | COM | 337358105 | 917    | 26,231  | SH | DEFINED | 1 | 26  |
| FIRST UNION CORPORATION  | COM | 337358105 | 902    | 25,808  | SH | DEFINED | 1 | 5   |
| FLEETBOSTON FINANCIAL C  | COM | 339030108 | 5,919  | 150,031 | SH | DEFINED | 1 | 149 |
| FLEETBOSTON FINANCIAL C  | COM | 339030108 | 68     | 1,730   | SH | DEFINED | 1 |     |
| FLEETBOSTON FINANCIAL C  | COM | 339030108 | 501    | 12,695  | SH | DEFINED |   | 12  |
| FLEETBOSTON FINANCIAL C  | COM | 339030108 | 2      | 50      | SH | DEFINED |   |     |
| FLOWERS FOODS, INC.      | COM | 343498101 | 416    | 13,272  | SH | DEFINED | 1 | 13  |
| FORD MOTOR COMPANY NEW   | COM | 345370860 | 99     | 4,029   | SH | DEFINED | 2 | 4   |
| FORD MOTOR COMPANY NEW   | COM | 345370860 | 112    | 4,544   | SH | DEFINED | 2 |     |
| FORD MOTOR COMPANY NEW   | COM | 345370860 | 3,623  | 147,579 | SH | DEFINED | 1 | 146 |
| FORD MOTOR COMPANY NEW   | COM | 345370860 | 82     | 3,330   | SH | DEFINED | 1 |     |
| FORD MOTOR COMPANY NEW   | COM | 345370860 | 618    | 25,177  | SH | DEFINED |   | 25  |
| FORD MOTOR COMPANY NEW   | COM | 345370860 | 7      | 265     | SH | DEFINED |   |     |
| GPU INCORPORATED         | COM | 36225X100 | 186    | 5,300   | SH | DEFINED | 2 | 5   |
| GPU INCORPORATED         | COM | 36225X100 | 102    | 2,900   | SH | DEFINED | 2 |     |
| GANNETT COMPANY, INC.    | COM | 364730101 | 214    | 3,250   | SH | DEFINED | 2 | 3   |
| GANNETT COMPANY, INC.    | COM | 364730101 | 53     | 800     | SH | DEFINED | 2 |     |
| GENENTECH, INC           | COM | 368710406 | 171    | 3,100   | SH | DEFINED | 2 | 3   |
| GENENTECH, INC           | COM | 368710406 | 187    | 3,400   | SH | DEFINED | 2 | 3   |
| GENERAL DYNAMICS CORP    | COM | 369550108 | 127    | 1,638   | SH | DEFINED | 1 |     |
| GENERAL DYNAMICS CORP    | COM | 369550108 | 99     | 1,274   | SH | DEFINED | 1 |     |
| GENERAL ELECTRIC COMPAN  | COM | 369604103 | 10,716 | 219,816 | SH | DEFINED | 2 | 219 |
| GENERAL ELECTRIC COMPAN  | COM | 369604103 | 4,357  | 89,380  | SH | DEFINED | 2 | 27  |
| GENERAL ELECTRIC COMPAN  | COM | 369604103 | 19,122 | 392,250 | SH | DEFINED | 1 | 371 |
| GENERAL ELECTRIC COMPAN  | COM | 369604103 | 8,202  | 168,245 | SH | DEFINED | 1 | 27  |
| GENERAL ELECTRIC COMPAN  | COM | 369604103 | 6,173  | 126,622 | SH | DEFINED |   | 126 |
| GENERAL ELECTRIC COMPAN  | COM | 369604103 | 165    | 3,394   | SH | DEFINED |   | 2   |
| GENERAL MILLS, INC.      | COM | 370334104 | 7,256  | 165,743 | SH | DEFINED | 1 | 165 |
| GENERAL MILLS, INC.      | COM | 370334104 | 875    | 19,988  | SH | DEFINED | 1 |     |
| GENERAL MOTORS CORPORAT  | COM | 370442105 | 190    | 2,958   | SH | DEFINED | 1 | 2   |
| GENERAL MOTORS CORPORAT  | COM | 370442105 | 51     | 788     | SH | DEFINED | 1 |     |
| GENERAL MOTORS CORPORAT  | COM | 370442105 | 258    | 4,002   | SH | DEFINED |   | 4   |
| GENUINE PARTS COMPANY    | COM | 372460105 | 1,455  | 46,184  | SH | DEFINED | 1 | 46  |
| GENUINE PARTS COMPANY    | COM | 372460105 | 138    | 4,386   | SH | DEFINED | 1 | 1   |
| GILLETTE CO              | COM | 375766102 | 705    | 24,315  | SH | DEFINED | 2 | 24  |
| GILLETTE CO              | COM | 375766102 | 197    | 6,800   | SH | DEFINED | 2 | 5   |
| GILLETTE CO              | COM | 375766102 | 88     | 3,024   | SH | DEFINED | 1 | 2   |
| GILLETTE CO              | COM | 375766102 | 475    | 16,393  | SH | DEFINED | 1 | 5   |
| GLAXO WELLCOME PLC SPON  | COM | 37733W105 | 509    | 9,065   | SH | DEFINED | 2 | 9   |
| GLAXO WELLCOME PLC SPON  | COM | 37733W105 | 304    | 5,418   | SH | DEFINED | 2 | 4   |
| GOLDFIELD CORP (NEVADA)  | COM | 381370105 | 90     | 150,000 | SH | DEFINED |   | 150 |
| HCA INC                  | COM | 404119109 | 1,405  | 31,085  | SH | DEFINED | 1 | 31  |
| HALLIBURTON COMPANY      | COM | 406216101 | 241    | 6,776   | SH | DEFINED | 1 | 6   |
| H J HEINZ COMPANY        | COM | 423074103 | 311    | 7,600   | SH | DEFINED | 2 | 7   |
| H J HEINZ COMPANY        | COM | 423074103 | 8      | 200     | SH | DEFINED | 2 |     |
| H J HEINZ COMPANY        | COM | 423074103 | 131    | 3,210   | SH | DEFINED | 1 | 3   |
| H J HEINZ COMPANY        | COM | 423074103 | 123    | 3,000   | SH | DEFINED | 1 | 3   |
| HEWLETT PACKARD CO       | COM | 428236103 | 825    | 28,850  | SH | DEFINED | 2 | 28  |
| HEWLETT PACKARD CO       | COM | 428236103 | 189    | 6,600   | SH | DEFINED | 2 | 1   |
| HEWLETT PACKARD CO       | COM | 428236103 | 3,514  | 122,876 | SH | DEFINED | 1 | 121 |
| HEWLETT PACKARD CO       | COM | 428236103 | 52     | 1,810   | SH | DEFINED | 1 |     |
| HEWLETT PACKARD CO       | COM | 428236103 | 957    | 33,462  | SH | DEFINED |   | 33  |
| HEWLETT PACKARD CO       | COM | 428236103 | 14     | 474     | SH | DEFINED |   |     |
| HOME DEPOT INCORPORATED  | COM | 437076102 | 1,093  | 23,476  | SH | DEFINED | 2 | 23  |
| HOME DEPOT INCORPORATED  | COM | 437076102 | 893    | 19,190  | SH | DEFINED | 2 | 11  |
| HOME DEPOT INCORPORATED  | COM | 437076102 | 5,663  | 121,660 | SH | DEFINED | 1 | 118 |
| HOME DEPOT INCORPORATED  | COM | 437076102 | 348    | 7,471   | SH | DEFINED | 1 | 2   |

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|                         |     |           |       |         |    |         |   |     |
|-------------------------|-----|-----------|-------|---------|----|---------|---|-----|
| HOME DEPOT INCORPORATED | COM | 437076102 | 1,461 | 31,385  | SH | DEFINED |   | 30  |
| HOME DEPOT INCORPORATED | COM | 437076102 | 47    | 1,011   | SH | DEFINED |   |     |
| HONEYWELL INTERNATIONAL | COM | 438516106 | 327   | 9,349   | SH | DEFINED | 2 | 9   |
| HONEYWELL INTERNATIONAL | COM | 438516106 | 49    | 1,400   | SH | DEFINED | 2 |     |
| HONEYWELL INTERNATIONAL | COM | 438516106 | 844   | 24,129  | SH | DEFINED | 1 | 22  |
| HONEYWELL INTERNATIONAL | COM | 438516106 | 24    | 692     | SH | DEFINED | 1 |     |
| HOUSEHOLD INTERNATIONAL | COM | 441815107 | 223   | 3,339   | SH | DEFINED | 1 | 3   |
| ILLINOIS TOOL WORKS, IN | COM | 452308109 | 313   | 4,950   | SH | DEFINED | 2 | 4   |
| ILLINOIS TOOL WORKS, IN | COM | 452308109 | 411   | 6,500   | SH | DEFINED | 2 | 5   |
| ILLINOIS TOOL WORKS, IN | COM | 452308109 | 262   | 4,143   | SH | DEFINED | 1 | 3   |
| ILLINOIS TOOL WORKS, IN | COM | 452308109 | 590   | 9,313   | SH | DEFINED |   | 9   |
| ILLINOIS TOOL WORKS, IN | COM | 452308109 | 17    | 265     | SH | DEFINED |   |     |
| INTEL CORPORATION       | COM | 458140100 | 2,652 | 90,670  | SH | DEFINED | 2 | 90  |
| INTEL CORPORATION       | COM | 458140100 | 1,094 | 37,400  | SH | DEFINED | 2 | 21  |
| INTEL CORPORATION       | COM | 458140100 | 6,708 | 229,317 | SH | DEFINED | 1 | 215 |
| INTEL CORPORATION       | COM | 458140100 | 661   | 22,591  | SH | DEFINED | 1 | 1   |
| INTEL CORPORATION       | COM | 458140100 | 1,576 | 53,868  | SH | DEFINED |   | 53  |
| INTEL CORPORATION       | COM | 458140100 | 161   | 5,500   | SH | DEFINED |   |     |
| INTERNATIONAL BUSINESS  | COM | 459200101 | 1,477 | 13,067  | SH | DEFINED | 2 | 13  |
| INTERNATIONAL BUSINESS  | COM | 459200101 | 977   | 8,643   | SH | DEFINED | 2 | 4   |
| INTERNATIONAL BUSINESS  | COM | 459200101 | 6,833 | 60,472  | SH | DEFINED | 1 | 58  |
| INTERNATIONAL BUSINESS  | COM | 459200101 | 656   | 5,808   | SH | DEFINED | 1 | 1   |
| INTERNATIONAL BUSINESS  | COM | 459200101 | 946   | 8,370   | SH | DEFINED |   | 7   |
| INTERNATIONAL BUSINESS  | COM | 459200101 | 8     | 74      | SH | DEFINED |   |     |
| INTERNATIONAL PAPER COM | COM | 460146103 | 51    | 1,420   | SH | DEFINED | 1 | 1   |
| INTERNATIONAL PAPER COM | COM | 460146103 | 301   | 8,426   | SH | DEFINED | 1 | 7   |
| INTUIT INC              | COM | 461202103 | 720   | 18,000  | SH | DEFINED | 1 | 18  |
| J P MORGAN CHASE & CO.  | COM | 46625H100 | 309   | 6,925   | SH | DEFINED | 2 | 6   |
| J P MORGAN CHASE & CO.  | COM | 46625H100 | 195   | 4,368   | SH | DEFINED | 2 |     |
| J P MORGAN CHASE & CO.  | COM | 46625H100 | 486   | 10,891  | SH | DEFINED | 1 | 10  |
| J P MORGAN CHASE & CO.  | COM | 46625H100 | 447   | 10,030  | SH | DEFINED | 1 | 8   |
| J P MORGAN CHASE & CO.  | COM | 46625H100 | 216   | 4,838   | SH | DEFINED |   | 4   |
| J P MORGAN CHASE & CO.  | COM | 46625H100 | 7     | 155     | SH | DEFINED |   |     |
| JOHNSON & JOHNSON       | COM | 478160104 | 773   | 15,450  | SH | DEFINED | 2 | 15  |
| JOHNSON & JOHNSON       | COM | 478160104 | 753   | 15,060  | SH | DEFINED | 2 |     |
| JOHNSON & JOHNSON       | COM | 478160104 | 8,967 | 179,343 | SH | DEFINED | 1 | 179 |
| JOHNSON & JOHNSON       | COM | 478160104 | 4,249 | 84,977  | SH | DEFINED | 1 |     |
| JOHNSON & JOHNSON       | COM | 478160104 | 1,333 | 26,667  | SH | DEFINED |   | 26  |
| JOHNSON & JOHNSON       | COM | 478160104 | 27    | 530     | SH | DEFINED |   |     |
| KELLOGG COMPANY         | COM | 487836108 | 753   | 25,956  | SH | DEFINED | 1 | 25  |
| KIMBERLY CLARK CORP     | COM | 494368103 | 964   | 17,250  | SH | DEFINED | 2 | 17  |
| KIMBERLY CLARK CORP     | COM | 494368103 | 331   | 5,924   | SH | DEFINED | 2 |     |
| KIMBERLY CLARK CORP     | COM | 494368103 | 4,139 | 74,036  | SH | DEFINED | 1 | 73  |
| KIMBERLY CLARK CORP     | COM | 494368103 | 69    | 1,230   | SH | DEFINED | 1 |     |
| KIMBERLY CLARK CORP     | COM | 494368103 | 196   | 3,508   | SH | DEFINED |   | 3   |
| KIMBERLY CLARK CORP     | COM | 494368103 | 7     | 120     | SH | DEFINED |   |     |
| KINDER MORGAN EGY PTNS  | COM | 494550106 | 278   | 4,050   | SH | DEFINED | 1 | 4   |
| KROGER INC              | COM | 501044101 | 2,378 | 95,120  | SH | DEFINED | 1 | 95  |
| LAKEHEAD PIPELINE PARTN | COM | 511557100 | 333   | 7,350   | SH | DEFINED | 1 | 7   |
| LEHMAN BROTHERS HOLDING | COM | 524908100 | 638   | 8,205   | SH | DEFINED | 1 | 8   |
| LEHMAN BROTHERS HOLDING | COM | 524908100 | 72    | 920     | SH | DEFINED | 1 |     |
| LEXMARK INTERNATIONAL I | COM | 529771107 | 188   | 2,800   | SH | DEFINED | 2 | 2   |
| LEXMARK INTERNATIONAL I | COM | 529771107 | 20    | 300     | SH | DEFINED | 2 |     |
| LILLY, ELI & CO         | COM | 532457108 | 498   | 6,725   | SH | DEFINED | 2 | 6   |
| LILLY, ELI & CO         | COM | 532457108 | 440   | 5,950   | SH | DEFINED | 2 |     |
| LILLY, ELI & CO         | COM | 532457108 | 251   | 3,387   | SH | DEFINED | 1 | 3   |
| LILLY, ELI & CO         | COM | 532457108 | 40    | 540     | SH | DEFINED | 1 |     |
| LILLY, ELI & CO         | COM | 532457108 | 614   | 8,300   | SH | DEFINED |   | 8   |
| LILLY, ELI & CO         | COM | 532457108 | 89    | 1,200   | SH | DEFINED |   |     |
| LOWES COMPANIES INC     | COM | 548661107 | 326   | 4,500   | SH | DEFINED | 2 | 4   |
| LOWES COMPANIES INC     | COM | 548661107 | 73    | 1,000   | SH | DEFINED | 2 |     |
| LOWES COMPANIES INC     | COM | 548661107 | 3,972 | 54,745  | SH | DEFINED | 1 | 53  |

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| LOWES COMPANIES INC     | COM | 548661107 | 385   | 5,300   | SH | DEFINED | 1 |     |
| LOWES COMPANIES INC     | COM | 548661107 | 633   | 8,725   | SH | DEFINED |   | 8   |
| LOWES COMPANIES INC     | COM | 548661107 | 4     | 50      | SH | DEFINED |   |     |
| LUCENT TECHNOLOGIES INC | COM | 549463107 | 142   | 22,885  | SH | DEFINED | 2 | 22  |
| LUCENT TECHNOLOGIES INC | COM | 549463107 | 143   | 23,144  | SH | DEFINED | 2 | 10  |
| LUCENT TECHNOLOGIES INC | COM | 549463107 | 252   | 40,610  | SH | DEFINED | 1 | 39  |
| LUCENT TECHNOLOGIES INC | COM | 549463107 | 180   | 29,010  | SH | DEFINED | 1 | 24  |
| LUCENT TECHNOLOGIES INC | COM | 549463107 | 139   | 22,437  | SH | DEFINED |   | 22  |
| LUCENT TECHNOLOGIES INC | COM | 549463107 | 10    | 1,555   | SH | DEFINED |   | 1   |
| MBNA CORP               | COM | 55262L100 | 183   | 5,550   | SH | DEFINED | 2 | 5   |
| MBNA CORP               | COM | 55262L100 | 44    | 1,350   | SH | DEFINED | 2 |     |
| MANULIFE FINANCIAL CORP | COM | 56501R106 | 4,504 | 161,365 | SH | DEFINED | 1 | 161 |
| MARSH & MCLENNAN COMPAN | COM | 571748102 | 231   | 2,290   | SH | DEFINED | 1 | 2   |
| MARRIOTT INTERNATIONAL  | COM | 571903202 | 204   | 4,300   | SH | DEFINED | 2 | 4   |
| MARRIOTT INTERNATIONAL  | COM | 571903202 | 20    | 425     | SH | DEFINED | 2 |     |
| MARRIOTT INTERNATIONAL  | COM | 571903202 | 4,562 | 96,375  | SH | DEFINED | 1 | 96  |
| MCDONALDS CORP          | COM | 580135101 | 428   | 15,800  | SH | DEFINED | 2 | 15  |
| MCDONALDS CORP          | COM | 580135101 | 206   | 7,600   | SH | DEFINED | 2 |     |
| MCDONALDS CORP          | COM | 580135101 | 199   | 7,340   | SH | DEFINED | 1 | 6   |
| MCDONALDS CORP          | COM | 580135101 | 216   | 8,000   | SH | DEFINED | 1 | 8   |
| MCGRAW HILL COMPANIES I | COM | 580645109 | 1,014 | 15,324  | SH | DEFINED | 1 | 13  |
| MEDTRONIC INC           | COM | 585055106 | 670   | 14,552  | SH | DEFINED | 2 | 14  |
| MEDTRONIC INC           | COM | 585055106 | 368   | 8,000   | SH | DEFINED | 2 | 5   |
| MEDTRONIC INC           | COM | 585055106 | 4,733 | 102,871 | SH | DEFINED | 1 | 101 |
| MEDTRONIC INC           | COM | 585055106 | 49    | 1,070   | SH | DEFINED | 1 |     |
| MEDTRONIC INC           | COM | 585055106 | 780   | 16,959  | SH | DEFINED |   | 16  |
| MEDTRONIC INC           | COM | 585055106 | 124   | 2,689   | SH | DEFINED |   |     |
| MERCHANTS BANCSHARES IN | COM | 588448100 | 308   | 10,000  | SH | DEFINED | 2 |     |
| MERCK & CO., INC        | COM | 589331107 | 3,789 | 59,290  | SH | DEFINED | 2 | 59  |
| MERCK & CO., INC        | COM | 589331107 | 879   | 13,750  | SH | DEFINED | 2 | 5   |
| MERCK & CO., INC        | COM | 589331107 | 8,893 | 139,155 | SH | DEFINED | 1 | 136 |
| MERCK & CO., INC        | COM | 589331107 | 2,556 | 39,996  | SH | DEFINED | 1 | 9   |
| MERCK & CO., INC        | COM | 589331107 | 1,703 | 26,654  | SH | DEFINED |   | 26  |
| MERCK & CO., INC        | COM | 589331107 | 14    | 224     | SH | DEFINED |   |     |
| MERRILL LYNCH AND CO, I | COM | 590188108 | 3,015 | 50,885  | SH | DEFINED | 1 | 50  |
| MERRILL LYNCH AND CO, I | COM | 590188108 | 277   | 4,674   | SH | DEFINED |   | 4   |
| MERRILL LYNCH AND CO, I | COM | 590188108 | 28    | 480     | SH | DEFINED |   |     |
| MICROSOFT CORPORATION   | COM | 594918104 | 2,281 | 31,243  | SH | DEFINED | 2 | 31  |
| MICROSOFT CORPORATION   | COM | 594918104 | 818   | 11,200  | SH | DEFINED | 2 |     |
| MICROSOFT CORPORATION   | COM | 594918104 | 6,379 | 87,378  | SH | DEFINED | 1 | 82  |
| MICROSOFT CORPORATION   | COM | 594918104 | 463   | 6,348   | SH | DEFINED | 1 | 4   |
| MICROSOFT CORPORATION   | COM | 594918104 | 1,967 | 26,942  | SH | DEFINED |   | 26  |
| MICROSOFT CORPORATION   | COM | 594918104 | 50    | 690     | SH | DEFINED |   |     |
| MID-AMERICAN APARTMENT  | COM | 59522J103 | 38    | 1,500   | SH | DEFINED | 1 | 1   |
| MID-AMERICAN APARTMENT  | COM | 59522J103 | 179   | 7,000   | SH | DEFINED | 1 | 7   |
| MINNESOTA MINING & MANU | COM | 604059105 | 382   | 3,350   | SH | DEFINED | 2 | 3   |
| MINNESOTA MINING & MANU | COM | 604059105 | 297   | 2,600   | SH | DEFINED | 2 |     |
| MINNESOTA MINING & MANU | COM | 604059105 | 988   | 8,661   | SH | DEFINED | 1 | 8   |
| MINNESOTA MINING & MANU | COM | 604059105 | 342   | 3,000   | SH | DEFINED | 1 | 2   |
| MIRANT CORPORATION      | COM | 604675108 | 235   | 6,830   | SH | DEFINED | 2 | 6   |
| MIRANT CORPORATION      | COM | 604675108 | 175   | 5,101   | SH | DEFINED | 2 |     |
| MIRANT CORPORATION      | COM | 604675108 | 1,811 | 52,651  | SH | DEFINED | 1 | 52  |
| MIRANT CORPORATION      | COM | 604675108 | 179   | 5,201   | SH | DEFINED | 1 | 3   |
| MIRANT CORPORATION      | COM | 604675108 | 134   | 3,891   | SH | DEFINED |   | 3   |
| MIRANT CORPORATION      | COM | 604675108 | 79    | 2,305   | SH | DEFINED |   |     |
| MORGAN STANLEY DEAN WIT | COM | 617446448 | 308   | 4,803   | SH | DEFINED | 1 | 4   |
| MORGAN STANLEY DEAN WIT | COM | 617446448 | 1,158 | 18,035  | SH | DEFINED |   | 18  |
| MORGAN STANLEY DEAN WIT | COM | 617446448 | 2     | 25      | SH | DEFINED |   |     |
| MOTOROLA, INC           | COM | 620076109 | 226   | 13,672  | SH | DEFINED | 2 | 13  |
| MOTOROLA, INC           | COM | 620076109 | 172   | 10,400  | SH | DEFINED | 2 | 10  |
| MOTOROLA, INC           | COM | 620076109 | 3,104 | 187,422 | SH | DEFINED | 1 | 185 |
| MOTOROLA, INC           | COM | 620076109 | 9     | 519     | SH | DEFINED | 1 |     |



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|                         |     |           |       |         |    |         |   |     |
|-------------------------|-----|-----------|-------|---------|----|---------|---|-----|
| MOTOROLA, INC           | COM | 620076109 | 389   | 23,480  | SH | DEFINED |   | 23  |
| MOTOROLA, INC           | COM | 620076109 | 12    | 725     | SH | DEFINED |   |     |
| PREFERRED LAND CORP (GE | COM | 629994104 | 0     | 15,000  | SH | DEFINED | 1 | 15  |
| NASDAQ 100 TRUST UNIT S | COM | 631100104 | 1     | 20      | SH | DEFINED | 1 |     |
| NASDAQ 100 TRUST UNIT S | COM | 631100104 | 271   | 5,940   | SH | DEFINED | 1 |     |
| NOKIA CORP-SPONSORED AM | COM | 654902204 | 262   | 11,870  | SH | DEFINED | 1 | 11  |
| NOKIA CORP-SPONSORED AM | COM | 654902204 | 13    | 610     | SH | DEFINED | 1 |     |
| NORFOLK SOUTHERN CORPOR | COM | 655844108 | 256   | 12,353  | SH | DEFINED | 1 | 12  |
| NORFOLK SOUTHERN CORPOR | COM | 655844108 | 149   | 7,200   | SH | DEFINED | 1 |     |
| NORFOLK SOUTHERN CORPOR | COM | 655844108 | 599   | 28,932  | SH | DEFINED |   | 28  |
| NORTEL NETWORKS CORP. N | COM | 656568102 | 83    | 9,110   | SH | DEFINED | 2 | 9   |
| NORTEL NETWORKS CORP. N | COM | 656568102 | 85    | 9,350   | SH | DEFINED | 2 | 6   |
| NORTEL NETWORKS CORP. N | COM | 656568102 | 421   | 46,299  | SH | DEFINED | 1 | 46  |
| NORTEL NETWORKS CORP. N | COM | 656568102 | 26    | 2,836   | SH | DEFINED | 1 |     |
| ORACLE CORPORATION      | COM | 68389X105 | 881   | 46,380  | SH | DEFINED | 2 | 46  |
| ORACLE CORPORATION      | COM | 68389X105 | 270   | 14,200  | SH | DEFINED | 2 | 7   |
| ORACLE CORPORATION      | COM | 68389X105 | 7,062 | 371,678 | SH | DEFINED | 1 | 360 |
| ORACLE CORPORATION      | COM | 68389X105 | 751   | 39,549  | SH | DEFINED | 1 | 25  |
| ORACLE CORPORATION      | COM | 68389X105 | 1,031 | 54,259  | SH | DEFINED |   | 52  |
| ORACLE CORPORATION      | COM | 68389X105 | 2     | 100     | SH | DEFINED |   |     |
| PAB BANKSHARES, INC.    | COM | 69313P101 | 1,058 | 97,092  | SH | DEFINED | 1 | 96  |
| PPG INDUSTRIES, INC     | COM | 693506107 | 84    | 1,600   | SH | DEFINED | 2 | 1   |
| PPG INDUSTRIES, INC     | COM | 693506107 | 216   | 4,100   | SH | DEFINED | 2 |     |
| PPG INDUSTRIES, INC     | COM | 693506107 | 336   | 6,400   | SH | DEFINED | 1 | 6   |
| PPG INDUSTRIES, INC     | COM | 693506107 | 210   | 4,000   | SH | DEFINED | 1 | 4   |
| PEPSICO, INC.           | COM | 713448108 | 950   | 21,488  | SH | DEFINED | 2 | 21  |
| PEPSICO, INC.           | COM | 713448108 | 252   | 5,700   | SH | DEFINED | 2 |     |
| PEPSICO, INC.           | COM | 713448108 | 143   | 3,232   | SH | DEFINED | 1 | 3   |
| PEPSICO, INC.           | COM | 713448108 | 292   | 6,600   | SH | DEFINED | 1 | 6   |
| PEPSICO, INC.           | COM | 713448108 | 678   | 15,350  | SH | DEFINED |   | 15  |
| PEPSICO, INC.           | COM | 713448108 | 19    | 420     | SH | DEFINED |   |     |
| PFIZER INC              | COM | 717081103 | 2,269 | 56,654  | SH | DEFINED | 2 | 56  |
| PFIZER INC              | COM | 717081103 | 468   | 11,680  | SH | DEFINED | 2 |     |
| PFIZER INC              | COM | 717081103 | 5,422 | 135,382 | SH | DEFINED | 1 | 130 |
| PFIZER INC              | COM | 717081103 | 964   | 24,062  | SH | DEFINED | 1 | 14  |
| PFIZER INC              | COM | 717081103 | 4,017 | 100,310 | SH | DEFINED |   | 99  |
| PFIZER INC              | COM | 717081103 | 88    | 2,188   | SH | DEFINED |   |     |
| PHARMACIA CORPORATION   | COM | 71713U102 | 384   | 8,349   | SH | DEFINED | 2 | 8   |
| PHARMACIA CORPORATION   | COM | 71713U102 | 46    | 1,000   | SH | DEFINED | 2 |     |
| PHARMACIA CORPORATION   | COM | 71713U102 | 308   | 6,700   | SH | DEFINED |   | 6   |
| PHILIP MORRIS COMPANIES | COM | 718154107 | 2,192 | 43,200  | SH | DEFINED | 2 | 43  |
| PHILIP MORRIS COMPANIES | COM | 718154107 | 505   | 9,953   | SH | DEFINED | 2 |     |
| PHILIP MORRIS COMPANIES | COM | 718154107 | 194   | 3,820   | SH | DEFINED | 1 | 3   |
| PHILIP MORRIS COMPANIES | COM | 718154107 | 259   | 5,100   | SH | DEFINED | 1 |     |
| PREPAID LEGAL SERVICES  | COM | 740065107 | 536   | 24,369  | SH | DEFINED | 1 | 24  |
| PRICE T ROWE GROUP INCO | COM | 74144T108 | 7     | 200     | SH | DEFINED | 2 |     |
| PRICE T ROWE GROUP INCO | COM | 74144T108 | 236   | 6,300   | SH | DEFINED | 2 |     |
| PRICE T ROWE GROUP INCO | COM | 74144T108 | 253   | 6,774   | SH | DEFINED |   | 6   |
| PROCTOR & GAMBLE        | COM | 742718109 | 1,791 | 28,069  | SH | DEFINED | 2 | 28  |
| PROCTOR & GAMBLE        | COM | 742718109 | 408   | 6,400   | SH | DEFINED | 2 | 1   |
| PROCTOR & GAMBLE        | COM | 742718109 | 2,880 | 45,148  | SH | DEFINED | 1 | 44  |
| PROCTOR & GAMBLE        | COM | 742718109 | 19    | 300     | SH | DEFINED | 1 |     |
| PROCTOR & GAMBLE        | COM | 742718109 | 886   | 13,881  | SH | DEFINED |   | 13  |
| PROCTOR & GAMBLE        | COM | 742718109 | 23    | 360     | SH | DEFINED |   |     |
| PROGRESS ENERGY INC     | COM | 743263105 | 247   | 5,498   | SH | DEFINED | 1 | 5   |
| PROGRESS ENERGY INC     | COM | 743263105 | 63    | 1,399   | SH | DEFINED | 1 |     |
| PROGRESS ENERGY INC     | COM | 743263105 | 176   | 3,915   | SH | DEFINED |   | 3   |
| PROGRESS ENERGY INC     | COM | 743263105 | 117   | 2,600   | SH | DEFINED |   |     |
| PROVIDIAN FINANCIAL COR | COM | 74406A102 | 15    | 250     | SH | DEFINED | 2 |     |
| PROVIDIAN FINANCIAL COR | COM | 74406A102 | 302   | 5,100   | SH | DEFINED | 2 |     |
| PROVIDIAN FINANCIAL COR | COM | 74406A102 | 226   | 3,818   | SH | DEFINED | 1 | 3   |
| PROVIDIAN FINANCIAL COR | COM | 74406A102 | 648   | 10,952  | SH | DEFINED |   | 10  |

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|                             |     |           |       |         |    |         |   |     |
|-----------------------------|-----|-----------|-------|---------|----|---------|---|-----|
| QWEST COMMUNICATIONS, I     | COM | 749121109 | 204   | 6,410   | SH | DEFINED | 1 | 5   |
| QWEST COMMUNICATIONS, I     | COM | 749121109 | 200   | 6,262   | SH | DEFINED | 1 | 6   |
| REGIONS FINANCIAL CORP      | COM | 758940100 | 1,613 | 50,402  | SH | DEFINED | 1 | 50  |
| RELIANT ENERGY INC.         | COM | 75952J108 | 1,826 | 56,700  | SH | DEFINED | 1 | 56  |
| RELIANT ENERGY INC.         | COM | 75952J108 | 5     | 160     | SH | DEFINED | 1 |     |
| ROUSE COMPANY               | COM | 779273101 | 2,166 | 75,587  | SH | DEFINED | 2 | 75  |
| ROYAL DUTCH PETROLEUM C     | COM | 780257804 | 152   | 2,600   | SH | DEFINED | 2 | 2   |
| ROYAL DUTCH PETROLEUM C     | COM | 780257804 | 303   | 5,200   | SH | DEFINED | 2 |     |
| ROYAL DUTCH PETROLEUM C     | COM | 780257804 | 290   | 4,970   | SH | DEFINED | 1 | 4   |
| ROYAL DUTCH PETROLEUM C     | COM | 780257804 | 256   | 4,400   | SH | DEFINED | 1 |     |
| SBC COMMUNICATIONS, INC     | COM | 78387G103 | 2,185 | 54,549  | SH | DEFINED | 2 | 54  |
| SBC COMMUNICATIONS, INC     | COM | 78387G103 | 367   | 9,173   | SH | DEFINED | 2 |     |
| SBC COMMUNICATIONS, INC     | COM | 78387G103 | 4,167 | 104,025 | SH | DEFINED | 1 | 99  |
| SBC COMMUNICATIONS, INC     | COM | 78387G103 | 921   | 22,995  | SH | DEFINED | 1 | 12  |
| SBC COMMUNICATIONS, INC     | COM | 78387G103 | 1,199 | 29,942  | SH | DEFINED |   | 29  |
| SBC COMMUNICATIONS, INC     | COM | 78387G103 | 33    | 835     | SH | DEFINED |   |     |
| STRATEGIC TECHNOLOGIES, COM | COM | 786991109 | 0     | 38,000  | SH | DEFINED | 1 | 38  |
| ST PAUL COMPANIES, INC.     | COM | 792860108 | 237   | 4,666   | SH | DEFINED | 1 | 4   |
| SARA LEE CORPORATION        | COM | 803111103 | 222   | 11,727  | SH | DEFINED | 2 | 11  |
| SARA LEE CORPORATION        | COM | 803111103 | 80    | 4,200   | SH | DEFINED | 2 |     |
| SARA LEE CORPORATION        | COM | 803111103 | 2,642 | 139,516 | SH | DEFINED | 1 | 139 |
| SARA LEE CORPORATION        | COM | 803111103 | 297   | 15,695  | SH | DEFINED | 1 | 8   |
| SCHERING PLOUGH CORP.       | COM | 806605101 | 614   | 16,950  | SH | DEFINED | 2 | 16  |
| SCHERING PLOUGH CORP.       | COM | 806605101 | 210   | 5,800   | SH | DEFINED | 2 |     |
| SCHERING PLOUGH CORP.       | COM | 806605101 | 2,802 | 77,313  | SH | DEFINED | 1 | 77  |
| SCHERING PLOUGH CORP.       | COM | 806605101 | 870   | 24,000  | SH | DEFINED | 1 | 6   |
| SCHERING PLOUGH CORP.       | COM | 806605101 | 1,363 | 37,600  | SH | DEFINED |   | 37  |
| SCHLUMBERGER LTD            | COM | 806857108 | 511   | 9,712   | SH | DEFINED | 2 | 9   |
| SCHLUMBERGER LTD            | COM | 806857108 | 137   | 2,600   | SH | DEFINED | 2 |     |
| SCHLUMBERGER LTD            | COM | 806857108 | 2,833 | 53,800  | SH | DEFINED | 1 | 53  |
| SCHLUMBERGER LTD            | COM | 806857108 | 29    | 545     | SH | DEFINED | 1 |     |
| SCHLUMBERGER LTD            | COM | 806857108 | 583   | 11,079  | SH | DEFINED |   | 10  |
| SCHLUMBERGER LTD            | COM | 806857108 | 82    | 1,565   | SH | DEFINED |   |     |
| SCHOLASTIC CORPORATION      | COM | 807066105 | 365   | 8,102   | SH | DEFINED | 1 | 8   |
| SCIENTIFIC ATLANTA, INC     | COM | 808655104 | 1,927 | 47,460  | SH | DEFINED | 1 | 47  |
| SEARS ROEBUCK & CO          | COM | 812387108 | 239   | 5,651   | SH | DEFINED |   | 5   |
| SERVICEMASTER CO            | COM | 81760N109 | 592   | 49,333  | SH | DEFINED | 1 |     |
| SHONEYS, INC.               | COM | 825039100 | 347   | 503,100 | SH | DEFINED | 1 | 503 |
| SHONEYS, INC.               | COM | 825039100 | 1     | 1,080   | SH | DEFINED | 1 | 1   |
| SONOCO PRODUCTS COMPANY     | COM | 835495102 | 278   | 11,180  | SH | DEFINED |   | 11  |
| SOUTHERN COMPANY            | COM | 842587107 | 433   | 18,609  | SH | DEFINED | 2 | 18  |
| SOUTHERN COMPANY            | COM | 842587107 | 299   | 12,840  | SH | DEFINED | 2 |     |
| SOUTHERN COMPANY            | COM | 842587107 | 3,529 | 151,797 | SH | DEFINED | 1 | 150 |
| SOUTHERN COMPANY            | COM | 842587107 | 304   | 13,090  | SH | DEFINED | 1 | 8   |
| SOUTHERN COMPANY            | COM | 842587107 | 539   | 23,204  | SH | DEFINED |   | 23  |
| SOUTHERN COMPANY            | COM | 842587107 | 135   | 5,800   | SH | DEFINED |   |     |
| SOUTHTRUST CORPORATION      | COM | 844730101 | 213   | 8,200   | SH | DEFINED | 2 | 8   |
| SOUTHTRUST CORPORATION      | COM | 844730101 | 520   | 20,000  | SH | DEFINED | 2 | 20  |
| SOUTHTRUST CORPORATION      | COM | 844730101 | 642   | 24,691  | SH | DEFINED | 1 | 24  |
| SOUTHTRUST CORPORATION      | COM | 844730101 | 350   | 13,446  | SH | DEFINED | 1 |     |
| SPRINGWOOD RES INC          | COM | 851903104 | 0     | 30,000  | SH | DEFINED | 2 | 30  |
| SPRINT, CORP                | COM | 852061100 | 106   | 4,950   | SH | DEFINED | 2 | 4   |
| SPRINT, CORP                | COM | 852061100 | 118   | 5,540   | SH | DEFINED | 2 |     |
| SPRINT, CORP                | COM | 852061100 | 2,031 | 95,084  | SH | DEFINED | 1 | 90  |
| SPRINT, CORP                | COM | 852061100 | 171   | 8,000   | SH | DEFINED | 1 | 8   |
| SPRINT CORPORATION SERI     | COM | 852061506 | 238   | 9,848   | SH | DEFINED | 1 | 8   |
| SPRINT CORPORATION SERI     | COM | 852061506 | 97    | 4,000   | SH | DEFINED | 1 | 4   |
| STEELCASE INC. CLASS B      | COM | 858155401 | 219   | 12,857  | SH | DEFINED |   | 12  |
| SUMMIT BANK CORPORATION     | COM | 866013105 | 302   | 18,000  | SH | DEFINED | 1 | 18  |
| SUN MICROSYSTEMS, INC.      | COM | 866810104 | 540   | 34,334  | SH | DEFINED | 2 | 33  |
| SUN MICROSYSTEMS, INC.      | COM | 866810104 | 182   | 11,575  | SH | DEFINED | 2 | 6   |
| SUN MICROSYSTEMS, INC.      | COM | 866810104 | 1,803 | 114,687 | SH | DEFINED | 1 | 113 |

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|                         |     |           |           |            |    |         |   |        |
|-------------------------|-----|-----------|-----------|------------|----|---------|---|--------|
| SUN MICROSYSTEMS, INC.  | COM | 866810104 | 69        | 4,408      | SH | DEFINED | 1 | 3      |
| SUN MICROSYSTEMS, INC.  | COM | 866810104 | 1,602     | 101,927    | SH | DEFINED |   | 101    |
| SUN MICROSYSTEMS, INC.  | COM | 866810104 | 96        | 6,100      | SH | DEFINED |   |        |
| SUNTRUST BANKS INC      | COM | 867914103 | 1,699     | 26,222     | SH | DEFINED | 2 | 26     |
| SUNTRUST BANKS INC      | COM | 867914103 | 458       | 7,072      | SH | DEFINED | 2 | 3      |
| SUNTRUST BANKS INC      | COM | 867914103 | 15,085    | 232,865    | SH | DEFINED | 1 | 232    |
| SUNTRUST BANKS INC      | COM | 867914103 | 388       | 5,996      | SH | DEFINED | 1 | 1      |
| SYNOVUS FINANCIAL CORP. | COM | 87161C105 | 27,953    | 890,795    | SH | DEFINED | 1 | 16     |
| SYNOVUS FINANCIAL CORP. | COM | 87161C105 | 1,093,154 | 34,836,018 | SH | DEFINED | 1 | 34,068 |
| SYNOVUS FINANCIAL CORP. | COM | 87161C105 | 809       | 25,771     | SH | DEFINED | 2 | 25     |
| SYNOVUS FINANCIAL CORP. | COM | 87161C105 | 20,867    | 664,970    | SH | DEFINED | 2 | 512    |
| SYNOVUS FINANCIAL CORP. | COM | 87161C105 | 8,438     | 268,900    | SH | DEFINED |   | 50     |
| SYNOVUS FINANCIAL CORP. | COM | 87161C105 | 9,939     | 316,742    | SH | DEFINED |   | 316    |
| SYSCO CORP              | COM | 871829107 | 257       | 9,450      | SH | DEFINED | 1 | 9      |
| TECO ENERGY INC.        | COM | 872375100 | 570       | 18,680     | SH | DEFINED | 2 | 18     |
| TECO ENERGY INC.        | COM | 872375100 | 223       | 7,300      | SH | DEFINED | 2 | 7      |
| TARGET CORP             | COM | 87612E106 | 336       | 9,698      | SH | DEFINED | 2 | 9      |
| TARGET CORP             | COM | 87612E106 | 602       | 17,400     | SH | DEFINED | 2 | 9      |
| TARGET CORP             | COM | 87612E106 | 3,626     | 104,790    | SH | DEFINED | 1 | 103    |
| TARGET CORP             | COM | 87612E106 | 7         | 205        | SH | DEFINED | 1 |        |
| TARGET CORP             | COM | 87612E106 | 915       | 26,431     | SH | DEFINED |   | 26     |
| TARGET CORP             | COM | 87612E106 | 15        | 425        | SH | DEFINED |   |        |
| TELLABS, INC. DELEWARE  | COM | 879664100 | 1,274     | 65,735     | SH | DEFINED | 1 | 65     |
| TELLABS, INC. DELEWARE  | COM | 879664100 | 29        | 1,480      | SH | DEFINED | 1 | 1      |
| TELLABS, INC. DELEWARE  | COM | 879664100 | 312       | 16,087     | SH | DEFINED |   | 16     |
| TELLABS, INC. DELEWARE  | COM | 879664100 | 5         | 250        | SH | DEFINED |   |        |
| TEXACO INC              | COM | 881694103 | 212       | 3,183      | SH | DEFINED | 2 | 3      |
| TEXACO INC              | COM | 881694103 | 127       | 1,900      | SH | DEFINED | 2 |        |
| TEXACO INC              | COM | 881694103 | 434       | 6,514      | SH | DEFINED | 1 | 6      |
| TEXACO INC              | COM | 881694103 | 93        | 1,400      | SH | DEFINED | 1 |        |
| TEXACO INC              | COM | 881694103 | 519       | 7,799      | SH | DEFINED |   | 7      |
| TEXACO INC              | COM | 881694103 | 62        | 925        | SH | DEFINED |   |        |
| TEXAS INSTRUMENTS INC   | COM | 882508104 | 543       | 17,225     | SH | DEFINED | 2 | 17     |
| TEXAS INSTRUMENTS INC   | COM | 882508104 | 227       | 7,200      | SH | DEFINED | 2 | 6      |
| TEXAS INSTRUMENTS INC   | COM | 882508104 | 4,090     | 129,850    | SH | DEFINED | 1 | 128    |
| TEXAS INSTRUMENTS INC   | COM | 882508104 | 38        | 1,191      | SH | DEFINED | 1 | 1      |
| TEXAS INSTRUMENTS INC   | COM | 882508104 | 419       | 13,304     | SH | DEFINED |   | 12     |
| TORCHMARK CORPORATION   | COM | 891027104 | 322       | 8,008      | SH | DEFINED | 2 |        |
| TOTAL SYSTEM SERVICES,  | COM | 891906109 | 6,796     | 239,310    | SH | DEFINED | 1 |        |
| TOTAL SYSTEM SERVICES,  | COM | 891906109 | 37,149    | 1,308,073  | SH | DEFINED | 1 | 1,268  |
| TYCO INTERNATIONAL LIM  | COM | 902124106 | 1,264     | 23,194     | SH | DEFINED | 2 | 22     |
| TYCO INTERNATIONAL LIM  | COM | 902124106 | 371       | 6,800      | SH | DEFINED | 2 |        |
| TYCO INTERNATIONAL LIM  | COM | 902124106 | 5,195     | 95,317     | SH | DEFINED | 1 | 94     |
| TYCO INTERNATIONAL LIM  | COM | 902124106 | 218       | 4,000      | SH | DEFINED | 1 | 4      |
| TYCO INTERNATIONAL LIM  | COM | 902124106 | 714       | 13,095     | SH | DEFINED |   | 13     |
| TYCO INTERNATIONAL LIM  | COM | 902124106 | 3         | 50         | SH | DEFINED |   |        |
| USX MARATHON GROUP (HOL | COM | 902905827 | 2,812     | 95,290     | SH | DEFINED | 1 | 95     |
| U S BANCORP DEL COM     | COM | 902973304 | 680       | 29,839     | SH | DEFINED | 1 | 29     |
| U S BANCORP DEL COM     | COM | 902973304 | 119       | 5,239      | SH | DEFINED | 1 |        |
| UNITED TECHNOLOGIES COR | COM | 913017109 | 370       | 5,051      | SH | DEFINED | 2 | 5      |
| UNITED TECHNOLOGIES COR | COM | 913017109 | 88        | 1,200      | SH | DEFINED | 2 |        |
| UNITED TECHNOLOGIES COR | COM | 913017109 | 3,862     | 52,714     | SH | DEFINED | 1 | 52     |
| UNITED TECHNOLOGIES COR | COM | 913017109 | 18        | 250        | SH | DEFINED | 1 |        |
| UNITED TECHNOLOGIES COR | COM | 913017109 | 476       | 6,491      | SH | DEFINED |   | 5      |
| UNITED TECHNOLOGIES COR | COM | 913017109 | 8         | 108        | SH | DEFINED |   |        |
| VERIZON COMMUNICATIONS  | COM | 92343V104 | 2,066     | 38,626     | SH | DEFINED | 2 | 38     |
| VERIZON COMMUNICATIONS  | COM | 92343V104 | 721       | 13,476     | SH | DEFINED | 2 | 6      |
| VERIZON COMMUNICATIONS  | COM | 92343V104 | 8,374     | 156,516    | SH | DEFINED | 1 | 155    |
| VERIZON COMMUNICATIONS  | COM | 92343V104 | 1,452     | 27,146     | SH | DEFINED | 1 | 10     |
| VERIZON COMMUNICATIONS  | COM | 92343V104 | 659       | 12,313     | SH | DEFINED |   | 12     |
| VERIZON COMMUNICATIONS  | COM | 92343V104 | 125       | 2,332      | SH | DEFINED |   | 2      |
| VIACOM INC NON-VOTING C | COM | 925524308 | 56        | 1,088      | SH | DEFINED | 1 |        |

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|                         |     |           |       |         |    |         |   |     |
|-------------------------|-----|-----------|-------|---------|----|---------|---|-----|
| VIACOM INC NON-VOTING C | COM | 925524308 | 449   | 8,680   | SH | DEFINED | 1 | 8   |
| VIVENDI UNIVERSAL SPONS | COM | 92851S204 | 260   | 4,480   | SH | DEFINED | 2 | 4   |
| VIVENDI UNIVERSAL SPONS | COM | 92851S204 | 186   | 3,215   | SH | DEFINED | 2 |     |
| VODAFONE GROUP PLC SPON | COM | 92857W100 | 390   | 17,457  | SH | DEFINED | 1 | 17  |
| VODAFONE GROUP PLC SPON | COM | 92857W100 | 33    | 1,460   | SH | DEFINED | 1 |     |
| WACHOVIA CORPORATION    | COM | 929771103 | 189   | 2,662   | SH | DEFINED | 2 | 2   |
| WACHOVIA CORPORATION    | COM | 929771103 | 349   | 4,900   | SH | DEFINED | 2 | 4   |
| WACHOVIA CORPORATION    | COM | 929771103 | 3,091 | 43,441  | SH | DEFINED | 1 | 43  |
| WACHOVIA CORPORATION    | COM | 929771103 | 399   | 5,606   | SH | DEFINED | 1 |     |
| WAL-MART STORES, INC.   | COM | 931142103 | 3,176 | 65,082  | SH | DEFINED | 2 | 64  |
| WAL-MART STORES, INC.   | COM | 931142103 | 639   | 13,100  | SH | DEFINED | 2 | 5   |
| WAL-MART STORES, INC.   | COM | 931142103 | 4,748 | 97,301  | SH | DEFINED | 1 | 97  |
| WAL-MART STORES, INC.   | COM | 931142103 | 786   | 16,101  | SH | DEFINED | 1 | 7   |
| WAL-MART STORES, INC.   | COM | 931142103 | 2,485 | 50,914  | SH | DEFINED |   | 50  |
| WALGREEN COMPANY        | COM | 931422109 | 350   | 10,260  | SH | DEFINED | 2 | 10  |
| WALGREEN COMPANY        | COM | 931422109 | 85    | 2,500   | SH | DEFINED | 2 |     |
| WASHINGTON MUTUAL, INC. | COM | 939322103 | 34    | 900     | SH | DEFINED | 2 |     |
| WASHINGTON MUTUAL, INC. | COM | 939322103 | 260   | 6,925   | SH | DEFINED | 2 |     |
| WELLPOINT HEALTH NETWOR | COM | 94973H108 | 3,387 | 35,940  | SH | DEFINED | 1 | 35  |
| WELLS FARGO & COMPANY N | COM | 949746101 | 221   | 4,750   | SH | DEFINED | 2 | 4   |
| WELLS FARGO & COMPANY N | COM | 949746101 | 95    | 2,050   | SH | DEFINED | 2 |     |
| WELLS FARGO & COMPANY N | COM | 949746101 | 68    | 1,463   | SH | DEFINED | 1 | 1   |
| WELLS FARGO & COMPANY N | COM | 949746101 | 150   | 3,240   | SH | DEFINED | 1 |     |
| WELLS FARGO & COMPANY N | COM | 949746101 | 223   | 4,800   | SH | DEFINED |   | 4   |
| WEYERHAEUSER CO         | COM | 962166104 | 2,448 | 44,538  | SH | DEFINED | 1 | 44  |
| WEYERHAEUSER CO         | COM | 962166104 | 126   | 2,286   | SH | DEFINED | 1 |     |
| WINN-DIXIE STORES, INC. | COM | 974280109 | 255   | 9,776   | SH | DEFINED | 2 | 9   |
| WINN-DIXIE STORES, INC. | COM | 974280109 | 836   | 31,996  | SH | DEFINED | 2 | 31  |
| WINN-DIXIE STORES, INC. | COM | 974280109 | 886   | 33,890  | SH | DEFINED | 1 | 33  |
| WINN-DIXIE STORES, INC. | COM | 974280109 | 135   | 5,159   | SH | DEFINED |   | 5   |
| WINN-DIXIE STORES, INC. | COM | 974280109 | 136   | 5,200   | SH | DEFINED |   | 5   |
| WISCONSIN ENERGY CORP   | COM | 976657106 | 201   | 8,450   | SH | DEFINED | 1 | 8   |
| WORLDCOM INC. GA NEW    | COM | 98157D106 | 338   | 23,775  | SH | DEFINED | 2 | 23  |
| WORLDCOM INC. GA NEW    | COM | 98157D106 | 232   | 16,321  | SH | DEFINED | 2 | 8   |
| WORLDCOM INC. GA NEW    | COM | 98157D106 | 1,768 | 124,514 | SH | DEFINED | 1 | 122 |
| WORLDCOM INC. GA NEW    | COM | 98157D106 | 5     | 345     | SH | DEFINED | 1 |     |
| WORLDCOM INC. GA NEW    | COM | 98157D106 | 413   | 29,101  | SH | DEFINED |   | 29  |
| WORLDCOM INC. GA NEW    | COM | 98157D106 | 6     | 404     | SH | DEFINED |   |     |
| XILINX INC              | COM | 983919101 | 111   | 2,700   | SH | DEFINED | 2 | 2   |
| XILINX INC              | COM | 983919101 | 168   | 4,075   | SH | DEFINED | 2 |     |
| XEROX CORP              | COM | 984121103 | 177   | 18,467  | SH | DEFINED | 1 | 18  |
| XEROX CORP              | COM | 984121103 | 4     | 455     | SH | DEFINED | 1 |     |