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SYNOVUS FINANCIAL CORP  
Form 13F-HR  
May 10, 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: March 31, 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 May 10, 2001  
[Signature] [City, State] [Date]

As the institutional investment manager filing this report is a bank holding company and as all securities covered by this report are held by subsidiaries of the holding company, DEFINED investment discretion is reported in Column 6 for each of the securities included in this Form 13F. Previous Forms 13F filed by the institutional investment manager filing this report have incorrectly reported SOLE investment discretion in Column 6 for certain assets.

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).)

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Form 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 2  
 Form 13F Information Table Entry Total: 549  
 Form 13F Information Table Value Total: 2,082,420  
 (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) |

| Name of Issuer      | Title of Class | Cusip     | Value (x\$1000) | Shares or Prn Amt | Sh/Put Prn Call | Investment Discretion | Other Managers | S   |
|---------------------|----------------|-----------|-----------------|-------------------|-----------------|-----------------------|----------------|-----|
| AFLAC, INCORPORATED | COM            | 001055102 | 5,355           | 194,436           | SH              | DEFINED               | 1              | 26  |
| AFLAC, INCORPORATED | COM            | 001055102 | 22,144          | 804,070           | SH              | DEFINED               | 1              | 800 |
| AOL TIME WARNER, IN | COM            | 00184A105 | 311             | 7,750             | SH              | DEFINED               | 1              | 6   |
| AOL TIME WARNER, IN | COM            | 00184A105 | 414             | 10,316            | SH              | DEFINED               | 1              | 8   |
| AOL TIME WARNER, IN | COM            | 00184A105 | 300             | 7,483             | SH              | DEFINED               |                | 7   |
| AT&T CORP           | COM            | 001957109 | 411             | 19,316            | SH              | DEFINED               | 1              | 16  |
| AT&T CORP           | COM            | 001957109 | 40              | 1,860             | SH              | DEFINED               |                | 1   |
| AT&T CORP           | COM            | 001957109 | 367             | 17,221            | SH              | DEFINED               | 2              | 17  |
| AT&T CORP           | COM            | 001957109 | 2,813           | 132,056           | SH              | DEFINED               | 1              | 131 |
| AT&T CORP           | COM            | 001957109 | 645             | 30,269            | SH              | DEFINED               |                | 29  |
| ABBOTT LABS         | COM            | 002824100 | 123             | 2,600             | SH              | DEFINED               | 2              | 2   |
| ABBOTT LABS         | COM            | 002824100 | 160             | 3,400             | SH              | DEFINED               | 1              | 3   |
| ABBOTT LABS         | COM            | 002824100 | 406             | 8,608             | SH              | DEFINED               | 2              | 8   |
| ABBOTT LABS         | COM            | 002824100 | 384             | 8,140             | SH              | DEFINED               | 1              | 7   |
| ABBOTT LABS         | COM            | 002824100 | 705             | 14,930            | SH              | DEFINED               |                | 14  |
| AGILENT TECHNOLOGIE | COM            | 00846U101 | 11              | 343               | SH              | DEFINED               | 1              |     |
| AGILENT TECHNOLOGIE | COM            | 00846U101 | 268             | 8,722             | SH              | DEFINED               | 1              | 8   |
| AIR PRODUCTS & CHEM | COM            | 009158106 | 1,400           | 36,465            | SH              | DEFINED               | 1              | 36  |
| ALCOA INC           | COM            | 013817101 | 255             | 7,106             | SH              | DEFINED               | 1              |     |
| ALCOA INC           | COM            | 013817101 | 596             | 16,575            | SH              | DEFINED               | 1              | 16  |
| ALLSTATE CORPORATIO | COM            | 020002101 | 439             | 10,476            | SH              | DEFINED               |                | 10  |
| ALLTEL CORPORATION  | COM            | 020039103 | 352             | 6,711             | SH              | DEFINED               | 1              | 6   |
| ALLTEL CORPORATION  | COM            | 020039103 | 291             | 5,546             | SH              | DEFINED               |                | 5   |
| AMERICAN ELECTRIC P | COM            | 025537101 | 24              | 500               | SH              | DEFINED               | 2              |     |
| AMERICAN ELECTRIC P | COM            | 025537101 | 130             | 2,759             | SH              | DEFINED               | 1              |     |
| AMERICAN ELECTRIC P | COM            | 025537101 | 260             | 5,541             | SH              | DEFINED               | 2              | 5   |
| AMERICAN ELECTRIC P | COM            | 025537101 | 254             | 5,400             | SH              | DEFINED               | 1              | 5   |

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|                       |     |           |       |         |    |         |   |     |
|-----------------------|-----|-----------|-------|---------|----|---------|---|-----|
| AMERICAN EXPRESS CO   | COM | 025816109 | 403   | 9,750   | SH | DEFINED | 1 | 3   |
| AMERICAN EXPRESS CO   | COM | 025816109 | 551   | 13,331  | SH | DEFINED | 1 | 13  |
| AMERICAN GENERAL AI   | COM | 026358994 | 0     | 13,000  | SH | DEFINED | 1 | 13  |
| AMERICAN HOME PRODU   | COM | 026609107 | 24    | 400     | SH | DEFINED | 2 |     |
| AMERICAN HOME PRODU   | COM | 026609107 | 223   | 3,800   | SH | DEFINED | 1 |     |
| AMERICAN HOME PRODU   | COM | 026609107 | 1     | 25      | SH | DEFINED |   |     |
| AMERICAN HOME PRODU   | COM | 026609107 | 497   | 8,460   | SH | DEFINED | 2 | 8   |
| AMERICAN HOME PRODU   | COM | 026609107 | 5,706 | 97,123  | SH | DEFINED | 1 | 96  |
| AMERICAN HOME PRODU   | COM | 026609107 | 461   | 7,853   | SH | DEFINED |   | 7   |
| AMERICAN INTERNATIO   | COM | 026874107 | 137   | 1,700   | SH | DEFINED | 2 | 1   |
| AMERICAN INTERNATIO   | COM | 026874107 | 10    | 129     | SH | DEFINED |   |     |
| AMERICAN INTERNATIO   | COM | 026874107 | 519   | 6,450   | SH | DEFINED | 2 | 6   |
| AMERICAN INTERNATIO   | COM | 026874107 | 1,642 | 20,400  | SH | DEFINED | 1 | 20  |
| AMERICAN INTERNATIO   | COM | 026874107 | 579   | 7,194   | SH | DEFINED |   | 7   |
| AMGEN INC             | COM | 031162100 | 301   | 5,000   | SH | DEFINED | 2 | 5   |
| AMGEN INC             | COM | 031162100 | 742   | 12,334  | SH | DEFINED | 1 | 12  |
| AMGEN INC             | COM | 031162100 | 91    | 1,520   | SH | DEFINED |   |     |
| AMGEN INC             | COM | 031162100 | 840   | 13,951  | SH | DEFINED | 1 | 13  |
| AMGEN INC             | COM | 031162100 | 385   | 6,400   | SH | DEFINED |   | 6   |
| AMSOUTH BANCORPORAT   | COM | 032165102 | 185   | 11,000  | SH | DEFINED | 1 |     |
| AMSOUTH BANCORPORAT   | COM | 032165102 | 404   | 24,034  | SH | DEFINED |   |     |
| AMSOUTH BANCORPORAT   | COM | 032165102 | 8     | 505     | SH | DEFINED | 1 |     |
| AMSOUTH BANCORPORAT   | COM | 032165102 | 17    | 1,010   | SH | DEFINED |   | 1   |
| ANHEUSER BUSCH COMP   | COM | 035229103 | 55    | 1,200   | SH | DEFINED | 2 |     |
| ANHEUSER BUSCH COMP   | COM | 035229103 | 450   | 9,804   | SH | DEFINED | 1 | 8   |
| ANHEUSER BUSCH COMP   | COM | 035229103 | 367   | 8,000   | SH | DEFINED | 2 | 8   |
| ANHEUSER BUSCH COMP   | COM | 035229103 | 169   | 3,690   | SH | DEFINED | 1 | 3   |
| APPLIED MATERIALS I   | COM | 038222105 | 437   | 10,035  | SH | DEFINED | 1 | 10  |
| ARCHER-DANIELS-MIDL   | COM | 039483102 | 277   | 21,050  | SH | DEFINED | 1 | 21  |
| AUTOMATIC DATA PROC   | COM | 053015103 | 370   | 6,800   | SH | DEFINED | 2 | 6   |
| AUTOMATIC DATA PROC   | COM | 053015103 | 239   | 4,400   | SH | DEFINED | 1 |     |
| AUTOMATIC DATA PROC   | COM | 053015103 | 449   | 8,264   | SH | DEFINED | 2 | 8   |
| AUTOMATIC DATA PROC   | COM | 053015103 | 2,775 | 51,037  | SH | DEFINED | 1 | 51  |
| BB & T CORPORATION    | COM | 054937107 | 270   | 7,681   | SH | DEFINED |   |     |
| BB & T CORPORATION    | COM | 054937107 | 323   | 9,181   | SH | DEFINED | 1 | 7   |
| BB & T CORPORATION    | COM | 054937107 | 45    | 1,290   | SH | DEFINED |   | 1   |
| BP AMOCO PLC SPONSO   | COM | 055622104 | 400   | 8,070   | SH | DEFINED | 2 | 8   |
| BP AMOCO PLC SPONSO   | COM | 055622104 | 513   | 10,333  | SH | DEFINED | 1 |     |
| BP AMOCO PLC SPONSO   | COM | 055622104 | 389   | 7,832   | SH | DEFINED |   |     |
| BP AMOCO PLC SPONSO   | COM | 055622104 | 411   | 8,274   | SH | DEFINED | 2 | 8   |
| BP AMOCO PLC SPONSO   | COM | 055622104 | 4,658 | 93,881  | SH | DEFINED | 1 | 91  |
| BP AMOCO PLC SPONSO   | COM | 055622104 | 229   | 4,610   | SH | DEFINED |   | 4   |
| BANK OF AMERICA COR   | COM | 060505104 | 795   | 14,528  | SH | DEFINED | 2 |     |
| BANK OF AMERICA COR   | COM | 060505104 | 505   | 9,221   | SH | DEFINED | 1 |     |
| BANK OF AMERICA COR   | COM | 060505104 | 609   | 11,124  | SH | DEFINED |   |     |
| BANK OF AMERICA COR   | COM | 060505104 | 1,043 | 19,052  | SH | DEFINED | 2 | 19  |
| BANK OF AMERICA COR   | COM | 060505104 | 6,152 | 112,370 | SH | DEFINED | 1 | 109 |
| BANK OF AMERICA COR   | COM | 060505104 | 2,892 | 52,823  | SH | DEFINED |   | 52  |
| BANK ONE CORPORATIO   | COM | 06423A103 | 33    | 912     | SH | DEFINED | 1 |     |
| BANK ONE CORPORATIO   | COM | 06423A103 | 488   | 13,489  | SH | DEFINED | 1 | 13  |
| BANK OF SOUTH CAROL   | COM | 065066102 | 137   | 10,151  | SH | DEFINED |   |     |
| BAXTER INTERNATIONALA | COM | 071813109 | 122   | 1,300   | SH | DEFINED | 1 |     |
| BAXTER INTERNATIONALA | COM | 071813109 | 1,562 | 16,594  | SH | DEFINED | 1 | 16  |
| BELLSOUTH CORPORATI   | COM | 079860102 | 323   | 7,900   | SH | DEFINED | 2 | 6   |
| BELLSOUTH CORPORATI   | COM | 079860102 | 3,548 | 86,717  | SH | DEFINED | 1 | 5   |
| BELLSOUTH CORPORATI   | COM | 079860102 | 336   | 8,220   | SH | DEFINED |   | 2   |
| BELLSOUTH CORPORATI   | COM | 079860102 | 2,734 | 66,806  | SH | DEFINED | 2 | 66  |
| BELLSOUTH CORPORATI   | COM | 079860102 | 7,277 | 177,847 | SH | DEFINED | 1 | 173 |
| BELLSOUTH CORPORATI   | COM | 079860102 | 777   | 18,979  | SH | DEFINED |   | 18  |
| BERKSHIRE HATHAWAY,   | COM | 084670108 | 1,309 | 20      | SH | DEFINED | 1 |     |
| BOLLINGER INDUSTRIE   | COM | 097676100 | 8     | 28,000  | SH | DEFINED | 1 |     |
| BOLLINGER INDUSTRIE   | COM | 097676993 | 45    | 110,000 | SH | DEFINED | 1 |     |

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|                     |     |           |         |           |    |         |   |       |
|---------------------|-----|-----------|---------|-----------|----|---------|---|-------|
| BRANDERA.COM INC    | COM | 105261101 | 2       | 10,000    | SH | DEFINED | 1 |       |
| BRISTOL-MYERS SQUIB | COM | 110122108 | 1,024   | 17,243    | SH | DEFINED | 1 | 7     |
| BRISTOL-MYERS SQUIB | COM | 110122108 | 71      | 1,200     | SH | DEFINED |   |       |
| BRISTOL-MYERS SQUIB | COM | 110122108 | 1,761   | 29,647    | SH | DEFINED | 2 | 29    |
| BRISTOL-MYERS SQUIB | COM | 110122108 | 6,139   | 103,355   | SH | DEFINED | 1 | 102   |
| BRISTOL-MYERS SQUIB | COM | 110122108 | 1,901   | 32,007    | SH | DEFINED |   | 32    |
| BUILDING MATERIALS  | COM | 120113105 | 98      | 10,000    | SH | DEFINED | 1 | 10    |
| CENTURY SOUTH BANKS | COM | 156683104 | 378     | 11,689    | SH | DEFINED | 1 | 11    |
| CHEVRON CORPORATION | COM | 166751107 | 439     | 5,000     | SH | DEFINED | 2 | 4     |
| CHEVRON CORPORATION | COM | 166751107 | 305     | 3,470     | SH | DEFINED | 1 | 2     |
| CHEVRON CORPORATION | COM | 166751107 | 53      | 600       | SH | DEFINED |   |       |
| CHEVRON CORPORATION | COM | 166751107 | 1,250   | 14,232    | SH | DEFINED | 2 | 14    |
| CHEVRON CORPORATION | COM | 166751107 | 4,114   | 46,854    | SH | DEFINED | 1 | 46    |
| CHEVRON CORPORATION | COM | 166751107 | 266     | 3,029     | SH | DEFINED |   | 2     |
| CHUBB CORPORATION   | COM | 171232101 | 326     | 4,500     | SH | DEFINED | 2 | 4     |
| CHUBB CORPORATION   | COM | 171232101 | 6,045   | 83,444    | SH | DEFINED | 1 |       |
| CHUBB CORPORATION   | COM | 171232101 | 25      | 350       | SH | DEFINED | 2 |       |
| CHUBB CORPORATION   | COM | 171232101 | 1,524   | 21,039    | SH | DEFINED | 1 | 20    |
| CISCO SYSTEMS       | COM | 17275R102 | 117     | 7,400     | SH | DEFINED | 2 | 6     |
| CISCO SYSTEMS       | COM | 17275R102 | 144     | 9,088     | SH | DEFINED | 1 | 3     |
| CISCO SYSTEMS       | COM | 17275R102 | 3       | 183       | SH | DEFINED |   |       |
| CISCO SYSTEMS       | COM | 17275R102 | 249     | 15,755    | SH | DEFINED | 2 | 15    |
| CISCO SYSTEMS       | COM | 17275R102 | 1,942   | 122,812   | SH | DEFINED | 1 | 118   |
| CISCO SYSTEMS       | COM | 17275R102 | 931     | 58,902    | SH | DEFINED |   | 58    |
| CITIGROUP INCORPORA | COM | 172967101 | 9       | 200       | SH | DEFINED | 2 |       |
| CITIGROUP INCORPORA | COM | 172967101 | 1,361   | 30,255    | SH | DEFINED | 1 | 10    |
| CITIGROUP INCORPORA | COM | 172967101 | 35      | 773       | SH | DEFINED |   |       |
| CITIGROUP INCORPORA | COM | 172967101 | 223     | 4,963     | SH | DEFINED | 2 | 4     |
| CITIGROUP INCORPORA | COM | 172967101 | 3,220   | 71,576    | SH | DEFINED | 1 | 69    |
| CITIGROUP INCORPORA | COM | 172967101 | 1,004   | 22,313    | SH | DEFINED |   | 21    |
| CLOROX COMPANY      | COM | 189054109 | 19      | 596       | SH | DEFINED | 1 |       |
| CLOROX COMPANY      | COM | 189054109 | 214     | 6,800     | SH | DEFINED | 1 | 6     |
| COCA COLA COMPANY   | COM | 191216100 | 3,839   | 85,000    | SH | DEFINED | 2 | 85    |
| COCA COLA COMPANY   | COM | 191216100 | 20,822  | 461,074   | SH | DEFINED | 1 | 31    |
| COCA COLA COMPANY   | COM | 191216100 | 15      | 342       | SH | DEFINED |   |       |
| COCA COLA COMPANY   | COM | 191216100 | 94,633  | 2,095,513 | SH | DEFINED | 2 | 1,996 |
| COCA COLA COMPANY   | COM | 191216100 | 364,741 | 8,076,639 | SH | DEFINED | 1 | 8,032 |
| COCA COLA COMPANY   | COM | 191216100 | 1,127   | 24,949    | SH | DEFINED |   | 24    |
| COCA-COLA ENTERPRIS | COM | 191219104 | 3,073   | 172,852   | SH | DEFINED | 1 | 172   |
| COLGATE-PALMOLIVE C | COM | 194162103 | 298     | 5,400     | SH | DEFINED | 2 | 5     |
| COLGATE-PALMOLIVE C | COM | 194162103 | 8       | 151       | SH | DEFINED |   |       |
| COLGATE-PALMOLIVE C | COM | 194162103 | 160     | 2,900     | SH | DEFINED | 2 | 2     |
| COLGATE-PALMOLIVE C | COM | 194162103 | 2,981   | 53,945    | SH | DEFINED | 1 | 53    |
| COLGATE-PALMOLIVE C | COM | 194162103 | 657     | 11,887    | SH | DEFINED |   | 11    |
| COMPAQ COMPUTER COR | COM | 204493100 | 110     | 6,060     | SH | DEFINED | 1 | 4     |
| COMPAQ COMPUTER COR | COM | 204493100 | 3,051   | 167,639   | SH | DEFINED | 1 | 166   |
| COMPASS BANCSHARES  | COM | 20449H109 | 602     | 28,147    | SH | DEFINED |   |       |
| CONOCO INCORPORATED | COM | 208251306 | 281     | 10,000    | SH | DEFINED | 1 | 10    |
| CONOCO CLASS B      | COM | 208251405 | 1,920   | 67,975    | SH | DEFINED | 1 | 67    |
| CORPAS INVESTMENTS, | COM | 21986N103 | 0       | 13,333    | SH | DEFINED | 1 | 13    |
| COUSINS PROPERTIES  | COM | 222795106 | 75      | 3,000     | SH | DEFINED | 1 | 3     |
| COUSINS PROPERTIES  | COM | 222795106 | 197     | 7,875     | SH | DEFINED | 1 | 7     |
| DEVELOPERS-INVESTOR | COM | 232990AA9 | 456     | 450,000   | SH | DEFINED | 1 |       |
| DARDEN RESTAURANTS  | COM | 237194105 | 190     | 8,000     | SH | DEFINED | 1 |       |
| DARDEN RESTAURANTS  | COM | 237194105 | 1,058   | 44,552    | SH | DEFINED | 1 | 44    |
| DELL COMPUTER CORPO | COM | 247025109 | 36      | 1,400     | SH | DEFINED | 1 | 1     |
| DELL COMPUTER CORPO | COM | 247025109 | 2,351   | 91,524    | SH | DEFINED | 1 | 90    |
| WALT DISNEY COMPANY | COM | 254687106 | 256     | 8,935     | SH | DEFINED | 1 | 7     |
| WALT DISNEY COMPANY | COM | 254687106 | 19      | 655       | SH | DEFINED |   |       |
| WALT DISNEY COMPANY | COM | 254687106 | 1,074   | 37,560    | SH | DEFINED | 2 | 37    |
| WALT DISNEY COMPANY | COM | 254687106 | 4,727   | 165,273   | SH | DEFINED | 1 | 164   |
| WALT DISNEY COMPANY | COM | 254687106 | 476     | 16,652    | SH | DEFINED |   | 16    |

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|                     |     |           |        |         |    |         |   |     |
|---------------------|-----|-----------|--------|---------|----|---------|---|-----|
| E. I. DUPONT DE NEM | COM | 263534109 | 472    | 11,605  | SH | DEFINED | 1 | 6   |
| E. I. DUPONT DE NEM | COM | 263534109 | 21     | 525     | SH | DEFINED |   |     |
| E. I. DUPONT DE NEM | COM | 263534109 | 1,553  | 38,145  | SH | DEFINED | 1 | 37  |
| E. I. DUPONT DE NEM | COM | 263534109 | 2,025  | 49,754  | SH | DEFINED |   | 49  |
| DUKE ENERGY CORPORA | COM | 264399106 | 34     | 800     | SH | DEFINED | 2 |     |
| DUKE ENERGY CORPORA | COM | 264399106 | 462    | 10,800  | SH | DEFINED | 1 | 4   |
| DUKE ENERGY CORPORA | COM | 264399106 | 17     | 400     | SH | DEFINED |   |     |
| DUKE ENERGY CORPORA | COM | 264399106 | 350    | 8,200   | SH | DEFINED | 2 | 8   |
| DUKE ENERGY CORPORA | COM | 264399106 | 178    | 4,174   | SH | DEFINED | 1 | 4   |
| DUKE ENERGY CORPORA | COM | 264399106 | 697    | 16,314  | SH | DEFINED |   | 16  |
| EMC CORP            | COM | 268648102 | 162    | 5,500   | SH | DEFINED | 2 | 5   |
| EMC CORP            | COM | 268648102 | 22     | 760     | SH | DEFINED | 1 |     |
| EMC CORP            | COM | 268648102 | 368    | 12,500  | SH | DEFINED | 2 | 12  |
| EMC CORP            | COM | 268648102 | 322    | 10,967  | SH | DEFINED | 1 | 10  |
| EASTMAN KODAK CO.   | COM | 277461109 | 200    | 5,020   | SH | DEFINED | 1 | 4   |
| EASTMAN KODAK CO.   | COM | 277461109 | 54     | 1,357   | SH | DEFINED | 1 |     |
| EL PASO CORPORATION | COM | 28336L109 | 42     | 644     | SH | DEFINED | 1 |     |
| EL PASO CORPORATION | COM | 28336L109 | 3,715  | 56,890  | SH | DEFINED | 1 | 56  |
| EL PASO CORPORATION | COM | 28336L109 | 328    | 5,029   | SH | DEFINED |   | 5   |
| ELECTRONIC DATA SYS | COM | 285661104 | 22     | 400     | SH | DEFINED | 2 |     |
| ELECTRONIC DATA SYS | COM | 285661104 | 11     | 200     | SH | DEFINED |   |     |
| ELECTRONIC DATA SYS | COM | 285661104 | 368    | 6,586   | SH | DEFINED | 2 | 6   |
| ELECTRONIC DATA SYS | COM | 285661104 | 5,112  | 91,508  | SH | DEFINED | 1 | 88  |
| ELECTRONIC DATA SYS | COM | 285661104 | 336    | 6,009   | SH | DEFINED |   | 6   |
| EMERSON ELECTRIC CO | COM | 291011104 | 28     | 450     | SH | DEFINED | 2 |     |
| EMERSON ELECTRIC CO | COM | 291011104 | 186    | 3,000   | SH | DEFINED | 1 | 3   |
| EMERSON ELECTRIC CO | COM | 291011104 | 223    | 3,594   | SH | DEFINED | 2 | 3   |
| EMERSON ELECTRIC CO | COM | 291011104 | 3,881  | 62,592  | SH | DEFINED | 1 | 62  |
| ENERGEN CORPORATION | COM | 29265N108 | 812    | 23,000  | SH | DEFINED |   |     |
| ENERGEN CORPORATION | COM | 29265N108 | 80     | 2,272   | SH | DEFINED |   | 2   |
| ENRON CORPORATION   | COM | 293561106 | 2,964  | 51,019  | SH | DEFINED |   | 50  |
| EQUIFAX, INCORPORAT | COM | 294429105 | 320    | 10,239  | SH | DEFINED | 1 | 6   |
| EQUIFAX, INCORPORAT | COM | 294429105 | 56     | 1,800   | SH | DEFINED | 1 | 1   |
| EXXON MOBIL CORPORA | COM | 30231G102 | 503    | 6,212   | SH | DEFINED | 2 | 5   |
| EXXON MOBIL CORPORA | COM | 30231G102 | 3,138  | 38,741  | SH | DEFINED | 1 | 3   |
| EXXON MOBIL CORPORA | COM | 30231G102 | 237    | 2,920   | SH | DEFINED |   |     |
| EXXON MOBIL CORPORA | COM | 30231G102 | 4,838  | 59,729  | SH | DEFINED | 2 | 59  |
| EXXON MOBIL CORPORA | COM | 30231G102 | 11,745 | 144,997 | SH | DEFINED | 1 | 143 |
| EXXON MOBIL CORPORA | COM | 30231G102 | 7,121  | 87,910  | SH | DEFINED |   | 87  |
| FANNIE MAE          | COM | 313586109 | 275    | 3,450   | SH | DEFINED | 2 | 3   |
| FANNIE MAE          | COM | 313586109 | 271    | 3,403   | SH | DEFINED | 1 |     |
| FANNIE MAE          | COM | 313586109 | 11     | 141     | SH | DEFINED |   |     |
| FANNIE MAE          | COM | 313586109 | 159    | 2,000   | SH | DEFINED | 2 | 2   |
| FANNIE MAE          | COM | 313586109 | 7,038  | 88,423  | SH | DEFINED | 1 | 88  |
| FANNIE MAE          | COM | 313586109 | 571    | 7,179   | SH | DEFINED |   | 7   |
| FIRST FINANCIAL HOL | COM | 320239106 | 267    | 13,326  | SH | DEFINED |   |     |
| FIRST FINANCIAL HOL | COM | 320239106 | 20     | 1,000   | SH | DEFINED |   | 1   |
| FIRST TENNESSEE NAT | COM | 337162101 | 610    | 19,744  | SH | DEFINED | 1 |     |
| FIRST UNION CORPORA | COM | 337358105 | 363    | 11,000  | SH | DEFINED | 2 |     |
| FIRST UNION CORPORA | COM | 337358105 | 852    | 25,808  | SH | DEFINED | 1 | 5   |
| FIRST UNION CORPORA | COM | 337358105 | 910    | 27,583  | SH | DEFINED | 1 | 27  |
| FLEETBOSTON FINANCI | COM | 339030108 | 65     | 1,730   | SH | DEFINED | 1 |     |
| FLEETBOSTON FINANCI | COM | 339030108 | 2      | 50      | SH | DEFINED |   |     |
| FLEETBOSTON FINANCI | COM | 339030108 | 3,904  | 103,421 | SH | DEFINED | 1 | 103 |
| FLEETBOSTON FINANCI | COM | 339030108 | 247    | 6,545   | SH | DEFINED |   | 6   |
| FORD MOTOR COMPANY  | COM | 345370860 | 94     | 3,330   | SH | DEFINED | 1 |     |
| FORD MOTOR COMPANY  | COM | 345370860 | 7      | 265     | SH | DEFINED |   |     |
| FORD MOTOR COMPANY  | COM | 345370860 | 4,070  | 144,720 | SH | DEFINED | 1 | 143 |
| FORD MOTOR COMPANY  | COM | 345370860 | 289    | 10,279  | SH | DEFINED |   | 10  |
| GPU INCORPORATED    | COM | 36225X100 | 29     | 900     | SH | DEFINED | 2 |     |
| GPU INCORPORATED    | COM | 36225X100 | 172    | 5,300   | SH | DEFINED | 2 | 5   |
| GENENTECH, INC      | COM | 368710406 | 152    | 3,000   | SH | DEFINED | 2 | 3   |

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|                      |     |           |        |         |    |         |   |     |
|----------------------|-----|-----------|--------|---------|----|---------|---|-----|
| GENENTECH, INC       | COM | 368710406 | 51     | 1,000   | SH | DEFINED | 2 | 1   |
| GENERAL DYNAMICS CO  | COM | 369550108 | 100    | 1,590   | SH | DEFINED | 1 |     |
| GENERAL DYNAMICS CO  | COM | 369550108 | 126    | 2,013   | SH | DEFINED | 1 |     |
| GENERAL ELECTRIC CO  | COM | 369604103 | 1,356  | 32,400  | SH | DEFINED | 2 | 27  |
| GENERAL ELECTRIC CO  | COM | 369604103 | 7,085  | 169,244 | SH | DEFINED | 1 | 27  |
| GENERAL ELECTRIC CO  | COM | 369604103 | 142    | 3,394   | SH | DEFINED |   | 2   |
| GENERAL ELECTRIC CO  | COM | 369604103 | 6,971  | 166,543 | SH | DEFINED | 2 | 166 |
| GENERAL ELECTRIC CO  | COM | 369604103 | 15,718 | 375,494 | SH | DEFINED | 1 | 353 |
| GENERAL ELECTRIC CO  | COM | 369604103 | 5,039  | 120,378 | SH | DEFINED |   | 117 |
| GENERAL MILLS, INC.  | COM | 370334104 | 1,034  | 24,038  | SH | DEFINED | 1 |     |
| GENERAL MILLS, INC.  | COM | 370334104 | 7,272  | 169,075 | SH | DEFINED | 1 | 169 |
| GENERAL MOTORS CORP  | COM | 370442105 | 82     | 1,588   | SH | DEFINED | 1 |     |
| GENERAL MOTORS CORP  | COM | 370442105 | 161    | 3,108   | SH | DEFINED | 1 | 3   |
| GENERAL MOTORS CORP  | COM | 370442105 | 249    | 4,802   | SH | DEFINED |   | 4   |
| GENUINE PARTS COMPA  | COM | 372460105 | 114    | 4,386   | SH | DEFINED | 1 | 1   |
| GENUINE PARTS COMPA  | COM | 372460105 | 1,146  | 44,234  | SH | DEFINED | 1 | 44  |
| GILLETTE CO          | COM | 375766102 | 106    | 3,400   | SH | DEFINED | 2 | 3   |
| GILLETTE CO          | COM | 375766102 | 511    | 16,393  | SH | DEFINED | 1 | 5   |
| GILLETTE CO          | COM | 375766102 | 134    | 4,290   | SH | DEFINED | 2 | 4   |
| GILLETTE CO          | COM | 375766102 | 100    | 3,224   | SH | DEFINED | 1 | 2   |
| GLAXO WELLCOME PLC   | COM | 37733W105 | 273    | 5,218   | SH | DEFINED | 2 | 4   |
| GLAXO WELLCOME PLC   | COM | 37733W105 | 250    | 4,779   | SH | DEFINED | 2 | 4   |
| GOLDFIELD CORP (NEVA | COM | 381370105 | 77     | 150,000 | SH | DEFINED |   | 150 |
| HCA-THE HEALTHCARE   | COM | 404119109 | 1,276  | 31,685  | SH | DEFINED | 1 | 31  |
| HALLIBURTON COMPANY  | COM | 406216101 | 249    | 6,776   | SH | DEFINED | 1 | 6   |
| H J HEINZ COMPANY    | COM | 423074103 | 8      | 200     | SH | DEFINED | 2 |     |
| H J HEINZ COMPANY    | COM | 423074103 | 219    | 5,450   | SH | DEFINED | 1 | 3   |
| H J HEINZ COMPANY    | COM | 423074103 | 297    | 7,400   | SH | DEFINED | 2 | 7   |
| H J HEINZ COMPANY    | COM | 423074103 | 38     | 935     | SH | DEFINED | 1 |     |
| HERSHEY FOODS CORP   | COM | 427866108 | 139    | 2,000   | SH | DEFINED | 1 | 2   |
| HERSHEY FOODS CORP   | COM | 427866108 | 62     | 900     | SH | DEFINED | 1 |     |
| HERSHEY FOODS CORP   | COM | 427866108 | 222    | 3,200   | SH | DEFINED |   | 3   |
| HEWLETT PACKARD CO   | COM | 428236103 | 63     | 2,000   | SH | DEFINED | 2 | 1   |
| HEWLETT PACKARD CO   | COM | 428236103 | 57     | 1,810   | SH | DEFINED | 1 |     |
| HEWLETT PACKARD CO   | COM | 428236103 | 15     | 474     | SH | DEFINED |   |     |
| HEWLETT PACKARD CO   | COM | 428236103 | 535    | 17,100  | SH | DEFINED | 2 | 16  |
| HEWLETT PACKARD CO   | COM | 428236103 | 3,928  | 125,616 | SH | DEFINED | 1 | 124 |
| HEWLETT PACKARD CO   | COM | 428236103 | 838    | 26,787  | SH | DEFINED |   | 26  |
| HOME DEPOT INCORPOR  | COM | 437076102 | 504    | 11,690  | SH | DEFINED | 2 | 11  |
| HOME DEPOT INCORPOR  | COM | 437076102 | 322    | 7,471   | SH | DEFINED | 1 | 2   |
| HOME DEPOT INCORPOR  | COM | 437076102 | 44     | 1,011   | SH | DEFINED |   |     |
| HOME DEPOT INCORPOR  | COM | 437076102 | 472    | 10,951  | SH | DEFINED | 2 | 10  |
| HOME DEPOT INCORPOR  | COM | 437076102 | 6,059  | 140,573 | SH | DEFINED | 1 | 137 |
| HOME DEPOT INCORPOR  | COM | 437076102 | 1,315  | 30,509  | SH | DEFINED |   | 29  |
| HONEYWELL INTERNATI  | COM | 438516106 | 28     | 692     | SH | DEFINED | 1 |     |
| HONEYWELL INTERNATI  | COM | 438516106 | 1,022  | 25,054  | SH | DEFINED | 1 | 23  |
| HOUSEHOLD INTERNATI  | COM | 441815107 | 89     | 1,500   | SH | DEFINED | 1 |     |
| HOUSEHOLD INTERNATI  | COM | 441815107 | 140    | 2,364   | SH | DEFINED | 1 | 2   |
| ILLINOIS TOOL WORKS  | COM | 452308109 | 313    | 5,500   | SH | DEFINED | 2 | 5   |
| ILLINOIS TOOL WORKS  | COM | 452308109 | 15     | 265     | SH | DEFINED |   |     |
| ILLINOIS TOOL WORKS  | COM | 452308109 | 156    | 2,750   | SH | DEFINED | 2 | 2   |
| ILLINOIS TOOL WORKS  | COM | 452308109 | 338    | 5,947   | SH | DEFINED |   | 5   |
| INTEL CORPORATION    | COM | 458140100 | 589    | 22,400  | SH | DEFINED | 2 | 21  |
| INTEL CORPORATION    | COM | 458140100 | 586    | 22,261  | SH | DEFINED | 1 | 1   |
| INTEL CORPORATION    | COM | 458140100 | 145    | 5,500   | SH | DEFINED |   |     |
| INTEL CORPORATION    | COM | 458140100 | 1,529  | 58,100  | SH | DEFINED | 2 | 57  |
| INTEL CORPORATION    | COM | 458140100 | 5,787  | 219,920 | SH | DEFINED | 1 | 206 |
| INTEL CORPORATION    | COM | 458140100 | 1,050  | 39,914  | SH | DEFINED |   | 39  |
| INTERNATIONAL BUSIN  | COM | 459200101 | 451    | 4,693   | SH | DEFINED | 2 | 4   |
| INTERNATIONAL BUSIN  | COM | 459200101 | 560    | 5,823   | SH | DEFINED | 1 | 1   |
| INTERNATIONAL BUSIN  | COM | 459200101 | 7      | 74      | SH | DEFINED |   |     |
| INTERNATIONAL BUSIN  | COM | 459200101 | 411    | 4,269   | SH | DEFINED | 2 | 4   |

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|                     |     |           |        |         |    |         |   |     |
|---------------------|-----|-----------|--------|---------|----|---------|---|-----|
| INTERNATIONAL BUSIN | COM | 459200101 | 6,276  | 65,257  | SH | DEFINED | 1 | 62  |
| INTERNATIONAL BUSIN | COM | 459200101 | 714    | 7,424   | SH | DEFINED |   | 6   |
| INTERNATIONAL PAPER | COM | 460146103 | 304    | 8,426   | SH | DEFINED | 1 | 7   |
| INTERNATIONAL PAPER | COM | 460146103 | 51     | 1,420   | SH | DEFINED | 1 | 1   |
| INTUIT INC          | COM | 461202103 | 500    | 18,000  | SH | DEFINED | 1 | 18  |
| J P MORGAN CHASE &  | COM | 46625H100 | 384    | 8,550   | SH | DEFINED | 1 | 8   |
| J P MORGAN CHASE &  | COM | 46625H100 | 7      | 155     | SH | DEFINED |   |     |
| J P MORGAN CHASE &  | COM | 46625H100 | 577    | 12,847  | SH | DEFINED | 1 | 12  |
| J P MORGAN CHASE &  | COM | 46625H100 | 245    | 5,448   | SH | DEFINED |   | 5   |
| JOHNSON & JOHNSON   | COM | 478160104 | 17     | 200     | SH | DEFINED | 2 |     |
| JOHNSON & JOHNSON   | COM | 478160104 | 3,717  | 42,489  | SH | DEFINED | 1 |     |
| JOHNSON & JOHNSON   | COM | 478160104 | 23     | 265     | SH | DEFINED |   |     |
| JOHNSON & JOHNSON   | COM | 478160104 | 265    | 3,025   | SH | DEFINED | 2 | 3   |
| JOHNSON & JOHNSON   | COM | 478160104 | 8,043  | 91,949  | SH | DEFINED | 1 | 91  |
| JOHNSON & JOHNSON   | COM | 478160104 | 955    | 10,921  | SH | DEFINED |   | 10  |
| KELLOGG COMPANY     | COM | 487836108 | 804    | 29,752  | SH | DEFINED | 1 | 29  |
| KIMBERLY CLARK CORP | COM | 494368103 | 83     | 1,224   | SH | DEFINED | 2 |     |
| KIMBERLY CLARK CORP | COM | 494368103 | 83     | 1,230   | SH | DEFINED | 1 |     |
| KIMBERLY CLARK CORP | COM | 494368103 | 8      | 120     | SH | DEFINED |   |     |
| KIMBERLY CLARK CORP | COM | 494368103 | 319    | 4,700   | SH | DEFINED | 2 | 4   |
| KIMBERLY CLARK CORP | COM | 494368103 | 4,953  | 73,016  | SH | DEFINED | 1 | 72  |
| KIMBERLY CLARK CORP | COM | 494368103 | 255    | 3,761   | SH | DEFINED |   | 3   |
| KINDER MORGAN EGY P | COM | 494550106 | 391    | 6,200   | SH | DEFINED | 1 | 6   |
| LEHMAN BROTHERS HOL | COM | 524908100 | 58     | 920     | SH | DEFINED | 1 |     |
| LEHMAN BROTHERS HOL | COM | 524908100 | 424    | 6,755   | SH | DEFINED | 1 | 6   |
| LILLY, ELI & CO     | COM | 532457108 | 92     | 1,200   | SH | DEFINED |   |     |
| LILLY, ELI & CO     | COM | 532457108 | 636    | 8,300   | SH | DEFINED |   | 8   |
| LOWES COMPANIES INC | COM | 548661107 | 310    | 5,300   | SH | DEFINED | 1 |     |
| LOWES COMPANIES INC | COM | 548661107 | 3      | 50      | SH | DEFINED |   |     |
| LOWES COMPANIES INC | COM | 548661107 | 4,572  | 78,215  | SH | DEFINED | 1 | 77  |
| LOWES COMPANIES INC | COM | 548661107 | 272    | 4,650   | SH | DEFINED |   | 4   |
| LUCENT TECHNOLOGIES | COM | 549463107 | 113    | 11,316  | SH | DEFINED | 2 | 10  |
| LUCENT TECHNOLOGIES | COM | 549463107 | 148    | 14,882  | SH | DEFINED | 1 | 10  |
| LUCENT TECHNOLOGIES | COM | 549463107 | 22     | 2,235   | SH | DEFINED |   | 1   |
| LUCENT TECHNOLOGIES | COM | 549463107 | 145    | 14,509  | SH | DEFINED | 2 | 14  |
| LUCENT TECHNOLOGIES | COM | 549463107 | 379    | 37,992  | SH | DEFINED | 1 | 36  |
| LUCENT TECHNOLOGIES | COM | 549463107 | 219    | 21,937  | SH | DEFINED |   | 21  |
| MANULIFE FINANCIAL  | COM | 56501R106 | 4,260  | 161,365 | SH | DEFINED | 1 | 161 |
| MARSH & MCLENNAN CO | COM | 571748102 | 263    | 2,770   | SH | DEFINED | 1 | 2   |
| MARRIOTT INTERNATIO | COM | 571903202 | 34     | 825     | SH | DEFINED | 2 |     |
| MARRIOTT INTERNATIO | COM | 571903202 | 280    | 6,800   | SH | DEFINED | 2 | 6   |
| MARRIOTT INTERNATIO | COM | 571903202 | 3,949  | 95,900  | SH | DEFINED | 1 | 95  |
| MCDONALDS CORP      | COM | 580135101 | 212    | 8,000   | SH | DEFINED | 1 | 8   |
| MCDONALDS CORP      | COM | 580135101 | 202    | 7,615   | SH | DEFINED | 1 | 6   |
| MCGRAW HILL COMPANI | COM | 580645109 | 917    | 15,371  | SH | DEFINED | 1 | 13  |
| MEDTRONIC INC       | COM | 585055106 | 238    | 5,200   | SH | DEFINED | 2 | 5   |
| MEDTRONIC INC       | COM | 585055106 | 40     | 885     | SH | DEFINED | 1 |     |
| MEDTRONIC INC       | COM | 585055106 | 77     | 1,689   | SH | DEFINED |   |     |
| MEDTRONIC INC       | COM | 585055106 | 359    | 7,852   | SH | DEFINED | 2 | 7   |
| MEDTRONIC INC       | COM | 585055106 | 5,324  | 116,390 | SH | DEFINED | 1 | 114 |
| MEDTRONIC INC       | COM | 585055106 | 530    | 11,584  | SH | DEFINED |   | 10  |
| MERCHANTS BANCSHARE | COM | 588448100 | 268    | 10,000  | SH | DEFINED | 2 |     |
| MERCK & CO., INC    | COM | 589331107 | 505    | 6,650   | SH | DEFINED | 2 | 5   |
| MERCK & CO., INC    | COM | 589331107 | 3,147  | 41,468  | SH | DEFINED | 1 | 9   |
| MERCK & CO., INC    | COM | 589331107 | 17     | 224     | SH | DEFINED |   |     |
| MERCK & CO., INC    | COM | 589331107 | 3,217  | 42,381  | SH | DEFINED | 2 | 42  |
| MERCK & CO., INC    | COM | 589331107 | 10,314 | 135,893 | SH | DEFINED | 1 | 132 |
| MERCK & CO., INC    | COM | 589331107 | 1,758  | 23,168  | SH | DEFINED |   | 22  |
| MERRILL LYNCH AND C | COM | 590188108 | 27     | 480     | SH | DEFINED |   |     |
| MERRILL LYNCH AND C | COM | 590188108 | 316    | 5,710   | SH | DEFINED | 1 | 5   |
| MERRILL LYNCH AND C | COM | 590188108 | 259    | 4,674   | SH | DEFINED |   | 4   |
| MICROSOFT CORPORATI | COM | 594918104 | 46     | 850     | SH | DEFINED | 2 |     |

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|---------------------|-----|-----------|-------|---------|----|---------|---|-----|
| MICROSOFT CORPORATI | COM | 594918104 | 339   | 6,198   | SH | DEFINED | 1 | 4   |
| MICROSOFT CORPORATI | COM | 594918104 | 38    | 690     | SH | DEFINED |   |     |
| MICROSOFT CORPORATI | COM | 594918104 | 965   | 17,653  | SH | DEFINED | 2 | 17  |
| MICROSOFT CORPORATI | COM | 594918104 | 4,538 | 82,971  | SH | DEFINED | 1 | 77  |
| MICROSOFT CORPORATI | COM | 594918104 | 1,354 | 24,750  | SH | DEFINED |   | 24  |
| MINNESOTA MINING &  | COM | 604059105 | 291   | 2,800   | SH | DEFINED | 1 | 2   |
| MINNESOTA MINING &  | COM | 604059105 | 902   | 8,678   | SH | DEFINED | 1 | 8   |
| MORGAN STANLEY DEAN | COM | 617446448 | 1     | 25      | SH | DEFINED |   |     |
| MORGAN STANLEY DEAN | COM | 617446448 | 237   | 4,428   | SH | DEFINED | 1 | 4   |
| MORGAN STANLEY DEAN | COM | 617446448 | 710   | 13,270  | SH | DEFINED |   | 13  |
| MOTOROLA, INC       | COM | 620076109 | 148   | 10,400  | SH | DEFINED | 2 | 10  |
| MOTOROLA, INC       | COM | 620076109 | 7     | 519     | SH | DEFINED | 1 |     |
| MOTOROLA, INC       | COM | 620076109 | 10    | 725     | SH | DEFINED |   |     |
| MOTOROLA, INC       | COM | 620076109 | 181   | 12,672  | SH | DEFINED | 2 | 12  |
| MOTOROLA, INC       | COM | 620076109 | 2,944 | 206,477 | SH | DEFINED | 1 | 205 |
| MOTOROLA, INC       | COM | 620076109 | 276   | 19,345  | SH | DEFINED |   | 19  |
| PREFERRED LAND CORP | COM | 629994104 | 0     | 15,000  | SH | DEFINED | 1 | 15  |
| NASDAQ 100 TRUST UN | COM | 631100104 | 233   | 5,940   | SH | DEFINED | 1 |     |
| NASDAQ 100 TRUST UN | COM | 631100104 | 1     | 20      | SH | DEFINED | 1 |     |
| NOKIA CORP-SPONSORE | COM | 654902204 | 15    | 610     | SH | DEFINED | 1 |     |
| NOKIA CORP-SPONSORE | COM | 654902204 | 271   | 11,285  | SH | DEFINED | 1 | 11  |
| NORFOLK SOUTHERN CO | COM | 655844108 | 121   | 7,200   | SH | DEFINED | 1 |     |
| NORFOLK SOUTHERN CO | COM | 655844108 | 207   | 12,350  | SH | DEFINED | 1 | 12  |
| NORFOLK SOUTHERN CO | COM | 655844108 | 575   | 34,332  | SH | DEFINED |   | 34  |
| NORTEL NETWORKS COR | COM | 656568102 | 87    | 6,200   | SH | DEFINED | 2 | 6   |
| NORTEL NETWORKS COR | COM | 656568102 | 48    | 3,436   | SH | DEFINED | 1 |     |
| NORTEL NETWORKS COR | COM | 656568102 | 102   | 7,250   | SH | DEFINED | 2 | 7   |
| NORTEL NETWORKS COR | COM | 656568102 | 579   | 41,209  | SH | DEFINED | 1 | 41  |
| ORACLE CORPORATION  | COM | 68389X105 | 123   | 8,200   | SH | DEFINED | 2 | 7   |
| ORACLE CORPORATION  | COM | 68389X105 | 602   | 40,199  | SH | DEFINED | 1 | 25  |
| ORACLE CORPORATION  | COM | 68389X105 | 1     | 100     | SH | DEFINED |   |     |
| ORACLE CORPORATION  | COM | 68389X105 | 443   | 29,580  | SH | DEFINED | 2 | 29  |
| ORACLE CORPORATION  | COM | 68389X105 | 5,892 | 393,293 | SH | DEFINED | 1 | 382 |
| ORACLE CORPORATION  | COM | 68389X105 | 547   | 36,534  | SH | DEFINED |   | 34  |
| PAB BANKSHARES, INC | COM | 69313P101 | 1,272 | 99,692  | SH | DEFINED | 1 | 99  |
| PPG INDUSTRIES, INC | COM | 693506107 | 184   | 4,000   | SH | DEFINED | 1 | 4   |
| PPG INDUSTRIES, INC | COM | 693506107 | 295   | 6,400   | SH | DEFINED | 1 | 6   |
| PEPSICO, INC.       | COM | 713448108 | 290   | 6,600   | SH | DEFINED | 1 | 6   |
| PEPSICO, INC.       | COM | 713448108 | 18    | 420     | SH | DEFINED |   |     |
| PEPSICO, INC.       | COM | 713448108 | 166   | 3,776   | SH | DEFINED | 1 | 3   |
| PEPSICO, INC.       | COM | 713448108 | 653   | 14,850  | SH | DEFINED |   | 14  |
| PFIZER INC          | COM | 717081103 | 33    | 800     | SH | DEFINED | 2 |     |
| PFIZER INC          | COM | 717081103 | 1,010 | 24,662  | SH | DEFINED | 1 | 14  |
| PFIZER INC          | COM | 717081103 | 90    | 2,188   | SH | DEFINED |   |     |
| PFIZER INC          | COM | 717081103 | 2,087 | 50,954  | SH | DEFINED | 2 | 50  |
| PFIZER INC          | COM | 717081103 | 4,809 | 117,436 | SH | DEFINED | 1 | 112 |
| PFIZER INC          | COM | 717081103 | 3,777 | 92,235  | SH | DEFINED |   | 91  |
| PHARMACIA CORPORATI | COM | 71713U102 | 453   | 9,000   | SH | DEFINED |   | 9   |
| PHILIP MORRIS COMPA | COM | 718154107 | 33    | 700     | SH | DEFINED | 2 |     |
| PHILIP MORRIS COMPA | COM | 718154107 | 242   | 5,100   | SH | DEFINED | 1 |     |
| PHILIP MORRIS COMPA | COM | 718154107 | 1,390 | 29,300  | SH | DEFINED | 2 | 29  |
| PHILIP MORRIS COMPA | COM | 718154107 | 893   | 18,820  | SH | DEFINED | 1 | 18  |
| PREPAID LEGAL SERVI | COM | 740065107 | 252   | 24,369  | SH | DEFINED | 1 | 24  |
| PRICE T ROWE GROUP  | COM | 74144T108 | 212   | 6,774   | SH | DEFINED |   | 6   |
| PROCTOR & GAMBLE    | COM | 742718109 | 13    | 200     | SH | DEFINED | 2 |     |
| PROCTOR & GAMBLE    | COM | 742718109 | 19    | 300     | SH | DEFINED | 1 |     |
| PROCTOR & GAMBLE    | COM | 742718109 | 23    | 360     | SH | DEFINED |   |     |
| PROCTOR & GAMBLE    | COM | 742718109 | 1,067 | 17,049  | SH | DEFINED | 2 | 17  |
| PROCTOR & GAMBLE    | COM | 742718109 | 3,021 | 48,258  | SH | DEFINED | 1 | 47  |
| PROCTOR & GAMBLE    | COM | 742718109 | 460   | 7,348   | SH | DEFINED |   | 7   |
| PROGRESS ENERGY INC | COM | 743263105 | 60    | 1,399   | SH | DEFINED | 1 |     |
| PROGRESS ENERGY INC | COM | 743263105 | 112   | 2,600   | SH | DEFINED |   |     |



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|---------------------|-----|-----------|-------|---------|----|---------|---|-----|
| PROGRESS ENERGY INC | COM | 743263105 | 237   | 5,498   | SH | DEFINED | 1 | 5   |
| PROGRESS ENERGY INC | COM | 743263105 | 108   | 2,515   | SH | DEFINED |   | 2   |
| PROVIDIAN FINANCIAL | COM | 74406A102 | 552   | 11,252  | SH | DEFINED |   | 11  |
| QWEST COMMUNICATION | COM | 749121109 | 219   | 6,262   | SH | DEFINED | 1 | 6   |
| QWEST COMMUNICATION | COM | 749121109 | 233   | 6,659   | SH | DEFINED | 1 | 5   |
| RAYTHEON COMPANY    | COM | 755111309 | 126   | 4,306   | SH | DEFINED | 1 | 4   |
| RAYTHEON COMPANY    | COM | 755111309 | 88    | 3,000   | SH | DEFINED | 1 | 3   |
| REGIONS FINANCIAL C | COM | 758940100 | 964   | 33,881  | SH | DEFINED | 1 | 33  |
| RELIANT ENERGY INC. | COM | 75952J108 | 2,871 | 63,455  | SH | DEFINED | 1 | 63  |
| ROYAL DUTCH PETROLE | COM | 780257804 | 288   | 5,200   | SH | DEFINED | 1 |     |
| ROYAL DUTCH PETROLE | COM | 780257804 | 243   | 4,385   | SH | DEFINED | 1 | 4   |
| SBC COMMUNICATIONS, | COM | 78387G103 | 62    | 1,400   | SH | DEFINED | 2 |     |
| SBC COMMUNICATIONS, | COM | 78387G103 | 1,052 | 23,579  | SH | DEFINED | 1 | 12  |
| SBC COMMUNICATIONS, | COM | 78387G103 | 37    | 835     | SH | DEFINED |   |     |
| SBC COMMUNICATIONS, | COM | 78387G103 | 733   | 16,431  | SH | DEFINED | 2 | 16  |
| SBC COMMUNICATIONS, | COM | 78387G103 | 6,330 | 141,835 | SH | DEFINED | 1 | 137 |
| SBC COMMUNICATIONS, | COM | 78387G103 | 1,021 | 22,888  | SH | DEFINED |   | 22  |
| SOUTHEASTERN FACTOR | COM | 784991101 | 0     | 14,700  | SH | DEFINED | 1 | 14  |
| STRATEGIC TECHNOLOG | COM | 786991109 | 0     | 38,000  | SH | DEFINED | 1 | 38  |
| ST PAUL COMPANIES,  | COM | 792860108 | 228   | 5,166   | SH | DEFINED | 1 | 5   |
| SARA LEE CORPORATIO | COM | 803111103 | 281   | 13,000  | SH | DEFINED | 1 | 8   |
| SARA LEE CORPORATIO | COM | 803111103 | 3,001 | 139,056 | SH | DEFINED | 1 | 139 |
| SCHERING PLOUGH COR | COM | 806605101 | 694   | 19,000  | SH | DEFINED | 1 | 1   |
| SCHERING PLOUGH COR | COM | 806605101 | 438   | 12,000  | SH | DEFINED | 2 | 12  |
| SCHERING PLOUGH COR | COM | 806605101 | 2,659 | 72,793  | SH | DEFINED | 1 | 72  |
| SCHERING PLOUGH COR | COM | 806605101 | 1,374 | 37,600  | SH | DEFINED |   | 37  |
| SCHLUMBERGER LTD    | COM | 806857108 | 35    | 600     | SH | DEFINED | 2 |     |
| SCHLUMBERGER LTD    | COM | 806857108 | 31    | 545     | SH | DEFINED | 1 |     |
| SCHLUMBERGER LTD    | COM | 806857108 | 90    | 1,565   | SH | DEFINED |   |     |
| SCHLUMBERGER LTD    | COM | 806857108 | 513   | 8,912   | SH | DEFINED | 2 | 8   |
| SCHLUMBERGER LTD    | COM | 806857108 | 2,893 | 50,215  | SH | DEFINED | 1 | 50  |
| SCHLUMBERGER LTD    | COM | 806857108 | 393   | 6,819   | SH | DEFINED |   | 6   |
| SCHOLASTIC CORPORAT | COM | 807066105 | 292   | 8,102   | SH | DEFINED | 1 | 8   |
| SERVICEMASTER CO    | COM | 81760N109 | 554   | 49,333  | SH | DEFINED | 1 |     |
| SHONEYS, INC.       | COM | 825039100 | 1     | 1,080   | SH | DEFINED | 1 | 1   |
| SHONEYS, INC.       | COM | 825039100 | 367   | 503,100 | SH | DEFINED | 1 | 503 |
| SONOCO PRODUCTS COM | COM | 835495102 | 240   | 11,180  | SH | DEFINED |   | 11  |
| SOUTHERN COMPANY    | COM | 842587107 | 459   | 13,090  | SH | DEFINED | 1 | 8   |
| SOUTHERN COMPANY    | COM | 842587107 | 204   | 5,800   | SH | DEFINED |   |     |
| SOUTHERN COMPANY    | COM | 842587107 | 332   | 9,462   | SH | DEFINED | 2 | 9   |
| SOUTHERN COMPANY    | COM | 842587107 | 4,721 | 134,537 | SH | DEFINED | 1 | 133 |
| SOUTHERN COMPANY    | COM | 842587107 | 391   | 11,157  | SH | DEFINED |   | 9   |
| SOUTHTRUST CORPORAT | COM | 844730101 | 458   | 10,000  | SH | DEFINED | 2 | 10  |
| SOUTHTRUST CORPORAT | COM | 844730101 | 308   | 6,723   | SH | DEFINED | 1 |     |
| SOUTHTRUST CORPORAT | COM | 844730101 | 183   | 4,000   | SH | DEFINED | 2 | 4   |
| SOUTHTRUST CORPORAT | COM | 844730101 | 474   | 10,358  | SH | DEFINED | 1 | 10  |
| SPRINT, CORP        | COM | 852061100 | 176   | 8,000   | SH | DEFINED | 1 | 8   |
| SPRINT, CORP        | COM | 852061100 | 1,888 | 85,859  | SH | DEFINED | 1 | 81  |
| SPRINT CORPORATION  | COM | 852061506 | 76    | 4,000   | SH | DEFINED | 1 | 4   |
| SPRINT CORPORATION  | COM | 852061506 | 183   | 9,618   | SH | DEFINED | 1 | 8   |
| STATE STREET CORPOR | COM | 857477103 | 4     | 47      | SH | DEFINED |   |     |
| STATE STREET CORPOR | COM | 857477103 | 204   | 2,180   | SH | DEFINED | 1 | 2   |
| STATE STREET CORPOR | COM | 857477103 | 205   | 2,200   | SH | DEFINED |   | 2   |
| STEELCASE INC. CLAS | COM | 858155401 | 219   | 12,857  | SH | DEFINED |   | 12  |
| SUMMIT BANK CORPORA | COM | 866013105 | 294   | 18,000  | SH | DEFINED | 1 | 18  |
| SUN MICROSYSTEMS, I | COM | 866810104 | 114   | 7,400   | SH | DEFINED | 2 | 6   |
| SUN MICROSYSTEMS, I | COM | 866810104 | 68    | 4,408   | SH | DEFINED | 1 | 3   |
| SUN MICROSYSTEMS, I | COM | 866810104 | 94    | 6,100   | SH | DEFINED |   |     |
| SUN MICROSYSTEMS, I | COM | 866810104 | 325   | 21,134  | SH | DEFINED | 2 | 20  |
| SUN MICROSYSTEMS, I | COM | 866810104 | 1,621 | 105,467 | SH | DEFINED | 1 | 104 |
| SUN MICROSYSTEMS, I | COM | 866810104 | 1,294 | 84,190  | SH | DEFINED |   | 84  |
| SUNTRUST BANKS INC  | COM | 867914103 | 255   | 3,932   | SH | DEFINED | 2 | 3   |

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|                     |     |           |         |            |    |         |   |        |
|---------------------|-----|-----------|---------|------------|----|---------|---|--------|
| SUNTRUST BANKS INC  | COM | 867914103 | 453     | 6,996      | SH | DEFINED | 1 | 1      |
| SUNTRUST BANKS INC  | COM | 867914103 | 285     | 4,400      | SH | DEFINED | 2 | 4      |
| SUNTRUST BANKS INC  | COM | 867914103 | 15,220  | 234,880    | SH | DEFINED | 1 | 234    |
| SYNOVUS FINANCIAL C | COM | 87161C105 | 25,044  | 927,540    | SH | DEFINED | 1 | 18     |
| SYNOVUS FINANCIAL C | COM | 87161C105 | 942,131 | 34,893,743 | SH | DEFINED | 1 | 34,051 |
| SYNOVUS FINANCIAL C | COM | 87161C105 | 696     | 25,771     | SH | DEFINED | 2 | 25     |
| SYNOVUS FINANCIAL C | COM | 87161C105 | 17,894  | 662,741    | SH | DEFINED | 2 | 499    |
| SYNOVUS FINANCIAL C | COM | 87161C105 | 14,462  | 535,622    | SH | DEFINED |   | 12     |
| SYNOVUS FINANCIAL C | COM | 87161C105 | 9,031   | 334,489    | SH | DEFINED |   | 334    |
| SYSCO CORP          | COM | 871829107 | 282     | 10,650     | SH | DEFINED | 1 | 10     |
| TECO ENERGY INC.    | COM | 872375100 | 219     | 7,300      | SH | DEFINED | 2 | 7      |
| TECO ENERGY INC.    | COM | 872375100 | 576     | 19,240     | SH | DEFINED | 2 | 19     |
| TARGET CORP         | COM | 87612E106 | 346     | 9,600      | SH | DEFINED | 2 | 9      |
| TARGET CORP         | COM | 87612E106 | 15      | 425        | SH | DEFINED |   |        |
| TARGET CORP         | COM | 87612E106 | 285     | 7,898      | SH | DEFINED | 2 | 7      |
| TARGET CORP         | COM | 87612E106 | 5,461   | 151,362    | SH | DEFINED | 1 | 150    |
| TARGET CORP         | COM | 87612E106 | 593     | 16,436     | SH | DEFINED |   | 16     |
| TELLABS, INC. DELEW | COM | 879664100 | 10      | 250        | SH | DEFINED |   |        |
| TELLABS, INC. DELEW | COM | 879664100 | 2,224   | 54,655     | SH | DEFINED | 1 | 54     |
| TELLABS, INC. DELEW | COM | 879664100 | 389     | 9,550      | SH | DEFINED |   | 9      |
| TEXACO INC          | COM | 881694103 | 93      | 1,400      | SH | DEFINED | 1 |        |
| TEXACO INC          | COM | 881694103 | 61      | 925        | SH | DEFINED |   |        |
| TEXACO INC          | COM | 881694103 | 445     | 6,709      | SH | DEFINED | 1 | 6      |
| TEXACO INC          | COM | 881694103 | 370     | 5,574      | SH | DEFINED |   | 5      |
| TEXAS INSTRUMENTS I | COM | 882508104 | 223     | 7,200      | SH | DEFINED | 2 | 6      |
| TEXAS INSTRUMENTS I | COM | 882508104 | 37      | 1,191      | SH | DEFINED | 1 | 1      |
| TEXAS INSTRUMENTS I | COM | 882508104 | 333     | 10,750     | SH | DEFINED | 2 | 10     |
| TEXAS INSTRUMENTS I | COM | 882508104 | 4,363   | 140,845    | SH | DEFINED | 1 | 139    |
| TEXAS INSTRUMENTS I | COM | 882508104 | 415     | 13,384     | SH | DEFINED |   | 12     |
| TOTAL SYSTEM SERVIC | COM | 891906109 | 6,182   | 251,310    | SH | DEFINED | 1 |        |
| TOTAL SYSTEM SERVIC | COM | 891906109 | 31,044  | 1,261,965  | SH | DEFINED | 1 | 1,222  |
| TRITON NETWORK SYST | COM | 896775103 | 17      | 10,000     | SH | DEFINED | 1 | 10     |
| TYCO INTERNATIONAL  | COM | 902124106 | 173     | 4,000      | SH | DEFINED | 1 | 4      |
| TYCO INTERNATIONAL  | COM | 902124106 | 2       | 50         | SH | DEFINED |   |        |
| TYCO INTERNATIONAL  | COM | 902124106 | 376     | 8,694      | SH | DEFINED | 2 | 8      |
| TYCO INTERNATIONAL  | COM | 902124106 | 2,412   | 55,785     | SH | DEFINED | 1 | 55     |
| TYCO INTERNATIONAL  | COM | 902124106 | 319     | 7,386      | SH | DEFINED |   | 7      |
| U S BANCORP DEL COM | COM | 902973304 | 122     | 5,239      | SH | DEFINED | 1 |        |
| U S BANCORP DEL COM | COM | 902973304 | 728     | 31,373     | SH | DEFINED | 1 | 31     |
| UNION PLANTERS CORP | COM | 908068109 | 15      | 400        | SH | DEFINED | 1 |        |
| UNION PLANTERS CORP | COM | 908068109 | 237     | 6,150      | SH | DEFINED | 1 | 6      |
| UNITED TECHNOLOGIES | COM | 913017109 | 18      | 250        | SH | DEFINED | 1 |        |
| UNITED TECHNOLOGIES | COM | 913017109 | 8       | 108        | SH | DEFINED |   |        |
| UNITED TECHNOLOGIES | COM | 913017109 | 2,980   | 40,654     | SH | DEFINED | 1 | 40     |
| UNITED TECHNOLOGIES | COM | 913017109 | 450     | 6,136      | SH | DEFINED |   | 5      |
| VERIZON COMMUNICATI | COM | 92343V104 | 381     | 7,732      | SH | DEFINED | 2 | 6      |
| VERIZON COMMUNICATI | COM | 92343V104 | 1,058   | 21,455     | SH | DEFINED | 1 | 10     |
| VERIZON COMMUNICATI | COM | 92343V104 | 115     | 2,332      | SH | DEFINED |   | 2      |
| VERIZON COMMUNICATI | COM | 92343V104 | 1,387   | 28,142     | SH | DEFINED | 2 | 26     |
| VERIZON COMMUNICATI | COM | 92343V104 | 9,815   | 199,088    | SH | DEFINED | 1 | 198    |
| VERIZON COMMUNICATI | COM | 92343V104 | 521     | 10,577     | SH | DEFINED |   | 10     |
| VIACOM INC NON-VOTI | COM | 925524308 | 382     | 8,680      | SH | DEFINED | 1 | 8      |
| VIACOM INC NON-VOTI | COM | 925524308 | 88      | 2,000      | SH | DEFINED | 1 | 1      |
| VIVENDI UNIVERSAL S | COM | 92851S204 | 272     | 4,480      | SH | DEFINED | 2 | 4      |
| VODAFONE GROUP PLC  | COM | 92857W100 | 70      | 2,560      | SH | DEFINED | 1 |        |
| VODAFONE GROUP PLC  | COM | 92857W100 | 474     | 17,457     | SH | DEFINED | 1 | 17     |
| WACHOVIA CORPORATIO | COM | 929771103 | 253     | 4,200      | SH | DEFINED | 2 | 4      |
| WACHOVIA CORPORATIO | COM | 929771103 | 338     | 5,606      | SH | DEFINED | 1 |        |
| WACHOVIA CORPORATIO | COM | 929771103 | 26      | 425        | SH | DEFINED |   |        |
| WACHOVIA CORPORATIO | COM | 929771103 | 51      | 850        | SH | DEFINED | 2 |        |
| WACHOVIA CORPORATIO | COM | 929771103 | 5,196   | 86,246     | SH | DEFINED | 1 | 85     |
| WACHOVIA CORPORATIO | COM | 929771103 | 297     | 4,932      | SH | DEFINED |   | 4      |

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|                     |     |           |       |        |    |         |   |    |
|---------------------|-----|-----------|-------|--------|----|---------|---|----|
| WAL-MART STORES, IN | COM | 931142103 | 303   | 6,000  | SH | DEFINED | 2 | 5  |
| WAL-MART STORES, IN | COM | 931142103 | 806   | 15,951 | SH | DEFINED | 1 | 7  |
| WAL-MART STORES, IN | COM | 931142103 | 2,957 | 58,562 | SH | DEFINED | 2 | 58 |
| WAL-MART STORES, IN | COM | 931142103 | 3,923 | 77,685 | SH | DEFINED | 1 | 77 |
| WAL-MART STORES, IN | COM | 931142103 | 2,463 | 48,779 | SH | DEFINED |   | 48 |
| WALGREEN COMPANY    | COM | 931422109 | 337   | 8,260  | SH | DEFINED | 2 | 8  |
| WELLPOINT HEALTH NE | COM | 94973H108 | 1,789 | 18,775 | SH | DEFINED | 1 | 18 |
| WELLS FARGO & COMPA | COM | 949746101 | 160   | 3,240  | SH | DEFINED | 1 |    |
| WELLS FARGO & COMPA | COM | 949746101 | 128   | 2,580  | SH | DEFINED | 1 | 2  |
| WELLS FARGO & COMPA | COM | 949746101 | 237   | 4,800  | SH | DEFINED |   | 4  |
| WEYERHAEUSER CO     | COM | 962166104 | 116   | 2,286  | SH | DEFINED | 1 |    |
| WEYERHAEUSER CO     | COM | 962166104 | 2,048 | 40,323 | SH | DEFINED | 1 | 40 |
| WINN-DIXIE STORES,  | COM | 974280109 | 908   | 31,996 | SH | DEFINED | 2 | 31 |
| WINN-DIXIE STORES,  | COM | 974280109 | 148   | 5,200  | SH | DEFINED |   | 5  |
| WINN-DIXIE STORES,  | COM | 974280109 | 160   | 5,644  | SH | DEFINED | 2 | 5  |
| WINN-DIXIE STORES,  | COM | 974280109 | 991   | 34,930 | SH | DEFINED | 1 | 34 |
| WINN-DIXIE STORES,  | COM | 974280109 | 293   | 10,325 | SH | DEFINED |   | 10 |
| WORLDCOM INC. GA NE | COM | 98157D106 | 155   | 8,300  | SH | DEFINED | 2 | 8  |
| WORLDCOM INC. GA NE | COM | 98157D106 | 6     | 345    | SH | DEFINED | 1 |    |
| WORLDCOM INC. GA NE | COM | 98157D106 | 8     | 404    | SH | DEFINED |   |    |
| WORLDCOM INC. GA NE | COM | 98157D106 | 337   | 18,050 | SH | DEFINED | 2 | 17 |
| WORLDCOM INC. GA NE | COM | 98157D106 | 1,671 | 89,435 | SH | DEFINED | 1 | 87 |
| WORLDCOM INC. GA NE | COM | 98157D106 | 275   | 14,726 | SH | DEFINED |   | 14 |
| XEROX CORP          | COM | 984121103 | 3     | 455    | SH | DEFINED | 1 |    |
| XEROX CORP          | COM | 984121103 | 124   | 20,767 | SH | DEFINED | 1 | 20 |
| MITSUBISHI HEAVY IN | COM | J44002129 | 40    | 11,000 | SH | DEFINED | 1 | 11 |