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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	ITEM 2	ITEM 3	ITEM 4	ITEM 5	ITEM 6	ITEM 7		
Name of Issuer	Title of Class	Cusip	Value (x\$1000)	Shares or Prn Amt	Sh/Put Prn Call	Investment Discretion	Other 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		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	