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REGIONS FINANCIAL CORP  
Form 13F-HR  
February 13, 2002

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

FORM 13F

Form 13F COVER PAGE

Report for the Quarter Ended: December 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: Regions Financial Corporation  
Address: 417 North 20th Street  
Birmingham, AL 35202

Form 13F File Number: 28-01129

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: Ronald C. Jackson  
Title: Senior Vice President and Director of Investor Relations  
Phone: 205/326-7090

Signature, Place, and Date of Signing:

/s/Ronald C. Jackson                      Birmingham, Alabama                      February 13, 2002  
[Signature]                                      [City, State]                                      [Date]

Report Type (Check only one.):

[X] 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).)

List of Other Managers Reporting for this Manager: None

Form 13F SUMMARY PAGE

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Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 749

Form 13F Information Table Value Total: \$2,369,986(thousands)

List of Other Included Managers: None

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.

### Form 13F INFORMATION TABLE

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (THOUSANDS)	COLUMN 5 SHRS OR SH/ PRN AMT PRN PUT/ CALL
GLOBAL CROSSING LTD	COM	G3921A100	3	4,130
GLOBAL CROSSING LTD	COM	G3921A100	6	7,353
HILFIGER TOMMY CORP	ORD	G8915Z102	2,750	200,000
TRANSOCEAN SEDCO FOREX INC	ORD	G90078109	245	7,255
TRANSOCEAN SEDCO FOREX INC	ORD	G90078109	157	4,633
AFLAC INC	COM	001055102	7,577	308,510
AFLAC INC	COM	001055102	412	16,784
AGL RES INC	COM	001204106	88	3,828
AGL RES INC	COM	001204106	347	15,076
AOL TIME WARNER INC	COM	00184A105	4,134	128,777
AOL TIME WARNER INC	COM	00184A105	674	20,990
A T & T CORP	COM	001957109	2,523	139,079
A T & T CORP	COM	001957109	1,002	55,261
AT & T WIRELESS SERVICES INC	COM	00209A106	356	24,786
AT & T WIRELESS SERVICES INC	COM	00209A106	262	18,230
ABBOTT LABORATORIES	COM	002824100	7,234	129,750
ABBOTT LABORATORIES	COM	002824100	1,585	28,432
ABERCROMBIE & FITCH CO CLASS A	CL A	002896207	10,333	389,465
ABERCROMBIE & FITCH CO CLASS A	CL A	002896207	74	2,800
AEGON N V	ORD AMER REG	007924103	591	22,089
AEGON N V	ORD AMER REG	007924103	534	19,943
AETNA INC	COM	00817Y108	233	7,059
AETNA INC	COM	00817Y108	11	330
AFFILIATED COMPUTER SVCS INC	CL A	008190100	1,104	10,400
AGILENT TECHNOLOGIES INC	COM	00846U101	2,658	93,234
AGILENT TECHNOLOGIES INC	COM	00846U101	154	5,401
AIR PRODUCTS & CHEMICALS INC	COM	009158106	136	2,900
AIR PRODUCTS & CHEMICALS INC	COM	009158106	338	7,208
AKZO NOBEL N. V. ADR	SPONSORED ADR	010199305	220	4,896
AKZO NOBEL N. V. ADR	SPONSORED ADR	010199305	9	190
ALABAMA NATL BANCORPORATION DEL	COM	010317105	324	9,625
ALBERTSONS INC	COM	013104104	4,065	129,082
ALBERTSONS INC	COM	013104104	13	400
ALCOA INC	COM	013817101	4,087	114,975
ALCOA INC	COM	013817101	251	7,065
ALEXANDER & BALDWIN INC COM	COM	014482103	969	36,299
ALFA CORP	COM	015385107	331	14,734
ALFA CORP	COM	015385107	487	21,698

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ALLEGHENY ENERGY INC	COM	017361106	196	5,400
ALLEGHENY ENERGY INC	COM	017361106	51	1,400
ALLIANCE CAP MGMT HLDG L P	UNIT LTD PARTN	01855A101	516	10,680
ALLSTATE CORP	COM	020002101	2,015	59,787
ALLSTATE CORP	COM	020002101	425	12,600
ALLTEL CORP	COM	020039103	4,684	75,871
ALLTEL CORP	COM	020039103	401	6,501
AMERADA HESS CORP	COM	023551104	3,484	55,750
AMERADA HESS CORP	COM	023551104	25	400
AMEREN CORP	COM	023608102	201	4,759
AMEREN CORP	COM	023608102	68	1,600
AMERICAN EAGLE OUTFITTERS IN	COM	02553E106	3,140	120,000
AMERICAN ELECTRIC POWER INC	COM	025537101	922	21,190
AMERICAN ELECTRIC POWER INC	COM	025537101	22	512
AMERICAN EXPRESS CO	COM	025816109	7,427	208,089
AMERICAN EXPRESS CO	COM	025816109	1,898	53,192
AMERICAN GREETINGS CORP CL A	CL A	026375105	70	5,100
AMERICAN GREETINGS CORP CL A	CL A	026375105	124	9,000
AMERICAN HOME PRODUCTS CORP	COM	026609107	35,196	573,603
AMERICAN HOME PRODUCTS CORP	COM	026609107	6,763	110,219
AMERICAN INTL GROUP INC	COM	026874107	15,254	192,111
AMERICAN INTL GROUP INC	COM	026874107	3,310	41,694
AMERICAN STD COS INC DEL	COM	029712106	1,365	20,000
AMERISOURCEBERGEN CORP	COM	03073E105	1,017	16,000
AMGEN INC	COM	031162100	7,031	124,577
AMGEN INC	COM	031162100	546	9,677
AMSOUTH BANCORPORATION	COM	032165102	8,079	427,483
AMSOUTH BANCORPORATION	COM	032165102	7,975	421,946
ANADARKO PETE CORP	COM	032511107	4,497	79,098
ANADARKO PETE CORP	COM	032511107	60	1,047
ANDRX GROUP	COM	034553107	3,521	50,000
ANHEUSER BUSCH COS INC	COM	035229103	15,453	341,799
ANHEUSER BUSCH COS INC	COM	035229103	742	16,405
AON CORP	COM	037389103	1,019	28,675
APPLERA CORP APPLID BIOSYS	COM AP BIO GRP	038020103	236	6,000
APPLERA CORP APPLID BIOSYS	COM AP BIO GRP	038020103	165	4,200
APPLIED MATLS INC	COM	038222105	2,299	57,342
APPLIED MATLS INC	COM	038222105	169	4,225
ASTRAZENECA PLC	SPONSORED ADR	046353108	270	5,800
AUBURN NATIONAL BANCORPORATION	COM	050473107	165	14,500
AUBURN NATIONAL BANCORPORATION	COM	050473107	323	28,450
AUTOMATIC DATA PROCESSING INC	COM	053015103	1,572	26,681
AUTOMATIC DATA PROCESSING INC	COM	053015103	703	11,930
AVANT IMMUNOTHERAPEUTICS INC	COM	053491106	46	11,542
AVON PRODS INC	COM	054303102	58	1,250
AVON PRODS INC	COM	054303102	239	5,136
BISYS GROUP INC	COM	055472104	1,664	26,000
BJS WHSL CLUB INC	COM	05548J106	3,087	70,000
BJ SVCS CO	COM	055482103	3,796	116,970
BJ SVCS CO	COM	055482103	13	400
BP PLC ADR	SPONSORED ADR	055622104	10,936	235,139
BP PLC ADR	SPONSORED ADR	055622104	2,994	64,383
BMC SOFTWARE INC	COM	055921100	2,505	153,046
BMC SOFTWARE INC	COM	055921100	2	100
BANK AMER CORP	COM	060505104	22,103	351,123
BANK AMER CORP	COM	060505104	14,184	225,323
BANK NEW YORK INC	COM	064057102	5,007	122,730
BANK NEW YORK INC	COM	064057102	587	14,380
BANK ONE CORP	COM	06423A103	261	6,690
BANK ONE CORP	COM	06423A103	384	9,823
BARRICK GOLD CORP	COM	067901108	213	13,357
BARR LABS INC	COM	068306109	1,587	20,000

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BAXTER INTERNATIONAL INC	COM	071813109	2,217	41,338
BAXTER INTERNATIONAL INC	COM	071813109	742	13,838
BEAR STEARNS COS INC	COM	073902108	222	3,787
BEAR STEARNS COS INC	COM	073902108	69	1,177
BECKMAN COULTER INC	COM	075811109	886	20,000
BECTON DICKINSON & CO	COM	075887109	305	9,200
BECTON DICKINSON & CO	COM	075887109	33	1,008
BED BATH & BEYOND INC	COM	075896100	1,311	38,680
BED BATH & BEYOND INC	COM	075896100	27	800
BELLSOUTH CORP	COM	079860102	9,522	249,599
BELLSOUTH CORP	COM	079860102	5,649	148,082
BERKSHIRE HATHAWAY INC DEL CL A CL A		084670108	605	8
BERKSHIRE HATHAWAY INC DEL CL A CL A		084670108	1,512	20
BERKSHIRE HATHAWAY INC DEL CL B		084670207	1,134	449
BERKSHIRE HATHAWAY INC DEL CL B		084670207	631	250
BEST BUY INC	COM	086516101	749	10,050
BEST BUY INC	COM	086516101	25	340
BIOCRYST PHARMACEUTICALS INC	COM	09058V103	6	1,500
BIOCRYST PHARMACEUTICALS INC	COM	09058V103	452	114,054
BLACK HILLS CORP	COM	092113109	1,692	50,000
BLACKROCK INSD MUN TERM TR INC	COM	092474105	266	25,000
BLOCK H & R INC	COM	093671105	279	6,250
BLOCK H & R INC	COM	093671105	215	4,800
BLOUNT INTL INC NEW	COM	095180105	131	41,851
BOEING CO	COM	097023105	10,226	263,699
BOEING CO	COM	097023105	312	8,056
BRISTOL MYERS SQUIBB CO	COM	110122108	29,575	579,903
BRISTOL MYERS SQUIBB CO	COM	110122108	6,832	133,952
BURLINGTON NORTHN SANTA FE CORP	COM	12189T104	3,302	115,748
BURLINGTON NORTHN SANTA FE CORP	COM	12189T104	201	7,044
BURLINGTON RESOURCES INC	COM	122014103	510	13,597
BURLINGTON RESOURCES INC	COM	122014103	158	4,204
CDW COMPUTER CTRS INC	COM	125129106	2,686	50,000
CIGNA CORP	COM	125509109	28	300
CIGNA CORP	COM	125509109	203	2,196
CSG SYS INTL INC	COM	126349109	1,214	30,000
CSX CORP	COM	126408103	278	7,940
CSX CORP	COM	126408103	71	2,020
CVS CORPORATION (DEL)	COM	126650100	1,406	47,510
CVS CORPORATION (DEL)	COM	126650100	211	7,114
CADENCE DESIGN SYS INC	COM	127387108	2,192	100,000
CAMPBELL SOUP CO	COM	134429109	349	11,680
CAMPBELL SOUP CO	COM	134429109	18	600
CARLISLE COS INC	COM	142339100	214	5,800
CATELLUS DEV CORP	COM	149111106	1,180	64,134
CATERPILLAR INC	COM	149123101	7,155	136,942
CATERPILLAR INC	COM	149123101	484	9,268
CENTURYTEL INC	COM	156700106	11,260	343,287
CENTURYTEL INC	COM	156700106	26	800
CHEVRONTEXACO CORP	COM	166764100	25,570	285,346
CHEVRONTEXACO CORP	COM	166764100	3,589	40,054
CHICOS FAS INC	COM	168615102	2,382	60,000
CHIRON CORP	COM	170040109	627	14,300
CHIRON CORP	COM	170040109	35	800
CIENA CORP	COM	171779101	5,585	390,280
CIENA CORP	COM	171779101	3	200
CINERGY CORP	COM	172474108	123	3,687
CINERGY CORP	COM	172474108	401	12,000
CIRCUIT CITY STORES GROUP	CIRCT CITY GRP	172737108	452	17,429
CIRCUIT CITY STORES GROUP	CIRCT CITY GRP	172737108	57	2,201
CISCO SYS INC	COM	17275R102	18,000	993,934
CISCO SYS INC	COM	17275R102	1,134	62,606

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CIRRUS LOGIC INC	COM	172755100	1,322	100,000
CITIGROUP INC	COM	172967101	28,318	560,979
CITIGROUP INC	COM	172967101	6,036	119,573
CLOROX CO	COM	189054109	3,795	95,947
CLOROX CO	COM	189054109	358	9,054
COACH INC	COM	189754104	177	4,530
COACH INC	COM	189754104	33	834
COCA COLA CO	COM	191216100	46,941	995,573
COCA COLA CO	COM	191216100	44,308	939,715
COCA COLA ENTERPRISES INC	COM	191219104	2	125
COCA COLA ENTERPRISES INC	COM	191219104	9,715	512,927
COLGATE PALMOLIVE CO	COM	194162103	6,234	107,946
COLGATE PALMOLIVE CO	COM	194162103	16,021	277,428
COLONIAL BANCGROUP INC	COM	195493309	171	12,166
COLONIAL BANCGROUP INC	COM	195493309	146	10,388
COLONIAL PPTYS TR (REIT)	COM SH BEN INT	195872106	44	1,400
COLONIAL PPTYS TR (REIT)	COM SH BEN INT	195872106	371	11,925
COMCAST CORP CL A SPL	CL A SPL	200300200	2,293	63,700
COMERICA INC	COM	200340107	4,618	80,600
COMPASS BANCSHARES, INC.	COM	20449H109	2,467	87,179
COMPASS BANCSHARES, INC.	COM	20449H109	2,618	92,521
COMPAQ COMPUTER CORP	COM	204493100	1,760	180,278
COMPAQ COMPUTER CORP	COM	204493100	246	25,211
COMVERSE TECHNOLOGY INC	COM PAR \$0.10	205862402	360	16,090
COMVERSE TECHNOLOGY INC	COM PAR \$0.10	205862402	67	3,000
CONAGRA FOODS INC COM	COM	205887102	4,180	175,850
CONAGRA FOODS INC COM	COM	205887102	257	10,812
CONEXANT SYS INC	COM	207142100	218	15,210
CONEXANT SYS INC	COM	207142100	42	2,914
CONOCO INC	COM	208251504	4,751	167,868
CONOCO INC	COM	208251504	211	7,456
CONSOLIDATED EDISON INC	COM	209115104	135	3,351
CONSOLIDATED EDISON INC	COM	209115104	167	4,150
COOPER CAMERON CORP	COM	216640102	466	11,539
COOPER CAMERON CORP	COM	216640102	24	605
CORNING INC	COM	219350105	2,738	306,945
CORNING INC	COM	219350105	89	10,009
COSTCO WHSL CORP	COM	22160K105	5,321	119,890
COSTCO WHSL CORP	COM	22160K105	470	10,600
COVANTA ENERGY CORP	COM	22281N103	108	24,000
DPL INC	COM	233293109	1,047	43,494
DST SYS INC DEL	COM	233326107	997	20,000
DTE ENERGY CO	COM	233331107	198	4,730
DTE ENERGY CO	COM	233331107	2	50
DELL COMPUTER CORP	COM	247025109	2,141	78,782
DELL COMPUTER CORP	COM	247025109	513	18,887
DELPHI AUTOMOTIVE SYS CORP	COM	247126105	5,962	436,461
DELPHI AUTOMOTIVE SYS CORP	COM	247126105	93	6,832
DELTA AIR LINES INC	COM	247361108	304	10,390
DELTA AIR LINES INC	COM	247361108	79	2,688
DELTIC TIMBER CORP	COM	247850100	504	18,386
DIAL CORP NEW COM	COM	25247D101	1,590	92,696
DIAL CORP NEW COM	COM	25247D101	131	7,661
DIAMOND OFFSHORE DRILLNG INC	COM	25271C102	1,635	53,785
DIAMOND OFFSHORE DRILLNG INC	COM	25271C102	3	100
DIEBOLD INC	COM	253651103	304	7,523
DILLARDS INC	CL A	254067101	149	9,292
DILLARDS INC	CL A	254067101	134	8,400
WALT DISNEY COMPANY	COM DISNEY	254687106	1,820	87,814
WALT DISNEY COMPANY	COM DISNEY	254687106	1,386	66,899
DOLLAR TREE STORES INC	COM	256747106	3,091	100,000
DOMINION RES INC VA NEW	COM	25746U109	2,889	48,067

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DOMINION RES INC VA NEW	COM	25746U109	66	1,100
DOVER CORP	COM	260003108	1,003	27,044
DOVER CORP	COM	260003108	228	6,145
DOW CHEM CO COM	COM	260543103	1,472	43,568
DOW CHEM CO COM	COM	260543103	582	17,219
DREYFUS STRATEGIC MUNS INC	COM	261932107	504	50,183
DREYFUS STRATEGIC MUNS INC	COM	261932107	34	3,400
DREYFUS STRATEGIC MUN BD FD INC	COM	26202F107	433	51,548
DU PONT E I DE NEMOURS & CO	COM	263534109	14,095	331,563
DU PONT E I DE NEMOURS & CO	COM	263534109	2,354	55,381
DUFF & PHELPS UTILS INCOME, INC	COM	264324104	225	20,329
DUFF & PHELPS UTILS INCOME, INC	COM	264324104	144	12,980
DUKE ENERGY CORP	COM	264399106	6,753	172,001
DUKE ENERGY CORP	COM	264399106	706	17,974
DURECT CORP	COM	266605104	366	31,617
E M C CORP MASS	COM	268648102	7,424	552,391
E M C CORP MASS	COM	268648102	524	38,977
E TRADE GROUP INC	COM	269246104	5,445	531,250
E TRADE GROUP INC	COM	269246104	5	500
EATON CORP	COM	278058102	293	3,932
EATON VANCE MUNICIPAL INCOME FD	SH BEN INT	27826U108	462	33,332
EL PASO CORP	COM	28336L109	385	8,625
EL PASO CORP	COM	28336L109	473	10,593
ELECTRONIC ARTS	COM	285512109	2,638	44,000
ELECTRONIC ARTS	COM	285512109	282	4,700
ELECTRONIC DATA SYS CORP NEW	COM	285661104	4,732	69,037
ELECTRONIC DATA SYS CORP NEW	COM	285661104	964	14,056
EMERSON ELECTRIC CO	COM	291011104	6,890	120,669
EMERSON ELECTRIC CO	COM	291011104	537	9,410
ENERGEN CORP	COM	29265N108	141	5,700
ENERGEN CORP	COM	29265N108	238	9,650
ENERGYSOUTH INC	COM	292970100	1,310	54,473
ENERGYSOUTH INC	COM	292970100	48	2,000
ENTERGY CORP	COM	29364G103	560	14,309
ENTERGY CORP	COM	29364G103	82	2,100
EQUITABLE RES INC	COM	294549100	1,439	42,250
EQUITY INCOME FUND	UT 1 EX SR-ATT	294700703	362	3,083
EQUITY INCOME FUND	UT 1 EX SR-ATT	294700703	53	450
EXELON CORP	COM	30161N101	287	5,988
EXELON CORP	COM	30161N101	108	2,246
EXPRESS SCRIPTS INC	COM	302182100	1,309	28,000
EXXON MOBIL CORP	COM	30231G102	58,043	1,476,925
EXXON MOBIL CORP	COM	30231G102	15,676	398,888
FPL GROUP INC	COM	302571104	2,990	53,009
FPL GROUP INC	COM	302571104	85	1,500
FAMILY DOLLAR STORES INC	COM	307000109	824	27,500
FAMILY DOLLAR STORES INC	COM	307000109	9	300
FEDERAL HOME LN MTG CORP	COM	313400301	9,500	145,257
FEDERAL HOME LN MTG CORP	COM	313400301	29	436
FEDERAL NATIONAL MORTGAGE ASSN	COM	313586109	11,732	147,573
FEDERAL NATIONAL MORTGAGE ASSN	COM	313586109	975	12,267
FEDEX CORP	COM	31428X106	1,976	38,083
FEDEX CORP	COM	31428X106	48	929
FIRST DATA CORP	COM	319963104	1,127	14,365
FIRST DATA CORP	COM	319963104	149	1,902
FIRST HEALTH GROUP CORP	COM	320960107	1,237	50,000
FIRST HEALTH GROUP CORP	COM	320960107	10	400
FIRST TENNESSEE NATIONAL CORP	COM	337162101	217	5,992
FIRST VIRGINIA BANKSHARES, INC.	COM	337477103	1,199	23,619
FIRSTENERGY CORP	COM	337932107	248	7,091
FIRSTENERGY CORP	COM	337932107	7	190
FLEETBOSTON FINL CORP	COM	339030108	6,925	189,723

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FLEETBOSTON FINL CORP	COM	339030108	84	2,302
FLEMING COMPANIES INC	COM	339130106	336	18,150
FLORIDA ROCK INDS INC	COM	341140101	323	8,824
FLORIDA ROCK INDS INC	COM	341140101	39	1,057
FOOT LOCKER INC	COM	344849104	200	12,800
FORD MTR CO DEL	COM PAR \$0.01	345370860	3,665	233,137
FORD MTR CO DEL	COM PAR \$0.01	345370860	439	27,913
FOREST LABS INC	COM	345838106	2,652	32,365
FOREST LABS INC	COM	345838106	16	200
FORTUNE BRANDS INC	COM	349631101	649	16,395
FORTUNE BRANDS INC	COM	349631101	185	4,680
FRONTIER AIRLINES	COM	359065109	850	50,000
GALLAGHER ARTHUR J & CO	COM	363576109	1,725	50,000
GALLAHER GROUP PLC	SPONSORED ADR	363595109	447	16,572
GALLAHER GROUP PLC	SPONSORED ADR	363595109	99	3,680
GANNETT INC	COM	364730101	964	14,345
GANNETT INC	COM	364730101	836	12,434
GAP INC	COM	364760108	3,970	284,800
GAP INC	COM	364760108	3	200
GENENTECH INC	COM NEW	368710406	9	157
GENENTECH INC	COM NEW	368710406	293	5,400
GENERAL DYNAMICS CORP	COM	369550108	4,568	57,353
GENERAL DYNAMICS CORP	COM	369550108	19	234
GENERAL ELECTRIC CO	COM	369604103	62,123	1,549,988
GENERAL ELECTRIC CO	COM	369604103	24,437	609,703
GENERAL MILLS INC	COM	370334104	8,251	158,650
GENERAL MILLS INC	COM	370334104	693	13,317
GENERAL MOTORS CORP	COM	370442105	5,135	105,652
GENERAL MOTORS CORP	COM	370442105	670	13,777
GENERAL MTRS CORP CLASS H NEW	CL H NEW	370442832	1,200	77,684
GENERAL MTRS CORP CLASS H NEW	CL H NEW	370442832	26	1,708
GENUINE PARTS CO	COM	372460105	1,375	37,455
GENUINE PARTS CO	COM	372460105	758	20,645
GENZYME CORP	COM GENL DIV	372917104	4,789	80,000
GEORGIA PAC CORP	COM GA PAC GRP	373298108	2,979	107,908
GEORGIA PAC CORP	COM GA PAC GRP	373298108	55	2,000
GILEAD SCIENCES INC	COM	375558103	4,600	70,000
GILLETTE CO	COM	375766102	4,096	122,633
GILLETTE CO	COM	375766102	2,458	73,579
GLAXO SMITHKLINE	SPONSORED ADR	37733W105	187	3,761
GLAXO SMITHKLINE	SPONSORED ADR	37733W105	102	2,050
GRAY COMMUNICATIONS SYSTEM INC	COM	389190109	1,562	112,502
HCB BANCSHARES INC	COM	40413N106	2,592	204,855
HALLIBURTON CO	COM	406216101	277	21,115
HALLIBURTON CO	COM	406216101	164	12,494
HARTFORD FINL SVCS GROUP INC	COM	416515104	214	3,405
HARTFORD FINL SVCS GROUP INC	COM	416515104	14	225
HEALTHSOUTH CORP	COM	421924101	80	5,375
HEALTHSOUTH CORP	COM	421924101	106	7,150
HEALTH MGMT ASSOC INC NEW	CL A	421933102	368	20,000
HEINZ H J CO	COM	423074103	1,963	47,736
HEINZ H J CO	COM	423074103	360	8,745
HERSHEY FOODS CORP	COM	427866108	934	13,798
HERSHEY FOODS CORP	COM	427866108	699	10,332
HEWLETT PACKARD CO	COM	428236103	1,601	77,945
HEWLETT PACKARD CO	COM	428236103	648	31,541
HIBERNIA CORP	CL A	428656102	444	24,976
HILTON HOTELS	COM	432848109	1,278	116,993
HOME DEPOT INC	COM	437076102	26,255	514,697
HOME DEPOT INC	COM	437076102	1,885	36,948
HONEYWELL INTERNATIONAL INC	COM	438516106	680	20,101
HONEYWELL INTERNATIONAL INC	COM	438516106	370	10,933

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HOST MARRIOTT CORP NEW (REIT)	COM	44107P104	713	79,263
HOUSEHOLD INTERNATIONAL CORP	COM	441815107	365	6,308
HOUSEHOLD INTERNATIONAL CORP	COM	441815107	401	6,927
HOUSTON EXPL CO	COM	442120101	2,686	80,000
ICN PHARMACEUTICALS INC NEW	COM	448924100	1,518	45,300
ICOS CORP	COM	449295104	2,298	40,000
IDEC PHARMACEUTICALS CORP	COM	449370105	4,825	70,000
INPRIMIS INC	COM	45769X103		10,000
INSURED MUNICIPAL INCOME FUND	COM	45809F104	600	44,583
INSURED MUNICIPAL INCOME FUND	COM	45809F104	12	865
INTEGRATED DEVICE TECH INC	COM	458118106	1,861	70,000
INTEL CORP	COM	458140100	54,934	1,746,725
INTEL CORP	COM	458140100	6,929	220,317
INTERGRAPH CORP	COM	458683109	416	30,250
INTERGRAPH CORP	COM	458683109	48	3,500
INTL BUSINESS MACHINES CORP	COM	459200101	54,109	447,328
INTL BUSINESS MACHINES CORP	COM	459200101	7,254	59,967
INTL FLAVORS & FRAGRANCES INC	COM	459506101	125	4,208
INTL FLAVORS & FRAGRANCES INC	COM	459506101	114	3,822
INTERNATIONAL GAME TECHNOLOGY	COM	459902102	410	6,000
INTERNATIONAL PAPER CO	COM	460146103	9,024	223,654
INTERNATIONAL PAPER CO	COM	460146103	1,728	42,818
INTERPUBLIC GROUP COS INC	COM	460690100	83	2,794
INTERPUBLIC GROUP COS INC	COM	460690100	143	4,842
INVESTMENT TECHNOLOGY GRP NE	COM	46145F105	1,172	30,000
IVAX CORP	COM	465823102	2,429	120,616
JDS UNIPHASE CORP	COM	46612J101	6,271	722,443
JDS UNIPHASE CORP	COM	46612J101	78	9,011
JP MORGAN CHASE & CO	COM	46625H100	13,102	360,454
JP MORGAN CHASE & CO	COM	46625H100	1,255	34,523
JEFFERSON PILOT CORP	COM	475070108	12,548	271,182
JEFFERSON PILOT CORP	COM	475070108	4,530	97,915
JOHNSON & JOHNSON	COM	478160104	54,828	927,718
JOHNSON & JOHNSON	COM	478160104	5,332	90,214
JONES APPAREL GROUP INC	COM	480074103	1,990	60,000
KELLOGG CO	COM	487836108	137	4,545
KELLOGG CO	COM	487836108	337	11,200
KEYCORP NEW	COM	493267108	1,209	49,667
KEYCORP NEW	COM	493267108	12	500
KIMBERLY CLARK CORP	COM	494368103	21,734	363,449
KIMBERLY CLARK CORP	COM	494368103	3,661	61,222
KNIGHT RIDDER INC	COM	499040103	2,071	31,897
KRAFT FOODS INC	CL A	50075N104	809	23,765
KRAFT FOODS INC	CL A	50075N104	7	200
LEGG MASON INC	COM	524901105	2,499	50,000
LEHMAN BROS HLDGS INC	COM	524908100	132	1,978
LEHMAN BROS HLDGS INC	COM	524908100	104	1,554
LILLY ELI & CO	COM	532457108	2,952	37,590
LILLY ELI & CO	COM	532457108	2,601	33,113
LIMITED INC	COM	532716107	4,922	334,376
LIMITED INC	COM	532716107	19	1,300
LINCARE HLDGS INC	COM	532791100	1,490	52,000
LINCOLN NATIONAL CORP IND	COM	534187109	6,726	138,480
LINCOLN NATIONAL CORP IND	COM	534187109	53	1,100
LIZ CLAIBORNE INC	COM	539320101	1,401	28,169
LIZ CLAIBORNE INC	COM	539320101	35	700
LOCKHEED MARTIN CORP	COM	539830109	98	2,099
LOCKHEED MARTIN CORP	COM	539830109	165	3,537
LOEWS CORP	COM	540424108	7	130
LOEWS CORP	COM	540424108	997	18,000
LONE STAR TECHNOLOGIES INC	COM	542312103	3,344	190,000
LOUISIANA PACIFIC CORP	COM	546347105	804	95,247



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LOWES COS INC	COM	548661107	15,728	338,900
LOWES COS INC	COM	548661107	142	3,050
LUCENT TECHNOLOGIES INC	COM	549463107	153	24,222
LUCENT TECHNOLOGIES INC	COM	549463107	238	37,845
MBNA CORP	COM	55262L100	327	9,286
MBNA CORP	COM	55262L100	224	6,354
MFS MULTIMARKET INCOME TRUST	SH BEN INT	552737108	57	9,565
MFS MULTIMARKET INCOME TRUST	SH BEN INT	552737108	4	600
MANULIFE FINL CORP	COM	56501R106	216	8,299
MARSH & MCLENNAN COS INC	COM	571748102	3,663	34,087
MARSH & MCLENNAN COS INC	COM	571748102	820	7,634
MARRIOTT INTL INC NEW	CL A	571903202	5,104	125,548
MARRIOTT INTL INC NEW	CL A	571903202	297	7,300
MASCO CORP	COM	574599106	249	10,150
MASCO CORP	COM	574599106	453	18,500
MATTEL, INC.	COM	577081102	211	12,266
MATTEL, INC.	COM	577081102	53	3,100
MAY DEPT STORES CO	COM	577778103	100	2,700
MAY DEPT STORES CO	COM	577778103	186	5,022
MAYTAG CORP	COM	578592107	22,051	710,648
MAYTAG CORP	COM	578592107	73	2,350
MCCORMICK & CO INC COMMON STOCK	COM	579780206	754	17,964
MCCORMICK & CO INC COMMON STOCK	COM NON VTG	579780206	37	888
MCDONALDS CORP	COM NON VTG	580135101	1,743	65,829
MCDONALDS CORP	COM	580135101	1,476	55,750
MCGRAW-HILL COMPANIES INC NEW	COM	580645109	916	15,014
MCGRAW-HILL COMPANIES INC NEW	COM	580645109	85	1,400
MCKESSON CORPORATION	COM	58155Q103	186	4,968
MCKESSON CORPORATION	COM	58155Q103	127	3,383
MEAD CORP	COM	582834107	1,636	52,965
MEAD CORP	COM	582834107	2,540	82,228
MEDICIS PHARMACEUTICAL CORP	CL A NEW	584690309	210	3,250
MEDIMMUNE INC	COM	584699102	1,670	36,030
MEDTRONIC INC	COM	585055106	6,236	121,768
MEDTRONIC INC	COM	585055106	794	15,500
MELLON FINL CORP	COM	58551A108	1,208	32,100
MELLON FINL CORP	COM	58551A108	45	1,200
MERCK & CO INC	COM	589331107	17,402	295,950
MERCK & CO INC	COM	589331107	9,207	156,586
MERRILL LYNCH & CO INC	COM	590188108	6,663	127,834
MERRILL LYNCH & CO INC	COM	590188108	3	50
MICREL INC	COM	594793101	1,049	40,000
MICROSOFT CORP	COM	594918104	47,932	723,499
MICROSOFT CORP	COM	594918104	3,758	56,728
MICROCHIP TECHNOLOGY INC	COM	595017104	2,324	60,000
MICRON TECHNOLOGY INC	COM	595112103	490	15,810
MICRON TECHNOLOGY INC	COM	595112103	135	4,350
MILLENNIUM PHARMACTCLS INC	COM	599902103	4,414	180,100
MINNESOTA MINING & MFG CO	COM	604059105	2,609	22,071
MINNESOTA MINING & MFG CO	COM	604059105	2,209	18,688
MIRANT CORP	COM	604675108	4,542	283,513
MIRANT CORP	COM	604675108	580	36,202
MORGAN STANLEY DEAN WITTER & CO	COM NEW	617446448	10,524	188,134
MORGAN STANLEY DEAN WITTER & CO	COM NEW	617446448	530	9,468
MOTOROLA INC	COM	620076109	2,548	169,621
MOTOROLA INC	COM	620076109	503	33,500
MUNI HOLDINGS FD II INC	COM	625935101	135	10,900
MUNI HOLDINGS INSD FD II INC	COM	62625A102	128	10,000
MUNI HOLDINGS INSD FD II INC	COM	62625A102	9	700
MURPHY OIL CORP	COM	626717102	1,609	19,150
MYLAN LABORATORIES INC	COM	628530107	1,500	40,000
NASDAQ 100 TR	UNIT SER 1	631100104	18,723	481,175

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NASDAQ 100 TR	UNIT SER 1	631100104	110	2,836
NATIONAL CITY CORP	COM	635405103	230	7,852
NATIONAL CITY CORP	COM	635405103	58	2,000
NATIONAL COMM FINL CORP	COM	63545P104	2,530	100,000
NATIONAL COMM FINL CORP	COM	63545P104	89	3,499
NATIONAL-OILWELL INC	COM	637071101	1,237	60,000
NETWORK APPLIANCE INC DELEWARE	COM	64120L104	1,567	71,644
NIKE INC CL B	CL B	654106103	418	7,425
NIKE INC CL B	CL B	654106103	62	1,100
NOKIA CORP	SPONSORED ADR	654902204	5,609	228,640
NOKIA CORP	SPONSORED ADR	654902204	772	31,456
NOBLE DRILLING CORP	COM	655042109	1,838	54,000
NORFOLK SOUTHERN CORPORATION	COM	655844108	305	16,641
NORFOLK SOUTHERN CORPORATION	COM	655844108	330	18,009
NORTEL NETWORKS CORP NEW	COM	656568102	2,042	273,777
NORTEL NETWORKS CORP NEW	COM	656568102	58	7,824
NORTH FORK BANCORP INC N Y	COM	659424105	3,199	100,000
NUCOR CORP	COM	670346105	180	3,400
NUCOR CORP	COM	670346105	85	1,600
NUVEEN PERFORM PLUS MUN FD INC	COM	67062P108	178	12,650
NUVEEN PERFORM PLUS MUN FD INC	COM	67062P108	10	700
NVIDIA CORP	COM	67066G104	5,620	84,000
NUVEEN DIVIDEND ADV MUNI 3	COM SH BEN INT	67070X101	272	20,000
OGE ENERGY CORP	COM	670837103	171	7,400
OGE ENERGY CORP	COM	670837103	54	2,350
NUVEEN MUN VALUE FD INC	COM	670928100	202	21,912
NUVEEN MUN VALUE FD INC	COM	670928100	34	3,666
NUVEEN TEX QUAL INCM MUN FD	COM	670983105	722	49,800
OCCIDENTAL PETE CORP	COM	674599105	552	20,796
OCCIDENTAL PETE CORP	COM	674599105	5	200
OLD REPUBLIC INTL CORP	COM	680223104	68	2,438
OLD REPUBLIC INTL CORP	COM	680223104	9,130	325,960
OMNICOM GROUP	COM	681919106	109	1,219
OMNICOM GROUP	COM	681919106	534	5,982
ONEOK INC NEW	COM	682680103	332	18,606
ORACLE CORPORATION	COM	68389X105	10,305	746,185
ORACLE CORPORATION	COM	68389X105	536	38,814
OUTBACK STEAKHOUSE INC	COM	689899102	331	9,650
OXFORD HEALTH PLANS INC	COM	691471106	1,206	40,000
PNC FINANCIAL SERVICES GROUP	COM	693475105	112	1,990
PNC FINANCIAL SERVICES GROUP	COM	693475105	152	2,701
PPG INDUSTRIES INC	COM	693506107	7	126
PPG INDUSTRIES INC	COM	693506107	321	6,200
PEMCO AVIATION GROUP INC	COM	706444106	159	10,000
PEOPLES BANCTRUST INC	COM	709796106	4,760	405,100
PEOPLES BANCTRUST INC	COM	709796106	58	4,928
PEPSICO INC	COM	713448108	23,459	481,799
PEPSICO INC	COM	713448108	2,427	49,841
PFIZER INC	COM	717081103	45,025	1,129,855
PFIZER INC	COM	717081103	5,986	150,203
PHARMACIA CORP	COM	71713U102	8,897	208,607
PHARMACIA CORP	COM	71713U102	1,958	45,906
PHILIP MORRIS COS INC	COM	718154107	15,395	335,761
PHILIP MORRIS COS INC	COM	718154107	2,981	65,024
PHILLIPS PETE CO	COM	718507106	10,025	166,360
PHILLIPS PETE CO	COM	718507106	84	1,400
PIONEER NATURAL RESOURCES CO	COM	723787107	992	51,500
PITNEY BOWES INC	COM	724479100	1,252	33,296
PITNEY BOWES INC	COM	724479100	436	11,600
PLUM CREEK TIMBER CO INC	COM	729251108	4,252	149,968
PLUM CREEK TIMBER CO INC	COM	729251108	131	4,625
PRAXAIR INC	COM	74005P104	50	900

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PRAXAIR INC	COM	74005P104	180	3,255
PROASSURANCE CORP	COM	74267C106	287	16,329
PROASSURANCE CORP	COM	74267C106	29	1,633
PROCTER & GAMBLE CO	COM	742718109	26,740	337,925
PROCTER & GAMBLE CO	COM	742718109	6,816	86,138
PROGRESS ENERGY INC	COM	743263105	757	16,804
PROGRESS ENERGY INC	COM	743263105	154	3,422
PROTECTIVE LIFE CORP	COM	743674103	1,748	60,423
PROTECTIVE LIFE CORP	COM	743674103	6,559	226,710
PROTEIN DESIGN LABS INC	COM	74369L103	1,968	60,000
PROVIDIAN FINL CORP	COM	74406A102	1	222
PROVIDIAN FINL CORP	COM	74406A102	105	29,680
PUBLIC SVC ENTERPRISE GROUP INC	COM	744573106	190	4,497
PUBLIC SVC ENTERPRISE GROUP INC	COM	744573106	36	844
PUTNAM INVT GRADE MUN TR	COM	746805100	317	31,000
PUTNAM MANAGED MUN INCOME TR	COM	746823103	2,606	327,816
PUTNAM PREMIER INCOME TR	SH BEN INT	746853100	76	12,568
PUTNAM PREMIER INCOME TR	SH BEN INT	746853100	10	1,600
QUALCOMM INC	COM	747525103	5,052	100,036
QUALCOMM INC	COM	747525103	735	14,549
QUEST DIAGNOSTICS INC	COM	74834L100	3,586	50,000
QUESTAR CORP	COM	748356102	304	12,150
QUESTAR CORP	COM	748356102	25	1,000
QWEST COMM INTL INC	COM	749121109	190	13,439
QWEST COMM INTL INC	COM	749121109	91	6,472
RADIOSHACK CORP	COM	750438103	77	2,567
RADIOSHACK CORP	COM	750438103	205	6,800
RATIONAL SOFTWARE CORP	COM NEW	75409P202	1,365	70,000
RAYTHEON CO (NEW)	COM NEW	755111507	3,782	116,481
RAYTHEON CO (NEW)	COM NEW	755111507	88	2,724
REGIONS FINANCIAL CORP	COM	758940100	100,622	3,360,789
REGIONS FINANCIAL CORP	COM	758940100	55,580	1,856,379
RELIANT ENERGY INC	COM	75952J108	578	21,786
RELIANT ENERGY INC	COM	75952J108	206	7,773
ROCKWELL INTL CORP NEW	COM	773903109	308	17,262
ROCKWELL INTL CORP NEW	COM	773903109	55	3,089
ROCKWELL COLLINS INC	COM	774341101	344	17,662
ROCKWELL COLLINS INC	COM	774341101	60	3,089
ROSS STORES INC	COM	778296103	1,925	60,000
ROYAL DUTCH PETROLEUM COMPANY	NY REG GLD1.25	780257804	3,858	78,699
ROYAL DUTCH PETROLEUM COMPANY	NY REG GLD1.25	780257804	646	13,184
RUBY TUESDAY INC	COM	781182100	5,341	258,887
RUBY TUESDAY INC	COM	781182100	1,760	85,328
RUSSELL CORP	COM	782352108	50	3,315
RUSSELL CORP	COM	782352108	154	10,246
SBC COMMUNICATIONS INC NEW	COM	78387G103	8,146	207,970
SBC COMMUNICATIONS INC NEW	COM	78387G103	2,691	68,692
SPDR TR	UNIT SER 1	78462F103	641	5,610
SPDR TR	UNIT SER 1	78462F103	322	2,820
SABINE ROYALTY TRUST INTEREST	UNIT BEN INT	785688102	262	12,010
SAFEWAY INC	COM NEW	786514208	319	7,649
SAFEWAY INC	COM NEW	786514208	9	225
ST PAUL COS INC	COM	792860108	403	9,163
ST PAUL COS INC	COM	792860108	200	4,548
SAKS INC	COM	79377W108	290	30,999
SAKS INC	COM	79377W108	1	132
SANMINA CORP	COM	800907107	142	7,142
SANMINA CORP	COM	800907107	146	7,344
SARA LEE CORP	COM	803111103	522	23,493
SARA LEE CORP	COM	803111103	434	19,504
SCANA CORP NEW	COM	80589M102	864	31,035
SCANA CORP NEW	COM	80589M102	186	6,697

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SCHERING-PLOUGH CORP	COM	806605101	12,190	340,413
SCHERING-PLOUGH CORP	COM	806605101	1,046	29,199
SCHLUMBERGER LTD	COM	806857108	5,993	109,072
SCHLUMBERGER LTD	COM	806857108	1,283	23,355
SCHWAB CHARLES CORP NEW	COM	808513105	3,498	226,136
SCHWAB CHARLES CORP NEW	COM	808513105	3	200
SCUDDER MUN INCOME TR	COM SH BEN INT	81118R604	468	42,185
SEARS ROEBUCK & CO	COM	812387108	807	16,949
SEARS ROEBUCK & CO	COM	812387108	263	5,524
SECTOR SPDR TRUST	SBI INT-TECH	81369Y803	600	25,000
SEMPRA ENERGY	COM	816851109	258	10,506
SEPRACOR INC	COM	817315104	5,706	100,000
SERVICEMASTER CO	COM	81760N109	1,689	122,375
SHELL TRANS & TRAD PLC SH NEW	NEW YRK SH NEW	822703609	162	3,900
SHELL TRANS & TRAD PLC SH NEW	NEW YRK SH NEW	822703609	199	4,800
SICOR INC	COM	825846108	2,352	150,000
SIMON PPTY GROUP INC NEW (REIT)	COM	828806109	106	3,615
SIMON PPTY GROUP INC NEW (REIT)	COM	828806109	100	3,425
SMITH INTL INC	COM	832110100	2,456	45,800
SOLECTRON CORP	COM	834182107	3,534	313,320
SOLECTRON CORP	COM	834182107	88	7,775
SOLUTIA INC	COM	834376105	1,285	91,666
SOLUTIA INC	COM	834376105	18	1,316
SONOCO PRODUCTS CO	COM	835495102	358	13,462
SONOCO PRODUCTS CO	COM	835495102	189	7,122
SOUTH ALABAMA BANCORP INC	COM	836234104	240	24,305
SOUTH ALABAMA BANCORP INC	COM	836234104	209	21,100
SOUTHERN CO	COM	842587107	7,223	284,926
SOUTHERN CO	COM	842587107	2,696	106,362
SOUTHSIDE BANCSHARES INC	COM	84470P109	167	13,334
SOUTHTRUST CORP	COM	844730101	5,475	221,926
SOUTHTRUST CORP	COM	844730101	7,416	300,594
SOUTHWEST AIRLINES CO	COM	844741108	4,314	233,468
SOUTHWEST AIRLINES CO	COM	844741108	78	4,237
SPRINT CORP (FON GROUP)	COM FON GROUP	852061100	3,130	155,860
SPRINT CORP (FON GROUP)	COM FON GROUP	852061100	200	9,938
SPRINT CORP	PCS COM SER 1	852061506	706	28,928
SPRINT CORP	PCS COM SER 1	852061506	87	3,582
STATE STR CORP	COM	857477103	163	3,128
STATE STR CORP	COM	857477103	841	16,096
STERLING BANCSHARES INC	COM	858907108	402	32,116
STILWELL FINL INC	COM	860831106	362	13,288
SUN MICROSYSTEMS INC	COM	866810104	10,054	817,364
SUN MICROSYSTEMS INC	COM	866810104	495	40,232
SUNGARD DATA SYS INC	COM	867363103	3,944	136,330
SUNGARD DATA SYS INC	COM	867363103	20	700
SUNTRUST BANKS INC	COM	867914103	3,962	63,184
SUNTRUST BANKS INC	COM	867914103	1,102	17,575
SYBASE INC	COM	871130100	788	50,000
SYNOVUS FINANCIAL CORP	COM	87161C105	1,048	41,840
SYNOVUS FINANCIAL CORP	COM	87161C105	2,756	110,040
SYSCO CORP	COM	871829107	666	25,414
SYSCO CORP	COM	871829107	200	7,644
TCF FINL CORP	COM	872275102	2,399	50,000
TECO ENERGY INC	COM	872375100	511	19,490
TECO ENERGY INC	COM	872375100	21	800
TJX COMPANIES INC	COM	872540109	287	7,200
TRW INC	COM	872649108	57	1,540
TRW INC	COM	872649108	163	4,398
TXU CORP	COM	873168108	7,064	149,821
TXU CORP	COM	873168108	263	5,587
TARGET CORP	COM	87612E106	8,185	199,398

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TARGET CORP	COM	87612E106	662	16,135
TELEFONICA S. A.	SPONSORED ADR	879382208	487	12,152
TELEFONICA S. A.	SPONSORED ADR	879382208	10	256
TELEPHONE & DATA SYS INC	COM	879433100	269	3,000
TELLABS INC	COM	879664100	2,449	163,694
TELLABS INC	COM	879664100	65	4,314
TERADYNE INC	COM	880770102	3,106	103,050
TEXAS INSTRUMENTS INC	COM	882508104	14,242	508,647
TEXAS INSTRUMENTS INC	COM	882508104	680	24,303
TEXTRON INC	COM	883203101	319	7,700
TOPPS COMPANY	COM	890786106	182	15,000
TORCHMARK CORP	COM	891027104	8,910	226,545
TORCHMARK CORP	COM	891027104	10,237	260,295
TRICON GLOBAL RESTAURANTS	COM	895953107	1,636	33,260
TRIQUINT SEMICONDUCTOR INC	COM	89674K103	666	54,350
TRIZEC HAHN CORPORATION	SUB VTG	896938107	1,074	68,400
TRUSTMARK CORP	COM	898402102	903	37,270
TYCO INTL LTD NEW	COM	902124106	18,725	317,917
TYCO INTL LTD NEW	COM	902124106	1,612	27,369
USX-MARATHON GRP	COM NEW	902905827	2,042	68,068
USX-MARATHON GRP	COM NEW	902905827	101	3,383
UST INC	COM	902911106	15,028	429,360
UST INC	COM	902911106	102	2,925
US BANCORP DEL COM NEW	COM NEW	902973304	4,692	224,156
US BANCORP DEL COM NEW	COM NEW	902973304	454	21,711
UNION PACIFIC CORP	COM	907818108	2,998	52,595
UNION PACIFIC CORP	COM	907818108	255	4,481
UNION PLANTERS CORP	COM	908068109	2,260	50,080
UNION PLANTERS CORP	COM	908068109	8,028	177,892
UNITED PARCEL SVC INC	CL B	911312106	65	1,185
UNITED PARCEL SVC INC	CL B	911312106	229	4,200
UNITED SEC BANCSHARES INC	SHS	911459105	3,082	108,793
UNITED SEC BANCSHARES INC	SHS	911459105	14	500
UNITED TECHNOLOGIES CORP	COM	913017109	1,021	15,791
UNITED TECHNOLOGIES CORP	COM	913017109	548	8,484
UNITEDHEALTH GROUP INC	COM	91324P102	1,448	20,458
UNITEDHEALTH GROUP INC	COM	91324P102	14	200
UNOCAL CORP	COM	915289102	4,278	118,598
UNOCAL CORP	COM	915289102	36	1,000
USINTERNETWORKING INC	COM	917311805	4	19,686
V F CORP	COM	918204108	2,709	69,448
V F CORP	COM	918204108	16	400
VERIZON COMMUNICATIONS	COM	92343V104	15,101	318,194
VERIZON COMMUNICATIONS	COM	92343V104	3,428	72,227
VERTEX PHARMACEUTICALS INC	COM	92532F100	1,475	60,000
VIACOM INC	CL B	925524308	696	15,757
VIACOM INC	CL B	925524308	40	911
VITESSE SEMICONDUCTOR CORP	COM	928497106	2,791	224,500
VITESSE SEMICONDUCTOR CORP	COM	928497106	17	1,400
VIVENDI UNIVERSAL	SPON ADR NEW	92851S204	118	2,200
VIVENDI UNIVERSAL	SPON ADR NEW	92851S204	207	3,840
VODAFONE GROUP PLC NEW	SPONSORED ADR	92857W100	6,966	271,255
VODAFONE GROUP PLC NEW	SPONSORED ADR	92857W100	439	17,104
VULCAN MATERIALS CO	COM	929160109	13,247	276,321
VULCAN MATERIALS CO	COM	929160109	6,324	131,922
WACHOVIA CORP	COM	929903102	7,856	250,519
WACHOVIA CORP	COM	929903102	689	21,956
WADDELL & REED FINL INC CL A	CL A	930059100	547	16,980
WADDELL & REED FINL INC CL A	CL A	930059100	3,252	100,995
WAL MART STORES INC	COM	931142103	48,324	839,685
WAL MART STORES INC	COM	931142103	5,818	101,099
WALGREEN CO	COM	931422109	2,544	75,575

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WALGREEN CO	COM	931422109	44	1,300
WASHINGTON MUTUAL INC	COM	939322103	424	12,977
WASHINGTON MUTUAL INC	COM	939322103	78	2,397
WASTE MANAGEMENT COM	COM	94106L109	1,883	59,003
WATSON PHARMACEUTICALS INC	COM	942683103	940	29,934
WATSON PHARMACEUTICALS INC	COM	942683103	18	583
WEATHERFORD INTL INC NEW	COM	947074100	1,639	44,000
WELLS FARGO & CO NEW	COM	949746101	10,238	235,514
WELLS FARGO & CO NEW	COM	949746101	663	15,256
WESTAMERICA BANCORPORATION	COM	957090103	1,583	40,000
WEYERHAEUSER CO	COM	962166104	924	17,081
WEYERHAEUSER CO	COM	962166104	134	2,479
WILLIAMS COS INC	COM	969457100	423	16,573
WILLIAMS COS INC	COM	969457100	79	3,093
WILMINGTON TR CORP	COM	971807102	1,519	24,000
WINN DIXIE STORES INC	COM	974280109	17	1,165
WINN DIXIE STORES INC	COM	974280109	1,077	75,546
WISCONSIN ENERGY CORP	COM	976657106	427	18,930
WISCONSIN ENERGY CORP	COM	976657106	27	1,186
WORLDCOM INC/WORLDCOM GROUP	WRLDCOM GP COM	98157D106	3,070	218,030
WORLDCOM INC/WORLDCOM GROUP	WRLDCOM GP COM	98157D106	808	57,404
WRIGLEY WM JR CO	COM	982526105	3,005	58,502
WRIGLEY WM JR CO	COM	982526105	627	12,200
XTO ENERGY INC	COM	98385X106	262	14,944
XCEL ENERGY INC	COM	98389B100	223	8,050
XCEL ENERGY INC	COM	98389B100	19	702
XILINX INC	COM	983919101	1,856	47,537
ZIMMER HLDGS INC	COM	98956P102	342	11,192
ZIMMER HLDGS INC	COM	98956P102	205	6,718