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SYNOVUS FINANCIAL CORP  
Form 13F-HR  
February 05, 2002

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

Form 13F

Form 13F COVER PAGE

Report for the Calendar Year or 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: 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                      February 5, 2002  
[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: 759

Form 13F Information Table Value Total: 2,315,941  
(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 Name of Issuer	ITEM 2 Title of Class	ITEM 3 Cusip	ITEM 4 Value (x\$1000)	ITEM 5 Shares or Prn Amt	ITEM 6 Sh/Put Prn Call	ITEM 7 Investment Discretion	ITEM 7 Other Managers
ABBOTT LABS	COM	002824100	3,479	62,400	SH	DEFINED	1
ABBOTT LABS	COM	002824100	1,371	24,583	SH	DEFINED	2
ABBOTT LABS	COM	002824100	446	8,000	SH	DEFINED	2
ABBOTT LABS	COM	002824100	2,348	42,110	SH	DEFINED	1
ABBOTT LABS	COM	002824100	567	10,170	SH	DEFINED	1
ABBOTT LABS	COM	002824100	1,002	17,967	SH	DEFINED	
ABBOTT LABS	COM	002824100	3	50	SH	DEFINED	
ACCESS ANYTIME BANCORP	COM	00431F105	41	5,160	SH	DEFINED	
AFLAC, INCORPORATED	COM	001055102	12	503	SH	DEFINED	
AFLAC, INCORPORATED	COM	001055102	3,853	156,900	SH	DEFINED	1
AFLAC, INCORPORATED	COM	001055102	510	20,750	SH	DEFINED	2
AFLAC, INCORPORATED	COM	001055102	20	800	SH	DEFINED	2
AFLAC, INCORPORATED	COM	001055102	23,187	944,088	SH	DEFINED	1
AFLAC, INCORPORATED	COM	001055102	4,709	191,722	SH	DEFINED	1
AGERE SYSTEM, INC.	COM	00845V100	57	10,000	SH	DEFINED	1
AGILENT TECHNOLOGIES, I	COM	00846U101	196	6,872	SH	DEFINED	1
AGILENT TECHNOLOGIES, I	COM	00846U101	10	343	SH	DEFINED	1
ALCOA INC	COM	013817101	564	15,870	SH	DEFINED	1
ALCOA INC	COM	013817101	253	7,106	SH	DEFINED	1
ALLIANCE BANCORP OF NEW	COM	01852Q109	36	3,000	SH	DEFINED	
ALLSTATE CORPORATION	COM	020002101	353	10,476	SH	DEFINED	
ALLTEL CORPORATION	COM	020039103	322	5,216	SH	DEFINED	2
ALLTEL CORPORATION	COM	020039103	105	1,703	SH	DEFINED	2
ALLTEL CORPORATION	COM	020039103	414	6,711	SH	DEFINED	1
ALLTEL CORPORATION	COM	020039103	302	4,896	SH	DEFINED	
AMERICAN INTERNATION	COM	026874107	4,391	55,300	SH	DEFINED	1
AMERICAN BANK WATERBURY	COM	024CSH983	47	1,496	SH	DEFINED	
AMERICAN ELECTRIC POWER	COM	025537101	275	6,318	SH	DEFINED	2
AMERICAN ELECTRIC POWER	COM	025537101	35	800	SH	DEFINED	2
AMERICAN ELECTRIC POWER	COM	025537101	450	10,336	SH	DEFINED	1
AMERICAN ELECTRIC POWER	COM	025537101	120	2,759	SH	DEFINED	1
AMERICAN EXPRESS COMPAN	COM	025816109	451	12,631	SH	DEFINED	1
AMERICAN EXPRESS COMPAN	COM	025816109	526	14,750	SH	DEFINED	1
AMERICAN GENERAL AIRCRA	COM	026358994	0	13,000	SH	DEFINED	1
AMERICAN HOME PRODUCT	COM	026609107	2,356	38,400	SH	DEFINED	1
AMERICAN HOME PRODUCTS	COM	026609107	1,087	17,720	SH	DEFINED	2
AMERICAN HOME PRODUCTS	COM	026609107	945	15,400	SH	DEFINED	2

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AMERICAN HOME PRODUCTS	COM	026609107	3,965	64,618	SH	DEFINED	1
AMERICAN HOME PRODUCTS	COM	026609107	233	3,800	SH	DEFINED	1
AMERICAN HOME PRODUCTS	COM	026609107	912	14,856	SH	DEFINED	
AMERICAN HOME PRODUCTS	COM	026609107	5	75	SH	DEFINED	
AMERICAN INTERNATIONAL	COM	026874107	1,273	16,038	SH	DEFINED	2
AMERICAN INTERNATIONAL	COM	026874107	270	3,404	SH	DEFINED	2
AMERICAN INTERNATIONAL	COM	026874107	2,168	27,304	SH	DEFINED	1
AMERICAN INTERNATIONAL	COM	026874107	869	10,940	SH	DEFINED	
AMERICAN INTERNATIONAL	COM	026874107	12	154	SH	DEFINED	
AMERICANWEST BANCORPORA	COM	03058P109	27	2,195	SH	DEFINED	
AMGEN INC	COM	031162100	288	5,100	SH	DEFINED	2
AMGEN INC	COM	031162100	135	2,400	SH	DEFINED	2
AMGEN INC	COM	031162100	830	14,706	SH	DEFINED	1
AMGEN INC	COM	031162100	694	12,305	SH	DEFINED	1
AMGEN INC	COM	031162100	420	7,445	SH	DEFINED	
AMGEN INC	COM	031162100	29	520	SH	DEFINED	
AMSOUTH BANCORP COM	COM	032165102	77	4,100	SH	DEFINED	
AMSOUTH BANCORPORATION	COM	032165102	19	1,010	SH	DEFINED	
AMSOUTH BANCORPORATION	COM	032165102	279	14,785	SH	DEFINED	
ANHEUSER BUSCH CO INC	COM	035229103	2,197	48,600	SH	DEFINED	1
ANHEUSER BUSCH COMPANIE	COM	035229103	535	11,830	SH	DEFINED	2
ANHEUSER BUSCH COMPANIE	COM	035229103	271	6,000	SH	DEFINED	2
ANHEUSER BUSCH COMPANIE	COM	035229103	471	10,410	SH	DEFINED	1
ANHEUSER BUSCH COMPANIE	COM	035229103	447	9,888	SH	DEFINED	1
AOL TIME WARNER	COM	00184A105	2,770	86,300	SH	DEFINED	1
AOL TIME WARNER INC	COM	00184A105	8	250	SH	DEFINED	
AOL TIME WARNER, INC	COM	00184A105	538	16,775	SH	DEFINED	2
AOL TIME WARNER, INC	COM	00184A105	138	4,313	SH	DEFINED	2
AOL TIME WARNER, INC	COM	00184A105	1,718	53,506	SH	DEFINED	1
AOL TIME WARNER, INC	COM	00184A105	242	7,554	SH	DEFINED	1
AOL TIME WARNER, INC	COM	00184A105	391	12,172	SH	DEFINED	
AOL TIME WARNER, INC	COM	00184A105	2	50	SH	DEFINED	
APPLIED MATERIALS INC	COM	038222105	428	10,665	SH	DEFINED	1
APPLIED MATERIALS INC	COM	038222105	9	225	SH	DEFINED	1
APPLIED MATERIALS INC C	COM	038222105	44	1,100	SH	DEFINED	
ARCH COAL, INC.	COM	039380100	282	12,442	SH	DEFINED	2
ARCHER-DANIELS-MIDLAND	COM	039483102	174	12,102	SH	DEFINED	1
ASHLAND INC	COM	044204105	3,196	69,355	SH	DEFINED	2
AT&T CORP	COM	001957109	505	27,842	SH	DEFINED	2
AT&T CORP	COM	001957109	200	11,048	SH	DEFINED	2
AT&T CORP	COM	001957109	1,087	59,933	SH	DEFINED	1
AT&T CORP	COM	001957109	360	19,841	SH	DEFINED	1
AT&T CORP	COM	001957109	665	36,659	SH	DEFINED	
AT&T CORP	COM	001957109	34	1,860	SH	DEFINED	
AT&T CORP.	COM	001957109	21	1,150	SH	DEFINED	
AT&T WIRELESS GROUP	COM	00209A106	5	370	SH	DEFINED	
AT&T WIRELESS SERVICES	COM	00209A106	147	10,219	SH	DEFINED	2
AT&T WIRELESS SERVICES	COM	00209A106	51	3,552	SH	DEFINED	2
AT&T WIRELESS SERVICES	COM	00209A106	259	18,052	SH	DEFINED	1
AT&T WIRELESS SERVICES	COM	00209A106	92	6,381	SH	DEFINED	1
AT&T WIRELESS SERVICES	COM	00209A106	163	11,334	SH	DEFINED	
AT&T WIRELESS SERVICES	COM	00209A106	9	597	SH	DEFINED	
AUTO DATA PROCESS	COM	053015103	2,014	34,200	SH	DEFINED	1
AUTOMATIC DATA PROCESSI	COM	053015103	1,333	22,626	SH	DEFINED	2
AUTOMATIC DATA PROCESSI	COM	053015103	459	7,800	SH	DEFINED	2
AUTOMATIC DATA PROCESSI	COM	053015103	1,651	28,037	SH	DEFINED	1
AUTOMATIC DATA PROCESSI	COM	053015103	259	4,400	SH	DEFINED	1
AUTOMATIC DATA PROCESSI	COM	053015103	252	4,282	SH	DEFINED	
AUTOMATIC DATA PROCESSI	COM	053015103	1	25	SH	DEFINED	
AVAYA INC	COM	053499109	4	333	SH	DEFINED	
AVERY DENNISON CORPORAT	COM	053611109	284	5,032	SH	DEFINED	2
BANCFIRST CORP	COM	05945f103	28	800	SH	DEFINED	

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BANK OF AMERICA CORP	COM	060505104	5,731	91,033	SH	DEFINED	2
BANK OF AMERICA CORP	COM	060505104	3,691	58,635	SH	DEFINED	2
BANK OF AMERICA CORP	COM	060505104	6,953	110,451	SH	DEFINED	1
BANK OF AMERICA CORP	COM	060505104	747	11,866	SH	DEFINED	1
BANK OF AMERICA CORP	COM	060505104	3,262	51,818	SH	DEFINED	1
BANK ONE CORPORATION	COM	06423A103	94	2,400	SH	DEFINED	2
BANK ONE CORPORATION	COM	06423A103	187	4,783	SH	DEFINED	2
BANK ONE CORPORATION	COM	06423A103	254	6,496	SH	DEFINED	1
BANK ONE CORPORATION	COM	06423A103	36	912	SH	DEFINED	1
BAR HARBOUR BANKSHARES	COM	066849100	19	1,050	SH	DEFINED	1
BAXTER INTERNATIONAL	COM	071813109	783	14,600	SH	DEFINED	1
BAXTER INTERNATIONAL, I	COM	071813109	179	3,338	SH	DEFINED	2
BAXTER INTERNATIONAL, I	COM	071813109	161	3,000	SH	DEFINED	2
BAXTER INTERNATIONAL, I	COM	071813109	391	7,288	SH	DEFINED	1
BAXTER INTERNATIONAL, I	COM	071813109	139	2,600	SH	DEFINED	1
BB & T CORPORATION	COM	054937107	1,335	36,967	SH	DEFINED	1
BB & T CORPORATION	COM	054937107	790	21,871	SH	DEFINED	1
BELLSOUTH CORPORATION	COM	079860102	3,389	88,823	SH	DEFINED	2
BELLSOUTH CORPORATION	COM	079860102	670	17,550	SH	DEFINED	2
BELLSOUTH CORPORATION	COM	079860102	4,380	114,803	SH	DEFINED	1
BELLSOUTH CORPORATION	COM	079860102	2,718	71,244	SH	DEFINED	1
BELLSOUTH CORPORATION	COM	079860102	772	20,249	SH	DEFINED	1
BELLSOUTH CORPORATION	COM	079860102	314	8,220	SH	DEFINED	1
BERKSHIRE HATHAWAY, INC	COM	084670108	2,873	38	SH	DEFINED	1
BIOGEN INC	COM	090597105	40	700	SH	DEFINED	1
BIOGEN INC	COM	090597105	172	3,000	SH	DEFINED	1
BNC CORP INC	COM	055936108	25	3,400	SH	DEFINED	1
BOLLINGER INDUSTRIES IN	COM	097676100	3	28,000	SH	DEFINED	1
BOLLINGER INDUSTRIES IN	COM	097676993	45	110,000	SH	DEFINED	1
BOSTONFED BANCORP INC	COM	101178101	55	2,300	SH	DEFINED	1
BP P.L.C.	COM	055622104	494	10,632	SH	DEFINED	2
BP P.L.C.	COM	055622104	264	5,680	SH	DEFINED	2
BP P.L.C.	COM	055622104	2,575	55,370	SH	DEFINED	1
BP P.L.C.	COM	055622104	441	9,480	SH	DEFINED	1
BP P.L.C.	COM	055622104	251	5,386	SH	DEFINED	1
BP P.L.C.	COM	055622104	364	7,832	SH	DEFINED	1
BRISTOL-MYERS SQUIBB CO	COM	110122108	1,763	34,577	SH	DEFINED	2
BRISTOL-MYERS SQUIBB CO	COM	110122108	733	14,380	SH	DEFINED	2
BRISTOL-MYERS SQUIBB CO	COM	110122108	1,722	33,755	SH	DEFINED	1
BRISTOL-MYERS SQUIBB CO	COM	110122108	889	17,423	SH	DEFINED	1
BRISTOL-MYERS SQUIBB CO	COM	110122108	1,230	24,117	SH	DEFINED	1
BRISTOL-MYERS SQUIBB CO	COM	110122108	61	1,200	SH	DEFINED	1
C & F FINANCIAL CORP	COM	12466Q104	7	360	SH	DEFINED	1
CALIFORNIA INDEP BANC SH	COM	991300104	51	2,234	SH	DEFINED	1
CAMDEN NATL CORP	COM	133034108	22	1,200	SH	DEFINED	1
CANADIAN NATIONAL	COM	136375102	805	16,680	SH	DEFINED	1
CANADIAN NATIONAL RAI	COM	136375102	2,194	45,450	SH	DEFINED	1
CAPITAL CITY BANK GROUP	COM	139674105	492	20,296	SH	DEFINED	1
CAPITAL CROSSING B	COM	140071101	35	1,925	SH	DEFINED	1
CAPITAL MANAGEMENT ASSO	COM	M00101366	2,150	1	SH	DEFINED	1
CASCADE BANCORP	COM	147154108	31	1,940	SH	DEFINED	1
CATHAY BANCORP INC	COM	149150104	91	1,420	SH	DEFINED	1
CBNY INVT SVCS CORP RTS	COM	14984C997	0	500	SH	DEFINED	1
CCBT BANCORP INC	COM	12500Q102	33	1,400	SH	DEFINED	1
CENDANT CORP	COM	151313103	78	4,000	SH	DEFINED	1
CERTEGY INC.	COM	156880106	278	8,135	SH	DEFINED	1
CERTEGY INC.	COM	156880106	171	5,000	SH	DEFINED	1
CHEVRONTEXACO CORPORATI	COM	166764100	2,558	28,549	SH	DEFINED	2
CHEVRONTEXACO CORPORATI	COM	166764100	663	7,396	SH	DEFINED	2
CHEVRONTEXACO CORPORATI	COM	166764100	1,860	20,756	SH	DEFINED	1
CHEVRONTEXACO CORPORATI	COM	166764100	390	4,348	SH	DEFINED	1
CHEVRONTEXACO CORPORATI	COM	166764100	663	7,398	SH	DEFINED	1

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CHEVRONTEXACO CORPORATI	COM	166764100	135	1,511	SH	DEFINED	
CHITTENDEN CORP	COM	170228100	26	936	SH	DEFINED	
CHUBB CORPORATION	COM	171232101	1,316	19,079	SH	DEFINED	1
CHUBB CORPORATION	COM	171232101	5,716	82,844	SH	DEFINED	1
CISCO SYS INC	COM	17275R102	53	2,900	SH	DEFINED	
CISCO SYSTEMS	COM	17275R102	1,042	57,555	SH	DEFINED	2
CISCO SYSTEMS	COM	17275R102	144	7,975	SH	DEFINED	2
CISCO SYSTEMS	COM	17275R102	2,519	139,104	SH	DEFINED	1
CISCO SYSTEMS	COM	17275R102	301	16,616	SH	DEFINED	1
CISCO SYSTEMS	COM	17275R102	1,321	72,964	SH	DEFINED	
CISCO SYSTEMS	COM	17275R102	5	283	SH	DEFINED	
CISCO SYSTEMS INC	COM	17275R102	2,934	162,000	SH	DEFINED	1
CITIGROUP	COM	172967101	5,235	103,700	SH	DEFINED	1
CITIGROUP INC	COM	172967101	43	850	SH	DEFINED	
CITIGROUP INCORPORATED	COM	172967101	1,149	22,768	SH	DEFINED	2
CITIGROUP INCORPORATED	COM	172967101	234	4,642	SH	DEFINED	2
CITIGROUP INCORPORATED	COM	172967101	3,251	64,409	SH	DEFINED	1
CITIGROUP INCORPORATED	COM	172967101	1,527	30,255	SH	DEFINED	1
CITIGROUP INCORPORATED	COM	172967101	1,464	28,999	SH	DEFINED	
CITIGROUP INCORPORATED	COM	172967101	42	823	SH	DEFINED	
CITIZENS COMMUNICATIONS	COM	17453B101	201	18,851	SH	DEFINED	1
CITY NATIONAL CORP	COM	178566105	79	1,690	SH	DEFINED	
CLOROX COMPANY	COM	189054109	269	6,800	SH	DEFINED	1
CLOROX COMPANY	COM	189054109	24	596	SH	DEFINED	1
COCA COLA CO.	COM	191216100	85	1,806	SH	DEFINED	
COCA COLA COMPANY	COM	191216100	98,610	2,091,402	SH	DEFINED	2
COCA COLA COMPANY	COM	191216100	4,250	90,147	SH	DEFINED	2
COCA COLA COMPANY	COM	191216100	440,469	9,341,871	SH	DEFINED	1
COCA COLA COMPANY	COM	191216100	26,862	569,712	SH	DEFINED	1
COCA COLA COMPANY	COM	191216100	1,662	35,254	SH	DEFINED	
COCA COLA COMPANY	COM	191216100	18	392	SH	DEFINED	
COCA-COLA COMPANY	COM	191216100	3,301	70,000	SH	DEFINED	1
COCA-COLA ENTERPRISES I	COM	191219104	26,181	1,382,312	SH	DEFINED	1
COLGATE PALMOLIVE CO	COM	194162103	3,962	68,600	SH	DEFINED	1
COLGATE-PALMOLIVE COMPA	COM	194162103	1,478	25,587	SH	DEFINED	2
COLGATE-PALMOLIVE COMPA	COM	194162103	46	800	SH	DEFINED	2
COLGATE-PALMOLIVE COMPA	COM	194162103	1,827	31,645	SH	DEFINED	1
COLGATE-PALMOLIVE COMPA	COM	194162103	793	13,728	SH	DEFINED	
COLGATE-PALMOLIVE COMPA	COM	194162103	9	150	SH	DEFINED	
COLUMBIA BANCORP	COM	197227101	37	2,254	SH	DEFINED	
COMCAST CORPORATION CLA	COM	200300200	229	6,350	SH	DEFINED	2
COMMUNITY BK SYS	COM	203607106	47	1,810	SH	DEFINED	
COMPAQ COMPUTER CORP	COM	204493100	195	19,940	SH	DEFINED	1
COMPAQ COMPUTER CORP	COM	204493100	59	6,060	SH	DEFINED	1
COMPASS BANCSHARES INC.	COM	20449H109	797	28,147	SH	DEFINED	
COMPASS BANKSHARES	COM	20449H109	14	495	SH	DEFINED	
CONOCO INC CL B	COM	208251504	105	3,700	SH	DEFINED	1
CONOCO INC. COMMON STOC	COM	208251504	337	11,900	SH	DEFINED	2
CONOCO INC. COMMON STOC	COM	208251504	6	200	SH	DEFINED	2
CONOCO INC. COMMON STOC	COM	208251504	749	26,455	SH	DEFINED	1
CONOCO INC. COMMON STOC	COM	208251504	283	10,000	SH	DEFINED	1
CONSOLIDATED EDISON INC	COM	209115104	226	5,598	SH	DEFINED	2
CONSOLIDATED EDISON INC	COM	209115104	52	1,300	SH	DEFINED	2
CORPAS INVESTMENTS, INC	COM	21986N103	0	13,333	SH	DEFINED	1
COUSINS PROPERTIES INCO	COM	222795106	91	3,750	SH	DEFINED	1
COUSINS PROPERTIES INCO	COM	222795106	207	8,500	SH	DEFINED	1
CVB FINANCIAL CORP	COM	126600105	109	4,638	SH	DEFINED	
DARDEN RESTAURANTS INC	COM	237194105	1,344	37,952	SH	DEFINED	1
DARDEN RESTAURANTS INC	COM	237194105	216	6,100	SH	DEFINED	1
DELL COMPUTER	COM	247025109	20	750	SH	DEFINED	
DELL COMPUTER CORP	COM	247025109	2,713	99,800	SH	DEFINED	1
DELL COMPUTER CORPORATI	COM	247025109	1,052	38,716	SH	DEFINED	1

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DELL COMPUTER CORPORATI	COM	247025109	38	1,400	SH	DEFINED	1
DEVELOPERS-INVESTORS, IN	COM	232990AA9	456	450,000	SH	DEFINED	1
DISNEY (WALT) COMPANY	COM	254687106	978	47,200	SH	DEFINED	1
DU PONT (E I) DE NEMO	COM	263534109	1,688	39,700	SH	DEFINED	1
DUKE ENERGY CORPORATION	COM	264399106	326	8,300	SH	DEFINED	2
DUKE ENERGY CORPORATION	COM	264399106	160	4,070	SH	DEFINED	2
DUKE ENERGY CORPORATION	COM	264399106	302	7,694	SH	DEFINED	1
DUKE ENERGY CORPORATION	COM	264399106	287	7,300	SH	DEFINED	1
DUKE ENERGY CORPORATION	COM	264399106	613	15,606	SH	DEFINED	
DUKE ENERGY CORPORATION	COM	264399106	16	400	SH	DEFINED	
E. I. DUPONT DE NEMOURS	COM	263534109	404	9,500	SH	DEFINED	2
E. I. DUPONT DE NEMOURS	COM	263534109	40	950	SH	DEFINED	2
E. I. DUPONT DE NEMOURS	COM	263534109	1,419	33,387	SH	DEFINED	1
E. I. DUPONT DE NEMOURS	COM	263534109	627	14,760	SH	DEFINED	1
E. I. DUPONT DE NEMOURS	COM	263534109	2,391	56,239	SH	DEFINED	
E. I. DUPONT DE NEMOURS	COM	263534109	23	550	SH	DEFINED	
EARTHLINK INC	COM	270321102	12	1,000	SH	DEFINED	
EL PASO CORP	COM	28336L109	2,183	48,926	SH	DEFINED	1
EL PASO CORPORATION	COM	28336L109	1,381	30,951	SH	DEFINED	1
EL PASO CORPORATION	COM	28336L109	29	644	SH	DEFINED	1
EL PASO CORPORATION	COM	28336L109	241	5,400	SH	DEFINED	
EL PASO CORPORATION	COM	28336L109	1	25	SH	DEFINED	
ELECTR DATA SYS	COM	285661104	3,969	57,900	SH	DEFINED	1
ELECTRONIC DATA SYSTEMS	COM	285661104	462	6,742	SH	DEFINED	2
ELECTRONIC DATA SYSTEMS	COM	285661104	27	400	SH	DEFINED	2
ELECTRONIC DATA SYSTEMS	COM	285661104	2,607	38,033	SH	DEFINED	1
ELECTRONIC DATA SYSTEMS	COM	285661104	743	10,844	SH	DEFINED	
ELECTRONIC DATA SYSTEMS	COM	285661104	14	200	SH	DEFINED	
EMC CORP	COM	268648102	611	45,430	SH	DEFINED	2
EMC CORP	COM	268648102	79	5,875	SH	DEFINED	2
EMC CORP	COM	268648102	949	70,640	SH	DEFINED	1
EMC CORP	COM	268648102	17	1,265	SH	DEFINED	1
EMC CORP/MA	COM	268648102	1,681	125,050	SH	DEFINED	1
EMERSON ELECTRIC CO.	COM	291011104	263	4,600	SH	DEFINED	2
EMERSON ELECTRIC CO.	COM	291011104	274	4,800	SH	DEFINED	2
EMERSON ELECTRIC CO.	COM	291011104	1,066	18,670	SH	DEFINED	1
EMERSON ELECTRIC CO.	COM	291011104	171	3,000	SH	DEFINED	1
ENERGEN CORPORATION	COM	29265N108	40	1,608	SH	DEFINED	
ENERGEN CORPORATION	COM	29265N108	614	24,905	SH	DEFINED	
ENRON CORPORATION	COM	293561106	30	49,469	SH	DEFINED	
ENVIRO-ENERGY CORPORATI	COM	29403E101	0	16,600	SH	DEFINED	1
EQUIFAX, INCORPORATED	COM	294429105	586	24,270	SH	DEFINED	1
EQUIFAX, INCORPORATED	COM	294429105	242	10,000	SH	DEFINED	1
EXCHANGE BANK SANTA ROS	COM	301227203	23	300	SH	DEFINED	
EXXON MOBIL CORPORATI	COM	30231G102	4,271	108,684	SH	DEFINED	1
EXXON MOBIL CORPORATION	COM	30231G102	6,128	155,930	SH	DEFINED	2
EXXON MOBIL CORPORATION	COM	30231G102	2,032	51,710	SH	DEFINED	2
EXXON MOBIL CORPORATION	COM	30231G102	10,353	263,445	SH	DEFINED	1
EXXON MOBIL CORPORATION	COM	30231G102	3,087	78,546	SH	DEFINED	1
EXXON MOBIL CORPORATION	COM	30231G102	7,293	185,574	SH	DEFINED	
EXXON MOBIL CORPORATION	COM	30231G102	148	3,775	SH	DEFINED	
FANNIE MAE	COM	313586109	882	11,089	SH	DEFINED	2
FANNIE MAE	COM	313586109	209	2,625	SH	DEFINED	2
FANNIE MAE	COM	313586109	3,617	45,503	SH	DEFINED	1
FANNIE MAE	COM	313586109	271	3,403	SH	DEFINED	1
FANNIE MAE	COM	313586109	916	11,518	SH	DEFINED	
FANNIE MAE	COM	313586109	15	191	SH	DEFINED	
FANNIE MAE	COM	313586109	5,056	63,600	SH	DEFINED	1
FIFTH THIRD BANCORP	COM	316773100	282	4,600	SH	DEFINED	2
FIRST BANCORP N C	COM	318910106	56	2,492	SH	DEFINED	
FIRST FINANCIAL CORP	COM	320221104	66	2,100	SH	DEFINED	
FIRST KEYSTONE FIN INC	COM	320655103	39	2,800	SH	DEFINED	

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FIRST MIDWEST BANCORP I	COM	320867104	15	500	SH	DEFINED	
FIRST NATIONAL CORP	COM	320942105	21	1,100	SH	DEFINED	
FIRST OAK BROOK BCSHS I	COM	335847208	68	2,800	SH	DEFINED	
FIRST OF LONG ISLAND CO	COM	320734106	23	600	SH	DEFINED	
FIRST STATE BANCORP	COM	336453105	10	490	SH	DEFINED	
FIRST TENNESSEE NATIONA	COM	337162101	716	19,744	SH	DEFINED	1
FIRST TENNESSEE NATL	COM	337162101	54	1,500	SH	DEFINED	
FLEET BOSTON FINANCIA	COM	339030108	4,252	116,500	SH	DEFINED	1
FLEETBOSTON FINANCIAL C	COM	339030108	212	5,800	SH	DEFINED	2
FLEETBOSTON FINANCIAL C	COM	339030108	39	1,060	SH	DEFINED	2
FLEETBOSTON FINANCIAL C	COM	339030108	2,282	62,511	SH	DEFINED	1
FLEETBOSTON FINANCIAL C	COM	339030108	63	1,730	SH	DEFINED	1
FLEETBOSTON FINANCIAL C	COM	339030108	612	16,777	SH	DEFINED	
FLEETBOSTON FINANCIAL C	COM	339030108	5	125	SH	DEFINED	
FLORIDA EAST COAST INDU	COM	340632207	5	234	SH	DEFINED	
FLOWERS FOODS, INC.	COM	343498101	524	13,137	SH	DEFINED	1
FMS FINANCIAL CORP	COM	302509104	6	720	SH	DEFINED	
FORD MOTOR CO	COM	345370860	17	1,059	SH	DEFINED	
FORD MOTOR COMPANY NEW	COM	345370860	727	46,236	SH	DEFINED	1
FORD MOTOR COMPANY NEW	COM	345370860	52	3,330	SH	DEFINED	1
FORD MOTOR COMPANY NEW	COM	345370860	324	20,621	SH	DEFINED	
FORD MOTOR COMPANY NEW	COM	345370860	2	100	SH	DEFINED	
FPL GROUP, INC.	COM	302571104	160	2,840	SH	DEFINED	2
FPL GROUP, INC.	COM	302571104	56	1,000	SH	DEFINED	2
FRANKLIN BANK NA	COM	352456107	32	1,816	SH	DEFINED	
G A FINANCIAL INC	COM	361437106	40	2,400	SH	DEFINED	
GANNETT COMPANY, INC.	COM	364730101	168	2,500	SH	DEFINED	2
GANNETT COMPANY, INC.	COM	364730101	54	800	SH	DEFINED	2
GBC BANCORP CALIF	COM	361475106	20	680	SH	DEFINED	
GENENTECH, INC	COM	368710406	336	6,200	SH	DEFINED	2
GENENTECH, INC	COM	368710406	11	200	SH	DEFINED	2
GENERAL DYNAMICS CORP	COM	369550108	130	1,638	SH	DEFINED	1
GENERAL DYNAMICS CORP	COM	369550108	101	1,274	SH	DEFINED	1
GENERAL ELECTRIC CO	COM	369604103	73	1,823	SH	DEFINED	
GENERAL ELECTRIC COMPAN	COM	369604103	8,785	219,188	SH	DEFINED	2
GENERAL ELECTRIC COMPAN	COM	369604103	3,373	84,147	SH	DEFINED	2
GENERAL ELECTRIC COMPAN	COM	369604103	16,255	405,563	SH	DEFINED	1
GENERAL ELECTRIC COMPAN	COM	369604103	6,719	167,638	SH	DEFINED	1
GENERAL ELECTRIC COMPAN	COM	369604103	5,087	126,921	SH	DEFINED	
GENERAL ELECTRIC COMPAN	COM	369604103	132	3,296	SH	DEFINED	
GENERAL MILLS, INC.	COM	370334104	8,520	163,821	SH	DEFINED	1
GENERAL MILLS, INC.	COM	370334104	1,076	20,688	SH	DEFINED	1
GENERAL MOTORS CORPORAT	COM	370442105	244	5,020	SH	DEFINED	1
GENERAL MOTORS CORPORAT	COM	370442105	38	788	SH	DEFINED	1
GENL ELECTRIC	COM	369604103	6,455	161,049	SH	DEFINED	1
GENUINE PARTS COMPANY	COM	372460105	5,891	160,511	SH	DEFINED	1
GENUINE PARTS COMPANY	COM	372460105	161	4,386	SH	DEFINED	1
GILLETTE CO	COM	375766102	814	24,365	SH	DEFINED	2
GILLETTE CO	COM	375766102	147	4,400	SH	DEFINED	2
GILLETTE CO	COM	375766102	84	2,524	SH	DEFINED	1
GILLETTE CO	COM	375766102	548	16,393	SH	DEFINED	1
GLAXO SMITHKLINE PLC SP	COM	37733W105	452	9,065	SH	DEFINED	2
GLAXO SMITHKLINE PLC SP	COM	37733W105	235	4,718	SH	DEFINED	2
GOLDFIELD CORP (NEVADA)	COM	381370105	78	150,000	SH	DEFINED	
GREATER BAY BANCORP	COM	391648102	203	7,103	SH	DEFINED	
GROVE INVESTMENT CO PAR	COM	M00015517	335	334,694	SH	DEFINED	1
H J HEINZ COMPANY	COM	423074103	313	7,600	SH	DEFINED	2
H J HEINZ COMPANY	COM	423074103	8	200	SH	DEFINED	2
H J HEINZ COMPANY	COM	423074103	127	3,080	SH	DEFINED	1
H J HEINZ COMPANY	COM	423074103	123	3,000	SH	DEFINED	1
HALLIBURTON COMPANY	COM	406216101	82	6,276	SH	DEFINED	1
HALLIBURTON COMPANY	COM	406216101	131	10,000	SH	DEFINED	1

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HANMI FINL CORP	COM	410495105	36	2,479	SH	DEFINED	
HCA INC	COM	404119109	1,198	31,085	SH	DEFINED	1
HCA INC	COM	404119109	20	512	SH	DEFINED	
HEALTHSOUTH CORP	COM	421924101	30	2,000	SH	DEFINED	
HERSHEY FOODS CORP	COM	427866108	217	3,200	SH	DEFINED	
HEWLETT PACKARD CO	COM	428236103	301	14,650	SH	DEFINED	2
HEWLETT PACKARD CO	COM	428236103	134	6,500	SH	DEFINED	2
HEWLETT PACKARD CO	COM	428236103	638	31,071	SH	DEFINED	1
HEWLETT PACKARD CO	COM	428236103	37	1,810	SH	DEFINED	1
HEWLETT PACKARD CO	COM	428236103	697	33,942	SH	DEFINED	
HEWLETT PACKARD CO	COM	428236103	10	474	SH	DEFINED	
HILL FARMS, L.L.C.	COM	M00101929	444	10,000	SH	DEFINED	
HOME DEPOT INC	COM	437076102	4,423	86,700	SH	DEFINED	1
HOME DEPOT INCORPORATED	COM	437076102	1,486	29,126	SH	DEFINED	2
HOME DEPOT INCORPORATED	COM	437076102	619	12,140	SH	DEFINED	2
HOME DEPOT INCORPORATED	COM	437076102	5,283	103,559	SH	DEFINED	1
HOME DEPOT INCORPORATED	COM	437076102	560	10,976	SH	DEFINED	1
HOME DEPOT INCORPORATED	COM	437076102	1,751	34,323	SH	DEFINED	
HOME DEPOT INCORPORATED	COM	437076102	55	1,086	SH	DEFINED	
HONEYWELL INTERNATIONAL	COM	438516106	728	21,529	SH	DEFINED	1
HONEYWELL INTERNATIONAL	COM	438516106	17	504	SH	DEFINED	1
IBM CORPORATION	COM	459200101	1,947	16,100	SH	DEFINED	1
ILLINOIS TOOL WORKS, IN	COM	452308109	440	6,500	SH	DEFINED	2
ILLINOIS TOOL WORKS, IN	COM	452308109	91	1,350	SH	DEFINED	2
ILLINOIS TOOL WORKS, IN	COM	452308109	666	9,828	SH	DEFINED	
ILLINOIS TOOL WORKS, IN	COM	452308109	18	265	SH	DEFINED	
INTEL CORP	COM	458140100	5,101	162,200	SH	DEFINED	1
INTEL CORP	COM	458140100	39	1,252	SH	DEFINED	
INTEL CORPORATION	COM	458140100	2,998	95,320	SH	DEFINED	2
INTEL CORPORATION	COM	458140100	910	28,940	SH	DEFINED	2
INTEL CORPORATION	COM	458140100	5,919	188,219	SH	DEFINED	1
INTEL CORPORATION	COM	458140100	705	22,425	SH	DEFINED	1
INTEL CORPORATION	COM	458140100	1,821	57,917	SH	DEFINED	
INTEL CORPORATION	COM	458140100	82	2,600	SH	DEFINED	
INTERNATIONAL BUSINESS	COM	459200101	1,599	13,222	SH	DEFINED	2
INTERNATIONAL BUSINESS	COM	459200101	583	4,818	SH	DEFINED	2
INTERNATIONAL BUSINESS	COM	459200101	3,901	32,249	SH	DEFINED	1
INTERNATIONAL BUSINESS	COM	459200101	690	5,708	SH	DEFINED	1
INTERNATIONAL BUSINESS	COM	459200101	919	7,596	SH	DEFINED	
INTERNATIONAL BUSINESS	COM	459200101	9	74	SH	DEFINED	
INTERNATIONAL PAPER C	COM	460146103	1,989	49,300	SH	DEFINED	1
INTERNATIONAL PAPER COM	COM	460146103	848	21,016	SH	DEFINED	1
INTERNATIONAL PAPER COM	COM	460146103	340	8,426	SH	DEFINED	1
INTUIT INC	COM	461202103	770	18,000	SH	DEFINED	1
IPSWICH BANCSHARES INC	COM	462633108	39	3,050	SH	DEFINED	
ITLA CAPITAL CORP	COM	450565106	56	2,650	SH	DEFINED	
J P MORGAN CHASE & CO.	COM	46625H100	203	5,577	SH	DEFINED	2
J P MORGAN CHASE & CO.	COM	46625H100	170	4,668	SH	DEFINED	2
J P MORGAN CHASE & CO.	COM	46625H100	331	9,106	SH	DEFINED	1
J P MORGAN CHASE & CO.	COM	46625H100	365	10,030	SH	DEFINED	1
J. ALEXANDER CORPORATIO	COM	466096104	49	22,080	SH	DEFINED	1
JOHNSON & JOHNS	COM	478160104	4,805	81,300	SH	DEFINED	1
JOHNSON & JOHNSON	COM	478160104	987	16,700	SH	DEFINED	2
JOHNSON & JOHNSON	COM	478160104	831	14,060	SH	DEFINED	2
JOHNSON & JOHNSON	COM	478160104	8,558	144,798	SH	DEFINED	1
JOHNSON & JOHNSON	COM	478160104	5,069	85,778	SH	DEFINED	1
JOHNSON & JOHNSON	COM	478160104	1,965	33,248	SH	DEFINED	
JOHNSON & JOHNSON	COM	478160104	34	580	SH	DEFINED	
KELLOGG COMPANY	COM	487836108	781	25,956	SH	DEFINED	1
KIMBERLY CLARK CORP	COM	494368103	643	10,750	SH	DEFINED	2
KIMBERLY CLARK CORP	COM	494368103	282	4,724	SH	DEFINED	2
KIMBERLY CLARK CORP	COM	494368103	1,613	26,970	SH	DEFINED	1



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KIMBERLY CLARK CORP	COM	494368103	74	1,230	SH	DEFINED	1
LEDGER CAP CORP COM	COM	523283109	0	1,600	SH	DEFINED	
LEHMAN BROTHERS HOLDING	COM	524908100	535	8,005	SH	DEFINED	1
LEHMAN BROTHERS HOLDING	COM	524908100	61	920	SH	DEFINED	1
LILLY, ELI & CO	COM	532457108	281	3,575	SH	DEFINED	2
LILLY, ELI & CO	COM	532457108	453	5,771	SH	DEFINED	2
LILLY, ELI & CO	COM	532457108	242	3,087	SH	DEFINED	1
LILLY, ELI & CO	COM	532457108	42	540	SH	DEFINED	1
LILLY, ELI & CO	COM	532457108	652	8,300	SH	DEFINED	
LILLY, ELI & CO	COM	532457108	94	1,200	SH	DEFINED	
LOCKHEED MARTIN CORPORA	COM	539830109	233	5,000	SH	DEFINED	1
LONG ISLAND FINANCIAL C	COM	542669106	24	1,500	SH	DEFINED	
LOWES COMPANIES INC	COM	548661107	162	3,500	SH	DEFINED	2
LOWES COMPANIES INC	COM	548661107	246	5,300	SH	DEFINED	2
LOWES COMPANIES INC	COM	548661107	888	19,135	SH	DEFINED	1
LOWES COMPANIES INC	COM	548661107	492	10,600	SH	DEFINED	1
LOWES COMPANIES INC	COM	548661107	832	17,930	SH	DEFINED	
LOWES COMPANIES INC	COM	548661107	5	100	SH	DEFINED	
LUCENT TECH INC	COM	549463107	17	2,725	SH	DEFINED	
LUCENT TECHNOLOGIES INC	COM	549463107	133	21,145	SH	DEFINED	2
LUCENT TECHNOLOGIES INC	COM	549463107	54	8,604	SH	DEFINED	2
LUCENT TECHNOLOGIES INC	COM	549463107	242	38,348	SH	DEFINED	1
LUCENT TECHNOLOGIES INC	COM	549463107	194	30,810	SH	DEFINED	1
LUCENT TECHNOLOGIES INC	COM	549463107	110	17,384	SH	DEFINED	
LUCENT TECHNOLOGIES INC	COM	549463107	10	1,555	SH	DEFINED	
M B N A CORP	COM	55262L100	35	1,000	SH	DEFINED	
M C B FINANCIAL CORP	COM	55264A995	68	5,040	SH	DEFINED	
MAHASKA INVESTMENT CO	COM	559809108	35	3,006	SH	DEFINED	
MANULIFE FINANCIAL CORP	COM	56501R106	4,030	154,637	SH	DEFINED	1
MARRIOTT INTERNATIONAL	COM	571903202	492	12,100	SH	DEFINED	1
MARSH & MCLENNAN COMPAN	COM	571748102	212	1,975	SH	DEFINED	1
MARSHALL & ILSLEY CORP	COM	571834100	40	631	SH	DEFINED	
MCDONALDS CORP	COM	580135101	368	13,900	SH	DEFINED	2
MCDONALDS CORP	COM	580135101	201	7,600	SH	DEFINED	2
MCDONALDS CORP	COM	580135101	158	5,974	SH	DEFINED	1
MCDONALDS CORP	COM	580135101	212	8,000	SH	DEFINED	1
MCDONALDS CORP	COM	580135101	77	2,900	SH	DEFINED	
MCGRAW HILL COMPANIES I	COM	580645109	945	15,502	SH	DEFINED	1
MEDTRONIC INC	COM	585055106	955	18,650	SH	DEFINED	2
MEDTRONIC INC	COM	585055106	82	1,600	SH	DEFINED	2
MEDTRONIC INC	COM	585055106	2,982	58,232	SH	DEFINED	1
MEDTRONIC INC	COM	585055106	66	1,280	SH	DEFINED	1
MEDTRONIC INC	COM	585055106	909	17,750	SH	DEFINED	
MEDTRONIC INC	COM	585055106	38	739	SH	DEFINED	
MEDTRONIC INC	COM	585055106	3,226	63,000	SH	DEFINED	1
MERCHANTS BANCSHARES IN	COM	588448100	360	15,000	SH	DEFINED	2
MERCK & CO., INC	COM	589331107	5,221	88,800	SH	DEFINED	1
MERCK & CO., INC	COM	589331107	3,911	66,510	SH	DEFINED	2
MERCK & CO., INC	COM	589331107	685	11,648	SH	DEFINED	2
MERCK & CO., INC	COM	589331107	7,085	120,491	SH	DEFINED	1
MERCK & CO., INC	COM	589331107	2,081	35,395	SH	DEFINED	1
MERCK & CO., INC	COM	589331107	1,664	28,298	SH	DEFINED	
MERCK & CO., INC	COM	589331107	10	175	SH	DEFINED	
MERRILL LYNCH AND CO, I	COM	590188108	373	7,156	SH	DEFINED	1
MERRILL LYNCH AND CO, I	COM	590188108	122	2,350	SH	DEFINED	1
MERRILL LYNCH AND CO, I	COM	590188108	293	5,614	SH	DEFINED	
MERRILL LYNCH AND CO, I	COM	590188108	25	480	SH	DEFINED	
MICROSOFT CORPORATION	COM	594918104	4,522	68,250	SH	DEFINED	1
MICROSOFT CORPORATION	COM	594918104	33	500	SH	DEFINED	
MICROSOFT CORPORATION	COM	594918104	2,794	42,176	SH	DEFINED	2
MICROSOFT CORPORATION	COM	594918104	765	11,550	SH	DEFINED	2
MICROSOFT CORPORATION	COM	594918104	5,353	80,802	SH	DEFINED	1

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MICROSOFT CORPORATION	COM	594918104	552	8,338	SH	DEFINED	1
MICROSOFT CORPORATION	COM	594918104	1,993	30,081	SH	DEFINED	
MICROSOFT CORPORATION	COM	594918104	49	740	SH	DEFINED	
MID-AMERICA APARTMENTS	COM	M00090627	495	32,847	SH	DEFINED	1
MID-AMERICA APARTMENTS	COM	M00090627	81	5,368	SH	DEFINED	1
MID-AMERICAN APARTMENT	COM	59522J103	39	1,500	SH	DEFINED	1
MID-AMERICAN APARTMENT	COM	59522J103	184	7,000	SH	DEFINED	1
MINNESOTA MINING & MANU	COM	604059105	343	2,900	SH	DEFINED	2
MINNESOTA MINING & MANU	COM	604059105	307	2,600	SH	DEFINED	2
MINNESOTA MINING & MANU	COM	604059105	1,698	14,361	SH	DEFINED	1
MINNESOTA MINING & MANU	COM	604059105	355	3,000	SH	DEFINED	1
MIRANT CORPORATION	COM	604675108	469	29,246	SH	DEFINED	1
MIRANT CORPORATION	COM	604675108	33	2,079	SH	DEFINED	1
MODIS PROFESSIONAL SCER	COM	607830106	71	10,000	SH	DEFINED	1
MORGAN STANLEY DEAN WIT	COM	617446448	197	3,525	SH	DEFINED	2
MORGAN STANLEY DEAN WIT	COM	617446448	132	2,360	SH	DEFINED	2
MORGAN STANLEY DEAN WIT	COM	617446448	2,107	37,659	SH	DEFINED	1
MORGAN STANLEY DEAN WIT	COM	617446448	131	2,350	SH	DEFINED	1
MORGAN STANLEY DEAN WIT	COM	617446448	1,072	19,171	SH	DEFINED	
MORGAN STANLEY DEAN WIT	COM	617446448	4	75	SH	DEFINED	
MORGAN STANLY DEAN WI	COM	617446448	3,888	69,500	SH	DEFINED	1
MOTOROLA INC	COM	620076109	1,208	80,400	SH	DEFINED	1
MOTOROLA, INC	COM	620076109	362	24,072	SH	DEFINED	2
MOTOROLA, INC	COM	620076109	8	500	SH	DEFINED	2
MOTOROLA, INC	COM	620076109	790	52,619	SH	DEFINED	1
MOTOROLA, INC	COM	620076109	2	165	SH	DEFINED	1
MOTOROLA, INC	COM	620076109	367	24,410	SH	DEFINED	
MOTOROLA, INC	COM	620076109	11	725	SH	DEFINED	
NATIONAL COMMERCE FINAN	COM	63545P104	31	1,209	SH	DEFINED	
NEXTEL COMM INC	COM	65332V103	11	1,000	SH	DEFINED	
NOKIA CORP	COM	654902204	41	1,675	SH	DEFINED	
NOKIA CORP-SPONSORED AM	COM	654902204	383	15,595	SH	DEFINED	1
NOKIA CORP-SPONSORED AM	COM	654902204	10	410	SH	DEFINED	1
NORFOLK SOUTHERN CORPOR	COM	655844108	245	13,353	SH	DEFINED	1
NORFOLK SOUTHERN CORPOR	COM	655844108	55	3,000	SH	DEFINED	1
NORFOLK SOUTHERN CORPOR	COM	655844108	530	28,932	SH	DEFINED	
NORTEL NETWORKS CORP. N	COM	656568102	115	15,460	SH	DEFINED	2
NORTEL NETWORKS CORP. N	COM	656568102	10	1,400	SH	DEFINED	2
NORTEL NETWORKS CORP. N	COM	656568102	153	20,499	SH	DEFINED	1
NORTEL NETWORKS CORP. N	COM	656568102	17	2,225	SH	DEFINED	1
NORTH FORK BANCORP INC	COM	659424105	202	6,318	SH	DEFINED	
NORTH VALLEY BANCORP	COM	66304M105	41	3,000	SH	DEFINED	
NORTHERN EMPIRE BANCSHS	COM	665112108	158	7,012	SH	DEFINED	
NORTHRIM BK ALASKA	COM	666764105	33	2,291	SH	DEFINED	
ORACLE CORPORATION	COM	68389X105	2,997	217,048	SH	DEFINED	1
ORACLE CORPORATION	COM	68389X105	743	53,790	SH	DEFINED	2
ORACLE CORPORATION	COM	68389X105	50	3,600	SH	DEFINED	2
ORACLE CORPORATION	COM	68389X105	3,487	252,520	SH	DEFINED	1
ORACLE CORPORATION	COM	68389X105	548	39,679	SH	DEFINED	1
ORACLE CORPORATION	COM	68389X105	794	57,476	SH	DEFINED	
ORACLE CORPORATION	COM	68389X105	3	250	SH	DEFINED	
ORACLE CORPORATION	COM	68389X105	35	2,500	SH	DEFINED	
PAB BANKSHARES, INC.	COM	69313P101	918	91,742	SH	DEFINED	1
PACIFIC CREST CAPITAL I	COM	694166109	65	3,100	SH	DEFINED	
PARKVALE FINANCIAL CORP	COM	701492100	7	312	SH	DEFINED	
PEOPLES BANCSHARES INC	COM	709795108	32	1,500	SH	DEFINED	
PEPSICO, INC.	COM	713448108	907	18,618	SH	DEFINED	2
PEPSICO, INC.	COM	713448108	204	4,200	SH	DEFINED	2
PEPSICO, INC.	COM	713448108	182	3,732	SH	DEFINED	1
PEPSICO, INC.	COM	713448108	321	6,600	SH	DEFINED	1
PEPSICO, INC.	COM	713448108	527	10,830	SH	DEFINED	
PEPSICO, INC.	COM	713448108	20	420	SH	DEFINED	

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PERKINELMER, INC.	COM	714046109	210	6,000	SH	DEFINED	1
PERPETUAL FED SAVINGS B	COM	714273109	7	420	SH	DEFINED	
PFIZER INC	COM	717081103	2,818	70,704	SH	DEFINED	2
PFIZER INC	COM	717081103	535	13,425	SH	DEFINED	2
PFIZER INC	COM	717081103	7,308	183,393	SH	DEFINED	1
PFIZER INC	COM	717081103	1,259	31,582	SH	DEFINED	1
PFIZER INC	COM	717081103	3,858	96,807	SH	DEFINED	
PFIZER INC	COM	717081103	50	1,263	SH	DEFINED	
PFIZER INC	COM	717081103	4,670	117,200	SH	DEFINED	1
PFIZER INC	COM	717081103	30	750	SH	DEFINED	
PHILIP MORRIS COMPANIES	COM	718154107	1,836	40,050	SH	DEFINED	2
PHILIP MORRIS COMPANIES	COM	718154107	360	7,853	SH	DEFINED	2
PHILIP MORRIS COMPANIES	COM	718154107	224	4,890	SH	DEFINED	1
PHILIP MORRIS COMPANIES	COM	718154107	234	5,100	SH	DEFINED	1
PHILIP MORRIS COMPANIES	COM	718154107	27	580	SH	DEFINED	
PPG INDUSTRIES, INC	COM	693506107	83	1,600	SH	DEFINED	2
PPG INDUSTRIES, INC	COM	693506107	212	4,100	SH	DEFINED	2
PPG INDUSTRIES, INC	COM	693506107	331	6,400	SH	DEFINED	1
PPG INDUSTRIES, INC	COM	693506107	207	4,000	SH	DEFINED	1
PREFERRED LAND CORP (GE	COM	629994104	0	15,000	SH	DEFINED	1
PREPAID LEGAL SERVICES	COM	740065107	534	24,369	SH	DEFINED	1
PRICE T ROWE GROUP INCO	COM	74144T108	7	200	SH	DEFINED	2
PRICE T ROWE GROUP INCO	COM	74144T108	219	6,300	SH	DEFINED	2
PRICE T ROWE GROUP INCO	COM	74144T108	235	6,774	SH	DEFINED	
PROCTOR & GAMBLE CO	COM	742718109	3,363	42,500	SH	DEFINED	1
PROCTOR & GAMBLE	COM	742718109	2,160	27,299	SH	DEFINED	2
PROCTOR & GAMBLE	COM	742718109	388	4,900	SH	DEFINED	2
PROCTOR & GAMBLE	COM	742718109	2,796	35,333	SH	DEFINED	1
PROCTOR & GAMBLE	COM	742718109	16	200	SH	DEFINED	1
PROCTOR & GAMBLE	COM	742718109	1,144	14,454	SH	DEFINED	
PROCTOR & GAMBLE	COM	742718109	30	385	SH	DEFINED	
PROGRESS ENERGY INC	COM	743263105	248	5,498	SH	DEFINED	1
PROGRESS ENERGY INC	COM	743263105	63	1,399	SH	DEFINED	1
PROVIDIAN FINANCIAL COR	COM	74406A102	50	14,037	SH	DEFINED	
QUALCOMM INC	COM	747525103	30	600	SH	DEFINED	
QWEST COMMUNICATIONS, I	COM	749121109	114	8,067	SH	DEFINED	1
QWEST COMMUNICATIONS, I	COM	749121109	88	6,262	SH	DEFINED	1
RAYMOND JAMES ADVISORY	COM	M00115523	2,146	1	SH	DEFINED	1
REGIONS FINANCIAL CORP	COM	758940100	1,501	50,134	SH	DEFINED	1
REPUBLIC BANCSHARES INC	COM	759929102	43	3,303	SH	DEFINED	
ROUSE COMPANY	COM	779273101	2,415	82,465	SH	DEFINED	2
ROYAL BANCSHARES OF PA	COM	780081105	75	3,716	SH	DEFINED	
ROYAL DUTCH PETROLEUM C	COM	780257804	157	3,200	SH	DEFINED	2
ROYAL DUTCH PETROLEUM C	COM	780257804	216	4,400	SH	DEFINED	2
ROYAL DUTCH PETROLEUM C	COM	780257804	1,667	34,005	SH	DEFINED	1
ROYAL DUTCH PETROLEUM C	COM	780257804	216	4,400	SH	DEFINED	1
ROYAL DUTCH PETROLEUM C	COM	780257804	292	5,959	SH	DEFINED	
ROYAL DUTCH PETROLEUM C	COM	780257804	8	173	SH	DEFINED	
ROYAL DUTCH PETRO-NY	COM	780257804	2,592	52,875	SH	DEFINED	1
S1 CORPORATION	COM	78463B101	16	1,000	SH	DEFINED	
SANFILIPPO JOHN B & SON	COM	800422107	384	72,110	SH	DEFINED	
SARA LEE CORPORATION	COM	803111103	216	9,727	SH	DEFINED	2
SARA LEE CORPORATION	COM	803111103	64	2,900	SH	DEFINED	2
SARA LEE CORPORATION	COM	803111103	593	26,686	SH	DEFINED	1
SARA LEE CORPORATION	COM	803111103	349	15,695	SH	DEFINED	1
SBC COMMUNICATIONS IN	COM	78387G103	4,055	103,519	SH	DEFINED	1
SBC COMMUNICATIONS, INC	COM	78387G103	2,004	51,167	SH	DEFINED	2
SBC COMMUNICATIONS, INC	COM	78387G103	324	8,273	SH	DEFINED	2
SBC COMMUNICATIONS, INC	COM	78387G103	3,861	98,583	SH	DEFINED	1
SBC COMMUNICATIONS, INC	COM	78387G103	916	23,395	SH	DEFINED	1
SBC COMMUNICATIONS, INC	COM	78387G103	1,369	34,959	SH	DEFINED	
SBC COMMUNICATIONS, INC	COM	78387G103	36	910	SH	DEFINED	

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SCHERING PLOUGH CORP.	COM	806605101	509	14,200	SH	DEFINED	2
SCHERING PLOUGH CORP.	COM	806605101	158	4,400	SH	DEFINED	2
SCHERING PLOUGH CORP.	COM	806605101	2,211	61,754	SH	DEFINED	1
SCHERING PLOUGH CORP.	COM	806605101	215	6,000	SH	DEFINED	1
SCHERING PLOUGH CORP.	COM	806605101	1,367	38,160	SH	DEFINED	1
SCHLUMBERGER LTD	COM	806857108	613	11,162	SH	DEFINED	2
SCHLUMBERGER LTD	COM	806857108	132	2,400	SH	DEFINED	2
SCHLUMBERGER LTD	COM	806857108	2,731	49,691	SH	DEFINED	1
SCHLUMBERGER LTD	COM	806857108	195	3,545	SH	DEFINED	1
SCHLUMBERGER LTD	COM	806857108	666	12,114	SH	DEFINED	1
SCHLUMBERGER LTD	COM	806857108	10	175	SH	DEFINED	1
SCHLUMBERGER LTD	COM	806857108	3,234	58,850	SH	DEFINED	1
SCHOLASTIC CORPORATION	COM	807066105	408	8,102	SH	DEFINED	1
SEARS ROEBUCK & CO	COM	812387108	269	5,651	SH	DEFINED	1
SERVICEMASTER CO	COM	81760N109	681	49,333	SH	DEFINED	1
SHONEYS INC	COM	825039100	3	10,000	SH	DEFINED	1
SHONEYS, INC.	COM	825039100	136	503,100	SH	DEFINED	1
SHONEYS, INC.	COM	825039100	0	1,080	SH	DEFINED	1
SONOCO PRODUCTS COMPANY	COM	835495102	297	11,180	SH	DEFINED	1
SOUTHERN CO	COM	842587107	3,975	156,800	SH	DEFINED	1
SOUTHERN COMPANY	COM	842587107	483	19,070	SH	DEFINED	2
SOUTHERN COMPANY	COM	842587107	342	13,490	SH	DEFINED	2
SOUTHERN COMPANY	COM	842587107	3,992	157,472	SH	DEFINED	1
SOUTHERN COMPANY	COM	842587107	336	13,238	SH	DEFINED	1
SOUTHERN COMPANY	COM	842587107	694	27,373	SH	DEFINED	1
SOUTHERN COMPANY	COM	842587107	170	6,705	SH	DEFINED	1
SOUTHTRUST CORPORATIO	COM	844730101	2,934	118,950	SH	DEFINED	1
SOUTHTRUST CORPORATION	COM	844730101	437	17,700	SH	DEFINED	2
SOUTHTRUST CORPORATION	COM	844730101	12	500	SH	DEFINED	2
SOUTHTRUST CORPORATION	COM	844730101	2,480	100,516	SH	DEFINED	1
SOUTHTRUST CORPORATION	COM	844730101	332	13,446	SH	DEFINED	1
SPRINGWOOD RES INC	COM	851903104	0	30,000	SH	DEFINED	2
SPRINT CORPORATION SERI	COM	852061506	235	9,618	SH	DEFINED	1
SPRINT CORPORATION SERI	COM	852061506	98	4,000	SH	DEFINED	1
SPRINT, CORP	COM	852061100	375	18,689	SH	DEFINED	1
SPRINT, CORP	COM	852061100	161	8,000	SH	DEFINED	1
ST JOE PAPER	COM	790148100	28	1,015	SH	DEFINED	1
STANDARD AND POORS TRUS	COM	78462F103	408	3,568	SH	DEFINED	1
STEELCASE INC. CLASS B	COM	858155401	219	12,857	SH	DEFINED	1
STERLING FINL CORP	COM	859319105	7	484	SH	DEFINED	1
STRATEGIC TECHNOLOGIES,	COM	786991109	0	38,000	SH	DEFINED	1
SUMMIT BANK CORPORATION	COM	866013105	250	18,000	SH	DEFINED	1
SUN MICROSYSTEMS INC	COM	866810104	1,796	146,000	SH	DEFINED	1
SUN MICROSYSTEMS INC	COM	866810104	20	1,600	SH	DEFINED	1
SUN MICROSYSTEMS, INC.	COM	866810104	552	44,884	SH	DEFINED	2
SUN MICROSYSTEMS, INC.	COM	866810104	102	8,275	SH	DEFINED	2
SUN MICROSYSTEMS, INC.	COM	866810104	1,557	126,617	SH	DEFINED	1
SUN MICROSYSTEMS, INC.	COM	866810104	122	9,952	SH	DEFINED	1
SUN MICROSYSTEMS, INC.	COM	866810104	1,232	100,153	SH	DEFINED	1
SUN MICROSYSTEMS, INC.	COM	866810104	2	200	SH	DEFINED	1
SUNTRUST BANKS INC	COM	867914103	1,838	29,322	SH	DEFINED	2
SUNTRUST BANKS INC	COM	867914103	224	3,572	SH	DEFINED	2
SUNTRUST BANKS INC	COM	867914103	14,670	233,967	SH	DEFINED	1
SUNTRUST BANKS INC	COM	867914103	376	5,996	SH	DEFINED	1
SYNOVUS FINANCIAL CORP.	COM	87161C105	16,196	646,529	SH	DEFINED	2
SYNOVUS FINANCIAL CORP.	COM	87161C105	646	25,771	SH	DEFINED	2
SYNOVUS FINANCIAL CORP.	COM	87161C105	887,757	35,439,389	SH	DEFINED	1
SYNOVUS FINANCIAL CORP.	COM	87161C105	21,330	851,486	SH	DEFINED	1
SYNOVUS FINANCIAL CORP.	COM	87161C105	4,132	164,933	SH	DEFINED	1
SYNOVUS FINANCIAL CORP.	COM	87161C105	5,299	211,542	SH	DEFINED	1
SYSCO CORP	COM	871829107	302	11,500	SH	DEFINED	1
TARGET CORP	COM	87612E106	1,215	29,600	SH	DEFINED	2

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TARGET CORP	COM	87612E106	419	10,200	SH	DEFINED	2
TARGET CORP	COM	87612E106	3,746	91,260	SH	DEFINED	1
TARGET CORP	COM	87612E106	8	205	SH	DEFINED	1
TARGET CORP	COM	87612E106	1,251	30,479	SH	DEFINED	
TARGET CORP	COM	87612E106	22	525	SH	DEFINED	
TARGET CORP	COM	87612E106	5,595	136,300	SH	DEFINED	1
TECO ENERGY INC.	COM	872375100	450	17,162	SH	DEFINED	2
TECO ENERGY INC.	COM	872375100	192	7,300	SH	DEFINED	2
TELLABS INC	COM	879664100	2,060	137,700	SH	DEFINED	1
TELLABS, INC. DELEWARE	COM	879664100	990	66,180	SH	DEFINED	1
TELLABS, INC. DELEWARE	COM	879664100	22	1,480	SH	DEFINED	1
TELLABS, INC. DELEWARE	COM	879664100	237	15,847	SH	DEFINED	
TELLABS, INC. DELEWARE	COM	879664100	4	250	SH	DEFINED	
TEXAS INSTRUMENTS INC	COM	882508104	464	16,575	SH	DEFINED	2
TEXAS INSTRUMENTS INC	COM	882508104	11	400	SH	DEFINED	2
TEXAS INSTRUMENTS INC	COM	882508104	814	29,070	SH	DEFINED	1
TEXAS INSTRUMENTS INC	COM	882508104	79	2,804	SH	DEFINED	1
TEXAS INSTRUMENTS INC	COM	882508104	291	10,375	SH	DEFINED	
THE QUINCY STATE BANK	COM	M00081717	6,954	84,562	SH	DEFINED	2
THE QUINCY STATE BANK	COM	M00081733	3,967	154,027	SH	DEFINED	2
TOMPKINS TRUST CO INC	COM	890110109	100	2,475	SH	DEFINED	
TORCHMARK CORPORATION	COM	891027104	315	8,008	SH	DEFINED	2
TORCHMARK CORPORATION	COM	891027104	882	22,437	SH	DEFINED	1
TOTAL SYSTEM SERVICES,	COM	891906109	40,794	1,926,074	SH	DEFINED	1
TOTAL SYSTEM SERVICES,	COM	891906109	5,059	238,840	SH	DEFINED	1
TOTAL SYSTEM SERVICES,	COM	891906109	32	1,500	SH	DEFINED	
TOTAL TECHNOLOGY PARTNE	COM	M00114963	502	1,300,000	SH	DEFINED	1
TRICON GLOBAL RESTAUR	COM	895953107	1,432	29,100	SH	DEFINED	1
TYCO INTERNATIONAL LIMI	COM	902124106	1,608	27,294	SH	DEFINED	2
TYCO INTERNATIONAL LIMI	COM	902124106	436	7,400	SH	DEFINED	2
TYCO INTERNATIONAL LIMI	COM	902124106	3,575	60,702	SH	DEFINED	1
TYCO INTERNATIONAL LIMI	COM	902124106	849	14,413	SH	DEFINED	
TYCO INTERNATIONAL LIMI	COM	902124106	6	100	SH	DEFINED	
TYCO INTERNATIONAL LIMI	COM	902124106	5,955	101,100	SH	DEFINED	1
TYCO INTERNATIONAL LIMI	COM	902124106	29	500	SH	DEFINED	
U S BANCORP DEL COM	COM	902973304	10	489	SH	DEFINED	
U S BANCORP DEL COM	COM	902973304	640	30,558	SH	DEFINED	1
U S BANCORP DEL COM	COM	902973304	110	5,239	SH	DEFINED	1
UNITED TECHNOLOGIES C	COM	913017109	3,597	55,650	SH	DEFINED	1
UNITED TECHNOLOGIES COR	COM	913017109	389	6,026	SH	DEFINED	2
UNITED TECHNOLOGIES COR	COM	913017109	65	1,000	SH	DEFINED	2
UNITED TECHNOLOGIES COR	COM	913017109	2,330	36,055	SH	DEFINED	1
UNITED TECHNOLOGIES COR	COM	913017109	16	250	SH	DEFINED	1
UNITED TECHNOLOGIES COR	COM	913017109	468	7,243	SH	DEFINED	
UNITED TECHNOLOGIES COR	COM	913017109	3	50	SH	DEFINED	
VERIZON COMMUNICATION	COM	92343V104	3,600	75,862	SH	DEFINED	1
VERIZON COMMUNICATIONS	COM	92343V104	2,085	43,931	SH	DEFINED	2
VERIZON COMMUNICATIONS	COM	92343V104	410	8,643	SH	DEFINED	2
VERIZON COMMUNICATIONS	COM	92343V104	7,069	148,937	SH	DEFINED	1
VERIZON COMMUNICATIONS	COM	92343V104	1,278	26,920	SH	DEFINED	1
VERIZON COMMUNICATIONS	COM	92343V104	610	12,857	SH	DEFINED	
VERIZON COMMUNICATIONS	COM	92343V104	113	2,382	SH	DEFINED	
VIACOM INC NON-VOTING C	COM	925524308	22	496	SH	DEFINED	1
VIACOM INC NON-VOTING C	COM	925524308	383	8,680	SH	DEFINED	1
VIVENDI UNIVERSAL SPONS	COM	92851S204	241	4,480	SH	DEFINED	2
VIVENDI UNIVERSAL SPONS	COM	92851S204	161	3,000	SH	DEFINED	2
VODAFONE GROUP PLC SPON	COM	92857W100	371	14,457	SH	DEFINED	1
VODAFONE GROUP PLC SPON	COM	92857W100	35	1,360	SH	DEFINED	1
WACHOVIA CORP 2ND NEW	COM	929903102	174	5,554	SH	DEFINED	2
WACHOVIA CORP 2ND NEW	COM	929903102	326	10,400	SH	DEFINED	2
WACHOVIA CORP 2ND NEW	COM	929903102	3,300	105,244	SH	DEFINED	1
WACHOVIA CORP 2ND NEW	COM	929903102	775	24,720	SH	DEFINED	1

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WADDELL AND REED FINANC	COM	930059100	339	10,523	SH	DEFINED	1
WALGREEN COMPANY	COM	931422109	271	8,046	SH	DEFINED	2
WALGREEN COMPANY	COM	931422109	30	900	SH	DEFINED	2
WAL-MART STORES	COM	931142103	3,833	66,600	SH	DEFINED	1
WAL-MART STORES, INC.	COM	931142103	4,027	69,982	SH	DEFINED	2
WAL-MART STORES, INC.	COM	931142103	432	7,500	SH	DEFINED	2
WAL-MART STORES, INC.	COM	931142103	4,445	77,234	SH	DEFINED	1
WAL-MART STORES, INC.	COM	931142103	927	16,101	SH	DEFINED	1
WAL-MART STORES, INC.	COM	931142103	3,095	53,780	SH	DEFINED	
WALT DISNEY COMPANY HOL	COM	254687106	828	39,960	SH	DEFINED	2
WALT DISNEY COMPANY HOL	COM	254687106	130	6,265	SH	DEFINED	2
WALT DISNEY COMPANY HOL	COM	254687106	1,528	73,758	SH	DEFINED	1
WALT DISNEY COMPANY HOL	COM	254687106	185	8,935	SH	DEFINED	1
WALT DISNEY COMPANY HOL	COM	254687106	652	31,485	SH	DEFINED	
WALT DISNEY COMPANY HOL	COM	254687106	15	705	SH	DEFINED	
WASHINGTON MUTUAL, INC.	COM	939322103	29	900	SH	DEFINED	2
WASHINGTON MUTUAL, INC.	COM	939322103	226	6,925	SH	DEFINED	2
WEBSTER FINANCIAL CORP	COM	947890109	38	1,216	SH	DEFINED	
WELLPOINT HEALTH NETWOR	COM	94973H108	375	3,210	SH	DEFINED	1
WELLS FARGO & CO.	COM	949746101	15	334	SH	DEFINED	
WEYERHAEUSER CO	COM	962166104	344	6,353	SH	DEFINED	1
WEYERHAEUSER CO	COM	962166104	124	2,286	SH	DEFINED	1
WILSHIRE ST BANK	COM	97200A101	10	660	SH	DEFINED	
WINN-DIXIE STORES, INC.	COM	974280109	102	7,132	SH	DEFINED	2
WINN-DIXIE STORES, INC.	COM	974280109	456	31,996	SH	DEFINED	2
WINN-DIXIE STORES, INC.	COM	974280109	454	31,832	SH	DEFINED	1
WINN-DIXIE STORES, INC.	COM	974280109	74	5,159	SH	DEFINED	
WINN-DIXIE STORES, INC.	COM	974280109	74	5,200	SH	DEFINED	
WORLDCOM INC. GA NEW	COM	98157D106	33	2,342	SH	DEFINED	
WORLDCOM INC. GA NEW	COM	98157D106	510	36,225	SH	DEFINED	2
WORLDCOM INC. GA NEW	COM	98157D106	100	7,135	SH	DEFINED	2
WORLDCOM INC. GA NEW	COM	98157D106	1,508	107,130	SH	DEFINED	1
WORLDCOM INC. GA NEW	COM	98157D106	5	345	SH	DEFINED	1
WORLDCOM INC. GA NEW	COM	98157D106	390	27,667	SH	DEFINED	
WORLDCOM INC. GA NEW	COM	98157D106	6	404	SH	DEFINED	
WORLDCOM INC-MCI GROUP	COM	98157D304	1	97	SH	DEFINED	
WORLDCOM INC-WORLDCOM	COM	98157D106	2,201	156,350	SH	DEFINED	1
ZIMMER HOLDINGS INC.	COM	98956P102	77	2,520	SH	DEFINED	1
ZIMMER HOLDINGS INC.	COM	98956P102	154	5,029	SH	DEFINED	1