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SYNOVUS FINANCIAL CORP  
Form 13F-HR  
May 10, 2001

UNITED STATES

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

Form 13F

Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: March 31, 2001

Check here if Amendment [ ]: Amendment Number:

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

Institutional Investment Manager Filing this Report:

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

Form 13F File Number: 28-4762

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

Person Signing this Report on Behalf of Reporting Manager:

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

Signature, Place, and Date of Signing:

/s/Garilou Page Columbus, GA May 10, 2001  
[Signature] [City, State] [Date]

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

Report Type (Check only one):

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

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Form 13F SUMMARY PAGE

Report Summary:

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

List of Other Included Managers:

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

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

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

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

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

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

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

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

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

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



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

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

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