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SYNOVUS FINANCIAL CORP  
Form 13F-HR  
August 08, 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: June 30, 2002

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                      August 7, 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: 760

Form 13F Information Table Value Total: 2,551,989  
(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	Other Managers
AFLAC, INCORPORATED	COM	001055102	16	505	SH	DEFINED	
AFLAC, INCORPORATED	COM	001055102	5,398	168,700	SH	DEFINED	1
AFLAC, INCORPORATED	COM	001055102	1,022	31,950	SH	DEFINED	2
AFLAC, INCORPORATED	COM	001055102	54	1,685	SH	DEFINED	2
AFLAC, INCORPORATED	COM	001055102	29,927	935,223	SH	DEFINED	1
AFLAC, INCORPORATED	COM	001055102	5,865	183,292	SH	DEFINED	1
AFLAC, INCORPORATED	COM	001055102	419	13,095	SH	DEFINED	
AFLAC, INCORPORATED	COM	001055102	3	100	SH	DEFINED	
AOL TIME WARNER, IN	COM	00184A105	2,239	152,200	SH	DEFINED	1
AOL TIME WARNER, IN	COM	00184A105	702	47,750	SH	DEFINED	2
AOL TIME WARNER, IN	COM	00184A105	103	7,013	SH	DEFINED	2
AOL TIME WARNER, IN	COM	00184A105	1,196	81,304	SH	DEFINED	1
AOL TIME WARNER, IN	COM	00184A105	110	7,506	SH	DEFINED	1
AOL TIME WARNER, IN	COM	00184A105	433	29,451	SH	DEFINED	
AOL TIME WARNER, IN	COM	00184A105	8	550	SH	DEFINED	
AT&T CORP	COM	001957109	269	25,176	SH	DEFINED	2
AT&T CORP	COM	001957109	131	12,243	SH	DEFINED	2
AT&T CORP	COM	001957109	482	45,037	SH	DEFINED	1
AT&T CORP	COM	001957109	193	18,056	SH	DEFINED	1
AT&T CORP	COM	001957109	151	14,133	SH	DEFINED	
AT&T CORP	COM	001957109	20	1,860	SH	DEFINED	
AT&T WIRELESS SERVI	COM	00209A106	67	11,513	SH	DEFINED	2
AT&T WIRELESS SERVI	COM	00209A106	22	3,743	SH	DEFINED	2
AT&T WIRELESS SERVI	COM	00209A106	77	13,190	SH	DEFINED	1
AT&T WIRELESS SERVI	COM	00209A106	34	5,809	SH	DEFINED	1
ABBOTT LABS	COM	002824100	1,190	31,600	SH	DEFINED	1
ABBOTT LABS	COM	002824100	1,068	28,358	SH	DEFINED	2
ABBOTT LABS	COM	002824100	310	8,225	SH	DEFINED	2
ABBOTT LABS	COM	002824100	1,766	46,918	SH	DEFINED	1
ABBOTT LABS	COM	002824100	171	4,555	SH	DEFINED	1
ABBOTT LABS	COM	002824100	391	10,396	SH	DEFINED	
ACCESS ANYTIME BANCO	COM	00431F105	48	5160	SH	DEFINED	
ACUITY BRANDS INC.	COM	00508Y102	191	10,481	SH	DEFINED	1
AGERE SYSTEMS INC.	COM	00845V100	0	246	SH	DEFINED	1
AGERE SYSTEMS INC.	COM	00845V100	14	10,317	SH	DEFINED	1
AGERE SYSTEMS INC.	COM	00845V209	10	6,499	SH	DEFINED	1

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AGERE SYSTEMS INC.	COM	00845V209	12	7,891	SH	DEFINED	1
ALCOA INC	COM	013817101	478	14,408	SH	DEFINED	1
ALCOA INC	COM	013817101	236	7,106	SH	DEFINED	1
ALLIANCE BANCORP OF	COM	01852Q109	45	3300	SH	DEFINED	
ALLSTATE CORPORATIO	COM	020002101	387	10,476	SH	DEFINED	
ALLTEL CORPORATION	COM	020039103	240	5,116	SH	DEFINED	2
ALLTEL CORPORATION	COM	020039103	80	1,703	SH	DEFINED	2
ALLTEL CORPORATION	COM	020039103	272	5,784	SH	DEFINED	1
ALLTEL CORPORATION	COM	020039103	230	4,896	SH	DEFINED	
AMERICAN ELECTRIC P	COM	025537101	207	5,169	SH	DEFINED	2
AMERICAN ELECTRIC P	COM	025537101	49	1,214	SH	DEFINED	2
AMERICAN ELECTRIC P	COM	025537101	434	10,850	SH	DEFINED	1
AMERICAN ELECTRIC P	COM	025537101	125	3,119	SH	DEFINED	1
AMERICAN EXPRESS CO	COM	025816109	495	13,632	SH	DEFINED	1
AMERICAN EXPRESS CO	COM	025816109	656	18,050	SH	DEFINED	1
AMERICAN GENERAL AI	COM	026358994	0	13,000	SH	DEFINED	1
AMERICAN INTERNATIO	COM	026874107	2,047	30,003	SH	DEFINED	2
AMERICAN INTERNATIO	COM	026874107	334	4,894	SH	DEFINED	2
AMERICAN INTERNATIO	COM	026874107	2,219	32,520	SH	DEFINED	1
AMERICAN INTERNATIO	COM	026874107	221	3,235	SH	DEFINED	1
AMERICAN INTERNATIO	COM	026874107	845	12,389	SH	DEFINED	
AMERICAN INTERNATIO	COM	026874107	11	154	SH	DEFINED	
AMERICAN INTERNATIO	COM	026874107	4,305	63,100	SH	DEFINED	1
AMERICANWEST BANC	COM	03058P109	31	2414	SH	DEFINED	
AMGEN INC	COM	031162100	381	9,100	SH	DEFINED	2
AMGEN INC	COM	031162100	116	2,775	SH	DEFINED	2
AMGEN INC	COM	031162100	498	11,895	SH	DEFINED	1
AMGEN INC	COM	031162100	522	12,465	SH	DEFINED	1
AMGEN INC	COM	031162100	315	7,517	SH	DEFINED	
AMGEN INC	COM	031162100	22	520	SH	DEFINED	
AMGEN INC	COM	031162100	2,513	60,000	SH	DEFINED	1
AMSOUTH BANCORPORAT	COM	032165102	397	17,728	SH	DEFINED	
AMSOUTH BANCORPORAT	COM	032165102	290	12,950	SH	DEFINED	
ANCHOR BANCORP WIS I	COM	032839102	42	1760	SH	DEFINED	
ANHEUSER BUSCH COMP	COM	035229103	606	12,110	SH	DEFINED	2
ANHEUSER BUSCH COMP	COM	035229103	305	6,095	SH	DEFINED	2
ANHEUSER BUSCH COMP	COM	035229103	892	17,833	SH	DEFINED	1
ANHEUSER BUSCH COMP	COM	035229103	510	10,208	SH	DEFINED	1
ANHEUSER BUSCH COMP	COM	035229103	293	5,859	SH	DEFINED	
ANHEUSER BUSCH COMP	COM	035229103	2,620	52,400	SH	DEFINED	1
APPLIED MATERIALS I	COM	038222105	225	11,850	SH	DEFINED	1
APPLIED MATERIALS I	COM	038222105	9	450	SH	DEFINED	1
ARCH COAL, INC.	COM	039380100	691	30,408	SH	DEFINED	2
ARCHER-DANIELS-MIDL	COM	039483102	155	12,102	SH	DEFINED	1
ASHLAND INC	COM	044204105	6,921	170,880	SH	DEFINED	2
ATMOS ENERGY CORPOR	COM	049560105	294	12,545	SH	DEFINED	2
AUTOMATIC DATA PROC	COM	053015103	983	22,572	SH	DEFINED	2
AUTOMATIC DATA PROC	COM	053015103	365	8,385	SH	DEFINED	2
AUTOMATIC DATA PROC	COM	053015103	621	14,265	SH	DEFINED	1
AUTOMATIC DATA PROC	COM	053015103	194	4,450	SH	DEFINED	1
AUTOMATIC DATA PROC	COM	053015103	274	6,295	SH	DEFINED	
AUTOMATIC DATA PROC	COM	053015103	1	25	SH	DEFINED	
AUTOMATIC DATA PROC	COM	053015103	492	11,300	SH	DEFINED	1
AVERY DENNISON CORP	COM	053611109	316	5,032	SH	DEFINED	2
BB & T CORPORATION	COM	054937107	1,415	36,647	SH	DEFINED	1
BB & T CORPORATION	COM	054937107	753	19,505	SH	DEFINED	
BP P.L.C.	COM	055622104	776	15,372	SH	DEFINED	2
BP P.L.C.	COM	055622104	110	2,180	SH	DEFINED	2
BP P.L.C.	COM	055622104	2,422	47,971	SH	DEFINED	1
BP P.L.C.	COM	055622104	499	9,880	SH	DEFINED	1
BP P.L.C.	COM	055622104	469	9,286	SH	DEFINED	
BP P.L.C.	COM	055622104	395	7,832	SH	DEFINED	

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BMC SOFTWARE INC	COM	055921100	17	1000	SH	DEFINED	
BNC CORP INC	COM	055936108	16	2100	SH	DEFINED	
BANCFIRST CORP	COM	05945F103	37	800	SH	DEFINED	
BANK OF AMERICA COR	COM	060505104	6,844	97,270	SH	DEFINED	2
BANK OF AMERICA COR	COM	060505104	4,343	61,720	SH	DEFINED	2
BANK OF AMERICA COR	COM	060505104	8,466	120,328	SH	DEFINED	1
BANK OF AMERICA COR	COM	060505104	962	13,666	SH	DEFINED	1
BANK OF AMERICA COR	COM	060505104	3,511	49,898	SH	DEFINED	
BANK OF AMERICA COR	COM	060505104	179	2,544	SH	DEFINED	
BANK OF NEW YORK, I	COM	064057102	336	9,970	SH	DEFINED	1
BANK ONE CORPORATIO	COM	06423A103	270	7,008	SH	DEFINED	1
BANK ONE CORPORATIO	COM	06423A103	35	912	SH	DEFINED	1
BAR HARBOUR BANKSHAR	COM	066849100	5	250	SH	DEFINED	
BAXTER INTERNATIONA	COM	071813109	340	7,648	SH	DEFINED	2
BAXTER INTERNATIONA	COM	071813109	156	3,500	SH	DEFINED	2
BAXTER INTERNATIONA	COM	071813109	627	14,113	SH	DEFINED	1
BAXTER INTERNATIONA	COM	071813109	128	2,875	SH	DEFINED	1
BAXTER INTERNATIONA	COM	071813109	366	8,225	SH	DEFINED	
BAXTER INTERNATIONA	COM	071813109	1,782	40,100	SH	DEFINED	1
BED BATH & BEYOND INC.	COM	075896100	2,076	55,000	SH	DEFINED	1
BELLSOUTH CORPORATI	COM	079860102	2,650	84,130	SH	DEFINED	2
BELLSOUTH CORPORATI	COM	079860102	622	19,740	SH	DEFINED	2
BELLSOUTH CORPORATI	COM	079860102	3,325	105,550	SH	DEFINED	1
BELLSOUTH CORPORATI	COM	079860102	1,413	44,851	SH	DEFINED	1
BELLSOUTH CORPORATI	COM	079860102	693	21,985	SH	DEFINED	
BELLSOUTH CORPORATI	COM	079860102	259	8,220	SH	DEFINED	
BERKSHIRE HATHAWAY	COM	084670108	2,538	38	SH	DEFINED	1
BERKSHIRE HATHAWAY	COM	084670207	168	75	SH	DEFINED	2
BERKSHIRE HATHAWAY	COM	084670207	34	15	SH	DEFINED	2
BOLLINGER INDUSTRIE	COM	097676100	13	138,000	SH	DEFINED	1
BRISTOL-MYERS SQUIB	COM	110122108	1,012	39,377	SH	DEFINED	2
BRISTOL-MYERS SQUIB	COM	110122108	370	14,380	SH	DEFINED	2
BRISTOL-MYERS SQUIB	COM	110122108	824	32,071	SH	DEFINED	1
BRISTOL-MYERS SQUIB	COM	110122108	481	18,733	SH	DEFINED	1
BRISTOL-MYERS SQUIB	COM	110122108	338	13,169	SH	DEFINED	
BRISTOL-MYERS SQUIB	COM	110122108	30	1,150	SH	DEFINED	
BOSTONFED BANCORP IN	COM	110178101	74	2300	SH	DEFINED	
BUSINESS BANCORP NEW	COM	12323X102	86	6224	SH	DEFINED	
C & F FINANCIAL CORP	COM	12466Q104	8	360	SH	DEFINED	
CVB FINANCIAL CORP	COM	126600105	132	5796	SH	DEFINED	
CABLEVISION NY GROUP	COM	12686C109	6	600	SH	DEFINED	
CUSTOM CAR CARE CO	COM	126990100	0	20,000	SH	DEFINED	1
CAMDEN NATL CORP	COM	133034108	33	1200	SH	DEFINED	
CANADIAN NATIONAL	COM	136375102	1,017	19,640	SH	DEFINED	1
CANADIAN NATIONAL	COM	136375102	3	55	SH	DEFINED	1
CANADIAN NATIONAL	COM	136375102	940	18,150	SH	DEFINED	1
CAPITAL CITY BANK G	COM	139674105	273	7,895	SH	DEFINED	1
CAPITAL CROSSING B	COM	140071101	43	1925	SH	DEFINED	
CAPITAL ONE FINANCI	COM	14040H105	2,442	40,000	SH	DEFINED	1
CASCADE BANCORP	COM	147154108	52	2910	SH	DEFINED	
CATHAY BANCORP INC	COM	149150104	118	2840	SH	DEFINED	
CENDANT CORP	COM	151313103	106	6702	SH	DEFINED	
CERTEGY INC.	COM	156880106	307	8,260	SH	DEFINED	1
CERTEGY INC.	COM	156880106	186	5,000	SH	DEFINED	1
CHEVRONTEXACO CORPO	COM	166764100	2,335	26,382	SH	DEFINED	2
CHEVRONTEXACO CORPO	COM	166764100	678	7,662	SH	DEFINED	2
CHEVRONTEXACO CORPO	COM	166764100	1,699	19,194	SH	DEFINED	1
CHEVRONTEXACO CORPO	COM	166764100	360	4,063	SH	DEFINED	1
CHEVRONTEXACO CORPO	COM	166764100	308	3,481	SH	DEFINED	
CHEVRONTEXACO CORPO	COM	166764100	171	1,927	SH	DEFINED	
CHITTENDEN CORP	COM	170228100	27	936	SH	DEFINED	
CHUBB CORPORATION	COM	171232101	1,266	17,879	SH	DEFINED	1

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CHUBB CORPORATION	COM	171232101	5,575	78,744	SH	DEFINED	1
CISCO SYS INC	COM	17275R102	21	1500	SH	DEFINED	
CISCO SYSTEMS	COM	17275R102	918	65,795	SH	DEFINED	2
CISCO SYSTEMS	COM	17275R102	140	10,025	SH	DEFINED	2
CISCO SYSTEMS	COM	17275R102	2,128	152,548	SH	DEFINED	1
CISCO SYSTEMS	COM	17275R102	245	17,556	SH	DEFINED	1
CISCO SYSTEMS	COM	17275R102	1,096	78,589	SH	DEFINED	
CISCO SYSTEMS	COM	17275R102	11	783	SH	DEFINED	
CISCO SYSTEMS	COM	17275R102	2,437	174,700	SH	DEFINED	1
CITIGROUP INCORPORA	COM	172967101	1,385	35,737	SH	DEFINED	2
CITIGROUP INCORPORA	COM	172967101	310	7,992	SH	DEFINED	2
CITIGROUP INCORPORA	COM	172967101	2,650	68,391	SH	DEFINED	1
CITIGROUP INCORPORA	COM	172967101	1,163	30,015	SH	DEFINED	1
CITIGROUP INCORPORA	COM	172967101	1,157	29,859	SH	DEFINED	
CITIGROUP INCORPORA	COM	172967101	25	646	SH	DEFINED	
CITIGROUP INCORPORA	COM	172967101	4,255	109,800	SH	DEFINED	1
CITIZENS COMMUNICAT	COM	17453B101	154	18,429	SH	DEFINED	1
CITY NATIONAL CORP	COM	178566105	91	1690	SH	DEFINED	
COCA COLA COMPANY	COM	191216100	101	1808	SH	DEFINED	
COCA COLA COMPANY	COM	191216100	115,312	2,059,141	SH	DEFINED	2
COCA COLA COMPANY	COM	191216100	4,947	88,347	SH	DEFINED	2
COCA COLA COMPANY	COM	191216100	506,539	9,045,341	SH	DEFINED	1
COCA COLA COMPANY	COM	191216100	32,007	571,557	SH	DEFINED	1
COCA COLA COMPANY	COM	191216100	1,965	35,092	SH	DEFINED	
COCA COLA COMPANY	COM	191216100	22	392	SH	DEFINED	
COCA-COLA COMPANY	COM	191216100	3,920	70,000	SH	DEFINED	1
COCA-COLA ENTERPRIS	COM	191219104	29,286	1,326,338	SH	DEFINED	1
COCA-COLA ENTERPRIS	COM	191219104	3,370	152,621	SH	DEFINED	
COCA-COLA ENTERPRIS	COM	191219104	815	36,905	SH	DEFINED	
COLGATE-PALMOLIVE C	COM	194162103	3,644	72,800	SH	DEFINED	1
COLGATE-PALMOLIVE C	COM	194162103	1,467	29,312	SH	DEFINED	2
COLGATE-PALMOLIVE C	COM	194162103	114	2,285	SH	DEFINED	2
COLGATE-PALMOLIVE C	COM	194162103	1,853	37,021	SH	DEFINED	1
COLGATE-PALMOLIVE C	COM	194162103	13	265	SH	DEFINED	1
COLGATE-PALMOLIVE C	COM	194162103	901	17,998	SH	DEFINED	
COLGATE-PALMOLIVE C	COM	194162103	8	150	SH	DEFINED	
COLONIAL PROPERTIES	COM	195872106	29	744	SH	DEFINED	1
COLONIAL PROPERTIES	COM	195872106	214	5,500	SH	DEFINED	1
COLUMBIA BANCORP	COM	197227101	53	2254	SH	DEFINED	
COMMUNITY BK SYS	COM	203607106	58	1810	SH	DEFINED	
COMPASS BANCSHARES	COM	20449H109	852	25,347	SH	DEFINED	
COMPASS BANKSHARES	COM	20449H109	17	495	SH	DEFINED	
CONOCO INC. COMMON	COM	208251504	513	18,450	SH	DEFINED	2
CONOCO INC. COMMON	COM	208251504	60	2,150	SH	DEFINED	2
CONOCO INC. COMMON	COM	208251504	748	26,920	SH	DEFINED	1
CONOCO INC. COMMON	COM	208251504	287	10,330	SH	DEFINED	1
CONOCO INCORPORATED	COM	208251504	1,493	53,700	SH	DEFINED	1
CONSOLIDATED EDISON	COM	209115104	217	5,198	SH	DEFINED	2
CONSOLIDATED EDISON	COM	209115104	54	1,300	SH	DEFINED	2
COUSINS PROPERTIES	COM	222795106	93	3,750	SH	DEFINED	1
COUSINS PROPERTIES	COM	222795106	347	14,000	SH	DEFINED	1
DARDEN RESTAURANTS	COM	237194105	1,375	55,648	SH	DEFINED	1
DARDEN RESTAURANTS	COM	237194105	226	9,150	SH	DEFINED	1
DEERE & COMPANY	COM	244199105	3,353	70,000	SH	DEFINED	1
DEERE AND CO	COM	244199105	239	4,991	SH	DEFINED	1
DEERE AND CO	COM	244199105	9	180	SH	DEFINED	1
DELL COMPUTER	COM	247025109	20	750	SH	DEFINED	
DELL COMPUTER CORPO	COM	247025109	203	7,750	SH	DEFINED	2
DELL COMPUTER CORPO	COM	247025109	27	1,025	SH	DEFINED	2
DELL COMPUTER CORPO	COM	247025109	1,102	42,149	SH	DEFINED	1
DELL COMPUTER CORPO	COM	247025109	13	490	SH	DEFINED	1
DELL COMPUTER CORPO	COM	247025109	444	17,001	SH	DEFINED	

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DELL COMPUTER CORPO	COM	247025109	1	50	SH	DEFINED	
DELL COMPUTER CORPO	COM	247025109	2,781	106,400	SH	DEFINED	1
DISNEY	COM	254687106	57	3000	SH	DEFINED	
WALT DISNEY COMPANY	COM	254687106	837	44,260	SH	DEFINED	2
WALT DISNEY COMPANY	COM	254687106	101	5,365	SH	DEFINED	2
WALT DISNEY COMPANY	COM	254687106	671	35,503	SH	DEFINED	1
WALT DISNEY COMPANY	COM	254687106	259	13,693	SH	DEFINED	1
WALT DISNEY COMPANY	COM	254687106	500	26,432	SH	DEFINED	
WALT DISNEY COMPANY	COM	254687106	13	705	SH	DEFINED	
E. I. DUPONT DE NEM	COM	263534109	1,891	42,600	SH	DEFINED	1
E. I. DUPONT DE NEM	COM	263534109	571	12,850	SH	DEFINED	2
E. I. DUPONT DE NEM	COM	263534109	62	1,400	SH	DEFINED	2
E. I. DUPONT DE NEM	COM	263534109	1,696	38,207	SH	DEFINED	1
E. I. DUPONT DE NEM	COM	263534109	639	14,395	SH	DEFINED	1
E. I. DUPONT DE NEM	COM	263534109	2,484	55,935	SH	DEFINED	
E. I. DUPONT DE NEM	COM	263534109	24	550	SH	DEFINED	
DUKE ENERGY CORPORA	COM	264399106	246	7,900	SH	DEFINED	2
DUKE ENERGY CORPORA	COM	264399106	127	4,070	SH	DEFINED	2
DUKE ENERGY CORPORA	COM	264399106	341	10,964	SH	DEFINED	1
DUKE ENERGY CORPORA	COM	264399106	227	7,300	SH	DEFINED	1
DUKE ENERGY CORPORA	COM	264399106	517	16,634	SH	DEFINED	
EMC CORP	COM	268648102	331	43,857	SH	DEFINED	2
EMC CORP	COM	268648102	43	5,725	SH	DEFINED	2
EMC CORP	COM	268648102	610	80,837	SH	DEFINED	1
EMC CORP	COM	268648102	10	1,270	SH	DEFINED	1
EMC CORPORATION	COM	268648102	466	61,750	SH	DEFINED	1
EARTHLINK INC	COM	270321102	7	1000	SH	DEFINED	
EL PASO CORPORATION	COM	28336L109	692	33,553	SH	DEFINED	1
EL PASO CORPORATION	COM	28336L109	18	884	SH	DEFINED	1
EL PASO CORPORATION	COM	28336L109	1,072	52,026	SH	DEFINED	1
ELECTRONIC DATA SYS	COM	285661104	272	7,321	SH	DEFINED	2
ELECTRONIC DATA SYS	COM	285661104	15	400	SH	DEFINED	2
ELECTRONIC DATA SYS	COM	285661104	1,413	38,025	SH	DEFINED	1
ELECTRONIC DATA SYS	COM	285661104	30	820	SH	DEFINED	1
ELECTRONIC DATA SYS	COM	285661104	421	11,331	SH	DEFINED	
ELECTRONIC DATA SYS	COM	285661104	7	200	SH	DEFINED	
ELECTRONIC DATA SYS	COM	285661104	2,251	60,600	SH	DEFINED	1
EMERSON ELECTRIC CO	COM	291011104	203	3,800	SH	DEFINED	2
EMERSON ELECTRIC CO	COM	291011104	268	5,000	SH	DEFINED	2
EMERSON ELECTRIC CO	COM	291011104	800	14,950	SH	DEFINED	1
EMERSON ELECTRIC CO	COM	291011104	161	3,000	SH	DEFINED	1
ENERGEN CORPORATION	COM	29265N108	44	1,608	SH	DEFINED	
ENERGEN CORPORATION	COM	29265N108	674	24,500	SH	DEFINED	
ENRON CORPORATION	COM	293561106	5	49,069	SH	DEFINED	
ENVIRO-ENERGY CORPO	COM	29403E101	1	16,600	SH	DEFINED	1
EQUIFAX, INCORPORAT	COM	294429105	682	25,270	SH	DEFINED	1
EQUIFAX, INCORPORAT	COM	294429105	108	4,000	SH	DEFINED	1
EXCHANGE BANK OF SAN	COM	301227203	25	300	SH	DEFINED	
EXXON MOBIL CORPORA	COM	30231G102	6,500	158,846	SH	DEFINED	2
EXXON MOBIL CORPORA	COM	30231G102	2,326	56,850	SH	DEFINED	2
EXXON MOBIL CORPORA	COM	30231G102	11,894	290,670	SH	DEFINED	1
EXXON MOBIL CORPORA	COM	30231G102	3,171	77,487	SH	DEFINED	1
EXXON MOBIL CORPORA	COM	30231G102	7,567	184,921	SH	DEFINED	
EXXON MOBIL CORPORA	COM	30231G102	158	3,872	SH	DEFINED	
EXXON MOBIL CORPORA	COM	30231G102	4,767	116,484	SH	DEFINED	1
FMS FINANCIAL CORP	COM	302509104	8	720	SH	DEFINED	
FPL GROUP, INC.	COM	302571104	250	4,165	SH	DEFINED	2
FPL GROUP, INC.	COM	302571104	30	500	SH	DEFINED	2
FIRST SOUTHEASTERN	COM	303999106	0	12,108	SH	DEFINED	1
FEDERAL HOME LOAN M	COM	313400301	91	1,479	SH	DEFINED	1
FEDERAL HOME LOAN M	COM	313400301	410	6,700	SH	DEFINED	1
FANNIE MAE	COM	313586109	817	11,083	SH	DEFINED	2

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FANNIE MAE	COM	313586109	186	2,525	SH	DEFINED	2
FANNIE MAE	COM	313586109	3,280	44,469	SH	DEFINED	1
FANNIE MAE	COM	313586109	99	1,343	SH	DEFINED	1
FANNIE MAE	COM	313586109	1,010	13,695	SH	DEFINED	
FANNIE MAE	COM	313586109	14	191	SH	DEFINED	
FANNIE MAE	COM	313586109	5,022	68,100	SH	DEFINED	1
FIFTH THIRD BANCORP	COM	316773100	253	3,800	SH	DEFINED	2
FIRST BANCORP N C	COM	318910106	69	2492	SH	DEFINED	
FIRST KEYSTONE FIN I	COM	320655103	26	1400	SH	DEFINED	
FIRST OF LONG ISLAND	COM	320734106	29	600	SH	DEFINED	
FIRST MIDWEST BANCOR	COM	320867104	14	500	SH	DEFINED	
FIRST NATIONAL CORP	COM	320942105	33	1100	SH	DEFINED	
FIRST OAK BROOK BCSH	COM	335847208	88	2800	SH	DEFINED	
FIRST STATE BANCORP	COM	336453105	13	490	SH	DEFINED	
FIRST TENNESSEE NAT	COM	337162101	756	19,744	SH	DEFINED	1
FIRSTFED AMERICA BAN	COM	337929103	26	1107	SH	DEFINED	
FLAG FINANCIAL CORP	COM	33832H107	221	20,718	SH	DEFINED	1
FLEETBOSTON FINANCI	COM	339030108	4,057	125,400	SH	DEFINED	1
FLEETBOSTON FINANCI	COM	339030108	327	10,100	SH	DEFINED	2
FLEETBOSTON FINANCI	COM	339030108	55	1,685	SH	DEFINED	2
FLEETBOSTON FINANCI	COM	339030108	2,190	67,709	SH	DEFINED	1
FLEETBOSTON FINANCI	COM	339030108	73	2,250	SH	DEFINED	1
FLEETBOSTON FINANCI	COM	339030108	672	20,763	SH	DEFINED	
FLEETBOSTON FINANCI	COM	339030108	4	125	SH	DEFINED	
FLORIDA EAST COAST I	COM	340632207	6	235	SH	DEFINED	
FLOWERS FOODS, INC.	COM	343498101	458	17,731	SH	DEFINED	1
FORD MOTOR CO	COM	345370860	49	3072	SH	DEFINED	
FORD MOTOR COMPANY	COM	345370860	643	40,211	SH	DEFINED	1
FORD MOTOR COMPANY	COM	345370860	53	3,330	SH	DEFINED	1
FORD MOTOR COMPANY	COM	345370860	354	22,120	SH	DEFINED	
FORD MOTOR COMPANY	COM	345370860	2	100	SH	DEFINED	
FRANKLIN BANK NA	COM	352456107	35	1816	SH	DEFINED	
G A FINANCIAL INC	COM	361437106	21	1100	SH	DEFINED	
GBC BANCORP CALIF	COM	361475106	20	680	SH	DEFINED	
GANNETT COMPANY, IN	COM	364730101	171	2,250	SH	DEFINED	2
GANNETT COMPANY, IN	COM	364730101	61	800	SH	DEFINED	2
GENENTECH, INC	COM	368710406	285	8,500	SH	DEFINED	2
GENENTECH, INC	COM	368710406	7	200	SH	DEFINED	2
GENERAL DYNAMICS CO	COM	369550108	173	1,628	SH	DEFINED	1
GENERAL DYNAMICS CO	COM	369550108	106	1,000	SH	DEFINED	1
GENERAL ELECTRIC CO	COM	369604103	94	3229	SH	DEFINED	
GENERAL ELECTRIC CO	COM	369604103	7,794	268,296	SH	DEFINED	2
GENERAL ELECTRIC CO	COM	369604103	3,121	107,434	SH	DEFINED	2
GENERAL ELECTRIC CO	COM	369604103	12,097	416,423	SH	DEFINED	1
GENERAL ELECTRIC CO	COM	369604103	4,760	163,848	SH	DEFINED	1
GENERAL ELECTRIC CO	COM	369604103	3,706	127,558	SH	DEFINED	
GENERAL ELECTRIC CO	COM	369604103	106	3,646	SH	DEFINED	
GENERAL ELECTRIC CO	COM	369604103	5,405	186,049	SH	DEFINED	1
GENERAL MILLS, INC.	COM	370334104	7,913	179,518	SH	DEFINED	1
GENERAL MILLS, INC.	COM	370334104	1,013	22,988	SH	DEFINED	1
GENERAL MOTORS CORP	COM	370442105	268	5,018	SH	DEFINED	1
GENERAL MOTORS CORP	COM	370442105	219	4,088	SH	DEFINED	1
GENERAL MOTORS CORP	COM	370442105	3,207	60,000	SH	DEFINED	1
GENUINE PARTS COMPA	COM	372460105	5,613	160,966	SH	DEFINED	1
GENUINE PARTS COMPA	COM	372460105	129	3,711	SH	DEFINED	1
GILLETTE CO	COM	375766102	840	24,811	SH	DEFINED	2
GILLETTE CO	COM	375766102	149	4,400	SH	DEFINED	2
GILLETTE CO	COM	375766102	78	2,300	SH	DEFINED	1
GILLETTE CO	COM	375766102	623	18,393	SH	DEFINED	1
GLAXO SMITHKLINE PL	COM	37733W105	486	11,269	SH	DEFINED	2
GLAXO SMITHKLINE PL	COM	37733W105	39	894	SH	DEFINED	2
GOLDFIELD CORP (NEVA	COM	381370105	68	150,000	SH	DEFINED	

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GREATER BAY BANCORP	COM	391648102	105	3413	SH	DEFINED	
HCA INC	COM	404119109	24	512	SH	DEFINED	
HCA INC	COM	404119109	1,477	31,085	SH	DEFINED	1
HALLIBURTON CO	COM	406216101	32	2000	SH	DEFINED	
HALLIBURTON COMPANY	COM	406216101	94	5,889	SH	DEFINED	1
HALLIBURTON COMPANY	COM	406216101	159	10,000	SH	DEFINED	1
HANMI FINL CORP	COM	410495105	46	2702	SH	DEFINED	
HEALTHSOUTH CORP	COM	421924101	26	2000	SH	DEFINED	
H J HEINZ COMPANY	COM	423074103	312	7,600	SH	DEFINED	2
H J HEINZ COMPANY	COM	423074103	21	500	SH	DEFINED	2
HERSHEY FOODS CORP	COM	427866108	200	3,200	SH	DEFINED	
HEWLETT PACKARD CO	COM	428236103	19	1265	SH	DEFINED	
HEWLETT PACKARD CO	COM	428236103	202	13,240	SH	DEFINED	2
HEWLETT PACKARD CO	COM	428236103	99	6,500	SH	DEFINED	2
HEWLETT PACKARD CO	COM	428236103	579	37,879	SH	DEFINED	1
HEWLETT PACKARD CO	COM	428236103	83	5,448	SH	DEFINED	1
HEWLETT PACKARD CO	COM	428236103	124	8,087	SH	DEFINED	
HEWLETT PACKARD CO	COM	428236103	38	2,474	SH	DEFINED	
HOME DEPOT INCORPOR	COM	437076102	1,645	44,776	SH	DEFINED	2
HOME DEPOT INCORPOR	COM	437076102	549	14,940	SH	DEFINED	2
HOME DEPOT INCORPOR	COM	437076102	4,178	113,741	SH	DEFINED	1
HOME DEPOT INCORPOR	COM	437076102	578	15,726	SH	DEFINED	1
HOME DEPOT INCORPOR	COM	437076102	1,612	43,878	SH	DEFINED	
HOME DEPOT INCORPOR	COM	437076102	48	1,311	SH	DEFINED	
HOME DEPOT INCORPOR	COM	437076102	4,250	115,700	SH	DEFINED	1
HONEYWELL INTERNATI	COM	438516106	660	18,726	SH	DEFINED	1
HONEYWELL INTERNATI	COM	438516106	24	690	SH	DEFINED	1
ITLA CAPITAL CORP	COM	450565106	79	2650	SH	DEFINED	
ILLINOIS TOOL WORKS	COM	452308109	437	6,400	SH	DEFINED	2
ILLINOIS TOOL WORKS	COM	452308109	92	1,350	SH	DEFINED	2
ILLINOIS TOOL WORKS	COM	452308109	284	4,160	SH	DEFINED	
ILLINOIS TOOL WORKS	COM	452308109	18	265	SH	DEFINED	
INTEL CORP	COM	458140100	9	502	SH	DEFINED	
INTEL CORPORATION	COM	458140100	2,112	115,620	SH	DEFINED	2
INTEL CORPORATION	COM	458140100	297	16,250	SH	DEFINED	2
INTEL CORPORATION	COM	458140100	3,368	184,350	SH	DEFINED	1
INTEL CORPORATION	COM	458140100	407	22,250	SH	DEFINED	1
INTEL CORPORATION	COM	458140100	1,122	61,385	SH	DEFINED	
INTEL CORPORATION	COM	458140100	62	3,400	SH	DEFINED	
INTEL CORPORATION	COM	458140100	3,161	173,000	SH	DEFINED	1
INTERNATIONAL BUSIN	COM	459200101	1,401	19,459	SH	DEFINED	2
INTERNATIONAL BUSIN	COM	459200101	433	6,018	SH	DEFINED	2
INTERNATIONAL BUSIN	COM	459200101	2,197	30,520	SH	DEFINED	1
INTERNATIONAL BUSIN	COM	459200101	413	5,733	SH	DEFINED	1
INTERNATIONAL BUSIN	COM	459200101	579	8,037	SH	DEFINED	
INTERNATIONAL BUSIN	COM	459200101	23	324	SH	DEFINED	
INTERNATIONAL BUSIN	COM	459200101	648	9,000	SH	DEFINED	1
INTERNATIONAL PAPER	COM	460146103	1,072	24,600	SH	DEFINED	1
INTERNATIONAL PAPER	COM	460146103	375	8,611	SH	DEFINED	1
INTERNATIONAL PAPER	COM	460146103	335	7,696	SH	DEFINED	
INTERNATIONAL PAPER	COM	460146103	1	25	SH	DEFINED	
INTERNATIONAL PAPER	COM	460146103	2,279	52,300	SH	DEFINED	1
INTUIT INC	COM	461202103	895	18,000	SH	DEFINED	1
IPSWICH BANCSHARES I	COM	462633108	13	650	SH	DEFINED	
J. ALEXANDER CORPOR	COM	466096104	67	22,080	SH	DEFINED	1
J P MORGAN CHASE &	COM	46625H100	127	3,747	SH	DEFINED	2
J P MORGAN CHASE &	COM	46625H100	219	6,468	SH	DEFINED	2
J P MORGAN CHASE &	COM	46625H100	301	8,860	SH	DEFINED	1
J P MORGAN CHASE &	COM	46625H100	290	8,550	SH	DEFINED	1
J P MORGAN CHASE &	COM	46625H100	202	5,962	SH	DEFINED	
JOHNSON & JOHNSON	COM	478160104	1,267	24,252	SH	DEFINED	2
JOHNSON & JOHNSON	COM	478160104	758	14,510	SH	DEFINED	2



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JOHNSON & JOHNSON	COM	478160104	8,408	160,888	SH	DEFINED	1
JOHNSON & JOHNSON	COM	478160104	4,252	81,358	SH	DEFINED	1
JOHNSON & JOHNSON	COM	478160104	1,804	34,524	SH	DEFINED	
JOHNSON & JOHNSON	COM	478160104	49	930	SH	DEFINED	
JOHNSON & JOHNSON	COM	478160104	4,510	86,300	SH	DEFINED	1
KELLOGG COMPANY	COM	487836108	922	25,706	SH	DEFINED	1
KEY PRODTN INC	COM	493138101	10	500	SH	DEFINED	
KIMBERLY CLARK CORP	COM	494368103	644	10,392	SH	DEFINED	2
KIMBERLY CLARK CORP	COM	494368103	293	4,724	SH	DEFINED	2
KIMBERLY CLARK CORP	COM	494368103	1,377	22,217	SH	DEFINED	1
KIMBERLY CLARK CORP	COM	494368103	95	1,530	SH	DEFINED	1
KINDER MORGAN ENER P	COM	494550106	47	1500	SH	DEFINED	
KONINKLIJKE AHOLD NV	COM	500467303	35	1650	SH	DEFINED	
KROGER CO	COM	501044101	10	500	SH	DEFINED	
LEHMAN BROTHERS HOL	COM	524908100	353	5,640	SH	DEFINED	1
LEHMAN BROTHERS HOL	COM	524908100	25	400	SH	DEFINED	1
LILLY, ELI & CO	COM	532457108	449	7,967	SH	DEFINED	2
LILLY, ELI & CO	COM	532457108	286	5,071	SH	DEFINED	2
LILLY, ELI & CO	COM	532457108	468	8,300	SH	DEFINED	
LILLY, ELI & CO	COM	532457108	68	1,200	SH	DEFINED	
LONG ISLAND FINANCIA	COM	542669106	29	1500	SH	DEFINED	
SOUTHWEST AIRLINES C	COM	544741108	27	1650	SH	DEFINED	
LOWES COMPANIES INC	COM	548661107	41	900	SH	DEFINED	2
LOWES COMPANIES INC	COM	548661107	227	5,000	SH	DEFINED	2
LOWES COMPANIES INC	COM	548661107	675	14,868	SH	DEFINED	1
LOWES COMPANIES INC	COM	548661107	436	9,600	SH	DEFINED	1
LUCENT TECHNOLOGIES	COM	549463107	34	20,253	SH	DEFINED	2
LUCENT TECHNOLOGIES	COM	549463107	14	8,604	SH	DEFINED	2
LUCENT TECHNOLOGIES	COM	549463107	49	29,305	SH	DEFINED	1
LUCENT TECHNOLOGIES	COM	549463107	50	30,102	SH	DEFINED	1
LUCENT TECHNOLOGIES	COM	549463107	20	12,236	SH	DEFINED	
LUCENT TECHNOLOGIES	COM	549463107	3	1,555	SH	DEFINED	
MPS GROUP INC.	COM	553409103	85	10,000	SH	DEFINED	1
MAHASKA INVESTMENT C	COM	559809108	19	1340	SH	DEFINED	
MANULIFE FINANCIAL	COM	56501R106	4,374	152,937	SH	DEFINED	1
MARSHALL & ILSLEY CO	COM	571834100	39	1262	SH	DEFINED	
MARRIOTT INTERNATIO	COM	571903202	330	8,675	SH	DEFINED	1
MCDONALDS CORP	COM	580135101	256	9,000	SH	DEFINED	2
MCDONALDS CORP	COM	580135101	182	6,400	SH	DEFINED	2
MCDONALDS CORP	COM	580135101	218	7,646	SH	DEFINED	1
MCDONALDS CORP	COM	580135101	228	8,000	SH	DEFINED	1
MCGRAW HILL COMPANI	COM	580645109	827	13,849	SH	DEFINED	1
MCGRAW HILL COMPANI	COM	580645109	325	5,440	SH	DEFINED	
MEDTRONIC INC	COM	585055106	1,170	27,295	SH	DEFINED	2
MEDTRONIC INC	COM	585055106	124	2,900	SH	DEFINED	2
MEDTRONIC INC	COM	585055106	2,726	63,614	SH	DEFINED	1
MEDTRONIC INC	COM	585055106	42	990	SH	DEFINED	1
MEDTRONIC INC	COM	585055106	818	19,090	SH	DEFINED	
MEDTRONIC INC	COM	585055106	32	739	SH	DEFINED	
MEDTRONIC INC	COM	585055106	2,910	67,900	SH	DEFINED	1
MERCHANTS BANCSHARE	COM	588448100	426	15,000	SH	DEFINED	2
MERCK & CO., INC	COM	589331107	4,167	82,278	SH	DEFINED	2
MERCK & CO., INC	COM	589331107	699	13,812	SH	DEFINED	2
MERCK & CO., INC	COM	589331107	6,419	126,764	SH	DEFINED	1
MERCK & CO., INC	COM	589331107	1,693	33,434	SH	DEFINED	1
MERCK & CO., INC	COM	589331107	1,612	31,827	SH	DEFINED	
MERCK & CO., INC	COM	589331107	15	300	SH	DEFINED	
MERCK & CO., INC	COM	589331107	5,115	101,000	SH	DEFINED	1
MERRILL LYNCH AND C	COM	590188108	246	6,071	SH	DEFINED	1
MERRILL LYNCH AND C	COM	590188108	226	5,586	SH	DEFINED	
MERRILL LYNCH AND C	COM	590188108	19	480	SH	DEFINED	
MICROSOFT CORP	COM	594918104	27	500	SH	DEFINED	

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MICROSOFT	COM	594918104	4,641	84,850	SH	DEFINED	1
MICROSOFT CORPORATI	COM	594918104	2,928	53,520	SH	DEFINED	2
MICROSOFT CORPORATI	COM	594918104	695	12,700	SH	DEFINED	2
MICROSOFT CORPORATI	COM	594918104	5,713	104,450	SH	DEFINED	1
MICROSOFT CORPORATI	COM	594918104	402	7,358	SH	DEFINED	1
MICROSOFT CORPORATI	COM	594918104	1,714	31,335	SH	DEFINED	1
MICROSOFT CORPORATI	COM	594918104	40	740	SH	DEFINED	
MIRANT CORPORATION	COM	604675108	218	29,867	SH	DEFINED	1
MIRANT CORPORATION	COM	604675108	15	2,040	SH	DEFINED	1
MORGAN STANLEY	COM	617446448	3,451	80,100	SH	DEFINED	1
MORGAN STANLEY DEAN	COM	617446448	258	6,000	SH	DEFINED	2
MORGAN STANLEY DEAN	COM	617446448	127	2,950	SH	DEFINED	2
MORGAN STANLEY DEAN	COM	617446448	1,900	44,101	SH	DEFINED	1
MORGAN STANLEY DEAN	COM	617446448	118	2,740	SH	DEFINED	1
MORGAN STANLEY DEAN	COM	617446448	916	21,263	SH	DEFINED	1
MORGAN STANLEY DEAN	COM	617446448	3	75	SH	DEFINED	
MOTOROLA, INC	COM	620076109	1,285	89,100	SH	DEFINED	1
MOTOROLA, INC	COM	620076109	390	26,737	SH	DEFINED	2
MOTOROLA, INC	COM	620076109	13	900	SH	DEFINED	2
MOTOROLA, INC	COM	620076109	902	61,814	SH	DEFINED	1
MOTOROLA, INC	COM	620076109	16	1,085	SH	DEFINED	1
MOTOROLA, INC	COM	620076109	437	29,968	SH	DEFINED	
MOTOROLA, INC	COM	620076109	11	725	SH	DEFINED	
NATIONAL DEPENDENT	COM	629005109	0	282,992	SH	DEFINED	1
PREFERRED LAND CORP	COM	629994104	0	15,000	SH	DEFINED	1
NATIONAL COMMERCE FI	COM	63545P104	32	1209	SH	DEFINED	
NEXTEL COMM INC	COM	65332V103	3	1000	SH	DEFINED	
NOKIA CORP	COM	654902204	25	1693	SH	DEFINED	
NOKIA CORP-SPONSORE	COM	654902204	159	10,949	SH	DEFINED	1
NOKIA CORP-SPONSORE	COM	654902204	19	1,300	SH	DEFINED	1
NORFOLK SOUTHERN CO	COM	655844108	191	8,180	SH	DEFINED	1
NORFOLK SOUTHERN CO	COM	655844108	70	3,000	SH	DEFINED	1
NORFOLK SOUTHERN CO	COM	655844108	666	28,500	SH	DEFINED	
NORTEL NETWORKS COR	COM	656568102	16	10,974	SH	DEFINED	1
NORTEL NETWORKS COR	COM	656568102	2	1,398	SH	DEFINED	1
NORTH FORK BANCORP I	COM	659424105	252	6318	SH	DEFINED	
NORTH VALLEY BANCORP	COM	66304M105	48	3000	SH	DEFINED	
NORTHERN EMPIRE BANC	COM	665112108	208	7361	SH	DEFINED	
NORTHRIM BK ALASKA	COM	666764105	33	2291	SH	DEFINED	
OLD DOMINION FGHT LI	COM	679580100	15	1000	SH	DEFINED	
ORACLE CORPORATION	COM	68389X105	470	49,595	SH	DEFINED	2
ORACLE CORPORATION	COM	68389X105	44	4,600	SH	DEFINED	2
ORACLE CORPORATION	COM	68389X105	2,337	246,778	SH	DEFINED	1
ORACLE CORPORATION	COM	68389X105	365	38,524	SH	DEFINED	1
ORACLE CORPORATION	COM	68389X105	578	61,023	SH	DEFINED	
ORACLE CORPORATION	COM	68389X105	14	1,450	SH	DEFINED	
ORACLE CORPORATION	COM	68389X105	9	1000	SH	DEFINED	
ORACLE CORPORATION	COM	68389X105	1,248	131,748	SH	DEFINED	1
PAB BANKSHARES, INC	COM	69313P101	761	89,742	SH	DEFINED	1
PPG INDUSTRIES, INC	COM	693506107	93	1,500	SH	DEFINED	2
PPG INDUSTRIES, INC	COM	693506107	254	4,100	SH	DEFINED	2
PPG INDUSTRIES, INC	COM	693506107	393	6,350	SH	DEFINED	1
PPG INDUSTRIES, INC	COM	693506107	248	4,000	SH	DEFINED	1
PACIFIC CREST CAPITA	COM	694166109	87	3100	SH	DEFINED	
S&P 500 INDEX OPTION	COM	6U899Q14	92	100	CALL	DEFINED	1
PARKVALE FINANCIAL C	COM	701492100	9	312	SH	DEFINED	
PEPSICO, INC.	COM	713448108	1,248	25,900	SH	DEFINED	1
PEPSICO, INC.	COM	713448108	1,099	22,810	SH	DEFINED	2
PEPSICO, INC.	COM	713448108	251	5,200	SH	DEFINED	2
PEPSICO, INC.	COM	713448108	310	6,423	SH	DEFINED	1
PEPSICO, INC.	COM	713448108	326	6,770	SH	DEFINED	1
PEPSICO, INC.	COM	713448108	634	13,144	SH	DEFINED	

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PEPSICO, INC.	COM	713448108	6	120	SH	DEFINED	
PERPETUAL FED SAVING	COM	714273109	8	420	SH	DEFINED	
PFIZER INC	COM	717081103	26	750	SH	DEFINED	
PFIZER INC	COM	717081103	3,387	96,779	SH	DEFINED	2
PFIZER INC	COM	717081103	634	18,125	SH	DEFINED	2
PFIZER INC	COM	717081103	7,253	207,238	SH	DEFINED	1
PFIZER INC	COM	717081103	1,462	41,780	SH	DEFINED	1
PFIZER INC	COM	717081103	3,369	96,266	SH	DEFINED	
PFIZER INC	COM	717081103	38	1,086	SH	DEFINED	
PFIZER INC	COM	717081103	4,669	133,400	SH	DEFINED	1
PHILIP MORRIS COMPA	COM	718154107	26	593	SH	DEFINED	
PHILIP MORRIS COMPA	COM	718154107	1,850	42,350	SH	DEFINED	2
PHILIP MORRIS COMPA	COM	718154107	343	7,853	SH	DEFINED	2
PHILIP MORRIS COMPA	COM	718154107	351	8,027	SH	DEFINED	1
PHILIP MORRIS COMPA	COM	718154107	210	4,800	SH	DEFINED	1
PHILIP MORRIS COMPA	COM	718154107	298	6,815	SH	DEFINED	
PRAXAIR, INC.	COM	74005P104	445	7,813	SH	DEFINED	1
PREPAID LEGAL SERVI	COM	740065107	485	24,369	SH	DEFINED	1
PREMIERE TECH INC	COM	74058F102	11	2000	SH	DEFINED	
PRICE T ROWE GROUP	COM	74144T108	207	6,300	SH	DEFINED	2
PRICE T ROWE GROUP	COM	74144T108	223	6,774	SH	DEFINED	
PROCTOR & GAMBLE	COM	742718109	2,277	25,500	SH	DEFINED	1
PROCTOR & GAMBLE	COM	742718109	2,675	29,955	SH	DEFINED	2
PROCTOR & GAMBLE	COM	742718109	417	4,670	SH	DEFINED	2
PROCTOR & GAMBLE	COM	742718109	2,986	33,443	SH	DEFINED	1
PROCTOR & GAMBLE	COM	742718109	26	295	SH	DEFINED	1
PROCTOR & GAMBLE	COM	742718109	699	7,829	SH	DEFINED	
PROVIDIAN FINANCIAL	COM	74406A102	156	26,474	SH	DEFINED	1
QWEST COMMUNICATION	COM	749121109	21	7,390	SH	DEFINED	1
QWEST COMMUNICATION	COM	749121109	18	6,262	SH	DEFINED	1
RAYTHEON COMPANY	COM	755111507	86	2,104	SH	DEFINED	1
RAYTHEON COMPANY	COM	755111507	173	4,255	SH	DEFINED	1
REGIONS FINANCIAL C	COM	758940100	1,762	50,134	SH	DEFINED	1
REGIONS FINANCIAL C	COM	758940100	311	8,842	SH	DEFINED	
REPUBLIC BANCSHARES	COM	759929102	67	3303	SH	DEFINED	
REPUBLIC SERVICES INC	COM	760759100	1,907	1,000	SH	DEFINED	1
RESORTQUEST INTL INC	COM	761183102	11	2000	SH	DEFINED	
ROUSE COMPANY	COM	779273101	1,106	33,528	SH	DEFINED	2
ROYAL BANCSHARES OF	COM	780081105	84	3938	SH	DEFINED	
ROYAL DUTCH PETROLE	COM	780257804	1,934	35,000	SH	DEFINED	1
ROYAL DUTCH PETROLE	COM	780257804	297	5,375	SH	DEFINED	2
ROYAL DUTCH PETROLE	COM	780257804	271	4,900	SH	DEFINED	2
ROYAL DUTCH PETROLE	COM	780257804	2,457	44,449	SH	DEFINED	1
ROYAL DUTCH PETROLE	COM	780257804	253	4,570	SH	DEFINED	1
ROYAL DUTCH PETROLE	COM	780257804	219	3,964	SH	DEFINED	
ROYAL DUTCH PETROLE	COM	780257804	0	0	SH	DEFINED	
SBC COMMUNICATIONS,	COM	78387G103	3,356	110,019	SH	DEFINED	1
SBC COMMUNICATIONS,	COM	78387G103	1,403	45,984	SH	DEFINED	2
SBC COMMUNICATIONS,	COM	78387G103	270	8,858	SH	DEFINED	2
SBC COMMUNICATIONS,	COM	78387G103	3,153	103,393	SH	DEFINED	1
SBC COMMUNICATIONS,	COM	78387G103	719	23,577	SH	DEFINED	1
SBC COMMUNICATIONS,	COM	78387G103	1,073	35,182	SH	DEFINED	
SBC COMMUNICATIONS,	COM	78387G103	16	510	SH	DEFINED	
S1 CORPORATION	COM	78463B101	431	58300	SH	DEFINED	
STRATEGIC TECHNOLOG	COM	786991109	0	38,000	SH	DEFINED	1
ST JOE PAPER	COM	790148100	31	1018	SH	DEFINED	
SANFILIPPO JOHN B &	COM	800422107	504	72,110	SH	DEFINED	
SARA LEE CORPORATIO	COM	803111103	283	13,727	SH	DEFINED	2
SARA LEE CORPORATIO	COM	803111103	60	2,900	SH	DEFINED	2
SARA LEE CORPORATIO	COM	803111103	285	13,784	SH	DEFINED	1
SARA LEE CORPORATIO	COM	803111103	268	13,000	SH	DEFINED	1
SCHERING PLOUGH COR	COM	806605101	322	13,100	SH	DEFINED	2

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SCHERING PLOUGH COR	COM	806605101	108	4,400	SH	DEFINED	2
SCHERING PLOUGH COR	COM	806605101	1,347	54,764	SH	DEFINED	1
SCHERING PLOUGH COR	COM	806605101	148	6,000	SH	DEFINED	1
SCHERING PLOUGH COR	COM	806605101	919	37,360	SH	DEFINED	
SCHLUMBERGER LTD	COM	806857108	2,904	62,450	SH	DEFINED	1
SCHLUMBERGER LTD	COM	806857108	644	13,857	SH	DEFINED	2
SCHLUMBERGER LTD	COM	806857108	124	2,675	SH	DEFINED	2
SCHLUMBERGER LTD	COM	806857108	2,393	51,466	SH	DEFINED	1
SCHLUMBERGER LTD	COM	806857108	192	4,130	SH	DEFINED	1
SCHLUMBERGER LTD	COM	806857108	607	13,062	SH	DEFINED	
SCHLUMBERGER LTD	COM	806857108	20	425	SH	DEFINED	
SCHOLASTIC CORPORAT	COM	807066105	307	8,102	SH	DEFINED	1
SEARS ROEBUCK & CO	COM	812387108	307	5,651	SH	DEFINED	
SERVICE CORPORATION	COM	817565104	24	5000	SH	DEFINED	
SERVICEMASTER CO	COM	81760N109	677	49,333	SH	DEFINED	1
SIRIUS SATELLITE RAD	COM	82966U103	8	2000	SH	DEFINED	
THE J.M. SMUCKER COM	COM	832696405	31	910	SH	DEFINED	1
SONOCO PRODUCTS COM	COM	835495102	317	11,180	SH	DEFINED	
SOUTHERN COMPANY	COM	842587107	523	19,073	SH	DEFINED	2
SOUTHERN COMPANY	COM	842587107	395	14,415	SH	DEFINED	2
SOUTHERN COMPANY	COM	842587107	4,627	168,871	SH	DEFINED	1
SOUTHERN COMPANY	COM	842587107	157	5,738	SH	DEFINED	1
SOUTHERN COMPANY	COM	842587107	1,005	36,681	SH	DEFINED	
SOUTHERN COMPANY	COM	842587107	162	5,900	SH	DEFINED	
SOUTHERN COMPANY	COM	842587107	4,559	166,400	SH	DEFINED	1
SOUTHTRUST CORPORAT	COM	844730101	385	14,750	SH	DEFINED	2
SOUTHTRUST CORPORAT	COM	844730101	26	985	SH	DEFINED	2
SOUTHTRUST CORPORAT	COM	844730101	2,764	105,835	SH	DEFINED	1
SOUTHTRUST CORPORAT	COM	844730101	542	20,746	SH	DEFINED	1
SOUTHTRUST CORPORAT	COM	844730101	941	36,032	SH	DEFINED	
SOUTHTRUST CORPORAT	COM	844730101	49	1,869	SH	DEFINED	
SOUTHTRUST CORPORAT	COM	844730101	3,368	128,950	SH	DEFINED	1
SPRINT, CORP	COM	852061100	180	16,923	SH	DEFINED	1
SPRINT, CORP	COM	852061100	85	8,000	SH	DEFINED	1
SPRINT CORPORATION	COM	852061506	28	6,218	SH	DEFINED	1
SPRINT CORPORATION	COM	852061506	18	4,000	SH	DEFINED	1
STEELCASE INC. CLAS	COM	858155401	219	12,857	SH	DEFINED	
STERLING FINL CORP	COM	859319105	10	532	SH	DEFINED	
SUMMIT BANK CORPORA	COM	866013105	315	18,000	SH	DEFINED	1
SUN MICROSYSTEMS, I	COM	866810104	406	81,100	SH	DEFINED	1
SUN MICROSYSTEMS, I	COM	866810104	255	50,949	SH	DEFINED	2
SUN MICROSYSTEMS, I	COM	866810104	38	7,675	SH	DEFINED	2
SUN MICROSYSTEMS, I	COM	866810104	643	128,303	SH	DEFINED	1
SUN MICROSYSTEMS, I	COM	866810104	46	9,166	SH	DEFINED	1
SUN MICROSYSTEMS, I	COM	866810104	508	101,426	SH	DEFINED	
SUN MICROSYSTEMS, I	COM	866810104	4	700	SH	DEFINED	
SUNGARD DATA SYS INC	COM	867363103	8	300	SH	DEFINED	
SUNTRUST BANKS INC	COM	867914103	1,887	27,872	SH	DEFINED	2
SUNTRUST BANKS INC	COM	867914103	479	7,072	SH	DEFINED	2
SUNTRUST BANKS INC	COM	867914103	17,906	264,416	SH	DEFINED	1
SUNTRUST BANKS INC	COM	867914103	1,117	16,496	SH	DEFINED	1
SYNOVUS FINANCIAL C	COM	87161C105	17,498	635,829	SH	DEFINED	2
SYNOVUS FINANCIAL C	COM	87161C105	715	25,974	SH	DEFINED	2
SYNOVUS FINANCIAL C	COM	87161C105	1,074,998	39,062,410	SH	DEFINED	1
SYNOVUS FINANCIAL C	COM	87161C105	23,311	847,041	SH	DEFINED	1
SYNOVUS FINANCIAL C	COM	87161C105	7,516	273,124	SH	DEFINED	
SYNOVUS FINANCIAL C	COM	87161C105	3,408	123,821	SH	DEFINED	
SYSCO CORP	COM	871829107	264	9,700	SH	DEFINED	1
TECO ENERGY INC.	COM	872375100	467	18,862	SH	DEFINED	2
TECO ENERGY INC.	COM	872375100	163	6,592	SH	DEFINED	2
TARGET CORP	COM	87612E106	994	26,100	SH	DEFINED	2
TARGET CORP	COM	87612E106	416	10,925	SH	DEFINED	2

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TARGET CORP	COM	87612E106	3,407	89,412	SH	DEFINED	1
TARGET CORP	COM	87612E106	16	430	SH	DEFINED	1
TARGET CORP	COM	87612E106	305	7,997	SH	DEFINED	
TARGET CORP	COM	87612E106	10	275	SH	DEFINED	
TARGET CORP	COM	87612E106	4,763	125,000	SH	DEFINED	1
TELLABS, INC. DELEW	COM	879664100	152	24,589	SH	DEFINED	1
TELLABS, INC. DELEW	COM	879664100	1	210	SH	DEFINED	1
TENET HEALTHCARE CO	COM	88033G100	215	3,000	SH	DEFINED	2
TEXAS INSTRUMENTS I	COM	882508104	400	16,875	SH	DEFINED	2
TEXAS INSTRUMENTS I	COM	882508104	9	400	SH	DEFINED	2
TEXAS INSTRUMENTS I	COM	882508104	521	21,985	SH	DEFINED	1
TEXAS INSTRUMENTS I	COM	882508104	70	2,950	SH	DEFINED	1
TEXAS INSTRUMENTS I	COM	882508104	228	9,600	SH	DEFINED	
3M CO.	COM	88579Y101	406	3,300	SH	DEFINED	2
3M CO.	COM	88579Y101	320	2,600	SH	DEFINED	2
3M CO.	COM	88579Y101	1,815	14,758	SH	DEFINED	1
3M CO.	COM	88579Y101	344	2,800	SH	DEFINED	1
TOMPKINS TRUST CO IN	COM	890110109	121	2475	SH	DEFINED	
TORCHMARK CORPORATI	COM	891027104	306	8,008	SH	DEFINED	2
TORCHMARK CORPORATI	COM	891027104	857	22,437	SH	DEFINED	1
TORCHMARK CORPORATI	COM	891027104	243	6,356	SH	DEFINED	
TOTAL SYSTEM SERVICE	COM	891906109	348	18,500	SH	DEFINED	
TOTAL SYSTEM SERVIC	COM	891906109	42,162	2,241,459	SH	DEFINED	1
TOTAL SYSTEM SERVIC	COM	891906109	4,388	233,290	SH	DEFINED	1
TOTAL SYSTEM SERVIC	COM	891906109	2	100	SH	DEFINED	1
TOYS R US HLDG CO	COM	892335100	9	500	SH	DEFINED	
TYCO INTL LTD	COM	902124106	7	501	SH	DEFINED	
TYCO INTERNATIONAL	COM	902124106	649	48,044	SH	DEFINED	2
TYCO INTERNATIONAL	COM	902124106	132	9,750	SH	DEFINED	2
TYCO INTERNATIONAL	COM	902124106	1,076	79,640	SH	DEFINED	1
TYCO INTERNATIONAL	COM	902124106	61	4,530	SH	DEFINED	1
TYCO INTERNATIONAL	COM	902124106	272	20,162	SH	DEFINED	
TYCO INTERNATIONAL	COM	902124106	6	425	SH	DEFINED	
TYCO INTERNATIONAL	COM	902124106	2,475	183,200	SH	DEFINED	1
U S BANCORP	COM	902973304	11	489	SH	DEFINED	
U S BANCORP DEL COM	COM	902973304	556	23,803	SH	DEFINED	1
U S BANCORP DEL COM	COM	902973304	113	4,829	SH	DEFINED	1
UNITED TECHNOLOGIES	COM	913017109	605	8,909	SH	DEFINED	2
UNITED TECHNOLOGIES	COM	913017109	90	1,330	SH	DEFINED	2
UNITED TECHNOLOGIES	COM	913017109	3,665	53,977	SH	DEFINED	1
UNITED TECHNOLOGIES	COM	913017109	33	480	SH	DEFINED	1
UNITED TECHNOLOGIES	COM	913017109	794	11,687	SH	DEFINED	
UNITED TECHNOLOGIES	COM	913017109	3	50	SH	DEFINED	
UNITED TECHNOLOGIES	COM	913017109	4,376	64,450	SH	DEFINED	1
VERIZON COMMUNICATI	COM	92343V104	1,749	43,574	SH	DEFINED	2
VERIZON COMMUNICATI	COM	92343V104	423	10,543	SH	DEFINED	2
VERIZON COMMUNICATI	COM	92343V104	6,204	154,526	SH	DEFINED	1
VERIZON COMMUNICATI	COM	92343V104	1,000	24,907	SH	DEFINED	1
VERIZON COMMUNICATI	COM	92343V104	556	13,846	SH	DEFINED	
VERIZON COMMUNICATI	COM	92343V104	96	2,382	SH	DEFINED	
VERIZON COMMUNICATI	COM	92343V104	3,291	81,962	SH	DEFINED	1
VIACOM INC NON-VOTI	COM	925524308	81	1,826	SH	DEFINED	1
VIACOM INC NON-VOTI	COM	925524308	385	8,680	SH	DEFINED	1
VULCAN MATERIALS CO	COM	929160109	893	20,392	SH	DEFINED	
VULCAN MATERIALS CO	COM	929160109	35	792	SH	DEFINED	
WACHOVIA CORP 2ND N	COM	929903102	212	5,554	SH	DEFINED	2
WACHOVIA CORP 2ND N	COM	929903102	664	17,400	SH	DEFINED	2
WACHOVIA CORP 2ND N	COM	929903102	4,565	119,567	SH	DEFINED	1
WACHOVIA CORP 2ND N	COM	929903102	944	24,720	SH	DEFINED	1
WADDELL AND REED FI	COM	930059100	231	10,073	SH	DEFINED	1
WAL-MART CORP	COM	931142103	22	400	SH	DEFINED	
WAL-MART STORES, IN	COM	931142103	3,955	71,900	SH	DEFINED	1

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WAL-MART STORES, IN	COM	931142103	4,328	78,682	SH	DEFINED	2
WAL-MART STORES, IN	COM	931142103	428	7,788	SH	DEFINED	2
WAL-MART STORES, IN	COM	931142103	4,709	85,597	SH	DEFINED	1
WAL-MART STORES, IN	COM	931142103	850	15,446	SH	DEFINED	1
WAL-MART STORES, IN	COM	931142103	3,183	57,867	SH	DEFINED	
WAL-MART STORES, IN	COM	931142103	11	200	SH	DEFINED	
WALGREEN COMPANY	COM	931422109	793	20,524	SH	DEFINED	2
WALGREEN COMPANY	COM	931422109	44	1,150	SH	DEFINED	2
WALGREEN COMPANY	COM	931422109	1,738	45,000	SH	DEFINED	1
WASHINGTON MUTUAL,	COM	939322103	128	3,460	SH	DEFINED	2
WASHINGTON MUTUAL,	COM	939322103	283	7,615	SH	DEFINED	2
WASH TR BANCORP INC	COM	940610108	42	1767	SH	DEFINED	
WEBSTER FINANCIAL CO	COM	947890109	46	1216	SH	DEFINED	
WELLPOINT HEALTH NE	COM	94973H108	353	4,540	SH	DEFINED	1
WELLS FARGO & CO.	COM	949746101	17	334	SH	DEFINED	
WELLS FARGO & CO.	COM	949746101	98	1,956	SH	DEFINED	1
WELLS FARGO & CO.	COM	949746101	155	3,100	SH	DEFINED	1
WEYERHAEUSER CO	COM	962166104	302	4,733	SH	DEFINED	1
WEYERHAEUSER CO	COM	962166104	144	2,261	SH	DEFINED	1
WILLIAMS COMPANIES	COM	969457100	63	10,501	SH	DEFINED	1
WILSHIRE ST BANK	COM	97200A101	18	660	SH	DEFINED	
WINN-DIXIE STORES,	COM	974280109	111	7,132	SH	DEFINED	2
WINN-DIXIE STORES,	COM	974280109	499	31,996	SH	DEFINED	2
WINN-DIXIE STORES,	COM	974280109	515	33,036	SH	DEFINED	1
WORLDCOM INC. GA NE	COM	98157D106	38	46,219	SH	DEFINED	2
WORLDCOM INC. GA NE	COM	98157D106	6	7,135	SH	DEFINED	2
WORLDCOM INC. GA NE	COM	98157D106	99	118,951	SH	DEFINED	1
WORLDCOM INC. GA NE	COM	98157D106	3	3,925	SH	DEFINED	1
WORLDCOM INC. GA NE	COM	98157D106	22	26,546	SH	DEFINED	
WORLDCOM INC. GA NE	COM	98157D106	1	1,104	SH	DEFINED	
WYETH	COM	983024100	489	9,545	SH	DEFINED	2
WYETH	COM	983024100	778	15,200	SH	DEFINED	2
WYETH	COM	983024100	3,298	64,408	SH	DEFINED	1
WYETH	COM	983024100	164	3,200	SH	DEFINED	1
WYETH	COM	983024100	414	8,094	SH	DEFINED	
WYETH	COM	983024100	18	350	SH	DEFINED	
YUM BRANDS INC.	COM	988498101	327	11,196	SH	DEFINED	1
YUM BRANDS INC.	COM	988498101	16	560	SH	DEFINED	1
YUM BRANDS INC.	COM	988498101	226	7,740	SH	DEFINED	
YUM! BRANDS INC	COM	988498101	2,439	83,400	SH	DEFINED	1
ZIMMER HOLDINGS INC	COM	98956P102	56	1,561	SH	DEFINED	1
ZIMMER HOLDINGS INC	COM	98956P102	176	4,931	SH	DEFINED	1