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SYNOVUS FINANCIAL CORP  
Form 13F-HR  
November 01, 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: September 30, 2001

Check here if Amendment [ ]: Amendment Number:

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

Institutional Investment Manager Filing this Report:

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

Form 13F File Number: 28-4762

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

Person Signing this Report on Behalf of Reporting Manager:

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

Signature, Place, and Date of Signing:

/s/Garilou Page                      Columbus, GA                      November 1, 2001  
[Signature]                              [City, State]                              [Date]

Report Type (Check only one):

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

Form 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 2

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Form 13F Information Table Entry Total: 611

Form 13F Information Table Value Total: 2,296,268  
(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
AFLAC, INCORPORATED	COM	001055102	406	15,050	SH	DEFINED	2
AFLAC, INCORPORATED	COM	001055102	140	5,200	SH	DEFINED	2
AFLAC, INCORPORATED	COM	001055102	29,134	1,079,049	SH	DEFINED	1 1,0
AFLAC, INCORPORATED	COM	001055102	5,178	191,762	SH	DEFINED	1
AOL TIME WARNER, INC	COM	00184A105	300	9,075	SH	DEFINED	2
AOL TIME WARNER, INC	COM	00184A105	264	7,963	SH	DEFINED	2
AOL TIME WARNER, INC	COM	00184A105	3,474	104,941	SH	DEFINED	1 1
AOL TIME WARNER, INC	COM	00184A105	250	7,554	SH	DEFINED	1
AOL TIME WARNER, INC	COM	00184A105	371	11,215	SH	DEFINED	
AT&T CORP	COM	001957109	562	29,100	SH	DEFINED	2
AT&T CORP	COM	001957109	206	10,689	SH	DEFINED	2
AT&T CORP	COM	001957109	1,682	87,162	SH	DEFINED	1
AT&T CORP	COM	001957109	383	19,841	SH	DEFINED	1
AT&T CORP	COM	001957109	730	37,834	SH	DEFINED	
AT&T CORP	COM	001957109	36	1,860	SH	DEFINED	
AT&T WIRELESS SERVICE	COM	00209A106	156	10,412	SH	DEFINED	2
AT&T WIRELESS SERVICE	COM	00209A106	51	3,437	SH	DEFINED	2
AT&T WIRELESS SERVICE	COM	00209A106	279	18,662	SH	DEFINED	1
AT&T WIRELESS SERVICE	COM	00209A106	95	6,381	SH	DEFINED	1
AT&T WIRELESS SERVICE	COM	00209A106	180	12,058	SH	DEFINED	
AT&T WIRELESS SERVICE	COM	00209A106	9	597	SH	DEFINED	
ABBOTT LABS	COM	002824100	1,326	25,583	SH	DEFINED	2
ABBOTT LABS	COM	002824100	674	13,000	SH	DEFINED	2
ABBOTT LABS	COM	002824100	4,974	95,940	SH	DEFINED	1
ABBOTT LABS	COM	002824100	527	10,170	SH	DEFINED	1
ABBOTT LABS	COM	002824100	920	17,742	SH	DEFINED	
AGERE SYSTEM, INC.	COM	00845V100	41	10,000	SH	DEFINED	1
ALCOA INC	COM	013817101	488	15,735	SH	DEFINED	1
ALCOA INC	COM	013817101	220	7,106	SH	DEFINED	1
ALLSTATE CORPORATION	COM	020002101	391	10,476	SH	DEFINED	
ALLTEL CORPORATION	COM	020039103	314	5,416	SH	DEFINED	2
ALLTEL CORPORATION	COM	020039103	117	2,027	SH	DEFINED	2
ALLTEL CORPORATION	COM	020039103	389	6,711	SH	DEFINED	1
ALLTEL CORPORATION	COM	020039103	318	5,496	SH	DEFINED	
AMERICAN ELECTRIC POW	COM	025537101	282	6,518	SH	DEFINED	2
AMERICAN ELECTRIC POW	COM	025537101	35	800	SH	DEFINED	2
AMERICAN ELECTRIC POW	COM	025537101	447	10,336	SH	DEFINED	1

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AMERICAN ELECTRIC POW	COM	025537101	119	2,759	SH	DEFINED	1
AMERICAN EXPRESS COMP	COM	025816109	371	12,771	SH	DEFINED	1
AMERICAN EXPRESS COMP	COM	025816109	429	14,750	SH	DEFINED	1
AMERICAN GENERAL AIRC	COM	026358994	0	13,000	SH	DEFINED	1
AMERICAN HOME PRODUCT	COM	026609107	1,044	17,920	SH	DEFINED	2
AMERICAN HOME PRODUCT	COM	026609107	885	15,200	SH	DEFINED	2
AMERICAN HOME PRODUCT	COM	026609107	6,074	104,280	SH	DEFINED	1
AMERICAN HOME PRODUCT	COM	026609107	221	3,800	SH	DEFINED	1
AMERICAN HOME PRODUCT	COM	026609107	848	14,556	SH	DEFINED	
AMERICAN HOME PRODUCT	COM	026609107	1	25	SH	DEFINED	
AMERICAN INTERNATIONA	COM	026874107	1,305	16,725	SH	DEFINED	2
AMERICAN INTERNATIONA	COM	026874107	461	5,904	SH	DEFINED	2
AMERICAN INTERNATIONA	COM	026874107	6,050	77,559	SH	DEFINED	1
AMERICAN INTERNATIONA	COM	026874107	840	10,765	SH	DEFINED	
AMERICAN INTERNATIONA	COM	026874107	10	129	SH	DEFINED	
AMGEN INC	COM	031162100	3	50	SH	DEFINED	2
AMGEN INC	COM	031162100	435	7,400	SH	DEFINED	2
AMGEN INC	COM	031162100	981	16,692	SH	DEFINED	1
AMGEN INC	COM	031162100	723	12,305	SH	DEFINED	1
AMGEN INC	COM	031162100	438	7,445	SH	DEFINED	
AMGEN INC	COM	031162100	31	520	SH	DEFINED	
AMSOUTH BANCORPORATIO	COM	032165102	18	1,010	SH	DEFINED	
AMSOUTH BANCORPORATIO	COM	032165102	267	14,785	SH	DEFINED	
ANHEUSER BUSCH COMPAN	COM	035229103	439	10,480	SH	DEFINED	2
ANHEUSER BUSCH COMPAN	COM	035229103	235	5,600	SH	DEFINED	2
ANHEUSER BUSCH COMPAN	COM	035229103	165	3,950	SH	DEFINED	1
ANHEUSER BUSCH COMPAN	COM	035229103	408	9,738	SH	DEFINED	1
APPLIED MATERIALS INC	COM	038222105	328	11,545	SH	DEFINED	1
ARCH COAL, INC.	COM	039380100	362	23,197	SH	DEFINED	2
ARCH COAL, INC.	COM	039380100	112	7,211	SH	DEFINED	2
ARCHER-DANIELS-MIDLAN	COM	039483102	278	22,102	SH	DEFINED	1
ASHLAND INC	COM	044204105	5,011	129,994	SH	DEFINED	2
ASHLAND INC	COM	044204105	1,576	40,886	SH	DEFINED	2
AUTOMATIC DATA PROCES	COM	053015103	923	19,626	SH	DEFINED	2
AUTOMATIC DATA PROCES	COM	053015103	612	13,000	SH	DEFINED	2
AUTOMATIC DATA PROCES	COM	053015103	2,746	58,372	SH	DEFINED	1
AUTOMATIC DATA PROCES	COM	053015103	207	4,400	SH	DEFINED	1
AVERY DENNISON CORPOR	COM	053611109	38	800	SH	DEFINED	2
AVERY DENNISON CORPOR	COM	053611109	238	5,032	SH	DEFINED	2
BB & T CORPORATION	COM	054937107	1,374	37,699	SH	DEFINED	1
BB & T CORPORATION	COM	054937107	797	21,871	SH	DEFINED	
BP P.L.C.	COM	055622104	600	12,198	SH	DEFINED	2
BP P.L.C.	COM	055622104	467	9,500	SH	DEFINED	2
BP P.L.C.	COM	055622104	2,928	59,558	SH	DEFINED	1
BP P.L.C.	COM	055622104	482	9,798	SH	DEFINED	1
BP P.L.C.	COM	055622104	265	5,386	SH	DEFINED	
BP P.L.C.	COM	055622104	385	7,832	SH	DEFINED	
BANK OF AMERICA CORP	COM	060505104	7,044	120,623	SH	DEFINED	2
BANK OF AMERICA CORP	COM	060505104	4,059	69,510	SH	DEFINED	2
BANK OF AMERICA CORP	COM	060505104	6,572	112,532	SH	DEFINED	1
BANK OF AMERICA CORP	COM	060505104	697	11,931	SH	DEFINED	1
BANK OF AMERICA CORP	COM	060505104	2,999	51,358	SH	DEFINED	
BANK ONE CORPORATION	COM	06423A103	76	2,400	SH	DEFINED	2
BANK ONE CORPORATION	COM	06423A103	151	4,783	SH	DEFINED	2
BANK ONE CORPORATION	COM	06423A103	204	6,496	SH	DEFINED	1
BANK ONE CORPORATION	COM	06423A103	29	912	SH	DEFINED	1
BAXTER INTERNATIONAL,	COM	071813109	118	2,138	SH	DEFINED	2
BAXTER INTERNATIONAL,	COM	071813109	165	3,000	SH	DEFINED	2
BAXTER INTERNATIONAL,	COM	071813109	235	4,263	SH	DEFINED	1
BAXTER INTERNATIONAL,	COM	071813109	143	2,600	SH	DEFINED	1
BELLSOUTH CORPORATION	COM	079860102	3,946	94,979	SH	DEFINED	2
BELLSOUTH CORPORATION	COM	079860102	708	17,028	SH	DEFINED	2

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BELLSOUTH CORPORATION	COM	079860102	4,759	114,541	SH	DEFINED	1	1
BELLSOUTH CORPORATION	COM	079860102	2,926	70,432	SH	DEFINED	1	
BELLSOUTH CORPORATION	COM	079860102	891	21,449	SH	DEFINED		
BELLSOUTH CORPORATION	COM	079860102	342	8,220	SH	DEFINED		
BERKSHIRE HATHAWAY, I	COM	084670108	2,660	38	SH	DEFINED	1	
BIOGEN INC	COM	090597105	39	700	SH	DEFINED	1	
BIOGEN INC	COM	090597105	167	3,000	SH	DEFINED	1	
BOLLINGER INDUSTRIES	COM	097676100	13	28,000	SH	DEFINED	1	
BOLLINGER INDUSTRIES	COM	097676993	45	110,000	SH	DEFINED	1	1
BRISTOL-MYERS SQUIBB	COM	110122108	1,961	35,297	SH	DEFINED	2	
BRISTOL-MYERS SQUIBB	COM	110122108	805	14,480	SH	DEFINED	2	
BRISTOL-MYERS SQUIBB	COM	110122108	2,072	37,295	SH	DEFINED	1	
BRISTOL-MYERS SQUIBB	COM	110122108	937	16,863	SH	DEFINED	1	
BRISTOL-MYERS SQUIBB	COM	110122108	1,363	24,527	SH	DEFINED		
BRISTOL-MYERS SQUIBB	COM	110122108	67	1,200	SH	DEFINED		
CANADIAN NATIONAL	COM	136375102	2,103	55,265	SH	DEFINED	1	
CAPITAL CITY BANK GRO	COM	139674105	476	20,296	SH	DEFINED	1	
CHEVRON CORPORATION	COM	166751107	2,072	24,454	SH	DEFINED	2	
CHEVRON CORPORATION	COM	166751107	678	8,000	SH	DEFINED	2	
CHEVRON CORPORATION	COM	166751107	1,315	15,513	SH	DEFINED	1	
CHEVRON CORPORATION	COM	166751107	286	3,370	SH	DEFINED	1	
CHEVRON CORPORATION	COM	166751107	146	1,721	SH	DEFINED		
CHEVRON CORPORATION	COM	166751107	68	800	SH	DEFINED		
CHUBB CORPORATION	COM	171232101	1,378	19,304	SH	DEFINED	1	
CHUBB CORPORATION	COM	171232101	5,916	82,844	SH	DEFINED	1	
CISCO SYSTEMS	COM	17275R102	504	41,355	SH	DEFINED	2	
CISCO SYSTEMS	COM	17275R102	271	22,275	SH	DEFINED	2	
CISCO SYSTEMS	COM	17275R102	3,375	277,129	SH	DEFINED	1	2
CISCO SYSTEMS	COM	17275R102	193	15,816	SH	DEFINED	1	
CISCO SYSTEMS	COM	17275R102	875	71,839	SH	DEFINED		
CISCO SYSTEMS	COM	17275R102	2	183	SH	DEFINED		
CITIGROUP INCORPORATE	COM	172967101	754	18,621	SH	DEFINED	2	
CITIGROUP INCORPORATE	COM	172967101	350	8,642	SH	DEFINED	2	
CITIGROUP INCORPORATE	COM	172967101	5,980	147,644	SH	DEFINED	1	1
CITIGROUP INCORPORATE	COM	172967101	1,225	30,255	SH	DEFINED	1	
CITIGROUP INCORPORATE	COM	172967101	1,160	28,649	SH	DEFINED		
CITIGROUP INCORPORATE	COM	172967101	31	773	SH	DEFINED		
CITIZENS COMMUNICATIO	COM	17453B101	177	18,851	SH	DEFINED	1	
CLOROX COMPANY	COM	189054109	252	6,800	SH	DEFINED	1	
CLOROX COMPANY	COM	189054109	22	596	SH	DEFINED	1	
COCA COLA COMPANY	COM	191216100	100,370	2,142,368	SH	DEFINED	2	2,0
COCA COLA COMPANY	COM	191216100	4,697	100,247	SH	DEFINED	2	
COCA COLA COMPANY	COM	191216100	440,825	9,409,276	SH	DEFINED	1	9,3
COCA COLA COMPANY	COM	191216100	26,695	569,788	SH	DEFINED	1	1
COCA COLA COMPANY	COM	191216100	2,460	52,510	SH	DEFINED		
COCA COLA COMPANY	COM	191216100	16	342	SH	DEFINED		
COCA-COLA ENTERPRISES	COM	191219104	18,461	1,203,450	SH	DEFINED	1	1,2
COLGATE-PALMOLIVE COM	COM	194162103	1,052	18,062	SH	DEFINED	2	
COLGATE-PALMOLIVE COM	COM	194162103	326	5,600	SH	DEFINED	2	
COLGATE-PALMOLIVE COM	COM	194162103	4,190	71,930	SH	DEFINED	1	
COLGATE-PALMOLIVE COM	COM	194162103	800	13,728	SH	DEFINED		
COLGATE-PALMOLIVE COM	COM	194162103	15	251	SH	DEFINED		
COMCAST CORPORATION C	COM	200300200	156	4,350	SH	DEFINED	2	
COMCAST CORPORATION C	COM	200300200	72	2,000	SH	DEFINED	2	
COMPAQ COMPUTER CORP	COM	204493100	185	22,275	SH	DEFINED	1	
COMPAQ COMPUTER CORP	COM	204493100	50	6,060	SH	DEFINED	1	
COMPASS BANCSHARES IN	COM	20449H109	733	28,147	SH	DEFINED		
CONOCO INCORPORATED	COM	208251306	66	2,615	SH	DEFINED	1	
CONOCO INCORPORATED	COM	208251306	254	10,000	SH	DEFINED	1	
CONOCO CLASS B	COM	208251405	1,786	70,500	SH	DEFINED	1	
CONSOLIDATED EDISON I	COM	209115104	244	5,998	SH	DEFINED	2	
CONSOLIDATED EDISON I	COM	209115104	53	1,300	SH	DEFINED	2	

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CORPAS INVESTMENTS, I	COM	21986N103	0	13,333	SH	DEFINED	1
COUSINS PROPERTIES IN	COM	222795106	195	7,875	SH	DEFINED	1
COUSINS PROPERTIES IN	COM	222795106	74	3,000	SH	DEFINED	1
DEVELOPERS-INVESTORS,	COM	232990AA9	456	450,000	SH	DEFINED	1
DARDEN RESTAURANTS IN	COM	237194105	996	37,952	SH	DEFINED	1
DARDEN RESTAURANTS IN	COM	237194105	160	6,100	SH	DEFINED	1
DELL COMPUTER CORPORA	COM	247025109	2,515	135,721	SH	DEFINED	1
DELL COMPUTER CORPORA	COM	247025109	26	1,400	SH	DEFINED	1
WALT DISNEY COMPANY H	COM	254687106	794	42,660	SH	DEFINED	2
WALT DISNEY COMPANY H	COM	254687106	113	6,065	SH	DEFINED	2
WALT DISNEY COMPANY H	COM	254687106	3,110	166,998	SH	DEFINED	1
WALT DISNEY COMPANY H	COM	254687106	166	8,935	SH	DEFINED	1
WALT DISNEY COMPANY H	COM	254687106	570	30,610	SH	DEFINED	
WALT DISNEY COMPANY H	COM	254687106	12	655	SH	DEFINED	
E. I. DUPONT DE NEMOU	COM	263534109	353	9,400	SH	DEFINED	2
E. I. DUPONT DE NEMOU	COM	263534109	41	1,100	SH	DEFINED	2
E. I. DUPONT DE NEMOU	COM	263534109	2,598	69,232	SH	DEFINED	1
E. I. DUPONT DE NEMOU	COM	263534109	558	14,860	SH	DEFINED	1
E. I. DUPONT DE NEMOU	COM	263534109	2,005	53,445	SH	DEFINED	
E. I. DUPONT DE NEMOU	COM	263534109	20	525	SH	DEFINED	
DUKE ENERGY CORPORATI	COM	264399106	329	8,700	SH	DEFINED	2
DUKE ENERGY CORPORATI	COM	264399106	139	3,670	SH	DEFINED	2
DUKE ENERGY CORPORATI	COM	264399106	305	8,052	SH	DEFINED	1
DUKE ENERGY CORPORATI	COM	264399106	299	7,900	SH	DEFINED	1
DUKE ENERGY CORPORATI	COM	264399106	636	16,806	SH	DEFINED	
DUKE ENERGY CORPORATI	COM	264399106	15	400	SH	DEFINED	
EMC CORP	COM	268648102	429	36,470	SH	DEFINED	2
EMC CORP	COM	268648102	180	15,300	SH	DEFINED	2
EMC CORP	COM	268648102	1,965	167,275	SH	DEFINED	1
EMC CORP	COM	268648102	11	965	SH	DEFINED	1
EASTMAN KODAK CO.	COM	277461109	39	1,197	SH	DEFINED	1
EASTMAN KODAK CO.	COM	277461109	163	5,020	SH	DEFINED	1
EL PASO CORPORATION	COM	28336L109	3,010	72,432	SH	DEFINED	1
EL PASO CORPORATION	COM	28336L109	27	644	SH	DEFINED	1
EL PASO CORPORATION	COM	28336L109	226	5,442	SH	DEFINED	
ELECTRONIC DATA SYSTE	COM	285661104	382	6,642	SH	DEFINED	2
ELECTRONIC DATA SYSTE	COM	285661104	23	400	SH	DEFINED	2
ELECTRONIC DATA SYSTE	COM	285661104	5,536	96,138	SH	DEFINED	1
ELECTRONIC DATA SYSTE	COM	285661104	616	10,694	SH	DEFINED	
ELECTRONIC DATA SYSTE	COM	285661104	12	200	SH	DEFINED	
EMERSON ELECTRIC CO.	COM	291011104	294	6,255	SH	DEFINED	2
EMERSON ELECTRIC CO.	COM	291011104	233	4,950	SH	DEFINED	2
EMERSON ELECTRIC CO.	COM	291011104	868	18,435	SH	DEFINED	1
EMERSON ELECTRIC CO.	COM	291011104	141	3,000	SH	DEFINED	1
ENBRIDGE ENERGY PARTN	COM	29250R106	267	5,850	SH	DEFINED	1
ENERGEN CORPORATION	COM	29265N108	36	1,608	SH	DEFINED	
ENERGEN CORPORATION	COM	29265N108	551	24,500	SH	DEFINED	
ENRON CORPORATION	COM	293561106	1,347	49,469	SH	DEFINED	
EQUIFAX, INCORPORATED	COM	294429105	37	1,680	SH	DEFINED	1
EQUIFAX, INCORPORATED	COM	294429105	219	10,000	SH	DEFINED	1
EXXON MOBIL CORPORATI	COM	30231G102	6,084	154,412	SH	DEFINED	2
EXXON MOBIL CORPORATI	COM	30231G102	2,115	53,668	SH	DEFINED	2
EXXON MOBIL CORPORATI	COM	30231G102	13,109	332,709	SH	DEFINED	1
EXXON MOBIL CORPORATI	COM	30231G102	3,059	77,646	SH	DEFINED	1
EXXON MOBIL CORPORATI	COM	30231G102	7,345	186,424	SH	DEFINED	1
EXXON MOBIL CORPORATI	COM	30231G102	146	3,700	SH	DEFINED	
FPL GROUP, INC.	COM	302571104	155	2,900	SH	DEFINED	2
FPL GROUP, INC.	COM	302571104	54	1,000	SH	DEFINED	2
VIACOM INC NON-VOTING	COM	925524308	19	561	SH	DEFINED	1
VIACOM INC NON-VOTING	COM	925524308	299	8,680	SH	DEFINED	1
FANNIE MAE	COM	313586109	856	10,689	SH	DEFINED	2
FANNIE MAE	COM	313586109	436	5,450	SH	DEFINED	2

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FANNIE MAE	COM	313586109	8,056	100,628	SH	DEFINED	1	1
FANNIE MAE	COM	313586109	272	3,403	SH	DEFINED	1	
FANNIE MAE	COM	313586109	904	11,293	SH	DEFINED		
FANNIE MAE	COM	313586109	11	141	SH	DEFINED		
FIFTH THIRD BANCORP	COM	316773100	304	4,950	SH	DEFINED	2	
FIRST TENNESSEE NATIO	COM	337162101	731	19,744	SH	DEFINED	1	
FLEETBOSTON FINANCIAL	COM	339030108	143	3,897	SH	DEFINED	2	
FLEETBOSTON FINANCIAL	COM	339030108	109	2,960	SH	DEFINED	2	
FLEETBOSTON FINANCIAL	COM	339030108	6,134	166,921	SH	DEFINED	1	1
FLEETBOSTON FINANCIAL	COM	339030108	64	1,730	SH	DEFINED	1	
FLEETBOSTON FINANCIAL	COM	339030108	601	16,352	SH	DEFINED		
FLEETBOSTON FINANCIAL	COM	339030108	2	50	SH	DEFINED		
FLOWERS FOODS, INC.	COM	343498101	481	13,272	SH	DEFINED	1	
FORD MOTOR COMPANY NE	COM	345370860	952	54,862	SH	DEFINED	1	
FORD MOTOR COMPANY NE	COM	345370860	249	14,330	SH	DEFINED	1	
FORD MOTOR COMPANY NE	COM	345370860	358	20,621	SH	DEFINED		
FORD MOTOR COMPANY NE	COM	345370860	2	100	SH	DEFINED		
GPU INCORPORATED	COM	36225X100	198	4,900	SH	DEFINED	2	
GPU INCORPORATED	COM	36225X100	117	2,900	SH	DEFINED	2	
GANNETT COMPANY, INC.	COM	364730101	186	3,100	SH	DEFINED	2	
GANNETT COMPANY, INC.	COM	364730101	48	800	SH	DEFINED	2	
GENENTECH, INC	COM	368710406	167	3,800	SH	DEFINED	2	
GENENTECH, INC	COM	368710406	163	3,700	SH	DEFINED	2	
GENERAL DYNAMICS CORP	COM	369550108	145	1,638	SH	DEFINED	1	
GENERAL DYNAMICS CORP	COM	369550108	113	1,274	SH	DEFINED	1	
GENERAL ELECTRIC COMP	COM	369604103	8,242	221,566	SH	DEFINED	2	2
GENERAL ELECTRIC COMP	COM	369604103	3,325	89,380	SH	DEFINED	2	
GENERAL ELECTRIC COMP	COM	369604103	17,076	459,019	SH	DEFINED	1	4
GENERAL ELECTRIC COMP	COM	369604103	6,228	167,428	SH	DEFINED	1	
GENERAL ELECTRIC COMP	COM	369604103	4,743	127,501	SH	DEFINED		1
GENERAL ELECTRIC COMP	COM	369604103	126	3,394	SH	DEFINED		
GENERAL MILLS, INC.	COM	370334104	7,504	164,923	SH	DEFINED	1	1
GENERAL MILLS, INC.	COM	370334104	909	19,988	SH	DEFINED	1	
GENERAL MOTORS CORPOR	COM	370442105	208	4,858	SH	DEFINED	1	
GENERAL MOTORS CORPOR	COM	370442105	34	788	SH	DEFINED	1	
GENUINE PARTS COMPANY	COM	372460105	5,079	159,416	SH	DEFINED	1	1
GENUINE PARTS COMPANY	COM	372460105	140	4,386	SH	DEFINED	1	
GILLETTE CO	COM	375766102	725	24,315	SH	DEFINED	2	
GILLETTE CO	COM	375766102	262	8,800	SH	DEFINED	2	
GILLETTE CO	COM	375766102	75	2,524	SH	DEFINED	1	
GILLETTE CO	COM	375766102	489	16,393	SH	DEFINED	1	
GLAXO SMITHKLINE PLC	COM	37733W105	509	9,065	SH	DEFINED	2	
GLAXO SMITHKLINE PLC	COM	37733W105	276	4,918	SH	DEFINED	2	
GOLDFIELD CORP (NEVADA	COM	381370105	74	150,000	SH	DEFINED		1
HCA INC	COM	404119109	1,377	31,085	SH	DEFINED	1	
H J HEINZ COMPANY	COM	423074103	320	7,600	SH	DEFINED	2	
H J HEINZ COMPANY	COM	423074103	8	200	SH	DEFINED	2	
H J HEINZ COMPANY	COM	423074103	116	2,750	SH	DEFINED	1	
H J HEINZ COMPANY	COM	423074103	126	3,000	SH	DEFINED	1	
HERSHEY FOODS CORP	COM	427866108	209	3,200	SH	DEFINED		
HEWLETT PACKARD CO	COM	428236103	476	29,650	SH	DEFINED	2	
HEWLETT PACKARD CO	COM	428236103	106	6,600	SH	DEFINED	2	
HEWLETT PACKARD CO	COM	428236103	556	34,626	SH	DEFINED	1	
HEWLETT PACKARD CO	COM	428236103	29	1,810	SH	DEFINED	1	
HEWLETT PACKARD CO	COM	428236103	545	33,942	SH	DEFINED		
HEWLETT PACKARD CO	COM	428236103	8	474	SH	DEFINED		
HOME DEPOT INCORPORAT	COM	437076102	916	23,876	SH	DEFINED	2	
HOME DEPOT INCORPORAT	COM	437076102	719	18,740	SH	DEFINED	2	
HOME DEPOT INCORPORAT	COM	437076102	6,096	158,865	SH	DEFINED	1	1
HOME DEPOT INCORPORAT	COM	437076102	403	10,511	SH	DEFINED	1	
HOME DEPOT INCORPORAT	COM	437076102	1,298	33,823	SH	DEFINED		
HOME DEPOT INCORPORAT	COM	437076102	39	1,011	SH	DEFINED		

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HONEYWELL INTERNATIONAL	COM	438516106	173	6,562	SH	DEFINED	2
HONEYWELL INTERNATIONAL	COM	438516106	32	1,200	SH	DEFINED	2
HONEYWELL INTERNATIONAL	COM	438516106	599	22,679	SH	DEFINED	1
HONEYWELL INTERNATIONAL	COM	438516106	13	504	SH	DEFINED	1
ILLINOIS TOOL WORKS,	COM	452308109	265	4,900	SH	DEFINED	2
ILLINOIS TOOL WORKS,	COM	452308109	352	6,500	SH	DEFINED	2
ILLINOIS TOOL WORKS,	COM	452308109	213	3,943	SH	DEFINED	1
ILLINOIS TOOL WORKS,	COM	452308109	532	9,828	SH	DEFINED	
ILLINOIS TOOL WORKS,	COM	452308109	14	265	SH	DEFINED	
INTEL CORPORATION	COM	458140100	1,867	91,320	SH	DEFINED	2
INTEL CORPORATION	COM	458140100	761	37,240	SH	DEFINED	2
INTEL CORPORATION	COM	458140100	6,043	295,634	SH	DEFINED	1
INTEL CORPORATION	COM	458140100	458	22,425	SH	DEFINED	1
INTEL CORPORATION	COM	458140100	1,170	57,217	SH	DEFINED	
INTEL CORPORATION	COM	458140100	51	2,500	SH	DEFINED	
INTERNATIONAL BUSINES	COM	459200101	1,139	12,417	SH	DEFINED	2
INTERNATIONAL BUSINES	COM	459200101	678	7,393	SH	DEFINED	2
INTERNATIONAL BUSINES	COM	459200101	4,367	47,617	SH	DEFINED	1
INTERNATIONAL BUSINES	COM	459200101	533	5,808	SH	DEFINED	1
INTERNATIONAL BUSINES	COM	459200101	699	7,621	SH	DEFINED	
INTERNATIONAL BUSINES	COM	459200101	7	74	SH	DEFINED	
INTERNATIONAL PAPER C	COM	460146103	2,244	64,406	SH	DEFINED	1
INTERNATIONAL PAPER C	COM	460146103	294	8,426	SH	DEFINED	1
INTUIT INC	COM	461202103	644	18,000	SH	DEFINED	1
J. ALEXANDER CORPORAT	COM	466096104	49	22,080	SH	DEFINED	1
J P MORGAN CHASE & CO	COM	46625H100	226	6,625	SH	DEFINED	2
J P MORGAN CHASE & CO	COM	46625H100	149	4,368	SH	DEFINED	2
J P MORGAN CHASE & CO	COM	46625H100	382	11,176	SH	DEFINED	1
J P MORGAN CHASE & CO	COM	46625H100	343	10,030	SH	DEFINED	1
JOHNSON & JOHNSON	COM	478160104	839	15,150	SH	DEFINED	2
JOHNSON & JOHNSON	COM	478160104	851	15,360	SH	DEFINED	2
JOHNSON & JOHNSON	COM	478160104	9,703	175,138	SH	DEFINED	1
JOHNSON & JOHNSON	COM	478160104	4,708	84,978	SH	DEFINED	1
JOHNSON & JOHNSON	COM	478160104	1,868	33,723	SH	DEFINED	
JOHNSON & JOHNSON	COM	478160104	29	530	SH	DEFINED	
KELLOGG COMPANY	COM	487836108	779	25,956	SH	DEFINED	1
KIMBERLY CLARK CORP	COM	494368103	936	15,100	SH	DEFINED	2
KIMBERLY CLARK CORP	COM	494368103	305	4,924	SH	DEFINED	2
KIMBERLY CLARK CORP	COM	494368103	1,820	29,360	SH	DEFINED	1
KIMBERLY CLARK CORP	COM	494368103	76	1,230	SH	DEFINED	1
KINDER MORGAN EGY PTN	COM	494550106	211	6,100	SH	DEFINED	1
KROGER INC	COM	501044101	230	9,317	SH	DEFINED	1
LEHMAN BROTHERS HOLDI	COM	524908100	577	10,155	SH	DEFINED	1
LEHMAN BROTHERS HOLDI	COM	524908100	52	920	SH	DEFINED	1
LILLY, ELI & CO	COM	532457108	527	6,525	SH	DEFINED	2
LILLY, ELI & CO	COM	532457108	480	5,950	SH	DEFINED	2
LILLY, ELI & CO	COM	532457108	260	3,217	SH	DEFINED	1
LILLY, ELI & CO	COM	532457108	44	540	SH	DEFINED	1
LILLY, ELI & CO	COM	532457108	670	8,300	SH	DEFINED	
LILLY, ELI & CO	COM	532457108	97	1,200	SH	DEFINED	
LOCKHEED MARTIN CORPO	COM	539830109	219	5,000	SH	DEFINED	1
LOWES COMPANIES INC	COM	548661107	298	9,400	SH	DEFINED	2
LOWES COMPANIES INC	COM	548661107	73	2,300	SH	DEFINED	2
LOWES COMPANIES INC	COM	548661107	1,824	57,635	SH	DEFINED	1
LOWES COMPANIES INC	COM	548661107	335	10,600	SH	DEFINED	1
LOWES COMPANIES INC	COM	548661107	567	17,930	SH	DEFINED	
LOWES COMPANIES INC	COM	548661107	3	100	SH	DEFINED	
LUCENT TECHNOLOGIES I	COM	549463107	75	13,065	SH	DEFINED	2
LUCENT TECHNOLOGIES I	COM	549463107	121	21,152	SH	DEFINED	2
LUCENT TECHNOLOGIES I	COM	549463107	222	38,659	SH	DEFINED	1
LUCENT TECHNOLOGIES I	COM	549463107	166	29,010	SH	DEFINED	1
LUCENT TECHNOLOGIES I	COM	549463107	121	21,181	SH	DEFINED	

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LUCENT TECHNOLOGIES I	COM	549463107	9	1,555	SH	DEFINED	
MANULIFE FINANCIAL CO	COM	56501R106	4,053	154,637	SH	DEFINED	1
MARSH & MCLENNAN COMP	COM	571748102	241	2,490	SH	DEFINED	1
MARRIOTT INTERNATIONA	COM	571903202	411	12,300	SH	DEFINED	1
MCDONALDS CORP	COM	580135101	377	13,900	SH	DEFINED	2
MCDONALDS CORP	COM	580135101	206	7,600	SH	DEFINED	2
MCDONALDS CORP	COM	580135101	167	6,156	SH	DEFINED	1
MCDONALDS CORP	COM	580135101	217	8,000	SH	DEFINED	1
MCGRAW HILL COMPANIES	COM	580645109	891	15,302	SH	DEFINED	1
MEDTRONIC INC	COM	585055106	672	15,450	SH	DEFINED	2
MEDTRONIC INC	COM	585055106	352	8,100	SH	DEFINED	2
MEDTRONIC INC	COM	585055106	3,274	75,272	SH	DEFINED	1
MEDTRONIC INC	COM	585055106	47	1,070	SH	DEFINED	1
MEDTRONIC INC	COM	585055106	760	17,475	SH	DEFINED	
MEDTRONIC INC	COM	585055106	30	689	SH	DEFINED	
MERCHANTS BANCSHARES	COM	588448100	328	10,000	SH	DEFINED	2
MERCK & CO., INC	COM	589331107	4,005	60,140	SH	DEFINED	2
MERCK & CO., INC	COM	589331107	1,002	15,037	SH	DEFINED	2
MERCK & CO., INC	COM	589331107	10,779	161,851	SH	DEFINED	1
MERCK & CO., INC	COM	589331107	2,357	35,395	SH	DEFINED	1
MERCK & CO., INC	COM	589331107	1,874	28,141	SH	DEFINED	
MERCK & CO., INC	COM	589331107	15	224	SH	DEFINED	
MERRILL LYNCH AND CO,	COM	590188108	291	7,156	SH	DEFINED	1
MERRILL LYNCH AND CO,	COM	590188108	95	2,350	SH	DEFINED	1
MERRILL LYNCH AND CO,	COM	590188108	228	5,614	SH	DEFINED	
MERRILL LYNCH AND CO,	COM	590188108	19	480	SH	DEFINED	
METLIFE, INC.	COM	59156R108	911	30,660	SH	DEFINED	1
MICROSOFT CORPORATION	COM	594918104	1,960	38,296	SH	DEFINED	2
MICROSOFT CORPORATION	COM	594918104	798	15,600	SH	DEFINED	2
MICROSOFT CORPORATION	COM	594918104	6,802	132,927	SH	DEFINED	1
MICROSOFT CORPORATION	COM	594918104	427	8,338	SH	DEFINED	1
MICROSOFT CORPORATION	COM	594918104	1,520	29,706	SH	DEFINED	
MICROSOFT CORPORATION	COM	594918104	35	690	SH	DEFINED	
MID-AMERICAN APARTMEN	COM	59522J103	39	1,500	SH	DEFINED	1
MID-AMERICAN APARTMEN	COM	59522J103	182	7,000	SH	DEFINED	1
MINNESOTA MINING & MA	COM	604059105	320	3,250	SH	DEFINED	2
MINNESOTA MINING & MA	COM	604059105	256	2,600	SH	DEFINED	2
MINNESOTA MINING & MA	COM	604059105	1,405	14,281	SH	DEFINED	1
MINNESOTA MINING & MA	COM	604059105	295	3,000	SH	DEFINED	1
MIRANT CORPORATION	COM	604675108	152	6,957	SH	DEFINED	2
MIRANT CORPORATION	COM	604675108	112	5,101	SH	DEFINED	2
MIRANT CORPORATION	COM	604675108	607	27,729	SH	DEFINED	1
MIRANT CORPORATION	COM	604675108	114	5,201	SH	DEFINED	1
MORGAN STANLEY DEAN W	COM	617446448	34	725	SH	DEFINED	2
MORGAN STANLEY DEAN W	COM	617446448	202	4,360	SH	DEFINED	2
MORGAN STANLEY DEAN W	COM	617446448	4,058	87,553	SH	DEFINED	1
MORGAN STANLEY DEAN W	COM	617446448	109	2,350	SH	DEFINED	1
MORGAN STANLEY DEAN W	COM	617446448	875	18,871	SH	DEFINED	
MORGAN STANLEY DEAN W	COM	617446448	1	25	SH	DEFINED	
MOTOROLA, INC	COM	620076109	213	13,672	SH	DEFINED	2
MOTOROLA, INC	COM	620076109	162	10,400	SH	DEFINED	2
MOTOROLA, INC	COM	620076109	726	46,562	SH	DEFINED	1
MOTOROLA, INC	COM	620076109	3	165	SH	DEFINED	1
MOTOROLA, INC	COM	620076109	381	24,410	SH	DEFINED	
MOTOROLA, INC	COM	620076109	11	725	SH	DEFINED	
PREFERRED LAND CORP (	COM	629994104	0	15,000	SH	DEFINED	1
NATIONAL SERVICE INDU	COM	637657107	194	9,416	SH	DEFINED	1
NATIONAL SERVICE INDU	COM	637657107	103	5,000	SH	DEFINED	1
NOKIA CORP-SPONSORED	COM	654902204	180	11,520	SH	DEFINED	1
NOKIA CORP-SPONSORED	COM	654902204	6	410	SH	DEFINED	1
NORFOLK SOUTHERN CORP	COM	655844108	199	12,353	SH	DEFINED	1
NORFOLK SOUTHERN CORP	COM	655844108	116	7,200	SH	DEFINED	1



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NORFOLK SOUTHERN CORP	COM	655844108	466	28,932	SH	DEFINED	
NORTEL NETWORKS CORP.	COM	656568102	51	9,110	SH	DEFINED	2
NORTEL NETWORKS CORP.	COM	656568102	75	13,350	SH	DEFINED	2
NORTEL NETWORKS CORP.	COM	656568102	203	36,184	SH	DEFINED	1
NORTEL NETWORKS CORP.	COM	656568102	16	2,836	SH	DEFINED	1
ORACLE CORPORATION	COM	68389X105	601	47,780	SH	DEFINED	2
ORACLE CORPORATION	COM	68389X105	247	19,600	SH	DEFINED	2
ORACLE CORPORATION	COM	68389X105	5,541	440,463	SH	DEFINED	1
ORACLE CORPORATION	COM	68389X105	499	39,679	SH	DEFINED	1
ORACLE CORPORATION	COM	68389X105	712	56,601	SH	DEFINED	
ORACLE CORPORATION	COM	68389X105	1	100	SH	DEFINED	
PAB BANKSHARES, INC.	COM	69313P101	945	91,742	SH	DEFINED	1
PPG INDUSTRIES, INC	COM	693506107	73	1,600	SH	DEFINED	2
PPG INDUSTRIES, INC	COM	693506107	188	4,100	SH	DEFINED	2
PPG INDUSTRIES, INC	COM	693506107	293	6,400	SH	DEFINED	1
PPG INDUSTRIES, INC	COM	693506107	183	4,000	SH	DEFINED	1
PEPSICO, INC.	COM	713448108	1,051	21,668	SH	DEFINED	2
PEPSICO, INC.	COM	713448108	276	5,700	SH	DEFINED	2
PEPSICO, INC.	COM	713448108	157	3,232	SH	DEFINED	1
PEPSICO, INC.	COM	713448108	320	6,600	SH	DEFINED	1
PEPSICO, INC.	COM	713448108	793	16,350	SH	DEFINED	
PEPSICO, INC.	COM	713448108	20	420	SH	DEFINED	
PFIZER INC	COM	717081103	2,577	64,254	SH	DEFINED	2
PFIZER INC	COM	717081103	785	19,580	SH	DEFINED	2
PFIZER INC	COM	717081103	5,453	135,997	SH	DEFINED	1
PFIZER INC	COM	717081103	1,280	31,917	SH	DEFINED	1
PFIZER INC	COM	717081103	3,882	96,807	SH	DEFINED	
PFIZER INC	COM	717081103	48	1,188	SH	DEFINED	
PHARMACIA CORPORATION	COM	71713U102	339	8,349	SH	DEFINED	2
PHARMACIA CORPORATION	COM	71713U102	41	1,000	SH	DEFINED	2
PHARMACIA CORPORATION	COM	71713U102	272	6,700	SH	DEFINED	
PHILIP MORRIS COMPANI	COM	718154107	2,091	43,300	SH	DEFINED	2
PHILIP MORRIS COMPANI	COM	718154107	481	9,953	SH	DEFINED	2
PHILIP MORRIS COMPANI	COM	718154107	236	4,890	SH	DEFINED	1
PHILIP MORRIS COMPANI	COM	718154107	246	5,100	SH	DEFINED	1
PREPAID LEGAL SERVICE	COM	740065107	420	24,369	SH	DEFINED	1
PROCTOR & GAMBLE	COM	742718109	2,043	28,069	SH	DEFINED	2
PROCTOR & GAMBLE	COM	742718109	553	7,600	SH	DEFINED	2
PROCTOR & GAMBLE	COM	742718109	4,125	56,673	SH	DEFINED	1
PROCTOR & GAMBLE	COM	742718109	15	200	SH	DEFINED	1
PROCTOR & GAMBLE	COM	742718109	1,101	15,129	SH	DEFINED	
PROCTOR & GAMBLE	COM	742718109	26	360	SH	DEFINED	
PROGRESS ENERGY INC	COM	743263105	236	5,498	SH	DEFINED	1
PROGRESS ENERGY INC	COM	743263105	60	1,399	SH	DEFINED	1
PROVIDIAN FINANCIAL C	COM	74406A102	293	14,552	SH	DEFINED	
QWEST COMMUNICATIONS,	COM	749121109	145	8,697	SH	DEFINED	1
QWEST COMMUNICATIONS,	COM	749121109	105	6,262	SH	DEFINED	1
REGIONS FINANCIAL COR	COM	758940100	1,450	50,242	SH	DEFINED	1
ROUSE COMPANY	COM	779273101	1,993	82,465	SH	DEFINED	2
ROYAL DUTCH PETROLEUM	COM	780257804	146	2,900	SH	DEFINED	2
ROYAL DUTCH PETROLEUM	COM	780257804	271	5,400	SH	DEFINED	2
ROYAL DUTCH PETROLEUM	COM	780257804	3,264	64,955	SH	DEFINED	1
ROYAL DUTCH PETROLEUM	COM	780257804	221	4,400	SH	DEFINED	1
ROYAL DUTCH PETROLEUM	COM	780257804	287	5,709	SH	DEFINED	
ROYAL DUTCH PETROLEUM	COM	780257804	6	123	SH	DEFINED	
SBC COMMUNICATIONS, I	COM	78387G103	2,547	54,062	SH	DEFINED	2
SBC COMMUNICATIONS, I	COM	78387G103	432	9,173	SH	DEFINED	2
SBC COMMUNICATIONS, I	COM	78387G103	5,952	126,318	SH	DEFINED	1
SBC COMMUNICATIONS, I	COM	78387G103	1,084	22,995	SH	DEFINED	1
SBC COMMUNICATIONS, I	COM	78387G103	1,630	34,584	SH	DEFINED	
SBC COMMUNICATIONS, I	COM	78387G103	39	835	SH	DEFINED	
STANDARD AND POORS TR	COM	78462F103	373	3,568	SH	DEFINED	

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STRATEGIC TECHNOLOGIE	COM	786991109	0	38,000	SH	DEFINED	1
SANFILIPPO JOHN B & S	COM	800422107	371	72,110	SH	DEFINED	
SARA LEE CORPORATION	COM	803111103	246	11,527	SH	DEFINED	2
SARA LEE CORPORATION	COM	803111103	75	3,500	SH	DEFINED	2
SARA LEE CORPORATION	COM	803111103	568	26,686	SH	DEFINED	1
SARA LEE CORPORATION	COM	803111103	334	15,695	SH	DEFINED	1
SCHERING PLOUGH CORP.	COM	806605101	629	16,950	SH	DEFINED	2
SCHERING PLOUGH CORP.	COM	806605101	215	5,800	SH	DEFINED	2
SCHERING PLOUGH CORP.	COM	806605101	2,825	76,143	SH	DEFINED	1
SCHERING PLOUGH CORP.	COM	806605101	223	6,000	SH	DEFINED	1
SCHERING PLOUGH CORP.	COM	806605101	1,416	38,160	SH	DEFINED	
SCHLUMBERGER LTD	COM	806857108	462	10,112	SH	DEFINED	2
SCHLUMBERGER LTD	COM	806857108	119	2,600	SH	DEFINED	2
SCHLUMBERGER LTD	COM	806857108	3,666	80,226	SH	DEFINED	1
SCHLUMBERGER LTD	COM	806857108	162	3,545	SH	DEFINED	1
SCHLUMBERGER LTD	COM	806857108	551	12,064	SH	DEFINED	
SCHLUMBERGER LTD	COM	806857108	6	125	SH	DEFINED	
SCHOLASTIC CORPORATIO	COM	807066105	352	8,102	SH	DEFINED	1
SCIENTIFIC ATLANTA, I	COM	808655104	214	12,200	SH	DEFINED	1
SERVICEMASTER CO	COM	81760N109	547	49,333	SH	DEFINED	1
SHONEYS, INC.	COM	825039100	151	503,100	SH	DEFINED	1
SHONEYS, INC.	COM	825039100	0	1,080	SH	DEFINED	1
SONOCO PRODUCTS COMPA	COM	835495102	263	11,180	SH	DEFINED	
SOUTHERN COMPANY	COM	842587107	490	20,426	SH	DEFINED	2
SOUTHERN COMPANY	COM	842587107	308	12,840	SH	DEFINED	2
SOUTHERN COMPANY	COM	842587107	4,819	200,976	SH	DEFINED	1
SOUTHERN COMPANY	COM	842587107	314	13,090	SH	DEFINED	1
SOUTHERN COMPANY	COM	842587107	643	26,798	SH	DEFINED	
SOUTHERN COMPANY	COM	842587107	139	5,800	SH	DEFINED	
SOUTHTRUST CORPORATIO	COM	844730101	216	8,500	SH	DEFINED	2
SOUTHTRUST CORPORATIO	COM	844730101	255	10,000	SH	DEFINED	2
SOUTHTRUST CORPORATIO	COM	844730101	3,967	155,751	SH	DEFINED	1
SOUTHTRUST CORPORATIO	COM	844730101	342	13,446	SH	DEFINED	1
SPRINGWOOD RES INC	COM	851903104	0	30,000	SH	DEFINED	2
SPRINT, CORP	COM	852061100	119	4,950	SH	DEFINED	2
SPRINT, CORP	COM	852061100	123	5,140	SH	DEFINED	2
SPRINT, CORP	COM	852061100	482	20,089	SH	DEFINED	1
SPRINT, CORP	COM	852061100	192	8,000	SH	DEFINED	1
SPRINT CORPORATION SE	COM	852061506	253	9,618	SH	DEFINED	1
SPRINT CORPORATION SE	COM	852061506	105	4,000	SH	DEFINED	1
STEELCASE INC. CLASS	COM	858155401	219	12,857	SH	DEFINED	
SUMMIT BANK CORPORATI	COM	866013105	270	18,000	SH	DEFINED	1
SUN MICROSYSTEMS, INC	COM	866810104	363	43,884	SH	DEFINED	2
SUN MICROSYSTEMS, INC	COM	866810104	191	23,075	SH	DEFINED	2
SUN MICROSYSTEMS, INC	COM	866810104	1,912	231,157	SH	DEFINED	1
SUN MICROSYSTEMS, INC	COM	866810104	82	9,952	SH	DEFINED	1
SUN MICROSYSTEMS, INC	COM	866810104	862	104,175	SH	DEFINED	1
SUN MICROSYSTEMS, INC	COM	866810104	1	100	SH	DEFINED	
SUNTRUST BANKS INC	COM	867914103	1,746	26,222	SH	DEFINED	2
SUNTRUST BANKS INC	COM	867914103	471	7,072	SH	DEFINED	2
SUNTRUST BANKS INC	COM	867914103	15,431	231,695	SH	DEFINED	1
SUNTRUST BANKS INC	COM	867914103	399	5,996	SH	DEFINED	1
SYNOVUS FINANCIAL COR	COM	87161C105	23,516	852,011	SH	DEFINED	1
SYNOVUS FINANCIAL COR	COM	87161C105	971,507	35,199,516	SH	DEFINED	1
SYNOVUS FINANCIAL COR	COM	87161C105	711	25,771	SH	DEFINED	2
SYNOVUS FINANCIAL COR	COM	87161C105	17,844	646,529	SH	DEFINED	2
SYNOVUS FINANCIAL COR	COM	87161C105	3,738	135,448	SH	DEFINED	
SYNOVUS FINANCIAL COR	COM	87161C105	8,152	295,367	SH	DEFINED	2
SYSCO CORP	COM	871829107	252	9,850	SH	DEFINED	1
TECO ENERGY INC.	COM	872375100	496	18,295	SH	DEFINED	2
TECO ENERGY INC.	COM	872375100	198	7,300	SH	DEFINED	2
TARGET CORP	COM	87612E106	418	13,160	SH	DEFINED	2

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TARGET CORP	COM	87612E106	578	18,200	SH	DEFINED	2	
TARGET CORP	COM	87612E106	4,974	156,670	SH	DEFINED	1	1
TARGET CORP	COM	87612E106	7	205	SH	DEFINED	1	
TARGET CORP	COM	87612E106	950	29,929	SH	DEFINED		
TARGET CORP	COM	87612E106	13	425	SH	DEFINED		
TELLABS, INC. DELEWAR	COM	879664100	1,853	187,520	SH	DEFINED	1	1
TELLABS, INC. DELEWAR	COM	879664100	15	1,480	SH	DEFINED	1	
TELLABS, INC. DELEWAR	COM	879664100	163	16,529	SH	DEFINED		
TELLABS, INC. DELEWAR	COM	879664100	2	250	SH	DEFINED		
TEXACO INC	COM	881694103	197	3,033	SH	DEFINED	2	
TEXACO INC	COM	881694103	228	3,502	SH	DEFINED	2	
TEXACO INC	COM	881694103	425	6,539	SH	DEFINED	1	
TEXACO INC	COM	881694103	91	1,400	SH	DEFINED	1	
TEXACO INC	COM	881694103	480	7,386	SH	DEFINED		
TEXACO INC	COM	881694103	60	925	SH	DEFINED		
TEXAS INSTRUMENTS INC	COM	882508104	430	17,225	SH	DEFINED	2	
TEXAS INSTRUMENTS INC	COM	882508104	180	7,200	SH	DEFINED	2	
TEXAS INSTRUMENTS INC	COM	882508104	1,872	74,933	SH	DEFINED	1	
TEXAS INSTRUMENTS INC	COM	882508104	68	2,704	SH	DEFINED	1	
TEXAS INSTRUMENTS INC	COM	882508104	259	10,375	SH	DEFINED		
TORCHMARK CORPORATION	COM	891027104	312	8,008	SH	DEFINED	2	
TOTAL SYSTEM SERVICES	COM	891906109	5,924	239,175	SH	DEFINED	1	
TOTAL SYSTEM SERVICES	COM	891906109	45,511	1,837,333	SH	DEFINED	1	1,7
TYCO INTERNATIONAL LI	COM	902124106	1,174	25,794	SH	DEFINED	2	
TYCO INTERNATIONAL LI	COM	902124106	496	10,900	SH	DEFINED	2	
TYCO INTERNATIONAL LI	COM	902124106	5,564	122,277	SH	DEFINED	1	1
TYCO INTERNATIONAL LI	COM	902124106	182	4,000	SH	DEFINED	1	
TYCO INTERNATIONAL LI	COM	902124106	639	14,038	SH	DEFINED		
TYCO INTERNATIONAL LI	COM	902124106	2	50	SH	DEFINED		
U S BANCORP DEL COM	COM	902973304	662	29,838	SH	DEFINED	1	
U S BANCORP DEL COM	COM	902973304	116	5,239	SH	DEFINED	1	
UNITED TECHNOLOGIES C	COM	913017109	258	5,551	SH	DEFINED	2	
UNITED TECHNOLOGIES C	COM	913017109	56	1,200	SH	DEFINED	2	
UNITED TECHNOLOGIES C	COM	913017109	3,582	77,025	SH	DEFINED	1	
UNITED TECHNOLOGIES C	COM	913017109	12	250	SH	DEFINED	1	
UNITED TECHNOLOGIES C	COM	913017109	326	7,018	SH	DEFINED		
VERIZON COMMUNICATION	COM	92343V104	2,035	37,603	SH	DEFINED	2	
VERIZON COMMUNICATION	COM	92343V104	621	11,476	SH	DEFINED	2	
VERIZON COMMUNICATION	COM	92343V104	10,650	196,815	SH	DEFINED	1	1
VERIZON COMMUNICATION	COM	92343V104	1,467	27,120	SH	DEFINED	1	
VERIZON COMMUNICATION	COM	92343V104	693	12,807	SH	DEFINED		
VERIZON COMMUNICATION	COM	92343V104	126	2,332	SH	DEFINED		
VIVENDI UNIVERSAL SPO	COM	92851S204	208	4,480	SH	DEFINED	2	
VIVENDI UNIVERSAL SPO	COM	92851S204	149	3,215	SH	DEFINED	2	
VODAFONE GROUP PLC SP	COM	92857W100	321	14,627	SH	DEFINED	1	
VODAFONE GROUP PLC SP	COM	92857W100	30	1,360	SH	DEFINED	1	
WACHOVIA CORP 2ND NEW	COM	929903102	172	5,554	SH	DEFINED	2	
WACHOVIA CORP 2ND NEW	COM	929903102	322	10,400	SH	DEFINED	2	
WACHOVIA CORP 2ND NEW	COM	929903102	3,413	110,083	SH	DEFINED	1	1
WACHOVIA CORP 2ND NEW	COM	929903102	766	24,720	SH	DEFINED	1	
WAL-MART STORES, INC.	COM	931142103	3,219	65,032	SH	DEFINED	2	
WAL-MART STORES, INC.	COM	931142103	648	13,100	SH	DEFINED	2	
WAL-MART STORES, INC.	COM	931142103	5,424	109,569	SH	DEFINED	1	1
WAL-MART STORES, INC.	COM	931142103	797	16,101	SH	DEFINED	1	
WAL-MART STORES, INC.	COM	931142103	2,647	53,480	SH	DEFINED		
WALGREEN COMPANY	COM	931422109	348	10,110	SH	DEFINED	2	
WALGREEN COMPANY	COM	931422109	86	2,500	SH	DEFINED	2	
WASHINGTON MUTUAL, IN	COM	939322103	35	900	SH	DEFINED	2	
WASHINGTON MUTUAL, IN	COM	939322103	266	6,925	SH	DEFINED	2	
WELLPOINT HEALTH NETW	COM	94973H108	350	3,210	SH	DEFINED	1	
WELLS FARGO & COMPANY	COM	949746101	202	4,550	SH	DEFINED	2	
WELLS FARGO & COMPANY	COM	949746101	91	2,050	SH	DEFINED	2	

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WELLS FARGO & COMPANY	COM	949746101	213	4,800	SH	DEFINED	
WEYERHAEUSER CO	COM	962166104	392	8,053	SH	DEFINED	1
WEYERHAEUSER CO	COM	962166104	111	2,286	SH	DEFINED	1
WINN-DIXIE STORES, IN	COM	974280109	99	8,632	SH	DEFINED	2
WINN-DIXIE STORES, IN	COM	974280109	366	31,996	SH	DEFINED	2
WINN-DIXIE STORES, IN	COM	974280109	364	31,832	SH	DEFINED	1
WINN-DIXIE STORES, IN	COM	974280109	59	5,159	SH	DEFINED	
WINN-DIXIE STORES, IN	COM	974280109	60	5,200	SH	DEFINED	
WORLDCOM INC. GA NEW	COM	98157D106	446	29,675	SH	DEFINED	2
WORLDCOM INC. GA NEW	COM	98157D106	276	18,321	SH	DEFINED	2
WORLDCOM INC. GA NEW	COM	98157D106	2,899	192,740	SH	DEFINED	1
WORLDCOM INC. GA NEW	COM	98157D106	5	345	SH	DEFINED	1
WORLDCOM INC. GA NEW	COM	98157D106	452	30,042	SH	DEFINED	
WORLDCOM INC. GA NEW	COM	98157D106	6	404	SH	DEFINED	
XEROX CORP	COM	984121103	140	18,067	SH	DEFINED	1
XEROX CORP	COM	984121103	4	455	SH	DEFINED	1