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FIRST TENNESSEE NATIONAL CORP

Form 13F-HR

January 16, 2004

			FORM 13F INFORMATION TABLE					
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	
ABBOTT LABS	COMMON STOCK	002824100	2859	61360	SH		DEFINED	
ABBOTT LABS	COMMON STOCK	002824100	2345	50323	SH		OTHER	
ABGENIX INC	COMMON STOCK	00339B107	6	500	SH		DEFINED	
ADOBE SYS INC	COMMON STOCK	00724F101	11	269	SH		DEFINED	
ADOBE SYS INC	COMMON STOCK	00724F101	12	300	SH		OTHER	
ADVANCED MEDICAL OPTICS-W/I	COMMON STOCK	00763M108	1	33	SH		OTHER	
ADVANCED MICRO DEVICES INC	COMMON STOCK	007903107	9	600	SH		DEFINED	
AETNA INC	COMMON STOCK	00817Y108	37	548	SH		DEFINED	
AETNA INC	COMMON STOCK	00817Y108	200	2959	SH		OTHER	
AFFILIATED COMPUTER SVCS INC C	COMMON STOCK	008190100	49	900	SH		OTHER	
AFLAC INC	COMMON STOCK	001055102	4671	129092	SH		DEFINED	
AFLAC INC	COMMON STOCK	001055102	1224	33831	SH		OTHER	
AGCO CORP	COMMON STOCK	001084102	268	13300	SH		DEFINED	
AGERE SYSTEMS INC-CL A	COMMON STOCK	00845V100	0	112	SH		DEFINED	
AGERE SYSTEMS INC-CL A	COMMON STOCK	00845V100	0	39	SH		OTHER	
AGERE SYSTEMS INC-CL B	COMMON STOCK	00845V209	9	3259	SH		DEFINED	
AGERE SYSTEMS INC-CL B	COMMON STOCK	00845V209	6	2176	SH		OTHER	
AGILENT TECHNOLOGIES INC	COMMON STOCK	00846U101	46	1562	SH		DEFINED	
AGILENT TECHNOLOGIES INC	COMMON STOCK	00846U101	23	799	SH		OTHER	
AGL RES INC	COMMON STOCK	001204106	16	536	SH		DEFINED	
AGL RES INC	COMMON STOCK	001204106	23	800	SH		OTHER	
AIR PRODUCTS & CHEMICALS INC	COMMON STOCK	009158106	993	18805	SH		DEFINED	
AIR PRODUCTS & CHEMICALS INC	COMMON STOCK	009158106	293	5555	SH		OTHER	
ALBEMARLE CORP	COMMON STOCK	012653101	9	300	SH		DEFINED	
ALBERTO CULVER CO	COMMON STOCK	013068101	813	12885	SH		DEFINED	
ALBERTO CULVER CO	COMMON STOCK	013068101	224	3548	SH		OTHER	
ALCOA INC COM	COMMON STOCK	013817101	1495	39339	SH		DEFINED	
ALCOA INC COM	COMMON STOCK	013817101	1463	38501	SH		OTHER	
ALEXANDER & BALDWIN INC	COMMON STOCK	014482103	74	2200	SH		DEFINED	
ALLEGHENY ENERGY INC	COMMON STOCK	017361106	5	400	SH		OTHER	
ALLERGAN INC	COMMON STOCK	018490102	12	150	SH		OTHER	
ALLIANT CORP	COMMON STOCK	018802108	20	800	SH		DEFINED	
ALLIANT CORP	COMMON STOCK	018802108	40	1600	SH		OTHER	
ALLIANT TECHSYSTEMS INC	COMMON STOCK	018804104	8	145	SH		DEFINED	
ALLIED CAP CORP NEW	COMMON STOCK	01903Q108	20	700	SH		DEFINED	
ALLMERICA FINANCIAL CORP	COMMON STOCK	019754100	22	713	SH		DEFINED	
ALLSTATE CORP	COMMON STOCK	020002101	11	267	SH		DEFINED	
ALLSTATE CORP	COMMON STOCK	020002101	467	10864	SH		OTHER	
ALLTEL CORP	COMMON STOCK	020039103	305	6550	SH		DEFINED	
ALLTEL CORP	COMMON STOCK	020039103	381	8187	SH		OTHER	
ALTRIA GROUP INC	COMMON STOCK	02209S103	2819	51805	SH		DEFINED	
ALTRIA GROUP INC	COMMON STOCK	02209S103	5467	100468	SH		OTHER	
AMERADA HESS CORP	COMMON STOCK	023551104	51	968	SH		OTHER	
AMEREN CORP	COMMON STOCK	023608102	43	931	SH		DEFINED	
AMEREN CORP	COMMON STOCK	023608102	170	3706	SH		OTHER	
AMERICAN ELEC PWR INC	COMMON STOCK	025537101	103	3385	SH		DEFINED	
AMERICAN ELEC PWR INC	COMMON STOCK	025537101	138	4527	SH		OTHER	
AMERICAN EXPRESS CO	COMMON STOCK	025816109	574	11899	SH		DEFINED	
AMERICAN EXPRESS CO	COMMON STOCK	025816109	882	18280	SH		OTHER	
AMERICAN FINANCIAL REALTY TR	COMMON STOCK	02607P305	15	900	SH		DEFINED	
AMERICAN FINANCIAL REALTY TR	COMMON STOCK	02607P305	26	1500	SH		OTHER	
AMERICAN INTERNATIONAL GROUP I	COMMON STOCK	026874107	8115	122430	SH		DEFINED	

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AMERICAN INTERNATIONAL GROUP I	COMMON STOCK	026874107	2911	43926	SH	OTHER
AMERICAN MORTGAGE ACCEPTANCE C	COMMON STOCK	027568104	6	348	SH	DEFINED
AMERICAN MORTGAGE ACCEPTANCE C	COMMON STOCK	027568104	9	570	SH	OTHER
AMERICAN PWR CONVERSION CORP	COMMON STOCK	029066107	305	12444	SH	DEFINED
AMERICAN PWR CONVERSION CORP	COMMON STOCK	029066107	53	2150	SH	OTHER
AMERISOURCEBERGEN CORP	COMMON STOCK	03073E105	24	434	SH	DEFINED
AMERON INTERNATIONAL CORP	COMMON STOCK	030710107	10	300	SH	DEFINED
AMERUS GROUP CO	COMMON STOCK	03072M108	4	112	SH	DEFINED
AMERUS GROUP CO	COMMON STOCK	03072M108	2	64	SH	OTHER
AMGEN INC	COMMON STOCK	031162100	57	916	SH	DEFINED
AMGEN INC	COMMON STOCK	031162100	263	4261	SH	OTHER
AMR CORP DEL	COMMON STOCK	001765106	1	106	SH	DEFINED
AMSOUTH BANCORPORATION	COMMON STOCK	032165102	5611	229039	SH	DEFINED
AMSOUTH BANCORPORATION	COMMON STOCK	032165102	2769	113033	SH	OTHER
ANADARKO PETE CORP	COMMON STOCK	032511107	66	1302	SH	DEFINED
ANADARKO PETE CORP	COMMON STOCK	032511107	272	5339	SH	OTHER
ANALOG DEVICES INC	COMMON STOCK	032654105	10	229	SH	DEFINED
ANALOG DEVICES INC	COMMON STOCK	032654105	8	175	SH	OTHER
ANDREW CORP	COMMON STOCK	034425108	257	22188	SH	DEFINED
ANHEUSER BUSCH COS INC	COMMON STOCK	035229103	864	16395	SH	DEFINED
ANHEUSER BUSCH COS INC	COMMON STOCK	035229103	1048	19892	SH	OTHER
ANNALY MTG MGMT INC COM	COMMON STOCK	035710409	8	430	SH	DEFINED
AON CORP	COMMON STOCK	037389103	4	185	SH	DEFINED
APOLLO GROUP INC CLASS A	COMMON STOCK	037604105	2	34	SH	DEFINED
APPLE COMPUTER INC	COMMON STOCK	037833100	6	265	SH	DEFINED
APPLERA CORP-APPLIED BIOSYS	COMMON STOCK	038020103	16	750	SH	OTHER
APPLERA CORP-CELERA GENOMICS	COMMON STOCK	038020202	7	500	SH	DEFINED
APPLERA CORP-CELERA GENOMICS	COMMON STOCK	038020202	3	200	SH	OTHER
APPLIED MATERIALS INC	COMMON STOCK	038222105	723	32210	SH	DEFINED
APPLIED MATERIALS INC	COMMON STOCK	038222105	142	6350	SH	OTHER
APPLIED MICRO CIRCUITS CORP CD	COMMON STOCK	03822W109	10	1600	SH	OTHER
ARCHER DANIELS MIDLAND CO	COMMON STOCK	039483102	253	16625	SH	DEFINED
ARCHER DANIELS MIDLAND CO	COMMON STOCK	039483102	131	8592	SH	OTHER
ARROW ELECTRS INC	COMMON STOCK	042735100	73	3163	SH	DEFINED
ARVINMERITOR INC	COMMON STOCK	043353101	20	817	SH	OTHER
ASHLAND INC	COMMON STOCK	044204105	4	100	SH	DEFINED
ASTEC INDS INC COM	COMMON STOCK	046224101	2	200	SH	DEFINED
AT&T CORP NEW	COMMON STOCK	001957505	166	8168	SH	DEFINED
AT&T CORP NEW	COMMON STOCK	001957505	100	4912	SH	OTHER
AT&T WIRELESS SERVICES	COMMON STOCK	00209A106	63	7835	SH	DEFINED
AT&T WIRELESS SERVICES	COMMON STOCK	00209A106	32	4016	SH	OTHER
ATLANTIS PLASTICS INC	COMMON STOCK	049156102	197	16300	SH	DEFINED
ATMOS ENERGY CORP	COMMON STOCK	049560105	239	9830	SH	DEFINED
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	390	9850	SH	DEFINED
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	315	7957	SH	OTHER
AUTOZONE INC	COMMON STOCK	053332102	85	1000	SH	DEFINED
AUTOZONE INC	COMMON STOCK	053332102	43	500	SH	OTHER
AVANEX CORP	COMMON STOCK	05348W109	30	6000	SH	DEFINED
AVAYA INC	COMMON STOCK	053499109	7	579	SH	DEFINED
AVAYA INC	COMMON STOCK	053499109	6	444	SH	OTHER
AVON PRODUCTS INC	COMMON STOCK	054303102	557	8260	SH	DEFINED
AVON PRODUCTS INC	COMMON STOCK	054303102	123	1825	SH	OTHER
AXCELIS TECHNOLOGIES INC	COMMON STOCK	054540109	47	4597	SH	DEFINED
BACK YARD BURGERS INC	COMMON STOCK	05635W101	6	1000	SH	DEFINED
BAKER HUGHES INC	COMMON STOCK	057224107	8	258	SH	DEFINED
BAKER HUGHES INC	COMMON STOCK	057224107	32	1000	SH	OTHER
BANDAG INC	COMMON STOCK	059815100	8	200	SH	DEFINED
BANK AMERICA CORP	COMMON STOCK	060505104	1953	24287	SH	DEFINED
BANK AMERICA CORP	COMMON STOCK	060505104	1411	17549	SH	OTHER
BANK NEW YORK INC	COMMON STOCK	064057102	89	2699	SH	DEFINED
BANK ONE CORP	COMMON STOCK	06423A103	1463	32093	SH	DEFINED
BANK ONE CORP	COMMON STOCK	06423A103	409	8962	SH	OTHER

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BANKUNITED FINL CORP CL A	COMMON STOCK	06652B103	108	4200	SH	OTHER
BARD CR INC	COMMON STOCK	067383109	407	5015	SH	DEFINED
BARD CR INC	COMMON STOCK	067383109	280	3440	SH	OTHER
BAXTER INTL INC	COMMON STOCK	071813109	502	16453	SH	DEFINED
BAXTER INTL INC	COMMON STOCK	071813109	968	31730	SH	OTHER
BB&T CORPORATION	COMMON STOCK	054937107	400	10357	SH	DEFINED
BB&T CORPORATION	COMMON STOCK	054937107	404	10445	SH	OTHER
BECTON DICKINSON	COMMON STOCK	075887109	284	6900	SH	DEFINED
BECTON DICKINSON	COMMON STOCK	075887109	66	1600	SH	OTHER
BED BATH & BEYOND INC	COMMON STOCK	075896100	12	275	SH	DEFINED
BELDEN INC	COMMON STOCK	077459105	174	8250	SH	DEFINED
BELDEN INC	COMMON STOCK	077459105	36	1700	SH	OTHER
BELLSOUTH CORP	COMMON STOCK	079860102	3830	135335	SH	DEFINED
BELLSOUTH CORP	COMMON STOCK	079860102	4496	158870	SH	OTHER
BELO CORPORATION	COMMON STOCK	080555105	136	4800	SH	DEFINED
BELO CORPORATION	COMMON STOCK	080555105	23	800	SH	OTHER
BERKSHIRE HATHAWAY INC CLASS A	COMMON STOCK	084670108	84	1	SH	DEFINED
BERKSHIRE HATHAWAY INC--CL B	COMMON STOCK	084670207	234	83	SH	DEFINED
BERKSHIRE HATHAWAY INC--CL B	COMMON STOCK	084670207	110	39	SH	OTHER
BEST BUY COMPANY INC	COMMON STOCK	086516101	215	4125	SH	DEFINED
BEST BUY COMPANY INC	COMMON STOCK	086516101	63	1205	SH	OTHER
BIO RAD LABS INC CL A	COMMON STOCK	090572207	133	2300	SH	DEFINED
BIOGEN IDEC INC	COMMON STOCK	09062X103	18	492	SH	DEFINED
BIOGEN IDEC INC	COMMON STOCK	09062X103	14	373	SH	OTHER
BIOMET INC	COMMON STOCK	090613100	16	450	SH	DEFINED
BIOTECH HOLDERS TRUST	COMMON STOCK	09067D201	81	600	SH	DEFINED
BISYS GROUP INC	COMMON STOCK	055472104	6	385	SH	DEFINED
BLACK HILLS CORP	COMMON STOCK	092113109	13	450	SH	DEFINED
BLOCK H & R INC	COMMON STOCK	093671105	94	1700	SH	DEFINED
BOEING CO	COMMON STOCK	097023105	840	19925	SH	DEFINED
BOEING CO	COMMON STOCK	097023105	1171	27780	SH	OTHER
BOWATER INC	COMMON STOCK	102183100	15	331	SH	DEFINED
BRIGGS & STRATTON CORP	COMMON STOCK	109043109	27	400	SH	OTHER
BRINKER INTL INC	COMMON STOCK	109641100	30	900	SH	DEFINED
BRISTOL MYERS SQUIBB CO	COMMON STOCK	110122108	4500	157344	SH	DEFINED
BRISTOL MYERS SQUIBB CO	COMMON STOCK	110122108	4788	167406	SH	OTHER
BRUNSWICK CORP	COMMON STOCK	117043109	3	100	SH	DEFINED
BUCKEYE TECHNOLOGIES INC	COMMON STOCK	118255108	37	3725	SH	DEFINED
BURLINGTON NORTHN SANTA FE COR	COMMON STOCK	12189T104	10	300	SH	DEFINED
BURLINGTON NORTHN SANTA FE COR	COMMON STOCK	12189T104	26	816	SH	OTHER
BURLINGTON RES INC	COMMON STOCK	122014103	1	20	SH	DEFINED
CABOT CORP	COMMON STOCK	127055101	1	21	SH	OTHER
CABOT MICROELECTRONICS CORP	COMMON STOCK	12709P103	0	7	SH	OTHER
CADENCE DESIGN SYSTEMS INC	COMMON STOCK	127387108	3	156	SH	DEFINED
CALLON PETE CO DEL	COMMON STOCK	13123X102	2	213	SH	DEFINED
CALPINE CORP	COMMON STOCK	131347106	77	16000	SH	DEFINED
CAMPBELL SOUP CO	COMMON STOCK	134429109	3	100	SH	DEFINED
CAPITAL ONE FINL CORP	COMMON STOCK	14040H105	5994	97797	SH	DEFINED
CAPITAL ONE FINL CORP	COMMON STOCK	14040H105	1039	16960	SH	OTHER
CARDINAL HEALTH INC	COMMON STOCK	14149Y108	4533	74120	SH	DEFINED
CARDINAL HEALTH INC	COMMON STOCK	14149Y108	1550	25350	SH	OTHER
CAREMARK RX INC	COMMON STOCK	141705103	20	771	SH	OTHER
CARMAX INC	COMMON STOCK	143130102	4	125	SH	OTHER
CASCADE CORP	COMMON STOCK	147195101	290	13000	SH	DEFINED
CATERPILLAR INC	COMMON STOCK	149123101	145	1747	SH	DEFINED
CATERPILLAR INC	COMMON STOCK	149123101	320	3850	SH	OTHER
CBRL GROUP INC COM	COMMON STOCK	12489V106	38	1000	SH	DEFINED
CBRL GROUP INC COM	COMMON STOCK	12489V106	109	2837	SH	OTHER
CEDAR FAIR LP	COMMON STOCK	150185106	92	3000	SH	OTHER
CENDANT CORP	COMMON STOCK	151313103	495	22233	SH	DEFINED
CENDANT CORP	COMMON STOCK	151313103	106	4750	SH	OTHER
CENTERPOINT ENERGY INC	COMMON STOCK	15189T107	21	2174	SH	DEFINED

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CENTERPOINT ENERGY INC	COMMON STOCK	15189T107	28	2850	SH	OTHER
CERTEGY INC	COMMON STOCK	156880106	3	100	SH	OTHER
CHARTER ONE FINANCIAL INC.	COMMON STOCK	160903100	47	1350	SH	OTHER
CHATTEM INC COM	COMMON STOCK	162456107	1	50	SH	DEFINED
CHATTEM INC COM	COMMON STOCK	162456107	11	600	SH	OTHER
CHEVRONTEXACO CORP	COMMON STOCK	166764100	3435	39756	SH	DEFINED
CHEVRONTEXACO CORP	COMMON STOCK	166764100	3086	35720	SH	OTHER
CHOICEPOINT INC	COMMON STOCK	170388102	17	440	SH	DEFINED
CHOICEPOINT INC	COMMON STOCK	170388102	2	40	SH	OTHER
CHUBB CORP	COMMON STOCK	171232101	506	7425	SH	DEFINED
CHUBB CORP	COMMON STOCK	171232101	104	1525	SH	OTHER
CIENA CORP	COMMON STOCK	171779101	2	250	SH	OTHER
CIGNA CORP	COMMON STOCK	125509109	38	654	SH	DEFINED
CIGNA CORP	COMMON STOCK	125509109	208	3615	SH	OTHER
CINERGY CORP	COMMON STOCK	172474108	57	1464	SH	DEFINED
CIRCUIT CITY STORES INC	COMMON STOCK	172737108	4	400	SH	OTHER
CISCO SYSTEMS INC	COMMON STOCK	17275R102	3112	128426	SH	DEFINED
CISCO SYSTEMS INC	COMMON STOCK	17275R102	1880	77582	SH	OTHER
CIT GROUP INC	COMMON STOCK	125581108	13	362	SH	DEFINED
CITIGROUP INC	COMMON STOCK	172967101	2660	54805	SH	DEFINED
CITIGROUP INC	COMMON STOCK	172967101	1568	32307	SH	OTHER
CITIZENS COMMUNICATIONS CO	COMMON STOCK	17453B101	13	1014	SH	DEFINED
CLAIRES STORES INC	COMMON STOCK	179584107	191	10150	SH	DEFINED
CLEAR CHANNEL COMMUNICATIONS I	COMMON STOCK	184502102	40	844	SH	DEFINED
CLOROX CO	COMMON STOCK	189054109	47	967	SH	DEFINED
CMG INFORMATION SVCS	COMMON STOCK	125750109	1	500	SH	OTHER
COCA COLA CO	COMMON STOCK	191216100	5977	117771	SH	DEFINED
COCA COLA CO	COMMON STOCK	191216100	8641	170259	SH	OTHER
COCA COLA ENTERPRISES INC	COMMON STOCK	191219104	7	300	SH	DEFINED
COLGATE PALMOLIVE CO	COMMON STOCK	194162103	1668	33320	SH	DEFINED
COLGATE PALMOLIVE CO	COMMON STOCK	194162103	930	18589	SH	OTHER
COMCAST CORP-CL A	COMMON STOCK	20030N101	502	15295	SH	DEFINED
COMCAST CORP-CL A	COMMON STOCK	20030N101	461	14074	SH	OTHER
COMCAST CORP-SPECIAL CL A	COMMON STOCK	20030N200	6009	192029	SH	DEFINED
COMCAST CORP-SPECIAL CL A	COMMON STOCK	20030N200	1448	46273	SH	OTHER
COMERICA INC	COMMON STOCK	200340107	17	302	SH	DEFINED
COMERICA INC	COMMON STOCK	200340107	139	2475	SH	OTHER
COMMERCE SOUTH INC	COMMON STOCK	200858108	1	40	SH	OTHER
COMPASS BANCSHARES INC	COMMON STOCK	20449H109	35	900	SH	OTHER
COMPUTER ASSOC INTL INC	COMMON STOCK	204912109	18	676	SH	DEFINED
COMPUTER ASSOC INTL INC	COMMON STOCK	204912109	27	996	SH	OTHER
COMPUTER SCIENCES CORP	COMMON STOCK	205363104	320	7235	SH	DEFINED
COMPUTER SCIENCES CORP	COMMON STOCK	205363104	94	2125	SH	OTHER
CONAGRA FOODS INC	COMMON STOCK	205887102	84	3200	SH	DEFINED
CONAGRA FOODS INC	COMMON STOCK	205887102	366	13850	SH	OTHER
CONCORD EFS INC	COMMON STOCK	206197105	60	4050	SH	DEFINED
CONCORD EFS INC	COMMON STOCK	206197105	24	1621	SH	OTHER
CONOCOPHILLIPS	COMMON STOCK	20825C104	222	3383	SH	DEFINED
CONOCOPHILLIPS	COMMON STOCK	20825C104	356	5424	SH	OTHER
CONSECO INC	COMMON STOCK	208464883	0	19	SH	OTHER
CONSOLIDATED EDISON INC	COMMON STOCK	209115104	114	2650	SH	OTHER
CONSTELLATION BRANDS INC	COMMON STOCK	21036P108	12	350	SH	DEFINED
CONSTELLATION ENERGY GROUP INC	COMMON STOCK	210371100	16	405	SH	DEFINED
CONSTELLATION ENERGY GROUP INC	COMMON STOCK	210371100	39	1000	SH	OTHER
CONSUMER DISCRETIONARY/SELECT	COMMON STOCK	81369Y407	221	7025	SH	DEFINED
CONSUMER DISCRETIONARY/SELECT	COMMON STOCK	81369Y407	21	675	SH	OTHER
CONSUMER STAPLES SELECT SECTOR	COMMON STOCK	81369Y308	634	29110	SH	DEFINED
CONSUMER STAPLES SELECT SECTOR	COMMON STOCK	81369Y308	192	8796	SH	OTHER
CORN PRODS INTL INC	COMMON STOCK	219023108	14	400	SH	OTHER
CORNING INC	COMMON STOCK	219350105	64	6102	SH	DEFINED
CORNING INC	COMMON STOCK	219350105	237	22770	SH	OTHER
CORRECTIONS CORP AMER NEW	COMMON STOCK	22025Y407	56	1936	SH	DEFINED

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COSTCO WHOLESALE CORP NEW	COMMON STOCK	22160K105	5940	159770	SH	DEFINED
COSTCO WHOLESALE CORP NEW	COMMON STOCK	22160K105	1311	35264	SH	OTHER
COX COMMUNICATIONS INC-CL A	COMMON STOCK	224044107	268	7775	SH	DEFINED
COX COMMUNICATIONS INC-CL A	COMMON STOCK	224044107	96	2796	SH	OTHER
CROMPTON CORP	COMMON STOCK	227116100	3	415	SH	OTHER
CROWN HOLDINGS INC	COMMON STOCK	228368106	9	1000	SH	OTHER
CSX CORP	COMMON STOCK	126408103	403	11200	SH	DEFINED
CSX CORP	COMMON STOCK	126408103	199	5544	SH	OTHER
CTI MOLECULAR IMAGING INC	COMMON STOCK	22943D105	2	100	SH	OTHER
CVS CORP	COMMON STOCK	126650100	12	335	SH	DEFINED
CVS CORP	COMMON STOCK	126650100	94	2600	SH	OTHER
DANA CORP	COMMON STOCK	235811106	6	350	SH	DEFINED
DANAHER CORP	COMMON STOCK	235851102	72	785	SH	DEFINED
DANAHER CORP	COMMON STOCK	235851102	229	2500	SH	OTHER
DARDEN RESTAURANTS INC	COMMON STOCK	237194105	42	2001	SH	DEFINED
DEAN FOODS CO	COMMON STOCK	242370104	23	700	SH	DEFINED
DEAN FOODS CO	COMMON STOCK	242370104	554	16857	SH	OTHER
DEERE & CO	COMMON STOCK	244199105	501	7700	SH	DEFINED
DEERE & CO	COMMON STOCK	244199105	241	3700	SH	OTHER
DEL MONTE FOODS CO	COMMON STOCK	24522P103	9	889	SH	DEFINED
DEL MONTE FOODS CO	COMMON STOCK	24522P103	1	133	SH	OTHER
DELL INC	COMMON STOCK	24702R101	748	22007	SH	DEFINED
DELL INC	COMMON STOCK	24702R101	263	7750	SH	OTHER
DELPHI CORPORATION	COMMON STOCK	247126105	16	1598	SH	DEFINED
DELPHI CORPORATION	COMMON STOCK	247126105	46	4551	SH	OTHER
DELTA AIR LINES INC	COMMON STOCK	247361108	12	1000	SH	DEFINED
DELTA AIR LINES INC	COMMON STOCK	247361108	2	210	SH	OTHER
DELTA NAT GAS INC	COMMON STOCK	247748106	12	500	SH	DEFINED
DELUXE CORP	COMMON STOCK	248019101	112	2700	SH	OTHER
DEVON ENERGY CORPORATION NEW	COMMON STOCK	25179M103	2	40	SH	DEFINED
DEVON ENERGY CORPORATION NEW	COMMON STOCK	25179M103	11	184	SH	OTHER
DIAL CORP NEW	COMMON STOCK	25247D101	14	508	SH	DEFINED
DIAMONDS TRUST SERIES I	COMMON STOCK	252787106	2072	19817	SH	DEFINED
DIAMONDS TRUST SERIES I	COMMON STOCK	252787106	1602	15320	SH	OTHER
DISNEY WALT CO NEW	COMMON STOCK	254687106	1022	43807	SH	DEFINED
DISNEY WALT CO NEW	COMMON STOCK	254687106	539	23100	SH	OTHER
DOLLAR GEN CORP	COMMON STOCK	256669102	210	9987	SH	DEFINED
DOLLAR GEN CORP	COMMON STOCK	256669102	28	1343	SH	OTHER
DOLLAR TREE STORES INC	COMMON STOCK	256747106	4	125	SH	DEFINED
DOMINION RESOURCES INC VA	COMMON STOCK	25746U109	118	1852	SH	DEFINED
DOMINION RESOURCES INC VA	COMMON STOCK	25746U109	401	6288	SH	OTHER
DOVER CORP	COMMON STOCK	260003108	43	1075	SH	DEFINED
DOVER CORP	COMMON STOCK	260003108	473	11895	SH	OTHER
DOW CHEMICAL COMPANY	COMMON STOCK	260543103	1496	35983	SH	DEFINED
DOW CHEMICAL COMPANY	COMMON STOCK	260543103	1807	43473	SH	OTHER
DOW JONES & CO INC	COMMON STOCK	260561105	329	6600	SH	OTHER
DTE ENERGY CO	COMMON STOCK	233331107	30	762	SH	DEFINED
DU PONT E I DE NEMOURS & CO	COMMON STOCK	263534109	1780	38783	SH	DEFINED
DU PONT E I DE NEMOURS & CO	COMMON STOCK	263534109	1641	35762	SH	OTHER
DUKE ENERGY CORP	COMMON STOCK	264399106	702	34323	SH	DEFINED
DUKE ENERGY CORP	COMMON STOCK	264399106	459	22424	SH	OTHER
DUN & BRADSTREET CORP DEL NEW	COMMON STOCK	26483E100	15	300	SH	DEFINED
DUN & BRADSTREET CORP DEL NEW	COMMON STOCK	26483E100	27	537	SH	OTHER
EARTHLINK INC	COMMON STOCK	270321102	62	6213	SH	DEFINED
EASTMAN CHEMICAL CO	COMMON STOCK	277432100	10	256	SH	DEFINED
EASTMAN CHEMICAL CO	COMMON STOCK	277432100	12	300	SH	OTHER
EASTMAN KODAK CO	COMMON STOCK	277461109	92	3600	SH	DEFINED
EASTMAN KODAK CO	COMMON STOCK	277461109	43	1664	SH	OTHER
EATON CORP	COMMON STOCK	278058102	619	5731	SH	DEFINED
EATON VANCE CORP	COMMON STOCK	278265103	169	4600	SH	OTHER
ECHOSTAR COMMUNICATIONS CORP	COMMON STOCK	278762109	15	450	SH	DEFINED
EDISON INTERNATIONAL	COMMON STOCK	281020107	44	2000	SH	OTHER

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EDWARDS LIFESCIENCES CORP	COMMON STOCK	28176E108	13	419	SH	DEFINED
EDWARDS LIFESCIENCES CORP	COMMON STOCK	28176E108	49	1634	SH	OTHER
EL PASO CORPORATION	COMMON STOCK	28336L109	87	10678	SH	DEFINED
EL PASO CORPORATION	COMMON STOCK	28336L109	83	10137	SH	OTHER
ELECTRONIC DATA SYS CORP NEW	COMMON STOCK	285661104	417	17000	SH	DEFINED
ELECTRONIC DATA SYS CORP NEW	COMMON STOCK	285661104	519	21149	SH	OTHER
EMC CORP/MASS	COMMON STOCK	268648102	3000	232215	SH	DEFINED
EMC CORP/MASS	COMMON STOCK	268648102	773	59840	SH	OTHER
EMERSON ELEC CO	COMMON STOCK	291011104	1039	16050	SH	DEFINED
EMERSON ELEC CO	COMMON STOCK	291011104	1029	15892	SH	OTHER
ENBRIDGE ENERGY PARTNERS LP	COMMON STOCK	29250R106	27	550	SH	DEFINED
ENERGIZER HLDGS INC	COMMON STOCK	29266R108	4	99	SH	DEFINED
ENERGIZER HLDGS INC	COMMON STOCK	29266R108	7	198	SH	OTHER
ENERGY SELECT SECTOR SPDR	COMMON STOCK	81369Y506	214	7770	SH	DEFINED
ENERGY SELECT SECTOR SPDR	COMMON STOCK	81369Y506	115	4169	SH	OTHER
ENGELHARD CORP	COMMON STOCK	292845104	20	675	SH	OTHER
ENPRO INDUSTRIES INC	COMMON STOCK	29355X107	2	140	SH	DEFINED
ENSCO INTERNATIONAL INC	COMMON STOCK	26874Q100	27	1000	SH	DEFINED
ENTERGY CORP	COMMON STOCK	29364G103	17	300	SH	DEFINED
ENTERPRISE PRODS PARTNERS LP	COMMON STOCK	293792107	25	1000	SH	DEFINED
EOG RES INC	COMMON STOCK	26875P101	23	500	SH	DEFINED
EQUIFAX INC	COMMON STOCK	294429105	1208	49310	SH	DEFINED
EQUIFAX INC	COMMON STOCK	294429105	106	4321	SH	OTHER
EQUITABLE RES INC	COMMON STOCK	294549100	279	6500	SH	OTHER
EQUITY RESIDENTIAL PPTYS TR	COMMON STOCK	29476L107	53	1794	SH	DEFINED
EXELON CORP	COMMON STOCK	30161N101	42	638	SH	DEFINED
EXELON CORP	COMMON STOCK	30161N101	9	133	SH	OTHER
EXPEDITORS INTL WASH INC	COMMON STOCK	302130109	4	100	SH	DEFINED
EXXON MOBIL CORPORATION	COMMON STOCK	30231G102	13464	328382	SH	DEFINED
EXXON MOBIL CORPORATION	COMMON STOCK	30231G102	19408	473372	SH	OTHER
FAIRCHILD SEMICONDUCTOR INTL I	COMMON STOCK	303726103	125	5000	SH	DEFINED
FAMILY DLR STORES INC	COMMON STOCK	307000109	79	2200	SH	OTHER
FARMERS CAP BK CORP COM	COMMON STOCK	309562106	1071	31500	SH	DEFINED
FEDERAL HOME LOAN MORTGAGE COM	COMMON STOCK	313400301	1795	30772	SH	DEFINED
FEDERAL HOME LOAN MORTGAGE COM	COMMON STOCK	313400301	652	11177	SH	OTHER
FEDERATED DEPT STORES INC	COMMON STOCK	31410H101	1254	26610	SH	DEFINED
FEDERATED DEPT STORES INC	COMMON STOCK	31410H101	489	10375	SH	OTHER
FEDEX CORPORATION	COMMON STOCK	31428X106	353	5235	SH	DEFINED
FEDEX CORPORATION	COMMON STOCK	31428X106	353	5230	SH	OTHER
FERRELLGAS PARTNERS L.P.	COMMON STOCK	315293100	24	1000	SH	OTHER
FIDELITY NATIONAL FINANCIAL IN	COMMON STOCK	316326107	450	11605	SH	DEFINED
FIDELITY NATIONAL FINANCIAL IN	COMMON STOCK	316326107	194	5015	SH	OTHER
FIFTH THIRD BANCORP	COMMON STOCK	316773100	1188	20106	SH	DEFINED
FIFTH THIRD BANCORP	COMMON STOCK	316773100	328	5557	SH	OTHER
FINANCIAL SELECT SECTOR SPDR	COMMON STOCK	81369Y605	383	13600	SH	DEFINED
FINANCIAL SELECT SECTOR SPDR	COMMON STOCK	81369Y605	102	3630	SH	OTHER
FIRST AMERICAN CORP	COMMON STOCK	318522307	9	300	SH	DEFINED
FIRST DATA CORP	COMMON STOCK	319963104	589	14324	SH	DEFINED
FIRST DATA CORP	COMMON STOCK	319963104	129	3150	SH	OTHER
FIRST FINANCIAL HOLDINGS INC	COMMON STOCK	320239106	63	2000	SH	DEFINED
FIRST HEALTH GROUP CORP	COMMON STOCK	320960107	7	375	SH	OTHER
FIRST TENNESSEE NATIONAL CORP	COMMON STOCK	337162101	55309	1254161	SH	DEFINED
FIRST TENNESSEE NATIONAL CORP	COMMON STOCK	337162101	30791	698215	SH	OTHER
FIRSTENERGY CORP	COMMON STOCK	337932107	14	400	SH	DEFINED
FIRSTENERGY CORP	COMMON STOCK	337932107	6	178	SH	OTHER
FISHER SCIENTIFIC INTL INC	COMMON STOCK	338032204	8	200	SH	DEFINED
FLEET BOSTON FINANCIAL CORP	COMMON STOCK	339030108	1980	45366	SH	DEFINED
FLEET BOSTON FINANCIAL CORP	COMMON STOCK	339030108	737	16876	SH	OTHER
FLOWERS FOODS INC	COMMON STOCK	343498101	8	306	SH	DEFINED
FLUOR CORP NEW	COMMON STOCK	343412102	209	5275	SH	DEFINED
FLUOR CORP NEW	COMMON STOCK	343412102	39	980	SH	OTHER
FNMA	COMMON STOCK	313586109	5542	73840	SH	DEFINED

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FNMA	COMMON STOCK	313586109	1773	23625	SH	OTHER
FOOT LOCKER INC	COMMON STOCK	344849104	13	568	SH	OTHER
FORD MOTOR CO DEL 'NEW'	COMMON STOCK	345370860	211	13217	SH	DEFINED
FORD MOTOR CO DEL 'NEW'	COMMON STOCK	345370860	138	8595	SH	OTHER
FOREST LABS INC	COMMON STOCK	345838106	9	150	SH	OTHER
FORTUNE BRANDS INC	COMMON STOCK	349631101	172	2400	SH	DEFINED
FORTUNE BRANDS INC	COMMON STOCK	349631101	118	1644	SH	OTHER
FORTUNE 500 INDEX FUND	COMMON STOCK	86330E885	30	385	SH	DEFINED
FORTUNE 500 INDEX FUND	COMMON STOCK	86330E885	288	3640	SH	OTHER
FOX ENTMT GROUP INC CL A	COMMON STOCK	35138T107	8	282	SH	DEFINED
FPL GROUP INC	COMMON STOCK	302571104	490	7484	SH	DEFINED
FPL GROUP INC	COMMON STOCK	302571104	260	3975	SH	OTHER
FRANKLIN RESOURCES INC	COMMON STOCK	354613101	773	14850	SH	DEFINED
FRANKLIN RESOURCES INC	COMMON STOCK	354613101	396	7608	SH	OTHER
GALLAGHER ARTHUR J & CO	COMMON STOCK	363576109	19	600	SH	DEFINED
GALLAGHER ARTHUR J & CO	COMMON STOCK	363576109	19	600	SH	OTHER
GANNETT INC	COMMON STOCK	364730101	578	6480	SH	DEFINED
GANNETT INC	COMMON STOCK	364730101	596	6679	SH	OTHER
GAP INC	COMMON STOCK	364760108	92	3980	SH	DEFINED
GENCORP INC	COMMON STOCK	368682100	6	552	SH	OTHER
GENENTECH INC	COMMON STOCK	368710406	29	306	SH	DEFINED
GENERAL DYNAMICS CORP	COMMON STOCK	369550108	17	185	SH	DEFINED
GENERAL ELECTRIC CORP	COMMON STOCK	369604103	16866	544411	SH	DEFINED
GENERAL ELECTRIC CORP	COMMON STOCK	369604103	18979	612634	SH	OTHER
GENERAL MLS INC	COMMON STOCK	370334104	203	4491	SH	DEFINED
GENERAL MLS INC	COMMON STOCK	370334104	668	14741	SH	OTHER
GENERAL MOTORS CORP	COMMON STOCK	370442105	757	14167	SH	DEFINED
GENERAL MOTORS CORP	COMMON STOCK	370442105	578	10821	SH	OTHER
GENESEE & WYO INC CL A	COMMON STOCK	371559105	20	650	SH	DEFINED
GENUINE PARTS CO	COMMON STOCK	372460105	143	4300	SH	DEFINED
GENUINE PARTS CO	COMMON STOCK	372460105	8	252	SH	OTHER
GENZYME CORP-GENERAL	COMMON STOCK	372917104	12	251	SH	DEFINED
GEORGIA PACIFIC CORP	COMMON STOCK	373298108	25	800	SH	DEFINED
GEORGIA PACIFIC CORP	COMMON STOCK	373298108	40	1310	SH	OTHER
GILLETTE CO	COMMON STOCK	375766102	461	12539	SH	DEFINED
GILLETTE CO	COMMON STOCK	375766102	515	14009	SH	OTHER
GOLDMAN SACHS GROUP INC	COMMON STOCK	38141G104	15	154	SH	DEFINED
GOODYEAR TIRE & RUBBER CO	COMMON STOCK	382550101	2	200	SH	OTHER
GRAINGER W W INC	COMMON STOCK	384802104	772	16281	SH	DEFINED
GRAINGER W W INC	COMMON STOCK	384802104	356	7509	SH	OTHER
GRANT PRIDECO INC	COMMON STOCK	38821G101	9	700	SH	DEFINED
GREENE COUNTY BANCSHARES INC	COMMON STOCK	394361208	1	45	SH	DEFINED
GUIDANT CORP	COMMON STOCK	401698105	57	950	SH	DEFINED
GUIDANT CORP	COMMON STOCK	401698105	27	450	SH	OTHER
GULFTERRA ENERGY PARTNERS LP	COMMON STOCK	40274U108	32	750	SH	DEFINED
HAIN CELESTIAL GROUP INC	COMMON STOCK	405217100	13	550	SH	OTHER
HALLIBURTON CO	COMMON STOCK	406216101	132	5070	SH	DEFINED
HALLIBURTON CO	COMMON STOCK	406216101	62	2400	SH	OTHER
HANCOCK JOHN FINANCIAL SERVICE	COMMON STOCK	41014S106	6	150	SH	DEFINED
HANCOCK JOHN FINANCIAL SERVICE	COMMON STOCK	41014S106	19	500	SH	OTHER
HARLEY DAVIDSON INC	COMMON STOCK	412822108	1196	25158	SH	DEFINED
HARLEY DAVIDSON INC	COMMON STOCK	412822108	568	11960	SH	OTHER
HARRAHS ENTERTAINMENT INC	COMMON STOCK	413619107	25	500	SH	DEFINED
HARTFORD FINL SVCS GROUP INC	COMMON STOCK	416515104	151	2550	SH	OTHER
HASBRO INC	COMMON STOCK	418056107	9	425	SH	DEFINED
HCA INC	COMMON STOCK	404119109	14	318	SH	DEFINED
HEALTH CARE SELECT SECTOR SPDR	COMMON STOCK	81369Y209	106	3500	SH	DEFINED
HEARTLAND EXPRESS INC	COMMON STOCK	422347104	24	1000	SH	DEFINED
HEINZ H J CO	COMMON STOCK	423074103	181	4978	SH	DEFINED
HEINZ H J CO	COMMON STOCK	423074103	34	925	SH	OTHER
HELMERICH & PAYNE INC	COMMON STOCK	423452101	9	340	SH	OTHER
HERSHEY FOODS CORP	COMMON STOCK	427866108	231	3000	SH	OTHER

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HEWLETT PACKARD CO	COMMON STOCK	428236103	3030	131920	SH	DEFINED
HEWLETT PACKARD CO	COMMON STOCK	428236103	1119	48725	SH	OTHER
HIBERNIA CORP CL A	COMMON STOCK	428656102	7	303	SH	OTHER
HILLENBRAND INDUSTRIES INC	COMMON STOCK	431573104	68	1094	SH	DEFINED
HOME DEPOT INC	COMMON STOCK	437076102	5558	156605	SH	DEFINED
HOME DEPOT INC	COMMON STOCK	437076102	2292	64584	SH	OTHER
HONEYWELL INTERNATIONAL INC	COMMON STOCK	438516106	89	2672	SH	DEFINED
HONEYWELL INTERNATIONAL INC	COMMON STOCK	438516106	94	2826	SH	OTHER
HORMEL FOODS CORP	COMMON STOCK	440452100	5	200	SH	OTHER
HUBBELL INC CL B	COMMON STOCK	443510201	31	700	SH	DEFINED
HUMAN GENOME SCIENCES INC	COMMON STOCK	444903108	40	3000	SH	DEFINED
HUMANA INC	COMMON STOCK	444859102	25	1105	SH	DEFINED
IDACORP INC	COMMON STOCK	451107106	6	200	SH	OTHER
IHOP CORP	COMMON STOCK	449623107	12	300	SH	DEFINED
ILLINOIS TOOL WKS INC	COMMON STOCK	452308109	317	3778	SH	DEFINED
ILLINOIS TOOL WKS INC	COMMON STOCK	452308109	156	1856	SH	OTHER
IMAGISTICS INTL INC	COMMON STOCK	45247T104	5	120	SH	OTHER
IMATION CORP	COMMON STOCK	45245A107	70	1980	SH	OTHER
IMS HEALTH INC	COMMON STOCK	449934108	14	550	SH	OTHER
INDUSTRIAL SELECT SECTOR SPDR	COMMON STOCK	81369Y704	33	1250	SH	OTHER
INFINITY PPTY & CAS CORP	COMMON STOCK	45665Q103	13	400	SH	DEFINED
INTEL CORP	COMMON STOCK	458140100	12572	392271	SH	DEFINED
INTEL CORP	COMMON STOCK	458140100	6756	210795	SH	OTHER
INTERACTIVE CORP	COMMON STOCK	45840Q101	8	230	SH	DEFINED
INTERNATIONAL BUSINESS MACHINE	COMMON STOCK	459200101	4571	49315	SH	DEFINED
INTERNATIONAL BUSINESS MACHINE	COMMON STOCK	459200101	5570	60104	SH	OTHER
INTERNATIONAL FLAVORS & FRAGRA	COMMON STOCK	459506101	21	600	SH	OTHER
INTERNATIONAL GAME TECHNOLOGY	COMMON STOCK	459902102	7	200	SH	DEFINED
INTERNATIONAL PAPER CO	COMMON STOCK	460146103	239	5534	SH	DEFINED
INTERNATIONAL PAPER CO	COMMON STOCK	460146103	791	18342	SH	OTHER
INTERNET PICTURES CORP	COMMON STOCK	46059S200	0	27	SH	DEFINED
INTERPUBLIC GROUP COS INC	COMMON STOCK	460690100	89	5700	SH	DEFINED
INTERPUBLIC GROUP COS INC	COMMON STOCK	460690100	25	1605	SH	OTHER
INVESTORS FINL SERVICES CORP	COMMON STOCK	461915100	61	1600	SH	OTHER
INVITROGEN CORP	COMMON STOCK	46185R100	7	95	SH	DEFINED
ISHARES COHEN & STEERS RLTY	COMMON STOCK	464287564	74	700	SH	DEFINED
ISHARES COHEN & STEERS RLTY	COMMON STOCK	464287564	16	150	SH	OTHER
ISHARES DJ JONES U.S. TECHNOLO	COMMON STOCK	464287721	262	5400	SH	DEFINED
ISHARES DJ US TELCOM SECTOR IN	COMMON STOCK	464287713	230	10945	SH	DEFINED
ISHARES DJ US TELCOM SECTOR IN	COMMON STOCK	464287713	84	3987	SH	OTHER
ISHARES DJ US UTILITIES SECTOR	COMMON STOCK	464287697	7	120	SH	OTHER
ISHARES MSCI EAFE INDEX FUND	COMMON STOCK	464287465	53	390	SH	OTHER
ISHARES NASDAQ BIOTECHNOLOGY I	COMMON STOCK	464287556	8	110	SH	OTHER
ISHARES RUSSELL 2000 INDEX FUN	COMMON STOCK	464287655	33	300	SH	DEFINED
ISHARES S&P 500/BARRA VALUE	COMMON STOCK	464287408	122	2200	SH	DEFINED
ISHARES TRUST GS CORP BOND FUN	COMMON STOCK	464287242	94	850	SH	DEFINED
ISHARES TRUST GS CORP BOND FUN	COMMON STOCK	464287242	61	550	SH	OTHER
ISIS PHARMACEUTICALS	COMMON STOCK	464330109	1	100	SH	DEFINED
ITT INDUSTRIES INC	COMMON STOCK	450911102	100	1350	SH	OTHER
J ALEXANDER'S CORP	COMMON STOCK	466096104	1	133	SH	OTHER
JABIL CIRCUIT INC	COMMON STOCK	466313103	4	140	SH	DEFINED
JABIL CIRCUIT INC	COMMON STOCK	466313103	6	210	SH	OTHER
JACOBS ENGR GROUP INC	COMMON STOCK	469814107	58	1200	SH	DEFINED
JANUS CAPITAL GROUP INC	COMMON STOCK	47102X105	92	5600	SH	DEFINED
JDS UNIPHASE CORP	COMMON STOCK	46612J101	8	2150	SH	OTHER
JEFFERSON BANCSHARES INC	COMMON STOCK	472375104	59	4266	SH	OTHER
JEFFERSON PILOT CORP	COMMON STOCK	475070108	1	19	SH	DEFINED
JM SMUCKER CO/THE-NEW	COMMON STOCK	832696405	28	621	SH	DEFINED
JM SMUCKER CO/THE-NEW	COMMON STOCK	832696405	13	279	SH	OTHER
JOHNSON & JOHNSON	COMMON STOCK	478160104	5908	114368	SH	DEFINED
JOHNSON & JOHNSON	COMMON STOCK	478160104	4611	89258	SH	OTHER
JOHNSON CTLS INC	COMMON STOCK	478366107	130	1121	SH	DEFINED

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JOURNAL REGISTER CO	COMMON STOCK	481138105	19	900	SH	DEFINED
JP MORGAN CHASE & CO	COMMON STOCK	46625H100	7810	212626	SH	DEFINED
JP MORGAN CHASE & CO	COMMON STOCK	46625H100	2905	79101	SH	OTHER
KANSAS CITY SOUTHERN	COMMON STOCK	485170302	11	750	SH	DEFINED
KAYDON CORP	COMMON STOCK	486587108	8	300	SH	DEFINED
KAYDON CORP	COMMON STOCK	486587108	26	1000	SH	OTHER
KELLOGG CO	COMMON STOCK	487836108	65	1700	SH	DEFINED
KELLOGG CO	COMMON STOCK	487836108	297	7800	SH	OTHER
KERR MCGEE CORP	COMMON STOCK	492386107	7	153	SH	OTHER
KEYCORP NEW	COMMON STOCK	493267108	95	3244	SH	DEFINED
KEYCORP NEW	COMMON STOCK	493267108	246	8375	SH	OTHER
KEYSPAN CORP	COMMON STOCK	49337W100	4	100	SH	DEFINED
KEYSPAN CORP	COMMON STOCK	49337W100	7	200	SH	OTHER
KIMBERLY CLARK CORP	COMMON STOCK	494368103	1556	26328	SH	DEFINED
KIMBERLY CLARK CORP	COMMON STOCK	494368103	1000	16928	SH	OTHER
KINDER MORGAN ENERGY PARTNERS	COMMON STOCK	494550106	708	14372	SH	DEFINED
KINDER MORGAN ENERGY PARTNERS	COMMON STOCK	494550106	106	2150	SH	OTHER
KING PHARMACEUTICALS INC	COMMON STOCK	495582108	42	2765	SH	OTHER
KLA-TENCOR CORP	COMMON STOCK	482480100	3	59	SH	DEFINED
KMART HOLDING CORP	COMMON STOCK	498780105	1	55	SH	DEFINED
KOHL'S CORP	COMMON STOCK	500255104	2363	52583	SH	DEFINED
KOHL'S CORP	COMMON STOCK	500255104	856	19050	SH	OTHER
KRAFT FOODS INC-A	COMMON STOCK	50075N104	1	36	SH	DEFINED
KROGER CO	COMMON STOCK	501044101	35	1880	SH	DEFINED
KROGER CO	COMMON STOCK	501044101	237	12800	SH	OTHER
LA-Z-BOY INC	COMMON STOCK	505336107	241	11507	SH	DEFINED
LA-Z-BOY INC	COMMON STOCK	505336107	76	3641	SH	OTHER
LABORATORY CORP AMERICA HOLDIN	COMMON STOCK	50540R409	11	300	SH	DEFINED
LABORATORY CORP AMERICA HOLDIN	COMMON STOCK	50540R409	20	550	SH	OTHER
LEHMAN BROS HLDGS INC	COMMON STOCK	524908100	21	269	SH	DEFINED
LIBERTY MEDIA CORP-A	COMMON STOCK	530718105	16	1362	SH	DEFINED
LIFEPOINT HOSPS INC	COMMON STOCK	53219L109	0	16	SH	DEFINED
LILLY ELI & CO	COMMON STOCK	532457108	602	8563	SH	DEFINED
LILLY ELI & CO	COMMON STOCK	532457108	480	6825	SH	OTHER
LIMITED BRANDS INC	COMMON STOCK	532716107	26	1450	SH	DEFINED
LINCOLN NATL CORP	COMMON STOCK	534187109	101	2500	SH	OTHER
LINEAR TECHNOLOGY CORP	COMMON STOCK	535678106	47	1120	SH	DEFINED
LINEAR TECHNOLOGY CORP	COMMON STOCK	535678106	4	100	SH	OTHER
LIZ CLAIBORNE INC	COMMON STOCK	539320101	24	675	SH	DEFINED
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	829	16124	SH	DEFINED
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	465	9050	SH	OTHER
LOWES COS INC	COMMON STOCK	548661107	234	4224	SH	DEFINED
LOWES COS INC	COMMON STOCK	548661107	78	1400	SH	OTHER
LSI LOGIC CORP	COMMON STOCK	502161102	4	400	SH	DEFINED
LSI LOGIC CORP	COMMON STOCK	502161102	9	1000	SH	OTHER
LUCENT TECHNOLOGIES INC	COMMON STOCK	549463107	165	58230	SH	DEFINED
LUCENT TECHNOLOGIES INC	COMMON STOCK	549463107	66	23301	SH	OTHER
L3 COMMUNICATIONS HLDGS INCCOM	COMMON STOCK	502424104	10	200	SH	DEFINED
M D C HLDGS INC	COMMON STOCK	552676108	28	439	SH	DEFINED
MAGELLAN PETE CORP	COMMON STOCK	559091301	0	4	SH	OTHER
MANHATTAN ASSOCS INC COM	COMMON STOCK	562750109	28	1000	SH	DEFINED
MANITOWOC INC	COMMON STOCK	563571108	21	675	SH	DEFINED
MARATHON OIL CORP	COMMON STOCK	565849106	30	900	SH	DEFINED
MARKEL CORPORATION	COMMON STOCK	570535104	76	300	SH	DEFINED
MARRIOTT INTL INC A	COMMON STOCK	571903202	32	700	SH	DEFINED
MARSH & MCLENNAN COS INC	COMMON STOCK	571748102	39	807	SH	DEFINED
MARSH & MCLENNAN COS INC	COMMON STOCK	571748102	117	2446	SH	OTHER
MARTEK BIOSCIENCES CORP	COMMON STOCK	572901106	7	100	SH	OTHER
MARTHA STEWART LIVING OMNIMEDI	COMMON STOCK	573083102	4	400	SH	OTHER
MASCO CORP	COMMON STOCK	574599106	471	17200	SH	DEFINED
MASCO CORP	COMMON STOCK	574599106	1127	41100	SH	OTHER
MASSEY ENERGY COMPANY	COMMON STOCK	576206106	15	700	SH	DEFINED

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MATERIALS SELECT SPDR FUND	COMMON STOCK	81369Y100	325	12164	SH	DEFINED
MATERIALS SELECT SPDR FUND	COMMON STOCK	81369Y100	100	3731	SH	OTHER
MATTEL INC	COMMON STOCK	577081102	6	297	SH	OTHER
MAXIM INTEGRATED PRODS INC	COMMON STOCK	57772K101	2	45	SH	DEFINED
MAXTOR CORP	COMMON STOCK	577729205	2	152	SH	DEFINED
MAY DEPT STORES CO	COMMON STOCK	577778103	17	600	SH	DEFINED
MAY DEPT STORES CO	COMMON STOCK	577778103	273	9400	SH	OTHER
MAYTAG CORP	COMMON STOCK	578592107	946	33973	SH	DEFINED
MAYTAG CORP	COMMON STOCK	578592107	2120	76133	SH	OTHER
MBIA INC	COMMON STOCK	55262C100	342	5775	SH	DEFINED
MBIA INC	COMMON STOCK	55262C100	47	799	SH	OTHER
MBNA CORP	COMMON STOCK	55262L100	386	15535	SH	DEFINED
MBNA CORP	COMMON STOCK	55262L100	105	4236	SH	OTHER
MCCORMICK & CO INC	COMMON STOCK	579780206	433	14400	SH	DEFINED
MCCORMICK & CO INC	COMMON STOCK	579780206	181	6000	SH	OTHER
MCDATA CORP CL A	COMMON STOCK	580031201	8	891	SH	DEFINED
MCDATA CORP CL A	COMMON STOCK	580031201	1	124	SH	OTHER
MCDONALDS CORP	COMMON STOCK	580135101	1305	52571	SH	DEFINED
MCDONALDS CORP	COMMON STOCK	580135101	276	11100	SH	OTHER
MCG CAP CORP	COMMON STOCK	58047P107	20	1000	SH	DEFINED
MCGRAW HILL COMPANIES INC	COMMON STOCK	580645109	2277	32562	SH	DEFINED
MCGRAW HILL COMPANIES INC	COMMON STOCK	580645109	620	8864	SH	OTHER
MCKESSON CORP	COMMON STOCK	58155Q103	268	8325	SH	DEFINED
MCKESSON CORP	COMMON STOCK	58155Q103	58	1800	SH	OTHER
MEADWESTVACO CORP	COMMON STOCK	583334107	39	1309	SH	DEFINED
MEADWESTVACO CORP	COMMON STOCK	583334107	101	3382	SH	OTHER
MEDCO HEALTH SOLUTIONS INC	COMMON STOCK	58405U102	153	4510	SH	DEFINED
MEDCO HEALTH SOLUTIONS INC	COMMON STOCK	58405U102	585	17211	SH	OTHER
MEDICIS PHARMACEUTICAL CL-A	COMMON STOCK	584690309	43	600	SH	OTHER
MEDIMMUNE INC	COMMON STOCK	584699102	2	95	SH	DEFINED
MEDTRONIC INC	COMMON STOCK	585055106	5019	103250	SH	DEFINED
MEDTRONIC INC	COMMON STOCK	585055106	2133	43887	SH	OTHER
MELLON FINANCIAL CORP	COMMON STOCK	58551A108	917	28556	SH	DEFINED
MELLON FINANCIAL CORP	COMMON STOCK	58551A108	199	6200	SH	OTHER
MERCANTILE BANKSHARES CORP	COMMON STOCK	587405101	82	1800	SH	DEFINED
MERCANTILE BANKSHARES CORP	COMMON STOCK	587405101	46	1000	SH	OTHER
MERCK & CO INC	COMMON STOCK	589331107	3648	78955	SH	DEFINED
MERCK & CO INC	COMMON STOCK	589331107	7934	171731	SH	OTHER
MERRILL LYNCH & CO INC	COMMON STOCK	590188108	24	415	SH	DEFINED
METLIFE INC	COMMON STOCK	59156R108	23	671	SH	DEFINED
METRIS COS INC	COMMON STOCK	591598107	11	2500	SH	DEFINED
METRIS COS INC	COMMON STOCK	591598107	20	4500	SH	OTHER
MGIC INVT CORP WIS	COMMON STOCK	552848103	252	4425	SH	DEFINED
MGIC INVT CORP WIS	COMMON STOCK	552848103	71	1250	SH	OTHER
MICRON TECHNOLOGY INC	COMMON STOCK	595112103	58	4300	SH	DEFINED
MICROSOFT CORP	COMMON STOCK	594918104	9629	351826	SH	DEFINED
MICROSOFT CORP	COMMON STOCK	594918104	3622	132331	SH	OTHER
MIDAS INC	COMMON STOCK	595626102	3	200	SH	OTHER
MIDCAP SPDR TR SERIES 1	COMMON STOCK	595635103	611	5800	SH	DEFINED
MIDCAP SPDR TR SERIES 1	COMMON STOCK	595635103	72	686	SH	OTHER
MILACRON INC	COMMON STOCK	598709103	12	2900	SH	DEFINED
MILLENNIUM PHARMACEUTICALS INC	COMMON STOCK	599902103	131	7000	SH	DEFINED
MILLENNIUM PHARMACEUTICALS INC	COMMON STOCK	599902103	6	300	SH	OTHER
MIPS TECHNOLOGIES COMMON	COMMON STOCK	604567107	1	138	SH	DEFINED
MOLEX INC	COMMON STOCK	608554101	17	500	SH	DEFINED
MONSANTO CO NEW	COMMON STOCK	61166W101	62	2153	SH	DEFINED
MONSANTO CO NEW	COMMON STOCK	61166W101	88	3075	SH	OTHER
MOODYS CORP	COMMON STOCK	615369105	176	2900	SH	DEFINED
MOODYS CORP	COMMON STOCK	615369105	61	1000	SH	OTHER
MORGAN STANLEY	COMMON STOCK	617446448	1225	21170	SH	DEFINED
MORGAN STANLEY	COMMON STOCK	617446448	477	8241	SH	OTHER
MOTOROLA INC	COMMON STOCK	620076109	1417	101195	SH	DEFINED

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MOTOROLA INC	COMMON STOCK	620076109	737	52610	SH	OTHER
MUNICIPAL MORTGAGE & EQUITY LL	COMMON STOCK	62624B101	9	381	SH	DEFINED
MUNICIPAL MORTGAGE & EQUITY LL	COMMON STOCK	62624B101	37	1500	SH	OTHER
MYLAN LABS INC	COMMON STOCK	628530107	425	16831	SH	DEFINED
MYLAN LABS INC	COMMON STOCK	628530107	57	2273	SH	OTHER
NASDAQ 100 SHARES UNIT SER 1	COMMON STOCK	631100104	306	8400	SH	DEFINED
NASDAQ 100 SHARES UNIT SER 1	COMMON STOCK	631100104	545	14935	SH	OTHER
NATIONAL CITY CORP	COMMON STOCK	635405103	327	9643	SH	DEFINED
NATIONAL COMM FINL CORP	COMMON STOCK	63545P104	1974	72358	SH	DEFINED
NATIONAL COMM FINL CORP	COMMON STOCK	63545P104	1939	71082	SH	OTHER
NATIONWIDE FINANCIAL SERVICES	COMMON STOCK	638612101	98	2955	SH	DEFINED
NATIONWIDE FINANCIAL SERVICES	COMMON STOCK	638612101	43	1287	SH	OTHER
NAVISTAR INTERNATIONAL CORP	COMMON STOCK	63934E108	1	20	SH	DEFINED
NCR CORP	COMMON STOCK	62886E108	3	84	SH	DEFINED
NCR CORP	COMMON STOCK	62886E108	4	104	SH	OTHER
NEW JERSEY RES CORP	COMMON STOCK	646025106	75	1950	SH	DEFINED
NEWELL RUBBERMAID INC	COMMON STOCK	651229106	15	677	SH	DEFINED
NEWELL RUBBERMAID INC	COMMON STOCK	651229106	57	2521	SH	OTHER
NEWFIELD EXPLORATION CO	COMMON STOCK	651290108	210	4705	SH	DEFINED
NEWMONT MNG CORP	COMMON STOCK	651639106	4	75	SH	DEFINED
NEWMONT MNG CORP	COMMON STOCK	651639106	178	3662	SH	OTHER
NEXTEL COMMUNICATIONS INC	COMMON STOCK	65332V103	9	315	SH	DEFINED
NEXTEL COMMUNICATIONS INC	COMMON STOCK	65332V103	4	150	SH	OTHER
NICOR INC	COMMON STOCK	654086107	13	382	SH	DEFINED
NICOR INC	COMMON STOCK	654086107	9	274	SH	OTHER
NIKE INC-CLASS B	COMMON STOCK	654106103	3	50	SH	DEFINED
NISOURCE INC	COMMON STOCK	65473P105	22	1000	SH	DEFINED
NISOURCE INC	COMMON STOCK	65473P105	8	352	SH	OTHER
NN INC	COMMON STOCK	629337106	25	2000	SH	OTHER
NORFOLK SOUTHERN CORP	COMMON STOCK	655844108	214	9040	SH	DEFINED
NORFOLK SOUTHERN CORP	COMMON STOCK	655844108	971	41047	SH	OTHER
NORTH EUROPEAN OIL RTY TRUST	COMMON STOCK	659310106	72	2850	SH	DEFINED
NORTH FORK BANCORPORATION INC	COMMON STOCK	659424105	166	4100	SH	DEFINED
NORTH FORK BANCORPORATION INC	COMMON STOCK	659424105	81	2000	SH	OTHER
NORTHERN TR CORP	COMMON STOCK	665859104	93	2000	SH	DEFINED
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	4	39	SH	DEFINED
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	86	901	SH	OTHER
NORTHWEST AIRLINES CORP CL A	COMMON STOCK	667280101	19	1500	SH	OTHER
NOVELLUS SYS INC	COMMON STOCK	670008101	4	90	SH	DEFINED
NSTAR	COMMON STOCK	67019E107	19	400	SH	DEFINED
NUCOR CORP	COMMON STOCK	670346105	12	215	SH	DEFINED
OCCIDENTAL PETE CORP	COMMON STOCK	674599105	36	850	SH	DEFINED
OCWEN FINL CORP COM	COMMON STOCK	675746101	18	2000	SH	DEFINED
OFFICE DEPOT INC	COMMON STOCK	676220106	18	1100	SH	DEFINED
OLD NATL BANCORP IND	COMMON STOCK	680033107	277	12120	SH	OTHER
OMNICOM GROUP	COMMON STOCK	681919106	3616	41409	SH	DEFINED
OMNICOM GROUP	COMMON STOCK	681919106	282	3232	SH	OTHER
OMNOVA SOLUTIONS INC	COMMON STOCK	682129101	3	552	SH	OTHER
ONEOK INC	COMMON STOCK	682680103	13	600	SH	DEFINED
ONEOK INC	COMMON STOCK	682680103	152	6900	SH	OTHER
ORACLE CORPORATION	COMMON STOCK	68389X105	337	25465	SH	DEFINED
ORACLE CORPORATION	COMMON STOCK	68389X105	267	20218	SH	OTHER
OUTBACK STEAKHOUSE INC	COMMON STOCK	689899102	29	645	SH	DEFINED
P F CHANGS CHINA BISTRO INC CO	COMMON STOCK	69333Y108	25	500	SH	DEFINED
PACTIV CORP	COMMON STOCK	695257105	112	4700	SH	DEFINED
PACTIV CORP	COMMON STOCK	695257105	81	3400	SH	OTHER
PALL CORP	COMMON STOCK	696429307	129	4800	SH	DEFINED
PALL CORP	COMMON STOCK	696429307	72	2700	SH	OTHER
PARKER HANNIFIN CORP	COMMON STOCK	701094104	192	3233	SH	DEFINED
PARKER HANNIFIN CORP	COMMON STOCK	701094104	337	5662	SH	OTHER
PATTERSON-UTI ENERGY INC	COMMON STOCK	703481101	16	500	SH	OTHER
PENN VIRGINIA RESOURCE PARTN	COMMON STOCK	707884102	27	800	SH	DEFINED

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PENN VIRGINIA RESOURCE PARTN	COMMON STOCK	707884102	12	350	SH	OTHER
PENNEY J C CO	COMMON STOCK	708160106	471	17922	SH	DEFINED
PENNEY J C CO	COMMON STOCK	708160106	139	5308	SH	OTHER
PEOPLESOFT INC	COMMON STOCK	712713106	3	111	SH	DEFINED
PEOPLESOFT INC	COMMON STOCK	712713106	18	800	SH	OTHER
PEPCO HOLDINGS INC	COMMON STOCK	713291102	25	1275	SH	DEFINED
PEPCO HOLDINGS INC	COMMON STOCK	713291102	80	4088	SH	OTHER
PEPSIAMERICAS INC	COMMON STOCK	71343P200	46	2700	SH	OTHER
PEPSICO INC	COMMON STOCK	713448108	7165	153696	SH	DEFINED
PEPSICO INC	COMMON STOCK	713448108	2832	60736	SH	OTHER
PERFORMANCE FOOD GROUP CO	COMMON STOCK	713755106	224	6205	SH	DEFINED
PFIZER INC	COMMON STOCK	717081103	10625	300739	SH	DEFINED
PFIZER INC	COMMON STOCK	717081103	9516	269346	SH	OTHER
PG & E CORP	COMMON STOCK	69331C108	21	751	SH	OTHER
PHELPS DODGE CORP	COMMON STOCK	717265102	30	400	SH	DEFINED
PHOENIX COMPANIES INC	COMMON STOCK	71902E109	10	804	SH	DEFINED
PIEDMONT NATURAL GAS INC	COMMON STOCK	720186105	35	800	SH	DEFINED
PIEDMONT NATURAL GAS INC	COMMON STOCK	720186105	130	3000	SH	OTHER
PIER 1 IMPORTS INC	COMMON STOCK	720279108	307	14025	SH	DEFINED
PIONEER NATURAL RESOURCES CO	COMMON STOCK	723787107	26	800	SH	DEFINED
PITNEY BOWES INC	COMMON STOCK	724479100	8	200	SH	DEFINED
PITNEY BOWES INC	COMMON STOCK	724479100	427	10500	SH	OTHER
PLAINS ALL AMERICAN PIPELINE L	COMMON STOCK	726503105	32	1000	SH	DEFINED
PLAYTEX PRODS INC	COMMON STOCK	72813P100	8	1000	SH	DEFINED
PLUG POWER INC	COMMON STOCK	72919P103	4	500	SH	OTHER
PLUM CREEK TIMBER CO INC	COMMON STOCK	729251108	545	17908	SH	DEFINED
PLUM CREEK TIMBER CO INC	COMMON STOCK	729251108	58	1897	SH	OTHER
PNC FINANCIAL SERVICES GROUP	COMMON STOCK	693475105	205	3750	SH	DEFINED
PNC FINANCIAL SERVICES GROUP	COMMON STOCK	693475105	223	4083	SH	OTHER
PPG INDS INC	COMMON STOCK	693506107	83	1300	SH	DEFINED
PPG INDS INC	COMMON STOCK	693506107	627	9800	SH	OTHER
PRAXAIR INC	COMMON STOCK	74005P104	164	4298	SH	DEFINED
PRICE T ROWE GROUP INC	COMMON STOCK	74144T108	9	200	SH	OTHER
PRINCIPAL FINANCIAL GROUP	COMMON STOCK	74251V102	8	227	SH	DEFINED
PRINCIPAL FINANCIAL GROUP	COMMON STOCK	74251V102	23	684	SH	OTHER
PROCTER & GAMBLE CO	COMMON STOCK	742718109	4929	49352	SH	DEFINED
PROCTER & GAMBLE CO	COMMON STOCK	742718109	4437	44423	SH	OTHER
PROGRESS ENERGY INC	COMMON STOCK	743263105	232	5135	SH	DEFINED
PROGRESS ENERGY INC	COMMON STOCK	743263105	284	6278	SH	OTHER
PROTECTIVE LIFE CORP	COMMON STOCK	743674103	21	630	SH	OTHER
PROVIDIAN FINANCIAL CORP	COMMON STOCK	74406A102	30	2600	SH	DEFINED
PROVIDIAN FINANCIAL CORP	COMMON STOCK	74406A102	204	17500	SH	OTHER
PRUDENTIAL FINL INC	COMMON STOCK	744320102	43	1039	SH	DEFINED
PRUDENTIAL FINL INC	COMMON STOCK	744320102	69	1649	SH	OTHER
PUBLIC SVC ENTERPRISE GROUP IN	COMMON STOCK	744573106	158	3599	SH	DEFINED
PULITZER INC	COMMON STOCK	745769109	22	400	SH	DEFINED
QUAKER CHEM CORP	COMMON STOCK	747316107	15	500	SH	DEFINED
QUALCOMM INC	COMMON STOCK	747525103	247	4589	SH	DEFINED
QUALCOMM INC	COMMON STOCK	747525103	142	2628	SH	OTHER
QUANTUM CORP-DLT & STORAGE	COMMON STOCK	747906204	1	200	SH	DEFINED
QUEST DIAGNOSTICS INC	COMMON STOCK	74834L100	5	63	SH	DEFINED
QUEST DIAGNOSTICS INC	COMMON STOCK	74834L100	12	160	SH	OTHER
QWEST COMMUNICATIONS INTL INC	COMMON STOCK	749121109	32	7403	SH	DEFINED
QWEST COMMUNICATIONS INTL INC	COMMON STOCK	749121109	22	5101	SH	OTHER
R H DONNELLEY CORP	COMMON STOCK	74955W307	1	15	SH	OTHER
RADIOSHACK CORP	COMMON STOCK	750438103	98	3200	SH	DEFINED
RADIOSHACK CORP	COMMON STOCK	750438103	245	8000	SH	OTHER
RAYTHEON COMPANY	COMMON STOCK	755111507	705	23477	SH	DEFINED
RAYTHEON COMPANY	COMMON STOCK	755111507	745	24813	SH	OTHER
REGIONS FINANCIAL CORP	COMMON STOCK	758940100	444	11941	SH	DEFINED
REGIONS FINANCIAL CORP	COMMON STOCK	758940100	5469	147003	SH	OTHER
RELIANT RESOURCES INC	COMMON STOCK	75952B105	13	1711	SH	DEFINED

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RELIANT RESOURCES INC	COMMON STOCK	75952B105	19	2560	SH	OTHER
REYNOLDS R J TOBACCO HLDGS	COMMON STOCK	76182K105	17	297	SH	DEFINED
REYNOLDS R J TOBACCO HLDGS	COMMON STOCK	76182K105	23	398	SH	OTHER
ROHM & HAAS CO	COMMON STOCK	775371107	45	1046	SH	DEFINED
ROLLINS INC	COMMON STOCK	775711104	5	225	SH	DEFINED
ROSS STORES INC	COMMON STOCK	778296103	11	400	SH	OTHER
RUBY TUESDAY INC	COMMON STOCK	781182100	299	10498	SH	OTHER
RYDER SYSTEM INC	COMMON STOCK	783549108	189	5520	SH	DEFINED
SABRE HOLDINGS CORP	COMMON STOCK	785905100	5	252	SH	DEFINED
SAFECO CORP	COMMON STOCK	786429100	716	18390	SH	OTHER
SAFEWAY INC	COMMON STOCK	786514208	10	475	SH	DEFINED
SAKS INC	COMMON STOCK	79377W108	3	200	SH	DEFINED
SANMINA-SCI CORP	COMMON STOCK	800907107	3	204	SH	OTHER
SARA LEE CORP	COMMON STOCK	803111103	644	29647	SH	DEFINED
SARA LEE CORP	COMMON STOCK	803111103	393	18124	SH	OTHER
SBC COMMUNICATIONS INC	COMMON STOCK	78387G103	1470	56405	SH	DEFINED
SBC COMMUNICATIONS INC	COMMON STOCK	78387G103	1738	66671	SH	OTHER
SCANA CORP	COMMON STOCK	80589M102	110	3206	SH	DEFINED
SCANA CORP	COMMON STOCK	80589M102	100	2928	SH	OTHER
SCHEIN HENRY INC	COMMON STOCK	806407102	10	150	SH	DEFINED
SCHERING PLOUGH CORP	COMMON STOCK	806605101	1270	73048	SH	DEFINED
SCHERING PLOUGH CORP	COMMON STOCK	806605101	965	55475	SH	OTHER
SCOTTS CO CL A	COMMON STOCK	810186106	95	1600	SH	DEFINED
SCOTTS CO CL A	COMMON STOCK	810186106	24	400	SH	OTHER
SEARS ROEBUCK & CO	COMMON STOCK	812387108	542	11904	SH	DEFINED
SEARS ROEBUCK & CO	COMMON STOCK	812387108	423	9306	SH	OTHER
SEMCO ENERGY INC	COMMON STOCK	78412D109	2	432	SH	DEFINED
SEMPRA ENERGY	COMMON STOCK	816851109	5	175	SH	DEFINED
SERVICE CORP INTERNATIONAL	COMMON STOCK	817565104	84	15600	SH	DEFINED
SERVICE CORP INTERNATIONAL	COMMON STOCK	817565104	27	5000	SH	OTHER
SHERWIN WILLIAMS CO	COMMON STOCK	824348106	5	130	SH	DEFINED
SIGMA ALDRICH CORP	COMMON STOCK	826552101	114	2000	SH	DEFINED
SIGMA ALDRICH CORP	COMMON STOCK	826552101	34	600	SH	OTHER
SILICON GRAPHICS INC	COMMON STOCK	827056102	1	1000	SH	DEFINED
SIRUS SATELLITE RADIO INC	COMMON STOCK	82966U103	0	100	SH	DEFINED
SIX FLAGS INC	COMMON STOCK	83001P109	8	1000	SH	DEFINED
SLM CORP	COMMON STOCK	78442P106	10	255	SH	DEFINED
SLM CORP	COMMON STOCK	78442P106	40	1050	SH	OTHER
SNAP ON INC	COMMON STOCK	833034101	39	1200	SH	DEFINED
SOLECTRON CORP	COMMON STOCK	834182107	5	800	SH	DEFINED
SOLUTIA INC	COMMON STOCK	834376105	0	100	SH	DEFINED
SOLUTIA INC	COMMON STOCK	834376105	0	600	SH	OTHER
SONOCO PRODS CO	COMMON STOCK	835495102	12	500	SH	DEFINED
SOUTHERN COMPANY	COMMON STOCK	842587107	274	9048	SH	DEFINED
SOUTHERN COMPANY	COMMON STOCK	842587107	624	20631	SH	OTHER
SOUTHERN UN CO NEW	COMMON STOCK	844030106	35	1905	SH	OTHER
SOUTHTRUST CORP	COMMON STOCK	844730101	49	1500	SH	OTHER
SOUTHWEST AIRLINES CO	COMMON STOCK	844741108	7	415	SH	DEFINED
SPRINT CORP	COMMON STOCK	852061100	54	3300	SH	DEFINED
SPRINT CORP	COMMON STOCK	852061100	321	19525	SH	OTHER
SPRINT CORP PCS GROUP	COMMON STOCK	852061506	39	6950	SH	OTHER
STANDARD & POORS DEP RECEIPT	COMMON STOCK	78462F103	2478	22271	SH	DEFINED
STANDARD & POORS DEP RECEIPT	COMMON STOCK	78462F103	2719	24431	SH	OTHER
STAPLES INC	COMMON STOCK	855030102	35	1294	SH	DEFINED
STARBUCKS CORP	COMMON STOCK	855244109	3	82	SH	DEFINED
STARTEK INC	COMMON STOCK	85569C107	20	500	SH	OTHER
STARWOOD HOTELS & RESORTS	COMMON STOCK	85590A203	33	917	SH	OTHER
STATE STREET CORP	COMMON STOCK	857477103	5	92	SH	DEFINED
STATE STREET CORP	COMMON STOCK	857477103	26	500	SH	OTHER
STEWART ENTERPRISES INC CL A	COMMON STOCK	860370105	3	500	SH	DEFINED
STORAGE TECHNOLOGY	COMMON STOCK	862111200	26	1000	SH	DEFINED
STRYKER CORP	COMMON STOCK	863667101	34	400	SH	DEFINED

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STRYKER CORP	COMMON STOCK	863667101	30	350	SH	OTHER
SUN MICROSYSTEMS INC	COMMON STOCK	866810104	79	17645	SH	DEFINED
SUN MICROSYSTEMS INC	COMMON STOCK	866810104	45	10145	SH	OTHER
SUNGARD DATA SYS INC	COMMON STOCK	867363103	2	55	SH	DEFINED
SUNOCO INC	COMMON STOCK	86764P109	21	416	SH	OTHER
SUNTRUST BANKS INC	COMMON STOCK	867914103	1856	25959	SH	DEFINED
SUNTRUST BANKS INC	COMMON STOCK	867914103	2417	33801	SH	OTHER
SUPERVALU INC	COMMON STOCK	868536103	229	8000	SH	OTHER
SYMANTEC CORPORATION	COMMON STOCK	871503108	4	130	SH	DEFINED
SYSCO CORP	COMMON STOCK	871829107	2351	63139	SH	DEFINED
SYSCO CORP	COMMON STOCK	871829107	462	12411	SH	OTHER
TAKE-TWO INTERACTIVE SOFTWARE	COMMON STOCK	874054109	8	280	SH	DEFINED
TARGET CORP	COMMON STOCK	87612E106	576	14990	SH	DEFINED
TARGET CORP	COMMON STOCK	87612E106	208	5425	SH	OTHER
TC PIPELINES LP	COMMON STOCK	87233Q108	33	1000	SH	DEFINED
TECO ENERGY INC	COMMON STOCK	872375100	53	3700	SH	DEFINED
TECO ENERGY INC	COMMON STOCK	872375100	56	3859	SH	OTHER
TELLABS INC	COMMON STOCK	879664100	252	29975	SH	DEFINED
TELLABS INC	COMMON STOCK	879664100	50	5900	SH	OTHER
TENET HEALTHCARE CORP	COMMON STOCK	88033G100	9	550	SH	DEFINED
TENET HEALTHCARE CORP	COMMON STOCK	88033G100	17	1050	SH	OTHER
TENNECO AUTOMOTIVE INC	COMMON STOCK	880349105	6	890	SH	DEFINED
TENNECO AUTOMOTIVE INC	COMMON STOCK	880349105	2	360	SH	OTHER
TEPPCO PARTNERS LP	COMMON STOCK	872384102	75	1850	SH	DEFINED
TERADYNE INC	COMMON STOCK	880770102	3	113	SH	DEFINED
TEXAS GENCO HOLDINGS INC	COMMON STOCK	882443104	3	107	SH	DEFINED
TEXAS GENCO HOLDINGS INC	COMMON STOCK	882443104	9	287	SH	OTHER
TEXAS INSTRUMENTS INC	COMMON STOCK	882508104	5318	181011	SH	DEFINED
TEXAS INSTRUMENTS INC	COMMON STOCK	882508104	1945	66208	SH	OTHER
TEXTRON INC	COMMON STOCK	883203101	5	80	SH	DEFINED
THE CHARLES SCHWAB CORP	COMMON STOCK	808513105	15	1275	SH	DEFINED
THE CHARLES SCHWAB CORP	COMMON STOCK	808513105	4	300	SH	OTHER
THERMO ELECTRON CORP	COMMON STOCK	883556102	4	152	SH	DEFINED
THORNBURG MTG ASSET CORP	COMMON STOCK	885218107	87	3200	SH	DEFINED
TIME WARNER INC NEW	COMMON STOCK	887317105	192	10656	SH	DEFINED
TIME WARNER INC NEW	COMMON STOCK	887317105	33	1825	SH	OTHER
TJX COS INC	COMMON STOCK	872540109	6	265	SH	DEFINED
TORCHMARK CORP	COMMON STOCK	891027104	100	2200	SH	OTHER
TOYS R US INC	COMMON STOCK	892335100	30	2380	SH	DEFINED
TOYS R US INC	COMMON STOCK	892335100	19	1500	SH	OTHER
TRACTOR SUPPLY CO	COMMON STOCK	892356106	499	12800	SH	DEFINED
TRAVELERS PROPERTY CASUALTY CL	COMMON STOCK	89420G109	13	776	SH	DEFINED
TRAVELERS PROPERTY CASUALTY CL	COMMON STOCK	89420G109	10	597	SH	OTHER
TRAVELERS PROPERTY CASUALTY CL	COMMON STOCK	89420G406	16	956	SH	DEFINED
TRAVELERS PROPERTY CASUALTY CL	COMMON STOCK	89420G406	21	1238	SH	OTHER
TRIAD HOSPS INC	COMMON STOCK	89579K109	1	16	SH	DEFINED
TRIBUNE CO	COMMON STOCK	896047107	20	396	SH	DEFINED
TRIBUNE CO	COMMON STOCK	896047107	21	400	SH	OTHER
TRINITY INDUSTRIES INC	COMMON STOCK	896522109	194	6300	SH	DEFINED
TRUSTCO BK CORP NY	COMMON STOCK	898349105	21	1625	SH	DEFINED
TUPPERWARE CORPORATION	COMMON STOCK	899896104	26	1500	SH	OTHER
TXU CORP	COMMON STOCK	873168108	37	1554	SH	DEFINED
TYSON FOODS INC CLASS A	COMMON STOCK	902494103	2	166	SH	DEFINED
UNION PAC CORP	COMMON STOCK	907818108	330	4749	SH	DEFINED
UNION PAC CORP	COMMON STOCK	907818108	634	9132	SH	OTHER
UNION PLANTERS CORP	COMMON STOCK	908068109	336	10677	SH	DEFINED
UNION PLANTERS CORP	COMMON STOCK	908068109	1327	42147	SH	OTHER
UNISYS CORP	COMMON STOCK	909214108	4	290	SH	DEFINED
UNISYS CORP	COMMON STOCK	909214108	22	1476	SH	OTHER
UNITED PARCEL SERVICE-CLASS B	COMMON STOCK	911312106	30	401	SH	DEFINED
UNITED STATES STEEL CORP	COMMON STOCK	912909108	18	500	SH	DEFINED
UNITED TECHNOLOGIES CORP	COMMON STOCK	913017109	1442	15214	SH	DEFINED

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UNITED TECHNOLOGIES CORP	COMMON STOCK	913017109	547	5775	SH	OTHER
UNITED TENNESSEE BANKSHARES IN	COMMON STOCK	91307P103	41	2500	SH	DEFINED
UNITEDHEALTH GROUP INC	COMMON STOCK	91324P102	82	1406	SH	DEFINED
UNITEDHEALTH GROUP INC	COMMON STOCK	91324P102	523	8990	SH	OTHER
UNIVERSAL CORP VA	COMMON STOCK	913456109	71	1600	SH	OTHER
UNIVERSAL HEALTH SVCS INC	COMMON STOCK	913903100	11	200	SH	DEFINED
UNIVISION COMMUNICATIONS INC	COMMON STOCK	914906102	5	130	SH	DEFINED
UNOCAL CORP	COMMON STOCK	915289102	397	10789	SH	DEFINED
UNOCAL CORP	COMMON STOCK	915289102	255	6929	SH	OTHER
UNUMPROVIDENT CORP	COMMON STOCK	91529Y106	548	34743	SH	DEFINED
UNUMPROVIDENT CORP	COMMON STOCK	91529Y106	826	52403	SH	OTHER
US BANCORP NEW	COMMON STOCK	902973304	13	445	SH	DEFINED
US BANCORP NEW	COMMON STOCK	902973304	14	470	SH	OTHER
UST INC	COMMON STOCK	902911106	190	5320	SH	DEFINED
UTILITIES SELECT SECTOR SPDR	COMMON STOCK	81369Y886	509	21804	SH	DEFINED
UTILITIES SELECT SECTOR SPDR	COMMON STOCK	81369Y886	106	4530	SH	OTHER
UTSTARCOM INC	COMMON STOCK	918076100	4	100	SH	OTHER
V F CORP	COMMON STOCK	918204108	9	218	SH	DEFINED
VALERO LP	COMMON STOCK	91913W104	52	1050	SH	DEFINED
VECTREN CORP	COMMON STOCK	92240G101	34	1391	SH	DEFINED
VERISIGN INC	COMMON STOCK	92343E102	7	400	SH	OTHER
VERITAS SOFTWARE CO	COMMON STOCK	923436109	4	100	SH	DEFINED
VERIZON COMMUNICATIONS	COMMON STOCK	92343V104	3741	106633	SH	DEFINED
VERIZON COMMUNICATIONS	COMMON STOCK	92343V104	3173	90446	SH	OTHER
VERTEX PHARMACEUTICALS INC	COMMON STOCK	92532F100	52	5000	SH	DEFINED
VIACOM INC CL A	COMMON STOCK	925524100	24	550	SH	DEFINED
VIACOM INC CL A	COMMON STOCK	925524100	6	143	SH	OTHER
VIACOM INC CL B	COMMON STOCK	925524308	339	7631	SH	DEFINED
VIACOM INC CL B	COMMON STOCK	925524308	248	5589	SH	OTHER
VIAD CORP	COMMON STOCK	92552R109	13	508	SH	DEFINED
VISTEON CORP	COMMON STOCK	92839U107	2	230	SH	DEFINED
VISTEON CORP	COMMON STOCK	92839U107	3	261	SH	OTHER
VULCAN MATLS CO	COMMON STOCK	929160109	706	14850	SH	DEFINED
VULCAN MATLS CO	COMMON STOCK	929160109	8713	183170	SH	OTHER
WACHOVIA CORP	COMMON STOCK	929903102	1273	27322	SH	DEFINED
WACHOVIA CORP	COMMON STOCK	929903102	1046	22459	SH	OTHER
WADDELL & REED FINL INC	COMMON STOCK	930059100	25	1083	SH	OTHER
WAL MART STORES INC	COMMON STOCK	931142103	3857	72713	SH	DEFINED
WAL MART STORES INC	COMMON STOCK	931142103	2741	51667	SH	OTHER
WALGREEN CO	COMMON STOCK	931422109	1336	36713	SH	DEFINED
WALGREEN CO	COMMON STOCK	931422109	7932	218044	SH	OTHER
WASHINGTON FEDERAL INC	COMMON STOCK	938824109	189	6655	SH	DEFINED
WASHINGTON MUTUAL INC	COMMON STOCK	939322103	30	750	SH	DEFINED
WASTE MANAGEMENT INTERNATIONAL	COMMON STOCK	94106L109	1130	38180	SH	DEFINED
WASTE MANAGEMENT INTERNATIONAL	COMMON STOCK	94106L109	332	11205	SH	OTHER
WATERS CORP	COMMON STOCK	941848103	4	125	SH	DEFINED
WATSON PHARMACEUTICALS INC	COMMON STOCK	942683103	260	5650	SH	DEFINED
WATSON PHARMACEUTICALS INC	COMMON STOCK	942683103	59	1275	SH	OTHER
WAUSAU-MOSINEE PAPER CORP	COMMON STOCK	943315101	327	24212	SH	DEFINED
WAUSAU-MOSINEE PAPER CORP	COMMON STOCK	943315101	80	5925	SH	OTHER
WEIS MARKETS INC	COMMON STOCK	948849104	22	600	SH	DEFINED
WELLPOINT HEALTH NETWORKS INC	COMMON STOCK	94973H108	318	3275	SH	DEFINED
WELLPOINT HEALTH NETWORKS INC	COMMON STOCK	94973H108	46	475	SH	OTHER
WELLS FARGO & CO	COMMON STOCK	949746101	9632	163560	SH	DEFINED
WELLS FARGO & CO	COMMON STOCK	949746101	4904	83274	SH	OTHER
WENDYS INTERNATIONAL INC	COMMON STOCK	950590109	27	700	SH	OTHER
WESTAR ENERGY INC	COMMON STOCK	95709T100	14	669	SH	DEFINED
WESTAR ENERGY INC	COMMON STOCK	95709T100	12	600	SH	OTHER
WEYERHAEUSER CO	COMMON STOCK	962166104	600	9380	SH	DEFINED
WEYERHAEUSER CO	COMMON STOCK	962166104	450	7028	SH	OTHER
WHIRLPOOL CORP	COMMON STOCK	963320106	94	1300	SH	DEFINED
WHIRLPOOL CORP	COMMON STOCK	963320106	27	375	SH	OTHER

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WILLIAMS COS INC	COMMON STOCK	969457100	24	2449	SH	DEFINED
WILLIAMS COS INC	COMMON STOCK	969457100	7	700	SH	OTHER
WINMARK CORP	COMMON STOCK	974250102	3	150	SH	OTHER
WINTON FINL CORP	COMMON STOCK	976446104	7	500	SH	OTHER
WISCONSIN ENERGY CORP	COMMON STOCK	976657106	168	5030	SH	DEFINED
WISCONSIN ENERGY CORP	COMMON STOCK	976657106	26	788	SH	OTHER
WORTHINGTON INDS INC	COMMON STOCK	981811102	215	11900	SH	DEFINED
WORTHINGTON INDS INC	COMMON STOCK	981811102	166	9200	SH	OTHER
WRIGHT MEDICAL GROUP INC	COMMON STOCK	98235T107	30	1000	SH	DEFINED
WRIGLEY WM JR CO	COMMON STOCK	982526105	101	1800	SH	DEFINED
WRIGLEY WM JR CO	COMMON STOCK	982526105	309	5500	SH	OTHER
WYETH	COMMON STOCK	983024100	1975	46516	SH	DEFINED
WYETH	COMMON STOCK	983024100	567	13350	SH	OTHER
XEROX CORP	COMMON STOCK	984121103	18	1326	SH	DEFINED
XEROX CORP	COMMON STOCK	984121103	8	550	SH	OTHER
YORK INTL CORP NEW	COMMON STOCK	986670107	61	1650	SH	DEFINED
YOUNG BROADCAST	COMMON STOCK	987434107	24	1200	SH	DEFINED
YUM! BRANDS INC	COMMON STOCK	988498101	39	1144	SH	DEFINED
YUM! BRANDS INC	COMMON STOCK	988498101	74	2160	SH	OTHER
ZIMMER HLDGS INC	COMMON STOCK	98956P102	718	10197	SH	DEFINED
ZIMMER HLDGS INC	COMMON STOCK	98956P102	1037	14724	SH	OTHER
3COM CORP	COMMON STOCK	885535104	8	1000	SH	OTHER
3M CO	COMMON STOCK	88579Y101	1270	14932	SH	DEFINED
3M CO	COMMON STOCK	88579Y101	7235	85088	SH	OTHER
ABN AMRO HLDG N V SPNS ADR	COMMON STOCK	000937102	5	221	SH	DEFINED
ACCENTURE LTD CL A	COMMON STOCK	G1150G111	6	229	SH	DEFINED
AEGON NV	COMMON STOCK	007924103	35	2381	SH	DEFINED
AEGON NV	COMMON STOCK	007924103	292	19709	SH	OTHER
ALCAN INC	COMMON STOCK	013716105	5	105	SH	DEFINED
ALLSTREAM INC	COMMON STOCK	02004C105	0	6	SH	OTHER
ALLSTREAM INC	COMMON STOCK	02004C204	20	344	SH	OTHER
AMERICA MOVIL SERIES L ADR	COMMON STOCK	02364W105	118	4300	SH	DEFINED
AMERICA MOVIL SERIES L ADR	COMMON STOCK	02364W105	16	600	SH	OTHER
AUTOLIV INC	COMMON STOCK	052800109	4	102	SH	DEFINED
AUTOLIV INC	COMMON STOCK	052800109	1	34	SH	OTHER
AXA ADR	COMMON STOCK	054536107	5	248	SH	DEFINED
BCE INC ADR	COMMON STOCK	05534B109	7	322	SH	DEFINED
BIOVAIL CORP	COMMON STOCK	09067J109	2	100	SH	DEFINED
BP AMOCO PLCADR	COMMON STOCK	055622104	3396	68809	SH	DEFINED
BP AMOCO PLCADR	COMMON STOCK	055622104	4901	99321	SH	OTHER
CAMBIOR INC	COMMON STOCK	13201L103	6	2000	SH	DEFINED
CARNIVAL CORP	COMMON STOCK	143658300	11	271	SH	DEFINED
CHICAGO BRIDGE & IRON CO	COMMON STOCK	167250109	27	950	SH	DEFINED
COOPER INDUSTRIES LTD-CL A	COMMON STOCK	G24182100	338	5828	SH	DEFINED
COOPER INDUSTRIES LTD-CL A	COMMON STOCK	G24182100	58	1000	SH	OTHER
DAIMLERCHRYSLER AG ORD	COMMON STOCK	D1668R123	83	1785	SH	DEFINED
DAIMLERCHRYSLER AG ORD	COMMON STOCK	D1668R123	23	498	SH	OTHER
DEUTSCHE TELEKOM AG SPONS ADR	COMMON STOCK	251566105	48	2640	SH	DEFINED
DEUTSCHE TELEKOM AG SPONS ADR	COMMON STOCK	251566105	10	554	SH	OTHER
ELAN PLC SPONSORED ADR	COMMON STOCK	284131208	28	4100	SH	DEFINED
ELAN PLC SPONSORED ADR	COMMON STOCK	284131208	3	400	SH	OTHER
ENCANA CORP	COMMON STOCK	292505104	32	800	SH	OTHER
ERICSSON (LM) TEL SPONS ADR	COMMON STOCK	294821608	7	400	SH	DEFINED
ERICSSON (LM) TEL SPONS ADR	COMMON STOCK	294821608	253	14280	SH	OTHER
EVEREST RE GROUP LIMITED	COMMON STOCK	G3223R108	17	200	SH	DEFINED
FLEXTRONICS INTL LTD	COMMON STOCK	Y2573F102	1423	96180	SH	DEFINED
FLEXTRONICS INTL LTD	COMMON STOCK	Y2573F102	448	30295	SH	OTHER
FUJI PHOTO FILM LTD ADR	COMMON STOCK	359586302	6	173	SH	DEFINED
GALLAHER GROUP PLC SPONSORED A	COMMON STOCK	363595109	57	1344	SH	OTHER
GLAXO SMITHKLINE SPONSORED ADR	COMMON STOCK	37733W105	284	6097	SH	DEFINED
GLAXO SMITHKLINE SPONSORED ADR	COMMON STOCK	37733W105	1409	30223	SH	OTHER
GLOBALSANTEFE CORP	COMMON STOCK	G3930E101	188	7590	SH	DEFINED

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GLOBALSANTEFE CORP	COMMON STOCK	G3930E101	49	1964	SH	OTHER
GOLDCORP INC	COMMON STOCK	380956409	16	1000	SH	DEFINED
HITACHI LTD ADR	COMMON STOCK	433578507	5	75	SH	DEFINED
HONDA MOTOR LTD ADR	COMMON STOCK	438128308	14	600	SH	DEFINED
HSBC HOLDINGS PLC SPONS ADR	COMMON STOCK	404280406	173	2192	SH	DEFINED
HSBC HOLDINGS PLC SPONS ADR	COMMON STOCK	404280406	31	387	SH	OTHER
INGERSOLL-RAND CO CL A	COMMON STOCK	G4776G101	1809	26645	SH	DEFINED
INGERSOLL-RAND CO CL A	COMMON STOCK	G4776G101	1093	16106	SH	OTHER
KONINKLIJKE AHOLD NV ADR	COMMON STOCK	500467303	2	310	SH	DEFINED
KONINKLIJKE PHILIPS ELECTRS NV	COMMON STOCK	500472303	253	8685	SH	DEFINED
KONINKLIJKE PHILIPS ELECTRS NV	COMMON STOCK	500472303	11	388	SH	OTHER
LANOPTICS LTD	COMMON STOCK	M6706C103	19	2000	SH	DEFINED
MANULIFE FINANCIAL CORP	COMMON STOCK	56501R106	102	3157	SH	DEFINED
MANULIFE FINANCIAL CORP	COMMON STOCK	56501R106	33	1007	SH	OTHER
METTLER-TOLEDO INTERNATIONAL I	COMMON STOCK	592688105	8	200	SH	DEFINED
MITSUBISHI TOKYO FINL ADR	COMMON STOCK	606816106	5	630	SH	DEFINED
NABORS INDUSTRIES LTD	COMMON STOCK	G6359F103	8	200	SH	DEFINED
NEWS CORP PREF ADR	COMMON STOCK	652487802	13	425	SH	DEFINED
NEWS CORP PREF ADR	COMMON STOCK	652487802	10	321	SH	OTHER
NIPPON TELEG & TEL CORP SPONS	COMMON STOCK	654624105	6	240	SH	DEFINED
NOBLE CORPORATION	COMMON STOCK	G65422100	226	6325	SH	DEFINED
NOBLE CORPORATION	COMMON STOCK	G65422100	42	1175	SH	OTHER
NOKIA CORP SPNSD ADR	COMMON STOCK	654902204	98	5759	SH	DEFINED
NOKIA CORP SPNSD ADR	COMMON STOCK	654902204	128	7500	SH	OTHER
NORTEL NETWORKS CORP	COMMON STOCK	656568102	4	900	SH	DEFINED
NORTEL NETWORKS CORP	COMMON STOCK	656568102	8	1850	SH	OTHER
PLACER DOME INC	COMMON STOCK	725906101	114	6350	SH	DEFINED
PLACER DOME INC	COMMON STOCK	725906101	26	1470	SH	OTHER
POTASH CORP SASK INC	COMMON STOCK	73755L107	3	29	SH	DEFINED
REPSOL YPF SA SPONSORED ADR	COMMON STOCK	76026T205	213	10920	SH	DEFINED
REPSOL YPF SA SPONSORED ADR	COMMON STOCK	76026T205	4	200	SH	OTHER
REUTERS GROUP PLC SPONSORED AD	COMMON STOCK	76132M102	19	733	SH	DEFINED
REUTERS GROUP PLC SPONSORED AD	COMMON STOCK	76132M102	16	646	SH	OTHER
RINKER GROUP LTD-ADR	COMMON STOCK	76687M101	5	100	SH	DEFINED
ROYAL BK SCOT GROUP ADR SER F	COMMON STOCK	780097804	11	400	SH	DEFINED
ROYAL DUTCH PETROLEUM	COMMON STOCK	780257804	923	17620	SH	DEFINED
ROYAL DUTCH PETROLEUM	COMMON STOCK	780257804	1135	21671	SH	OTHER
SCHLUMBERGER LTD	COMMON STOCK	806857108	940	17174	SH	DEFINED
SCHLUMBERGER LTD	COMMON STOCK	806857108	564	10300	SH	OTHER
SCOTTISH POWER PLC-ADR	COMMON STOCK	81013T705	23	843	SH	OTHER
SMITH & NEPHEW PLC-ADR	COMMON STOCK	83175M205	14	326	SH	DEFINED
SUN LIFE FINANCIAL INC	COMMON STOCK	866796105	86	3436	SH	DEFINED
SUNCOR ENERGY INC	COMMON STOCK	867229106	50	2000	SH	DEFINED
TELECOM CORP NEW ZEALAND LTD	COMMON STOCK	879278208	256	9070	SH	DEFINED
TELEFONOS DE MEXICO S A ADR	COMMON STOCK	879403780	210	6350	SH	DEFINED
TELEFONOS DE MEXICO S A ADR	COMMON STOCK	879403780	30	900	SH	OTHER
TEVA PHARMACEUTICAL INDS LTD A	COMMON STOCK	881624209	24	430	SH	DEFINED
TEVA PHARMACEUTICAL INDS LTD A	COMMON STOCK	881624209	82	1450	SH	OTHER
TOYOTA MTR CORP SPONSD ADR	COMMON STOCK	892331307	28	400	SH	DEFINED
TRANSCANADA CORP	COMMON STOCK	89353D107	2	100	SH	OTHER
TRANSOCEAN INC	COMMON STOCK	G90078109	9	386	SH	DEFINED
TRANSOCEAN INC	COMMON STOCK	G90078109	5	211	SH	OTHER
TYCO INTERNATIONAL LTD	COMMON STOCK	902124106	419	15821	SH	DEFINED
TYCO INTERNATIONAL LTD	COMMON STOCK	902124106	58	2187	SH	OTHER
UNILEVER N V NY SHARES	COMMON STOCK	904784709	245	3775	SH	DEFINED
UNILEVER N V NY SHARES	COMMON STOCK	904784709	320	4935	SH	OTHER
VODAFONE GROUP PLC ADR	COMMON STOCK	92857W100	7762	309972	SH	DEFINED
VODAFONE GROUP PLC ADR	COMMON STOCK	92857W100	2697	107715	SH	OTHER
WEATHERFORD INTL LTD	COMMON STOCK	G95089101	9	250	SH	DEFINED
XL CAP LTD	COMMON STOCK	G98255105	5781	74543	SH	DEFINED
XL CAP LTD	COMMON STOCK	G98255105	1364	17587	SH	OTHER
CONSECO INC-WTS	9 COMMON STOCK	208464123	1	77	SH	OTHER

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APARTMENT INVT & MGMT CO	COMMON STOCK	03748R101	6	186	SH	DEFINED	
BRE PROPERTIES CL A	COMMON STOCK	05564E106	44	1325	SH	DEFINED	
CAMDEN PPTY TR	COMMON STOCK	133131102	18	400	SH	DEFINED	
CAMDEN PPTY TR	COMMON STOCK	133131102	5	108	SH	OTHER	
CAPITAL AUTOMOTIVE REIT COM	COMMON STOCK	139733109	13	400	SH	DEFINED	
CAPITAL AUTOMOTIVE REIT COM	COMMON STOCK	139733109	64	2000	SH	OTHER	
CBL & ASSOC PPTYS INC	COMMON STOCK	124830100	540	9550	SH	DEFINED	
CBL & ASSOC PPTYS INC	COMMON STOCK	124830100	299	5300	SH	OTHER	
CRESCENT REAL ESTATE EQUITIES	COMMON STOCK	225756105	34	2000	SH	DEFINED	
DUKE REALTY CORP	COMMON STOCK	264411505	17	552	SH	DEFINED	
DUKE REALTY CORP	COMMON STOCK	264411505	36	1146	SH	OTHER	
EASTGROUP PPTYS INC	COMMON STOCK	277276101	10	300	SH	DEFINED	
ENTERTAINMENT PPTYS TR COM	COMMON STOCK	29380T105	9	270	SH	DEFINED	
EQUITY INNS INC	COMMON STOCK	294703103	18	2000	SH	DEFINED	
EQUITY OFFICE PPTYS TR	COMMON STOCK	294741103	6	225	SH	DEFINED	
EQUITY ONE INC COM	COMMON STOCK	294752100	4	218	SH	DEFINED	
FEDERAL REALTY INVESTMENT TRUS	COMMON STOCK	313747206	84	2200	SH	DEFINED	
FIRST INDUST REALTY TR INC	COMMON STOCK	32054K103	37	1100	SH	DEFINED	
FRIEDMAN BILLINGS RAMSEY-A	COMMON STOCK	358434108	53	2300	SH	DEFINED	
HEALTH CARE PPTY INVS INC	COMMON STOCK	421915109	10	200	SH	DEFINED	
HEALTH CARE REIT INC	COMMON STOCK	42217K106	32	900	SH	DEFINED	
HEALTHCARE RLTY TR INC	COMMON STOCK	421946104	111	3100	SH	DEFINED	
HIGHWOODS PROPERTIES INC	COMMON STOCK	431284108	43	1700	SH	DEFINED	
HOSPITALITY PROPERTIES TRUST	COMMON STOCK	44106M102	17	400	SH	OTHER	
ISTAR FINANCIAL INC	COMMON STOCK	45031U101	22	575	SH	DEFINED	
LEXINGTON CORPORATE PPTYS TR	COMMON STOCK	529043101	6	300	SH	DEFINED	
LIBERTY PROPERTY TRUST	COMMON STOCK	531172104	19	500	SH	DEFINED	
MACK CALI RLTY CORP	COMMON STOCK	554489104	17	400	SH	DEFINED	
MID-AMER APT CMNTYS INC	COMMON STOCK	59522J103	11	333	SH	DEFINED	
MID-AMER APT CMNTYS INC	COMMON STOCK	59522J103	287	8533	SH	OTHER	
PENNSYLVANIA REAL ESTATE INVT	COMMON STOCK	709102107	35	975	SH	DEFINED	
PUBLIC STORAGE INC	COMMON STOCK	74460D109	158	3630	SH	OTHER	
SENIOR HOUSING PROPERTIES TRUS	COMMON STOCK	81721M109	40	2300	SH	DEFINED	
SHURGARD STORAGE CTRS INC CL A	COMMON STOCK	82567D104	114	3034	SH	OTHER	
SIMON PROPERTY GROUP INC	COMMON STOCK	828806109	83	1800	SH	DEFINED	
UNITED DOMINION REALTY TRUST I	COMMON STOCK	910197102	46	2400	SH	DEFINED	
UNITED DOMINION REALTY TRUST I	COMMON STOCK	910197102	2	106	SH	OTHER	
WASHINGTON REAL ESTATE INVT TR	COMMON STOCK	939653101	15	500	SH	DEFINED	
ARPT INVT & MGMT 9.000% PFD SE	PREFERRED STOCK	03748R861	9	341	SH	DEFINED	
BAXTER INTERNATL 7.000% PFD	PREFERRED STOCK	071813406	7	130	SH	DEFINED	
PUBLIC STORAGE INC 12.250% PFD	PREFERRED STOCK	74460D729	3	97	SH	OTHER	
ALLTEL CORP 7.750% PFD	PREFERRED STOCK	020039822	4	90	SH	DEFINED	
CHUBB CORP 7.000% PFD	PREFERRED STOCK	171232309	5	185	SH	DEFINED	
CITIZENS UTILS TR 5.000% PFD	PREFERRED STOCK	177351202	41	800	SH	OTHER	
FORD CAP TR II 6.500% CONV PFD	PREFERRED STOCK	345395206	12	215	SH	DEFINED	
GENL MTRS CORP 4.500% CONV PFD	PREFERRED STOCK	370442741	10	365	SH	DEFINED	
KERR-MCGEE CORP 5.500% PFD	PREFERRED STOCK	492386305	5	100	SH	DEFINED	
MOTOROLA INC 7.000% PFD	PREFERRED STOCK	620076208	7	165	SH	DEFINED	
NATL AUSTRALIA BK LTD	PREFERRED STOCK	632525309	6	150	SH	DEFINED	
TRAVELERS PPTY 4.500% CONV PFD	PREFERRED STOCK	89420G307	5	190	SH	DEFINED	
UNION PLANTERS CORP CONV PFD C	PREFERRED STOCK	908068307	33	500	SH	DEFINED	
UNION PLANTERS CORP CONV PFD C	PREFERRED STOCK	908068307	3	39	SH	OTHER	
XRX CORP 6.250% PFD	PREFERRED STOCK	984121509	3	25	SH	DEFINED	
ALZA CORP	Z-CPN	7 OTHER	02261WAB5	7	9000	PRN	DEFINED
AMAZON COM INC	4.750%	2 OTHER	023135AF3	7	7000	PRN	DEFINED
BROCADE COM SYS	2.000%	1 OTHER	111621AB4	5	6000	PRN	DEFINED
CARNIVAL CORP	2.000%	4 OTHER	143658AN2	4	3000	PRN	DEFINED
COMPUTER ASSOC	5.000%	3 OTHER	204912AR0	5	4000	PRN	DEFINED
COUNTRYWIDE CR	Z-CPN	2 OTHER	222372AE4	7	6000	PRN	DEFINED
DISNEY WALT CO	2.125%	4 OTHER	254687AU0	4	4000	PRN	DEFINED
EOP OPER LP	7.250%	11 OTHER	268766BR2	5	5000	PRN	DEFINED
FIRST DATA CORP	2.000%	3 OTHER	319963AD6	3	3000	PRN	DEFINED

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GAP INC	5.750%	3	OTHER	364760AJ7	6	4000	PRN	DEFINED
INTERNATIONAL PAPER	Z-CPN	6	OTHER	460146BM4	5	10000	PRN	DEFINED
INTL GAME TECH	Z-CPN	1	OTHER	459902AL6	6	8000	PRN	DEFINED
L-3 COMM HLDGS	5.250%	6	OTHER	502424AB0	5	4000	PRN	DEFINED
LIBERTY MEDIA CORP	3.250%	3	OTHER	530715AR2	5	5000	PRN	DEFINED
MEDTRONIC INC	1.250%	9	OTHER	585055AB2	7	7000	PRN	DEFINED
PHOTRONICS INC	4.750%	12	OTHER	719405AC6	4	4000	PRN	DEFINED
QUEST DIAGNOSTICS	1.750%	11	OTHER	74834LAF7	5	5000	PRN	DEFINED
ROYAL CARIBBEAN CONV	Z-CPN	5	OTHER	780153AM4	11	19000	PRN	DEFINED
SYMANTEC CORP	3.000%	11	OTHER	871503AB4	8	4000	PRN	DEFINED
TELEFONOS DE MEXICO	4.250%	6	OTHER	879403AD5	5	4000	PRN	DEFINED
VEECO INSTRS INC	4.125%	12	OTHER	922417AB6	6	6000	PRN	DEFINED
WMX TECHNOLOGIES INC	2.000%	1	OTHER	92929QAF4	6	6000	PRN	DEFINED
AMGEN INC	Z-CPN	3	OTHER	031162AE0	5	6000	SH	DEFINED
JC PENNEY CO	5.000%	10	OTHER	708160BV7	5	5000	PRN	DEFINED
JC PENNEY CO	5.000%	10	OTHER	708160BV7	27	25000	PRN	OTHER
BLACKROCK INVT QUALITY MUN TR			OTHER	09247D105	47	3231	SH	DEFINED
LIBERTY ALL-STAR GROWTH FD INC			OTHER	529900102	48	6976	SH	DEFINED
LINCOLN NATL CONV SECS FD INC			OTHER	534183108	11	800	SH	DEFINED
NATIONS BALANCED TARGET MATURI			OTHER	63857K107	26	2700	SH	DEFINED
SALOMON BROS FD INC			OTHER	795477108	74	6151	SH	OTHER
MEXICO FD INC			OTHER	592835102	16	993	SH	DEFINED
MORGAN STANLEY ASIA-PACIFIC FU			OTHER	61744U106	11	983	SH	DEFINED
MORGAN STANLEY EMERGING MARKET			OTHER	61744G107	4	300	SH	DEFINED
ADAMS EXPRESS COMPANY			OTHER	006212104	224	18065	SH	OTHER
ENERPLUS RESOURCES FUND			OTHER	29274D604	6	200	SH	DEFINED
ENERPLUS RESOURCES FUND			OTHER	29274D604	6	200	SH	OTHER
GABELLI DIVIDEND & INCOME TR			OTHER	36242H104	20	1000	SH	DEFINED
GENERAL AMERICAN INVESTORS			OTHER	368802104	126	4230	SH	OTHER
LIBERTY ALL STAR EQUITY FD			OTHER	530158104	42	4397	SH	DEFINED
MASSMUTUAL CORPORATE INVS INC			OTHER	576292106	9	400	SH	DEFINED
MFS MULTIMARKET INCOME TR			OTHER	552737108	6	1000	SH	DEFINED
PETROLEUM & RES CORP			OTHER	716549100	13	561	SH	DEFINED
PETROLEUM & RES CORP			OTHER	716549100	62	2627	SH	OTHER
STREETTRACKS SER TR SML CAP VA			OTHER	86330E406	98	600	SH	DEFINED
TEMPLETON DRAGON FD INC			OTHER	88018T101	48	2650	SH	OTHER
TEMPLETON EMERGING MKTS FD INC			OTHER	880191101	6	400	SH	DEFINED
TEMPLETON EMERGING MKTS FD INC			OTHER	880191101	4	300	SH	OTHER
TRI CONTINENTAL CORPORATION			OTHER	895436103	20	1213	SH	DEFINED
TRI CONTINENTAL CORPORATION			OTHER	895436103	110	6731	SH	OTHER
HANCOCK JOHN INVS TR SH BEN IN			OTHER	410142103	60	3000	SH	OTHER
LINCOLN NATL INCOME FUND			OTHER	534217104	45	3068	SH	DEFINED
TEMPLETON EMERG MKTS INC FD			OTHER	880192109	5	400	SH	DEFINED
TEMPLETON GLOBAL INCOME FD INC			OTHER	880198106	101	10600	SH	DEFINED
BLACKROCK INSD MUN 2008 TERM T			OTHER	09247K109	78	4500	SH	DEFINED
DREYFUS STRATEGIC MUNS INC			OTHER	261932107	6	600	SH	OTHER
MORGAN STANLEY MUNI PREM INCOM			OTHER	61745P429	10	1000	SH	OTHER
MORGAN STANLEY QUALITY MUNI IN			OTHER	61745P734	7	500	SH	OTHER
MORGAN STANLEY QUALITY MUNI IN			OTHER	61745P668	9	600	SH	OTHER
NUVEEN INSD MUN OPPORTUNITY FD			OTHER	670984103	11	700	SH	OTHER
NUVEEN INSD QUALITY MUN FD INC			OTHER	67062N103	20	1185	SH	DEFINED
NUVEEN INSD QUALITY MUN FD INC			OTHER	67062N103	33	2000	SH	OTHER
NUVEEN MUN ADVANTAGE FD INC			OTHER	67062H106	19	1230	SH	DEFINED
NUVEEN MUN VALUE FD INC			OTHER	670928100	19	2000	SH	DEFINED
NUVEEN PREM INCOME MUN FD 4 IN			OTHER	6706K4105	14	1138	SH	OTHER
PUTNAM HIGH YIELD MUN TR			OTHER	746781103	28	4075	SH	OTHER
ACM INCOME FUND, INC			OTHER	000912105	62	7224	SH	OTHER
BLACKROCK INSD MUN INCOME TR			OTHER	092479104	11	795	SH	DEFINED
BLACKROCK INSD MUN INCOME TR			OTHER	092479104	38	2705	SH	OTHER
BLACKROCK INSD MUN TERM TR INC			OTHER	092474105	17	1500	SH	OTHER
BLACKROCK MUNI TARGET TERM TR			OTHER	09247M105	47	4300	SH	DEFINED
DNP SELECT INCOME FUND INC			OTHER	23325P104	33	3000	SH	DEFINED

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DNP SELECT INCOME FUND INC	OTHER	23325P104	96	8800 SH	OTHER
DREYFUS STRATEGIC MUN BD FD IN	OTHER	26202F107	5	600 SH	OTHER
HANCOCK JOHN INCOME SECS TR	OTHER	410123103	11	736 SH	DEFINED
HIGH YIELD INCOME FUND INC	OTHER	429904105	25	4000 SH	DEFINED
MANAGED HIGH YIELD PLUS FD INC	OTHER	561911108	31	5416 SH	DEFINED
MFS CHARTER INCOME TR	OTHER	552727109	18	2000 SH	OTHER
MFS MUN INCOME TR	OTHER	552738106	33	4300 SH	OTHER
MORGAN STANLEY INSURED MUNI IN	OTHER	61745P791	116	7800 SH	OTHER
MUNIYIELD INSD FD INC	OTHER	62630E107	64	4331 SH	DEFINED
NEUBERGER BERMAN INTER MUNI BD	OTHER	64124P101	6	475 SH	OTHER
NUVEEN INVT QUALITY MUN FD INC	OTHER	67062E103	135	8763 SH	OTHER
NUVEEN MUN MKT OPPORTUNITY FD	OTHER	67062W103	31	2121 SH	OTHER
NUVEEN QUALITY INCOME MUN FD I	OTHER	670977107	68	4630 SH	OTHER
NUVEEN SELECT QUALITY MUNI FD	OTHER	670973106	132	8686 SH	OTHER
PIMCO MUNICIPAL INCOME FUND	OTHER	72200R107	7	487 SH	DEFINED
PIMCO STRATEGIC GLOBAL GOVT FD	OTHER	72200X104	7	600 SH	DEFINED
PUTNAM MANAGED MUN INCOME TR	OTHER	746823103	7	900 SH	DEFINED
PUTNAM MUNI OPPORTUNITIES TR	OTHER	746922103	30	2307 SH	DEFINED
PUTNAM MUNI OPPORTUNITIES TR	OTHER	746922103	31	2400 SH	OTHER
VAN KAMPEN ADVNTG MUNI INCOME	OTHER	921124103	26	1575 SH	OTHER
VAN KAMPEN SENIOR INCOME TRS	OTHER	920961109	17	2000 SH	OTHER
NUVEEN PERFORM PLUS MUN MIT MO	OTHER	67062P108	19	1275 SH	DEFINED
VAN KAMPEN TR INSURED MUNIS	OTHER	920928108	18	1024 SH	OTHER
EQUITY INV UIT SER 1 MONTHLY	OTHER	294700703	25	300 SH	OTHER
MAGELLAN MIDSTREAM PARTNERS	OTHER	559080106	33	700 SH	DEFINED