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FIRST HORIZON NATIONAL CORP
 Form 13F-HR
 July 07, 2004

			FORM 13F INFORMATION TABLE						
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA	
ABBOTT LABS	COMMON STOCK	002824100	2354	57756	SH		DEFINED		
ABBOTT LABS	COMMON STOCK	002824100	2150	52760	SH		OTHER		
ABGENIX INC	COMMON STOCK	00339B107	6	500	SH		DEFINED		
ACCREDO HEALTH INC	COMMON STOCK	00437V104	16	400	SH		OTHER		
ADOBE SYS INC	COMMON STOCK	00724F101	13	269	SH		DEFINED		
ADVANCED MEDICAL OPTICS-W/I	COMMON STOCK	00763M108	1	33	SH		OTHER		
ADVANCED MICRO DEVICES INC	COMMON STOCK	007903107	10	600	SH		DEFINED		
ADVANCED MICRO DEVICES INC	COMMON STOCK	007903107	2	100	SH		OTHER		
AETNA INC	COMMON STOCK	00817Y108	47	548	SH		DEFINED		
AETNA INC	COMMON STOCK	00817Y108	252	2959	SH		OTHER		
AFFILIATED COMPUTER SVCS INC C	COMMON STOCK	008190100	48	900	SH		OTHER		
AFLAC INC	COMMON STOCK	001055102	5216	127820	SH		DEFINED		
AFLAC INC	COMMON STOCK	001055102	1743	42714	SH		OTHER		
AGCO CORP	COMMON STOCK	001084102	271	13300	SH		DEFINED		
AGERE SYSTEMS INC-CL A	COMMON STOCK	00845V100	0	38	SH		DEFINED		
AGERE SYSTEMS INC-CL A	COMMON STOCK	00845V100	0	39	SH		OTHER		
AGERE SYSTEMS INC-CL B	COMMON STOCK	00845V209	3	1353	SH		DEFINED		
AGERE SYSTEMS INC-CL B	COMMON STOCK	00845V209	3	1362	SH		OTHER		
AGILENT TECHNOLOGIES INC	COMMON STOCK	00846U101	68	2319	SH		DEFINED		
AGILENT TECHNOLOGIES INC	COMMON STOCK	00846U101	7	228	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	975	18590	SH		DEFINED		
AIR PRODUCTS & CHEMICALS INC	COMMON STOCK	009158106	313	5965	SH		OTHER		
ALBEMARLE FIRST BK CHARLOTTE SV	COMMON STOCK	012684106	14	1500	SH		OTHER		
ALBERTO CULVER CO	COMMON STOCK	013068101	798	15912	SH		DEFINED		
ALBERTO CULVER CO	COMMON STOCK	013068101	229	4572	SH		OTHER		
ALBERTSONS INC	COMMON STOCK	013104104	3	100	SH		DEFINED		
ALCOA INC COM	COMMON STOCK	013817101	990	29980	SH		DEFINED		
ALCOA INC COM	COMMON STOCK	013817101	1573	47626	SH		OTHER		
ALEXANDER & BALDWIN INC	COMMON STOCK	014482103	77	2300	SH		DEFINED		
ALLEGHENY ENERGY INC	COMMON STOCK	017361106	6	400	SH		OTHER		
ALLERGAN INC	COMMON STOCK	018490102	13	150	SH		OTHER		
ALLIANCE CAPITAL MGMT HOLDING	COMMON STOCK	01855A101	8	250	SH		OTHER		
ALLIANT CORP	COMMON STOCK	018802108	21	800	SH		DEFINED		
ALLIANT CORP	COMMON STOCK	018802108	42	1600	SH		OTHER		
ALLIANT TECHSYSTEMS INC	COMMON STOCK	018804104	2	33	SH		OTHER		
ALLIED CAP CORP NEW	COMMON STOCK	01903Q108	31	1250	SH		DEFINED		
ALLSTATE CORP	COMMON STOCK	020002101	9	192	SH		DEFINED		
ALLSTATE CORP	COMMON STOCK	020002101	487	10464	SH		OTHER		
ALLTEL CORP	COMMON STOCK	020039103	233	4600	SH		DEFINED		
ALLTEL CORP	COMMON STOCK	020039103	449	8869	SH		OTHER		
ALTRIA GROUP INC	COMMON STOCK	02209S103	2150	42955	SH		DEFINED		
ALTRIA GROUP INC	COMMON STOCK	02209S103	4964	99179	SH		OTHER		
AMERADA HESS CORP	COMMON STOCK	023551104	77	968	SH		OTHER		
AMEREN CORP	COMMON STOCK	023608102	126	2931	SH		DEFINED		
AMEREN CORP	COMMON STOCK	023608102	60	1400	SH		OTHER		
AMERICAN ELEC PWR INC	COMMON STOCK	025537101	108	3385	SH		DEFINED		
AMERICAN ELEC PWR INC	COMMON STOCK	025537101	174	5427	SH		OTHER		
AMERICAN EXPRESS CO	COMMON STOCK	025816109	543	10569	SH		DEFINED		
AMERICAN EXPRESS CO	COMMON STOCK	025816109	880	17120	SH		OTHER		
AMERICAN FINANCIAL REALTY TR	COMMON STOCK	02607P305	13	900	SH		DEFINED		
AMERICAN FINANCIAL REALTY TR	COMMON STOCK	02607P305	21	1500	SH		OTHER		

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AMERICAN INTERNATIONAL GROUP I	COMMON STOCK	026874107	8630	121068	SH	DEFINED
AMERICAN INTERNATIONAL GROUP I	COMMON STOCK	026874107	3791	53187	SH	OTHER
AMERICAN MORTGAGE ACCEPTANCE C	COMMON STOCK	027568104	5	348	SH	DEFINED
AMERICAN MORTGAGE ACCEPTANCE C	COMMON STOCK	027568104	8	570	SH	OTHER
AMERICAN PWR CONVERSION CORP	COMMON STOCK	029066107	193	9800	SH	DEFINED
AMERICAN PWR CONVERSION CORP	COMMON STOCK	029066107	42	2150	SH	OTHER
AMERICAN STD COS INC DEL	COMMON STOCK	029712106	12	300	SH	OTHER
AMERISOURCEBERGEN CORP	COMMON STOCK	03073E105	26	434	SH	DEFINED
AMERUS GROUP CO	COMMON STOCK	03072M108	5	112	SH	DEFINED
AMERUS GROUP CO	COMMON STOCK	03072M108	3	64	SH	OTHER
AMGEN INC	COMMON STOCK	031162100	72	1327	SH	DEFINED
AMGEN INC	COMMON STOCK	031162100	142	2600	SH	OTHER
AMSOUTH BANCORPORATION	COMMON STOCK	032165102	4431	173988	SH	DEFINED
AMSOUTH BANCORPORATION	COMMON STOCK	032165102	4231	166112	SH	OTHER
ANADARKO PETE CORP	COMMON STOCK	032511107	76	1302	SH	DEFINED
ANADARKO PETE CORP	COMMON STOCK	032511107	311	5299	SH	OTHER
ANALOG DEVICES INC	COMMON STOCK	032654105	5	100	SH	OTHER
ANDREW CORP	COMMON STOCK	034425108	264	13187	SH	DEFINED
ANHEUSER BUSCH COS INC	COMMON STOCK	035229103	961	17800	SH	DEFINED
ANHEUSER BUSCH COS INC	COMMON STOCK	035229103	1023	18942	SH	OTHER
ANNALY MTG MGMT INC COM	COMMON STOCK	035710409	7	430	SH	DEFINED
ANNALY MTG MGMT INC COM	COMMON STOCK	035710409	5	300	SH	OTHER
ANTHEM INC	COMMON STOCK	03674B104	9	100	SH	OTHER
APACHE CORP	COMMON STOCK	037411105	11	250	SH	OTHER
APPLERA CORP-APPLIED BIOSYS	COMMON STOCK	038020103	16	750	SH	OTHER
APPLERA CORP-CELERA GENOMICS	COMMON STOCK	038020202	6	500	SH	DEFINED
APPLERA CORP-CELERA GENOMICS	COMMON STOCK	038020202	2	200	SH	OTHER
APPLIED MATERIALS INC	COMMON STOCK	038222105	514	26200	SH	DEFINED
APPLIED MATERIALS INC	COMMON STOCK	038222105	163	8300	SH	OTHER
APPLIED MICRO CIRCUITS CORP CD	COMMON STOCK	03822W109	9	1600	SH	OTHER
AQUA AMERICA INC	COMMON STOCK	03836W103	12	575	SH	OTHER
ARCHER DANIELS MIDLAND CO	COMMON STOCK	039483102	146	8693	SH	DEFINED
ARCHER DANIELS MIDLAND CO	COMMON STOCK	039483102	144	8592	SH	OTHER
ARROW ELECTRS INC	COMMON STOCK	042735100	65	2413	SH	DEFINED
ARTHROCARE CORP	COMMON STOCK	043136100	6	200	SH	OTHER
ARVINMERITOR INC	COMMON STOCK	043353101	16	817	SH	OTHER
ASHLAND INC	COMMON STOCK	044204105	5	100	SH	DEFINED
ASTEC INDS INC COM	COMMON STOCK	046224101	4	200	SH	DEFINED
ASTORIA FINANCIAL CORP	COMMON STOCK	046265104	15	400	SH	OTHER
AT&T CORP NEW	COMMON STOCK	001957505	75	5111	SH	DEFINED
AT&T CORP NEW	COMMON STOCK	001957505	55	3749	SH	OTHER
AT&T WIRELESS SERVICES	COMMON STOCK	00209A106	66	4609	SH	DEFINED
AT&T WIRELESS SERVICES	COMMON STOCK	00209A106	50	3459	SH	OTHER
ATLANTIS PLASTICS INC	COMMON STOCK	049156102	274	16300	SH	DEFINED
ATMOS ENERGY CORP	COMMON STOCK	049560105	259	10099	SH	DEFINED
ATMOS ENERGY CORP	COMMON STOCK	049560105	19	750	SH	OTHER
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	480	11450	SH	DEFINED
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	350	8357	SH	OTHER
AUTOZONE INC	COMMON STOCK	053332102	80	1000	SH	DEFINED
AUTOZONE INC	COMMON STOCK	053332102	40	500	SH	OTHER
AVANEX CORP	COMMON STOCK	05348W109	23	6000	SH	DEFINED
AVAYA INC	COMMON STOCK	053499109	6	382	SH	DEFINED
AVAYA INC	COMMON STOCK	053499109	7	421	SH	OTHER
AVON PRODUCTS INC	COMMON STOCK	054303102	14	300	SH	DEFINED
AVON PRODUCTS INC	COMMON STOCK	054303102	148	3200	SH	OTHER
AXCELIS TECHNOLOGIES INC	COMMON STOCK	054540109	57	4597	SH	DEFINED
BACK YARD BURGERS INC	COMMON STOCK	05635W101	6	1000	SH	DEFINED
BAKER HUGHES INC	COMMON STOCK	057224107	38	1000	SH	OTHER
BANCTRUST FINANCIAL GROUP INC	COMMON STOCK	05978R107	1	32	SH	OTHER
BANDAG INC	COMMON STOCK	059815100	9	200	SH	DEFINED
BANK AMERICA CORP	COMMON STOCK	060505104	2723	32180	SH	DEFINED
BANK AMERICA CORP	COMMON STOCK	060505104	2062	24365	SH	OTHER

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BANK NEW YORK INC	COMMON STOCK	064057102	65	2200	SH	DEFINED
BANK ONE CORP	COMMON STOCK	06423A103	1427	27974	SH	DEFINED
BANK ONE CORP	COMMON STOCK	06423A103	449	8812	SH	OTHER
BANKUNITED FINL CORP CL A	COMMON STOCK	06652B103	108	4200	SH	OTHER
BARD CR INC	COMMON STOCK	067383109	455	8030	SH	DEFINED
BARD CR INC	COMMON STOCK	067383109	299	5280	SH	OTHER
BAXTER INTL INC	COMMON STOCK	071813109	443	12825	SH	DEFINED
BAXTER INTL INC	COMMON STOCK	071813109	1062	30778	SH	OTHER
BB&T CORPORATION	COMMON STOCK	054937107	383	10357	SH	DEFINED
BB&T CORPORATION	COMMON STOCK	054937107	280	7575	SH	OTHER
BECTON DICKINSON	COMMON STOCK	075887109	236	4550	SH	DEFINED
BECTON DICKINSON	COMMON STOCK	075887109	83	1600	SH	OTHER
BED BATH & BEYOND INC	COMMON STOCK	075896100	8	200	SH	DEFINED
BELDEN INC	COMMON STOCK	077459105	50	2350	SH	DEFINED
BELDEN INC	COMMON STOCK	077459105	36	1700	SH	OTHER
BELLSOUTH CORP	COMMON STOCK	079860102	3127	119249	SH	DEFINED
BELLSOUTH CORP	COMMON STOCK	079860102	3646	139052	SH	OTHER
BELO CORPORATION	COMMON STOCK	080555105	102	3800	SH	DEFINED
BELO CORPORATION	COMMON STOCK	080555105	21	800	SH	OTHER
BERKSHIRE HATHAWAY INC CLASS A	COMMON STOCK	084670108	89	1	SH	DEFINED
BERKSHIRE HATHAWAY INC--CL B	COMMON STOCK	084670207	304	103	SH	DEFINED
BERKSHIRE HATHAWAY INC--CL B	COMMON STOCK	084670207	133	45	SH	OTHER
BEST BUY COMPANY INC	COMMON STOCK	086516101	225	4425	SH	DEFINED
BEST BUY COMPANY INC	COMMON STOCK	086516101	61	1205	SH	OTHER
BIO RAD LABS INC CL A	COMMON STOCK	090572207	135	2300	SH	DEFINED
BIOMET INC	COMMON STOCK	09062X103	7	115	SH	OTHER
BIOMET INC	COMMON STOCK	090613100	20	450	SH	DEFINED
BIOTECH HOLDERS TRUST	COMMON STOCK	09067D201	88	600	SH	DEFINED
BLACK HILLS CORP	COMMON STOCK	092113109	14	450	SH	DEFINED
BLOCK H & R INC	COMMON STOCK	093671105	72	1500	SH	DEFINED
BOEING CO	COMMON STOCK	097023105	929	18175	SH	DEFINED
BOEING CO	COMMON STOCK	097023105	1524	29830	SH	OTHER
BOWATER INC	COMMON STOCK	102183100	12	300	SH	DEFINED
BRIGGS & STRATTON CORP	COMMON STOCK	109043109	35	400	SH	OTHER
BRINKER INTL INC	COMMON STOCK	109641100	27	800	SH	DEFINED
BRISTOL MYERS SQUIBB CO	COMMON STOCK	110122108	3224	131572	SH	DEFINED
BRISTOL MYERS SQUIBB CO	COMMON STOCK	110122108	3930	160410	SH	OTHER
BRUNSWICK CORP	COMMON STOCK	117043109	10	233	SH	DEFINED
BUCKEYE TECHNOLOGIES INC	COMMON STOCK	118255108	43	3725	SH	DEFINED
BURLINGTON NORTHN SANTA FE COR	COMMON STOCK	12189T104	11	300	SH	DEFINED
BURLINGTON NORTHN SANTA FE COR	COMMON STOCK	12189T104	29	816	SH	OTHER
CABOT CORP	COMMON STOCK	127055101	1	21	SH	OTHER
CALLON PETE CO DEL	COMMON STOCK	13123X102	3	213	SH	DEFINED
CAMPBELL SOUP CO	COMMON STOCK	134429109	3	100	SH	DEFINED
CAPITAL LEASE FUNDING INC	COMMON STOCK	140288101	21	2000	SH	DEFINED
CAPITAL ONE FINL CORP	COMMON STOCK	14040H105	5629	82315	SH	DEFINED
CAPITAL ONE FINL CORP	COMMON STOCK	14040H105	1657	24235	SH	OTHER
CARDINAL HEALTH INC	COMMON STOCK	14149Y108	5457	77905	SH	DEFINED
CARDINAL HEALTH INC	COMMON STOCK	14149Y108	2163	30874	SH	OTHER
CAREMARK RX INC	COMMON STOCK	141705103	32	971	SH	OTHER
CARMAX INC	COMMON STOCK	143130102	3	125	SH	OTHER
CASCADE CORP	COMMON STOCK	147195101	313	10000	SH	DEFINED
CATERPILLAR INC	COMMON STOCK	149123101	136	1712	SH	DEFINED
CATERPILLAR INC	COMMON STOCK	149123101	375	4726	SH	OTHER
CBRL GROUP INC COM	COMMON STOCK	12489V106	31	1000	SH	DEFINED
CBRL GROUP INC COM	COMMON STOCK	12489V106	88	2837	SH	OTHER
CEDAR FAIR LP	COMMON STOCK	150185106	95	3000	SH	OTHER
CENDANT CORP	COMMON STOCK	151313103	385	15737	SH	DEFINED
CENDANT CORP	COMMON STOCK	151313103	111	4550	SH	OTHER
CENTERPOINT ENERGY INC	COMMON STOCK	15189T107	25	2174	SH	DEFINED
CENTERPOINT ENERGY INC	COMMON STOCK	15189T107	28	2450	SH	OTHER
CERTEGY INC	COMMON STOCK	156880106	4	100	SH	OTHER

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CHARTER COMMUNICATIONS INC	COMMON STOCK	16117M107	0	100	SH	DEFINED
CHARTER ONE FINANCIAL INC.	COMMON STOCK	160903100	60	1350	SH	OTHER
CHATTEM INC COM	COMMON STOCK	162456107	1	50	SH	DEFINED
CHEVRONTEXACO CORP	COMMON STOCK	166764100	3425	36397	SH	DEFINED
CHEVRONTEXACO CORP	COMMON STOCK	166764100	3223	34252	SH	OTHER
CHOICEPOINT INC	COMMON STOCK	170388102	11	240	SH	DEFINED
CHOICEPOINT INC	COMMON STOCK	170388102	2	40	SH	OTHER
CHUBB CORP	COMMON STOCK	171232101	392	5750	SH	DEFINED
CHUBB CORP	COMMON STOCK	171232101	104	1525	SH	OTHER
CIGNA CORP	COMMON STOCK	125509109	41	600	SH	DEFINED
CIGNA CORP	COMMON STOCK	125509109	249	3615	SH	OTHER
CINERGY CORP	COMMON STOCK	172474108	6	150	SH	DEFINED
CINERGY CORP	COMMON STOCK	172474108	29	750	SH	OTHER
CIRCUIT CITY STORES INC	COMMON STOCK	172737108	5	400	SH	OTHER
CISCO SYSTEMS INC	COMMON STOCK	17275R102	1821	76832	SH	DEFINED
CISCO SYSTEMS INC	COMMON STOCK	17275R102	1481	62484	SH	OTHER
CITIGROUP INC	COMMON STOCK	172967101	2517	54129	SH	DEFINED
CITIGROUP INC	COMMON STOCK	172967101	1677	36058	SH	OTHER
CKE RESTAURANTS INC	COMMON STOCK	12561E105	40	3000	SH	OTHER
CLAIRES STORES INC	COMMON STOCK	179584107	220	10150	SH	DEFINED
CLECO CORP	COMMON STOCK	12561W105	1	57	SH	DEFINED
CLOROX CO	COMMON STOCK	189054109	52	967	SH	DEFINED
CMG INFORMATION SVCS	COMMON STOCK	125750109	1	500	SH	OTHER
COCA COLA CO	COMMON STOCK	191216100	4998	99004	SH	DEFINED
COCA COLA CO	COMMON STOCK	191216100	8920	176700	SH	OTHER
COCA COLA ENTERPRISES INC	COMMON STOCK	191219104	26	900	SH	OTHER
COGNEX CORP	COMMON STOCK	192422103	8	200	SH	OTHER
COLGATE PALMOLIVE CO	COMMON STOCK	194162103	3096	52975	SH	DEFINED
COLGATE PALMOLIVE CO	COMMON STOCK	194162103	1538	26310	SH	OTHER
COMCAST CORP-CL A	COMMON STOCK	20030N101	591	21015	SH	DEFINED
COMCAST CORP-CL A	COMMON STOCK	20030N101	495	17618	SH	OTHER
COMCAST CORP-SPECIAL CL A	COMMON STOCK	20030N200	4720	170951	SH	DEFINED
COMCAST CORP-SPECIAL CL A	COMMON STOCK	20030N200	1715	62119	SH	OTHER
COMERICA INC	COMMON STOCK	200340107	12	225	SH	DEFINED
COMERICA INC	COMMON STOCK	200340107	136	2475	SH	OTHER
COMPASS BANCSHARES INC	COMMON STOCK	20449H109	39	900	SH	OTHER
COMPUTER ASSOC INTL INC	COMMON STOCK	204912109	19	676	SH	DEFINED
COMPUTER ASSOC INTL INC	COMMON STOCK	204912109	23	815	SH	OTHER
COMPUTER SCIENCES CORP	COMMON STOCK	205363104	251	5410	SH	DEFINED
COMPUTER SCIENCES CORP	COMMON STOCK	205363104	119	2570	SH	OTHER
CONAGRA FOODS INC	COMMON STOCK	205887102	162	6000	SH	DEFINED
CONAGRA FOODS INC	COMMON STOCK	205887102	435	16050	SH	OTHER
CONOCOPHILLIPS	COMMON STOCK	20825C104	259	3401	SH	DEFINED
CONOCOPHILLIPS	COMMON STOCK	20825C104	440	5765	SH	OTHER
CONSECO INC	COMMON STOCK	208464883	0	19	SH	OTHER
CONSOLIDATED EDISON INC	COMMON STOCK	209115104	74	1850	SH	OTHER
CONSTELLATION ENERGY GROUP INC	COMMON STOCK	210371100	11	300	SH	DEFINED
CONSTELLATION ENERGY GROUP INC	COMMON STOCK	210371100	38	1000	SH	OTHER
CONSUMER DISCRETIONARY/SELECT	COMMON STOCK	81369Y407	258	8150	SH	DEFINED
CONSUMER DISCRETIONARY/SELECT	COMMON STOCK	81369Y407	67	2125	SH	OTHER
CONSUMER STAPLES SELECT SECTOR	COMMON STOCK	81369Y308	1146	49635	SH	DEFINED
CONSUMER STAPLES SELECT SECTOR	COMMON STOCK	81369Y308	305	13208	SH	OTHER
CORN PRODS INTL INC	COMMON STOCK	219023108	19	400	SH	OTHER
CORNING INC	COMMON STOCK	219350105	80	6102	SH	DEFINED
CORNING INC	COMMON STOCK	219350105	285	21850	SH	OTHER
CORRECTIONS CORP AMER NEW	COMMON STOCK	22025Y407	76	1936	SH	DEFINED
COSTCO WHOLESALE CORP NEW	COMMON STOCK	22160K105	6073	147480	SH	DEFINED
COSTCO WHOLESALE CORP NEW	COMMON STOCK	22160K105	1845	44798	SH	OTHER
COX COMMUNICATIONS INC-CL A	COMMON STOCK	224044107	156	5600	SH	DEFINED
COX COMMUNICATIONS INC-CL A	COMMON STOCK	224044107	38	1350	SH	OTHER
CRESCENT BANKING CO	COMMON STOCK	225646108	94	4000	SH	DEFINED
CROWN HOLDINGS INC	COMMON STOCK	228368106	10	1000	SH	OTHER

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CSX CORP	COMMON STOCK	126408103	197	6010	SH	DEFINED
CSX CORP	COMMON STOCK	126408103	237	7232	SH	OTHER
CTI MOLECULAR IMAGING INC	COMMON STOCK	22943D105	1	100	SH	OTHER
CUMMINS INC	COMMON STOCK	231021106	25	400	SH	OTHER
CVS CORP	COMMON STOCK	126650100	29	700	SH	DEFINED
CVS CORP	COMMON STOCK	126650100	71	1700	SH	OTHER
DANA CORP	COMMON STOCK	235811106	7	350	SH	DEFINED
DANAHER CORP	COMMON STOCK	235851102	67	1300	SH	DEFINED
DANAHER CORP	COMMON STOCK	235851102	270	5200	SH	OTHER
DARDEN RESTAURANTS INC	COMMON STOCK	237194105	41	2001	SH	DEFINED
DEERE & CO	COMMON STOCK	244199105	410	5850	SH	DEFINED
DEERE & CO	COMMON STOCK	244199105	260	3700	SH	OTHER
DEL MONTE FOODS CO	COMMON STOCK	24522P103	8	756	SH	DEFINED
DEL MONTE FOODS CO	COMMON STOCK	24522P103	2	166	SH	OTHER
DELL INC	COMMON STOCK	24702R101	642	17925	SH	DEFINED
DELL INC	COMMON STOCK	24702R101	302	8425	SH	OTHER
DELPHI CORPORATION	COMMON STOCK	247126105	11	1010	SH	DEFINED
DELPHI CORPORATION	COMMON STOCK	247126105	40	3782	SH	OTHER
DELTA AIR LINES INC	COMMON STOCK	247361108	7	1000	SH	DEFINED
DELTA AIR LINES INC	COMMON STOCK	247361108	1	210	SH	OTHER
DELTA NAT GAS INC	COMMON STOCK	247748106	12	500	SH	DEFINED
DELUXE CORP	COMMON STOCK	248019101	117	2700	SH	OTHER
DIAMONDS TRUST SERIES I	COMMON STOCK	252787106	2143	20477	SH	DEFINED
DIAMONDS TRUST SERIES I	COMMON STOCK	252787106	1470	14045	SH	OTHER
DIRECTV GROUP INC	COMMON STOCK	25459L106	29	1700	SH	DEFINED
DIRECTV GROUP INC	COMMON STOCK	25459L106	10	580	SH	OTHER
DISNEY WALT CO NEW	COMMON STOCK	254687106	1006	39485	SH	DEFINED
DISNEY WALT CO NEW	COMMON STOCK	254687106	683	26804	SH	OTHER
DIXIE GROUP INC	COMMON STOCK	255519100	12	1000	SH	DEFINED
DOLLAR GEN CORP	COMMON STOCK	256669102	195	9987	SH	DEFINED
DOLLAR GEN CORP	COMMON STOCK	256669102	26	1343	SH	OTHER
DOMINION RESOURCES INC VA	COMMON STOCK	25746U109	157	2488	SH	DEFINED
DOMINION RESOURCES INC VA	COMMON STOCK	25746U109	626	9929	SH	OTHER
DOVER CORP	COMMON STOCK	260003108	45	1075	SH	DEFINED
DOVER CORP	COMMON STOCK	260003108	372	8840	SH	OTHER
DOW CHEMICAL COMPANY	COMMON STOCK	260543103	1365	33538	SH	DEFINED
DOW CHEMICAL COMPANY	COMMON STOCK	260543103	1815	44587	SH	OTHER
DOW JONES & CO INC	COMMON STOCK	260561105	298	6600	SH	OTHER
DTE ENERGY CO	COMMON STOCK	233331107	31	762	SH	DEFINED
DU PONT E I DE NEMOURS & CO	COMMON STOCK	263534109	1571	35371	SH	DEFINED
DU PONT E I DE NEMOURS & CO	COMMON STOCK	263534109	1648	37097	SH	OTHER
DUKE ENERGY CORP	COMMON STOCK	264399106	504	24834	SH	DEFINED
DUKE ENERGY CORP	COMMON STOCK	264399106	492	24225	SH	OTHER
DUN & BRADSTREET CORP DEL NEW	COMMON STOCK	26483E100	16	300	SH	DEFINED
DUN & BRADSTREET CORP DEL NEW	COMMON STOCK	26483E100	29	537	SH	OTHER
EARTHLINK INC	COMMON STOCK	270321102	64	6178	SH	DEFINED
EASTMAN CHEMICAL CO	COMMON STOCK	277432100	12	256	SH	DEFINED
EASTMAN CHEMICAL CO	COMMON STOCK	277432100	10	219	SH	OTHER
EASTMAN KODAK CO	COMMON STOCK	277461109	56	2075	SH	DEFINED
EASTMAN KODAK CO	COMMON STOCK	277461109	45	1664	SH	OTHER
EATON CORP	COMMON STOCK	278058102	738	11400	SH	DEFINED
ECHOSTAR COMMUNICATIONS CORP	COMMON STOCK	278762109	14	450	SH	DEFINED
EDISON INTERNATIONAL	COMMON STOCK	281020107	51	2000	SH	OTHER
EDWARDS LIFESCIENCES CORP	COMMON STOCK	28176E108	15	419	SH	DEFINED
EDWARDS LIFESCIENCES CORP	COMMON STOCK	28176E108	47	1339	SH	OTHER
EL PASO CORPORATION	COMMON STOCK	28336L109	44	5647	SH	DEFINED
EL PASO CORPORATION	COMMON STOCK	28336L109	21	2706	SH	OTHER
ELECTRONIC DATA SYS CORP NEW	COMMON STOCK	285661104	165	8604	SH	DEFINED
ELECTRONIC DATA SYS CORP NEW	COMMON STOCK	285661104	376	19624	SH	OTHER
EMC CORP/MASS	COMMON STOCK	268648102	1520	133303	SH	DEFINED
EMC CORP/MASS	COMMON STOCK	268648102	487	42725	SH	OTHER
EMERSON ELEC CO	COMMON STOCK	291011104	959	15091	SH	DEFINED

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EMERSON ELEC CO	COMMON STOCK	291011104	821	12917	SH	OTHER
EMPIRE DIST ELEC CO	COMMON STOCK	291641108	6	300	SH	OTHER
ENBRIDGE ENERGY PARTNERS LP	COMMON STOCK	29250R106	25	550	SH	DEFINED
ENERGIZER HLDGS INC	COMMON STOCK	29266R108	4	99	SH	DEFINED
ENERGIZER HLDGS INC	COMMON STOCK	29266R108	9	198	SH	OTHER
ENERGY SELECT SECTOR SPDR	COMMON STOCK	81369Y506	378	12021	SH	DEFINED
ENERGY SELECT SECTOR SPDR	COMMON STOCK	81369Y506	148	4694	SH	OTHER
ENGELHARD CORP	COMMON STOCK	292845104	22	675	SH	OTHER
ENPRO INDUSTRIES INC	COMMON STOCK	29355X107	2	100	SH	DEFINED
ENSCO INTERNATIONAL INC	COMMON STOCK	26874Q100	29	1000	SH	DEFINED
ENTERGY CORP	COMMON STOCK	29364G103	17	300	SH	DEFINED
ENTERPRISE PRODS PARTNERS LP	COMMON STOCK	293792107	21	1000	SH	DEFINED
EOG RES INC	COMMON STOCK	26875P101	30	500	SH	DEFINED
EQUIFAX INC	COMMON STOCK	294429105	162	6555	SH	DEFINED
EQUIFAX INC	COMMON STOCK	294429105	121	4896	SH	OTHER
EQUITABLE RES INC	COMMON STOCK	294549100	388	7500	SH	OTHER
EQUITY RESIDENTIAL PPTYS TR	COMMON STOCK	29476L107	3	100	SH	DEFINED
EQUITY RESIDENTIAL PPTYS TR	COMMON STOCK	29476L107	12	400	SH	OTHER
EXELON CORP	COMMON STOCK	30161N101	62	1876	SH	DEFINED
EXELON CORP	COMMON STOCK	30161N101	9	266	SH	OTHER
EXXON MOBIL CORPORATION	COMMON STOCK	30231G102	14071	316835	SH	DEFINED
EXXON MOBIL CORPORATION	COMMON STOCK	30231G102	20985	472523	SH	OTHER
FAIRCHILD SEMICONDUCTOR INTL I	COMMON STOCK	303726103	82	5000	SH	DEFINED
FAMILY DLR STORES INC	COMMON STOCK	307000109	67	2200	SH	OTHER
FARMERS CAP BK CORP COM	COMMON STOCK	309562106	844	23600	SH	OTHER
FEDERAL HOME LOAN MORTGAGE COM	COMMON STOCK	313400301	1675	26458	SH	DEFINED
FEDERAL HOME LOAN MORTGAGE COM	COMMON STOCK	313400301	728	11502	SH	OTHER
FEDERATED DEPT STORES INC	COMMON STOCK	31410H101	1069	21775	SH	DEFINED
FEDERATED DEPT STORES INC	COMMON STOCK	31410H101	443	9020	SH	OTHER
FEDEX CORPORATION	COMMON STOCK	31428X106	355	4350	SH	DEFINED
FEDEX CORPORATION	COMMON STOCK	31428X106	363	4447	SH	OTHER
FERRELLGAS PARTNERS L.P.	COMMON STOCK	315293100	21	1000	SH	OTHER
FIDELITY NATIONAL FINANCIAL IN	COMMON STOCK	316326107	777	20802	SH	DEFINED
FIDELITY NATIONAL FINANCIAL IN	COMMON STOCK	316326107	369	9871	SH	OTHER
FIFTH THIRD BANCORP	COMMON STOCK	316773100	1060	19706	SH	DEFINED
FIFTH THIRD BANCORP	COMMON STOCK	316773100	280	5207	SH	OTHER
FINANCIAL SELECT SECTOR SPDR	COMMON STOCK	81369Y605	414	14480	SH	DEFINED
FINANCIAL SELECT SECTOR SPDR	COMMON STOCK	81369Y605	83	2905	SH	OTHER
FIRST AMERICAN CORP	COMMON STOCK	318522307	8	300	SH	DEFINED
FIRST DATA CORP	COMMON STOCK	319963104	582	13083	SH	DEFINED
FIRST DATA CORP	COMMON STOCK	319963104	209	4690	SH	OTHER
FIRST FINANCIAL HOLDINGS INC	COMMON STOCK	320239106	58	2000	SH	DEFINED
FIRST HEALTH GROUP CORP	COMMON STOCK	320960107	11	675	SH	OTHER
FIRST HORIZON NATIONAL CORP	COMMON STOCK	320517105	52671	1158364	SH	DEFINED
FIRST HORIZON NATIONAL CORP	COMMON STOCK	320517105	33066	727207	SH	OTHER
FIRSTENERGY CORP	COMMON STOCK	337932107	7	178	SH	OTHER
FISHER SCIENTIFIC INTL INC	COMMON STOCK	338032204	20	350	SH	DEFINED
FLUOR CORP NEW	COMMON STOCK	343412102	195	4100	SH	DEFINED
FLUOR CORP NEW	COMMON STOCK	343412102	47	980	SH	OTHER
FNMA	COMMON STOCK	313586109	5850	81981	SH	DEFINED
FNMA	COMMON STOCK	313586109	2137	29942	SH	OTHER
FOOT LOCKER INC	COMMON STOCK	344849104	14	568	SH	OTHER
FORD MOTOR CO DEL 'NEW'	COMMON STOCK	345370860	176	11267	SH	DEFINED
FORD MOTOR CO DEL 'NEW'	COMMON STOCK	345370860	175	11192	SH	OTHER
FORTUNE BRANDS INC	COMMON STOCK	349631101	301	3988	SH	DEFINED
FORTUNE BRANDS INC	COMMON STOCK	349631101	184	2442	SH	OTHER
FORTUNE 500 INDEX FUND	COMMON STOCK	86330E885	11	135	SH	DEFINED
FORTUNE 500 INDEX FUND	COMMON STOCK	86330E885	295	3640	SH	OTHER
FPL GROUP INC	COMMON STOCK	302571104	400	6249	SH	DEFINED
FPL GROUP INC	COMMON STOCK	302571104	392	6125	SH	OTHER
FRANKLIN RESOURCES INC	COMMON STOCK	354613101	746	14898	SH	DEFINED
FRANKLIN RESOURCES INC	COMMON STOCK	354613101	357	7125	SH	OTHER

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FREDS INC	COMMON STOCK	356108100	11	500	SH	OTHER
FREEMPORT-MCMORAN COPPER-B	COMMON STOCK	35671D857	17	501	SH	DEFINED
GALLAGHER ARTHUR J & CO	COMMON STOCK	363576109	15	500	SH	DEFINED
GALLAGHER ARTHUR J & CO	COMMON STOCK	363576109	18	600	SH	OTHER
GANNETT INC	COMMON STOCK	364730101	530	6250	SH	DEFINED
GANNETT INC	COMMON STOCK	364730101	478	5629	SH	OTHER
GAP INC	COMMON STOCK	364760108	89	3675	SH	DEFINED
GARDNER DENVER INC	COMMON STOCK	365558105	8	300	SH	DEFINED
GENCORP INC	COMMON STOCK	368682100	7	552	SH	OTHER
GENENTECH INC	COMMON STOCK	368710406	67	1200	SH	DEFINED
GENERAL DYNAMICS CORP	COMMON STOCK	369550108	99	1000	SH	DEFINED
GENERAL DYNAMICS CORP	COMMON STOCK	369550108	89	900	SH	OTHER
GENERAL ELECTRIC CORP	COMMON STOCK	369604103	16482	508713	SH	DEFINED
GENERAL ELECTRIC CORP	COMMON STOCK	369604103	21047	649592	SH	OTHER
GENERAL MLS INC	COMMON STOCK	370334104	191	4025	SH	DEFINED
GENERAL MLS INC	COMMON STOCK	370334104	4279	90017	SH	OTHER
GENERAL MOTORS CORP	COMMON STOCK	370442105	655	14062	SH	DEFINED
GENERAL MOTORS CORP	COMMON STOCK	370442105	476	10219	SH	OTHER
GENESE & WYO INC CL A	COMMON STOCK	371559105	28	1200	SH	DEFINED
GENUINE PARTS CO	COMMON STOCK	372460105	171	4300	SH	DEFINED
GENUINE PARTS CO	COMMON STOCK	372460105	30	752	SH	OTHER
GEORGIA PACIFIC CORP	COMMON STOCK	373298108	30	800	SH	DEFINED
GEORGIA PACIFIC CORP	COMMON STOCK	373298108	49	1334	SH	OTHER
GILLETTE CO	COMMON STOCK	375766102	586	13825	SH	DEFINED
GILLETTE CO	COMMON STOCK	375766102	614	14484	SH	OTHER
GOLDMAN SACHS GROUP INC	COMMON STOCK	38141G104	75	800	SH	DEFINED
GOLDMAN SACHS GROUP INC	COMMON STOCK	38141G104	42	450	SH	OTHER
GOODRICH CORP.	COMMON STOCK	382388106	6	200	SH	DEFINED
GOODYEAR TIRE & RUBBER CO	COMMON STOCK	382550101	19	2077	SH	DEFINED
GOODYEAR TIRE & RUBBER CO	COMMON STOCK	382550101	2	200	SH	OTHER
GOVERNMENT PROPERTIES TRUST	COMMON STOCK	38374W107	8	800	SH	DEFINED
GRAINGER W W INC	COMMON STOCK	384802104	834	14506	SH	DEFINED
GRAINGER W W INC	COMMON STOCK	384802104	409	7109	SH	OTHER
GRANT PRIDECO INC	COMMON STOCK	38821G101	13	700	SH	DEFINED
GREENE COUNTY BANCSHARES INC	COMMON STOCK	394361208	1	45	SH	DEFINED
GREENHILL & CO	COMMON STOCK	395259104	10	500	SH	DEFINED
GUIDANT CORP	COMMON STOCK	401698105	14	250	SH	DEFINED
GUIDANT CORP	COMMON STOCK	401698105	25	450	SH	OTHER
GULFTERRA ENERGY PARTNERS LP	COMMON STOCK	40274U108	29	750	SH	DEFINED
HAIN CELESTIAL GROUP INC	COMMON STOCK	405217100	10	550	SH	OTHER
HALLIBURTON CO	COMMON STOCK	406216101	14	470	SH	DEFINED
HALLIBURTON CO	COMMON STOCK	406216101	73	2400	SH	OTHER
HANCOCK HLDG CO	COMMON STOCK	410120109	202	6968	SH	DEFINED
HARLEY DAVIDSON INC	COMMON STOCK	412822108	1826	29488	SH	DEFINED
HARLEY DAVIDSON INC	COMMON STOCK	412822108	998	16105	SH	OTHER
HARRAHS ENTERTAINMENT INC	COMMON STOCK	413619107	27	500	SH	DEFINED
HARTFORD FINL SVCS GROUP INC	COMMON STOCK	416515104	183	2662	SH	OTHER
HASBRO INC	COMMON STOCK	418056107	8	425	SH	DEFINED
HCA INC	COMMON STOCK	404119109	13	318	SH	DEFINED
HEALTH CARE SELECT SECTOR SPDR	COMMON STOCK	81369Y209	216	7075	SH	DEFINED
HEALTH CARE SELECT SECTOR SPDR	COMMON STOCK	81369Y209	70	2300	SH	OTHER
HEALTH MGMT ASSOC INC NEW CL A	COMMON STOCK	421933102	9	400	SH	OTHER
HEARTLAND EXPRESS INC	COMMON STOCK	422347104	27	1000	SH	DEFINED
HEINZ H J CO	COMMON STOCK	423074103	179	4575	SH	DEFINED
HEINZ H J CO	COMMON STOCK	423074103	52	1325	SH	OTHER
HELMERICH & PAYNE INC	COMMON STOCK	423452101	9	340	SH	OTHER
HERSHEY FOODS CORP	COMMON STOCK	427866108	278	6000	SH	OTHER
HEWLETT PACKARD CO	COMMON STOCK	428236103	4523	214359	SH	DEFINED
HEWLETT PACKARD CO	COMMON STOCK	428236103	1674	79335	SH	OTHER
HILB ROGAL & HOBBS COMPANY	COMMON STOCK	431294107	11	300	SH	OTHER
HILLENBRAND INDUSTRIES INC	COMMON STOCK	431573104	66	1094	SH	DEFINED
HOME DEPOT INC	COMMON STOCK	437076102	5997	170359	SH	DEFINED

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HOME DEPOT INC	COMMON STOCK	437076102	2914	82781	SH	OTHER
HONEYWELL INTERNATIONAL INC	COMMON STOCK	438516106	133	3628	SH	DEFINED
HONEYWELL INTERNATIONAL INC	COMMON STOCK	438516106	161	4398	SH	OTHER
HORMEL FOODS CORP	COMMON STOCK	440452100	6	200	SH	OTHER
HOSPIRA INC	COMMON STOCK	441060100	124	4491	SH	DEFINED
HOSPIRA INC	COMMON STOCK	441060100	139	5023	SH	OTHER
HUMAN GENOME SCIENCES INC	COMMON STOCK	444903108	35	3000	SH	DEFINED
HUMANA INC	COMMON STOCK	444859102	15	900	SH	DEFINED
IDACORP INC	COMMON STOCK	451107106	5	200	SH	OTHER
IHOP CORP	COMMON STOCK	449623107	11	300	SH	DEFINED
ILLINOIS TOOL WKS INC	COMMON STOCK	452308109	363	3789	SH	DEFINED
ILLINOIS TOOL WKS INC	COMMON STOCK	452308109	220	2292	SH	OTHER
IMAGISTICS INTL INC	COMMON STOCK	45247T104	4	120	SH	OTHER
IMATION CORP	COMMON STOCK	45245A107	76	1780	SH	OTHER
IMS HEALTH INC	COMMON STOCK	449934108	13	550	SH	OTHER
INDUSTRIAL SELECT SECTOR SPDR	COMMON STOCK	81369Y704	112	3900	SH	DEFINED
INDUSTRIAL SELECT SECTOR SPDR	COMMON STOCK	81369Y704	95	3300	SH	OTHER
INFINITY PPTY & CAS CORP	COMMON STOCK	45665Q103	20	600	SH	DEFINED
INTEL CORP	COMMON STOCK	458140100	9651	349663	SH	DEFINED
INTEL CORP	COMMON STOCK	458140100	6103	221120	SH	OTHER
INTERNATIONAL BUSINESS MACHINE	COMMON STOCK	459200101	4019	45595	SH	DEFINED
INTERNATIONAL BUSINESS MACHINE	COMMON STOCK	459200101	5366	60876	SH	OTHER
INTERNATIONAL GAME TECHNOLOGY	COMMON STOCK	459902102	8	200	SH	DEFINED
INTERNATIONAL GAME TECHNOLOGY	COMMON STOCK	459902102	8	200	SH	OTHER
INTERNATIONAL PAPER CO	COMMON STOCK	460146103	277	6202	SH	DEFINED
INTERNATIONAL PAPER CO	COMMON STOCK	460146103	800	17889	SH	OTHER
INTERPUBLIC GROUP COS INC	COMMON STOCK	460690100	71	5150	SH	DEFINED
INTERPUBLIC GROUP COS INC	COMMON STOCK	460690100	16	1165	SH	OTHER
IPIX CORP	COMMON STOCK	44982L103	0	27	SH	DEFINED
ISHARES COHEN & STEERS RLTY	COMMON STOCK	464287564	384	3495	SH	DEFINED
ISHARES COHEN & STEERS RLTY	COMMON STOCK	464287564	386	3510	SH	OTHER
ISHARES DJ JONES U.S. TECHNOLO	COMMON STOCK	464287721	294	6100	SH	DEFINED
ISHARES DJ SELECT DIVIDEND IND	COMMON STOCK	464287168	51	915	SH	OTHER
ISHARES DJ US TELCOM SECTOR IN	COMMON STOCK	464287713	437	20470	SH	DEFINED
ISHARES DJ US TELCOM SECTOR IN	COMMON STOCK	464287713	114	5358	SH	OTHER
ISHARES DJ US UTILITIES SECTOR	COMMON STOCK	464287697	7	120	SH	OTHER
ISHARES LEHMAN 1-3YR TRS BD	COMMON STOCK	464287457	65	790	SH	OTHER
ISHARES MSCI EAFE INDEX FUND	COMMON STOCK	464287465	229	1600	SH	DEFINED
ISHARES MSCI EAFE INDEX FUND	COMMON STOCK	464287465	56	390	SH	OTHER
ISHARES NASDAQ BIOTECHNOLOGY I	COMMON STOCK	464287556	8	110	SH	OTHER
ISHARES RUSSELL 2000 INDEX FUN	COMMON STOCK	464287655	248	2100	SH	DEFINED
ISHARES S&P 500/BARRA VALUE	COMMON STOCK	464287408	126	2200	SH	DEFINED
ISHARES TRUST GS CORP BOND FUN	COMMON STOCK	464287242	43	400	SH	DEFINED
ISHARES TRUST GS CORP BOND FUN	COMMON STOCK	464287242	59	550	SH	OTHER
ISIS PHARMACEUTICALS	COMMON STOCK	464330109	11	2000	SH	OTHER
ITT INDUSTRIES INC	COMMON STOCK	450911102	129	1556	SH	OTHER
JABIL CIRCUIT INC	COMMON STOCK	466313103	5	210	SH	OTHER
JACOBS ENGR GROUP INC	COMMON STOCK	469814107	47	1200	SH	DEFINED
JANUS CAPITAL GROUP INC	COMMON STOCK	47102X105	89	5400	SH	DEFINED
JARDEN CORP	COMMON STOCK	471109108	27	750	SH	DEFINED
JDS UNIPHASE CORP	COMMON STOCK	46612J101	0	4	SH	DEFINED
JDS UNIPHASE CORP	COMMON STOCK	46612J101	8	2150	SH	OTHER
JEFFERSON BANCSHARES INC	COMMON STOCK	472375104	55	4266	SH	OTHER
JEFFERSON PILOT CORP	COMMON STOCK	475070108	1	19	SH	DEFINED
JM SMUCKER CO/THE-NEW	COMMON STOCK	832696405	10	207	SH	DEFINED
JM SMUCKER CO/THE-NEW	COMMON STOCK	832696405	17	368	SH	OTHER
JOHNSON & JOHNSON	COMMON STOCK	478160104	5117	91875	SH	DEFINED
JOHNSON & JOHNSON	COMMON STOCK	478160104	5485	98471	SH	OTHER
JOHNSON CTLS INC	COMMON STOCK	478366107	97	1817	SH	DEFINED
JOHNSON CTLS INC	COMMON STOCK	478366107	5	100	SH	OTHER
JOURNAL REGISTER CO	COMMON STOCK	481138105	14	700	SH	DEFINED
JP MORGAN CHASE & CO	COMMON STOCK	46625H100	6710	173074	SH	DEFINED

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JP MORGAN CHASE & CO	COMMON STOCK	46625H100	3623	93452 SH	OTHER
KANSAS CITY SOUTHERN	COMMON STOCK	485170302	12	750 SH	DEFINED
KAYDON CORP	COMMON STOCK	486587108	9	300 SH	DEFINED
KAYDON CORP	COMMON STOCK	486587108	31	1000 SH	OTHER
KCS ENERGY INC	COMMON STOCK	482434206	3	200 SH	OTHER
KELLOGG CO	COMMON STOCK	487836108	59	1400 SH	DEFINED
KELLOGG CO	COMMON STOCK	487836108	353	8437 SH	OTHER
KERR MCGEE CORP	COMMON STOCK	492386107	54	1000 SH	DEFINED
KERR MCGEE CORP	COMMON STOCK	492386107	8	153 SH	OTHER
KEYCORP NEW	COMMON STOCK	493267108	88	2944 SH	DEFINED
KEYCORP NEW	COMMON STOCK	493267108	225	7537 SH	OTHER
KEYSPAN CORP	COMMON STOCK	49337W100	2	55 SH	OTHER
KIMBERLY CLARK CORP	COMMON STOCK	494368103	1452	22043 SH	DEFINED
KIMBERLY CLARK CORP	COMMON STOCK	494368103	1079	16378 SH	OTHER
KINDER MORGAN ENERGY PARTNERS	COMMON STOCK	494550106	575	14122 SH	DEFINED
KINDER MORGAN ENERGY PARTNERS	COMMON STOCK	494550106	104	2550 SH	OTHER
KING PHARMACEUTICALS INC	COMMON STOCK	495582108	42	3665 SH	OTHER
KOHL'S CORP	COMMON STOCK	500255104	619	14636 SH	DEFINED
KOHL'S CORP	COMMON STOCK	500255104	361	8535 SH	OTHER
KRISPY KREME DOUGHNUTS INC	COMMON STOCK	501014104	2	100 SH	DEFINED
KROGER CO	COMMON STOCK	501044101	9	500 SH	DEFINED
KROGER CO	COMMON STOCK	501044101	240	13200 SH	OTHER
KYPHON INC	COMMON STOCK	501577100	11	400 SH	DEFINED
LA-Z-BOY INC	COMMON STOCK	505336107	207	11507 SH	DEFINED
LA-Z-BOY INC	COMMON STOCK	505336107	65	3641 SH	OTHER
LABORATORY CORP AMERICA HOLDIN	COMMON STOCK	50540R409	12	300 SH	DEFINED
LABORATORY CORP AMERICA HOLDIN	COMMON STOCK	50540R409	22	550 SH	OTHER
LANCE INC	COMMON STOCK	514606102	18	1164 SH	DEFINED
LEHMAN BROS HLDGS INC	COMMON STOCK	524908100	15	200 SH	DEFINED
LIBERTY MEDIA CORP-A	COMMON STOCK	530718105	8	900 SH	DEFINED
LIBERTY MEDIA INTL INC SER A	COMMON STOCK	530719103	2	45 SH	DEFINED
LIFEPOINT HOSPS INC	COMMON STOCK	53219L109	1	16 SH	DEFINED
LILLY ELI & CO	COMMON STOCK	532457108	652	9320 SH	DEFINED
LILLY ELI & CO	COMMON STOCK	532457108	435	6225 SH	OTHER
LIMITED BRANDS INC	COMMON STOCK	532716107	22	1200 SH	DEFINED
LINCARE HLDGS INC	COMMON STOCK	532791100	3	100 SH	OTHER
LINCOLN NATL CORP	COMMON STOCK	534187109	118	2500 SH	OTHER
LINEAR TECHNOLOGY CORP	COMMON STOCK	535678106	13	320 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	685	13159 SH	DEFINED
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	469	9000 SH	OTHER
LOWES COS INC	COMMON STOCK	548661107	171	3250 SH	DEFINED
LOWES COS INC	COMMON STOCK	548661107	152	2900 SH	OTHER
LSI LOGIC CORP	COMMON STOCK	502161102	3	400 SH	DEFINED
LSI LOGIC CORP	COMMON STOCK	502161102	8	1000 SH	OTHER
LUCENT TECHNOLOGIES INC	COMMON STOCK	549463107	41	10771 SH	DEFINED
LUCENT TECHNOLOGIES INC	COMMON STOCK	549463107	31	8258 SH	OTHER
M D C HLDGS INC	COMMON STOCK	552676108	24	372 SH	DEFINED
MAGELLAN PETE CORP	COMMON STOCK	559091301	0	4 SH	OTHER
MANHATTAN ASSOCS INC COM	COMMON STOCK	562750109	31	1000 SH	DEFINED
MANITOWOC INC	COMMON STOCK	563571108	23	675 SH	DEFINED
MARATHON OIL CORP	COMMON STOCK	565849106	34	900 SH	DEFINED
MARKEL CORPORATION	COMMON STOCK	570535104	83	300 SH	DEFINED
MARRIOTT INTL INC A	COMMON STOCK	571903202	35	700 SH	DEFINED
MARRIOTT INTL INC A	COMMON STOCK	571903202	10	200 SH	OTHER
MARSH & MCLENNAN COS INC	COMMON STOCK	571748102	25	550 SH	DEFINED
MARSH & MCLENNAN COS INC	COMMON STOCK	571748102	111	2446 SH	OTHER
MARTEK BIOSCIENCES CORP	COMMON STOCK	572901106	25	450 SH	DEFINED
MASCO CORP	COMMON STOCK	574599106	421	13500 SH	DEFINED
MASCO CORP	COMMON STOCK	574599106	1281	41100 SH	OTHER
MASSEY ENERGY COMPANY	COMMON STOCK	576206106	20	700 SH	DEFINED

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MATERIALS SELECT SPDR FUND	COMMON STOCK	81369Y100	472	17631	SH	DEFINED
MATERIALS SELECT SPDR FUND	COMMON STOCK	81369Y100	172	6431	SH	OTHER
MATTEL INC	COMMON STOCK	577081102	5	297	SH	OTHER
MAY DEPT STORES CO	COMMON STOCK	577778103	16	600	SH	DEFINED
MAY DEPT STORES CO	COMMON STOCK	577778103	197	7150	SH	OTHER
MAYTAG CORP	COMMON STOCK	578592107	603	24603	SH	DEFINED
MAYTAG CORP	COMMON STOCK	578592107	2043	83361	SH	OTHER
MBIA INC	COMMON STOCK	55262C100	262	4585	SH	DEFINED
MBIA INC	COMMON STOCK	55262C100	77	1349	SH	OTHER
MBNA CORP	COMMON STOCK	55262L100	258	10021	SH	DEFINED
MBNA CORP	COMMON STOCK	55262L100	158	6136	SH	OTHER
MCCORMICK & CO INC	COMMON STOCK	579780206	384	11300	SH	DEFINED
MCCORMICK & CO INC	COMMON STOCK	579780206	194	5700	SH	OTHER
MCDATA CORP CL A	COMMON STOCK	580031201	1	220	SH	DEFINED
MCDATA CORP CL A	COMMON STOCK	580031201	1	124	SH	OTHER
MCDONALDS CORP	COMMON STOCK	580135101	866	33322	SH	DEFINED
MCDONALDS CORP	COMMON STOCK	580135101	551	21196	SH	OTHER
MCG CAP CORP	COMMON STOCK	58047P107	15	1000	SH	DEFINED
MCGRAW HILL COMPANIES INC	COMMON STOCK	580645109	2577	33657	SH	DEFINED
MCGRAW HILL COMPANIES INC	COMMON STOCK	580645109	1051	13725	SH	OTHER
MCKESSON CORP	COMMON STOCK	58155Q103	221	6425	SH	DEFINED
MCKESSON CORP	COMMON STOCK	58155Q103	62	1800	SH	OTHER
MEADWESTVACO CORP	COMMON STOCK	583334107	38	1309	SH	DEFINED
MEADWESTVACO CORP	COMMON STOCK	583334107	64	2182	SH	OTHER
MEDCO HEALTH SOLUTIONS INC	COMMON STOCK	58405U102	120	3212	SH	DEFINED
MEDCO HEALTH SOLUTIONS INC	COMMON STOCK	58405U102	519	13842	SH	OTHER
MEDICIS PHARMACEUTICAL CL-A	COMMON STOCK	584690309	48	1200	SH	OTHER
MEDTRONIC INC	COMMON STOCK	585055106	4724	96960	SH	DEFINED
MEDTRONIC INC	COMMON STOCK	585055106	2440	50072	SH	OTHER
MELLON FINANCIAL CORP	COMMON STOCK	58551A108	784	26743	SH	DEFINED
MELLON FINANCIAL CORP	COMMON STOCK	58551A108	182	6200	SH	OTHER
MERCANTILE BANKSHARES CORP	COMMON STOCK	587405101	84	1800	SH	DEFINED
MERCANTILE BANKSHARES CORP	COMMON STOCK	587405101	71	1518	SH	OTHER
MERCK & CO INC	COMMON STOCK	589331107	3451	72659	SH	DEFINED
MERCK & CO INC	COMMON STOCK	589331107	8093	170380	SH	OTHER
MERRILL LYNCH & CO INC	COMMON STOCK	590188108	16	300	SH	DEFINED
METLIFE INC	COMMON STOCK	59156R108	1	32	SH	DEFINED
METRIS COS INC	COMMON STOCK	591598107	30	3500	SH	DEFINED
METRIS COS INC	COMMON STOCK	591598107	22	2500	SH	OTHER
MGIC INVT CORP WIS	COMMON STOCK	552848103	239	3150	SH	DEFINED
MGIC INVT CORP WIS	COMMON STOCK	552848103	95	1250	SH	OTHER
MICRON TECHNOLOGY INC	COMMON STOCK	595112103	61	4000	SH	DEFINED
MICROSOFT CORP	COMMON STOCK	594918104	9549	334345	SH	DEFINED
MICROSOFT CORP	COMMON STOCK	594918104	4696	164412	SH	OTHER
MIDAS INC	COMMON STOCK	595626102	3	200	SH	OTHER
MIDCAP SPDR TR SERIES 1	COMMON STOCK	595635103	617	5550	SH	DEFINED
MIDCAP SPDR TR SERIES 1	COMMON STOCK	595635103	419	3768	SH	OTHER
MILACRON INC	COMMON STOCK	598709103	12	2900	SH	DEFINED
MILLENNIUM PHARMACEUTICALS INC	COMMON STOCK	599902103	97	7000	SH	DEFINED
MILLENNIUM PHARMACEUTICALS INC	COMMON STOCK	599902103	4	300	SH	OTHER
MILLER HERMAN INC	COMMON STOCK	600544100	29	1000	SH	OTHER
MONSANTO CO NEW	COMMON STOCK	61166W101	85	2195	SH	DEFINED
MONSANTO CO NEW	COMMON STOCK	61166W101	57	1492	SH	OTHER
MOODYS CORP	COMMON STOCK	615369105	162	2500	SH	DEFINED
MOODYS CORP	COMMON STOCK	615369105	65	1000	SH	OTHER
MORGAN STANLEY	COMMON STOCK	617446448	904	17135	SH	DEFINED
MORGAN STANLEY	COMMON STOCK	617446448	474	8989	SH	OTHER
MOTOROLA INC	COMMON STOCK	620076109	1596	87477	SH	DEFINED
MOTOROLA INC	COMMON STOCK	620076109	872	47785	SH	OTHER
MUNICIPAL MORTGAGE & EQUITY LL	COMMON STOCK	62624B101	9	381	SH	DEFINED
MUNICIPAL MORTGAGE & EQUITY LL	COMMON STOCK	62624B101	58	2500	SH	OTHER
MYLAN LABS INC	COMMON STOCK	628530107	297	14656	SH	DEFINED

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MYLAN LABS INC	COMMON STOCK	628530107	51	2523	SH	OTHER
NASDAQ 100 SHARES UNIT SER 1	COMMON STOCK	631100104	321	8500	SH	DEFINED
NASDAQ 100 SHARES UNIT SER 1	COMMON STOCK	631100104	367	9735	SH	OTHER
NATIONAL CITY CORP	COMMON STOCK	635405103	317	9043	SH	DEFINED
NATIONAL COMM FINL CORP	COMMON STOCK	63545P104	2124	65355	SH	DEFINED
NATIONAL COMM FINL CORP	COMMON STOCK	63545P104	2291	70482	SH	OTHER
NATIONWIDE FINANCIAL SERVICES	COMMON STOCK	638612101	93	2483	SH	DEFINED
NATIONWIDE FINANCIAL SERVICES	COMMON STOCK	638612101	48	1287	SH	OTHER
NAVISTAR INTERNATIONAL CORP	COMMON STOCK	63934E108	1	20	SH	DEFINED
NCR CORP	COMMON STOCK	62886E108	5	109	SH	DEFINED
NCR CORP	COMMON STOCK	62886E108	5	104	SH	OTHER
NEOMAGIC CORP	COMMON STOCK	640497103	3	1000	SH	OTHER
NEUROCRINE BIOSCIENCES INC	COMMON STOCK	64125C109	47	900	SH	OTHER
NEW JERSEY RES CORP	COMMON STOCK	646025106	59	1425	SH	DEFINED
NEW JERSEY RES CORP	COMMON STOCK	646025106	42	1000	SH	OTHER
NEW YORK CMNTY BANCORP INC	COMMON STOCK	649445103	27	1400	SH	OTHER
NEWCASTLE INVESTMENT CORP	COMMON STOCK	65105M108	30	1000	SH	DEFINED
NEWELL RUBBERMAID INC	COMMON STOCK	651229106	16	675	SH	DEFINED
NEWELL RUBBERMAID INC	COMMON STOCK	651229106	19	788	SH	OTHER
NEWFIELD EXPLORATION CO	COMMON STOCK	651290108	262	4705	SH	DEFINED
NEWMONT MNG CORP	COMMON STOCK	651639106	185	4762	SH	OTHER
NEXTEL COMMUNICATIONS INC	COMMON STOCK	65332V103	4	150	SH	OTHER
NICOR INC	COMMON STOCK	654086107	13	382	SH	DEFINED
NIKE INC-CLASS B	COMMON STOCK	654106103	49	650	SH	OTHER
NISOURCE INC	COMMON STOCK	65473P105	23	1100	SH	DEFINED
NISOURCE INC	COMMON STOCK	65473P105	38	1852	SH	OTHER
NN INC	COMMON STOCK	629337106	25	2000	SH	OTHER
NORFOLK SOUTHERN CORP	COMMON STOCK	655844108	240	9040	SH	DEFINED
NORFOLK SOUTHERN CORP	COMMON STOCK	655844108	1040	39212	SH	OTHER
NORTH EUROPEAN OIL RTY TRUST	COMMON STOCK	659310106	71	2850	SH	DEFINED
NORTH FORK BANCORPORATION INC	COMMON STOCK	659424105	246	6475	SH	DEFINED
NORTH FORK BANCORPORATION INC	COMMON STOCK	659424105	76	2000	SH	OTHER
NORTHERN TR CORP	COMMON STOCK	665859104	76	1800	SH	DEFINED
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	97	1802	SH	OTHER
NORTHWEST AIRLINES CORP CL A	COMMON STOCK	667280101	17	1500	SH	OTHER
NU SKIN ENTERPRISES INC	COMMON STOCK	67018T105	5	200	SH	OTHER
NUCOR CORP	COMMON STOCK	670346105	12	150	SH	DEFINED
NVR INC COM	COMMON STOCK	62944T105	1	3	SH	OTHER
OCCIDENTAL PETE CORP	COMMON STOCK	674599105	41	850	SH	DEFINED
OCEANEERING INTL INC	COMMON STOCK	675232102	9	250	SH	DEFINED
OCWEN FINL CORP COM	COMMON STOCK	675746101	24	2000	SH	DEFINED
OFFICE DEPOT INC	COMMON STOCK	676220106	20	1100	SH	DEFINED
OLD NATL BANCORP IND	COMMON STOCK	680033107	316	12724	SH	OTHER
OMNICELL INC	COMMON STOCK	68213N109	7	500	SH	OTHER
OMNICOM GROUP	COMMON STOCK	681919106	3107	40939	SH	DEFINED
OMNICOM GROUP	COMMON STOCK	681919106	682	8983	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	244	20423	SH	DEFINED
ORACLE CORPORATION	COMMON STOCK	68389X105	285	23918	SH	OTHER
P F CHANGS CHINA BISTRO INC CO	COMMON STOCK	69333Y108	10	250	SH	DEFINED
PACIFICARE HEALTH SYSTEMS INC	COMMON STOCK	695112102	31	800	SH	OTHER
PACTIV CORP	COMMON STOCK	695257105	32	1300	SH	DEFINED
PACTIV CORP	COMMON STOCK	695257105	85	3400	SH	OTHER
PALL CORP	COMMON STOCK	696429307	131	5000	SH	DEFINED
PALL CORP	COMMON STOCK	696429307	89	3400	SH	OTHER
PARKER HANNIFIN CORP	COMMON STOCK	701094104	100	1675	SH	DEFINED
PARKER HANNIFIN CORP	COMMON STOCK	701094104	236	3962	SH	OTHER
PATTERSON-UTI ENERGY INC	COMMON STOCK	703481101	17	500	SH	OTHER
PAYCHEX INC	COMMON STOCK	704326107	24	700	SH	OTHER
PENN VIRGINIA RESOURCE PARTN	COMMON STOCK	707884102	29	800	SH	DEFINED

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PENN VIRGINIA RESOURCE PARTN	COMMON STOCK	707884102	13	350	SH	OTHER
PENNEY J C CO	COMMON STOCK	708160106	693	18358	SH	DEFINED
PENNEY J C CO	COMMON STOCK	708160106	197	5208	SH	OTHER
PEOPLESOFT INC	COMMON STOCK	712713106	25	1350	SH	OTHER
PEPCO HOLDINGS INC	COMMON STOCK	713291102	23	1275	SH	DEFINED
PEPCO HOLDINGS INC	COMMON STOCK	713291102	75	4088	SH	OTHER
PEPSIAMERICAS INC	COMMON STOCK	71343P200	57	2700	SH	OTHER
PEPSICO INC	COMMON STOCK	713448108	7557	140251	SH	DEFINED
PEPSICO INC	COMMON STOCK	713448108	3800	70523	SH	OTHER
PERFORMANCE FOOD GROUP CO	COMMON STOCK	713755106	106	4000	SH	DEFINED
PFIZER INC	COMMON STOCK	717081103	9128	266265	SH	DEFINED
PFIZER INC	COMMON STOCK	717081103	10399	303357	SH	OTHER
PG & E CORP	COMMON STOCK	69331C108	21	751	SH	DEFINED
PHELPS DODGE CORP	COMMON STOCK	717265102	33	421	SH	DEFINED
PHOENIX COMPANIES INC	COMMON STOCK	71902E109	7	572	SH	DEFINED
PIEDMONT NATURAL GAS INC	COMMON STOCK	720186105	34	800	SH	DEFINED
PIEDMONT NATURAL GAS INC	COMMON STOCK	720186105	128	3000	SH	OTHER
PIER 1 IMPORTS INC	COMMON STOCK	720279108	181	10225	SH	DEFINED
PINNACLE WEST CAP CORP	COMMON STOCK	723484101	40	1000	SH	OTHER
PIONEER NATURAL RESOURCES CO	COMMON STOCK	723787107	28	800	SH	DEFINED
PITNEY BOWES INC	COMMON STOCK	724479100	9	200	SH	DEFINED
PITNEY BOWES INC	COMMON STOCK	724479100	459	10378	SH	OTHER
PLAINS ALL AMERICAN PIPELINE L	COMMON STOCK	726503105	33	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	608	18663	SH	DEFINED
PLUM CREEK TIMBER CO INC	COMMON STOCK	729251108	81	2497	SH	OTHER
PMC-SIERRA INC	COMMON STOCK	69344F106	1	67	SH	DEFINED
PNC FINANCIAL SERVICES GROUP	COMMON STOCK	693475105	191	3600	SH	DEFINED
PNC FINANCIAL SERVICES GROUP	COMMON STOCK	693475105	217	4083	SH	OTHER
PPG INDS INC	COMMON STOCK	693506107	144	2300	SH	DEFINED
PPG INDS INC	COMMON STOCK	693506107	369	5900	SH	OTHER
PRAXAIR INC	COMMON STOCK	74005P104	157	3936	SH	DEFINED
PRAXAIR INC	COMMON STOCK	74005P104	123	3093	SH	OTHER
PRICE T ROWE GROUP INC	COMMON STOCK	74144T108	10	200	SH	OTHER
PRIME HOSPITALITY CORP	COMMON STOCK	741917108	6	588	SH	OTHER
PRINCIPAL FINANCIAL GROUP	COMMON STOCK	74251V102	24	700	SH	DEFINED
PRINCIPAL FINANCIAL GROUP	COMMON STOCK	74251V102	24	684	SH	OTHER
PROCTER & GAMBLE CO	COMMON STOCK	742718109	4625	84954	SH	DEFINED
PROCTER & GAMBLE CO	COMMON STOCK	742718109	5206	95624	SH	OTHER
PROGRESS ENERGY INC	COMMON STOCK	743263105	196	4457	SH	DEFINED
PROGRESS ENERGY INC	COMMON STOCK	743263105	466	10588	SH	OTHER
PROTECTIVE LIFE CORP	COMMON STOCK	743674103	19	495	SH	OTHER
PROTEIN DESIGN LABS INC	COMMON STOCK	74369L103	19	1000	SH	DEFINED
PROVIDIAN FINANCIAL CORP	COMMON STOCK	74406A102	9	600	SH	DEFINED
PROVIDIAN FINANCIAL CORP	COMMON STOCK	74406A102	73	5000	SH	OTHER
PRUDENTIAL FINL INC	COMMON STOCK	744320102	17	371	SH	DEFINED
PRUDENTIAL FINL INC	COMMON STOCK	744320102	77	1649	SH	OTHER
PUBLIC SVC ENTERPRISE GROUP IN	COMMON STOCK	744573106	284	7105	SH	DEFINED
PULITZER INC	COMMON STOCK	745769109	15	300	SH	DEFINED
QMED INC	COMMON STOCK	747914109	8	1000	SH	OTHER
QUALCOMM INC	COMMON STOCK	747525103	286	3924	SH	DEFINED
QUALCOMM INC	COMMON STOCK	747525103	161	2200	SH	OTHER
QWEST COMMUNICATIONS INTL INC	COMMON STOCK	749121109	25	7036	SH	DEFINED
QWEST COMMUNICATIONS INTL INC	COMMON STOCK	749121109	10	2746	SH	OTHER
R H DONNELLEY CORP	COMMON STOCK	74955W307	1	15	SH	OTHER
RADIOSHACK CORP	COMMON STOCK	750438103	92	3200	SH	DEFINED
RADIOSHACK CORP	COMMON STOCK	750438103	229	8000	SH	OTHER
RAIT INVT TR	COMMON STOCK	749227104	5	200	SH	OTHER
RAYTHEON COMPANY	COMMON STOCK	755111507	800	22355	SH	DEFINED
RAYTHEON COMPANY	COMMON STOCK	755111507	946	26438	SH	OTHER
REDWOOD TR INC	COMMON STOCK	758075402	22	400	SH	DEFINED

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REDWOOD TR INC	COMMON STOCK	758075402	17	300	SH	OTHER
REGIONS FINANCIAL CORP	COMMON STOCK	758940100	369	10100	SH	DEFINED
REGIONS FINANCIAL CORP	COMMON STOCK	758940100	5296	144906	SH	OTHER
RELIANT ENERGY, INC.	COMMON STOCK	75952B105	19	1712	SH	DEFINED
RELIANT ENERGY, INC.	COMMON STOCK	75952B105	22	2009	SH	OTHER
RENT A CTR INC NEW	COMMON STOCK	76009N100	12	400	SH	DEFINED
RENT A CTR INC NEW	COMMON STOCK	76009N100	12	400	SH	OTHER
REYNOLDS R J TOBACCO HLDGS	COMMON STOCK	76182K105	20	297	SH	DEFINED
REYNOLDS R J TOBACCO HLDGS	COMMON STOCK	76182K105	27	398	SH	OTHER
ROHM & HAAS CO	COMMON STOCK	775371107	40	957	SH	DEFINED
ROLLINS INC	COMMON STOCK	775711104	5	225	SH	DEFINED
ROSS STORES INC	COMMON STOCK	778296103	11	400	SH	OTHER
ROYAL GOLD INC	COMMON STOCK	780287108	14	1000	SH	OTHER
RUBY TUESDAY INC	COMMON STOCK	781182100	336	12232	SH	OTHER
RUSSELL CORP	COMMON STOCK	782352108	54	3000	SH	DEFINED
RYDER SYSTEM INC	COMMON STOCK	783549108	216	5400	SH	DEFINED
SAFECO CORP	COMMON STOCK	786429100	1073	24390	SH	OTHER
SAFeway INC	COMMON STOCK	786514208	8	325	SH	DEFINED
SAKS INC	COMMON STOCK	79377W108	3	200	SH	DEFINED
SAKS INC	COMMON STOCK	79377W108	16	1099	SH	OTHER
SANMINA-SCI CORP	COMMON STOCK	800907107	2	204	SH	OTHER
SARA LEE CORP	COMMON STOCK	803111103	699	30388	SH	DEFINED
SARA LEE CORP	COMMON STOCK	803111103	451	19612	SH	OTHER
SBC COMMUNICATIONS INC	COMMON STOCK	78387G103	1128	46512	SH	DEFINED
SBC COMMUNICATIONS INC	COMMON STOCK	78387G103	1400	57726	SH	OTHER
SCANA CORP	COMMON STOCK	80589M102	107	2944	SH	DEFINED
SCANA CORP	COMMON STOCK	80589M102	34	928	SH	OTHER
SCHERING PLOUGH CORP	COMMON STOCK	806605101	1033	55900	SH	DEFINED
SCHERING PLOUGH CORP	COMMON STOCK	806605101	1168	63195	SH	OTHER
SCOTTS CO CL A	COMMON STOCK	810186106	102	1600	SH	DEFINED
SCOTTS CO CL A	COMMON STOCK	810186106	26	400	SH	OTHER
SEARS ROEBUCK & CO	COMMON STOCK	812387108	340	9004	SH	DEFINED
SEARS ROEBUCK & CO	COMMON STOCK	812387108	351	9306	SH	OTHER
SEMCO ENERGY INC	COMMON STOCK	78412D109	3	432	SH	DEFINED
SEMPRA ENERGY	COMMON STOCK	816851109	8	228	SH	DEFINED
SERVICE CORP INTERNATIONAL	COMMON STOCK	817565104	37	5000	SH	OTHER
SERVICEMASTER CO	COMMON STOCK	81760N109	2	165	SH	DEFINED
SFBC INTERNATIONAL INC	COMMON STOCK	784121105	9	300	SH	OTHER
SHAW COMMUNICATIONS INC	COMMON STOCK	82028K200	12	700	SH	DEFINED
SIGMA ALDRICH CORP	COMMON STOCK	826552101	119	2000	SH	DEFINED
SIGMA ALDRICH CORP	COMMON STOCK	826552101	36	600	SH	OTHER
SIRUS SATELLITE RADIO INC	COMMON STOCK	82966U103	11	3675	SH	DEFINED
SIX FLAGS INC	COMMON STOCK	83001P109	7	1000	SH	DEFINED
SNAP ON INC	COMMON STOCK	833034101	40	1200	SH	DEFINED
SOLETRON CORP	COMMON STOCK	834182107	5	800	SH	DEFINED
SONOCO PRODS CO	COMMON STOCK	835495102	13	500	SH	DEFINED
SOUTHERN COMMUNITY FIN CORP	COMMON STOCK	84263N105	12	1000	SH	OTHER
SOUTHERN COMPANY	COMMON STOCK	842587107	203	6948	SH	DEFINED
SOUTHERN COMPANY	COMMON STOCK	842587107	542	18581	SH	OTHER
SOUTHERN UN CO NEW	COMMON STOCK	844030106	40	1905	SH	OTHER
SOUTHTRUST CORP	COMMON STOCK	844730101	78	2000	SH	DEFINED
SOUTHTRUST CORP	COMMON STOCK	844730101	58	1500	SH	OTHER
SOUTHWEST AIRLINES CO	COMMON STOCK	844741108	3	150	SH	DEFINED
SOUTHWEST AIRLINES CO	COMMON STOCK	844741108	5	300	SH	OTHER
SPORTS AUTHORITY INC	COMMON STOCK	84917U109	27	750	SH	DEFINED
SPRINT CORP	COMMON STOCK	852061100	35	2000	SH	DEFINED
SPRINT CORP	COMMON STOCK	852061100	447	25400	SH	OTHER
STANDARD & POORS DEP RECEIPT	COMMON STOCK	78462F103	3036	26511	SH	DEFINED
STANDARD & POORS DEP RECEIPT	COMMON STOCK	78462F103	2384	20816	SH	OTHER
STAPLES INC	COMMON STOCK	855030102	29	1000	SH	DEFINED
STAPLES INC	COMMON STOCK	855030102	3	100	SH	OTHER
STARTEK INC	COMMON STOCK	85569C107	18	500	SH	OTHER

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STARWOOD HOTELS & RESORTS	COMMON STOCK	85590A203	41	917	SH	OTHER
STATE AUTO FINL CORP	COMMON STOCK	855707105	23	750	SH	DEFINED
STATE STREET CORP	COMMON STOCK	857477103	37	750	SH	DEFINED
STATE STREET CORP	COMMON STOCK	857477103	132	2700	SH	OTHER
STEWART ENTERPRISES INC CL A	COMMON STOCK	860370105	4	500	SH	DEFINED
STORAGE TECHNOLOGY	COMMON STOCK	862111200	29	1000	SH	OTHER
STRYKER CORP	COMMON STOCK	863667101	44	800	SH	DEFINED
STRYKER CORP	COMMON STOCK	863667101	61	1100	SH	OTHER
SUBURBAN PROPANE PARTNERS LP	COMMON STOCK	864482104	23	700	SH	DEFINED
SUN MICROSYSTEMS INC	COMMON STOCK	866810104	47	10915	SH	DEFINED
SUN MICROSYSTEMS INC	COMMON STOCK	866810104	37	8516	SH	OTHER
SUNGARD DATA SYS INC	COMMON STOCK	867363103	48	1850	SH	OTHER
SUNOCO INC	COMMON STOCK	86764P109	26	416	SH	OTHER
SUNTRUST BANKS INC	COMMON STOCK	867914103	1506	23169	SH	DEFINED
SUNTRUST BANKS INC	COMMON STOCK	867914103	2217	34106	SH	OTHER
SUPERVALU INC	COMMON STOCK	868536103	245	8000	SH	OTHER
SYSCO CORP	COMMON STOCK	871829107	1387	38655	SH	DEFINED
SYSCO CORP	COMMON STOCK	871829107	468	13050	SH	OTHER
TARGET CORP	COMMON STOCK	87612E106	447	10525	SH	DEFINED
TARGET CORP	COMMON STOCK	87612E106	281	6625	SH	OTHER
TC PIPELINES LP	COMMON STOCK	87233Q108	32	1000	SH	DEFINED
TECO ENERGY INC	COMMON STOCK	872375100	44	3700	SH	DEFINED
TECO ENERGY INC	COMMON STOCK	872375100	45	3767	SH	OTHER
TELLABS INC	COMMON STOCK	879664100	192	22025	SH	DEFINED
TELLABS INC	COMMON STOCK	879664100	52	5900	SH	OTHER
TENET HEALTHCARE CORP	COMMON STOCK	88033G100	7	550	SH	DEFINED
TENET HEALTHCARE CORP	COMMON STOCK	88033G100	10	750	SH	OTHER
TENNECO AUTOMOTIVE INC	COMMON STOCK	880349105	11	800	SH	DEFINED
TENNECO AUTOMOTIVE INC	COMMON STOCK	880349105	5	360	SH	OTHER
TEPPCO PARTNERS LP	COMMON STOCK	872384102	70	1850	SH	DEFINED
TEPPCO PARTNERS LP	COMMON STOCK	872384102	29	750	SH	OTHER
TEXAS GENCO HOLDINGS INC	COMMON STOCK	882443104	5	107	SH	DEFINED
TEXAS GENCO HOLDINGS INC	COMMON STOCK	882443104	7	158	SH	OTHER
TEXAS INSTRUMENTS INC	COMMON STOCK	882508104	3561	147286	SH	DEFINED
TEXAS INSTRUMENTS INC	COMMON STOCK	882508104	2183	90276	SH	OTHER
THE CHARLES SCHWAB CORP	COMMON STOCK	808513105	15	1575	SH	DEFINED
THE CHARLES SCHWAB CORP	COMMON STOCK	808513105	1	150	SH	OTHER
THE ST PAUL TRAVELERS COMPANIE	COMMON STOCK	792860108	32	777	SH	DEFINED
THE ST PAUL TRAVELERS COMPANIE	COMMON STOCK	792860108	25	617	SH	OTHER
THORNBURG MTG ASSET CORP	COMMON STOCK	885218107	65	2400	SH	DEFINED
THORNBURG MTG ASSET CORP	COMMON STOCK	885218107	32	1200	SH	OTHER
TIME WARNER INC NEW	COMMON STOCK	887317105	49	2811	SH	DEFINED
TIME WARNER INC NEW	COMMON STOCK	887317105	71	4056	SH	OTHER
TORCHMARK CORP	COMMON STOCK	891027104	118	2200	SH	OTHER
TOYS R US INC	COMMON STOCK	892335100	18	1100	SH	DEFINED
TOYS R US INC	COMMON STOCK	892335100	24	1500	SH	OTHER
TRACTOR SUPPLY CO	COMMON STOCK	892356106	335	8000	SH	DEFINED
TRIAD HOSPS INC	COMMON STOCK	89579K109	1	16	SH	DEFINED
TRIBUNE CO	COMMON STOCK	896047107	7	158	SH	DEFINED
TRINITY INDUSTRIES INC	COMMON STOCK	896522109	200	6300	SH	DEFINED
TRUSTCO BK CORP NY	COMMON STOCK	898349105	21	1625	SH	DEFINED
TRUSTMARK CORP	COMMON STOCK	898402102	12	400	SH	DEFINED
TUPPERWARE CORPORATION	COMMON STOCK	899896104	5	240	SH	DEFINED
TUPPERWARE CORPORATION	COMMON STOCK	899896104	23	1200	SH	OTHER
TXU CORP	COMMON STOCK	873168108	63	1554	SH	DEFINED
TYCO INTERNATIONAL LTD	COMMON STOCK	902124106	320	9665	SH	DEFINED
TYCO INTERNATIONAL LTD	COMMON STOCK	902124106	63	1887	SH	OTHER
TYSON FOODS INC CLASS A	COMMON STOCK	902494103	3	166	SH	DEFINED
UNION PAC CORP	COMMON STOCK	907818108	227	3820	SH	DEFINED
UNION PAC CORP	COMMON STOCK	907818108	526	8848	SH	OTHER
UNION PLANTERS CORP	COMMON STOCK	908068109	306	10264	SH	DEFINED
UNION PLANTERS CORP	COMMON STOCK	908068109	1244	41747	SH	OTHER

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UNISYS CORP	COMMON STOCK	909214108	20	1476	SH	OTHER
UNITED PARCEL SERVICE-CLASS B	COMMON STOCK	911312106	64	850	SH	DEFINED
UNITED STATES STEEL CORP	COMMON STOCK	912909108	18	500	SH	DEFINED
UNITED TECHNOLOGIES CORP	COMMON STOCK	913017109	1353	14789	SH	DEFINED
UNITED TECHNOLOGIES CORP	COMMON STOCK	913017109	588	6425	SH	OTHER
UNITED TENNESSEE BANKSHARES IN	COMMON STOCK	91307P103	46	2500	SH	DEFINED
UNITEDHEALTH GROUP INC	COMMON STOCK	91324P102	82	1318	SH	DEFINED
UNITEDHEALTH GROUP INC	COMMON STOCK	91324P102	504	8090	SH	OTHER
UNIVERSAL CORP VA	COMMON STOCK	913456109	82	1600	SH	OTHER
UNIVERSAL HEALTH SVCS INC	COMMON STOCK	913903100	9	200	SH	DEFINED
UNIZAN FINANCIAL CORP	COMMON STOCK	91528W101	35	1325	SH	DEFINED
UNOCAL CORP	COMMON STOCK	915289102	383	10079	SH	DEFINED
UNOCAL CORP	COMMON STOCK	915289102	259	6804	SH	OTHER
UNUMPROVIDENT CORP	COMMON STOCK	91529Y106	350	22037	SH	DEFINED
UNUMPROVIDENT CORP	COMMON STOCK	91529Y106	32	2000	SH	OTHER
US BANCORP NEW	COMMON STOCK	902973304	19	700	SH	DEFINED
US BANCORP NEW	COMMON STOCK	902973304	7	270	SH	OTHER
UST INC	COMMON STOCK	902911106	188	5220	SH	DEFINED
UTILITIES SELECT SECTOR SPDR	COMMON STOCK	81369Y886	825	34714	SH	DEFINED
UTILITIES SELECT SECTOR SPDR	COMMON STOCK	81369Y886	312	13130	SH	OTHER
UTSTARCOM INC	COMMON STOCK	918076100	3	100	SH	OTHER
VALERO LP	COMMON STOCK	91913W104	51	1050	SH	DEFINED
VECTREN CORP	COMMON STOCK	92240G101	35	1391	SH	DEFINED
VERISIGN INC	COMMON STOCK	92343E102	8	400	SH	OTHER
VERITAS SOFTWARE CO	COMMON STOCK	923436109	15	535	SH	DEFINED
VERIZON COMMUNICATIONS	COMMON STOCK	92343V104	3093	85464	SH	DEFINED
VERIZON COMMUNICATIONS	COMMON STOCK	92343V104	2991	82656	SH	OTHER
VERTEX PHARMACEUTICALS INC	COMMON STOCK	92532F100	54	5000	SH	DEFINED
VIACOM INC CL A	COMMON STOCK	925524100	20	550	SH	DEFINED
VIACOM INC CL A	COMMON STOCK	925524100	5	143	SH	OTHER
VIACOM INC CL B	COMMON STOCK	925524308	247	6920	SH	DEFINED
VIACOM INC CL B	COMMON STOCK	925524308	203	5689	SH	OTHER
VIAD CORP	COMMON STOCK	92552R109	14	508	SH	DEFINED
VIRGINIA FINANCIAL	COMMON STOCK	927810101	67	1954	SH	OTHER
VISTEON CORP	COMMON STOCK	92839U107	0	39	SH	DEFINED
VISTEON CORP	COMMON STOCK	92839U107	3	261	SH	OTHER
VITAL IMAGES INC	COMMON STOCK	92846N104	2	200	SH	OTHER
VULCAN MATLS CO	COMMON STOCK	929160109	576	12118	SH	DEFINED
VULCAN MATLS CO	COMMON STOCK	929160109	6969	146570	SH	OTHER
WACHOVIA CORP	COMMON STOCK	929903102	1242	27912	SH	DEFINED
WACHOVIA CORP	COMMON STOCK	929903102	1063	23887	SH	OTHER
WADDELL & REED FINL INC	COMMON STOCK	930059100	24	1083	SH	OTHER
WAL MART STORES INC	COMMON STOCK	931142103	3256	61710	SH	DEFINED
WAL MART STORES INC	COMMON STOCK	931142103	2637	49984	SH	OTHER
WALGREEN CO	COMMON STOCK	931422109	791	21835	SH	DEFINED
WALGREEN CO	COMMON STOCK	931422109	7744	213870	SH	OTHER
WASHINGTON FEDERAL INC	COMMON STOCK	938824109	176	7320	SH	DEFINED
WASHINGTON FEDERAL INC	COMMON STOCK	938824109	20	847	SH	OTHER
WASHINGTON MUTUAL INC	COMMON STOCK	939322103	15	400	SH	DEFINED
WASHINGTON MUTUAL INC	COMMON STOCK	939322103	73	1900	SH	OTHER
WASTE MANAGEMENT INTERNATIONAL	COMMON STOCK	94106L109	939	30638	SH	DEFINED
WASTE MANAGEMENT INTERNATIONAL	COMMON STOCK	94106L109	465	15155	SH	OTHER
WATSON PHARMACEUTICALS INC	COMMON STOCK	942683103	118	4400	SH	DEFINED
WATSON PHARMACEUTICALS INC	COMMON STOCK	942683103	40	1475	SH	OTHER
WAUSAU-MOSINEE PAPER CORP	COMMON STOCK	943315101	219	12637	SH	DEFINED
WAUSAU-MOSINEE PAPER CORP	COMMON STOCK	943315101	37	2125	SH	OTHER
WEIGHT WATCHERS INTL INC	COMMON STOCK	948626106	2	60	SH	DEFINED
WEIS MARKETS INC	COMMON STOCK	948849104	21	600	SH	DEFINED
WELLPOINT HEALTH NETWORKS INC	COMMON STOCK	94973H108	249	2225	SH	DEFINED
WELLPOINT HEALTH NETWORKS INC	COMMON STOCK	94973H108	53	475	SH	OTHER
WELLS FARGO & CO	COMMON STOCK	949746101	9054	158203	SH	DEFINED
WELLS FARGO & CO	COMMON STOCK	949746101	5391	94192	SH	OTHER

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WENDYS INTERNATIONAL INC	COMMON STOCK	950590109	21	600	SH	OTHER
WESTAR ENERGY INC	COMMON STOCK	95709T100	13	669	SH	DEFINED
WESTAR ENERGY INC	COMMON STOCK	95709T100	12	600	SH	OTHER
WEYERHAEUSER CO	COMMON STOCK	962166104	524	8303	SH	DEFINED
WEYERHAEUSER CO	COMMON STOCK	962166104	453	7170	SH	OTHER
WGL HLDGS INC	COMMON STOCK	92924F106	29	1000	SH	DEFINED
WHIRLPOOL CORP	COMMON STOCK	963320106	89	1300	SH	DEFINED
WHIRLPOOL CORP	COMMON STOCK	963320106	26	375	SH	OTHER
WILLIAMS COAL SEAM GAS RTY TR	COMMON STOCK	969450105	4	250	SH	OTHER
WILLIAMS COS INC	COMMON STOCK	969457100	8	700	SH	OTHER
WINMARK CORP	COMMON STOCK	974250102	4	150	SH	OTHER
WISCONSIN ENERGY CORP	COMMON STOCK	976657106	164	5030	SH	DEFINED
WISCONSIN ENERGY CORP	COMMON STOCK	976657106	21	650	SH	OTHER
WORTHINGTON INDS INC	COMMON STOCK	981811102	205	10000	SH	DEFINED
WORTHINGTON INDS INC	COMMON STOCK	981811102	209	10200	SH	OTHER
WRIGHT MEDICAL GROUP INC	COMMON STOCK	98235T107	36	1000	SH	DEFINED
WRIGLEY WM JR CO	COMMON STOCK	982526105	113	1800	SH	DEFINED
WRIGLEY WM JR CO	COMMON STOCK	982526105	347	5500	SH	OTHER
WYETH	COMMON STOCK	983024100	1492	41264	SH	DEFINED
WYETH	COMMON STOCK	983024100	470	13000	SH	OTHER
XEROX CORP	COMMON STOCK	984121103	12	850	SH	DEFINED
XEROX CORP	COMMON STOCK	984121103	9	592	SH	OTHER
YORK INTL CORP NEW	COMMON STOCK	986670107	62	1500	SH	DEFINED
YOUNG BROADCAST	COMMON STOCK	987434107	20	1500	SH	DEFINED
YUM! BRANDS INC	COMMON STOCK	988498101	31	824	SH	DEFINED
YUM! BRANDS INC	COMMON STOCK	988498101	82	2200	SH	OTHER
ZIMMER HLDGS INC	COMMON STOCK	98956P102	1050	11907	SH	DEFINED
ZIMMER HLDGS INC	COMMON STOCK	98956P102	1190	13496	SH	OTHER
3COM CORP	COMMON STOCK	885535104	6	1000	SH	OTHER
3M CO	COMMON STOCK	88579Y101	1372	15244	SH	DEFINED
3M CO	COMMON STOCK	88579Y101	6971	77451	SH	OTHER
AEGON NV	COMMON STOCK	007924103	29	2381	SH	DEFINED
AEGON NV	COMMON STOCK	007924103	207	17109	SH	OTHER
AGNICO EAGLE MINES LTD	COMMON STOCK	008474108	13	1000	SH	OTHER
AMERICA MOVIL SERIES L ADR	COMMON STOCK	02364W105	11	300	SH	DEFINED
AMERICA MOVIL SERIES L ADR	COMMON STOCK	02364W105	36	1000	SH	OTHER
AUTOLIV INC	COMMON STOCK	052800109	3	68	SH	DEFINED
AUTOLIV INC	COMMON STOCK	052800109	1	34	SH	OTHER
BARCLAYS PLC ADR	COMMON STOCK	06738E204	7	200	SH	OTHER
BARRICK GOLD CORP	COMMON STOCK	067901108	1	35	SH	DEFINED
BCE INC ADR	COMMON STOCK	05534B109	6	322	SH	DEFINED
BP AMOCO PLCADR	COMMON STOCK	055622104	3249	60643	SH	DEFINED
BP AMOCO PLCADR	COMMON STOCK	055622104	4889	91270	SH	OTHER
CADBURY SCHWEPPEES PLC-ADR	COMMON STOCK	127209302	9	250	SH	OTHER
CAMBIOR INC	COMMON STOCK	13201L103	5	2000	SH	DEFINED
CHICAGO BRIDGE & IRON CO	COMMON STOCK	167250109	26	950	SH	DEFINED
CHICAGO BRIDGE & IRON CO	COMMON STOCK	167250109	14	500	SH	OTHER
CHINA PETE & CHEM CORP ADR	COMMON STOCK	16941R108	7	200	SH	OTHER
COOPER INDUSTRIES LTD-CL A	COMMON STOCK	G24182100	327	5500	SH	DEFINED
COOPER INDUSTRIES LTD-CL A	COMMON STOCK	G24182100	59	1000	SH	OTHER
CP SHIPS LTD	COMMON STOCK	22409V102	9	500	SH	OTHER
DAIMLERCHRYSLER AG ORD	COMMON STOCK	D1668R123	78	1665	SH	DEFINED
DAIMLERCHRYSLER AG ORD	COMMON STOCK	D1668R123	23	498	SH	OTHER
DELHAIZE GROUP ADR	COMMON STOCK	29759W101	2	40	SH	OTHER
DEUTSCHE TELEKOM AG SPONS ADR	COMMON STOCK	251566105	32	1800	SH	DEFINED
DEUTSCHE TELEKOM AG SPONS ADR	COMMON STOCK	251566105	10	554	SH	OTHER
DORAL FINL CORP COM	COMMON STOCK	25811P100	23	675	SH	OTHER
DURBAN ROODEPOORT DEEP LTD	COMMON STOCK	266597301	13	5000	SH	OTHER
ELAN PLC SPONSORED ADR	COMMON STOCK	284131208	22	900	SH	DEFINED
ELAN PLC SPONSORED ADR	COMMON STOCK	284131208	7	300	SH	OTHER
ENCANA CORP	COMMON STOCK	292505104	35	800	SH	OTHER
ERICSSON (LM) TEL SPONS ADR	COMMON STOCK	294821608	15	500	SH	DEFINED

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ERICSSON (LM) TEL SPONS ADR	COMMON STOCK	294821608	427	14280	SH	OTHER
EVEREST RE GROUP LIMITED	COMMON STOCK	G3223R108	16	200	SH	DEFINED
FLEXTRONICS INTL LTD	COMMON STOCK	Y2573F102	3547	222365	SH	DEFINED
FLEXTRONICS INTL LTD	COMMON STOCK	Y2573F102	1167	73155	SH	OTHER
FORDING CANADIAN COAL TRUST	COMMON STOCK	345425102	8	200	SH	OTHER
FUJI PHOTO FILM LTD ADR	COMMON STOCK	359586302	5	173	SH	DEFINED
GALLAHER GROUP PLC SPONSORED A	COMMON STOCK	363595109	67	1388	SH	DEFINED
GALLAHER GROUP PLC SPONSORED A	COMMON STOCK	363595109	77	1592	SH	OTHER
GLAXO SMITHKLINE SPONSORED ADR	COMMON STOCK	37733W105	149	3594	SH	DEFINED
GLAXO SMITHKLINE SPONSORED ADR	COMMON STOCK	37733W105	1253	30223	SH	OTHER
GLOBALSANTEFE CORP	COMMON STOCK	G3930E101	162	6120	SH	DEFINED
GLOBALSANTEFE CORP	COMMON STOCK	G3930E101	52	1964	SH	OTHER
GOLD FIELDS LTD NEW	COMMON STOCK	38059T106	16	1500	SH	OTHER
GOLDCORP INC	COMMON STOCK	380956409	12	1000	SH	DEFINED
HONDA MOTOR LTD ADR	COMMON STOCK	438128308	15	600	SH	DEFINED
HSBC HOLDINGS PLC SPONS ADR	COMMON STOCK	404280406	121	1611	SH	DEFINED
HSBC HOLDINGS PLC SPONS ADR	COMMON STOCK	404280406	21	280	SH	OTHER
INCO LTD	COMMON STOCK	453258402	10	300	SH	DEFINED
INCO LTD	COMMON STOCK	453258402	21	600	SH	OTHER
INGERSOLL-RAND CO CL A	COMMON STOCK	G4776G101	1334	19535	SH	DEFINED
INGERSOLL-RAND CO CL A	COMMON STOCK	G4776G101	1066	15606	SH	OTHER
ISHARES MSCI JAPANINDEX FD	COMMON STOCK	464286848	5	500	SH	OTHER
KINROSS GOLD CORP	COMMON STOCK	496902206	3	500	SH	DEFINED
KONINKLIJKE PHILIPS ELECTRS NV	COMMON STOCK	500472303	204	7506	SH	DEFINED
KONINKLIJKE PHILIPS ELECTRS NV	COMMON STOCK	500472303	5	194	SH	OTHER
LANOPTICS LTD	COMMON STOCK	M6706C103	12	2000	SH	DEFINED
MANULIFE FINANCIAL CORP	COMMON STOCK	56501R106	217	5360	SH	DEFINED
MANULIFE FINANCIAL CORP	COMMON STOCK	56501R106	72	1767	SH	OTHER
METTLER-TOLEDO INTERNATIONAL I	COMMON STOCK	592688105	10	200	SH	DEFINED
NABORS INDUSTRIES LTD	COMMON STOCK	G6359F103	9	200	SH	OTHER
NATIONAL WESTMINSTER BK PLC AD	COMMON STOCK	638539700	26	1000	SH	DEFINED
NEWS CORP PREF ADR	COMMON STOCK	652487802	6	189	SH	DEFINED
NEWS CORP PREF ADR	COMMON STOCK	652487802	2	49	SH	OTHER
NOBLE CORPORATION	COMMON STOCK	G65422100	185	4875	SH	DEFINED
NOBLE CORPORATION	COMMON STOCK	G65422100	50	1325	SH	OTHER
NOKIA CORP SPNSD ADR	COMMON STOCK	654902204	682	46934	SH	DEFINED
NOKIA CORP SPNSD ADR	COMMON STOCK	654902204	332	22850	SH	OTHER
NORTEL NETWORKS CORP	COMMON STOCK	656568102	7	1500	SH	OTHER
NOVARTIS AG SPONSORED ADR	COMMON STOCK	66987V109	13	300	SH	OTHER
PETROKAZAKHSTAN INC	COMMON STOCK	71649P102	14	500	SH	DEFINED
PLACER DOME INC	COMMON STOCK	725906101	106	6350	SH	DEFINED
PLACER DOME INC	COMMON STOCK	725906101	75	4533	SH	OTHER
PROVIDENT ENERGY TRUST-UTS	COMMON STOCK	74386K104	8	1000	SH	OTHER
REPSOL YPF SA SPONSORED ADR	COMMON STOCK	76026T205	177	8100	SH	DEFINED
REPSOL YPF SA SPONSORED ADR	COMMON STOCK	76026T205	4	200	SH	OTHER
REUTERS GROUP PLC SPONSORED AD	COMMON STOCK	76132M102	30	733	SH	DEFINED
REUTERS GROUP PLC SPONSORED AD	COMMON STOCK	76132M102	26	646	SH	OTHER
RINKER GROUP LTD-ADR	COMMON STOCK	76687M101	6	100	SH	DEFINED
ROYAL BK SCOT GROUP ADR SER F	COMMON STOCK	780097804	11	400	SH	DEFINED
ROYAL DUTCH PETROLEUM	COMMON STOCK	780257804	667	12905	SH	DEFINED
ROYAL DUTCH PETROLEUM	COMMON STOCK	780257804	1134	21946	SH	OTHER
SCHLUMBERGER LTD	COMMON STOCK	806857108	863	13584	SH	DEFINED
SCHLUMBERGER LTD	COMMON STOCK	806857108	720	11329	SH	OTHER
SCOTTISH POWER PLC-ADR	COMMON STOCK	81013T705	25	843	SH	OTHER
SHIRE PHARMACEUTICALS GROUP-AD	COMMON STOCK	82481R106	11	400	SH	DEFINED
SMITH & NEPHEW PLC-ADR	COMMON STOCK	83175M205	18	326	SH	DEFINED
SUN LIFE FINANCIAL INC	COMMON STOCK	866796105	80	2771	SH	DEFINED
SUNCOR ENERGY INC	COMMON STOCK	867229106	51	2000	SH	DEFINED
SUNCOR ENERGY INC	COMMON STOCK	867229106	8	300	SH	OTHER
TELEFONICA SA ADR	COMMON STOCK	879382208	5	102	SH	OTHER
TELEFONOS DE MEXICO S A ADR	COMMON STOCK	879403780	78	2350	SH	DEFINED
TELEFONOS DE MEXICO S A ADR	COMMON STOCK	879403780	50	1500	SH	OTHER

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TEVA PHARMACEUTICAL INDS LTD A	COMMON STOCK	881624209	27	400	SH	DEFINED
TEVA PHARMACEUTICAL INDS LTD A	COMMON STOCK	881624209	97	1450	SH	OTHER
TOYOTA MTR CORP SPONSD ADR	COMMON STOCK	892331307	33	400	SH	DEFINED
TRANSOCEAN INC	COMMON STOCK	G90078109	21	736	SH	DEFINED
TRANSOCEAN INC	COMMON STOCK	G90078109	15	511	SH	OTHER
ULTRA PETE CORP	COMMON STOCK	903914109	37	1000	SH	DEFINED
UNILEVER N V NY SHARES	COMMON STOCK	904784709	233	3400	SH	DEFINED
UNILEVER N V NY SHARES	COMMON STOCK	904784709	288	4201	SH	OTHER
VODAFONE GROUP PLC ADR	COMMON STOCK	92857W100	6195	280303	SH	DEFINED
VODAFONE GROUP PLC ADR	COMMON STOCK	92857W100	2664	120556	SH	OTHER
W HOLDING COMPANY INC	COMMON STOCK	929251106	53	3060	SH	OTHER
WEATHERFORD INTL LTD	COMMON STOCK	G95089101	11	250	SH	DEFINED
WEATHERFORD INTL LTD	COMMON STOCK	G95089101	13	300	SH	OTHER
XL CAP LTD	COMMON STOCK	G98255105	5490	72760	SH	DEFINED
XL CAP LTD	COMMON STOCK	G98255105	1806	23930	SH	OTHER
CONSECO INC-WTS	9 COMMON STOCK	208464123	0	77	SH	OTHER
SOUTHERN CMNTY FINL CORP WT	9 COMMON STOCK	84263N113	2	1000	SH	OTHER
APARTMENT INVT & MGMT CO	COMMON STOCK	03748R101	6	186	SH	DEFINED
ARCHSTONE-SMITH TRUST	COMMON STOCK	039583109	6	197	SH	OTHER
BRE PROPERTIES CL A	COMMON STOCK	05564E106	46	1325	SH	DEFINED
CAMDEN PPTY TR	COMMON STOCK	133131102	18	400	SH	DEFINED
CAMDEN PPTY TR	COMMON STOCK	133131102	2	54	SH	OTHER
CAPITAL AUTOMOTIVE REIT COM	COMMON STOCK	139733109	12	400	SH	DEFINED
CAPITAL AUTOMOTIVE REIT COM	COMMON STOCK	139733109	59	2000	SH	OTHER
CBL & ASSOC PPTYS INC	COMMON STOCK	124830100	514	9350	SH	DEFINED
CBL & ASSOC PPTYS INC	COMMON STOCK	124830100	286	5200	SH	OTHER
DUKE REALTY CORP	COMMON STOCK	264411505	18	552	SH	DEFINED
DUKE REALTY CORP	COMMON STOCK	264411505	36	1146	SH	OTHER
EASTGROUP PPTYS INC	COMMON STOCK	277276101	10	300	SH	DEFINED
EQUITY INNS INC	COMMON STOCK	294703103	19	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	8	200	SH	DEFINED
FIRST INDUST REALTY TR INC	COMMON STOCK	32054K103	41	1100	SH	DEFINED
FIRST INDUST REALTY TR INC	COMMON STOCK	32054K103	15	400	SH	OTHER
GLENBOROUGH RLTY TR INC	COMMON STOCK	37803P105	18	1000	SH	OTHER
HEALTH CARE PPTY INVS INC	COMMON STOCK	421915109	10	400	SH	DEFINED
HEALTHCARE RLTY TR INC	COMMON STOCK	421946104	116	3100	SH	DEFINED
ISTAR FINANCIAL INC	COMMON STOCK	45031U101	23	575	SH	DEFINED
LEXINGTON CORPORATE PPTYS TR	COMMON STOCK	529043101	6	300	SH	DEFINED
MACK CALI RLTY CORP	COMMON STOCK	554489104	17	400	SH	DEFINED
MID-AMER APT CMNTYS INC	COMMON STOCK	59522J103	9	233	SH	DEFINED
MID-AMER APT CMNTYS INC	COMMON STOCK	59522J103	323	8533	SH	OTHER
NEW PLAN EXCEL RLTY TR INC	COMMON STOCK	648053106	47	2000	SH	OTHER
PENNSYLVANIA REAL ESTATE INVT	COMMON STOCK	709102107	33	975	SH	DEFINED
PUBLIC STORAGE INC	COMMON STOCK	74460D109	167	3630	SH	OTHER
SENIOR HOUSING PROPERTIES TRUS	COMMON STOCK	81721M109	11	650	SH	DEFINED
SHURGARD STORAGE CTRS INC CL A	COMMON STOCK	82567D104	113	3034	SH	OTHER
UNITED DOMINION REALTY TRUST I	COMMON STOCK	910197102	47	2400	SH	DEFINED
VORNADO REALTY TRUST	COMMON STOCK	929042109	197	3449	SH	OTHER
PUBLIC STORAGE INC 12.250% PFD	PREFERRED STOCK	74460D729	3	97	SH	OTHER
CITIZENS UTILS TR 5.000% PFD	PREFERRED STOCK	177351202	40	800	SH	OTHER
AMAZON COM INC 4.750% 2	OTHER	023135AF3	6	6000	PRN	DEFINED
WMX TECHNOLOGIES INC 2.000% 1	OTHER	92929QAF4	6	6000	PRN	DEFINED
JC PENNEY CO 5.000% 10	OTHER	708160BV7	33	25000	PRN	OTHER
ADAMS EXPRESS COMPANY	OTHER	006212104	2	157	SH	DEFINED
ADAMS EXPRESS COMPANY	OTHER	006212104	182	14308	SH	OTHER
ENERPLUS RESOURCES FUND	OTHER	29274D604	6	200	SH	OTHER
FIRST FINANCIAL FUND INC	OTHER	320228109	119	6695	SH	DEFINED
GABELLI DIVIDEND & INCOME TR	OTHER	36242H104	17	1000	SH	DEFINED
GABELLI DIVIDEND & INCOME TR	OTHER	36242H104	17	1000	SH	OTHER
GENERAL AMERICAN INVESTORS	OTHER	368802104	127	4230	SH	OTHER

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LIBERTY ALL STAR EQUITY FD	OTHER	530158104	43	4616	SH	DEFINED
MASSMUTUAL CORPORATE INVS INC	OTHER	576292106	10	400	SH	DEFINED
MFS MULTIMARKET INCOME TR	OTHER	552737108	6	1000	SH	DEFINED
NUVEEN QUALITY PREFERRED II	OTHER	67072C105	28	2000	SH	OTHER
PETROLEUM & RES CORP	OTHER	716549100	13	561	SH	DEFINED
PETROLEUM & RES CORP	OTHER	716549100	63	2627	SH	OTHER
SOURCE CAPITAL INC	OTHER	836144105	2	33	SH	OTHER
STREETTRACKS SER TR SML CAP VA	OTHER	86330E406	102	600	SH	DEFINED
TEMPLETON EMERGING MKTS FD INC	OTHER	880191101	3	234	SH	OTHER
TRI CONTINENTAL CORPORATION	OTHER	895436103	113	6731	SH	OTHER
NUVEEN VA PREM INCOME MUN FD	OTHER	67064R102	8	504	SH	OTHER
ABERDEEN ASIA PAC PRIME INC	OTHER	003009107	14	2500	SH	DEFINED
ABERDEEN ASIA PAC PRIME INC	OTHER	003009107	2	300	SH	OTHER
ACM INCOME FUND, INC	OTHER	000912105	57	7224	SH	OTHER
BLACKROCK INSD MUN INCOME TR	OTHER	092479104	10	795	SH	DEFINED
BLACKROCK INSD MUN INCOME TR	OTHER	092479104	44	3378	SH	OTHER
BLACKROCK INSD MUN TERM TR INC	OTHER	092474105	16	1500	SH	OTHER
BLACKROCK INSD MUN 2008 TERM T	OTHER	09247K109	73	4500	SH	DEFINED
BLACKROCK INVT QUALITY MUN TR	OTHER	09247D105	44	3231	SH	DEFINED
BLACKROCK MUNI TARGET TERM TR	OTHER	09247M105	46	4300	SH	DEFINED
COLONIAL MUN INCOME TR	OTHER	195799101	8	1500	SH	DEFINED
DNP SELECT INCOME FUND INC	OTHER	23325P104	114	10800	SH	OTHER
DREYFUS STRATEGIC MUN BD FD IN	OTHER	26202F107	5	600	SH	OTHER
DREYFUS STRATEGIC MUNS INC	OTHER	261932107	5	600	SH	OTHER
HANCOCK JOHN INCOME SECS TR	OTHER	410123103	11	736	SH	DEFINED
HANCOCK JOHN INVS TR SH BEN IN	OTHER	410142103	59	3000	SH	OTHER
HIGH INCOME OPPORTUNITY FD INC	OTHER	42967Q105	13	2018	SH	DEFINED
LINCOLN NATL INCOME FUND	OTHER	534217104	38	3068	SH	DEFINED
MANAGED HIGH YIELD PLUS FD INC	OTHER	561911108	29	5416	SH	DEFINED
MFS CHARTER INCOME TR	OTHER	552727109	22	2650	SH	DEFINED
MFS CHARTER INCOME TR	OTHER	552727109	17	2000	SH	OTHER
MFS MUN INCOME TR	OTHER	552738106	25	3375	SH	DEFINED
MFS MUN INCOME TR	OTHER	552738106	32	4300	SH	OTHER
MORGAN STANLEY INSURED MUNI IN	OTHER	61745P791	105	7800	SH	OTHER
MORGAN STANLEY MUNI PREM INCOM	OTHER	61745P429	9	1000	SH	OTHER
MORGAN STANLEY QUALITY MUNI IN	OTHER	61745P734	7	500	SH	OTHER
MORGAN STANLEY QUALITY MUNI IN	OTHER	61745P668	8	600	SH	OTHER
MUNIYIELD INSD FD INC	OTHER	62630E107	85	6331	SH	DEFINED
NEUBERGER BERMAN INTER MUNI BD	OTHER	64124P101	26	2077	SH	DEFINED
NEUBERGER BERMAN INTER MUNI BD	OTHER	64124P101	6	475	SH	OTHER
NUVEEN DVD ADVANTAGE MUNI FD	OTHER	67066V101	191	13400	SH	DEFINED
NUVEEN INSD QUALITY MUN FD INC	OTHER	67062N103	17	1185	SH	DEFINED
NUVEEN INSD QUALITY MUN FD INC	OTHER	67062N103	29	2000	SH	OTHER
NUVEEN INVT QUALITY MUN FD INC	OTHER	67062E103	122	8763	SH	OTHER
NUVEEN MUN ADVANTAGE FD INC	OTHER	67062H106	17	1230	SH	DEFINED
NUVEEN MUN MKT OPPORTUNITY FD	OTHER	67062W103	33	2450	SH	DEFINED
NUVEEN MUN MKT OPPORTUNITY FD	OTHER	67062W103	29	2121	SH	OTHER
NUVEEN PREM INCOME MUN FD 4 IN	OTHER	6706K4105	64	5500	SH	DEFINED
NUVEEN PREM INCOME MUN FD 4 IN	OTHER	6706K4105	13	1138	SH	OTHER
NUVEEN PREMIER INSD MUN INCOME	OTHER	670987106	26	1800	SH	DEFINED
NUVEEN PREMIER MUN INCOME FD I	OTHER	670988104	56	4177	SH	DEFINED
NUVEEN QUALITY INCOME MUN FD I	OTHER	670977107	47	3500	SH	DEFINED
NUVEEN QUALITY INCOME MUN FD I	OTHER	670977107	75	5610	SH	OTHER
NUVEEN SELECT QUALITY MUNI FD	OTHER	670973106	120	8686	SH	OTHER
NUVEEN SELECT TAX-FREE INC 2	OTHER	67063C106	9	667	SH	DEFINED
NUVEEN VA DIVID ADVANTAGE MUN	OTHER	67069M108	61	4000	SH	OTHER
NUVEEN VA DIVID ADVANTAGE MUN	OTHER	67071C106	60	4000	SH	OTHER
PIMCO MUNICIPAL INCOME FUND	OTHER	72200R107	6	487	SH	OTHER
PIMCO STRATEGIC GLOBAL GOVT FD	OTHER	72200X104	6	600	SH	DEFINED
PUTNAM HIGH YIELD MUN TR	OTHER	746781103	26	4075	SH	OTHER
PUTNAM MANAGED MUN INCOME TR	OTHER	746823103	6	900	SH	DEFINED
PUTNAM MUNI OPPORTUNITIES TR	OTHER	746922103	28	2307	SH	DEFINED

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PUTNAM MUNI OPPORTUNITIES TR	OTHER	746922103	29	2400	SH	OTHER
RMK HIGH INCOME FD INC	OTHER	74963B105	110	6790	SH	OTHER
RMK STRATEGIC INCOME FD INC	OTHER	74963H102	101	6780	SH	OTHER
TEMPLETON EMERGING MKTS INCOME	OTHER	880192109	5	400	SH	DEFINED
TEMPLETON GLOBAL INCOME FD INC	OTHER	880198106	79	10000	SH	DEFINED
VAN KAMPEN ADVNTG MUNI INCOME	OTHER	921124103	22	1575	SH	OTHER
VAN KAMPEN SENIOR INCOME TRS	OTHER	920961109	18	2000	SH	OTHER
BLACKROCK MUNI 2020 TERM TR	OTHER	09249X109	28	2000	SH	DEFINED
COLONIAL INVT GRADE UIT MONTH	OTHER	195768106	52	5400	SH	DEFINED
MANAGED MUNS PORTFOLIO INC	OTHER	561662107	77	7101	SH	DEFINED
MUNI ENHANCED FD INC	OTHER	626243109	75	7453	SH	DEFINED
NUVEEN INSD MUN OPPORTUNITY FD	OTHER	670984103	70	4900	SH	DEFINED
NUVEEN INSD MUN OPPORTUNITY FD	OTHER	670984103	10	700	SH	OTHER
NUVEEN MUN VALUE FD INC	OTHER	670928100	84	9600	SH	DEFINED
NUVEEN PERFORM PLUS MUN MIT MO	OTHER	67062P108	17	1275	SH	DEFINED
VAN KAMPEN TR INSURED MUNIS	OTHER	920928108	14	1024	SH	OTHER
EQUITY INV UIT SER 1 MONTHLY	OTHER	294700703	34	420	SH	OTHER
MAGELLAN MIDSTREAM PARTNERS	OTHER	559080106	33	700	SH	DEFINED