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BANCORPSOUTH INC
Form 13F-HR
May 15, 2003

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: September 30, 2002

Check here if Amendment [] ; Amendment Number _____

This Amendment (Check only one): [] is a restatement
[] adds new holdings entries.
Institutional Investment Manager Filing this Report:

Name: BancorpSouth, Inc.

Address: One Mississippi Plaza, 201 South Spring Street
Tupelo, MS 38804

Form 13F File Number: 28-10453

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

Person Signing this Report on Behalf of Reporting Manager:

Name: James C. Kelly, Jr.

Title: Vice President and Trust Operations Manager

Phone: (601) 944-3583

Signature, Place, and Date of Signing:

/s/ James C. Kelly, Jr. ----- [Signature]	Jackson, Mississippi ----- [City, State]	May 9, 2003 ----- [Date]
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EXPLANATORY NOTE:

This Form 13F was timely filed by BancorpSouth, Inc. on October 28, 2002 for the three months ended September 30, 2002, but was inadvertently filed as an amendment and under the Form 13F File Number ("File Number") of First United Bancshares, Inc. rather than under BancorpSouth's File Number. First United Bancshares was merged with and into BancorpSouth on August 31, 2000. BancorpSouth is re-filing this Form 13F under the correct File Number of BancorpSouth.

Report Type (Check only one.):

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[X] 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

[] 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

[] 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

List of Other Managers Reporting for this Manager: None.

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 537

Form 13F Information Table Value Total: \$314,920 (thousands)

LIST OF OTHER INCLUDED MANAGERS:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report. NONE.

FORM 13F INFORMATION TABLE

NAMES OF ISSUER -----	TITLE OF CLASS -----	CUSIP -----	VALUE [X\$1000] -----	SHRS OR PRN AMT -----	SH/ PCT/ PRN CALL ---	INVESTMENT DISCRETION -----
DAIMLERCHRYSLER AG	ORD	D1668R123	1	49	SH	SOLE
GLOBAL SANTAFE CORP		G3930E101	219	9845	SH	SOLE
INGSOLL-RAND CO	CL A BERMUDA	G4776G101	108	3150	SH	SOLE
NOBLE CORP		G65422100	9	300	SH	SOLE
TRANSOCEAN SEDCO						
FOREX INC		G90078109	6	296	SH	SOLE
TRANSOCEAN SEDCO						
FOREX INC		G90078109	1	77	SH	DEFINED
ROYAL CARIBBEAN						
CRUISES		V7780T103	3	200	SH	SOLE
A F L A C INC		001055102	147	4800	SH	SOLE
AGL RESOURCES, INC		001204106	24	1090	SH	SOLE
AES CORPORATION		00130H105	2	1000	SH	SOLE
AOL TIME WARNER		00184A105	68	5895	SH	SOLE
AOL TIME WARNER		00184A105	10	900		DEFINED
AT&T CORP		001957109	418	34840		SOLE
AT&T CORP		001957109	7	599		DEFINED

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AT&T WIRELESS SVCS INC		00209A106	33	8073	SH	SOLE
AT&T WIRELESS SVCS INC		00209A106	0	192	SH	DEFINED
ABBOTT LAB		002824100	1303	32264	SH	SOLE
ABBOTT LAB		002824100	205	5088	SH	DEFINED
ADAMS EXPRESS CO	COM	006212104	99	9692	SH	SOLE
ADAPTEC INC		00651F108	1	400	SH	SOLE
ADVANCED MICRO DEVICES INC		007903107	10	2000	SH	SOLE
ADVANCED MICRO DEVICES INC		007903107	1	200	SH	DEFINED
ADVANCED ENVIRON RECYCLING	TCL A	007947104	9	7000	SH	SOLE
AETNA INC	COM	00817Y108	7	200	SH	DEFINED
AGERE SYSTEM INC-A		00845V100	0	218	SH	SOLE
AGERE SYSTEM INC -A		00845V100	0	22	SH	DEFINED
AGERE SYS INC	CL B	00845V209	5	5908	SH	SOLE
AGERE SYS INC	CL B	00845V209	0	580	SH	DEFINED
AGILENT TECHNOLOGIES, INC		00846U101	47	3633	SH	SOLE
AGILENT TECHNOLOGIES, INC		00846U101	1	100	SH	DEFINED
AGNICO EAGLE MINES		008474108	8	500	SH	SOLE
ALCOA INC		013817101	111	5786	SH	SOLE
ALCOA INC		013817101	7	400	SH	DEFINED
ALLEGHENY ENERGY INC		017361106	2	200	SH	SOLE
ALLIANCE CAP MGMT HLDG L P		01855A101	55	2000	SH	DEFINED

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NAMES OF ISSUER -----	TITLE OF CLASS -----	CUSIP -----	VALUE [X\$1000] -----	SHRS OR PRN AMT -----	SH/ PRN	PCT/ CALL	INVESTMENT DISCRETION -----
ALLIED CAP CORP	NEW COM	01903Q108	6	300	SH		SOLE
ALLSTATE CORP COMMON		020002101	212	5992	SH		SOLE
ALLSTATE CORP COMMON		020002101	21	604	SH		DEFINED
ALLTEL CORP		020039103	203	5064	SH		SOLE
ALLTEL CORP		020039103	437	10900	SH		DEFINED
AMERICAN ELECTRIC POWER		025537101	127	4460	SH		SOLE
AMERICAN ELECTRIC POWER		025537101	9	318	SH		DEFINED
AMER EXPRESS CO		025816109	87	2800	SH		SOLE
AMERICAN INTERNATIONAL GROUP, INC		026874107	15	284	SH		SOLE
AMERICAN INTERNATIONAL GROUP, INC		026874107	9	175	SH		DEFINED
AMERUS LIFE HOLDINGS		03072M108	20	712	SH		SOLE

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AMGEN INC		031162100	4	100	SH	SOLE
AMGEN INC		031162100	8	200	SH	DEFINED
AMSOUTH						
BANCORPORATION		032165102	3020	145722	SH	SOLE
ANADARKO PETE CORP		032511107	65	1464	SH	DEFINED
ANALOG DEVICES INC	COM	032654105	1	100	SH	SOLE
ANHEUSER-BUSCH						
COMPANIES		035229103	1497	29599	SH	SOLE
ANHEUSER-BUSCH						
COMPANIES		035229103	182	3600	SH	DEFINED
ANTHEM INC		03674B104	212	3265	SH	SOLE
APARTMENT INVT &						
MGMT CO	CL A	03748R101	42	1100	SH	SOLE
APPLE COMP INC		037833100	46	3200	SH	DEFINED
APPLIED MATERIALS						
INC		038222105	133	11600	SH	SOLE
AQUILA INC		03840P102	10	2500	SH	SOLE
ARCHER-DANIELS-MIDLAND						
COMPANY		039483102	3	279	SH	SOLE
ARVINMERITOR		043353101	3	168	SH	SOLE
AUTO DATA PROCESS		053015103	180	5200	SH	SOLE
AUTO DATA PROCESS		053015103	111	3200	SH	DEFINED
AUTOZONE		053332102	59	750	SH	SOLE
AUTOZONE		053332102	41	530	SH	DEFINED
AVAYA INC		053499109	0	318	SH	SOLE
AVOCENT CORP USD	COM	053893103	25	1900	SH	SOLE
AVON PRODUCTS INC	COM	054303102	32	700	SH	SOLE
AXA-UAP ADR		054536107	2	236	SH	SOLE
AXCELIS						
TECHNOLOGIES INC		054540109	6	1414	SH	SOLE
BP AMOCO PLC	SPONSORED ADR	055622104	460	11534	SH	SOLE
BP AMOCO PLC	SPONSORED ADR	055622104	188	4736	SH	DEFINED

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NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN AMT	SH/ PRN	PCT/ CALL	INVESTMENT DISCRETION
-----	-----	-----	-----	-----	---	---	-----
BANCORP MS		05969210X	275	14000	SH		SOLE
BANCORPSOUTH INC		059692103	16200	822791	SH		SOLE
BANCORPSOUTH INC		059692103	2745	139457	SH		DEFINED
BANKAMERICA CORP	NEW COM	060505104	1120	17560	SH		SOLE
BANKAMERICA CORP	NEW COM	060505104	45	710	SH		DEFINED
BANK OF THE OZARKS, INC		063904106	1055	46100	SH		DEFINED
BANK OF NEW YORK		064057102	250	8725	SH		SOLE
BANK ONE CORP	COM	06423A103	122	3268	SH		SOLE
BANK ONE CORP	COM	06423A103	55	1482	SH		DEFINED
BAXTER INTL INC		071813109	270	8845	SH		SOLE
BEAR STEARNS COS INC		073902108	435	7717	SH		SOLE
BED BATH & BEYOND		075896100	6	200	SH		SOLE
BELLSOUTH CORP		079860102	782	42627	SH		SOLE

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BELLSOUTH CORP		079860102	9	532	SH	DEFINED
BERKSHIRE HATHAWAY						
"A"		084670108	73	1	SH	SOLE
BERKSHIRE HATHAWAY						
INC	DEL CL B	084670207	7	3	SH	DEFINED
BIOGEN N V		090597105	7	250	SH	SOLE
BIOMARIN						
PHARMACEUTICAL	COM	09061G101	11	2000	SH	SOLE
BIOTRANSPLANT INC	COM	09066Y107	7	4400	SH	SOLE
BLACKROCK INVT						
QUALITY MUNI TR INC		09247D105	43	3000	SH	SOLE
MF BLACKROCK INCOME						
TRUST		09247F100	24	3000		SOLE
BLACKSTONE						
INVESTMENT	QUALITY TERM TRUST	09247J102	39	4155	SH	SOLE
BLOCK H & R INC	COM	093671105	203	4835		SOLE
BOEING INC		097023105	125	3680	SH	SOLE
BOWATER INC		102183100	259	7365	SH	SOLE
BRISTOL MYERS						
SQUIBB CO		110122108	556	23403	SH	SOLE
BRISTOL MYERS						
SQUIBB CO		110122108	35	1500	SH	DEFINED
BUCKEYE TECHNOLOGY						
INC		118255108	22	3100	SH	SOLE
BURLINGTON						
NORTHERN/SANTA FE						
CORP		12189T104	22	930	SH	SOLE
CBRL GROUP INC	COM	12489V106	66	2900	SH	SOLE
CEC ENTMT INC		125137109	28	850	SH	SOLE
CIGNA CORPORATION		125509109	31	450	SH	SOLE
CNET NETWORKS INC		12613R104	0	118	SH	SOLE
CADBURY SCHWEPPE						
PLC	ADR	127209302	31	1200	SH	SOLE
CALLAWAY GOLF CO		131193104	2	200	SH	SOLE
CAMPBELL SOUP CO	COM	134429109	8	400	SH	SOLE
CAPITAL ONE FINL						
CORP	COM	14040H105	160	4600	SH	SOLE

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NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN AMT	SH/ PCT/ PRN CALL	INVESTMENT DISCRETION
-----	-----	-----	-----	-----	-----	-----
CARDINAL HEALTH INC	COM	14149Y108	27	447	SH	SOLE
CATERPILLAR INC		149123101	133	3600	SH	SOLE
CELL PATHWAYS INC		15114R101	0	100	SH	SOLE
CENDANT CORP	COM	151313103	10	1000	SH	SOLE
CENTURYTEL, INC		156700106	95	4250	SH	SOLE
CERTEGY INC		156880106	2	100	SH	SOLE
CHARTER						

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COMMUNICATIONS INC	DEL CL A	16117M107	1	600	SH	SOLE
CHECKPOINT SYSTEMS		162825103	12	1000	SH	SOLE
CHEVRONTEXACO CORP		166764100	1210	17485	SH	SOLE
CHEVRONTEXACO CORP		166764100	91	1327	SH	DEFINED
CHOICEPOINT INC		170388102	2	80	SH	SOLE
CHRONIMED INC	COM	171164106	32	6800	SH	SOLE
CHUBB CORPORATION		171232101	301	5500	SH	SOLE
CISCO SYS INC		17275R102	340	32445	SH	SOLE
CISCO SYS INC		17275R102	14	1400	SH	DEFINED
CITIGROUP, INC		172967101	650	21939	SH	SOLE
CITIGROUP, INC		172967101	240	8117	SH	DEFINED
CLEAR CHANNEL						
COMMUNICATIONS		184502102	3	100	SH	SOLE
COCA COLA BOTTLING						
CO CONS	COM	191098102	22	470	SH	SOLE
COCA COLA CO		191216100	1548	32287	SH	SOLE
COCA COLA CO		191216100	71	1500	SH	DEFINED
COCA COLA						
ENTERPRISES INC	COM	191219104	82	3900	SH	SOLE
COLGATE-PALMOLIVE CO		194162103	147	2725	SH	SOLE
COLGATE-PALMOLIVE CO		194162103	10	200	SH	DEFINED
COLONIAL HIGH INCOME	MUNICIPAL TRUST	195743109	1	200		SOLE
COMCAST		200300200	16	800	SH	DEFINED
COMMSCOPE INC		203372107	6	1000	SH	SOLE
COMPUTER ASSOC INTL						
INC	COM	204912109	7	800	SH	SOLE
COMPUTER SCIENCES						
CORPORATION	COMMON	205363104	2	99	SH	DEFINED
CONAGRA FOODS INC	COM	205887102	42	1700	SH	SOLE
CONAGRA FOODS INC	COM	205887102	4	200	SH	DEFINED
CONEXANT SYS INC	COM	207142100	0	176	SH	SOLE
CONSECO		208464107	0	560	SH	DEFINED
CONSECO STRATEGIC						
INC	FD SH BEN INT	20847A102	6	866	SH	SOLE
CONSOLIDATED EDISON						
INC	COM	209115104	40	1000	SH	SOLE
COOPER TIRE &						
RUBBER CO		216831107	337	20953	SH	SOLE
COOPER TIRE &						
RUBBER CO		216831107	1	100	SH	DEFINED
CYBERGUARD CORP		231910100	0	105	SH	SOLE

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN AMT	SH/ PCT/ PRN CALL	INVESTMENT DISCRETION
CYPRESS						
SEMICONDUCTOR		232806109	3	500	SH	SOLE
DNP SELECT INCOME						
FD INC		23325P104	10	1100	SH	DEFINED
DPL INC	COM	233293109	24	1485	SH	SOLE
DANKA BUSINESS SYS						

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PLC	SPONSORED ADR	236277109	10	5000	SH	SOLE
DEERE & CO		244199105	577	12715	SH	SOLE
DELL COMPUTER		247025109	452	19235	SH	SOLE
DELL COMPUTER		247025109	25	1100	SH	DEFINED
DELPHI AUTO SYSTEMS		247126105	2	343	SH	SOLE
DELTA & PINE LD CO	COM	247357106	13	709	SH	SOLE
DELTA AIRLINES INC		247361108	1	200	SH	SOLE
DELTIC TIMBER INC		247850100	319	14524	SH	SOLE
DELTIC TIMBER INC		247850100	14191	645971	SH	DEFINED
DIAMOND OFFSHORE						
DRILLING	INC	25271C102	0	50	SH	SOLE
WALT DISNEY CO		254687106	32	2131	SH	SOLE
WALT DISNEY CO		254687106	9	600	SH	DEFINED
DOMINION RES INC	VA NEW	25746U109	168	3315	SH	SOLE
DONNELLEY RR & SONS		257867101	18	800	SH	SOLE
DOW CHEMICAL CO		260543103	443	16263	SH	SOLE
DOW CHEMICAL CO		260543103	13	483	SH	DEFINED
DREYFUS STRATEGIC						
MUNICIPALS INC		261932107	21	2086		SOLE
DREYFUS MUNICIPAL						
INCOME INC		26201R102	17	1832		SOLE
DREYFUS STRATEGIC						
MUN BD FD INC		26202F107	25	2841	SH	SOLE
DU PONT EI D						
NEMOURS & CO		263534109	176	4897	SH	SOLE
DU PONT EI D						
NEMOURS & CO		263534109	9	250	SH	DEFINED
DUKE ENERGY CORP	COM	264399106	113	5814	SH	SOLE
DUN & BRADSTREET NW		26483E100	10	300	SH	SOLE
DYNEX CAP INC	COM NEW	26817Q506	0	106	SH	DEFINED
EEX CORP	COM NEW	26842V207	0	66	SH	SOLE
E-LOAN INC		26861P107	1	1000	SH	SOLE
EMC CORP		268648102	19	4200	SH	SOLE
EMC CORP		268648102	18	4000	SH	DEFINED
ENI S P A	SPONSORED ADR	26874R108	13	200	SH	SOLE
E TRADE GROUP INC		269246104	17	4000	SH	SOLE
EASTMAN KODAK CO		277461109	27	1000	SH	SOLE
EASTMAN KODAK CO		277461109	3	125	SH	DEFINED
EATON CORP	COM	278058102	95	1500	SH	SOLE
ECHOSTAR COMMUN		278762109	8	500	SH	SOLE
EDWARDS						
LIFESCIENCES CORP		28176E108	6	240	SH	SOLE
A. G. EDWARDS INC		281760108	265	8305	SH	SOLE

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NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN AMT	SH/ PCT/ PRN CALL	INVESTMENT DISCRETION
EL PASO CORPORATION		28336L109	26	3149	SH	SOLE
EL PASO CORPORATION		28336L109	1	200	SH	DEFINED
ELAN CORP PLC ADR		284131208	0	300	SH	SOLE
ELECTRONIC DATA SYS						

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CORP NEW		285661104	10	750	SH	SOLE
EMERSON ELECTRIC CO		291011104	105	2400	SH	SOLE
ENCORE WIRE CORP	COM	292562105	183	20900	SH	SOLE
ENERGY EAST CORP	COM	29266M109	3	200	SH	SOLE
ENGELHARD CORP		292845104	6	253	SH	DEFINED
ENTERASYS NETWORKS INC		293637104	0	200	SH	SOLE
ENTERGY CORP		29364G103	217	5231	SH	SOLE
ENTERGY CORP		29364G103	24	593	SH	DEFINED
EQUIFAX INC		294429105	4	200	SH	SOLE
EQUITY INNS, INC		294703103	9	1500	SH	DEFINED
EQUITY RESIDENTIAL PPTYS SBI		29476L107	10	436	SH	SOLE
EXELON CORP		30161N101	9	200	SH	SOLE
EXXON MOBIL CORP		30231G102	6555	205572	SH	SOLE
EXXON MOBIL CORP		30231G102	987	30976	SH	DEFINED
FED HMN LN MTG CORP	VOTING COM	313400301	13	250	SH	SOLE
FNMA	COM	313586109	71	1200	SH	SOLE
FEDERAL REALTY INVT TR	SH BEN INT NEW	313747206	27	1000	SH	SOLE
FEDEX CORPORATION		31428X106	50	1000	SH	SOLE
FEDEX CORPORATION		31428X106	12	250	SH	DEFINED
FIRST INDL RLTY TR INC		32054K103	13	450	SH	SOLE
FIRST M & F CORP		320744105	33	1293	SH	SOLE
FIRST TENNESSEE NATIONAL CORP		337162101	2499	72128	SH	SOLE
FISERV INC		337738108	152	5425	SH	SOLE
FLEET BOSTON CORP		339030108	38	1877	SH	SOLE
FLUOR CORP		343412102	7	300	SH	SOLE
FLUOR CORP		343412102	2	96	SH	DEFINED
FOAMEX INT'L INC		344123104	110	20050	SH	SOLE
FORD MOTOR COMPANY	COMMON	345370860	64	6562	SH	SOLE
FORD MOTOR COMPANY	COMMON	345370860	6	700	SH	DEFINED
GSI COMMERCE INC		36238G102	0	29	SH	SOLE
GALLAGHER ARTHUR J & CO		363576109	198	8055	SH	SOLE
GAP INC	DEL COM	364760108	16	1500	SH	SOLE
GENERAL ELECTRIC CO		369604103	3146	127718	SH	SOLE
GENERAL ELECTRIC CO		369604103	71	2900	SH	DEFINED
GENERAL MLS INC	COM	370334104	23	520	SH	SOLE
GENERAL MLS INC	COM	370334104	0	20	SH	DEFINED
GEN MTR CORP		370442105	26	673	SH	SOLE
GENOME THERAPEUTICS CORP	COM	372430108	1	1000	SH	SOLE

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NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN AMT	SH/ PRN	PCT/ CALL	INVESTMENT DISCRETION
-----	-----	-----	-----	-----	---	----	-----
GEORGIA PAC CORP		373298108	19	1490	SH		SOLE
GERON CORP	COM	374163103	1	300	SH		SOLE

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GILLETTE CO		375766102	88	3006	SH	SOLE
GILLETTE CO		375766102	103	3485	SH	DEFINED
GLAXO WELLCOME PLC	SPONSORED ADR	37733W105	25	669	SH	SOLE
GLAXO WELLCOME PLC	SPONSORED ADR	37733W105	23	600	SH	DEFINED
GOODYEAR TIRE & RUBBER		382550101	5	618	SH	SOLE
GREAT LAKES CHEM CORP	COM	390568103	42	1785	SH	DEFINED
GREAT PLAINS ENERGY INC		391164100	35	1855	SH	SOLE
GUIDANT CORP	COM	401698105	93	2900	SH	SOLE
HCA- THE HEALTHCARE CO		404119109	7	150	SH	SOLE
HCA- THE HEALTHCARE CO		404119109	59	1250	SH	DEFINED
HCB BANCSHARES INC	COM	40413N106	18	1200	SH	SOLE
HALLIBURTON CO	COM	406216101	10	850	SH	SOLE
HALLIBURTON CO	COM	406216101	7	600	SH	DEFINED
HANCOCK FABRICS		409900107	25	1600	SH	SOLE
HANCOCK HLDG CO CAP VALUE		410120109	204	4345	SH	SOLE
JOHN HANCOCK		41014S106	0	34	SH	SOLE
HARRIS CORP		413875105	50	1494	SH	SOLE
HARTFORD FNCL SV GRP INC	COM	416515104	8	200	SH	DEFINED
HASBRO, INC		418056107	8	787	SH	DEFINED
HEALTHSOUTH CORP		421924101	165	39850	SH	SOLE
HEINZ H J CO	COM	423074103	9	273	SH	SOLE
HEWLETT PACKARD CO		428236103	243	20882	SH	SOLE
HEWLETT PACKARD CO		428236103	4	400	SH	DEFINED
HIBERNIA CORP		428656102	6241	312400	SH	SOLE
HIBERNIA CORP		428656102	17	900	SH	DEFINED
HIGH INCOME OPPORTUNITY FD		42967Q105	15	2500	SH	SOLE
HOME DEPOT		437076102	510	19572	SH	SOLE
HOME DEPOT		437076102	39	1532	SH	DEFINED
HONEYWELL INTL INC		438516106	121	5620	SH	SOLE
HUBBELL INC	CL B	443510201	29	1000	SH	SOLE
ICN PHARMACEUTICALS INC	NEW COM	448924100	4	525	SH	SOLE
ING PRIME RATE TR SH BEN INT		44977W106	82	13907	SH	SOLE
ILLINOIS TOOL WORKS INC		452308109	4	76	SH	SOLE
ILLINOIS TOOL WORKS INC		452308109	14	250	SH	DEFINED
IMATION CORP		45245A107	1	46	SH	SOLE

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NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN AMT	SH/ PCT/ PRN CALL	INVESTMENT DISCRETION
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INSIGHT ENTERPRISES						

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INC	COM	45765U103	28	2775	SH	SOLE
INTEL CORP	CAP	458140100	502	36143	SH	SOLE
INTEL CORP	CAP	458140100	66	4780	SH	DEFINED
IBM CORP		459200101	1856	31844	SH	SOLE
IBM CORP		459200101	74	1275	SH	DEFINED
INTL PAPER CO		460146103	58	1742	SH	SOLE
INTL PAPER CO		460146103	48	1450	SH	DEFINED
JDS UNIPHASE CORP	COM	46612J101	0	120	SH	SOLE
J P MORGAN CHASE & CO		46625H100	46	2432	SH	SOLE
J P MORGAN CHASE & CO		46625H100	35	1875	SH	DEFINED
JEFFERSON PILOT CORPORATION		475070108	7	187	SH	SOLE
JOHNSON & JOHNSON		478160104	2741	50686	SH	SOLE
JOHNSON & JOHNSON		478160104	481	8900	SH	DEFINED
JOHNSON CONTROLS INC		478366107	236	3085	SH	SOLE
KLA TENCOR CORP		482480100	2	100	SH	SOLE
K MART CORP	COM	482584109	0	1000	SH	SOLE
KELLOGG CO		487836108	6	200	SH	SOLE
KERR-MCGEE CORPORATION INC		492386107	0	8	SH	SOLE
KIMBERLY-CLARK CORP		494368103	11	200	SH	SOLE
KIMBERLY-CLARK CORP		494368103	22	400	SH	DEFINED
KINDER MORGAN ENERGY PARTNERS, L.P.		494550106	7	232	SH	SOLE
KROGER CO		501044101	12	908	SH	SOLE
LSI LOGIC CORP	COM	502161102	2	400	SH	SOLE
LACLEDE GROUP INC		505597104	6	300	SH	SOLE
LACLEDE GROUP INC		505597104	20	900	SH	DEFINED
ESTEE LAUDER CO		518439104	17	600	SH	DEFINED
LEHMAN BROTHERS HOLDINGS	COM	524908100	330	6740	SH	SOLE
LEVEL 3 COMMUNICATIONS INC		52729N100	23	6037	SH	SOLE
LEXMARK INTL	NEW CL A	529771107	256	5460	SH	SOLE
THE LIBERTY CORPORATION		530370105	103	2900	SH	SOLE
LIFEPOINT HOSPS INC		53219L109	2	65	SH	DEFINED
ELI LILLY & CO		532457108	448	8100	SH	SOLE
ELI LILLY & CO		532457108	83	1500	SH	DEFINED
LOUISIANA PAC CORP	COM	546347105	2	338	SH	SOLE
LOWES CO INC		548661107	703	16985	SH	SOLE
LUCENT TECHNOLOGIES		549463107	20	27233	SH	SOLE
LUCENT TECHNOLOGIES		549463107	1	2200	SH	DEFINED
M & T BANK CORP		55261F104	157	2000	SH	SOLE
MFS INTER INCOME TR	SH BEN INT	55273C107	42	5900	SH	SOLE

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MGNA ENTMT CORP		559211107	0	20	SH	SOLE
MANULIFE FINANCIAL						
CORP		56501R106	462	22019	SH	SOLE
MARSH & MCLENNAN		571748102	41	1000	SH	SOLE
MASCO CORPORATION		574599106	0	28	SH	SOLE
MASSEY ENERGY CORP		576206106	2	396	SH	SOLE
MCCORMICK & CO		579780206	365	16045	SH	SOLE
MCDATA CORP	CLASS A	580031201	10	1875	SH	SOLE
MCDATA CORP	CLASS A	580031201	0	73	SH	DEFINED
MCDONALD'S CORP		580135101	63	3600	SH	SOLE
MCGRAW HILL COS INC		580645109	15	250	SH	DEFINED
MEADWESTVACO CORP		583334107	29	1547	SH	SOLE
MEDTRONIC INC	COM	585055106	40	960	SH	SOLE
MELLON FINL CORP		58551A108	25	1000	SH	SOLE
MERCK & CO INC		589331107	1380	30210	SH	SOLE
MERCK & CO INC		589331107	178	3900	SH	DEFINED
MERRILL LYNCH &						
CO., INC		590188108	10	320	SH	SOLE
METLIFE INC	COM	59156R108	84	3709	SH	SOLE
MICROSOFT CORP		594918104	691	15805	SH	SOLE
MICROSOFT CORP		594918104	17	400	SH	DEFINED
MICRON TECHNOLOGY		595112103	112	9120	SH	SOLE
MID-AMERICA						
APARTMENT CMNTYS		59522J103	24	1000	SH	DEFINED
MIDAS GROUP INC		595626102	3	666	SH	SOLE
MILLER HERMAN INC	COM	600544100	63	3560	SH	SOLE
MIRANT CORP		604675108	7	3531	SH	SOLE
MIRANT CORP		604675108	0	143	SH	DEFINED
MISSISSIPPI						
CHEMICAL CORP		605288208	1	1492	SH	SOLE
MONSANTO CO	(NEW)	61166W101	31	2046	SH	SOLE
MONSANTO CO	(NEW)	61166W101	5	371	SH	DEFINED
MOODYS CORP		615369105	14	300	SH	SOLE
MORGAN STANLEY DEAN						
WITTER DISCOVER &						
CO		617446448	136	4040	SH	SOLE
MORGAN STANLEY DEAN						
WITTER DISCOVER &						
CO		617446448	8	260	SH	DEFINED
MORGAN STANLEY DEAN						
WITTER	HI INCOME ADV TR II	61745P304	1	1700	SH	SOLE
MOTOROLA INC		620076109	177	17418	SH	SOLE
MOTOROLA INC		620076109	76	7466	SH	DEFINED
MULTIMEDIA GAMES INC		625453105	8	450	SH	SOLE
MUNICIPAL MORTGAGE						
& EQUITY LLC	GROWTH SH	62624B101	101	4000	SH	SOLE
MUNIVEST FD INC	COM	626295109	46	5000		SOLE
MURPHY OIL CORP	COM	626717102	4042	49259	SH	SOLE

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MURPHY OIL CORP	COM	626717102	190678	2323653	SH	DEFINED
MYLAN LABORATORIES						
INC		628530107	435	13308	SH	SOLE
NBC CAP CORP		628729105	100	4000	SH	SOLE
NCR CORP NEW		62886E108	1	64	SH	SOLE
NASDAQ 100 TRUST		631100104	4	200	SH	SOLE
NATIONAL COMM FINL						
CORP		63545P104	65	2600	SH	SOLE
NELSON, THOMAS INC		640376109	1	187	SH	SOLE
NICOR INC	COM	654086107	15	550	SH	SOLE
NIKE INC	CLASS B	654106103	415	9630	SH	SOLE
NOKIA CORP	SPND ADR	654902204	31	2400	SH	SOLE
NOBLE ENERGY INC		655044105	33	1000	SH	SOLE
NORFOLK SO CORP		655844108	39	1934	SH	SOLE
NORTEL NETWORK CORP	NEW	656568102	2	5000	SH	SOLE
NORTHERN TRUST						
COMPANY NTRS		665859104	67	1780	SH	SOLE
NORTHERN TRUST						
COMPANY NTRS		665859104	150	4000	SH	DEFINED
NORTHWESTERN						
CORPORATION		668074107	3	330	SH	SOLE
NOVELLUS SYSTEMS		670008101	152	7340	SH	SOLE
NUVEEN INSD PREMIUM						
INCOME	MUNI FD	6706D8104	4	338		SOLE
NUVEEN MUNICIPAL						
MARKET OPP		67062W103	52	3529		SOLE
OKLAHOMA GAS & ELEC						
ENERGY CORP		670837103	72	4300	SH	SOLE
OKLAHOMA GAS & ELEC						
ENERGY CORP		670837103	11	700	SH	DEFINED
NUVEEN MUN VALUE FD						
INC		670928100	22	2300		SOLE
NUVEEN QUALITY						
INCOME MUNI		670977107	7	500	SH	SOLE
NUVEEN PREMIER						
MUNICIPAL INC		670988104	24	1565	SH	SOLE
OAKWOOD HOMES CORP		674098207	0	200	SH	SOLE
OCCIDENTAL PETE COR						
DEL		674599105	14	500	SH	SOLE
OCEAN ENERGY INC TEX		67481E106	3	200	SH	SOLE
OFFICEMAX INC		67622M108	4	1000	SH	SOLE
OLIN CORP		680665205	2	166	SH	DEFINED
OMNICOM GROUP		681919106	16	300	SH	SOLE
ORACLE SYSTEMS CORP		68389X105	32	4110	SH	SOLE
PPG INDUSTRIES INC		693506107	26	600	SH	SOLE
PACTIV COPR		695257105	28	1747	SH	SOLE
PALM INC		696642107	0	519	SH	DEFINED
PAYCHEX INC		704326107	3	150	SH	SOLE
PENNEY J C INC	COM	708160106	9	582	SH	SOLE

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PEOPLES ENERGY CORP	COM	711030106	6	200	SH		SOLE
PEOPLES ENERGY CORP	COM	711030106	16	500	SH		DEFINED
PEOPLES HLDG CO	COM	711148106	14	367	SH		SOLE
PEOPLES HLDG CO	COM	711148106	40	1000	SH		DEFINED
PEPSIAMERICAS INC		71343P200	56	4000	SH		SOLE
PEPSICO INC	COM	713448108	1347	36468	SH		SOLE
PEPSICO INC	COM	713448108	78	2130	SH		DEFINED
PFIZER INC		717081103	2496	86015	SH		SOLE
PFIZER INC		717081103	89	3100	SH		DEFINED
PHARMACIA CORP		71713U102	496	12776	SH		SOLE
PHARMACIA CORP		71713U102	84	2180	SH		DEFINED
PHELPS DODGE CORP	COM	717265102	0	20	SH		SOLE
PHELPS DODGE CORP	COM	717265102	12	500	SH		DEFINED
PHILIP MORRIS COS INC	COM	718154107	225	5825	SH		SOLE
THE PHOENIX COMPANIES		71902E109	14	1051	SH		SOLE
PLACER DOME INC		725906101	1	170	SH		SOLE
PLUM CREEK TIMBER CO INC		729251108	26	1164	SH		SOLE
POTLATCH CORP	COM	737628107	4	150	SH		SOLE
PRAXAIR INC	COM	74005P104	15	300	SH		DEFINED
PRINCIPAL FINANCIAL GROUP		74251V102	40	1542	SH		SOLE
PROCTER & GAMBLE CO	COM	742718109	1060	11861	SH		SOLE
PROCTER & GAMBLE CO	COM	742718109	182	2040	SH		DEFINED
PROGRESS ENERGY INC	COM	743263105	5	132	SH		SOLE
PRUDENTIAL FINANCIAL		744320102	127	4462	SH		SOLE
PUBLIC STORAGE, INC REIT		74460D109	5	180	SH		SOLE
PUTNAM HIGH INCOME CONV	BD FD	746779107	2	400	SH		SOLE
PUTNAM MANAGED MUNICIPAL	INCOME TRUST	746823103	4	500			DEFINED
QLOGIC CORP	COM	747277101	33	1303	SH		SOLE
QUALCOMM INC		747525103	5	200	SH		SOLE
QWEST COMMUNICATIONS INTL INC	COM	749121109	4	2097	SH		SOLE
RFS HOTEL INVESTORS		74955J108	10	1000	SH		SOLE
RH DONNELLEY CORP		74955W307	1	60	SH		SOLE
RALCORP HOLDINGS NEW	COM	751028101	1	66	SH		DEFINED
RAYTHEON CO NEW		755111507	17	600	SH		SOLE
REGIONS FNCL CORP		758940100	701	21490	SH		SOLE
REGIONS FNCL CORP		758940100	58	1786	SH		DEFINED
RELIANT ENERGY INC		75952J108	40	3500	SH		SOLE
RELIANT ENERGY INC		75952J108	71	6201	SH		DEFINED
REMINGTON OIL & GAS CORP	COM	759594302	22	1600	SH		SOLE

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REYNOLDS R J TOB HLDGS INC		76182K105	191	4761	SH	SOLE
RIVERSTONE NETWORKS INC		769320102	0	102	SH	SOLE
ROCKWELL INTL CORP	NEW	773903109	2	177	SH	SOLE
ROCKWELL COLLINS INC		774341101	3	177	SH	SOLE
ROHM & HAAS CO	COM	775371107	6	200	SH	SOLE
ROXIE INC		780008108	0	65	SH	SOLE
ROYAL DUTCH PETE CO	NY REG GLD1.25	780257804	312	7786	SH	SOLE
ROYAL DUTCH PETE CO	NY REG GLD1.25	720857804	128	3200	SH	DEFINED
RUBY TUESDAY INC		781182100	23	1260	SH	DEFINED
SBC COMMUNICATIONS, INC		78387G103	1040	51793	SH	SOLE
SBC COMMUNICATIONS, INC		78387G103	15	780	SH	DEFINED
SCP POOL CORP	COM	784028102	55	2025	SH	SOLE
SAFECO CORP	COM	786429100	31	1000	SH	SOLE
ST JUDE MEDICAL		790849103	380	10650	SH	SOLE
SARA LEE CORP	COM	803111103	14	800	SH	SOLE
SCANA CORP	NEW	80589M102	347	13342	SH	SOLE
SCHERING PLOUGH CORP	COM	806605101	393	18484	SH	SOLE
SCHERING PLOUGH CORP	COM	806605101	417	19600	SH	DEFINED
SCHLUMBERGER LTD	COM	806857108	59	1550	SH	SOLE
THE CHARLES SCHWAB CORP		808513105	13	1500	SH	SOLE
SCRIPPS EW INC	NEW CL A	811054204	34	500	SH	SOLE
SEARS ROEBUCK & CO	COM	812387108	74	1920	SH	SOLE
SEARS ROEBUCK & CO	COM	812387108	6	167	SH	DEFINED
SELIGMAN SELECT MUN FD INC		816344105	13	1250	SH	SOLE
SEMPRA ENERGY		816851109	2	135	SH	SOLE
SERVICEMASTER COMPANY	COM	81760N109	82	7593	SH	SOLE
SHELL TRANS & TRADING PLC	NEW YRK SH NEW	822703609	64	1800	SH	DEFINED
SHERWIN WILLIAMS CO	COM	824348106	26	1100	SH	SOLE
SIMMONS 1ST NATL CORP	CL A \$5 PAR	828730200	245	6600	SH	SOLE
SIMMONS 1ST NATL CORP	CL A \$5 PAR	828730200	9	250	SH	DEFINED
SIMON PROPERTY GROUP INC		828806109	236	6610	SH	SOLE
SIRIUS SATTELITE RADIO		82966U103	10	10000	SH	SOLE
SMUCKER J M CO		832696405	0	15	SH	SOLE
SMUCKER J M CO		832696405	0	12	SH	DEFINED
SMURFIT-STONE CONTAINER CORP		832727101	6	495	SH	SOLE

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SOLUTIA INC	COM	834376105	17	3312	SH	SOLE
SONY CORP		835699307	41	1000	SH	DEFINED
SOUTHERN CO	COM	842587107	536	18639	SH	SOLE
SOUTHERN CO	COM	842587107	94	3275	SH	DEFINED
SPRINT CORP	COM FON GROUP	852061100	510	56000	SH	SOLE
STEWART ENTERPRISES		860370105	20	4000	SH	SOLE
STILLWELL FINANCIAL INC		860831106	7	600	SH	SOLE
SUN LIFE FINANCIAL		866796105	226	14305	SH	SOLE
SUN MICROSYSTEMS		866810104	4	1700	SH	SOLE
SUNGARD DATA SYSTEMS		867363103	168	8650	SH	SOLE
SUNOCO INC		86764P109	47	1582	SH	SOLE
SUNTRUST BANKS INC	COM	867914103	94	1545	SH	SOLE
SWIFT TRANSN INC	COM	870756103	21	1350	SH	SOLE
SYNOVUS FINL CORP		87161C105	23	1125	SH	SOLE
TECO ENERGY INC	COM	872375100	12	800	SH	SOLE
TECO ENERGY INC	COM	872375100	12	800	SH	DEFINED
TJX COMPANIES		872540109	1	100	SH	SOLE
TXU CORP		873168108	125	3000	SH	SOLE
TARGET CORP		87612E106	389	13180	SH	SOLE
TARGET CORP		87612E106	11	400	SH	DEFINED
TELLABS INC DELAWARE		879664100	3	800	SH	SOLE
TELLABS INC DELAWARE		879664100	0	200	SH	DEFINED
TEMPLE INLAND INC		879868107	15	400	SH	SOLE
TENET HEALTHCARE CORP		88033G100	338	6840	SH	
TENNECO AUTOMOTIVE NW		880349105	0	150	SH	SOLE
TEXAS BIOTECH		88221T104	0	100	SH	SOLE
TEXAS INSTRUMENTS		882508104	17	1200	SH	SOLE
THOMAS & BETTS CORP	COM	884315102	2	200	SH	SOLE
THORNBURG MORTGAGE INC		885218107	11	600	SH	SOLE
3 COM CORP		885535104	1	350	SH	DEFINED
3M CO		88579Y101	172	1566	SH	SOLE
TIFFANY & CO	NEW	886547108	47	2200	SH	SOLE
TRAVELERS PROPERTY CASUALTY CORP	CL A	89420G109	7	532	SH	SOLE
TRAVELERS PROPERTY CASUALTY CORP	CL A	89420G109	4	350	SH	DEFINED
TRIAD HOSPS INC		89579K109	2	65	SH	DEFINED
TRIANGLE PHARMACEUTICALS INC		89589H104	2	1000	SH	SOLE
TRIBUNE COMPANY		896047107	50	1200	SH	SOLE
TRIQUINT SEMICONDUCTOR		89674K103	10	2950	SH	SOLE

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TRUSTMARK CORP	COM	898402102	629	27498	SH	SOLE
TRUSTMARK CORP	COM	898402102	45	2000	SH	DEFINED
TYCO INTL LTD	NEW COM	902124106	4	350	SH	SOLE
TYCO INTL LTD	NEW COM	902124106	2	200	SH	DEFINED
TYSON FOODS INC	CL A	902494103	8	750	SH	SOLE
TYSON FOODS INC	CL A	902494103	174	15000	SH	DEFINED
USA TRUCK INC -RESTRICTED		902925106	605	86498	SH	SOLE
US BANCORP DEL	NEW	902973304	52	2822	SH	SOLE
US UNWIRED INC		90338R104	3	5000	SH	SOLE
UNION PACIFIC CORP		907818108	212	3680	SH	SOLE
UNION PACIFIC CORP		907818108	228	3950	SH	DEFINED
UNION PLANTERS CORP		908068109	1102	40164	SH	SOLE
UNION PLANTERS CORP	CONV PFD SER E 8%	908068307	49	1000	SH	SOLE
UNITED AUTO GROUP INC	COM	909440109	141	10105	SH	SOLE
UNITED STS STL CORP	NEW	912909108	5	500	SH	SOLE
VAN KAMPEN INCOME TR		920957107	2	450		SOLE
VERIZON COMMUNICATIONS		92343V104	1006	36710	SH	SOLE
VERIZON COMMUNICATIONS		92343V104	83	3028	SH	DEFINED
VIACOM INC	CL B	925524308	95	2355	SH	SOLE
VIACOM INC	CL B	925524308	13	325	SH	DEFINED
VISTEON CORP		92839U107	0	89	SH	SOLE
VODAFONE GROUP PLC	NEW	92857W100	53	4164	SH	SOLE
W.P. CAREY & CO., LLC		92930Y107	61	2474	SH	SOLE
WACHOVIA CORP 2ND	NEW	929903102	361	11069	SH	SOLE
WACHOVIA CORP 2ND	NEW	929903102	16	500	SH	DEFINED
WAL MART STORES INC	COM	931142103	2931	59545	SH	SOLE
WAL MART STORES INC	COM	931142103	230	4686	SH	DEFINED
WALGREEN CO	COM	931422109	150	4900	SH	SOLE
WASHINGTON MUTUAL INC		939322103	18	600	SH	SOLE
WASTE MANAGEMENT INC	NEW	94106L109	309	13282	SH	SOLE
WASTE MANAGEMENT INC	NEW	94106L109	0	1	SH	DEFINED
WEBMD CORP		94769M105	5	1000	SH	DEFINED
WEINGARTEN RLTY INVS	SH BEN INT	948741103	54	1500	SH	SOLE
WELLS FARGO & CO	NEW	949746101	323	6710	SH	SOLE
WELLS FARGO & CO	NEW	949746101	9	200	SH	DEFINED
WEYERHAEUSER CO	COM	962166104	166	3800	SH	SOLE
WHITNEY HOLDING CORP	COMMON	966612103	101	3180	SH	SOLE
WILLIAMS COMPANY	COMMON	969457100	5	2657	SH	SOLE
WORLDCOM, INC		98157D106	33	367147	SH	SOLE

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WORLDCOM, INC	98157D106	0	1300	SH	DEFINED
WORLDCOM INC GA					
NW MCI GROUP	98157D304	2	17209	SH	SOLE
WORLDCOM INC GA					
NW MCI GROUP	98157D304	0	40	SH	DEFINED
WE WRIGLEY JR.					
COMPANY	982526105	9	200	SH	SOLE
WYETH	983024100	257	8090	SH	SOLE
WYETH	983024100	9	300	SH	DEFINED
XM SATELLITE	983759101	97	25000	SH	SOLE
XCEL ENERGY INC	98389B100	20	2154	SH	SOLE
YUM BRANDS INC	988498101	70	2546	SH	SOLE
ZIMMER HLDGS INC	98956P102	7	200	SH	DEFINED
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GRAND TOTALS		314920	7715489		
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