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FIRST HORIZON NATIONAL CORP  
 Form 13F-HR  
 October 28, 2004

			FORM 13F INFORMATION TABLE					
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ CALL	INVSTMT DSCRETN	
ABBOTT LABS	COMMON STOCK	002824100	2441	57631	SH		DEFINED	
ABBOTT LABS	COMMON STOCK	002824100	2210	52170	SH		OTHER	
ADOBE SYS INC	COMMON STOCK	00724F101	7	144	SH		DEFINED	
ADVANCED MICRO DEVICES INC	COMMON STOCK	007903107	8	600	SH		DEFINED	
AETNA INC	COMMON STOCK	00817Y108	55	548	SH		DEFINED	
AETNA INC	COMMON STOCK	00817Y108	296	2959	SH		OTHER	
AFFILIATED COMPUTER SVCS INC C	COMMON STOCK	008190100	50	900	SH		OTHER	
AFLAC INC	COMMON STOCK	001055102	4874	124301	SH		DEFINED	
AFLAC INC	COMMON STOCK	001055102	1640	41827	SH		OTHER	
AGCO CORP	COMMON STOCK	001084102	301	13300	SH		DEFINED	
AGCO CORP	COMMON STOCK	001084102	5	200	SH		OTHER	
AGERE SYSTEMS INC-CL A	COMMON STOCK	00845V100	0	38	SH		DEFINED	
AGERE SYSTEMS INC-CL A	COMMON STOCK	00845V100	0	47	SH		OTHER	
AGERE SYSTEMS INC-CL B	COMMON STOCK	00845V209	1	1321	SH		DEFINED	
AGERE SYSTEMS INC-CL B	COMMON STOCK	00845V209	2	1576	SH		OTHER	
AGILENT TECHNOLOGIES INC	COMMON STOCK	00846U101	48	2205	SH		DEFINED	
AGILENT TECHNOLOGIES INC	COMMON STOCK	00846U101	5	228	SH		OTHER	
AGL RES INC	COMMON STOCK	001204106	16	536	SH		DEFINED	
AGL RES INC	COMMON STOCK	001204106	25	800	SH		OTHER	
AIR PRODUCTS & CHEMICALS INC	COMMON STOCK	009158106	1003	18440	SH		DEFINED	
AIR PRODUCTS & CHEMICALS INC	COMMON STOCK	009158106	324	5965	SH		OTHER	
ALBEMARLE FIRST BK CHARLOTTE SV	COMMON STOCK	012684106	15	1500	SH		OTHER	
ALBERTO CULVER CO	COMMON STOCK	013068101	666	15312	SH		DEFINED	
ALBERTO CULVER CO	COMMON STOCK	013068101	199	4572	SH		OTHER	
ALBERTSONS INC	COMMON STOCK	013104104	2	100	SH		DEFINED	
ALCOA INC COM	COMMON STOCK	013817101	991	29505	SH		DEFINED	
ALCOA INC COM	COMMON STOCK	013817101	1609	47901	SH		OTHER	
ALEXANDER & BALDWIN INC	COMMON STOCK	014482103	78	2300	SH		DEFINED	
ALLEGHENY ENERGY INC	COMMON STOCK	017361106	6	400	SH		OTHER	
ALLERGAN INC	COMMON STOCK	018490102	15	200	SH		DEFINED	
ALLERGAN INC	COMMON STOCK	018490102	7	100	SH		OTHER	
ALLIANT CORP	COMMON STOCK	018802108	20	800	SH		DEFINED	
ALLIANT CORP	COMMON STOCK	018802108	25	1000	SH		OTHER	
ALLIANT TECHSYSTEMS INC	COMMON STOCK	018804104	2	33	SH		OTHER	
ALLIED CAP CORP NEW	COMMON STOCK	01903Q108	38	1550	SH		DEFINED	
ALLSTATE CORP	COMMON STOCK	020002101	9	192	SH		DEFINED	
ALLSTATE CORP	COMMON STOCK	020002101	502	10464	SH		OTHER	
ALLTEL CORP	COMMON STOCK	020039103	253	4600	SH		DEFINED	
ALLTEL CORP	COMMON STOCK	020039103	492	8969	SH		OTHER	
ALTRIA GROUP INC	COMMON STOCK	02209S103	1898	40355	SH		DEFINED	
ALTRIA GROUP INC	COMMON STOCK	02209S103	4496	95579	SH		OTHER	
AMER TECH CORP	COMMON STOCK	030145205	1	200	SH		DEFINED	
AMERADA HESS CORP	COMMON STOCK	023551104	86	968	SH		OTHER	
AMEREN CORP	COMMON STOCK	023608102	135	2931	SH		DEFINED	
AMEREN CORP	COMMON STOCK	023608102	65	1400	SH		OTHER	
AMERICAN EAGLE OUTFITTERS INC	COMMON STOCK	02553E106	11	300	SH		DEFINED	
AMERICAN ELEC PWR INC	COMMON STOCK	025537101	93	2905	SH		DEFINED	
AMERICAN ELEC PWR INC	COMMON STOCK	025537101	173	5427	SH		OTHER	
AMERICAN EXPRESS CO	COMMON STOCK	025816109	423	8225	SH		DEFINED	
AMERICAN EXPRESS CO	COMMON STOCK	025816109	933	18130	SH		OTHER	
AMERICAN FINANCIAL REALTY TR	COMMON STOCK	02607P305	21	1500	SH		OTHER	
AMERICAN INTERNATIONAL GROUP I	COMMON STOCK	026874107	8201	120625	SH		DEFINED	
AMERICAN INTERNATIONAL GROUP I	COMMON STOCK	026874107	3654	53737	SH		OTHER	

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AMERICAN MORTGAGE ACCEPTANCE C	COMMON STOCK	027568104	6	348	SH	DEFINED
AMERICAN MORTGAGE ACCEPTANCE C	COMMON STOCK	027568104	9	570	SH	OTHER
AMERICAN PWR CONVERSION CORP	COMMON STOCK	029066107	170	9800	SH	DEFINED
AMERICAN PWR CONVERSION CORP	COMMON STOCK	029066107	37	2150	SH	OTHER
AMERISOURCEBERGEN CORP	COMMON STOCK	03073E105	23	434	SH	DEFINED
AMERUS GROUP CO	COMMON STOCK	03072M108	5	112	SH	DEFINED
AMGEN INC	COMMON STOCK	031162100	75	1327	SH	DEFINED
AMGEN INC	COMMON STOCK	031162100	146	2578	SH	OTHER
AMSOUTH BANCORPORATION	COMMON STOCK	032165102	4138	169577	SH	DEFINED
AMSOUTH BANCORPORATION	COMMON STOCK	032165102	3655	149785	SH	OTHER
ANADARKO PETE CORP	COMMON STOCK	032511107	130	1962	SH	DEFINED
ANADARKO PETE CORP	COMMON STOCK	032511107	350	5268	SH	OTHER
ANALOG DEVICES INC	COMMON STOCK	032654105	4	100	SH	OTHER
ANDREW CORP	COMMON STOCK	034425108	161	13187	SH	DEFINED
ANHEUSER BUSCH COS INC	COMMON STOCK	035229103	839	16800	SH	DEFINED
ANHEUSER BUSCH COS INC	COMMON STOCK	035229103	929	18592	SH	OTHER
ANNALY MTG MGMT INC COM	COMMON STOCK	035710409	7	430	SH	DEFINED
ANTHEM INC	COMMON STOCK	03674B104	17	200	SH	OTHER
APACHE CORP	COMMON STOCK	037411105	6	125	SH	OTHER
APPLERA CORP-APPLIED BIOSYS	COMMON STOCK	038020103	14	750	SH	OTHER
APPLERA CORP-CELERA GENOMICS	COMMON STOCK	038020202	2	200	SH	OTHER
APPLIED MATERIALS INC	COMMON STOCK	038222105	569	34525	SH	DEFINED
APPLIED MATERIALS INC	COMMON STOCK	038222105	426	25850	SH	OTHER
APPLIED MICRO CIRCUITS CORP CD	COMMON STOCK	03822W109	5	1600	SH	OTHER
ARCHER DANIELS MIDLAND CO	COMMON STOCK	039483102	148	8693	SH	DEFINED
ARCHER DANIELS MIDLAND CO	COMMON STOCK	039483102	146	8592	SH	OTHER
ARROW ELECTRS INC	COMMON STOCK	042735100	54	2413	SH	DEFINED
ARTHROCARE CORP	COMMON STOCK	043136100	6	200	SH	OTHER
ARVINMERITOR INC	COMMON STOCK	043353101	9	500	SH	DEFINED
ARVINMERITOR INC	COMMON STOCK	043353101	15	817	SH	OTHER
ASHLAND INC	COMMON STOCK	044204105	6	100	SH	DEFINED
ASTEC INDS INC COM	COMMON STOCK	046224101	4	200	SH	DEFINED
AT&T CORP NEW	COMMON STOCK	001957505	71	4931	SH	DEFINED
AT&T CORP NEW	COMMON STOCK	001957505	55	3809	SH	OTHER
AT&T WIRELESS SERVICES	COMMON STOCK	00209A106	70	4711	SH	DEFINED
AT&T WIRELESS SERVICES	COMMON STOCK	00209A106	45	3033	SH	OTHER
ATLANTIS PLASTICS INC	COMMON STOCK	049156102	245	16300	SH	DEFINED
ATMOS ENERGY CORP	COMMON STOCK	049560105	242	9599	SH	DEFINED
ATMOS ENERGY CORP	COMMON STOCK	049560105	19	750	SH	OTHER
AUTOBYTEL INC	COMMON STOCK	05275N106	29	3183	SH	OTHER
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	386	9350	SH	DEFINED
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	433	10482	SH	OTHER
AUTOZONE INC	COMMON STOCK	053332102	66	850	SH	DEFINED
AVANEX CORP	COMMON STOCK	05348W109	12	6000	SH	DEFINED
AVAYA INC	COMMON STOCK	053499109	5	382	SH	DEFINED
AVAYA INC	COMMON STOCK	053499109	6	456	SH	OTHER
AVON PRODUCTS INC	COMMON STOCK	054303102	34	770	SH	DEFINED
AVON PRODUCTS INC	COMMON STOCK	054303102	100	2300	SH	OTHER
AXCELIS TECHNOLOGIES INC	COMMON STOCK	054540109	38	4597	SH	DEFINED
BAKER HUGHES INC	COMMON STOCK	057224107	44	1000	SH	OTHER
BANDAG INC	COMMON STOCK	059815100	9	200	SH	DEFINED
BANK AMERICA CORP	COMMON STOCK	060505104	2648	61102	SH	DEFINED
BANK AMERICA CORP	COMMON STOCK	060505104	1681	38796	SH	OTHER
BANK NEW YORK INC	COMMON STOCK	064057102	64	2200	SH	DEFINED
BANKUNITED FINL CORP CL A	COMMON STOCK	06652B103	122	4200	SH	OTHER
BARD CR INC	COMMON STOCK	067383109	375	6630	SH	DEFINED
BARD CR INC	COMMON STOCK	067383109	299	5280	SH	OTHER
BAXTER INTL INC	COMMON STOCK	071813109	396	12325	SH	DEFINED
BAXTER INTL INC	COMMON STOCK	071813109	908	28220	SH	OTHER
BB&T CORPORATION	COMMON STOCK	054937107	407	10257	SH	DEFINED
BB&T CORPORATION	COMMON STOCK	054937107	221	5578	SH	OTHER
BECTON DICKINSON	COMMON STOCK	075887109	229	4425	SH	DEFINED

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BECTON DICKINSON	COMMON STOCK	075887109	83	1600	SH	OTHER
BED BATH & BEYOND INC	COMMON STOCK	075896100	7	200	SH	DEFINED
BELDEN CDT INC	COMMON STOCK	077454106	47	2150	SH	DEFINED
BELDEN CDT INC	COMMON STOCK	077454106	37	1700	SH	OTHER
BELLSOUTH CORP	COMMON STOCK	079860102	3257	120083	SH	DEFINED
BELLSOUTH CORP	COMMON STOCK	079860102	3832	141293	SH	OTHER
BELO CORPORATION	COMMON STOCK	080555105	86	3800	SH	DEFINED
BELO CORPORATION	COMMON STOCK	080555105	18	800	SH	OTHER
BERKSHIRE HATHAWAY INC CLASS A	COMMON STOCK	084670108	87	1	SH	DEFINED
BERKSHIRE HATHAWAY INC--CL B	COMMON STOCK	084670207	296	103	SH	DEFINED
BERKSHIRE HATHAWAY INC--CL B	COMMON STOCK	084670207	129	45	SH	OTHER
BEST BUY COMPANY INC	COMMON STOCK	086516101	159	2925	SH	DEFINED
BEST BUY COMPANY INC	COMMON STOCK	086516101	63	1167	SH	OTHER
BIO RAD LABS INC CL A	COMMON STOCK	090572207	118	2300	SH	DEFINED
BIOGEN IDEC INC	COMMON STOCK	09062X103	7	115	SH	OTHER
BIOMET INC	COMMON STOCK	090613100	45	950	SH	DEFINED
BIOTECH HOLDERS TRUST	COMMON STOCK	09067D201	14	100	SH	DEFINED
BLACK HILLS CORP	COMMON STOCK	092113109	13	450	SH	DEFINED
BLOCK H & R INC	COMMON STOCK	093671105	74	1500	SH	DEFINED
BOEING CO	COMMON STOCK	097023105	918	17775	SH	DEFINED
BOEING CO	COMMON STOCK	097023105	1527	29580	SH	OTHER
BOWATER INC	COMMON STOCK	102183100	11	300	SH	DEFINED
BRIGGS & STRATTON CORP	COMMON STOCK	109043109	32	400	SH	OTHER
BRINKER INTL INC	COMMON STOCK	109641100	25	800	SH	DEFINED
BRISTOL MYERS SQUIBB CO	COMMON STOCK	110122108	3032	128102	SH	DEFINED
BRISTOL MYERS SQUIBB CO	COMMON STOCK	110122108	3974	167885	SH	OTHER
BRUNSWICK CORP	COMMON STOCK	117043109	5	100	SH	DEFINED
BUCKEYE PARTNERS LP	COMMON STOCK	118230101	21	475	SH	OTHER
BUCKEYE TECHNOLOGIES INC	COMMON STOCK	118255108	19	1725	SH	DEFINED
BURLINGTON NORTHN SANTA FE COR	COMMON STOCK	12189T104	11	300	SH	DEFINED
BURLINGTON NORTHN SANTA FE COR	COMMON STOCK	12189T104	31	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	22	2000	SH	DEFINED
CAPITAL ONE FINL CORP	COMMON STOCK	14040H105	5913	80014	SH	DEFINED
CAPITAL ONE FINL CORP	COMMON STOCK	14040H105	1705	23075	SH	OTHER
CARDINAL HEALTH INC	COMMON STOCK	14149Y108	3292	75200	SH	DEFINED
CARDINAL HEALTH INC	COMMON STOCK	14149Y108	1178	26924	SH	OTHER
CAREMARK RX INC	COMMON STOCK	141705103	13	400	SH	DEFINED
CAREMARK RX INC	COMMON STOCK	141705103	18	571	SH	OTHER
CARMAX INC	COMMON STOCK	143130102	3	125	SH	OTHER
CASCADE CORP	COMMON STOCK	147195101	278	10000	SH	DEFINED
CATALINA MARKETING CORP	COMMON STOCK	148867104	160	6953	SH	OTHER
CATERPILLAR INC	COMMON STOCK	149123101	138	1712	SH	DEFINED
CATERPILLAR INC	COMMON STOCK	149123101	380	4726	SH	OTHER
CBRL GROUP INC COM	COMMON STOCK	12489V106	36	1000	SH	DEFINED
CBRL GROUP INC COM	COMMON STOCK	12489V106	102	2837	SH	OTHER
CEDAR FAIR LP	COMMON STOCK	150185106	92	3000	SH	OTHER
CENDANT CORP	COMMON STOCK	151313103	340	15737	SH	DEFINED
CENDANT CORP	COMMON STOCK	151313103	98	4550	SH	OTHER
CENTERPOINT ENERGY INC	COMMON STOCK	15189T107	23	2174	SH	DEFINED
CENTERPOINT ENERGY INC	COMMON STOCK	15189T107	22	2090	SH	OTHER
CERTEGY INC	COMMON STOCK	156880106	2	50	SH	OTHER
CHAMPION ENTERPRISES INC	COMMON STOCK	158496109	21	2000	SH	OTHER
CHARTER COMMUNICATIONS INC	COMMON STOCK	16117M107	0	100	SH	DEFINED
CHATTEM INC COM	COMMON STOCK	162456107	2	50	SH	DEFINED
CHEVRONTEXACO CORP	COMMON STOCK	166764100	3928	73232	SH	DEFINED
CHEVRONTEXACO CORP	COMMON STOCK	166764100	3760	70102	SH	OTHER
CHOICEPOINT INC	COMMON STOCK	170388102	10	240	SH	DEFINED
CHUBB CORP	COMMON STOCK	171232101	376	5350	SH	DEFINED
CHUBB CORP	COMMON STOCK	171232101	107	1525	SH	OTHER

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CHURCH & DWIGHT INC	COMMON STOCK	171340102	498	17750	SH	OTHER
CIGNA CORP	COMMON STOCK	125509109	42	600	SH	DEFINED
CIGNA CORP	COMMON STOCK	125509109	252	3615	SH	OTHER
CINERGY CORP	COMMON STOCK	172474108	6	150	SH	DEFINED
CINERGY CORP	COMMON STOCK	172474108	30	750	SH	OTHER
CIRCUIT CITY STORES INC	COMMON STOCK	172737108	6	400	SH	OTHER
CISCO SYSTEMS INC	COMMON STOCK	17275R102	1148	63442	SH	DEFINED
CISCO SYSTEMS INC	COMMON STOCK	17275R102	1353	74772	SH	OTHER
CITIGROUP INC	COMMON STOCK	172967101	2481	56240	SH	DEFINED
CITIGROUP INC	COMMON STOCK	172967101	1677	37999	SH	OTHER
CITIZENS COMMUNICATIONS CO	COMMON STOCK	17453B101	40	3008	SH	OTHER
CKE RESTAURANTS INC	COMMON STOCK	12561E105	33	3000	SH	OTHER
CLAIRES STORES INC	COMMON STOCK	179584107	254	10150	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	3889	97094	SH	DEFINED
COCA COLA CO	COMMON STOCK	191216100	6782	169335	SH	OTHER
COCA COLA ENTERPRISES INC	COMMON STOCK	191219104	14	750	SH	OTHER
COGNEX CORP	COMMON STOCK	192422103	5	200	SH	OTHER
COLGATE PALMOLIVE CO	COMMON STOCK	194162103	2510	55565	SH	DEFINED
COLGATE PALMOLIVE CO	COMMON STOCK	194162103	1191	26360	SH	OTHER
COMCAST CORP-CL A	COMMON STOCK	20030N101	573	20303	SH	DEFINED
COMCAST CORP-CL A	COMMON STOCK	20030N101	511	18108	SH	OTHER
COMCAST CORP-SPECIAL CL A	COMMON STOCK	20030N200	4848	173653	SH	DEFINED
COMCAST CORP-SPECIAL CL A	COMMON STOCK	20030N200	1778	63694	SH	OTHER
COMERICA INC	COMMON STOCK	200340107	49	825	SH	DEFINED
COMERICA INC	COMMON STOCK	200340107	111	1875	SH	OTHER
COMMERCIAL METALS CO	COMMON STOCK	201723103	185	4666	SH	OTHER
COMPASS BANCSHARES INC	COMMON STOCK	20449H109	13	300	SH	OTHER
COMPUTER ASSOC INTL INC	COMMON STOCK	204912109	18	676	SH	DEFINED
COMPUTER ASSOC INTL INC	COMMON STOCK	204912109	13	506	SH	OTHER
COMPUTER SCIENCES CORP	COMMON STOCK	205363104	227	4810	SH	DEFINED
COMPUTER SCIENCES CORP	COMMON STOCK	205363104	112	2370	SH	OTHER
CONAGRA FOODS INC	COMMON STOCK	205887102	152	5925	SH	DEFINED
CONAGRA FOODS INC	COMMON STOCK	205887102	384	14950	SH	OTHER
CONOCOPHILLIPS	COMMON STOCK	20825C104	280	3381	SH	DEFINED
CONOCOPHILLIPS	COMMON STOCK	20825C104	500	6040	SH	OTHER
CONSECO INC	COMMON STOCK	208464883	0	19	SH	OTHER
CONSOLIDATED EDISON INC	COMMON STOCK	209115104	98	2325	SH	OTHER
CONSTELLATION ENERGY GROUP INC	COMMON STOCK	210371100	29	730	SH	OTHER
CONSUMER DISCRETIONARY/SELECT	COMMON STOCK	81369Y407	248	7950	SH	DEFINED
CONSUMER DISCRETIONARY/SELECT	COMMON STOCK	81369Y407	66	2125	SH	OTHER
CONSUMER STAPLES SELECT SECTOR	COMMON STOCK	81369Y308	1041	48060	SH	DEFINED
CONSUMER STAPLES SELECT SECTOR	COMMON STOCK	81369Y308	222	10233	SH	OTHER
CONVERGYS CORP COM	COMMON STOCK	212485106	9	700	SH	OTHER
CORN PRODS INTL INC	COMMON STOCK	219023108	18	400	SH	OTHER
CORNING INC	COMMON STOCK	219350105	68	6102	SH	DEFINED
CORNING INC	COMMON STOCK	219350105	242	21850	SH	OTHER
CORRECTIONS CORP AMER NEW	COMMON STOCK	22025Y407	68	1936	SH	DEFINED
COSTCO WHOLESALE CORP NEW	COMMON STOCK	22160K105	5356	129035	SH	DEFINED
COSTCO WHOLESALE CORP NEW	COMMON STOCK	22160K105	1802	43423	SH	OTHER
COX COMMUNICATIONS INC-CL A	COMMON STOCK	224044107	197	5950	SH	DEFINED
COX COMMUNICATIONS INC-CL A	COMMON STOCK	224044107	40	1200	SH	OTHER
CRESCENT BANKING CO	COMMON STOCK	225646108	101	4000	SH	DEFINED
CROSSROADS SYSTEM INC	COMMON STOCK	22765D100	1	500	SH	OTHER
CROWN HOLDINGS INC	COMMON STOCK	228368106	21	2000	SH	OTHER
CSX CORP	COMMON STOCK	126408103	200	6010	SH	DEFINED
CSX CORP	COMMON STOCK	126408103	205	6188	SH	OTHER
CTI MOLECULAR IMAGING INC	COMMON STOCK	22943D105	1	100	SH	OTHER
CVS CORP	COMMON STOCK	126650100	29	700	SH	DEFINED
CVS CORP	COMMON STOCK	126650100	74	1750	SH	OTHER
DANA CORP	COMMON STOCK	235811106	6	350	SH	DEFINED

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DANAHER CORP	COMMON STOCK	235851102	67	1300	SH	DEFINED
DANAHER CORP	COMMON STOCK	235851102	267	5200	SH	OTHER
DARDEN RESTAURANTS INC	COMMON STOCK	237194105	47	2001	SH	DEFINED
DEERE & CO	COMMON STOCK	244199105	365	5650	SH	DEFINED
DEERE & CO	COMMON STOCK	244199105	239	3700	SH	OTHER
DEL MONTE FOODS CO	COMMON STOCK	24522P103	7	667	SH	DEFINED
DEL MONTE FOODS CO	COMMON STOCK	24522P103	1	133	SH	OTHER
DELL INC	COMMON STOCK	24702R101	620	17425	SH	DEFINED
DELL INC	COMMON STOCK	24702R101	479	13450	SH	OTHER
DELPHI CORPORATION	COMMON STOCK	247126105	9	977	SH	DEFINED
DELPHI CORPORATION	COMMON STOCK	247126105	46	4977	SH	OTHER
DELTA AIR LINES INC	COMMON STOCK	247361108	1	210	SH	OTHER
DELTA NAT GAS INC	COMMON STOCK	247748106	13	500	SH	DEFINED
DELUXE CORP	COMMON STOCK	248019101	111	2700	SH	OTHER
DIAMONDS TRUST SERIES I	COMMON STOCK	252787106	1970	19527	SH	DEFINED
DIAMONDS TRUST SERIES I	COMMON STOCK	252787106	1397	13845	SH	OTHER
DIRECTV GROUP INC	COMMON STOCK	25459L106	30	1700	SH	DEFINED
DIRECTV GROUP INC	COMMON STOCK	25459L106	15	826	SH	OTHER
DISNEY WALT CO NEW	COMMON STOCK	254687106	1324	58700	SH	DEFINED
DISNEY WALT CO NEW	COMMON STOCK	254687106	743	32954	SH	OTHER
DIXIE GROUP INC	COMMON STOCK	255519100	11	1000	SH	DEFINED
DOLLAR GEN CORP	COMMON STOCK	256669102	201	9987	SH	DEFINED
DOLLAR GEN CORP	COMMON STOCK	256669102	27	1343	SH	OTHER
DOMINION RESOURCES INC VA	COMMON STOCK	25746U109	172	2643	SH	DEFINED
DOMINION RESOURCES INC VA	COMMON STOCK	25746U109	667	10220	SH	OTHER
DOVER CORP	COMMON STOCK	260003108	65	1675	SH	DEFINED
DOVER CORP	COMMON STOCK	260003108	214	5500	SH	OTHER
DOW CHEMICAL COMPANY	COMMON STOCK	260543103	1557	34456	SH	DEFINED
DOW CHEMICAL COMPANY	COMMON STOCK	260543103	1973	43662	SH	OTHER
DOW JONES & CO INC	COMMON STOCK	260561105	268	6600	SH	OTHER
DTE ENERGY CO	COMMON STOCK	233331107	32	762	SH	DEFINED
DU PONT E I DE NEMOURS & CO	COMMON STOCK	263534109	1509	35255	SH	DEFINED
DU PONT E I DE NEMOURS & CO	COMMON STOCK	263534109	1817	42459	SH	OTHER
DUKE ENERGY CORP	COMMON STOCK	264399106	542	23684	SH	DEFINED
DUKE ENERGY CORP	COMMON STOCK	264399106	553	24150	SH	OTHER
DUN & BRADSTREET CORP DEL NEW	COMMON STOCK	26483E100	18	300	SH	DEFINED
DUN & BRADSTREET CORP DEL NEW	COMMON STOCK	26483E100	32	537	SH	OTHER
DUQUESNE LIGHT HOLDINGS INC	COMMON STOCK	266233105	18	1000	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	67	2075	SH	DEFINED
EASTMAN KODAK CO	COMMON STOCK	277461109	54	1664	SH	OTHER
EATON CORP	COMMON STOCK	278058102	723	11400	SH	DEFINED
EDISON INTERNATIONAL	COMMON STOCK	281020107	53	2000	SH	OTHER
EDWARDS LIFESCIENCES CORP	COMMON STOCK	28176E108	14	419	SH	DEFINED
EDWARDS LIFESCIENCES CORP	COMMON STOCK	28176E108	45	1339	SH	OTHER
EL PASO CORPORATION	COMMON STOCK	28336L109	52	5647	SH	DEFINED
EL PASO CORPORATION	COMMON STOCK	28336L109	117	12706	SH	OTHER
ELECTRONIC DATA SYS CORP NEW	COMMON STOCK	285661104	167	8604	SH	DEFINED
ELECTRONIC DATA SYS CORP NEW	COMMON STOCK	285661104	372	19190	SH	OTHER
EMC CORP/MASS	COMMON STOCK	268648102	1470	127360	SH	DEFINED
EMC CORP/MASS	COMMON STOCK	268648102	428	37125	SH	OTHER
EMERSON ELEC CO	COMMON STOCK	291011104	909	14691	SH	DEFINED
EMERSON ELEC CO	COMMON STOCK	291011104	751	12142	SH	OTHER
EMPIRE DIST ELEC CO	COMMON STOCK	291641108	6	300	SH	OTHER
ENBRIDGE ENERGY PARTNERS LP	COMMON STOCK	29250R106	26	550	SH	DEFINED
ENDO PHARMACEUTICALS HLDGS INC	COMMON STOCK	29264F205	92	5000	SH	OTHER
ENERGIZER HLDGS INC	COMMON STOCK	29266R108	5	99	SH	DEFINED
ENERGIZER HLDGS INC	COMMON STOCK	29266R108	9	198	SH	OTHER
ENERGY SELECT SECTOR SPDR	COMMON STOCK	81369Y506	436	12488	SH	DEFINED
ENERGY SELECT SECTOR SPDR	COMMON STOCK	81369Y506	128	3669	SH	OTHER

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ENGELHARD CORP	COMMON STOCK	292845104	19	675	SH	OTHER
ENPRO INDUSTRIES INC	COMMON STOCK	29355X107	2	100	SH	DEFINED
ENSCO INTERNATIONAL INC	COMMON STOCK	26874Q100	33	1000	SH	DEFINED
ENERGY CORP	COMMON STOCK	29364G103	27	448	SH	DEFINED
ENTERPRISE PRODS PARTNERS LP	COMMON STOCK	293792107	23	1000	SH	DEFINED
EQUIFAX INC	COMMON STOCK	294429105	164	6225	SH	DEFINED
EQUIFAX INC	COMMON STOCK	294429105	135	5121	SH	OTHER
EQUITABLE RES INC	COMMON STOCK	294549100	407	7500	SH	OTHER
EQUITY RESIDENTIAL PPTYS TR	COMMON STOCK	29476L107	3	100	SH	DEFINED
EQUITY RESIDENTIAL PPTYS TR	COMMON STOCK	29476L107	19	600	SH	OTHER
EXELON CORP	COMMON STOCK	30161N101	69	1876	SH	DEFINED
EXELON CORP	COMMON STOCK	30161N101	10	266	SH	OTHER
EXXON MOBIL CORPORATION	COMMON STOCK	30231G102	13750	284497	SH	DEFINED
EXXON MOBIL CORPORATION	COMMON STOCK	30231G102	22757	470866	SH	OTHER
FAIRCHILD SEMICONDUCTOR INTL I	COMMON STOCK	303726103	71	5000	SH	DEFINED
FAMILY DLR STORES INC	COMMON STOCK	307000109	60	2200	SH	OTHER
FARMERS CAP BK CORP COM	COMMON STOCK	309562106	809	23600	SH	OTHER
FEDERAL HOME LOAN MORTGAGE COM	COMMON STOCK	313400301	1331	20403	SH	DEFINED
FEDERAL HOME LOAN MORTGAGE COM	COMMON STOCK	313400301	718	11002	SH	OTHER
FEDERATED DEPT STORES INC	COMMON STOCK	31410H101	839	18475	SH	DEFINED
FEDERATED DEPT STORES INC	COMMON STOCK	31410H101	410	9020	SH	OTHER
FEDEX CORPORATION	COMMON STOCK	31428X106	373	4350	SH	DEFINED
FEDEX CORPORATION	COMMON STOCK	31428X106	965	11267	SH	OTHER
FERRELLGAS PARTNERS L.P.	COMMON STOCK	315293100	22	1000	SH	OTHER
FIDELITY NATIONAL FINANCIAL IN	COMMON STOCK	316326107	1095	28747	SH	DEFINED
FIDELITY NATIONAL FINANCIAL IN	COMMON STOCK	316326107	395	10371	SH	OTHER
FIFTH THIRD BANCORP	COMMON STOCK	316773100	799	16226	SH	DEFINED
FIFTH THIRD BANCORP	COMMON STOCK	316773100	256	5207	SH	OTHER
FINANCIAL SELECT SECTOR SPDR	COMMON STOCK	81369Y605	455	15980	SH	DEFINED
FINANCIAL SELECT SECTOR SPDR	COMMON STOCK	81369Y605	78	2742	SH	OTHER
FIRST AMERICAN CORP	COMMON STOCK	318522307	9	300	SH	DEFINED
FIRST DATA CORP	COMMON STOCK	319963104	556	12783	SH	DEFINED
FIRST DATA CORP	COMMON STOCK	319963104	1108	25479	SH	OTHER
FIRST FINANCIAL HOLDINGS INC	COMMON STOCK	320239106	63	2000	SH	DEFINED
FIRST HEALTH GROUP CORP	COMMON STOCK	320960107	9	563	SH	OTHER
FIRST HORIZON NATIONAL CORP	COMMON STOCK	320517105	53650	1237322	SH	DEFINED
FIRST HORIZON NATIONAL CORP	COMMON STOCK	320517105	24002	553563	SH	OTHER
FIRSTENERGY CORP	COMMON STOCK	337932107	7	178	SH	OTHER
FLUOR CORP NEW	COMMON STOCK	343412102	40	900	SH	DEFINED
FNMA	COMMON STOCK	313586109	5350	84383	SH	DEFINED
FNMA	COMMON STOCK	313586109	2001	31562	SH	OTHER
FOOT LOCKER INC	COMMON STOCK	344849104	13	568	SH	OTHER
FORD MOTOR CO DEL 'NEW'	COMMON STOCK	345370860	158	11267	SH	DEFINED
FORD MOTOR CO DEL 'NEW'	COMMON STOCK	345370860	220	15692	SH	OTHER
FORTUNE BRANDS INC	COMMON STOCK	349631101	257	3463	SH	DEFINED
FORTUNE BRANDS INC	COMMON STOCK	349631101	199	2692	SH	OTHER
FORTUNE 500 INDEX FUND	COMMON STOCK	86330E885	11	135	SH	DEFINED
FORTUNE 500 INDEX FUND	COMMON STOCK	86330E885	278	3515	SH	OTHER
FPL GROUP INC	COMMON STOCK	302571104	413	6049	SH	DEFINED
FPL GROUP INC	COMMON STOCK	302571104	316	4624	SH	OTHER
FRANKLIN RESOURCES INC	COMMON STOCK	354613101	834	14949	SH	DEFINED
FRANKLIN RESOURCES INC	COMMON STOCK	354613101	393	7050	SH	OTHER
FREDS INC	COMMON STOCK	356108100	9	500	SH	OTHER
FREEMONT-MCMORAN COPPER-B	COMMON STOCK	35671D857	20	501	SH	DEFINED
GALLAGHER ARTHUR J & CO	COMMON STOCK	363576109	20	600	SH	OTHER
GANNETT INC	COMMON STOCK	364730101	398	4750	SH	DEFINED
GANNETT INC	COMMON STOCK	364730101	484	5779	SH	OTHER
GAP INC	COMMON STOCK	364760108	69	3675	SH	DEFINED
GATEWAY INC	COMMON STOCK	367626108	50	10000	SH	OTHER
GENCORP INC	COMMON STOCK	368682100	7	552	SH	OTHER
GENENTECH INC	COMMON STOCK	368710406	63	1200	SH	DEFINED
GENERAL DYNAMICS CORP	COMMON STOCK	369550108	735	7200	SH	DEFINED

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GENERAL DYNAMICS CORP	COMMON STOCK	369550108	87	850	SH	OTHER
GENERAL ELECTRIC CORP	COMMON STOCK	369604103	16698	497274	SH	DEFINED
GENERAL ELECTRIC CORP	COMMON STOCK	369604103	21892	651933	SH	OTHER
GENERAL MLS INC	COMMON STOCK	370334104	217	4825	SH	DEFINED
GENERAL MLS INC	COMMON STOCK	370334104	626	13941	SH	OTHER
GENERAL MOTORS CORP	COMMON STOCK	370442105	615	14486	SH	DEFINED
GENERAL MOTORS CORP	COMMON STOCK	370442105	507	11929	SH	OTHER
GENESEEE & WYO INC CL A	COMMON STOCK	371559105	30	1200	SH	DEFINED
GENUINE PARTS CO	COMMON STOCK	372460105	161	4200	SH	DEFINED
GENUINE PARTS CO	COMMON STOCK	372460105	29	752	SH	OTHER
GEORGIA PACIFIC CORP	COMMON STOCK	373298108	29	800	SH	DEFINED
GEORGIA PACIFIC CORP	COMMON STOCK	373298108	41	1150	SH	OTHER
GETTY IMAGES INC	COMMON STOCK	374276103	36	654	SH	OTHER
GILLETTE CO	COMMON STOCK	375766102	585	14025	SH	DEFINED
GILLETTE CO	COMMON STOCK	375766102	680	16284	SH	OTHER
GOLDMAN SACHS GROUP INC	COMMON STOCK	38141G104	75	800	SH	DEFINED
GOLDMAN SACHS GROUP INC	COMMON STOCK	38141G104	70	750	SH	OTHER
GOODRICH CORP.	COMMON STOCK	382388106	6	200	SH	DEFINED
GOODYEAR TIRE & RUBBER CO	COMMON STOCK	382550101	21	2000	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	830	14396	SH	DEFINED
GRAINGER W W INC	COMMON STOCK	384802104	421	7309	SH	OTHER
GREENE COUNTY BANCSHARES INC	COMMON STOCK	394361208	1	45	SH	DEFINED
GREENE COUNTY BANCSHARES INC	COMMON STOCK	394361208	1333	56250	SH	OTHER
GREENHILL & CO	COMMON STOCK	395259104	12	500	SH	DEFINED
GUIDANT CORP	COMMON STOCK	401698105	17	250	SH	DEFINED
GUIDANT CORP	COMMON STOCK	401698105	30	450	SH	OTHER
GULFTERRA ENERGY PARTNERS LP	COMMON STOCK	40274U108	31	750	SH	DEFINED
HALLIBURTON CO	COMMON STOCK	406216101	16	470	SH	DEFINED
HALLIBURTON CO	COMMON STOCK	406216101	283	8400	SH	OTHER
HANCOCK HLDG CO	COMMON STOCK	410120109	177	5568	SH	DEFINED
HARLEY DAVIDSON INC	COMMON STOCK	412822108	1712	28803	SH	DEFINED
HARLEY DAVIDSON INC	COMMON STOCK	412822108	1003	16880	SH	OTHER
HARRAHS ENTERTAINMENT INC	COMMON STOCK	413619107	26	500	SH	DEFINED
HARRAHS ENTERTAINMENT INC	COMMON STOCK	413619107	79	1500	SH	OTHER
HARTFORD FINL SVCS GROUP INC	COMMON STOCK	416515104	56	900	SH	DEFINED
HARTFORD FINL SVCS GROUP INC	COMMON STOCK	416515104	109	1762	SH	OTHER
HASBRO INC	COMMON STOCK	418056107	8	425	SH	DEFINED
HCA INC	COMMON STOCK	404119109	12	318	SH	DEFINED
HEALTH CARE SELECT SECTOR SPDR	COMMON STOCK	81369Y209	257	8925	SH	DEFINED
HEALTH CARE SELECT SECTOR SPDR	COMMON STOCK	81369Y209	66	2300	SH	OTHER
HEARTLAND EXPRESS INC	COMMON STOCK	422347104	28	1500	SH	DEFINED
HEINZ H J CO	COMMON STOCK	423074103	176	4875	SH	DEFINED
HEINZ H J CO	COMMON STOCK	423074103	35	975	SH	OTHER
HELMERICH & PAYNE INC	COMMON STOCK	423452101	8	290	SH	OTHER
HERSHEY FOODS CORP	COMMON STOCK	427866108	280	6000	SH	OTHER
HEWLETT PACKARD CO	COMMON STOCK	428236103	2928	156154	SH	DEFINED
HEWLETT PACKARD CO	COMMON STOCK	428236103	1328	70835	SH	OTHER
HIBERNIA CORP CL A	COMMON STOCK	428656102	188	7103	SH	DEFINED
HILLENBRAND INDUSTRIES INC	COMMON STOCK	431573104	55	1094	SH	DEFINED
HILTON HOTELS CORP	COMMON STOCK	432848109	84	4460	SH	OTHER
HOME DEPOT INC	COMMON STOCK	437076102	6983	178149	SH	DEFINED
HOME DEPOT INC	COMMON STOCK	437076102	3309	84413	SH	OTHER
HONEYWELL INTERNATIONAL INC	COMMON STOCK	438516106	130	3628	SH	DEFINED
HONEYWELL INTERNATIONAL INC	COMMON STOCK	438516106	147	4098	SH	OTHER
HOSPIRA INC	COMMON STOCK	441060100	99	3239	SH	DEFINED
HOSPIRA INC	COMMON STOCK	441060100	141	4609	SH	OTHER
HUMAN GENOME SCIENCES INC	COMMON STOCK	444903108	33	3000	SH	DEFINED
HUMANA INC	COMMON STOCK	444859102	18	900	SH	DEFINED
HYPERION SOLUTIONS CORP COM	COMMON STOCK	44914M104	3	79	SH	OTHER
IDACORP INC	COMMON STOCK	451107106	6	200	SH	OTHER

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IHOP CORP	COMMON STOCK	449623107	11	300	SH	DEFINED
ILLINOIS TOOL WKS INC	COMMON STOCK	452308109	353	3789	SH	DEFINED
ILLINOIS TOOL WKS INC	COMMON STOCK	452308109	260	2792	SH	OTHER
IMATION CORP	COMMON STOCK	45245A107	63	1780	SH	OTHER
IMS HEALTH INC	COMMON STOCK	449934108	13	550	SH	OTHER
INDUSTRIAL SELECT SECTOR SPDR	COMMON STOCK	81369Y704	111	3900	SH	DEFINED
INDUSTRIAL SELECT SECTOR SPDR	COMMON STOCK	81369Y704	94	3300	SH	OTHER
INTEL CORP	COMMON STOCK	458140100	7253	361563	SH	DEFINED
INTEL CORP	COMMON STOCK	458140100	4958	247137	SH	OTHER
INTERGRAPH CORP	COMMON STOCK	458683109	8	291	SH	OTHER
INTERNATIONAL BUSINESS MACHINE	COMMON STOCK	459200101	3885	45311	SH	DEFINED
INTERNATIONAL BUSINESS MACHINE	COMMON STOCK	459200101	5234	61047	SH	OTHER
INTERNATIONAL GAME TECHNOLOGY	COMMON STOCK	459902102	7	200	SH	DEFINED
INTERNATIONAL PAPER CO	COMMON STOCK	460146103	250	6182	SH	DEFINED
INTERNATIONAL PAPER CO	COMMON STOCK	460146103	729	18039	SH	OTHER
INTERPUBLIC GROUP COS INC	COMMON STOCK	460690100	23	2150	SH	DEFINED
INTERPUBLIC GROUP COS INC	COMMON STOCK	460690100	9	815	SH	OTHER
IPIX CORP	COMMON STOCK	44982L103	0	50	SH	DEFINED
ISHARES COHEN & STEERS RLTY	COMMON STOCK	464287564	415	3495	SH	DEFINED
ISHARES COHEN & STEERS RLTY	COMMON STOCK	464287564	420	3542	SH	OTHER
ISHARES DJ JONES U.S. TECHNOLO	COMMON STOCK	464287721	296	6900	SH	DEFINED
ISHARES DJ SELECT DIVIDEND IND	COMMON STOCK	464287168	157	2740	SH	OTHER
ISHARES DJ US TELCOM SECTOR IN	COMMON STOCK	464287713	461	20400	SH	DEFINED
ISHARES DJ US TELCOM SECTOR IN	COMMON STOCK	464287713	121	5358	SH	OTHER
ISHARES DJ US UTILITIES SECTOR	COMMON STOCK	464287697	6	90	SH	OTHER
ISHARES LEHMAN 1-3YR TRS BD	COMMON STOCK	464287457	107	1310	SH	DEFINED
ISHARES MSCI EAFE INDEX FUND	COMMON STOCK	464287465	226	1600	SH	DEFINED
ISHARES MSCI EAFE INDEX FUND	COMMON STOCK	464287465	47	330	SH	OTHER
ISHARES NASDAQ BIOTECHNOLOGY I	COMMON STOCK	464287556	6	85	SH	OTHER
ISHARES RUSSELL 2000 GROWTH IN	COMMON STOCK	464287648	6	100	SH	DEFINED
ISHARES RUSSELL 2000 INDEX FUN	COMMON STOCK	464287655	239	2100	SH	DEFINED
ISHARES S&P 500/BARRA VALUE	COMMON STOCK	464287408	127	2200	SH	DEFINED
ISHARES TRUST GS CORP BOND FUN	COMMON STOCK	464287242	45	400	SH	DEFINED
ISHARES TRUST GS CORP BOND FUN	COMMON STOCK	464287242	61	550	SH	OTHER
ITT INDUSTRIES INC	COMMON STOCK	450911102	48	600	SH	DEFINED
ITT INDUSTRIES INC	COMMON STOCK	450911102	76	956	SH	OTHER
JABIL CIRCUIT INC	COMMON STOCK	466313103	1899	82575	SH	DEFINED
JABIL CIRCUIT INC	COMMON STOCK	466313103	366	15910	SH	OTHER
JACOBS ENGR GROUP INC	COMMON STOCK	469814107	46	1200	SH	DEFINED
JANUS CAPITAL GROUP INC	COMMON STOCK	47102X105	65	4800	SH	DEFINED
JARDEN CORP	COMMON STOCK	471109108	27	750	SH	DEFINED
JDS UNIPHASE CORP	COMMON STOCK	46612J101	6	1863	SH	OTHER
JEFFERSON PILOT CORP	COMMON STOCK	475070108	1	19	SH	DEFINED
JEFFERSON PILOT CORP	COMMON STOCK	475070108	5	100	SH	OTHER
JM SMUCKER CO/THE-NEW	COMMON STOCK	832696405	5	118	SH	DEFINED
JM SMUCKER CO/THE-NEW	COMMON STOCK	832696405	18	398	SH	OTHER
JOHNSON & JOHNSON	COMMON STOCK	478160104	5122	90930	SH	DEFINED
JOHNSON & JOHNSON	COMMON STOCK	478160104	5748	102046	SH	OTHER
JOHNSON CTLS INC	COMMON STOCK	478366107	71	1242	SH	DEFINED
JOHNSON CTLS INC	COMMON STOCK	478366107	9	150	SH	OTHER
JP MORGAN CHASE & CO	COMMON STOCK	46625H100	8034	202222	SH	DEFINED
JP MORGAN CHASE & CO	COMMON STOCK	46625H100	4053	102011	SH	OTHER
KANSAS CITY SOUTHERN	COMMON STOCK	485170302	11	750	SH	DEFINED
KAYDON CORP	COMMON STOCK	486587108	29	1000	SH	OTHER
KELLOGG CO	COMMON STOCK	487836108	60	1400	SH	DEFINED
KELLOGG CO	COMMON STOCK	487836108	360	8437	SH	OTHER
KERR MCGEE CORP	COMMON STOCK	492386107	57	1000	SH	DEFINED
KERR MCGEE CORP	COMMON STOCK	492386107	9	153	SH	OTHER
KEYCORP NEW	COMMON STOCK	493267108	93	2944	SH	DEFINED
KEYCORP NEW	COMMON STOCK	493267108	238	7537	SH	OTHER
KEYSPAN CORP	COMMON STOCK	49337W100	2	55	SH	OTHER
KIMBERLY CLARK CORP	COMMON STOCK	494368103	1356	20993	SH	DEFINED



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KIMBERLY CLARK CORP	COMMON STOCK	494368103	1068	16528	SH	OTHER
KINDER MORGAN ENERGY PARTNERS	COMMON STOCK	494550106	661	14122	SH	DEFINED
KINDER MORGAN ENERGY PARTNERS	COMMON STOCK	494550106	91	1950	SH	OTHER
KING PHARMACEUTICALS INC	COMMON STOCK	495582108	33	2765	SH	OTHER
KOHL'S CORP	COMMON STOCK	500255104	608	12611	SH	DEFINED
KOHL'S CORP	COMMON STOCK	500255104	391	8110	SH	OTHER
KROGER CO	COMMON STOCK	501044101	8	500	SH	DEFINED
KROGER CO	COMMON STOCK	501044101	210	13550	SH	OTHER
KYPHON INC	COMMON STOCK	501577100	10	400	SH	DEFINED
LA-Z-BOY INC	COMMON STOCK	505336107	175	11507	SH	DEFINED
LA-Z-BOY INC	COMMON STOCK	505336107	55	3641	SH	OTHER
LABORATORY CORP AMERICA HOLDIN	COMMON STOCK	50540R409	13	300	SH	DEFINED
LABORATORY CORP AMERICA HOLDIN	COMMON STOCK	50540R409	24	550	SH	OTHER
LANCE INC	COMMON STOCK	514606102	19	1164	SH	DEFINED
LAYNE CHRISTENSEN CO	COMMON STOCK	521050104	8	500	SH	DEFINED
LEHMAN BROS HLDGS INC	COMMON STOCK	524908100	16	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	0	16	SH	DEFINED
LILLY ELI & CO	COMMON STOCK	532457108	557	9270	SH	DEFINED
LILLY ELI & CO	COMMON STOCK	532457108	365	6075	SH	OTHER
LIMITED BRANDS INC	COMMON STOCK	532716107	27	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	19	520	SH	DEFINED
LINEAR TECHNOLOGY CORP	COMMON STOCK	535678106	4	100	SH	OTHER
LIZ CLAIBORNE INC	COMMON STOCK	539320101	25	675	SH	DEFINED
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	765	13709	SH	DEFINED
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	469	8400	SH	OTHER
LOWES COS INC	COMMON STOCK	548661107	209	3850	SH	DEFINED
LOWES COS INC	COMMON STOCK	548661107	198	3650	SH	OTHER
LSI LOGIC CORP	COMMON STOCK	502161102	2	400	SH	DEFINED
LSI LOGIC CORP	COMMON STOCK	502161102	4	1000	SH	OTHER
LUCENT TECHNOLOGIES INC	COMMON STOCK	549463107	23	7393	SH	DEFINED
LUCENT TECHNOLOGIES INC	COMMON STOCK	549463107	72	22850	SH	OTHER
M D C HLDGS INC	COMMON STOCK	552676108	27	372	SH	DEFINED
MANITOWOC INC	COMMON STOCK	563571108	24	675	SH	DEFINED
MARATHON OIL CORP	COMMON STOCK	565849106	37	900	SH	DEFINED
MARKEL CORPORATION	COMMON STOCK	570535104	93	300	SH	DEFINED
MARRIOTT INTL INC A	COMMON STOCK	571903202	21	400	SH	DEFINED
MARRIOTT INTL INC A	COMMON STOCK	571903202	10	200	SH	OTHER
MARSH & MCLENNAN COS INC	COMMON STOCK	571748102	18	400	SH	DEFINED
MARSH & MCLENNAN COS INC	COMMON STOCK	571748102	112	2446	SH	OTHER
MARTEK BIOSCIENCES CORP	COMMON STOCK	572901106	22	450	SH	DEFINED
MASCO CORP	COMMON STOCK	574599106	421	12200	SH	DEFINED
MASCO CORP	COMMON STOCK	574599106	1530	44300	SH	OTHER
MASSEY ENERGY COMPANY	COMMON STOCK	576206106	20	700	SH	DEFINED
MATERIALS SELECT SPDR FUND	COMMON STOCK	81369Y100	510	18507	SH	DEFINED
MATERIALS SELECT SPDR FUND	COMMON STOCK	81369Y100	177	6431	SH	OTHER
MATTEL INC	COMMON STOCK	577081102	5	297	SH	OTHER
MAY DEPT STORES CO	COMMON STOCK	577778103	15	600	SH	DEFINED
MAY DEPT STORES CO	COMMON STOCK	577778103	183	7150	SH	OTHER
MAYTAG CORP	COMMON STOCK	578592107	176	9583	SH	DEFINED
MAYTAG CORP	COMMON STOCK	578592107	1702	92661	SH	OTHER
MBIA INC	COMMON STOCK	55262C100	210	3610	SH	DEFINED
MBIA INC	COMMON STOCK	55262C100	73	1250	SH	OTHER
MBNA CORP	COMMON STOCK	55262L100	251	9978	SH	DEFINED
MBNA CORP	COMMON STOCK	55262L100	186	7386	SH	OTHER
MCCORMICK & CO INC	COMMON STOCK	579780206	388	11300	SH	DEFINED
MCCORMICK & CO INC	COMMON STOCK	579780206	196	5700	SH	OTHER
MCDATA CORP CL A	COMMON STOCK	580031201	1	220	SH	DEFINED
MCDATA CORP CL A	COMMON STOCK	580031201	0	95	SH	OTHER

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MCDONALDS CORP	COMMON STOCK	580135101	924	32947	SH	DEFINED
MCDONALDS CORP	COMMON STOCK	580135101	495	17656	SH	OTHER
MCG CAP CORP	COMMON STOCK	58047P107	17	1000	SH	DEFINED
MCGRAW HILL COMPANIES INC	COMMON STOCK	580645109	2659	33369	SH	DEFINED
MCGRAW HILL COMPANIES INC	COMMON STOCK	580645109	1137	14263	SH	OTHER
MCI INC	COMMON STOCK	552691107	3	174	SH	DEFINED
MCI INC	COMMON STOCK	552691107	24	1449	SH	OTHER
MCKESSON CORP	COMMON STOCK	58155Q103	153	5950	SH	DEFINED
MCKESSON CORP	COMMON STOCK	58155Q103	46	1800	SH	OTHER
MEADWESTVACO CORP	COMMON STOCK	583334107	42	1309	SH	DEFINED
MEADWESTVACO CORP	COMMON STOCK	583334107	70	2182	SH	OTHER
MEDCO HEALTH SOLUTIONS INC	COMMON STOCK	58405U102	75	2434	SH	DEFINED
MEDCO HEALTH SOLUTIONS INC	COMMON STOCK	58405U102	428	13867	SH	OTHER
MEDICIS PHARMACEUTICAL CL-A	COMMON STOCK	584690309	47	1200	SH	OTHER
MEDTRONIC INC	COMMON STOCK	585055106	4389	84569	SH	DEFINED
MEDTRONIC INC	COMMON STOCK	585055106	2579	49700	SH	OTHER
MELLON FINANCIAL CORP	COMMON STOCK	58551A108	724	26143	SH	DEFINED
MELLON FINANCIAL CORP	COMMON STOCK	58551A108	172	6200	SH	OTHER
MEMBERWORKS INC	COMMON STOCK	586002107	220	8398	SH	OTHER
MERCANTILE BANKSHARES CORP	COMMON STOCK	587405101	86	1800	SH	DEFINED
MERCANTILE BANKSHARES CORP	COMMON STOCK	587405101	126	2618	SH	OTHER
MERCK & CO INC	COMMON STOCK	589331107	2364	71644	SH	DEFINED
MERCK & CO INC	COMMON STOCK	589331107	5458	165398	SH	OTHER
MERRILL LYNCH & CO INC	COMMON STOCK	590188108	15	300	SH	DEFINED
MERRILL LYNCH & CO INC	COMMON STOCK	590188108	12	250	SH	OTHER
METLIFE INC	COMMON STOCK	59156R108	1	32	SH	DEFINED
METRIS COS INC	COMMON STOCK	591598107	24	2500	SH	OTHER
MGIC INVT CORP WIS	COMMON STOCK	552848103	193	2900	SH	DEFINED
MGIC INVT CORP WIS	COMMON STOCK	552848103	83	1250	SH	OTHER
MICRON TECHNOLOGY INC	COMMON STOCK	595112103	48	4000	SH	DEFINED
MICROSOFT CORP	COMMON STOCK	594918104	9163	331382	SH	DEFINED
MICROSOFT CORP	COMMON STOCK	594918104	4666	168753	SH	OTHER
MICROSTRATEGY INC-CL A	COMMON STOCK	594972408	4	100	SH	OTHER
MICROTEK MEDICAL HOLDINGS IN	COMMON STOCK	59515B109	13	4000	SH	DEFINED
MIDAS INC	COMMON STOCK	595626102	3	200	SH	OTHER
MIDCAP SPDR TR SERIES 1	COMMON STOCK	595635103	684	6310	SH	DEFINED
MIDCAP SPDR TR SERIES 1	COMMON STOCK	595635103	386	3558	SH	OTHER
MILACRON INC	COMMON STOCK	598709103	9	2900	SH	DEFINED
MILLENNIUM PHARMACEUTICALS INC	COMMON STOCK	599902103	96	7000	SH	DEFINED
MILLENNIUM PHARMACEUTICALS INC	COMMON STOCK	599902103	4	300	SH	OTHER
MILLER HERMAN INC	COMMON STOCK	600544100	22	900	SH	OTHER
MONEYGRAM INTERNATIONAL INC	COMMON STOCK	60935Y109	9	508	SH	DEFINED
MONSANTO CO NEW	COMMON STOCK	61166W101	80	2195	SH	DEFINED
MONSANTO CO NEW	COMMON STOCK	61166W101	54	1492	SH	OTHER
MOODYS CORP	COMMON STOCK	615369105	183	2500	SH	DEFINED
MOODYS CORP	COMMON STOCK	615369105	73	1000	SH	OTHER
MORGAN STANLEY	COMMON STOCK	617446448	845	17135	SH	DEFINED
MORGAN STANLEY	COMMON STOCK	617446448	443	8989	SH	OTHER
MOTOROLA INC	COMMON STOCK	620076109	1539	85312	SH	DEFINED
MOTOROLA INC	COMMON STOCK	620076109	978	54212	SH	OTHER
MUNICIPAL MORTGAGE & EQUITY LL	COMMON STOCK	62624B101	10	381	SH	DEFINED
MUNICIPAL MORTGAGE & EQUITY LL	COMMON STOCK	62624B101	63	2500	SH	OTHER
MYLAN LABS INC	COMMON STOCK	628530107	264	14656	SH	DEFINED
MYLAN LABS INC	COMMON STOCK	628530107	49	2698	SH	OTHER
NASDAQ 100 SHARES UNIT SER 1	COMMON STOCK	631100104	292	8300	SH	DEFINED
NASDAQ 100 SHARES UNIT SER 1	COMMON STOCK	631100104	326	9285	SH	OTHER
NATIONAL BANKSHARES INC	COMMON STOCK	634865109	527	12066	SH	OTHER
NATIONAL CITY CORP	COMMON STOCK	635405103	239	6188	SH	DEFINED
NATIONAL COMM FINL CORP	COMMON STOCK	63545P104	1862	54423	SH	DEFINED
NATIONAL COMM FINL CORP	COMMON STOCK	63545P104	1011	29564	SH	OTHER
NATIONWIDE FINANCIAL SERVICES	COMMON STOCK	638612101	45	1287	SH	OTHER
NAVISTAR INTERNATIONAL CORP	COMMON STOCK	63934E108	1	20	SH	DEFINED

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NCR CORP	COMMON STOCK	62886E108	6	128	SH	DEFINED
NCR CORP	COMMON STOCK	62886E108	5	104	SH	OTHER
NEOMAGIC CORP	COMMON STOCK	640497103	1	1000	SH	OTHER
NEUROCRINE BIOSCIENCES INC	COMMON STOCK	64125C109	42	900	SH	OTHER
NEW JERSEY RES CORP	COMMON STOCK	646025106	22	525	SH	DEFINED
NEW JERSEY RES CORP	COMMON STOCK	646025106	41	1000	SH	OTHER
NEW YORK CMNTY BANCORP INC	COMMON STOCK	649445103	29	1400	SH	OTHER
NEWCASTLE INVESTMENT CORP	COMMON STOCK	65105M108	31	1000	SH	DEFINED
NEWELL RUBBERMAID INC	COMMON STOCK	651229106	14	675	SH	DEFINED
NEWELL RUBBERMAID INC	COMMON STOCK	651229106	16	788	SH	OTHER
NEWFIELD EXPLORATION CO	COMMON STOCK	651290108	288	4705	SH	DEFINED
NEWMONT MNG CORP	COMMON STOCK	651639106	5	100	SH	DEFINED
NEWMONT MNG CORP	COMMON STOCK	651639106	217	4762	SH	OTHER
NEXTEL COMMUNICATIONS INC	COMMON STOCK	65332V103	4	150	SH	OTHER
NICOR INC	COMMON STOCK	654086107	14	382	SH	DEFINED
NIKE INC-CLASS B	COMMON STOCK	654106103	35	450	SH	OTHER
NISOURCE INC	COMMON STOCK	65473P105	23	1100	SH	DEFINED
NISOURCE INC	COMMON STOCK	65473P105	44	2102	SH	OTHER
NN INC	COMMON STOCK	629337106	23	2000	SH	OTHER
NORFOLK SOUTHERN CORP	COMMON STOCK	655844108	275	9240	SH	DEFINED
NORFOLK SOUTHERN CORP	COMMON STOCK	655844108	1125	37812	SH	OTHER
NORTH EUROPEAN OIL RTY TRUST	COMMON STOCK	659310106	67	2850	SH	DEFINED
NORTH FORK BANCORPORATION INC	COMMON STOCK	659424105	482	10850	SH	DEFINED
NORTH FORK BANCORPORATION INC	COMMON STOCK	659424105	143	3225	SH	OTHER
NORTHERN TR CORP	COMMON STOCK	665859104	73	1800	SH	DEFINED
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	93	1742	SH	OTHER
NORTHWEST AIRLINES CORP CL A	COMMON STOCK	667280101	12	1500	SH	OTHER
NUCOR CORP	COMMON STOCK	670346105	14	150	SH	DEFINED
NVR INC COM	COMMON STOCK	62944T105	2	3	SH	OTHER
OCCIDENTAL PETE CORP	COMMON STOCK	674599105	48	850	SH	DEFINED
OFFICE DEPOT INC	COMMON STOCK	676220106	62	4135	SH	DEFINED
OFFICE DEPOT INC	COMMON STOCK	676220106	10	650	SH	OTHER
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	3229	44198	SH	DEFINED
OMNICOM GROUP	COMMON STOCK	681919106	847	11591	SH	OTHER
OMNOVA SOLUTIONS INC	COMMON STOCK	682129101	3	552	SH	OTHER
ONEOK INC	COMMON STOCK	682680103	16	600	SH	DEFINED
ONEOK INC	COMMON STOCK	682680103	180	6900	SH	OTHER
ORACLE CORPORATION	COMMON STOCK	68389X105	226	20023	SH	DEFINED
ORACLE CORPORATION	COMMON STOCK	68389X105	287	25418	SH	OTHER
P F CHANGS CHINA BISTRO INC CO	COMMON STOCK	69333Y108	12	250	SH	DEFINED
PACTIV CORP	COMMON STOCK	695257105	30	1300	SH	DEFINED
PACTIV CORP	COMMON STOCK	695257105	79	3400	SH	OTHER
PALL CORP	COMMON STOCK	696429307	122	5000	SH	DEFINED
PALL CORP	COMMON STOCK	696429307	83	3400	SH	OTHER
PARKER HANNIFIN CORP	COMMON STOCK	701094104	99	1675	SH	DEFINED
PARKER HANNIFIN CORP	COMMON STOCK	701094104	233	3962	SH	OTHER
PATTERSON-UTI ENERGY INC	COMMON STOCK	703481101	19	1000	SH	OTHER
PAYCHEX INC	COMMON STOCK	704326107	12	400	SH	OTHER
PENN VIRGINIA RESOURCE PARTN	COMMON STOCK	707884102	32	800	SH	DEFINED
PENN VIRGINIA RESOURCE PARTN	COMMON STOCK	707884102	14	350	SH	OTHER
PENNEY J C CO	COMMON STOCK	708160106	534	15122	SH	DEFINED
PENNEY J C CO	COMMON STOCK	708160106	184	5208	SH	OTHER
PEOPLES ENERGY CORP	COMMON STOCK	711030106	20	475	SH	OTHER
PEOPLESOFT INC	COMMON STOCK	712713106	17	850	SH	OTHER
PEPCO HOLDINGS INC	COMMON STOCK	713291102	21	1075	SH	DEFINED
PEPCO HOLDINGS INC	COMMON STOCK	713291102	57	2888	SH	OTHER
PEPSIAMERICAS INC	COMMON STOCK	71343P200	52	2700	SH	OTHER
PEPSICO INC	COMMON STOCK	713448108	6684	137391	SH	DEFINED
PEPSICO INC	COMMON STOCK	713448108	3279	67408	SH	OTHER
PERFORMANCE FOOD GROUP CO	COMMON STOCK	713755106	95	4000	SH	DEFINED

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PFIZER INC	COMMON STOCK	717081103	8015	261926	SH	DEFINED
PFIZER INC	COMMON STOCK	717081103	9501	310506	SH	OTHER
PG & E CORP	COMMON STOCK	69331C108	23	751	SH	DEFINED
PHELPS DODGE CORP	COMMON STOCK	717265102	39	421	SH	DEFINED
PHOENIX COMPANIES INC	COMMON STOCK	71902E109	9	905	SH	DEFINED
PIEDMONT NATURAL GAS INC	COMMON STOCK	720186105	35	800	SH	DEFINED
PIEDMONT NATURAL GAS INC	COMMON STOCK	720186105	132	3000	SH	OTHER
PIER 1 IMPORTS INC	COMMON STOCK	720279108	185	10225	SH	DEFINED
PINNACLE WEST CAP CORP	COMMON STOCK	723484101	42	1000	SH	OTHER
PITNEY BOWES INC	COMMON STOCK	724479100	9	200	SH	DEFINED
PITNEY BOWES INC	COMMON STOCK	724479100	500	11349	SH	OTHER
PLAINS ALL AMERICAN PIPELINE L	COMMON STOCK	726503105	36	1000	SH	DEFINED
PLAYTEX PRODS INC	COMMON STOCK	72813P100	6	1000	SH	DEFINED
PLUG POWER INC	COMMON STOCK	72919P103	3	500	SH	OTHER
PLUM CREEK TIMBER CO INC	COMMON STOCK	729251108	703	20070	SH	DEFINED
PLUM CREEK TIMBER CO INC	COMMON STOCK	729251108	47	1349	SH	OTHER
PNC FINANCIAL SERVICES GROUP	COMMON STOCK	693475105	195	3600	SH	DEFINED
PNC FINANCIAL SERVICES GROUP	COMMON STOCK	693475105	221	4083	SH	OTHER
PPG INDS INC	COMMON STOCK	693506107	141	2300	SH	DEFINED
PPG INDS INC	COMMON STOCK	693506107	362	5900	SH	OTHER
PRAXAIR INC	COMMON STOCK	74005P104	168	3936	SH	DEFINED
PRAXAIR INC	COMMON STOCK	74005P104	128	3000	SH	OTHER
PRICE T ROWE GROUP INC	COMMON STOCK	74144T108	10	200	SH	OTHER
PRINCIPAL FINANCIAL GROUP	COMMON STOCK	74251V102	25	700	SH	DEFINED
PRINCIPAL FINANCIAL GROUP	COMMON STOCK	74251V102	16	436	SH	OTHER
PROCTER & GAMBLE CO	COMMON STOCK	742718109	4169	77032	SH	DEFINED
PROCTER & GAMBLE CO	COMMON STOCK	742718109	5463	100944	SH	OTHER
PROGRESS ENERGY INC	COMMON STOCK	743263105	152	3596	SH	DEFINED
PROGRESS ENERGY INC	COMMON STOCK	743263105	468	11063	SH	OTHER
PROTECTIVE LIFE CORP	COMMON STOCK	743674103	19	495	SH	OTHER
PROTEIN DESIGN LABS INC	COMMON STOCK	74369L103	20	1000	SH	DEFINED
PROVIDIAN FINANCIAL CORP	COMMON STOCK	74406A102	9	600	SH	DEFINED
PROVIDIAN FINANCIAL CORP	COMMON STOCK	74406A102	78	5000	SH	OTHER
PRUDENTIAL FINL INC	COMMON STOCK	744320102	17	371	SH	DEFINED
PRUDENTIAL FINL INC	COMMON STOCK	744320102	78	1649	SH	OTHER
PUBLIC SVC ENTERPRISE GROUP IN	COMMON STOCK	744573106	282	6630	SH	DEFINED
QUALCOMM INC	COMMON STOCK	747525103	306	7848	SH	DEFINED
QUALCOMM INC	COMMON STOCK	747525103	172	4400	SH	OTHER
QWEST COMMUNICATIONS INTL INC	COMMON STOCK	749121109	23	7036	SH	DEFINED
QWEST COMMUNICATIONS INTL INC	COMMON STOCK	749121109	21	6184	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	854	22495	SH	DEFINED
RAYTHEON COMPANY	COMMON STOCK	755111507	1041	27403	SH	OTHER
REDWOOD TR INC	COMMON STOCK	758075402	25	400	SH	DEFINED
REDWOOD TR INC	COMMON STOCK	758075402	19	300	SH	OTHER
REGIONS FINANCIAL CORP NEW	COMMON STOCK	7591EP100	886	26789	SH	DEFINED
REGIONS FINANCIAL CORP NEW	COMMON STOCK	7591EP100	7157	216494	SH	OTHER
RELIANT ENERGY, INC.	COMMON STOCK	75952B105	16	1711	SH	DEFINED
RELIANT ENERGY, INC.	COMMON STOCK	75952B105	16	1727	SH	OTHER
RENT A CTR INC NEW	COMMON STOCK	76009N100	10	400	SH	OTHER
REYNOLDS AMERICA	COMMON STOCK	761713106	20	297	SH	DEFINED
REYNOLDS AMERICA	COMMON STOCK	761713106	23	332	SH	OTHER
ROHM & HAAS CO	COMMON STOCK	775371107	41	957	SH	DEFINED
ROLLINS INC	COMMON STOCK	775711104	5	225	SH	DEFINED
ROSS STORES INC	COMMON STOCK	778296103	9	400	SH	OTHER
ROYAL GOLD INC	COMMON STOCK	780287108	17	1000	SH	OTHER
RUBY TUESDAY INC	COMMON STOCK	781182100	118	4232	SH	OTHER
RUSSELL CORP	COMMON STOCK	782352108	51	3000	SH	DEFINED
RYDER SYSTEM INC	COMMON STOCK	783549108	207	4400	SH	DEFINED

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SAFECO CORP	COMMON STOCK	786429100	894	19590	SH	OTHER
SAFEGUARD SCIENTIFICS INC	COMMON STOCK	786449108	5	2600	SH	DEFINED
SAFeway INC	COMMON STOCK	786514208	6	325	SH	DEFINED
SAKS INC	COMMON STOCK	79377W108	2	200	SH	DEFINED
SAKS INC	COMMON STOCK	79377W108	13	1099	SH	OTHER
SAN JUAN BASIN ROYALTY TRUST	COMMON STOCK	798241105	305	10000	SH	OTHER
SANMINA-SCI CORP	COMMON STOCK	800907107	18	2584	SH	DEFINED
SANMINA-SCI CORP	COMMON STOCK	800907107	1	204	SH	OTHER
SARA LEE CORP	COMMON STOCK	803111103	649	28389	SH	DEFINED
SARA LEE CORP	COMMON STOCK	803111103	449	19662	SH	OTHER
SBC COMMUNICATIONS INC	COMMON STOCK	78387G103	1085	41810	SH	DEFINED
SBC COMMUNICATIONS INC	COMMON STOCK	78387G103	1554	59885	SH	OTHER
SCANA CORP	COMMON STOCK	80589M102	88	2344	SH	DEFINED
SCANA CORP	COMMON STOCK	80589M102	35	928	SH	OTHER
SCHERING PLOUGH CORP	COMMON STOCK	806605101	903	47384	SH	DEFINED
SCHERING PLOUGH CORP	COMMON STOCK	806605101	1154	60538	SH	OTHER
SCOTTS CO CL A	COMMON STOCK	810186106	103	1600	SH	DEFINED
SCOTTS CO CL A	COMMON STOCK	810186106	26	400	SH	OTHER
SEARS ROEBUCK & CO	COMMON STOCK	812387108	283	7104	SH	DEFINED
SEARS ROEBUCK & CO	COMMON STOCK	812387108	371	9306	SH	OTHER
SEMCO ENERGY INC	COMMON STOCK	78412D109	2	432	SH	DEFINED
SEMPRA ENERGY	COMMON STOCK	816851109	8	228	SH	DEFINED
SERVICE CORP INTERNATIONAL	COMMON STOCK	817565104	31	5000	SH	OTHER
SERVICEMASTER CO	COMMON STOCK	81760N109	86	6681	SH	DEFINED
SFBC INTERNATIONAL INC	COMMON STOCK	784121105	8	300	SH	OTHER
SIGMA ALDRICH CORP	COMMON STOCK	826552101	116	2000	SH	DEFINED
SIGMA ALDRICH CORP	COMMON STOCK	826552101	35	600	SH	OTHER
SIRUS SATELLITE RADIO INC	COMMON STOCK	82966U103	12	3675	SH	DEFINED
SNAP ON INC	COMMON STOCK	833034101	33	1200	SH	DEFINED
SOLETRON CORP	COMMON STOCK	834182107	4	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	220	7348	SH	DEFINED
SOUTHERN COMPANY	COMMON STOCK	842587107	581	19381	SH	OTHER
SOUTHERN UN CO NEW	COMMON STOCK	844030106	41	2000	SH	OTHER
SOUTHTRUST CORP	COMMON STOCK	844730101	83	2000	SH	DEFINED
SOUTHTRUST CORP	COMMON STOCK	844730101	62	1500	SH	OTHER
SOUTHWEST AIRLINES CO	COMMON STOCK	844741108	2	150	SH	DEFINED
SOUTHWEST AIRLINES CO	COMMON STOCK	844741108	4	300	SH	OTHER
SPRINT CORP	COMMON STOCK	852061100	40	2000	SH	DEFINED
SPRINT CORP	COMMON STOCK	852061100	505	25100	SH	OTHER
SPSS INC	COMMON STOCK	78462K102	17	1242	SH	OTHER
STANDARD & POORS DEP RECEIPT	COMMON STOCK	78462F103	2699	24151	SH	DEFINED
STANDARD & POORS DEP RECEIPT	COMMON STOCK	78462F103	2239	20036	SH	OTHER
STAPLES INC	COMMON STOCK	855030102	30	1000	SH	DEFINED
STAPLES INC	COMMON STOCK	855030102	3	100	SH	OTHER
STARWOOD HOTELS & RESORTS	COMMON STOCK	85590A203	26	550	SH	DEFINED
STARWOOD HOTELS & RESORTS	COMMON STOCK	85590A203	17	367	SH	OTHER
STATE AUTO FINL CORP	COMMON STOCK	855707105	22	750	SH	DEFINED
STATE STREET CORP	COMMON STOCK	857477103	569	13325	SH	DEFINED
STATE STREET CORP	COMMON STOCK	857477103	310	7250	SH	OTHER
STEWART ENTERPRISES INC CL A	COMMON STOCK	860370105	3	500	SH	DEFINED
STRYKER CORP	COMMON STOCK	863667101	38	800	SH	DEFINED
STRYKER CORP	COMMON STOCK	863667101	63	1300	SH	OTHER
SUBURBAN PROPANE PARTNERS LP	COMMON STOCK	864482104	24	700	SH	DEFINED
SUN MICROSYSTEMS INC	COMMON STOCK	866810104	44	10915	SH	DEFINED
SUN MICROSYSTEMS INC	COMMON STOCK	866810104	36	8816	SH	OTHER
SUNGARD DATA SYS INC	COMMON STOCK	867363103	50	2100	SH	OTHER
SUNOCO INC	COMMON STOCK	86764P109	31	416	SH	OTHER
SUNTRUST BANKS INC	COMMON STOCK	867914103	1631	23169	SH	DEFINED
SUNTRUST BANKS INC	COMMON STOCK	867914103	2401	34106	SH	OTHER
SUPERVALU INC	COMMON STOCK	868536103	220	8000	SH	OTHER

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SYMANTEC CORPORATION	COMMON STOCK	871503108	84	1532	SH	OTHER
SYSCO CORP	COMMON STOCK	871829107	577	19280	SH	DEFINED
SYSCO CORP	COMMON STOCK	871829107	381	12750	SH	OTHER
S1 CORPORATION	COMMON STOCK	78463B101	3	330	SH	OTHER
TARGET CORP	COMMON STOCK	87612E106	481	10625	SH	DEFINED
TARGET CORP	COMMON STOCK	87612E106	294	6500	SH	OTHER
TC PIPELINES LP	COMMON STOCK	87233Q108	37	1000	SH	DEFINED
TECO ENERGY INC	COMMON STOCK	872375100	50	3700	SH	DEFINED
TECO ENERGY INC	COMMON STOCK	872375100	51	3767	SH	OTHER
TELLABS INC	COMMON STOCK	879664100	188	20425	SH	DEFINED
TELLABS INC	COMMON STOCK	879664100	54	5900	SH	OTHER
TENET HEALTHCARE CORP	COMMON STOCK	88033G100	6	550	SH	DEFINED
TENET HEALTHCARE CORP	COMMON STOCK	88033G100	8	750	SH	OTHER
TENNECO AUTOMOTIVE INC	COMMON STOCK	880349105	10	800	SH	DEFINED
TENNECO AUTOMOTIVE INC	COMMON STOCK	880349105	5	360	SH	OTHER
TEPPCO PARTNERS LP	COMMON STOCK	872384102	35	850	SH	DEFINED
TEPPCO PARTNERS LP	COMMON STOCK	872384102	31	750	SH	OTHER
TEXAS GENCO HOLDINGS INC	COMMON STOCK	882443104	5	107	SH	DEFINED
TEXAS GENCO HOLDINGS INC	COMMON STOCK	882443104	3	68	SH	OTHER
TEXAS INSTRUMENTS INC	COMMON STOCK	882508104	1952	91745	SH	DEFINED
TEXAS INSTRUMENTS INC	COMMON STOCK	882508104	1534	72106	SH	OTHER
THE CHARLES SCHWAB CORP	COMMON STOCK	808513105	14	1575	SH	DEFINED
THE CHARLES SCHWAB CORP	COMMON STOCK	808513105	1	150	SH	OTHER
THE ST PAUL TRAVELERS COMPANIE	COMMON STOCK	792860108	23	697	SH	DEFINED
THE ST PAUL TRAVELERS COMPANIE	COMMON STOCK	792860108	20	617	SH	OTHER
THORNBURG MTG ASSET CORP	COMMON STOCK	885218107	62	2150	SH	DEFINED
THORNBURG MTG ASSET CORP	COMMON STOCK	885218107	35	1200	SH	OTHER
TIFFANY & CO	COMMON STOCK	886547108	12	400	SH	DEFINED
TIME WARNER INC NEW	COMMON STOCK	887317105	41	2561	SH	DEFINED
TIME WARNER INC NEW	COMMON STOCK	887317105	49	3056	SH	OTHER
TORCHMARK CORP	COMMON STOCK	891027104	117	2200	SH	OTHER
TOYS R US INC	COMMON STOCK	892335100	20	1100	SH	DEFINED
TOYS R US INC	COMMON STOCK	892335100	44	2500	SH	OTHER
TRACTOR SUPPLY CO	COMMON STOCK	892356106	252	8000	SH	DEFINED
TRIAD HOSPS INC	COMMON STOCK	89579K109	1	16	SH	DEFINED
TRIBUNE CO	COMMON STOCK	896047107	5	119	SH	DEFINED
TRINITY INDUSTRIES INC	COMMON STOCK	896522109	196	6300	SH	DEFINED
TRUSTCO BK CORP NY	COMMON STOCK	898349105	21	1625	SH	DEFINED
TUPPERWARE CORPORATION	COMMON STOCK	899896104	4	240	SH	DEFINED
TUPPERWARE CORPORATION	COMMON STOCK	899896104	20	1200	SH	OTHER
TXU CORP	COMMON STOCK	873168108	74	1554	SH	DEFINED
TXU CORP	COMMON STOCK	873168108	48	1000	SH	OTHER
TYCO INTERNATIONAL LTD	COMMON STOCK	902124106	317	10333	SH	DEFINED
TYCO INTERNATIONAL LTD	COMMON STOCK	902124106	56	1821	SH	OTHER
TYSON FOODS INC CLASS A	COMMON STOCK	902494103	3	166	SH	DEFINED
UNION PAC CORP	COMMON STOCK	907818108	224	3820	SH	DEFINED
UNION PAC CORP	COMMON STOCK	907818108	511	8728	SH	OTHER
UNISYS CORP	COMMON STOCK	909214108	15	1476	SH	OTHER
UNITED PARCEL SERVICE-CLASS B	COMMON STOCK	911312106	46	600	SH	DEFINED
UNITED PARCEL SERVICE-CLASS B	COMMON STOCK	911312106	8	100	SH	OTHER
UNITED STATES STEEL CORP	COMMON STOCK	912909108	19	509	SH	DEFINED
UNITED TECHNOLOGIES CORP	COMMON STOCK	913017109	1388	14859	SH	DEFINED
UNITED TECHNOLOGIES CORP	COMMON STOCK	913017109	661	7075	SH	OTHER
UNITED TENNESSEE BANKSHARES IN	COMMON STOCK	91307P103	49	2500	SH	DEFINED
UNITEDHEALTH GROUP INC	COMMON STOCK	91324P102	97	1318	SH	DEFINED
UNITEDHEALTH GROUP INC	COMMON STOCK	91324P102	597	8090	SH	OTHER
UNIVERSAL CORP VA	COMMON STOCK	913456109	71	1600	SH	OTHER
UNIZAN FINANCIAL CORP	COMMON STOCK	91528W101	21	775	SH	DEFINED
UNOCAL CORP	COMMON STOCK	915289102	433	10079	SH	DEFINED
UNOCAL CORP	COMMON STOCK	915289102	288	6704	SH	OTHER
UNUMPROVIDENT CORP	COMMON STOCK	91529Y106	265	16897	SH	DEFINED
UNUMPROVIDENT CORP	COMMON STOCK	91529Y106	31	2000	SH	OTHER

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US BANCORP NEW	COMMON STOCK	902973304	169	5861	SH	DEFINED
UST INC	COMMON STOCK	902911106	210	5220	SH	DEFINED
UTILITIES SELECT SECTOR SPDR	COMMON STOCK	81369Y886	874	34889	SH	DEFINED
UTILITIES SELECT SECTOR SPDR	COMMON STOCK	81369Y886	329	13130	SH	OTHER
UTSTARCOM INC	COMMON STOCK	918076100	2	100	SH	OTHER
VALERO LP	COMMON STOCK	91913W104	58	1050	SH	DEFINED
VECTREN CORP	COMMON STOCK	92240G101	35	1391	SH	DEFINED
VERISIGN INC	COMMON STOCK	92343E102	8	400	SH	OTHER
VERIZON COMMUNICATIONS	COMMON STOCK	92343V104	2909	73877	SH	DEFINED
VERIZON COMMUNICATIONS	COMMON STOCK	92343V104	3316	84204	SH	OTHER
VERTEX PHARMACEUTICALS INC	COMMON STOCK	92532F100	53	5000	SH	DEFINED
VIACOM INC CL A	COMMON STOCK	925524100	19	550	SH	DEFINED
VIACOM INC CL B	COMMON STOCK	925524308	190	5670	SH	DEFINED
VIACOM INC CL B	COMMON STOCK	925524308	162	4839	SH	OTHER
VIAD CORP	COMMON STOCK	92552R406	3	127	SH	DEFINED
VIRGINIA FINANCIAL	COMMON STOCK	927810101	64	1954	SH	OTHER
VISTEON CORP	COMMON STOCK	92839U107	0	13	SH	DEFINED
VISTEON CORP	COMMON STOCK	92839U107	2	261	SH	OTHER
VULCAN MATLS CO	COMMON STOCK	929160109	516	10118	SH	DEFINED
VULCAN MATLS CO	COMMON STOCK	929160109	11300	221791	SH	OTHER
W P S RESOURCES CORP	COMMON STOCK	92931B106	58	1300	SH	OTHER
WACHOVIA CORP	COMMON STOCK	929903102	1322	28159	SH	DEFINED
WACHOVIA CORP	COMMON STOCK	929903102	1119	23837	SH	OTHER
WADDELL & REED FINL INC	COMMON STOCK	930059100	24	1083	SH	OTHER
WAL MART STORES INC	COMMON STOCK	931142103	3367	63295	SH	DEFINED
WAL MART STORES INC	COMMON STOCK	931142103	2860	53768	SH	OTHER
WALGREEN CO	COMMON STOCK	931422109	180	5035	SH	DEFINED
WALGREEN CO	COMMON STOCK	931422109	8390	234170	SH	OTHER
WASHINGTON FEDERAL INC	COMMON STOCK	938824109	184	7320	SH	DEFINED
WASHINGTON FEDERAL INC	COMMON STOCK	938824109	21	847	SH	OTHER
WASHINGTON MUTUAL INC	COMMON STOCK	939322103	16	400	SH	DEFINED
WASHINGTON MUTUAL INC	COMMON STOCK	939322103	59	1500	SH	OTHER
WASTE MANAGEMENT INTERNATIONAL	COMMON STOCK	94106L109	829	30338	SH	DEFINED
WASTE MANAGEMENT INTERNATIONAL	COMMON STOCK	94106L109	487	17830	SH	OTHER
WATSON PHARMACEUTICALS INC	COMMON STOCK	942683103	138	4700	SH	DEFINED
WATSON PHARMACEUTICALS INC	COMMON STOCK	942683103	43	1475	SH	OTHER
WAUSAU-MOSINEE PAPER CORP	COMMON STOCK	943315101	210	12637	SH	DEFINED
WAUSAU-MOSINEE PAPER CORP	COMMON STOCK	943315101	35	2125	SH	OTHER
WEIGHT WATCHERS INTL INC	COMMON STOCK	948626106	2	60	SH	DEFINED
WEIS MARKETS INC	COMMON STOCK	948849104	20	600	SH	DEFINED
WELLPOINT HEALTH NETWORKS INC	COMMON STOCK	94973H108	215	2050	SH	DEFINED
WELLPOINT HEALTH NETWORKS INC	COMMON STOCK	94973H108	50	475	SH	OTHER
WELLS FARGO & CO	COMMON STOCK	949746101	8465	141966	SH	DEFINED
WELLS FARGO & CO	COMMON STOCK	949746101	5458	91525	SH	OTHER
WENDYS INTERNATIONAL INC	COMMON STOCK	950590109	20	600	SH	OTHER
WESTAR ENERGY INC	COMMON STOCK	95709T100	14	669	SH	DEFINED
WESTAR ENERGY INC	COMMON STOCK	95709T100	12	600	SH	OTHER
WEYERHAEUSER CO	COMMON STOCK	962166104	542	8153	SH	DEFINED
WEYERHAEUSER CO	COMMON STOCK	962166104	475	7145	SH	OTHER
WGL HLDGS INC	COMMON STOCK	92924F106	45	1600	SH	DEFINED
WHIRLPOOL CORP	COMMON STOCK	963320106	78	1300	SH	DEFINED
WHIRLPOOL CORP	COMMON STOCK	963320106	23	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	87	2730	SH	DEFINED
WISCONSIN ENERGY CORP	COMMON STOCK	976657106	13	400	SH	OTHER
WORTHINGTON INDS INC	COMMON STOCK	981811102	214	10000	SH	DEFINED
WORTHINGTON INDS INC	COMMON STOCK	981811102	196	9200	SH	OTHER
WRIGHT MEDICAL GROUP INC	COMMON STOCK	98235T107	25	1000	SH	DEFINED
WRIGLEY WM JR CO	COMMON STOCK	982526105	114	1800	SH	DEFINED
WRIGLEY WM JR CO	COMMON STOCK	982526105	310	4900	SH	OTHER

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WYETH	COMMON STOCK	983024100	1566	41864	SH	DEFINED
WYETH	COMMON STOCK	983024100	522	13956	SH	OTHER
XCEL ENERGY INC	COMMON STOCK	98389B100	148	8525	SH	OTHER
XEROX CORP	COMMON STOCK	984121103	8	550	SH	DEFINED
XEROX CORP	COMMON STOCK	984121103	8	592	SH	OTHER
YORK INTL CORP NEW	COMMON STOCK	986670107	47	1500	SH	DEFINED
YUM! BRANDS INC	COMMON STOCK	988498101	24	600	SH	DEFINED
YUM! BRANDS INC	COMMON STOCK	988498101	122	3000	SH	OTHER
ZIMMER HLDGS INC	COMMON STOCK	98956P102	941	11907	SH	DEFINED
ZIMMER HLDGS INC	COMMON STOCK	98956P102	1047	13246	SH	OTHER
3COM CORP	COMMON STOCK	885535104	4	1000	SH	OTHER
3M CO	COMMON STOCK	88579Y101	1125	14069	SH	DEFINED
3M CO	COMMON STOCK	88579Y101	6159	77021	SH	OTHER
AEGON NV	COMMON STOCK	007924103	26	2381	SH	DEFINED
AEGON NV	COMMON STOCK	007924103	185	17109	SH	OTHER
AGNICO EAGLE MINES LTD	COMMON STOCK	008474108	14	1000	SH	OTHER
ALCAN INC	COMMON STOCK	013716105	16	345	SH	DEFINED
AMERICA MOVIL SERIES L ADR	COMMON STOCK	02364W105	12	300	SH	DEFINED
AMERICA MOVIL SERIES L ADR	COMMON STOCK	02364W105	23	600	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	8	200	SH	OTHER
BARRICK GOLD CORP	COMMON STOCK	067901108	22	1060	SH	OTHER
BCE INC ADR	COMMON STOCK	05534B109	7	322	SH	DEFINED
BCE INC ADR	COMMON STOCK	05534B109	87	4000	SH	OTHER
BP AMOCO PLC ADR	COMMON STOCK	055622104	3489	60640	SH	DEFINED
BP AMOCO PLC ADR	COMMON STOCK	055622104	4493	78099	SH	OTHER
CADBURY SCHWEPPEES PLC-ADR	COMMON STOCK	127209302	8	250	SH	OTHER
CAMBIOR INC	COMMON STOCK	13201L103	6	2000	SH	DEFINED
CHICAGO BRIDGE & IRON CO	COMMON STOCK	167250109	28	950	SH	DEFINED
CHINA PETE & CHEM CORP ADR	COMMON STOCK	16941R108	8	200	SH	OTHER
COOPER INDUSTRIES LTD-CL A	COMMON STOCK	G24182100	325	5500	SH	DEFINED
COOPER INDUSTRIES LTD-CL A	COMMON STOCK	G24182100	59	1000	SH	OTHER
DAIMLERCHRYSLER AG ORD	COMMON STOCK	D1668R123	69	1665	SH	DEFINED
DAIMLERCHRYSLER AG ORD	COMMON STOCK	D1668R123	21	498	SH	OTHER
DELHAIZE GROUP ADR	COMMON STOCK	29759W101	3	40	SH	OTHER
DEUTSCHE TELEKOM AG SPONS ADR	COMMON STOCK	251566105	34	1800	SH	DEFINED
DEUTSCHE TELEKOM AG SPONS ADR	COMMON STOCK	251566105	10	554	SH	OTHER
DORAL FINL CORP COM	COMMON STOCK	25811P100	28	675	SH	OTHER
DURBAN ROODEPOORT DEEP LTD	COMMON STOCK	266597301	10	5000	SH	OTHER
ELAN PLC SPONSORED ADR	COMMON STOCK	284131208	21	900	SH	DEFINED
ELAN PLC SPONSORED ADR	COMMON STOCK	284131208	7	300	SH	OTHER
ERICSSON (LM) TEL SPONS ADR	COMMON STOCK	294821608	16	500	SH	DEFINED
ERICSSON (LM) TEL SPONS ADR	COMMON STOCK	294821608	446	14280	SH	OTHER
FLEXTRONICS INTL LTD	COMMON STOCK	Y2573F102	3100	233960	SH	DEFINED
FLEXTRONICS INTL LTD	COMMON STOCK	Y2573F102	1173	88518	SH	OTHER
FORDING CANADIAN COAL TRUST	COMMON STOCK	345425102	11	200	SH	OTHER
FUJI PHOTO FILM LTD ADR	COMMON STOCK	359586302	6	173	SH	DEFINED
GALLAHER GROUP PLC SPONSORED A	COMMON STOCK	363595109	22	463	SH	DEFINED
GALLAHER GROUP PLC SPONSORED A	COMMON STOCK	363595109	74	1592	SH	OTHER
GLAXO SMITHKLINE SPONSORED ADR	COMMON STOCK	37733W105	180	4121	SH	DEFINED
GLAXO SMITHKLINE SPONSORED ADR	COMMON STOCK	37733W105	1304	29823	SH	OTHER
GLOBALSANTEFE CORP	COMMON STOCK	G3930E101	188	6120	SH	DEFINED
GLOBALSANTEFE CORP	COMMON STOCK	G3930E101	60	1964	SH	OTHER
GOLD FIELDS LTD NEW	COMMON STOCK	38059T106	20	1500	SH	OTHER
GOLDCORP INC	COMMON STOCK	380956409	14	1000	SH	DEFINED
HONDA MOTOR LTD ADR	COMMON STOCK	438128308	15	600	SH	DEFINED
HSBC HOLDINGS PLC SPONS ADR	COMMON STOCK	404280406	129	1611	SH	DEFINED
HSBC HOLDINGS PLC SPONS ADR	COMMON STOCK	404280406	22	280	SH	OTHER
HUANENG PWR INTL INC SPONS ADR	COMMON STOCK	443304100	10	300	SH	OTHER
INCO LTD	COMMON STOCK	453258402	12	300	SH	DEFINED
INCO LTD	COMMON STOCK	453258402	23	600	SH	OTHER



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INGERSOLL-RAND CO CL A	COMMON STOCK	G4776G101	4393	64625	SH	DEFINED
INGERSOLL-RAND CO CL A	COMMON STOCK	G4776G101	1765	25973	SH	OTHER
KINROSS GOLD CORP	COMMON STOCK	496902206	3	500	SH	DEFINED
KONINKLIJKE PHILIPS ELECTRS NV	COMMON STOCK	500472303	115	5006	SH	DEFINED
KONINKLIJKE PHILIPS ELECTRS NV	COMMON STOCK	500472303	4	194	SH	OTHER
LANOPTICS LTD	COMMON STOCK	M6706C103	16	2000	SH	DEFINED
MANULIFE FINANCIAL CORP	COMMON STOCK	56501R106	96	2203	SH	DEFINED
MANULIFE FINANCIAL CORP	COMMON STOCK	56501R106	77	1767	SH	OTHER
NABORS INDUSTRIES LTD	COMMON STOCK	G6359F103	9	200	SH	OTHER
NATIONAL WESTMINSTER BK PLC AD	COMMON STOCK	638539700	26	1000	SH	DEFINED
NEWS CORP PEF ADR	COMMON STOCK	652487802	6	189	SH	DEFINED
NEWS CORP PEF ADR	COMMON STOCK	652487802	2	76	SH	OTHER
NOBLE CORPORATION	COMMON STOCK	G65422100	219	4875	SH	DEFINED
NOBLE CORPORATION	COMMON STOCK	G65422100	60	1325	SH	OTHER
NOKIA CORP SPNSD ADR	COMMON STOCK	654902204	657	47919	SH	DEFINED
NOKIA CORP SPNSD ADR	COMMON STOCK	654902204	306	22300	SH	OTHER
NORTEL NETWORKS CORP	COMMON STOCK	656568102	26	7781	SH	OTHER
NOVARTIS AG SPONSORED ADR	COMMON STOCK	66987V109	14	300	SH	OTHER
PENGROWTH ENERGY TRUST-A	COMMON STOCK	706902301	4	200	SH	OTHER
PLACER DOME INC	COMMON STOCK	725906101	216	10883	SH	OTHER
PROVIDENT ENERGY TRUST-UTS	COMMON STOCK	74386K104	9	1000	SH	OTHER
REPSOL YPF SA SPONSORED ADR	COMMON STOCK	76026T205	178	8100	SH	DEFINED
REPSOL YPF SA SPONSORED ADR	COMMON STOCK	76026T205	4	200	SH	OTHER
REUTERS GROUP PLC SPONSORED AD	COMMON STOCK	76132M102	22	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	666	12905	SH	DEFINED
ROYAL DUTCH PETROLEUM	COMMON STOCK	780257804	967	18746	SH	OTHER
SCHLUMBERGER LTD	COMMON STOCK	806857108	854	12684	SH	DEFINED
SCHLUMBERGER LTD	COMMON STOCK	806857108	694	10317	SH	OTHER
SCOTTISH POWER PLC-ADR	COMMON STOCK	81013T705	26	843	SH	OTHER
SMITH & NEPHEW PLC-ADR	COMMON STOCK	83175M205	15	326	SH	DEFINED
SUN LIFE FINANCIAL INC	COMMON STOCK	866796105	83	2771	SH	DEFINED
SUNCOR ENERGY INC	COMMON STOCK	867229106	64	2000	SH	DEFINED
SUNCOR ENERGY INC	COMMON STOCK	867229106	6	200	SH	OTHER
TELEFONOS DE MEXICO S A ADR	COMMON STOCK	879403780	76	2350	SH	DEFINED
TELEFONOS DE MEXICO S A ADR	COMMON STOCK	879403780	48	1500	SH	OTHER
TEVA PHARMACEUTICAL INDS LTD A	COMMON STOCK	881624209	21	800	SH	DEFINED
TEVA PHARMACEUTICAL INDS LTD A	COMMON STOCK	881624209	75	2900	SH	OTHER
TOYOTA MTR CORP SPONSD ADR	COMMON STOCK	892331307	31	400	SH	DEFINED
TRANSOCEAN INC	COMMON STOCK	G90078109	30	836	SH	DEFINED
TRANSOCEAN INC	COMMON STOCK	G90078109	19	534	SH	OTHER
ULTRA PETE CORP	COMMON STOCK	903914109	49	1000	SH	DEFINED
UNILEVER N V NY SHARES	COMMON STOCK	904784709	194	3350	SH	DEFINED
UNILEVER N V NY SHARES	COMMON STOCK	904784709	237	4101	SH	OTHER
VODAFONE GROUP PLC ADR	COMMON STOCK	92857W100	6682	277153	SH	DEFINED
VODAFONE GROUP PLC ADR	COMMON STOCK	92857W100	2952	122458	SH	OTHER
W HOLDING COMPANY INC	COMMON STOCK	929251106	58	3060	SH	OTHER
WEATHERFORD INTL LTD	COMMON STOCK	G95089101	15	300	SH	OTHER
XL CAP LTD	COMMON STOCK	G98255105	5296	71582	SH	DEFINED
XL CAP LTD	COMMON STOCK	G98255105	1818	24575	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	51	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	63	2000	SH	OTHER
CBL & ASSOC PPTYS INC	COMMON STOCK	124830100	552	9050	SH	DEFINED
CBL & ASSOC PPTYS INC	COMMON STOCK	124830100	299	4900	SH	OTHER
DUKE REALTY CORP	COMMON STOCK	264411505	18	552	SH	DEFINED

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DUKE REALTY CORP	COMMON STOCK	264411505	28	846 SH	OTHER
EASTGROUP PPTYS INC	COMMON STOCK	277276101	10	300 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	9	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	21	1000 SH	OTHER
HEALTH CARE PPTY INVS INC	COMMON STOCK	421915109	10	400 SH	DEFINED
HEALTHCARE RLTY TR INC	COMMON STOCK	421946104	109	2800 SH	DEFINED
HOST MARRIOTT CORP NEW	COMMON STOCK	44107P104	59	4200 SH	OTHER
ISTAR FINANCIAL INC	COMMON STOCK	45031U101	24	575 SH	DEFINED
LEXINGTON CORPORATE PPTYS TR	COMMON STOCK	529043101	7	300 SH	DEFINED
MACK CALI RLTY CORP	COMMON STOCK	554489104	18	400 SH	DEFINED
MID-AMER APT CMNTYS INC	COMMON STOCK	59522J103	9	233 SH	DEFINED
MID-AMER APT CMNTYS INC	COMMON STOCK	59522J103	235	6033 SH	OTHER
NEW PLAN EXCEL RLTY TR INC	COMMON STOCK	648053106	50	2000 SH	OTHER
PENNSYLVANIA REAL ESTATE INVT	COMMON STOCK	709102107	38	975 SH	DEFINED
PUBLIC STORAGE INC	COMMON STOCK	74460D109	7	140 SH	OTHER
SENIOR HOUSING PROPERTIES TRUS	COMMON STOCK	81721M109	12	650 SH	DEFINED
SHURGARD STORAGE CTRS INC CL A	COMMON STOCK	82567D104	10	264 SH	OTHER
UNITED DOMINION REALTY TRUST I	COMMON STOCK	910197102	48	2400 SH	DEFINED
VORNADO REALTY TRUST	COMMON STOCK	929042109	216	3449 SH	OTHER
AMAZON COM INC	4.750% 2 OTHER	023135AF3	6	6000 PRN	DEFINED
JC PENNEY CO	5.000% 10 OTHER	708160BV7	31	25000 PRN	OTHER
ADAMS EXPRESS COMPANY	OTHER	006212104	181	14308 SH	OTHER
ENERPLUS RESOURCES FUND	OTHER	29274D604	3	100 SH	DEFINED
ENERPLUS RESOURCES FUND	OTHER	29274D604	7	200 SH	OTHER
FIRST FINANCIAL FUND INC	OTHER	320228109	136	6695 SH	DEFINED
FIRST TRUST VALUE LINE 100	OTHER	33735D104	3	200 SH	DEFINED
GABELLI DIVIDEND & INCOME TR	OTHER	36242H104	18	1000 SH	DEFINED
GABELLI DIVIDEND & INCOME TR	OTHER	36242H104	18	1000 SH	OTHER
GENERAL AMERICAN INVESTORS	OTHER	368802104	125	4230 SH	OTHER
LIBERTY ALL STAR EQUITY FD	OTHER	530158104	40	4615 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	30	2000 SH	OTHER
OPPENHEIMER MULTI-SECTOR INCOM	OTHER	683933105	12	1387 SH	DEFINED
PETROLEUM & RES CORP	OTHER	716549100	15	561 SH	DEFINED
PETROLEUM & RES CORP	OTHER	716549100	69	2627 SH	OTHER
STREETTRACKS SER TR SML CAP VA	OTHER	86330E406	101	600 SH	DEFINED
TEMPLETON EMERGING MKTS FD INC	OTHER	880191101	3	234 SH	OTHER
TRI CONTINENTAL CORPORATION	OTHER	895436103	112	6731 SH	OTHER
NUVEEN VA PREM INCOME MUN FD	OTHER	67064R102	9	504 SH	OTHER
ABERDEEN ASIA PAC PRIME INC	OTHER	003009107	2	300 SH	OTHER
ACM INCOME FUND, INC	OTHER	000912105	59	7224 SH	OTHER
BLACKROCK INSD MUN INCOME TR	OTHER	092479104	11	795 SH	DEFINED
BLACKROCK INSD MUN INCOME TR	OTHER	092479104	47	3378 SH	OTHER
BLACKROCK INSD MUN TERM TR INC	OTHER	092474105	17	1500 SH	OTHER
BLACKROCK INSD MUN 2008 TERM T	OTHER	09247K109	74	4500 SH	DEFINED
BLACKROCK INVT QUALITY MUN TR	OTHER	09247D105	47	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	121	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
EATON VANCE FLOAT RT INC TR	OTHER	278279104	40	2100 SH	DEFINED
EATON VANCE LTD DURATION INCOM	OTHER	27828H105	40	2100 SH	DEFINED
FLAH & CRUM PREFERRED INCOME	OTHER	338480106	4	200 SH	DEFINED
HANCOCK JOHN INCOME SECS TR	OTHER	410123103	11	736 SH	DEFINED
HANCOCK JOHN INVS TR SH BEN IN	OTHER	410142103	64	3000 SH	OTHER
HIGH INCOME OPPORTUNITY FD INC	OTHER	42967Q105	14	2018 SH	DEFINED

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JOHN HANCOCK PFD INCOME III	OTHER	41021P103	142	6000	SH	OTHER
LINCOLN NATL INCOME FUND	OTHER	534217104	40	3068	SH	DEFINED
MFS CHARTER INCOME TR	OTHER	552727109	23	2650	SH	DEFINED
MFS CHARTER INCOME TR	OTHER	552727109	18	2000	SH	OTHER
MFS MUN INCOME TR	OTHER	552738106	28	3701	SH	DEFINED
MFS MUN INCOME TR	OTHER	552738106	33	4300	SH	OTHER
MORGAN STANLEY INSURED MUNI IN	OTHER	61745P791	110	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	92	6331	SH	DEFINED
NEUBERGER BERMAN INTER MUNI BD	OTHER	64124P101	29	2077	SH	DEFINED
NEUBERGER BERMAN INTER MUNI BD	OTHER	64124P101	7	475	SH	OTHER
NUVEEN DVD ADVANTAGE MUNI FD	OTHER	67066V101	203	13400	SH	DEFINED
NUVEEN INSD QUALITY MUN FD INC	OTHER	67062N103	18	1185	SH	DEFINED
NUVEEN INSD QUALITY MUN FD INC	OTHER	67062N103	31	2000	SH	OTHER
NUVEEN INVT QUALITY MUN FD INC	OTHER	67062E103	133	8763	SH	OTHER
NUVEEN MUN ADVANTAGE FD INC	OTHER	67062H106	19	1230	SH	DEFINED
NUVEEN MUN MKT OPPORTUNITY FD	OTHER	67062W103	35	2450	SH	DEFINED
NUVEEN MUN MKT OPPORTUNITY FD	OTHER	67062W103	304	21121	SH	OTHER
NUVEEN PREM INCOME MUN FD 4 IN	OTHER	6706K4105	69	5500	SH	DEFINED
NUVEEN PREM INCOME MUN FD 4 IN	OTHER	6706K4105	14	1138	SH	OTHER
NUVEEN PREMIER INSD MUN INCOME	OTHER	670987106	28	1800	SH	DEFINED
NUVEEN PREMIER MUN INCOME FD I	OTHER	670988104	60	4177	SH	DEFINED
NUVEEN QUALITY INCOME MUN FD I	OTHER	670977107	51	3500	SH	DEFINED
NUVEEN QUALITY INCOME MUN FD I	OTHER	670977107	96	6648	SH	OTHER
NUVEEN SELECT QUALITY MUNI FD	OTHER	670973106	130	8686	SH	OTHER
NUVEEN SELECT TAX-FREE INC 2	OTHER	67063C106	9	667	SH	DEFINED
NUVEEN VA DIVID ADVANTAGE MUN	OTHER	67069M108	67	4000	SH	OTHER
NUVEEN VA DIVID ADVANTAGE MUN	OTHER	67071C106	65	4000	SH	OTHER
PIMCO MUNICIPAL INCOME FUND	OTHER	72200R107	7	487	SH	OTHER
PIMCO STRATEGIC GLOBAL GOVT FD	OTHER	72200X104	12	1000	SH	DEFINED
PUTNAM HIGH YIELD MUN TR	OTHER	746781103	27	4075	SH	OTHER
PUTNAM MANAGED MUN INCOME TR	OTHER	746823103	7	900	SH	DEFINED
PUTNAM MUNI OPPORTUNITIES TR	OTHER	746922103	29	2307	SH	DEFINED
PUTNAM MUNI OPPORTUNITIES TR	OTHER	746922103	30	2400	SH	OTHER
RMK HIGH INCOME FD INC	OTHER	74963B105	233	13457	SH	OTHER
RMK STRATEGIC INCOME FD INC	OTHER	74963H102	347	21780	SH	OTHER
TEMPLETON EMERGING MKTS INCOME	OTHER	880192109	13	1000	SH	DEFINED
TEMPLETON GLOBAL INCOME FD INC	OTHER	880198106	87	10000	SH	DEFINED
VAN KAMPEN ADVNTG MUNI INCOME	OTHER	921124103	24	1575	SH	OTHER
VAN KAMPEN SENIOR INCOME TRS	OTHER	920961109	17	2000	SH	OTHER
BLACKROCK MUNI 2020 TERM TR	OTHER	09249X109	29	2000	SH	DEFINED
COLONIAL INVT GRADE UIT MONTH	OTHER	195768106	55	5400	SH	DEFINED
MANAGED MUNS PORTFOLIO INC	OTHER	561662107	77	7101	SH	DEFINED
MUNI ENHANCED FD INC	OTHER	626243109	80	7453	SH	DEFINED
NUVEEN INSD MUN OPPORTUNITY FD	OTHER	670984103	76	4900	SH	DEFINED
NUVEEN INSD MUN OPPORTUNITY FD	OTHER	670984103	11	700	SH	OTHER
NUVEEN MUN VALUE FD INC	OTHER	670928100	88	9600	SH	DEFINED
NUVEEN MUN VALUE FD INC	OTHER	670928100	46	5000	SH	OTHER
NUVEEN PERFORM PLUS MUN MIT MO	OTHER	67062P108	19	1275	SH	DEFINED
VAN KAMPEN TR INSURED MUNIS	OTHER	920928108	16	1024	SH	OTHER
MAGELLAN MIDSTREAM PARTNERS	OTHER	559080106	33	700	SH	DEFINED