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REGIONS FINANCIAL CORP
Form 13F-HR
February 13, 2004

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

FORM 13F

Form 13F COVER PAGE

Report for the Quarter Ended: December 31, 2003

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: Regions Financial Corporation
Address: 417 North 20th Street
Birmingham, AL 35202

Form 13F File Number: 28-01129

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: Ronald C. Jackson
Title: Senior Vice President and Comptroller
Phone: 205/326-7090

Signature, Place, and Date of Signing:

/s/Ronald C. Jackson Birmingham, Alabama February 13, 2004
[Signature] [City, State] [Date]

Report Type (Check only one.):

[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

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Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 784

Form 13F Information Table Value Total: \$1,525,011 (thousands)

List of Other Included Managers: None

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.

Form 13F INFORMATION TABLE

| COLUMN 1 NAME OF ISSUER | COLUMN 2 TITLE OF CLASS | COLUMN 3 CUSIP | COLUMN 4 VALUE (THOUSANDS) | COLUMN 5 SHRS OR SH/ PRN AMT PRN CALL |
|--------------------------------|----------------------------|-------------------|----------------------------------|---|
| ACE LTD ADR | ORD | G0070K103 | 241 | 5,820 |
| ACE LTD ADR | ORD | G0070K103 | 10 | 240 |
| AMDOCS LTD ORD ADR | ORD | G02602103 | 209 | 9,290 |
| AMDOCS LTD ORD ADR | ORD | G02602103 | 10 | 430 |
| XCELERA INC COM ADR | COM | G31611109 | 38 | 18,036 |
| GLOBALSANTAFE CORPORATION ADR | SHS | G3930E101 | 3,376 | 135,961 |
| GLOBALSANTAFE CORPORATION ADR | SHS | G3930E101 | 291 | 11,700 |
| INGERSOLL-RAND CO LTD CL A ADR | CL A | G4776G101 | 5,051 | 74,408 |
| INGERSOLL-RAND CO LTD CL A ADR | CL A | G4776G101 | 568 | 8,369 |
| NABORS INDUSTRIES LTD | SHS | G6359F103 | 216 | 5,206 |
| NABORS INDUSTRIES LTD | SHS | G6359F103 | 10 | 240 |
| WILLIS GROUP HLDGS LTD | SHS | G96655108 | 289 | 8,480 |
| FLEXTRONICS INTL ADR | ORD | Y2573F102 | 2,030 | 137,158 |
| FLEXTRONICS INTL ADR | ORD | Y2573F102 | 163 | 11,000 |
| AFLAC INC | COM | 001055102 | 7,185 | 198,592 |
| AFLAC INC | COM | 001055102 | 1,524 | 42,120 |
| AGL RES INC | COM | 001204106 | 45 | 1,554 |
| AGL RES INC | COM | 001204106 | 427 | 14,672 |
| AT&T CORP | COM NEW | 001957505 | 364 | 17,949 |
| AT&T CORP | COM NEW | 001957505 | 31 | 1,542 |
| AT & T WIRELESS SERVICES INC | COM | 00209A106 | 112 | 13,961 |
| AT & T WIRELESS SERVICES INC | COM | 00209A106 | 42 | 5,225 |
| ABBOTT LABORATORIES | COM | 002824100 | 9,163 | 196,626 |
| ABBOTT LABORATORIES | COM | 002824100 | 1,819 | 39,045 |
| ABERCROMBIE & FITCH CO CLASS A | CL A | 002896207 | 2,109 | 85,366 |
| ABERCROMBIE & FITCH CO CLASS A | CL A | 002896207 | 194 | 7,850 |
| ABERDEEN ASIA PAC PRIME INC | COM | 003009107 | 159 | 25,000 |
| AEGON N V ADR | ORD AMER REG | 007924103 | 217 | 14,662 |
| AEGON N V ADR | ORD AMER REG | 007924103 | 334 | 22,593 |
| AFFILIATED COMPUTER SVCS INC | CL A | 008190100 | 705 | 12,950 |
| AFFILIATED COMPUTER SVCS INC | CL A | 008190100 | 20 | 370 |
| AGILENT TECHNOLOGIES INC | COM | 00846U101 | 162 | 5,556 |
| AGILENT TECHNOLOGIES INC | COM | 00846U101 | 55 | 1,867 |
| AIR PRODUCTS & CHEMICALS INC | COM | 009158106 | 401 | 7,582 |
| AIR PRODUCTS & CHEMICALS INC | COM | 009158106 | 56 | 1,063 |
| AKZO NOBEL N. V. ADR | SPONSORED ADR | 010199305 | 326 | 8,521 |
| ALABAMA NATL BANCORP DEL | COM | 010317105 | 335 | 6,376 |
| ALABAMA NATL BANCORP DEL | COM | 010317105 | 26 | 500 |

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| | | | | |
|--------------------------------|---------------|-----------|--------|---------|
| ALCOA INC | COM | 013817101 | 1,337 | 35,189 |
| ALCOA INC | COM | 013817101 | 342 | 8,991 |
| ALCATEL ADR | SPONSORED ADR | 013904305 | 152 | 11,855 |
| ALFA CORP | COM | 015385107 | 518 | 40,316 |
| ALFA CORP | COM | 015385107 | 18 | 1,396 |
| ALLERGAN INC | COM | 018490102 | 237 | 3,085 |
| ALLERGAN INC | COM | 018490102 | 18 | 234 |
| ALLSTATE CORP | COM | 020002101 | 2,952 | 68,622 |
| ALLSTATE CORP | COM | 020002101 | 360 | 8,378 |
| ALLTEL CORP | COM | 020039103 | 827 | 17,761 |
| ALLTEL CORP | COM | 020039103 | 351 | 7,535 |
| ALTRIA GROUP INC | COM | 02209S103 | 7,937 | 145,847 |
| ALTRIA GROUP INC | COM | 02209S103 | 2,701 | 49,624 |
| AMAZON COM INC | COM | 023135106 | 598 | 11,364 |
| AMBAC FINANCIAL GROUP INC | COM | 023139108 | 226 | 3,255 |
| AMERICAN ELECTRIC POWER INC | COM | 025537101 | 353 | 11,565 |
| AMERICAN ELECTRIC POWER INC | COM | 025537101 | 14 | 467 |
| AMERICAN EXPRESS CO | COM | 025816109 | 6,026 | 124,934 |
| AMERICAN EXPRESS CO | COM | 025816109 | 2,734 | 56,677 |
| AMERICAN INTL GROUP INC | COM | 026874107 | 14,130 | 213,183 |
| AMERICAN INTL GROUP INC | COM | 026874107 | 2,974 | 44,868 |
| AMERICAN PWR CONVERSION CORP | COM | 029066107 | 205 | 8,363 |
| AMGEN INC | COM | 031162100 | 5,284 | 85,520 |
| AMGEN INC | COM | 031162100 | 966 | 15,634 |
| AMSOUTH BANCORPORATION | COM | 032165102 | 10,530 | 429,804 |
| AMSOUTH BANCORPORATION | COM | 032165102 | 7,751 | 316,371 |
| ANADARKO PETE CORP | COM | 032511107 | 1,617 | 31,704 |
| ANADARKO PETE CORP | COM | 032511107 | 110 | 2,155 |
| ANHEUSER BUSCH COS INC | COM | 035229103 | 9,492 | 180,174 |
| ANHEUSER BUSCH COS INC | COM | 035229103 | 676 | 12,838 |
| AON CORP | COM | 037389103 | 1,210 | 50,550 |
| APACHE CORP | COM | 037411105 | 4,986 | 61,478 |
| APACHE CORP | COM | 037411105 | 316 | 3,897 |
| APPLIED MATLS INC | COM | 038222105 | 5,669 | 252,624 |
| APPLIED MATLS INC | COM | 038222105 | 584 | 26,040 |
| ARCHER DANIELS MIDLAND CO | COM | 039483102 | 517 | 33,943 |
| ARCHER DANIELS MIDLAND CO | COM | 039483102 | 27 | 1,750 |
| ASTRAZENECA PLC | SPONSORED ADR | 046353108 | 281 | 5,800 |
| ATMOS ENERGY CORP | COM | 049560105 | 231 | 9,508 |
| AUBURN NATIONAL BANCORPORATION | COM | 050473107 | 138 | 7,000 |
| AUBURN NATIONAL BANCORPORATION | COM | 050473107 | 436 | 22,150 |
| AUTOMATIC DATA PROCESSING INC | COM | 053015103 | 1,203 | 30,361 |
| AUTOMATIC DATA PROCESSING INC | COM | 053015103 | 546 | 13,774 |
| AUTOZONE INC | COM | 053332102 | 161 | 1,890 |
| AUTOZONE INC | COM | 053332102 | 94 | 1,100 |
| AVANT IMMUNOTHERAPEUTICS INC | COM | 053491106 | 37 | 13,459 |
| AVENTIS | SPONSORED ADR | 053561106 | 126 | 1,901 |
| AVENTIS | SPONSORED ADR | 053561106 | 86 | 1,300 |
| AVERY DENNISON CORP | COM | 053611109 | 197 | 3,514 |
| AVERY DENNISON CORP | COM | 053611109 | 56 | 1,000 |
| AVOCENT CORP | COM | 053893103 | 4,581 | 125,440 |
| AVOCENT CORP | COM | 053893103 | 31 | 843 |
| AVON PRODS INC | COM | 054303102 | 625 | 9,260 |
| BB&T CORP | COM | 054937107 | 145 | 3,754 |
| BB&T CORP | COM | 054937107 | 986 | 25,507 |
| BP PLC ADR | SPONSORED ADR | 055622104 | 10,642 | 215,640 |
| BP PLC ADR | SPONSORED ADR | 055622104 | 3,863 | 78,278 |
| BANCO BILBAO VIZCAYA S.A. ADR | SPONSORED ADR | 05946K101 | 176 | 12,712 |
| BANCORPSOUTH INC | COM | 059692103 | 74 | 3,100 |
| BANCORPSOUTH INC | COM | 059692103 | 237 | 10,000 |
| BANCTRUST FINANCIAL GP | COM | 05978R107 | 97 | 6,075 |
| BANCTRUST FINANCIAL GP | COM | 05978R107 | 184 | 11,455 |

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|--------------------------------------|----------------|-----------|--------|---------|
| BANK AMER CORP | COM | 060505104 | 12,139 | 150,922 |
| BANK AMER CORP | COM | 060505104 | 24,646 | 306,429 |
| BANK NEW YORK INC | COM | 064057102 | 1,345 | 40,611 |
| BANK NEW YORK INC | COM | 064057102 | 162 | 4,882 |
| BANK ONE CORP | COM | 06423A103 | 360 | 7,907 |
| BANK ONE CORP | COM | 06423A103 | 406 | 8,900 |
| BARRICK GOLD CORP ADR | COM | 067901108 | 1,431 | 63,029 |
| BARRICK GOLD CORP ADR | COM | 067901108 | 79 | 3,480 |
| BARR PHARMACEUTICALS INC | COM | 068306109 | 359 | 4,660 |
| BARR PHARMACEUTICALS INC | COM | 068306109 | 11 | 137 |
| BAXTER INTERNATIONAL INC | COM | 071813109 | 616 | 20,178 |
| BAXTER INTERNATIONAL INC | COM | 071813109 | 477 | 15,640 |
| BECTON DICKINSON & CO | COM | 075887109 | 411 | 10,000 |
| BECTON DICKINSON & CO | COM | 075887109 | 41 | 1,008 |
| BED BATH & BEYOND INC | COM | 075896100 | 1,481 | 34,159 |
| BED BATH & BEYOND INC | COM | 075896100 | 237 | 5,474 |
| BELLSOUTH CORP | COM | 079860102 | 6,419 | 226,816 |
| BELLSOUTH CORP | COM | 079860102 | 2,925 | 103,368 |
| BERKSHIRE HATHAWAY INC DEL CL A CL A | | 084670108 | 1,432 | 17 |
| BERKSHIRE HATHAWAY INC DEL CL A CL A | | 084670108 | 1,854 | 22 |
| BERKSHIRE HATHAWAY INC DEL CL B | | 084670207 | 3,834 | 1,362 |
| BERKSHIRE HATHAWAY INC DEL CL B | | 084670207 | 1,244 | 442 |
| BEST BUY INC | COM | 086516101 | 1,806 | 34,565 |
| BEST BUY INC | COM | 086516101 | 460 | 8,800 |
| BIOCRYST PHARMACEUTICALS INC | COM | 09058V103 | 10 | 1,500 |
| BIOCRYST PHARMACEUTICALS INC | COM | 09058V103 | 747 | 109,054 |
| BLACK & DECKER MFG CO | COM | 091797100 | 264 | 5,359 |
| BLACK & DECKER MFG CO | COM | 091797100 | 8 | 165 |
| BLACKROCK INSD MUN TERM TR INC | COM | 092474105 | 277 | 25,000 |
| BLACKROCK INSD MUN INCOME TR | COM | 092479104 | 273 | 19,500 |
| BLACKROCK MUNICIPAL BOND TR | COM | 09249H104 | 221 | 15,000 |
| BLACKROCK MUNI 2020 TER TRS | COM SHS | 09249X109 | 450 | 30,000 |
| BLOCK H & R INC | COM | 093671105 | 429 | 7,757 |
| BLOCK H & R INC | COM | 093671105 | 276 | 4,980 |
| BLOUNT INTL INC NEW | COM | 095180105 | 329 | 41,851 |
| BOEING CO | COM | 097023105 | 5,304 | 125,874 |
| BOEING CO | COM | 097023105 | 312 | 7,411 |
| BRIGGS & STRATTON CORP | COM | 109043109 | 67 | 1,000 |
| BRIGGS & STRATTON CORP | COM | 109043109 | 162 | 2,400 |
| BRISTOL MYERS SQUIBB CO | COM | 110122108 | 11,768 | 411,477 |
| BRISTOL MYERS SQUIBB CO | COM | 110122108 | 4,600 | 160,850 |
| BROWN FORMAN CORP CL B | CL B | 115637209 | 93 | 1,000 |
| BROWN FORMAN CORP CL B | CL B | 115637209 | 168 | 1,800 |
| BUCKEYE PARTNERS LP UNITS | UNIT LTD PARTN | 118230101 | 95 | 2,100 |
| BUCKEYE PARTNERS LP UNITS | UNIT LTD PARTN | 118230101 | 245 | 5,400 |
| BUCKEYE TECHNOLOGIES INC | COM | 118255108 | 151 | 14,980 |
| BURLINGTON NORTHN SANTA FE CORP | COM | 12189T104 | 3,052 | 94,348 |
| BURLINGTON NORTHN SANTA FE CORP | COM | 12189T104 | 207 | 6,406 |
| BURLINGTON RESOURCES INC | COM | 122014103 | 2,997 | 54,117 |
| BURLINGTON RESOURCES INC | COM | 122014103 | 447 | 8,080 |
| CIGNA CORP | COM | 125509109 | 1,071 | 18,620 |
| CIGNA CORP | COM | 125509109 | 126 | 2,196 |
| CSX CORP | COM | 126408103 | 203 | 5,650 |
| CSX CORP | COM | 126408103 | 78 | 2,170 |
| CVS CORPORATION (DEL) | COM | 126650100 | 4,168 | 115,384 |
| CVS CORPORATION (DEL) | COM | 126650100 | 524 | 14,519 |
| CAMPBELL SOUP CO | COM | 134429109 | 214 | 8,000 |
| CAMPBELL SOUP CO | COM | 134429109 | 70 | 2,600 |
| CARDINAL HEALTH INC | COM | 14149Y108 | 1,480 | 24,196 |
| CARDINAL HEALTH INC | COM | 14149Y108 | 280 | 4,581 |
| CATERPILLAR INC | COM | 149123101 | 1,880 | 22,650 |
| CATERPILLAR INC | COM | 149123101 | 365 | 4,400 |

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|------------------------------|----------------|-----------|--------|---------|
| CEDAR FAIR L P | DEPOSITRY UNIT | 150185106 | 600 | 19,500 |
| CENDANT CORP | COM | 151313103 | 203 | 9,106 |
| CENDANT CORP | COM | 151313103 | 56 | 2,500 |
| CENTERPOINT ENERGY INC | COM | 15189T107 | 106 | 10,956 |
| CENTERPOINT ENERGY INC | COM | 15189T107 | 76 | 7,794 |
| CENTURYTEL INC | COM | 156700106 | 2,010 | 61,619 |
| CENTURYTEL INC | COM | 156700106 | 26 | 800 |
| CHEVRON TEXACO CORP | COM | 166764100 | 9,626 | 111,428 |
| CHEVRON TEXACO CORP | COM | 166764100 | 4,026 | 46,605 |
| CINERGY CORP | COM | 172474108 | 319 | 8,211 |
| CINERGY CORP | COM | 172474108 | 427 | 11,000 |
| CISCO SYS INC | COM | 17275R102 | 12,303 | 507,766 |
| CISCO SYS INC | COM | 17275R102 | 2,284 | 94,264 |
| CITIGROUP INC | COM | 172967101 | 13,184 | 271,621 |
| CITIGROUP INC | COM | 172967101 | 5,370 | 110,633 |
| CLEAR CHANNEL COMMUNICATIONS | COM | 184502102 | 5,218 | 111,433 |
| CLEAR CHANNEL COMMUNICATIONS | COM | 184502102 | 439 | 9,365 |
| CLOROX CO | COM | 189054109 | 1,956 | 40,275 |
| CLOROX CO | COM | 189054109 | 391 | 8,044 |
| COACH INC | COM | 189754104 | 475 | 12,574 |
| COACH INC | COM | 189754104 | 24 | 636 |
| COCA COLA CO | COM | 191216100 | 40,461 | 797,265 |
| COCA COLA CO | COM | 191216100 | 33,172 | 653,645 |
| COCA COLA ENTERPRISES INC | COM | 191219104 | 4,778 | 218,460 |
| COLGATE PALMOLIVE CO | COM | 194162103 | 2,514 | 50,231 |
| COLGATE PALMOLIVE CO | COM | 194162103 | 13,713 | 273,984 |
| COLONIAL BANCGROUP INC | COM | 195493309 | 109 | 6,265 |
| COLONIAL BANCGROUP INC | COM | 195493309 | 82 | 4,745 |
| COLONIAL PPTYS TR (REIT) | COM SH BEN INT | 195872106 | 61 | 1,550 |
| COLONIAL PPTYS TR (REIT) | COM SH BEN INT | 195872106 | 294 | 7,425 |
| COMCAST CORP NEW CL A | CL A | 20030N101 | 846 | 25,792 |
| COMCAST CORP NEW CL A | CL A | 20030N101 | 447 | 13,635 |
| COMCAST CORP NEW | CL A SPL | 20030N200 | 6,414 | 204,981 |
| COMCAST CORP NEW | CL A SPL | 20030N200 | 899 | 28,725 |
| COMPASS BANCSHARES, INC. | COM | 20449H109 | 2,384 | 60,579 |
| COMPASS BANCSHARES, INC. | COM | 20449H109 | 4,809 | 122,208 |
| COMSTOCK RESOURCES INC | COM NEW | 205768203 | 304 | 15,750 |
| CONAGRA FOODS INC COM | COM | 205887102 | 1,623 | 61,510 |
| CONAGRA FOODS INC COM | COM | 205887102 | 755 | 28,612 |
| CONCURRENT COMPUTER CORP NEW | COM | 206710204 | 66 | 15,000 |
| CONOCO/PHILLIPS | COM | 20825C104 | 7,809 | 119,091 |
| CONOCO/PHILLIPS | COM | 20825C104 | 1,143 | 17,430 |
| CONSOLIDATED EDISON INC | COM | 209115104 | 104 | 2,411 |
| CONSOLIDATED EDISON INC | COM | 209115104 | 189 | 4,400 |
| COOPER CAMERON CORP | COM | 216640102 | 422 | 9,055 |
| COOPER CAMERON CORP | COM | 216640102 | 20 | 425 |
| COSTCO WHSL CORP | COM | 22160K105 | 298 | 8,020 |
| COSTCO WHSL CORP | COM | 22160K105 | 82 | 2,200 |
| COX COMMUNICATIONS INC NEW | CL A | 224044107 | 28,941 | 840,082 |
| DNP SELECT INCOME FD | COM | 23325P104 | 1,808 | 165,007 |
| DNP SELECT INCOME FD | COM | 23325P104 | 348 | 31,725 |
| DTE ENERGY CO | COM | 233331107 | 285 | 7,238 |
| DTE ENERGY CO | COM | 233331107 | 2 | 50 |
| DEERE & CO | COM | 244199105 | 288 | 4,432 |
| DEERE & CO | COM | 244199105 | 159 | 2,439 |
| DEL MONTE FOODS CO | COM | 24522P103 | 139 | 13,394 |
| DEL MONTE FOODS CO | COM | 24522P103 | 19 | 1,827 |
| DELL INC | COM | 24702R101 | 6,775 | 199,383 |
| DELL INC | COM | 24702R101 | 1,021 | 30,045 |
| DELPHI CORP | COM | 247126105 | 285 | 27,953 |
| DELPHI CORP | COM | 247126105 | 29 | 2,816 |
| DELTIC TIMBER CORP | COM | 247850100 | 1,627 | 53,528 |

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|---------------------------------|---------------|-----------|--------|-----------|
| DEUTSCHE TELEKOM AG | SPONSORED ADR | 251566105 | 242 | 13,333 |
| DEVON ENERGY CORPORATION NEW | COM | 25179M103 | 347 | 6,058 |
| DEVON ENERGY CORPORATION NEW | COM | 25179M103 | 2 | 30 |
| DIAL CORP NEW COM | COM | 25247D101 | 1,070 | 37,576 |
| DIAL CORP NEW COM | COM | 25247D101 | 116 | 4,087 |
| DIAMONDS TR | UNIT SER 1 | 252787106 | 228 | 2,178 |
| DIAMONDS TR | UNIT SER 1 | 252787106 | 69 | 660 |
| WALT DISNEY COMPANY | COM DISNEY | 254687106 | 3,258 | 139,668 |
| WALT DISNEY COMPANY | COM DISNEY | 254687106 | 1,015 | 43,524 |
| DOMINION RES INC VA NEW | COM | 25746U109 | 974 | 15,254 |
| DOMINION RES INC VA NEW | COM | 25746U109 | 50 | 790 |
| DOVER CORP | COM | 260003108 | 465 | 11,706 |
| DOVER CORP | COM | 260003108 | 149 | 3,745 |
| DOW CHEM CO COM | COM | 260543103 | 1,039 | 24,996 |
| DOW CHEM CO COM | COM | 260543103 | 447 | 10,762 |
| DREYFUS STRATEGIC MUNS INC | COM | 261932107 | 492 | 50,000 |
| DREYFUS STRATEGIC MUNS INC | COM | 261932107 | 33 | 3,400 |
| DREYFUS STRATEGIC MUN BD FD INC | COM | 26202F107 | 454 | 51,548 |
| DU PONT E I DE NEMOURS & CO | COM | 263534109 | 9,291 | 202,453 |
| DU PONT E I DE NEMOURS & CO | COM | 263534109 | 3,048 | 66,417 |
| DUKE ENERGY CORP | COM | 264399106 | 1,308 | 63,978 |
| DUKE ENERGY CORP | COM | 264399106 | 445 | 21,779 |
| DUN & BRADSTREET CORP DEL NE | COM | 26483E100 | 200 | 3,943 |
| DUN & BRADSTREET CORP DEL NE | COM | 26483E100 | 20 | 400 |
| DURECT CORP | COM | 266605104 | 126 | 50,281 |
| E M C CORP MASS | COM | 268648102 | 962 | 74,441 |
| E M C CORP MASS | COM | 268648102 | 432 | 33,442 |
| E TRADE FINL CORP | COM | 269246104 | 312 | 24,650 |
| E TRADE FINL CORP | COM | 269246104 | 3 | 250 |
| EASTMAN CHEM CO | COM | 277432100 | 251 | 6,339 |
| EASTMAN CHEM CO | COM | 277432100 | 64 | 1,628 |
| EATON CORP | COM | 278058102 | 621 | 5,755 |
| EATON CORP | COM | 278058102 | 24 | 225 |
| EATON VANCE MUNI INCOME TR FD | SH BEN INT | 27826U108 | 565 | 35,732 |
| EATON VANCE INS MUN BD FD | COM | 27827X101 | 278 | 20,000 |
| EBAY INC | COM | 278642103 | 447 | 6,914 |
| EBAY INC | COM | 278642103 | 219 | 3,386 |
| EL PASO CORP | COM | 28336L109 | 85 | 10,395 |
| EL PASO CORP | COM | 28336L109 | 81 | 9,897 |
| ELECTRONIC ARTS | COM | 285512109 | 21 | 430 |
| ELECTRONIC ARTS | COM | 285512109 | 310 | 6,500 |
| ELECTRONIC DATA SYS CORP NEW | COM | 285661104 | 3,249 | 132,409 |
| ELECTRONIC DATA SYS CORP NEW | COM | 285661104 | 507 | 20,668 |
| EMERSON ELECTRIC CO | COM | 291011104 | 4,585 | 70,813 |
| EMERSON ELECTRIC CO | COM | 291011104 | 1,116 | 17,231 |
| ENBRIDGE ENERGY PARTNERS L P | COM | 29250R106 | 112 | 2,250 |
| ENBRIDGE ENERGY PARTNERS L P | COM | 29250R106 | 100 | 2,000 |
| ENERGEN CORP | COM | 29265N108 | 234 | 5,700 |
| ENERGEN CORP | COM | 29265N108 | 267 | 6,500 |
| ENERGYSOUTH INC | COM | 292970100 | 1,571 | 44,881 |
| ENERGYSOUTH INC | COM | 292970100 | 105 | 3,000 |
| THE ENSTAR GROUP INC | COM | 29358R107 | 917 | 19,500 |
| ENTERASYS NETWORKS INC | COM | 293637104 | 41 | 11,032 |
| ENERGY CORP | COM | 29364G103 | 355 | 6,208 |
| ENERGY CORP | COM | 29364G103 | 63 | 1,100 |
| EXELON CORP | COM | 30161N101 | 737 | 11,110 |
| EXELON CORP | COM | 30161N101 | 134 | 2,019 |
| EXXON MOBIL CORP | COM | 30231G102 | 44,973 | 1,096,903 |
| EXXON MOBIL CORP | COM | 30231G102 | 16,007 | 390,411 |
| FPL GROUP INC | COM | 302571104 | 2,039 | 31,165 |
| FPL GROUP INC | COM | 302571104 | 222 | 3,400 |
| FAMILY DOLLAR STORES INC | COM | 307000109 | 1,396 | 38,916 |

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|--------------------------------|----------------|-----------|--------|-----------|
| FAMILY DOLLAR STORES INC | COM | 307000109 | 162 | 4,520 |
| FREDDIE MAC | COM | 313400301 | 725 | 12,432 |
| FREDDIE MAC | COM | 313400301 | 114 | 1,961 |
| FEDERAL NATIONAL MORTGAGE ASSN | COM | 313586109 | 3,597 | 47,918 |
| FEDERAL NATIONAL MORTGAGE ASSN | COM | 313586109 | 1,299 | 17,303 |
| FEDERAL REALTY INV TR (REIT) | SH BEN INT NEW | 313747206 | 296 | 7,700 |
| FEDERATED DEPT STORES INC NEW | COM | 31410H101 | 238 | 5,055 |
| FEDERATED DEPT STORES INC NEW | COM | 31410H101 | 11 | 225 |
| FEDEX CORP | COM | 31428X106 | 7,430 | 110,068 |
| FEDEX CORP | COM | 31428X106 | 680 | 10,075 |
| FIRST DATA CORP | COM | 319963104 | 2,936 | 71,446 |
| FIRST DATA CORP | COM | 319963104 | 406 | 9,874 |
| FIRST TENNESSEE NATIONAL CORP | COM | 337162101 | 1,963 | 44,524 |
| FIRST TENNESSEE NATIONAL CORP | COM | 337162101 | 524 | 11,875 |
| FIRSTENERGY CORP | COM | 337932107 | 406 | 11,523 |
| FIRSTENERGY CORP | COM | 337932107 | 7 | 190 |
| FLEETBOSTON FINL CORP | COM | 339030108 | 971 | 22,255 |
| FLEETBOSTON FINL CORP | COM | 339030108 | 140 | 3,202 |
| FORD MTR CO DEL | COM PAR \$0.01 | 345370860 | 265 | 16,569 |
| FORD MTR CO DEL | COM PAR \$0.01 | 345370860 | 181 | 11,301 |
| FOREST LABS INC | COM | 345838106 | 8,370 | 135,440 |
| FOREST LABS INC | COM | 345838106 | 483 | 7,815 |
| FORTUNE BRANDS INC | COM | 349631101 | 644 | 9,006 |
| FORTUNE BRANDS INC | COM | 349631101 | 139 | 1,950 |
| FRANKLIN RES INC | COM | 354613101 | 1,719 | 33,028 |
| FRANKLIN RES INC | COM | 354613101 | 52 | 1,000 |
| GALLAGHER ARTHUR J & CO | COM | 363576109 | 422 | 12,979 |
| GALLAGHER ARTHUR J & CO | COM | 363576109 | 42 | 1,300 |
| GANNETT INC | COM | 364730101 | 1,851 | 20,762 |
| GANNETT INC | COM | 364730101 | 1,789 | 20,064 |
| GAP INC | COM | 364760108 | 4,793 | 206,499 |
| GAP INC | COM | 364760108 | 490 | 21,120 |
| GENENTECH INC | COM NEW | 368710406 | 736 | 7,864 |
| GENENTECH INC | COM NEW | 368710406 | 242 | 2,585 |
| GENERAL DYNAMICS CORP | COM | 369550108 | 1,747 | 19,324 |
| GENERAL DYNAMICS CORP | COM | 369550108 | 27 | 300 |
| GENERAL ELECTRIC CO | COM | 369604103 | 33,597 | 1,084,464 |
| GENERAL ELECTRIC CO | COM | 369604103 | 18,567 | 599,325 |
| GENERAL MILLS INC | COM | 370334104 | 2,153 | 47,521 |
| GENERAL MILLS INC | COM | 370334104 | 612 | 13,514 |
| GENERAL MOTORS CORP | COM | 370442105 | 2,966 | 55,547 |
| GENERAL MOTORS CORP | COM | 370442105 | 692 | 12,951 |
| GENUINE PARTS CO | COM | 372460105 | 1,455 | 43,821 |
| GENUINE PARTS CO | COM | 372460105 | 679 | 20,451 |
| GEORGIA PAC CORP (GA PAC GR) | COM | 373298108 | 3,025 | 98,645 |
| GEORGIA PAC CORP (GA PAC GR) | COM | 373298108 | 15 | 500 |
| GILLETTE CO | COM | 375766102 | 4,415 | 120,204 |
| GILLETTE CO | COM | 375766102 | 2,109 | 57,425 |
| GLAXO SMITHKLINE | SPONSORED ADR | 37733W105 | 541 | 11,595 |
| GLAXO SMITHKLINE | SPONSORED ADR | 37733W105 | 163 | 3,500 |
| GOLDEN WEST FINL CORP DEL | COM | 381317106 | 291 | 2,822 |
| GOLDEN WEST FINL CORP DEL | COM | 381317106 | 12 | 115 |
| GOLDMAN SACHS GROUP INC | COM | 38141G104 | 453 | 4,588 |
| GOLDMAN SACHS GROUP INC | COM | 38141G104 | 20 | 198 |
| GOODRICH CORP | COM | 382388106 | 399 | 13,450 |
| GOODRICH CORP | COM | 382388106 | 71 | 2,400 |
| GRAINGER W W INC | COM | 384802104 | 237 | 5,000 |
| GREAT PLAINS ENERGY INC | COM | 391164100 | 74 | 2,330 |
| GREAT PLAINS ENERGY INC | COM | 391164100 | 134 | 4,200 |
| HCA-INC | COM | 404119109 | 878 | 20,446 |
| HCA-INC | COM | 404119109 | 11 | 260 |
| HSBC HLDGS PLC | SPON ADR NEW | 404280406 | 290 | 3,678 |

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|-------------------------------|----------------|-----------|--------|---------|
| HSBC HLDGS PLC | SPON ADR NEW | 404280406 | 292 | 3,705 |
| HARLEY DAVIDSON INC | COM | 412822108 | 416 | 8,756 |
| HARTFORD FINL SVCS GROUP INC | COM | 416515104 | 207 | 3,510 |
| HARTFORD FINL SVCS GROUP INC | COM | 416515104 | 8 | 140 |
| HEALTH NET INC | COM | 42222G108 | 285 | 8,727 |
| HEALTH NET INC | COM | 42222G108 | 8 | 245 |
| HEINZ H J CO | COM | 423074103 | 1,526 | 41,878 |
| HEINZ H J CO | COM | 423074103 | 308 | 8,445 |
| HERSHEY FOODS CORP | COM | 427866108 | 311 | 4,035 |
| HERSHEY FOODS CORP | COM | 427866108 | 362 | 4,700 |
| HEWLETT PACKARD CO | COM | 428236103 | 3,203 | 139,461 |
| HEWLETT PACKARD CO | COM | 428236103 | 1,085 | 47,254 |
| HIBERNIA CORP | CL A | 428656102 | 652 | 27,712 |
| HILTON HOTELS | COM | 432848109 | 1,360 | 79,402 |
| HOME DEPOT INC | COM | 437076102 | 4,236 | 119,371 |
| HOME DEPOT INC | COM | 437076102 | 1,239 | 34,906 |
| HONEYWELL INTERNATIONAL INC | COM | 438516106 | 698 | 20,883 |
| HONEYWELL INTERNATIONAL INC | COM | 438516106 | 402 | 12,039 |
| HUGOTON RTY TR TEX | UNIT BEN INT | 444717102 | 33 | 1,500 |
| HUGOTON RTY TR TEX | UNIT BEN INT | 444717102 | 219 | 10,000 |
| HUMANA INC | COM | 444859102 | 251 | 10,972 |
| HUMANA INC | COM | 444859102 | 67 | 2,950 |
| HUNTINGTON BANCSHARES INC | COM | 446150104 | 225 | 10,000 |
| ILLINOIS TOOL WKS INC | COM | 452308109 | 474 | 5,643 |
| IMMUCOR INC | COM | 452526106 | 201 | 9,837 |
| INTEL CORP | COM | 458140100 | 18,851 | 588,179 |
| INTEL CORP | COM | 458140100 | 7,000 | 218,410 |
| INTL BUSINESS MACHINES CORP | COM | 459200101 | 12,537 | 135,274 |
| INTL BUSINESS MACHINES CORP | COM | 459200101 | 4,506 | 48,624 |
| INTERNATIONAL GAME TECHNOLOGY | COM | 459902102 | 1,411 | 39,514 |
| INTERNATIONAL GAME TECHNOLOGY | COM | 459902102 | 7 | 204 |
| INTERNATIONAL PAPER CO | COM | 460146103 | 6,424 | 149,005 |
| INTERNATIONAL PAPER CO | COM | 460146103 | 1,462 | 33,907 |
| ISHARES INC | MSCI JAPAN | 464286848 | 106 | 10,959 |
| ISHARES INC | MSCI JAPAN | 464286848 | 96 | 10,000 |
| ISHARES TR | DJ SEL DIV INX | 464287168 | 215 | 4,000 |
| ISHARES TR | DJ US UTILS | 464287697 | 216 | 3,750 |
| ISHARES TR | DJ US UTILS | 464287697 | 125 | 2,163 |
| ISHARES TR | S&P SMLCP VALU | 464287879 | 171 | 1,700 |
| ISHARES TR | S&P SMLCP VALU | 464287879 | 151 | 1,500 |
| JP MORGAN CHASE & CO | COM | 46625H100 | 3,533 | 96,198 |
| JP MORGAN CHASE & CO | COM | 46625H100 | 1,189 | 32,358 |
| JEFFERSON PILOT CORP | COM | 475070108 | 3,999 | 78,954 |
| JEFFERSON PILOT CORP | COM | 475070108 | 4,996 | 98,639 |
| JOHNSON & JOHNSON | COM | 478160104 | 16,509 | 319,573 |
| JOHNSON & JOHNSON | COM | 478160104 | 5,562 | 107,667 |
| KLA - TENCOR CORPORATION | COM | 482480100 | 731 | 12,489 |
| KLA - TENCOR CORPORATION | COM | 482480100 | 234 | 4,000 |
| KANE PIPE LINE PARTNERS L P | SR PREF UNIT | 484169107 | 210 | 4,140 |
| KANE PIPE LINE PARTNERS L P | SR PREF UNIT | 484169107 | 30 | 600 |
| KELLOGG CO | COM | 487836108 | 545 | 14,314 |
| KELLOGG CO | COM | 487836108 | 457 | 12,000 |
| KEYCORP NEW | COM | 493267108 | 1,272 | 43,391 |
| KEYCORP NEW | COM | 493267108 | 145 | 4,950 |
| KIMBERLY CLARK CORP | COM | 494368103 | 4,178 | 70,701 |
| KIMBERLY CLARK CORP | COM | 494368103 | 2,439 | 41,268 |
| KINDER MORGAN EGY PTNS L P | UT LTD PARTNER | 494550106 | 496 | 10,073 |
| KINDER MORGAN EGY PTNS L P | UT LTD PARTNER | 494550106 | 435 | 8,819 |
| KNIGHT RIDDER INC | COM | 499040103 | 1,434 | 18,533 |
| KOHL'S CORP | COM | 500255104 | 179 | 3,985 |
| KOHL'S CORP | COM | 500255104 | 562 | 12,505 |
| KONINKLIJKE PHILIPS ELECTRS | NY REG SH NEW | 500472303 | 512 | 17,600 |

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|---------------------------------|-------------|-----------|--------|---------|
| KRAFT FOODS INC | CL A | 50075N104 | 913 | 28,330 |
| KRAFT FOODS INC | CL A | 50075N104 | 65 | 2,020 |
| KROGER CO | COM | 501044101 | 529 | 28,576 |
| KROGER CO | COM | 501044101 | 9 | 500 |
| LABORATORY CORP AMER HLDGS | COM NEW | 50540R409 | 229 | 6,200 |
| LABORATORY CORP AMER HLDGS | COM NEW | 50540R409 | 18 | 500 |
| LEGGETT & PLATT INC | COM | 524660107 | 1,083 | 50,075 |
| LEHMAN BROS HLDGS INC | COM | 524908100 | 2,117 | 27,421 |
| LEHMAN BROS HLDGS INC | COM | 524908100 | 249 | 3,229 |
| LENNAR CORP | CL A | 526057104 | 252 | 2,630 |
| LENNAR CORP | CL A | 526057104 | 12 | 120 |
| LEXMARK INTL INC | CL A | 529771107 | 228 | 2,896 |
| LEXMARK INTL INC | CL A | 529771107 | 9 | 115 |
| LILLY ELI & CO | COM | 532457108 | 7,688 | 109,317 |
| LILLY ELI & CO | COM | 532457108 | 2,206 | 31,362 |
| LIMITED BRANDS INC | COM | 532716107 | 158 | 8,743 |
| LIMITED BRANDS INC | COM | 532716107 | 23 | 1,300 |
| LINCOLN NATIONAL CORP IND | COM | 534187109 | 646 | 16,000 |
| LINCOLN NATIONAL CORP IND | COM | 534187109 | 378 | 9,369 |
| LIZ CLAIBORNE INC | COM | 539320101 | 1,348 | 38,003 |
| LIZ CLAIBORNE INC | COM | 539320101 | 67 | 1,880 |
| LOCKHEED MARTIN CORP | COM | 539830109 | 361 | 7,014 |
| LOCKHEED MARTIN CORP | COM | 539830109 | 181 | 3,517 |
| LOEWS CORP | COM | 540424108 | 42 | 855 |
| LOEWS CORP | COM | 540424108 | 890 | 18,000 |
| LOUISIANA PACIFIC CORP | COM | 546347105 | 1,689 | 94,469 |
| LOWES COS INC | COM | 548661107 | 3,820 | 68,959 |
| LOWES COS INC | COM | 548661107 | 560 | 10,106 |
| LUCENT TECHNOLOGIES INC | COM | 549463107 | 96 | 33,972 |
| LUCENT TECHNOLOGIES INC | COM | 549463107 | 33 | 11,743 |
| LUFKIN INDUSTRIES INCORPORATED | COM | 549764108 | 805 | 27,984 |
| LUFKIN INDUSTRIES INCORPORATED | COM | 549764108 | 863 | 30,000 |
| MBNA CORP | COM | 55262L100 | 744 | 29,927 |
| MBNA CORP | COM | 55262L100 | 29 | 1,171 |
| MANULIFE FINL CORP ADR | COM | 56501R106 | 530 | 16,414 |
| MARATHON OIL CORP | COM | 565849106 | 585 | 17,668 |
| MARATHON OIL CORP | COM | 565849106 | 101 | 3,062 |
| MARSH & MCLENNAN COS INC | COM | 571748102 | 2,668 | 55,712 |
| MARSH & MCLENNAN COS INC | COM | 571748102 | 607 | 12,680 |
| MARRIOTT INTL INC NEW | CL A | 571903202 | 2,843 | 61,529 |
| MARRIOTT INTL INC NEW | CL A | 571903202 | 323 | 7,000 |
| MASCO CORP | COM | 574599106 | 339 | 12,356 |
| MASCO CORP | COM | 574599106 | 343 | 12,521 |
| MATSUSHITA ELEC INDL LTD | ADR | 576879209 | 155 | 11,155 |
| MATTEL, INC. | COM | 577081102 | 309 | 16,021 |
| MATTEL, INC. | COM | 577081102 | 6 | 320 |
| MAXIM INTEGRATED PRODS INC | COM | 57772K101 | 395 | 7,959 |
| MAXIM INTEGRATED PRODS INC | COM | 57772K101 | 18 | 370 |
| MAYTAG CORP | COM | 578592107 | 17,500 | 628,356 |
| MAYTAG CORP | COM | 578592107 | 65 | 2,350 |
| MCCORMICK & CO INC COMMON STOCK | COM NON VTG | 579780206 | 1,095 | 36,386 |
| MCCORMICK & CO INC COMMON STOCK | COM NON VTG | 579780206 | 53 | 1,776 |
| MCDONALDS CORP | COM | 580135101 | 1,073 | 43,227 |
| MCDONALDS CORP | COM | 580135101 | 286 | 11,500 |
| MCGRAW-HILL COMPANIES INC NEW | COM | 580645109 | 776 | 11,098 |
| MCGRAW-HILL COMPANIES INC NEW | COM | 580645109 | 84 | 1,200 |
| MCKESSON CORPORATION | COM | 58155Q103 | 228 | 7,093 |
| MCKESSON CORPORATION | COM | 58155Q103 | 115 | 3,583 |
| MEADWESTVACO CORP | COM | 583334107 | 131 | 4,398 |
| MEADWESTVACO CORP | COM | 583334107 | 2,377 | 79,914 |
| MEDCO HEALTH SOLUTIONS INC | COM | 58405U102 | 199 | 5,869 |
| MEDCO HEALTH SOLUTIONS INC | COM | 58405U102 | 337 | 9,927 |

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|---------------------------------|----------------|-----------|--------|---------|
| MEDIMMUNE INC | COM | 584699102 | 238 | 9,395 |
| MEDTRONIC INC | COM | 585055106 | 5,450 | 112,108 |
| MEDTRONIC INC | COM | 585055106 | 2,654 | 54,605 |
| MELLON FINL CORP | COM | 58551A108 | 268 | 8,336 |
| MELLON FINL CORP | COM | 58551A108 | 39 | 1,200 |
| MERCK & CO INC | COM | 589331107 | 11,360 | 245,896 |
| MERCK & CO INC | COM | 589331107 | 7,007 | 151,663 |
| MERRILL LYNCH & CO INC | COM | 590188108 | 690 | 11,760 |
| MERRILL LYNCH & CO INC | COM | 590188108 | 35 | 600 |
| METLIFE INC | COM | 59156R108 | 345 | 10,257 |
| METLIFE INC | COM | 59156R108 | 16 | 488 |
| MICROSOFT CORP | COM | 594918104 | 15,993 | 584,334 |
| MICROSOFT CORP | COM | 594918104 | 4,119 | 150,496 |
| MID-AMER APT CMNTYS INC (REIT) | COM | 59522J103 | 307 | 9,150 |
| MIDCAP SPDR TR | UNIT SER 1 | 595635103 | 346 | 3,281 |
| MITSUBISHI TOKYO FINL GROUP | SPONSORED ADR | 606816106 | 136 | 17,370 |
| MONSANTO CO NEW | COM | 61166W101 | 154 | 5,353 |
| MONSANTO CO NEW | COM | 61166W101 | 86 | 2,994 |
| MOODYS CORP | COM | 615369105 | 407 | 6,725 |
| MOODYS CORP | COM | 615369105 | 48 | 800 |
| MORGAN STANLEY | COM NEW | 617446448 | 9,437 | 163,075 |
| MORGAN STANLEY | COM NEW | 617446448 | 947 | 16,370 |
| MOTOROLA INC | COM | 620076109 | 1,246 | 88,995 |
| MOTOROLA INC | COM | 620076109 | 491 | 35,075 |
| MUNICIPAL MORTGAGE & EQUITY LLC | GROWTH SHS | 62624B101 | 225 | 9,071 |
| MUNIVEST FD INC | COM | 626295109 | 27 | 2,956 |
| MUNIVEST FD INC | COM | 626295109 | 103 | 11,200 |
| MURPHY OIL CORP | COM | 626717102 | 2,390 | 36,599 |
| MURPHY OIL CORP | COM | 626717102 | 19 | 293 |
| MYLAN LABORATORIES INC | COM | 628530107 | 267 | 10,572 |
| MYLAN LABORATORIES INC | COM | 628530107 | 10 | 400 |
| NASDAQ 100 TR | UNIT SER 1 | 631100104 | 639 | 17,539 |
| NASDAQ 100 TR | UNIT SER 1 | 631100104 | 99 | 2,720 |
| NATIONAL CITY CORP | COM | 635405103 | 559 | 16,466 |
| NATIONAL CITY CORP | COM | 635405103 | 70 | 2,060 |
| NATIONAL COMM FINL CORP | COM | 63545P104 | 1,417 | 51,958 |
| NATIONAL COMM FINL CORP | COM | 63545P104 | 124 | 4,528 |
| NETWORK APPLIANCE INC DELEWARE | COM | 64120L104 | 653 | 31,951 |
| NETWORK APPLIANCE INC DELEWARE | COM | 64120L104 | 15 | 730 |
| NEW YORK TIMES CO CL A | CL A | 650111107 | 260 | 5,450 |
| NEW YORK TIMES CO CL A | CL A | 650111107 | 10 | 200 |
| NEWMONT MINING CORP (NEW) | COM | 651639106 | 8,102 | 166,684 |
| NEWMONT MINING CORP (NEW) | COM | 651639106 | 596 | 12,261 |
| NEWS CORP LTD SPONSORED ADR PFD | SP ADR PFD | 652487802 | 276 | 9,109 |
| NEWS CORP LTD SPONSORED ADR PFD | SP ADR PFD | 652487802 | 8 | 277 |
| NEXTEL COMMUNICATIONS INC | CL A | 65332V103 | 567 | 20,211 |
| NEXTEL COMMUNICATIONS INC | CL A | 65332V103 | 12 | 410 |
| NIKE INC CL B | CL B | 654106103 | 1,808 | 26,410 |
| NIKE INC CL B | CL B | 654106103 | 113 | 1,650 |
| NOKIA CORP | SPONSORED ADR | 654902204 | 1,064 | 62,617 |
| NOKIA CORP | SPONSORED ADR | 654902204 | 278 | 16,360 |
| NORFOLK SOUTHERN CORPORATION | COM | 655844108 | 485 | 20,518 |
| NORFOLK SOUTHERN CORPORATION | COM | 655844108 | 400 | 16,917 |
| NORTHERN BORDER PARTNERS L P | UNIT LTD PARTN | 664785102 | 93 | 2,370 |
| NORTHERN BORDER PARTNERS L P | UNIT LTD PARTN | 664785102 | 216 | 5,500 |
| NORTHROP GRUMMAN CORP | COM | 666807102 | 4,041 | 42,267 |
| NORTHROP GRUMMAN CORP | COM | 666807102 | 600 | 6,279 |
| NOVARTIS AG ADR | SPONSORED ADR | 66987V109 | 277 | 6,044 |
| NVIDIA CORP | COM | 67066G104 | 2,649 | 114,185 |
| NVIDIA CORP | COM | 67066G104 | 246 | 10,600 |
| NUVEEN DIVIDEND ADV MUNI 3 | COM SH BEN INT | 67070X101 | 286 | 20,000 |
| NUVEEN INSD DIVID ADVANTAGE | COM | 67071L106 | 167 | 11,000 |

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|---------------------------------|---------------|-----------|--------|---------|
| NUVEEN MUN VALUE FD INC | COM | 670928100 | 138 | 14,756 |
| NUVEEN MUN VALUE FD INC | COM | 670928100 | 12 | 1,333 |
| NUVEEN TEX QUAL INCM MUN FD | COM | 670983105 | 784 | 49,800 |
| OCCIDENTAL PETE CORP | COM | 674599105 | 553 | 13,102 |
| OCCIDENTAL PETE CORP | COM | 674599105 | 31 | 740 |
| OLD REPUBLIC INTL CORP | COM | 680223104 | 460 | 18,128 |
| OLD REPUBLIC INTL CORP | COM | 680223104 | 12,076 | 476,169 |
| OMNICOM GROUP | COM | 681919106 | 111 | 1,273 |
| OMNICOM GROUP | COM | 681919106 | 593 | 6,791 |
| ORACLE CORPORATION | COM | 68389X105 | 4,998 | 377,752 |
| ORACLE CORPORATION | COM | 68389X105 | 1,077 | 81,411 |
| PNC FINANCIAL SERVICES GROUP | COM | 693475105 | 690 | 12,600 |
| PNC FINANCIAL SERVICES GROUP | COM | 693475105 | 69 | 1,260 |
| PPG INDUSTRIES INC | COM | 693506107 | 150 | 2,337 |
| PPG INDUSTRIES INC | COM | 693506107 | 323 | 5,039 |
| PACCAR INC | COM | 693718108 | 306 | 3,600 |
| PACCAR INC | COM | 693718108 | 103 | 1,206 |
| PACIFICARE HLTH SYS INC DEL | COM | 695112102 | 331 | 4,900 |
| PARKER HANNIFIN CORP | COM | 701094104 | 335 | 5,625 |
| PAYCHEX INC | COM | 704326107 | 2 | 42 |
| PAYCHEX INC | COM | 704326107 | 216 | 5,795 |
| PEPSICO INC | COM | 713448108 | 13,950 | 299,239 |
| PEPSICO INC | COM | 713448108 | 3,772 | 80,901 |
| PFIZER INC | COM | 717081103 | 27,350 | 774,130 |
| PFIZER INC | COM | 717081103 | 7,416 | 209,901 |
| PHARMOS CORP | COM NEW | 717139208 | 36 | 10,300 |
| PHELPS DODGE CORP | COM | 717265102 | 1,714 | 22,532 |
| PHELPS DODGE CORP | COM | 717265102 | 126 | 1,653 |
| PIMCO MUN INCOME FD II | COM | 72200W106 | 279 | 20,000 |
| PIMCO MUN INCOME FD III | COM | 72201A103 | 285 | 20,525 |
| PIMCO MUN INCOME FD III | COM | 72201A103 | 23 | 1,650 |
| PIONEER NATURAL RESOURCES CO | COM | 723787107 | 1,277 | 40,000 |
| PITNEY BOWES INC | COM | 724479100 | 1,294 | 31,846 |
| PITNEY BOWES INC | COM | 724479100 | 514 | 12,650 |
| PIXAR INC | COM | 725811103 | 250 | 3,602 |
| PIXAR INC | COM | 725811103 | 4 | 59 |
| PLUM CREEK TIMBER CO INC (REIT) | COM | 729251108 | 2,935 | 96,375 |
| PLUM CREEK TIMBER CO INC (REIT) | COM | 729251108 | 97 | 3,177 |
| PORTUGAL TELECOM SGPS S A | SPONSORED ADR | 737273102 | 100 | 10,018 |
| PORTUGAL TELECOM SGPS S A | SPONSORED ADR | 737273102 | 10 | 1,020 |
| PRAXAIR INC | COM | 74005P104 | 434 | 11,362 |
| PRAXAIR INC | COM | 74005P104 | 138 | 3,606 |
| PROASSURANCE CORP | COM | 74267C106 | 712 | 22,135 |
| PROASSURANCE CORP | COM | 74267C106 | 53 | 1,633 |
| PROCTER & GAMBLE CO | COM | 742718109 | 15,225 | 152,430 |
| PROCTER & GAMBLE CO | COM | 742718109 | 8,291 | 83,010 |
| PROGRESS ENERGY INC | COM | 743263105 | 862 | 19,043 |
| PROGRESS ENERGY INC | COM | 743263105 | 64 | 1,422 |
| PROGRESSIVE CORP OHIO | COM | 743315103 | 729 | 8,722 |
| PROGRESSIVE CORP OHIO | COM | 743315103 | 16 | 188 |
| PROTECTIVE LIFE CORP | COM | 743674103 | 1,315 | 38,872 |
| PROTECTIVE LIFE CORP | COM | 743674103 | 6,427 | 189,937 |
| PROVIDIAN FINL CORP | COM | 74406A102 | 135 | 11,577 |
| PROVIDIAN FINL CORP | COM | 74406A102 | 165 | 14,200 |
| PUBLIC SVC ENTERPRISE GROUP INC | COM | 744573106 | 398 | 9,084 |
| PUBLIC SVC ENTERPRISE GROUP INC | COM | 744573106 | 106 | 2,418 |
| PUTNAM INVT GRADE MUN TR | COM | 746805100 | 334 | 31,000 |
| PUTNAM MANAGED MUN INCOME TR | COM | 746823103 | 309 | 42,000 |
| QUALCOMM INC | COM | 747525103 | 1,253 | 23,235 |
| QUALCOMM INC | COM | 747525103 | 1,112 | 20,612 |
| QUESTAR CORP | COM | 748356102 | 424 | 12,050 |
| QUESTAR CORP | COM | 748356102 | 35 | 1,000 |

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|---------------------------------|----------------|-----------|--------|-----------|
| RADIOSHACK CORP | COM | 750438103 | 209 | 6,809 |
| RADIOSHACK CORP | COM | 750438103 | 199 | 6,490 |
| RAYTHEON CO (NEW) | COM NEW | 755111507 | 2,099 | 69,890 |
| RAYTHEON CO (NEW) | COM NEW | 755111507 | 402 | 13,390 |
| REGIS CORP MINN | COM | 758932107 | 209 | 5,301 |
| REGIONS FINANCIAL CORP | COM | 758940100 | 95,796 | 2,575,154 |
| REGIONS FINANCIAL CORP | COM | 758940100 | 52,146 | 1,401,779 |
| RELIANT RES INC | COM | 75952B105 | 49 | 6,662 |
| RELIANT RES INC | COM | 75952B105 | 38 | 5,197 |
| RIO TINTO PLC | SPONSORED ADR | 767204100 | 268 | 2,410 |
| RIO TINTO PLC | SPONSORED ADR | 767204100 | 2 | 20 |
| ROCKWELL AUTOMATION INC | COM | 773903109 | 242 | 6,800 |
| ROCKWELL AUTOMATION INC | COM | 773903109 | 53 | 1,494 |
| ROCKWELL COLLINS INC | COM | 774341101 | 173 | 5,750 |
| ROCKWELL COLLINS INC | COM | 774341101 | 45 | 1,494 |
| ROPER INDS INC NEW | COM | 776696106 | 199 | 4,046 |
| ROPER INDS INC NEW | COM | 776696106 | 8 | 155 |
| ROYAL DUTCH PETROLEUM CO ADR | NY REG EUR.56 | 780257804 | 3,566 | 68,066 |
| ROYAL DUTCH PETROLEUM CO ADR | NY REG EUR.56 | 780257804 | 787 | 15,014 |
| RUBY TUESDAY INC | COM | 781182100 | 6,942 | 243,677 |
| RUBY TUESDAY INC | COM | 781182100 | 243 | 8,528 |
| SBC COMMUNICATIONS INC NEW | COM | 78387G103 | 3,278 | 125,752 |
| SBC COMMUNICATIONS INC NEW | COM | 78387G103 | 1,139 | 43,693 |
| SPDR TR | UNIT SER 1 | 78462F103 | 8,017 | 72,040 |
| SPDR TR | UNIT SER 1 | 78462F103 | 886 | 7,960 |
| SABINE ROYALTY TRUST INTEREST | UNIT BEN INT | 785688102 | 346 | 11,943 |
| SABINE ROYALTY TRUST INTEREST | UNIT BEN INT | 785688102 | 15 | 500 |
| SAFEWAY INC | COM NEW | 786514208 | 201 | 9,159 |
| ST PAUL COS INC | COM | 792860108 | 246 | 6,197 |
| ST PAUL COS INC | COM | 792860108 | 210 | 5,298 |
| SAKS INC | COM | 79377W108 | 346 | 23,026 |
| SAKS INC | COM | 79377W108 | 2 | 132 |
| SANMINA CORP | COM | 800907107 | 49 | 3,850 |
| SANMINA CORP | COM | 800907107 | 85 | 6,748 |
| SARA LEE CORP | COM | 803111103 | 7,225 | 332,794 |
| SARA LEE CORP | COM | 803111103 | 369 | 16,991 |
| SCANA CORP NEW | COM | 80589M102 | 853 | 24,892 |
| SCANA CORP NEW | COM | 80589M102 | 240 | 6,997 |
| SCHERING-PLOUGH CORP | COM | 806605101 | 789 | 45,358 |
| SCHERING-PLOUGH CORP | COM | 806605101 | 387 | 22,260 |
| SCHLUMBERGER LTD ADR | COM | 806857108 | 3,499 | 63,937 |
| SCHLUMBERGER LTD ADR | COM | 806857108 | 1,488 | 27,201 |
| SCHWAB CHARLES CORP NEW | COM | 808513105 | 711 | 60,050 |
| SCHWAB CHARLES CORP NEW | COM | 808513105 | 6 | 471 |
| SCUDDER MUN INCOME TR | COM SH BEN INT | 81118R604 | 509 | 41,000 |
| SEARS ROEBUCK & CO | COM | 812387108 | 296 | 6,502 |
| SEARS ROEBUCK & CO | COM | 812387108 | 146 | 3,209 |
| SHELL TRANS & TRADING PLC | ADR NY SHS NEW | 822703609 | 68 | 1,505 |
| SHELL TRANS & TRADING PLC | ADR NY SHS NEW | 822703609 | 135 | 3,000 |
| SHERWIN WILLIAMS CO | COM | 824348106 | 275 | 7,916 |
| SHERWIN WILLIAMS CO | COM | 824348106 | 30 | 870 |
| SIMMONS FIRST NATIONAL CORP | CL A \$5 PAR | 828730200 | 205 | 7,440 |
| SIMMONS FIRST NATIONAL CORP | CL A \$5 PAR | 828730200 | 28 | 1,000 |
| SIMON PPTY GROUP INC NEW (REIT) | COM | 828806109 | 85 | 1,833 |
| SIMON PPTY GROUP INC NEW (REIT) | COM | 828806109 | 205 | 4,425 |
| SMITH INTL INC | COM | 832110100 | 1,519 | 36,575 |
| SMITH INTL INC | COM | 832110100 | 17 | 400 |
| SOLECTRON CORP | COM | 834182107 | 102 | 17,286 |
| SOLECTRON CORP | COM | 834182107 | | 9 |
| SONOCO PRODUCTS CO | COM | 835495102 | 74 | 3,000 |
| SONOCO PRODUCTS CO | COM | 835495102 | 153 | 6,220 |
| SOUTHERN CO | COM | 842587107 | 7,089 | 234,361 |

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|--------------------------------|----------------|-----------|-------|---------|
| SOUTHERN CO | COM | 842587107 | 2,815 | 93,071 |
| SOUTHTRUST CORP | COM | 844730101 | 5,847 | 178,580 |
| SOUTHTRUST CORP | COM | 844730101 | 8,296 | 253,403 |
| SOUTHWEST AIRLINES CO | COM | 844741108 | 824 | 51,072 |
| SOUTHWEST AIRLINES CO | COM | 844741108 | 97 | 6,013 |
| SPRINT CORP (FON GROUP) | COM FON GROUP | 852061100 | 93 | 5,690 |
| SPRINT CORP (FON GROUP) | COM FON GROUP | 852061100 | 71 | 4,344 |
| SPRINT CORP | PCS COM SER 1 | 852061506 | 109 | 19,366 |
| SPRINT CORP | PCS COM SER 1 | 852061506 | 7 | 1,272 |
| STARBUCKS CORP | COM | 855244109 | 298 | 8,980 |
| STARBUCKS CORP | COM | 855244109 | 35 | 1,063 |
| STATE STR CORP | COM | 857477103 | 427 | 8,207 |
| STATE STR CORP | COM | 857477103 | 8 | 154 |
| STRYKER CORP | COM | 863667101 | 498 | 5,856 |
| STRYKER CORP | COM | 863667101 | 33 | 390 |
| SUN LIFE FINL INC | COM | 866796105 | 282 | 11,285 |
| SUN MICROSYSTEMS INC | COM | 866810104 | 79 | 17,737 |
| SUN MICROSYSTEMS INC | COM | 866810104 | 59 | 13,200 |
| SUNTRUST BANKS INC | COM | 867914103 | 2,122 | 29,675 |
| SUNTRUST BANKS INC | COM | 867914103 | 1,147 | 16,035 |
| SYMANTEC CORP | COM | 871503108 | 334 | 9,677 |
| SYMANTEC CORP | COM | 871503108 | 161 | 4,675 |
| SYNOVUS FINANCIAL CORP | COM | 87161C105 | 700 | 24,217 |
| SYNOVUS FINANCIAL CORP | COM | 87161C105 | 3,976 | 137,480 |
| SYSCO CORP | COM | 871829107 | 2,281 | 61,257 |
| SYSCO CORP | COM | 871829107 | 163 | 4,365 |
| TEPPCO PARTNERS LP | UT LTD PARTNER | 872384102 | 426 | 10,570 |
| TEPPCO PARTNERS LP | UT LTD PARTNER | 872384102 | 145 | 3,600 |
| TXU CORP | COM | 873168108 | 430 | 18,148 |
| TXU CORP | COM | 873168108 | 26 | 1,107 |
| TARGET CORP | COM | 87612E106 | 3,273 | 85,229 |
| TARGET CORP | COM | 87612E106 | 821 | 21,378 |
| TELEFONICA S. A. | SPONSORED ADR | 879382208 | 545 | 12,327 |
| TELEPHONE & DATA SYS INC | COM | 879433100 | 810 | 12,957 |
| TEMPLETON GLOBAL INCOME FD INC | COM | 880198106 | 130 | 13,707 |
| TEMPLETON GLOBAL INCOME FD INC | COM | 880198106 | 10 | 1,000 |
| TEXAS INSTRUMENTS INC | COM | 882508104 | 5,781 | 196,766 |
| TEXAS INSTRUMENTS INC | COM | 882508104 | 1,081 | 36,800 |
| TEXTRON INC | COM | 883203101 | 263 | 4,605 |
| THERMO ELECTRON CORP | COM | 883556102 | 224 | 8,895 |
| THERMO ELECTRON CORP | COM | 883556102 | 10 | 385 |
| THOR INDS INC | COM | 885160101 | 270 | 4,800 |
| 3M CO | COM | 88579Y101 | 4,129 | 48,557 |
| 3M CO | COM | 88579Y101 | 3,039 | 35,745 |
| TIME WARNER INC | COM | 887317105 | 446 | 24,799 |
| TIME WARNER INC | COM | 887317105 | 112 | 6,231 |
| TORCHMARK CORP | COM | 891027104 | 4,479 | 98,360 |
| TORCHMARK CORP | COM | 891027104 | 9,607 | 210,950 |
| TRIZEC PROPERTIES INC (REIT) | COM | 89687P107 | 894 | 58,045 |
| TYCO INTL LTD NEW ADR | COM | 902124106 | 306 | 11,540 |
| TYCO INTL LTD NEW ADR | COM | 902124106 | 34 | 1,274 |
| UST INC | COM | 902911106 | 1,686 | 47,244 |
| UST INC | COM | 902911106 | 164 | 4,600 |
| US BANCORP DEL COM NEW | COM NEW | 902973304 | 5,402 | 181,399 |
| US BANCORP DEL COM NEW | COM NEW | 902973304 | 49 | 1,630 |
| UNILEVER N V ADR | NY SHS NEW | 904784709 | 144 | 2,215 |
| UNILEVER N V ADR | NY SHS NEW | 904784709 | 89 | 1,375 |
| UNION PACIFIC CORP | COM | 907818108 | 2,674 | 38,492 |
| UNION PACIFIC CORP | COM | 907818108 | 226 | 3,250 |
| UNION PLANTERS CORP | COM | 908068109 | 2,520 | 80,015 |
| UNION PLANTERS CORP | COM | 908068109 | 6,851 | 217,555 |
| UNITED PARCEL SVC INC | CL B | 911312106 | 91 | 1,226 |

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|------------------------------|---------------|-----------|--------|---------|
| UNITED PARCEL SVC INC | CL B | 911312106 | 540 | 7,239 |
| UNITED SEC BANCSHARES INC | SHS | 911459105 | 3,261 | 112,640 |
| UNITED SEC BANCSHARES INC | SHS | 911459105 | 29 | 1,000 |
| UNITED TECHNOLOGIES CORP | COM | 913017109 | 1,872 | 19,754 |
| UNITED TECHNOLOGIES CORP | COM | 913017109 | 754 | 7,953 |
| UNITEDHEALTH GROUP INC | COM | 91324P102 | 882 | 15,158 |
| UNITEDHEALTH GROUP INC | COM | 91324P102 | 51 | 868 |
| UNOCAL CORP | COM | 915289102 | 233 | 6,322 |
| UNOCAL CORP | COM | 915289102 | 37 | 1,000 |
| UNUMPROVIDENT CORP | COM | 91529Y106 | 27 | 1,710 |
| UNUMPROVIDENT CORP | COM | 91529Y106 | 391 | 24,795 |
| V F CORP | COM | 918204108 | 2,106 | 48,716 |
| V F CORP | COM | 918204108 | 43 | 1,000 |
| VERIZON COMMUNICATIONS | COM | 92343V104 | 5,222 | 148,856 |
| VERIZON COMMUNICATIONS | COM | 92343V104 | 2,271 | 64,731 |
| VIACOM INC | CL A | 925524100 | 1,575 | 35,573 |
| VIACOM INC | CL A | 925524100 | 120 | 2,700 |
| VIACOM INC | CL B | 925524308 | 3,786 | 85,309 |
| VIACOM INC | CL B | 925524308 | 289 | 6,503 |
| VIVENDI UNIVERSAL | SPON ADR NEW | 92851S204 | 1,724 | 71,000 |
| VIVENDI UNIVERSAL | SPON ADR NEW | 92851S204 | 93 | 3,840 |
| VODAFONE GROUP PLC NEW | SPONSORED ADR | 92857W100 | 635 | 25,376 |
| VODAFONE GROUP PLC NEW | SPONSORED ADR | 92857W100 | 666 | 26,581 |
| VULCAN MATERIALS CO | COM | 929160109 | 7,244 | 152,282 |
| VULCAN MATERIALS CO | COM | 929160109 | 12,699 | 266,961 |
| WGL HLDGS INC | COM | 92924F106 | 180 | 6,486 |
| WGL HLDGS INC | COM | 92924F106 | 25 | 900 |
| WACHOVIA CORP | COM | 929903102 | 4,085 | 87,687 |
| WACHOVIA CORP | COM | 929903102 | 851 | 18,265 |
| WADDELL & REED FINL INC CL A | CL A | 930059100 | 355 | 15,115 |
| WADDELL & REED FINL INC CL A | CL A | 930059100 | 1,468 | 62,563 |
| WAL MART STORES INC | COM | 931142103 | 12,910 | 243,357 |
| WAL MART STORES INC | COM | 931142103 | 4,268 | 80,450 |
| WALGREEN CO | COM | 931422109 | 2,791 | 76,724 |
| WALGREEN CO | COM | 931422109 | 129 | 3,533 |
| WASHINGTON MUTUAL INC | COM | 939322103 | 2,035 | 50,726 |
| WASHINGTON MUTUAL INC | COM | 939322103 | 444 | 11,076 |
| WASTE MANAGEMENT COM | COM | 94106L109 | 2,210 | 74,668 |
| WASTE MANAGEMENT COM | COM | 94106L109 | 7 | 245 |
| WELLS FARGO & CO NEW | COM | 949746101 | 8,407 | 142,757 |
| WELLS FARGO & CO NEW | COM | 949746101 | 1,781 | 30,250 |
| WESBANCO INC | COM | 950810101 | 578 | 20,908 |
| WEYERHAEUSER CO | COM | 962166104 | 4,073 | 63,648 |
| WEYERHAEUSER CO | COM | 962166104 | 465 | 7,264 |
| WILLIAMS COS INC | COM | 969457100 | 52 | 5,300 |
| WILLIAMS COS INC | COM | 969457100 | 62 | 6,350 |
| WILMINGTON TR CORP | COM | 971807102 | 329 | 9,150 |
| WILMINGTON TR CORP | COM | 971807102 | 11 | 300 |
| WISCONSIN ENERGY CORP | COM | 976657106 | 442 | 13,225 |
| WISCONSIN ENERGY CORP | COM | 976657106 | 4 | 110 |
| WRIGLEY WM JR CO | COM | 982526105 | 2,814 | 50,065 |
| WRIGLEY WM JR CO | COM | 982526105 | 742 | 13,200 |
| WYETH | COM | 983024100 | 8,984 | 211,642 |
| WYETH | COM | 983024100 | 3,573 | 84,175 |
| XTO ENERGY INC | COM | 98385X106 | 379 | 13,408 |
| XILINX INC | COM | 983919101 | 1,954 | 50,589 |
| XILINX INC | COM | 983919101 | 10 | 250 |
| XEROX CORP | COM | 984121103 | 174 | 12,617 |
| YAHOO INC | COM | 984332106 | 572 | 12,696 |
| YAHOO INC | COM | 984332106 | 102 | 2,262 |
| YUM BRANDS INC | COM | 988498101 | 1,627 | 47,283 |
| YUM BRANDS INC | COM | 988498101 | 25 | 732 |

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|------------------|-----|-----------|-----|-------|
| ZIMMER HLDGS INC | COM | 98956P102 | 615 | 8,742 |
| ZIMMER HLDGS INC | COM | 98956P102 | 221 | 3,145 |