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FIRST HORIZON NATIONAL CORP

Form 13F-HR

January 25, 2005

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				INVSTMT DSCRETN	O MA
			VALUE (X1000)	SHARES/ PRN AMT	SH/ PUT/ PRN CALL			
ABBOTT LABS	COMMON STOCK	002824100	2598	55682	SH	DEFINED		
ABBOTT LABS	COMMON STOCK	002824100	2407	51600	SH	OTHER		
ACTIVE POWER INC	COMMON STOCK	00504W100	16	3452	SH	DEFINED		
ADOBE SYS INC	COMMON STOCK	00724F101	1	19	SH	DEFINED		
ADVANCED MICRO DEVICES INC	COMMON STOCK	007903107	13	600	SH	DEFINED		
AETNA INC	COMMON STOCK	00817Y108	68	548	SH	DEFINED		
AETNA INC	COMMON STOCK	00817Y108	369	2959	SH	OTHER		
AFFILIATED COMPUTER SVCS INC C	COMMON STOCK	008190100	54	900	SH	OTHER		
AFLAC INC	COMMON STOCK	001055102	3534	88710	SH	DEFINED		
AFLAC INC	COMMON STOCK	001055102	1947	48877	SH	OTHER		
AGCO CORP	COMMON STOCK	001084102	296	13500	SH	OTHER		
AGERE SYSTEMS INC-CL A	COMMON STOCK	00845V100	0	25	SH	DEFINED		
AGERE SYSTEMS INC-CL A	COMMON STOCK	00845V100	0	28	SH	OTHER		
AGERE SYSTEMS INC-CL B	COMMON STOCK	00845V209	1	978	SH	DEFINED		
AGERE SYSTEMS INC-CL B	COMMON STOCK	00845V209	2	1130	SH	OTHER		
AGILENT TECHNOLOGIES INC	COMMON STOCK	00846U101	53	2205	SH	DEFINED		
AGILENT TECHNOLOGIES INC	COMMON STOCK	00846U101	5	228	SH	OTHER		
AGL RES INC	COMMON STOCK	001204106	18	536	SH	DEFINED		
AGL RES INC	COMMON STOCK	001204106	27	800	SH	OTHER		
AIR PRODUCTS & CHEMICALS INC	COMMON STOCK	009158106	1031	17790	SH	DEFINED		
AIR PRODUCTS & CHEMICALS INC	COMMON STOCK	009158106	341	5890	SH	OTHER		
ALBEMARLE FIRST BK CHARLOTTESV	COMMON STOCK	012684106	17	1500	SH	OTHER		
ALBERTO CULVER CO	COMMON STOCK	013068101	722	14862	SH	DEFINED		
ALBERTO CULVER CO	COMMON STOCK	013068101	218	4497	SH	OTHER		
ALBERTSONS INC	COMMON STOCK	013104104	2	100	SH	DEFINED		
ALCOA INC COM	COMMON STOCK	013817101	901	28675	SH	DEFINED		
ALCOA INC COM	COMMON STOCK	013817101	1423	45301	SH	OTHER		
ALEXANDER & BALDWIN INC	COMMON STOCK	014482103	98	2300	SH	DEFINED		
ALLEGHENY ENERGY INC	COMMON STOCK	017361106	8	400	SH	OTHER		
ALLERGAN INC	COMMON STOCK	018490102	8	100	SH	OTHER		
ALLIANT CORP	COMMON STOCK	018802108	20	700	SH	DEFINED		
ALLIANT CORP	COMMON STOCK	018802108	29	1000	SH	OTHER		
ALLIANT TECHSYSTEMS INC	COMMON STOCK	018804104	2	33	SH	OTHER		
ALLIED CAP CORP NEW	COMMON STOCK	01903Q108	26	1000	SH	DEFINED		
ALLSTATE CORP	COMMON STOCK	020002101	30	586	SH	DEFINED		
ALLSTATE CORP	COMMON STOCK	020002101	547	10570	SH	OTHER		
ALLTEL CORP	COMMON STOCK	020039103	209	3550	SH	DEFINED		
ALLTEL CORP	COMMON STOCK	020039103	536	9119	SH	OTHER		
ALTRIA GROUP INC	COMMON STOCK	02209S103	2460	40255	SH	DEFINED		
ALTRIA GROUP INC	COMMON STOCK	02209S103	5488	89812	SH	OTHER		
AMER TECH CORP	COMMON STOCK	030145205	2	200	SH	DEFINED		
AMERADA HESS CORP	COMMON STOCK	023551104	80	968	SH	OTHER		
AMEREN CORP	COMMON STOCK	023608102	147	2931	SH	DEFINED		
AMEREN CORP	COMMON STOCK	023608102	70	1400	SH	OTHER		
AMERICAN EAGLE OUTFITTERS INC	COMMON STOCK	02553E106	14	300	SH	DEFINED		
AMERICAN ELEC PWR INC	COMMON STOCK	025537101	83	2425	SH	DEFINED		
AMERICAN ELEC PWR INC	COMMON STOCK	025537101	186	5427	SH	OTHER		
AMERICAN EXPRESS CO	COMMON STOCK	025816109	428	7600	SH	DEFINED		
AMERICAN EXPRESS CO	COMMON STOCK	025816109	1036	18380	SH	OTHER		
AMERICAN FINANCIAL REALTY TR	COMMON STOCK	02607P305	24	1500	SH	OTHER		
AMERICAN INTERNATIONAL GROUP I	COMMON STOCK	026874107	5766	87797	SH	DEFINED		
AMERICAN INTERNATIONAL GROUP I	COMMON STOCK	026874107	3939	59980	SH	OTHER		
AMERICAN MORTGAGE ACCEPTANCE C	COMMON STOCK	027568104	6	348	SH	DEFINED		

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AMERICAN MORTGAGE ACCEPTANCE C	COMMON STOCK	027568104	5	270 SH	OTHER
AMERICAN PWR CONVERSION CORP	COMMON STOCK	029066107	173	8075 SH	DEFINED
AMERICAN PWR CONVERSION CORP	COMMON STOCK	029066107	46	2150 SH	OTHER
AMERISOURCEBERGEN CORP	COMMON STOCK	03073E105	19	325 SH	DEFINED
AMERUS GROUP CO	COMMON STOCK	03072M108	2	55 SH	DEFINED
AMGEN INC	COMMON STOCK	031162100	92	1427 SH	DEFINED
AMGEN INC	COMMON STOCK	031162100	142	2218 SH	OTHER
AMSOUTH BANCORPORATION	COMMON STOCK	032165102	4060	156762 SH	DEFINED
AMSOUTH BANCORPORATION	COMMON STOCK	032165102	3859	148985 SH	OTHER
ANADARKO PETE CORP	COMMON STOCK	032511107	127	1962 SH	DEFINED
ANADARKO PETE CORP	COMMON STOCK	032511107	358	5518 SH	OTHER
ANALOG DEVICES INC	COMMON STOCK	032654105	911	24673 SH	DEFINED
ANALOG DEVICES INC	COMMON STOCK	032654105	264	7140 SH	OTHER
ANDREW CORP	COMMON STOCK	034425108	180	13187 SH	OTHER
ANHEUSER BUSCH COS INC	COMMON STOCK	035229103	822	16200 SH	DEFINED
ANHEUSER BUSCH COS INC	COMMON STOCK	035229103	928	18292 SH	OTHER
ANNALY MTG MGMT INC COM	COMMON STOCK	035710409	8	430 SH	DEFINED
APACHE CORP	COMMON STOCK	037411105	15	300 SH	DEFINED
APACHE CORP	COMMON STOCK	037411105	6	125 SH	OTHER
APPLERA CORP-APPLIED BIOSYS	COMMON STOCK	038020103	16	750 SH	OTHER
APPLERA CORP-CELERA GENOMICS	COMMON STOCK	038020202	3	200 SH	OTHER
APPLIED MATERIALS INC	COMMON STOCK	038222105	493	28825 SH	DEFINED
APPLIED MATERIALS INC	COMMON STOCK	038222105	435	25450 SH	OTHER
APPLIED MICRO CIRCUITS CORP CD	COMMON STOCK	03822W109	7	1600 SH	OTHER
ARCHER DANIELS MIDLAND CO	COMMON STOCK	039483102	109	4903 SH	DEFINED
ARCHER DANIELS MIDLAND CO	COMMON STOCK	039483102	192	8592 SH	OTHER
ARROW ELECTRS INC	COMMON STOCK	042735100	59	2419 SH	DEFINED
ARTHROCARE CORP	COMMON STOCK	043136100	6	200 SH	OTHER
ARVINMERITOR INC	COMMON STOCK	043353101	11	500 SH	DEFINED
ARVINMERITOR INC	COMMON STOCK	043353101	18	817 SH	OTHER
ASHLAND INC	COMMON STOCK	044204105	6	100 SH	DEFINED
ASTEC INDS INC COM	COMMON STOCK	046224101	3	200 SH	DEFINED
AT&T CORP NEW	COMMON STOCK	001957505	76	4003 SH	DEFINED
AT&T CORP NEW	COMMON STOCK	001957505	44	2320 SH	OTHER
ATLANTIS PLASTICS INC	COMMON STOCK	049156102	237	13300 SH	OTHER
ATMOS ENERGY CORP	COMMON STOCK	049560105	263	9599 SH	DEFINED
ATMOS ENERGY CORP	COMMON STOCK	049560105	21	750 SH	OTHER
AUTOBYTEL INC	COMMON STOCK	05275N106	19	3183 SH	OTHER
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	368	8300 SH	DEFINED
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	464	10457 SH	OTHER
AUTOZONE INC	COMMON STOCK	053332102	78	850 SH	DEFINED
AVANEX CORP	COMMON STOCK	05348W109	20	6000 SH	DEFINED
AVAYA INC	COMMON STOCK	053499109	5	315 SH	DEFINED
AVAYA INC	COMMON STOCK	053499109	6	353 SH	OTHER
AVON PRODUCTS INC	COMMON STOCK	054303102	119	3075 SH	DEFINED
AVON PRODUCTS INC	COMMON STOCK	054303102	117	3025 SH	OTHER
AXCELIS TECHNOLOGIES INC	COMMON STOCK	054540109	37	4597 SH	DEFINED
BAKER HUGHES INC	COMMON STOCK	057224107	43	1000 SH	OTHER
BALL CORP	COMMON STOCK	058498106	281	6400 SH	OTHER
BANDAG INC	COMMON STOCK	059815100	10	200 SH	DEFINED
BANK AMERICA CORP	COMMON STOCK	060505104	2755	58632 SH	DEFINED
BANK AMERICA CORP	COMMON STOCK	060505104	2035	43304 SH	OTHER
BANK NEW YORK INC	COMMON STOCK	064057102	74	2200 SH	DEFINED
BANKUNITED FINL CORP CL A	COMMON STOCK	06652B103	134	4200 SH	OTHER
BARD CR INC	COMMON STOCK	067383109	411	6430 SH	DEFINED
BARD CR INC	COMMON STOCK	067383109	338	5280 SH	OTHER
BAXTER INTL INC	COMMON STOCK	071813109	376	10885 SH	DEFINED
BAXTER INTL INC	COMMON STOCK	071813109	955	27660 SH	OTHER
BB&T CORPORATION	COMMON STOCK	054937107	414	9857 SH	DEFINED
BB&T CORPORATION	COMMON STOCK	054937107	230	5475 SH	OTHER
BECTON DICKINSON	COMMON STOCK	075887109	192	3375 SH	DEFINED
BECTON DICKINSON	COMMON STOCK	075887109	91	1600 SH	OTHER

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BED BATH & BEYOND INC	COMMON STOCK	075896100	8	200	SH	DEFINED
BELDEN CDT INC	COMMON STOCK	077454106	48	2050	SH	DEFINED
BELDEN CDT INC	COMMON STOCK	077454106	39	1700	SH	OTHER
BELLSOUTH CORP	COMMON STOCK	079860102	3123	112361	SH	DEFINED
BELLSOUTH CORP	COMMON STOCK	079860102	3837	138059	SH	OTHER
BELO CORPORATION	COMMON STOCK	080555105	100	3800	SH	DEFINED
BELO CORPORATION	COMMON STOCK	080555105	21	800	SH	OTHER
BERKSHIRE HATHAWAY INC CLASS A	COMMON STOCK	084670108	88	1	SH	DEFINED
BERKSHIRE HATHAWAY INC--CL B	COMMON STOCK	084670207	669	228	SH	DEFINED
BERKSHIRE HATHAWAY INC--CL B	COMMON STOCK	084670207	426	145	SH	OTHER
BEST BUY COMPANY INC	COMMON STOCK	086516101	143	2400	SH	DEFINED
BEST BUY COMPANY INC	COMMON STOCK	086516101	69	1167	SH	OTHER
BIO RAD LABS INC CL A	COMMON STOCK	090572207	132	2300	SH	DEFINED
BIOGEN IDEC INC	COMMON STOCK	09062X103	8	115	SH	OTHER
BIOMET INC	COMMON STOCK	090613100	20	450	SH	DEFINED
BLACK HILLS CORP	COMMON STOCK	092113109	14	450	SH	DEFINED
BLOCK H & R INC	COMMON STOCK	093671105	74	1500	SH	DEFINED
BLOCKBUSTER INC	COMMON STOCK	093679108	3	292	SH	OTHER
BLOCKBUSTER-B-WI	COMMON STOCK	093679207	1	164	SH	OTHER
BOEING CO	COMMON STOCK	097023105	894	17275	SH	DEFINED
BOEING CO	COMMON STOCK	097023105	1363	26330	SH	OTHER
BOWATER INC	COMMON STOCK	102183100	13	300	SH	DEFINED
BRIGGS & STRATTON CORP	COMMON STOCK	109043109	33	800	SH	OTHER
BRINKER INTL INC	COMMON STOCK	109641100	28	800	SH	DEFINED
BRISTOL MYERS SQUIBB CO	COMMON STOCK	110122108	3696	144243	SH	DEFINED
BRISTOL MYERS SQUIBB CO	COMMON STOCK	110122108	3978	155250	SH	OTHER
BRUNSWICK CORP	COMMON STOCK	117043109	5	100	SH	DEFINED
BUCKEYE PARTNERS LP	COMMON STOCK	118230101	20	475	SH	OTHER
BUCKEYE TECHNOLOGIES INC	COMMON STOCK	118255108	22	1725	SH	DEFINED
BURLINGTON NORTHN SANTA FE COR	COMMON STOCK	12189T104	14	300	SH	DEFINED
BURLINGTON NORTHN SANTA FE COR	COMMON STOCK	12189T104	39	816	SH	OTHER
CABOT CORP	COMMON STOCK	127055101	1	21	SH	OTHER
CAMPBELL SOUP CO	COMMON STOCK	134429109	3	100	SH	DEFINED
CAPITAL CROSSING BK	COMMON STOCK	140071101	5	170	SH	DEFINED
CAPITAL LEASE FUNDING INC	COMMON STOCK	140288101	25	2000	SH	DEFINED
CAPITAL ONE FINL CORP	COMMON STOCK	14040H105	4669	55449	SH	DEFINED
CAPITAL ONE FINL CORP	COMMON STOCK	14040H105	2453	29125	SH	OTHER
CARDINAL HEALTH INC	COMMON STOCK	14149Y108	3050	52442	SH	DEFINED
CARDINAL HEALTH INC	COMMON STOCK	14149Y108	1755	30182	SH	OTHER
CAREMARK RX INC	COMMON STOCK	141705103	16	400	SH	DEFINED
CAREMARK RX INC	COMMON STOCK	141705103	23	571	SH	OTHER
CARMAX INC	COMMON STOCK	143130102	4	125	SH	OTHER
CASCADE CORP	COMMON STOCK	147195101	400	10000	SH	OTHER
CATALINA MARKETING CORP	COMMON STOCK	148867104	206	6953	SH	OTHER
CATERPILLAR INC	COMMON STOCK	149123101	167	1712	SH	DEFINED
CATERPILLAR INC	COMMON STOCK	149123101	461	4726	SH	OTHER
CBRL GROUP INC COM	COMMON STOCK	12489V106	42	1000	SH	DEFINED
CBRL GROUP INC COM	COMMON STOCK	12489V106	119	2837	SH	OTHER
CEDAR FAIR LP	COMMON STOCK	150185106	99	3000	SH	OTHER
CENDANT CORP	COMMON STOCK	151313103	294	12562	SH	DEFINED
CENDANT CORP	COMMON STOCK	151313103	106	4550	SH	OTHER
CENTERPOINT ENERGY INC	COMMON STOCK	15189T107	19	1650	SH	DEFINED
CENTERPOINT ENERGY INC	COMMON STOCK	15189T107	3	300	SH	OTHER
CERTEGY INC	COMMON STOCK	156880106	2	50	SH	OTHER
CHAMPION ENTERPRISES INC	COMMON STOCK	158496109	24	2000	SH	OTHER
CHARTER COMMUNICATIONS INC	COMMON STOCK	16117M107	0	100	SH	DEFINED
CHATTEM INC COM	COMMON STOCK	162456107	5	150	SH	DEFINED
CHEVRONTEXACO CORP	COMMON STOCK	166764100	3908	74427	SH	DEFINED
CHEVRONTEXACO CORP	COMMON STOCK	166764100	3607	68695	SH	OTHER
CHOICEPOINT INC	COMMON STOCK	170388102	11	240	SH	DEFINED
CHUBB CORP	COMMON STOCK	171232101	323	4200	SH	DEFINED
CHUBB CORP	COMMON STOCK	171232101	117	1525	SH	OTHER

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CHURCH & DWIGHT INC	COMMON STOCK	171340102	597	17750	SH	OTHER
CIGNA CORP	COMMON STOCK	125509109	295	3615	SH	OTHER
CINERGY CORP	COMMON STOCK	172474108	6	150	SH	DEFINED
CINERGY CORP	COMMON STOCK	172474108	31	750	SH	OTHER
CIRCUIT CITY STORES INC	COMMON STOCK	172737108	6	400	SH	OTHER
CISCO SYSTEMS INC	COMMON STOCK	17275R102	1098	56817	SH	DEFINED
CISCO SYSTEMS INC	COMMON STOCK	17275R102	1265	65489	SH	OTHER
CITIGROUP INC	COMMON STOCK	172967101	2247	46645	SH	DEFINED
CITIGROUP INC	COMMON STOCK	172967101	1905	39530	SH	OTHER
CITIZENS COMMUNICATIONS CO	COMMON STOCK	17453B101	41	3008	SH	OTHER
CITY HLDG CO	COMMON STOCK	177835105	5	140	SH	DEFINED
CKE RESTAURANTS INC	COMMON STOCK	12561E105	73	5000	SH	OTHER
CLAIRES STORES INC	COMMON STOCK	179584107	216	10150	SH	OTHER
CLOROX CO	COMMON STOCK	189054109	57	969	SH	DEFINED
COCA COLA CO	COMMON STOCK	191216100	3814	91585	SH	DEFINED
COCA COLA CO	COMMON STOCK	191216100	6580	158010	SH	OTHER
COCA COLA ENTERPRISES INC	COMMON STOCK	191219104	16	750	SH	OTHER
COGNEX CORP	COMMON STOCK	192422103	6	200	SH	OTHER
COLGATE PALMOLIVE CO	COMMON STOCK	194162103	2340	45730	SH	DEFINED
COLGATE PALMOLIVE CO	COMMON STOCK	194162103	1904	37210	SH	OTHER
COMCAST CORP-CL A	COMMON STOCK	20030N101	673	20235	SH	DEFINED
COMCAST CORP-CL A	COMMON STOCK	20030N101	592	17800	SH	OTHER
COMCAST CORP-SPECIAL CL A	COMMON STOCK	20030N200	3700	112677	SH	DEFINED
COMCAST CORP-SPECIAL CL A	COMMON STOCK	20030N200	2494	75939	SH	OTHER
COMERICA INC	COMMON STOCK	200340107	40	650	SH	DEFINED
COMERICA INC	COMMON STOCK	200340107	114	1875	SH	OTHER
COMMERCIAL METALS CO	COMMON STOCK	201723103	236	4666	SH	OTHER
COMPASS BANCSHARES INC	COMMON STOCK	20449H109	15	300	SH	OTHER
COMPUTER ASSOC INTL INC	COMMON STOCK	204912109	21	676	SH	DEFINED
COMPUTER ASSOC INTL INC	COMMON STOCK	204912109	16	506	SH	OTHER
COMPUTER SCIENCES CORP	COMMON STOCK	205363104	271	4810	SH	DEFINED
COMPUTER SCIENCES CORP	COMMON STOCK	205363104	127	2245	SH	OTHER
CONAGRA FOODS INC	COMMON STOCK	205887102	174	5925	SH	DEFINED
CONAGRA FOODS INC	COMMON STOCK	205887102	441	14975	SH	OTHER
CONOCOPHILLIPS	COMMON STOCK	20825C104	204	2353	SH	DEFINED
CONOCOPHILLIPS	COMMON STOCK	20825C104	520	5990	SH	OTHER
CONSECO INC	COMMON STOCK	208464883	0	19	SH	OTHER
CONSOLIDATED EDISON INC	COMMON STOCK	209115104	22	500	SH	DEFINED
CONSOLIDATED EDISON INC	COMMON STOCK	209115104	102	2325	SH	OTHER
CONSTELLATION ENERGY GROUP INC	COMMON STOCK	210371100	31	700	SH	OTHER
CONSUMER DISCRETIONARY/SELECT	COMMON STOCK	81369Y407	326	9240	SH	DEFINED
CONSUMER DISCRETIONARY/SELECT	COMMON STOCK	81369Y407	75	2125	SH	OTHER
CONSUMER STAPLES SELECT SECTOR	COMMON STOCK	81369Y308	967	41885	SH	DEFINED
CONSUMER STAPLES SELECT SECTOR	COMMON STOCK	81369Y308	227	9833	SH	OTHER
CONVERGYS CORP COM	COMMON STOCK	212485106	10	700	SH	OTHER
CORN PRODS INTL INC	COMMON STOCK	219023108	21	400	SH	OTHER
CORNING INC	COMMON STOCK	219350105	37	3102	SH	DEFINED
CORNING INC	COMMON STOCK	219350105	257	21850	SH	OTHER
CORRECTIONS CORP AMER NEW	COMMON STOCK	22025Y407	78	1936	SH	DEFINED
COSTCO WHOLESALE CORP NEW	COMMON STOCK	22160K105	4254	87872	SH	DEFINED
COSTCO WHOLESALE CORP NEW	COMMON STOCK	22160K105	2377	49098	SH	OTHER
CRESCENT BANKING CO	COMMON STOCK	225646108	100	3800	SH	DEFINED
CROSSROADS SYSTEM INC	COMMON STOCK	22765D100	1	500	SH	OTHER
CROWN HOLDINGS INC	COMMON STOCK	228368106	27	2000	SH	OTHER
CSX CORP	COMMON STOCK	126408103	241	6010	SH	DEFINED
CSX CORP	COMMON STOCK	126408103	248	6188	SH	OTHER
CTI MOLECULAR IMAGING INC	COMMON STOCK	22943D105	1	100	SH	DEFINED
CVS CORP	COMMON STOCK	126650100	32	700	SH	DEFINED
CVS CORP	COMMON STOCK	126650100	68	1500	SH	OTHER
DANA CORP	COMMON STOCK	235811106	6	350	SH	DEFINED
DANAHER CORP	COMMON STOCK	235851102	52	900	SH	DEFINED
DANAHER CORP	COMMON STOCK	235851102	299	5200	SH	OTHER

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DARDEN RESTAURANTS INC	COMMON STOCK	237194105	56	2001	SH	DEFINED
DEERE & CO	COMMON STOCK	244199105	420	5650	SH	DEFINED
DEERE & CO	COMMON STOCK	244199105	275	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	644	15275	SH	DEFINED
DELL INC	COMMON STOCK	24702R101	535	12700	SH	OTHER
DELPHI CORPORATION	COMMON STOCK	247126105	8	926	SH	DEFINED
DELPHI CORPORATION	COMMON STOCK	247126105	45	4997	SH	OTHER
DELTA AIR LINES INC	COMMON STOCK	247361108	2	210	SH	OTHER
DELTA NAT GAS INC	COMMON STOCK	247748106	26	950	SH	DEFINED
DELUXE CORP	COMMON STOCK	248019101	101	2700	SH	OTHER
DIAMONDS TRUST SERIES I	COMMON STOCK	252787106	2395	22275	SH	DEFINED
DIAMONDS TRUST SERIES I	COMMON STOCK	252787106	1499	13945	SH	OTHER
DIRECT GENERAL CORP	COMMON STOCK	25456W204	183	5688	SH	DEFINED
DIRECTV GROUP INC	COMMON STOCK	25459L106	28	1696	SH	DEFINED
DIRECTV GROUP INC	COMMON STOCK	25459L106	14	826	SH	OTHER
DISNEY WALT CO NEW	COMMON STOCK	254687106	1956	70365	SH	DEFINED
DISNEY WALT CO NEW	COMMON STOCK	254687106	1427	51329	SH	OTHER
DIXIE GROUP INC	COMMON STOCK	255519100	17	1000	SH	DEFINED
DOLLAR GEN CORP	COMMON STOCK	256669102	12	600	SH	DEFINED
DOLLAR GEN CORP	COMMON STOCK	256669102	28	1343	SH	OTHER
DOMINION RESOURCES INC VA	COMMON STOCK	25746U109	179	2643	SH	DEFINED
DOMINION RESOURCES INC VA	COMMON STOCK	25746U109	674	9945	SH	OTHER
DOVER CORP	COMMON STOCK	260003108	73	1750	SH	DEFINED
DOVER CORP	COMMON STOCK	260003108	235	5600	SH	OTHER
DOW CHEMICAL COMPANY	COMMON STOCK	260543103	1698	34306	SH	DEFINED
DOW CHEMICAL COMPANY	COMMON STOCK	260543103	2099	42387	SH	OTHER
DOW JONES & CO INC	COMMON STOCK	260561105	284	6600	SH	OTHER
DTE ENERGY CO	COMMON STOCK	233331107	33	762	SH	DEFINED
DU PONT E I DE NEMOURS & CO	COMMON STOCK	263534109	1517	30924	SH	DEFINED
DU PONT E I DE NEMOURS & CO	COMMON STOCK	263534109	2092	42643	SH	OTHER
DUKE ENERGY CORP	COMMON STOCK	264399106	540	21318	SH	DEFINED
DUKE ENERGY CORP	COMMON STOCK	264399106	572	22600	SH	OTHER
DUN & BRADSTREET CORP DEL NEW	COMMON STOCK	26483E100	48	800	SH	DEFINED
DUN & BRADSTREET CORP DEL NEW	COMMON STOCK	26483E100	2	37	SH	OTHER
DUQUESNE LIGHT HOLDINGS INC	COMMON STOCK	266233105	19	1000	SH	OTHER
EARTHLINK INC	COMMON STOCK	270321102	2	178	SH	DEFINED
EASTMAN CHEMICAL CO	COMMON STOCK	277432100	15	256	SH	DEFINED
EASTMAN CHEMICAL CO	COMMON STOCK	277432100	13	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	825	11400	SH	DEFINED
EDISON INTERNATIONAL	COMMON STOCK	281020107	64	2000	SH	OTHER
EDWARDS LIFESCIENCES CORP	COMMON STOCK	28176E108	13	319	SH	DEFINED
EDWARDS LIFESCIENCES CORP	COMMON STOCK	28176E108	53	1287	SH	OTHER
EL PASO CORPORATION	COMMON STOCK	28336L109	56	5347	SH	DEFINED
EL PASO CORPORATION	COMMON STOCK	28336L109	130	12460	SH	OTHER
ELECTRONIC DATA SYS CORP NEW	COMMON STOCK	285661104	186	8044	SH	DEFINED
ELECTRONIC DATA SYS CORP NEW	COMMON STOCK	285661104	340	14740	SH	OTHER
EMC CORP/MASS	COMMON STOCK	268648102	1856	124811	SH	DEFINED
EMC CORP/MASS	COMMON STOCK	268648102	570	38325	SH	OTHER
EMERSON ELEC CO	COMMON STOCK	291011104	1049	14961	SH	DEFINED
EMERSON ELEC CO	COMMON STOCK	291011104	720	10267	SH	OTHER
EMPIRE DIST ELEC CO	COMMON STOCK	291641108	7	300	SH	OTHER
ENDO PHARMACEUTICALS HLDGS INC	COMMON STOCK	29264F205	105	5000	SH	OTHER
ENERGIZER HLDGS INC	COMMON STOCK	29266R108	10	198	SH	OTHER
ENERGY SELECT SECTOR SPDR	COMMON STOCK	81369Y506	445	12263	SH	DEFINED
ENERGY SELECT SECTOR SPDR	COMMON STOCK	81369Y506	133	3669	SH	OTHER
ENGELHARD CORP	COMMON STOCK	292845104	21	675	SH	OTHER
ENPRO INDUSTRIES INC	COMMON STOCK	29355X107	3	100	SH	DEFINED
ENSCO INTERNATIONAL INC	COMMON STOCK	26874Q100	32	1000	SH	DEFINED

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ENTERGY CORP	COMMON STOCK	29364G103	20	300	SH	DEFINED
ENTERPRISE PRODS PARTNERS LP	COMMON STOCK	293792107	61	2357	SH	DEFINED
ENTERPRISE PRODS PARTNERS LP	COMMON STOCK	293792107	5	200	SH	OTHER
EQUIFAX INC	COMMON STOCK	294429105	112	4000	SH	DEFINED
EQUIFAX INC	COMMON STOCK	294429105	124	4401	SH	OTHER
EQUITABLE RES INC	COMMON STOCK	294549100	455	7500	SH	OTHER
EQUITY RESIDENTIAL PPTYS TR	COMMON STOCK	29476L107	4	100	SH	DEFINED
EQUITY RESIDENTIAL PPTYS TR	COMMON STOCK	29476L107	18	500	SH	OTHER
ERESEARCH TECHNOLOGY INC	COMMON STOCK	29481V108	12	750	SH	OTHER
EXELON CORP	COMMON STOCK	30161N101	83	1876	SH	DEFINED
EXELON CORP	COMMON STOCK	30161N101	12	266	SH	OTHER
EXXON MOBIL CORPORATION	COMMON STOCK	30231G102	12833	250353	SH	DEFINED
EXXON MOBIL CORPORATION	COMMON STOCK	30231G102	23826	464800	SH	OTHER
FAIRCHILD SEMICONDUCTOR INTL I	COMMON STOCK	303726103	81	5000	SH	DEFINED
FAMILY DLR STORES INC	COMMON STOCK	307000109	69	2200	SH	OTHER
FARMERS CAP BK CORP COM	COMMON STOCK	309562106	412	10000	SH	OTHER
FEDERAL HOME LOAN MORTGAGE COM	COMMON STOCK	313400301	1401	19014	SH	DEFINED
FEDERAL HOME LOAN MORTGAGE COM	COMMON STOCK	313400301	807	10952	SH	OTHER
FEDERATED DEPT STORES INC	COMMON STOCK	31410H101	1045	18075	SH	DEFINED
FEDERATED DEPT STORES INC	COMMON STOCK	31410H101	514	8895	SH	OTHER
FEDEX CORPORATION	COMMON STOCK	31428X106	359	3650	SH	DEFINED
FEDEX CORPORATION	COMMON STOCK	31428X106	1110	11267	SH	OTHER
FERRELLGAS PARTNERS L.P.	COMMON STOCK	315293100	20	1000	SH	OTHER
FIDELITY NATIONAL FINANCIAL IN	COMMON STOCK	316326107	660	14457	SH	DEFINED
FIDELITY NATIONAL FINANCIAL IN	COMMON STOCK	316326107	562	12296	SH	OTHER
FIFTH THIRD BANCORP	COMMON STOCK	316773100	752	15901	SH	DEFINED
FIFTH THIRD BANCORP	COMMON STOCK	316773100	246	5207	SH	OTHER
FINANCIAL SELECT SECTOR SPDR	COMMON STOCK	81369Y605	521	17065	SH	DEFINED
FINANCIAL SELECT SECTOR SPDR	COMMON STOCK	81369Y605	85	2782	SH	OTHER
FIRST AMERICAN CORP	COMMON STOCK	318522307	11	300	SH	DEFINED
FIRST DATA CORP	COMMON STOCK	319963104	395	9283	SH	DEFINED
FIRST DATA CORP	COMMON STOCK	319963104	1076	25297	SH	OTHER
FIRST FINANCIAL HOLDINGS INC	COMMON STOCK	320239106	65	2000	SH	DEFINED
FIRST HEALTH GROUP CORP	COMMON STOCK	320960107	4	200	SH	DEFINED
FIRST HEALTH GROUP CORP	COMMON STOCK	320960107	7	363	SH	OTHER
FIRST HORIZON NATIONAL CORP	COMMON STOCK	320517105	51014	1183344	SH	DEFINED
FIRST HORIZON NATIONAL CORP	COMMON STOCK	320517105	19778	458778	SH	OTHER
FIRSTENERGY CORP	COMMON STOCK	337932107	7	178	SH	OTHER
FLAGSTAR BANCORP INC	COMMON STOCK	337930101	5	230	SH	DEFINED
FLUOR CORP NEW	COMMON STOCK	343412102	49	900	SH	DEFINED
FNMA	COMMON STOCK	313586109	4944	69423	SH	DEFINED
FNMA	COMMON STOCK	313586109	2769	38887	SH	OTHER
FOOT LOCKER INC	COMMON STOCK	344849104	15	568	SH	OTHER
FORD MOTOR CO DEL 'NEW'	COMMON STOCK	345370860	154	10523	SH	DEFINED
FORD MOTOR CO DEL 'NEW'	COMMON STOCK	345370860	231	15786	SH	OTHER
FORTUNE BRANDS INC	COMMON STOCK	349631101	267	3463	SH	DEFINED
FORTUNE BRANDS INC	COMMON STOCK	349631101	208	2692	SH	OTHER
FORTUNE 500 INDEX FUND	COMMON STOCK	86330E885	12	135	SH	DEFINED
FORTUNE 500 INDEX FUND	COMMON STOCK	86330E885	193	2240	SH	OTHER
FPL GROUP INC	COMMON STOCK	302571104	419	5611	SH	DEFINED
FPL GROUP INC	COMMON STOCK	302571104	327	4374	SH	OTHER
FRANKLIN RESOURCES INC	COMMON STOCK	354613101	1118	16049	SH	DEFINED
FRANKLIN RESOURCES INC	COMMON STOCK	354613101	493	7075	SH	OTHER
FREDS INC	COMMON STOCK	356108100	9	500	SH	OTHER
FREEMONT-MCMORAN COPPER-B	COMMON STOCK	35671D857	19	501	SH	DEFINED
FREESCALE SEMICONDUCTOR INC CL	COMMON STOCK	35687M206	135	7345	SH	DEFINED
FREESCALE SEMICONDUCTOR INC CL	COMMON STOCK	35687M206	101	5526	SH	OTHER
FREMONT GEN CORP	COMMON STOCK	357288109	5	210	SH	DEFINED
GALLAGHER ARTHUR J & CO	COMMON STOCK	363576109	20	600	SH	OTHER
GANNETT INC	COMMON STOCK	364730101	372	4550	SH	DEFINED
GANNETT INC	COMMON STOCK	364730101	472	5779	SH	OTHER
GAP INC	COMMON STOCK	364760108	78	3675	SH	DEFINED

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GATEWAY INC	COMMON STOCK	367626108	60	10000	SH	OTHER
GENCORP INC	COMMON STOCK	368682100	10	552	SH	OTHER
GENENTECH INC	COMMON STOCK	368710406	44	800	SH	DEFINED
GENENTECH INC	COMMON STOCK	368710406	27	500	SH	OTHER
GENERAL DYNAMICS CORP	COMMON STOCK	369550108	732	7000	SH	DEFINED
GENERAL DYNAMICS CORP	COMMON STOCK	369550108	84	800	SH	OTHER
GENERAL ELECTRIC CORP	COMMON STOCK	369604103	15739	431206	SH	DEFINED
GENERAL ELECTRIC CORP	COMMON STOCK	369604103	23879	654215	SH	OTHER
GENERAL MLS INC	COMMON STOCK	370334104	250	5020	SH	DEFINED
GENERAL MLS INC	COMMON STOCK	370334104	688	13841	SH	OTHER
GENERAL MOTORS CORP	COMMON STOCK	370442105	352	8789	SH	DEFINED
GENERAL MOTORS CORP	COMMON STOCK	370442105	479	11959	SH	OTHER
GENESEE & WYO INC CL A	COMMON STOCK	371559105	25	900	SH	DEFINED
GENUINE PARTS CO	COMMON STOCK	372460105	185	4200	SH	DEFINED
GENUINE PARTS CO	COMMON STOCK	372460105	33	752	SH	OTHER
GEORGIA PACIFIC CORP	COMMON STOCK	373298108	30	800	SH	DEFINED
GEORGIA PACIFIC CORP	COMMON STOCK	373298108	19	510	SH	OTHER
GETTY IMAGES INC	COMMON STOCK	374276103	45	654	SH	OTHER
GILLETTE CO	COMMON STOCK	375766102	558	12450	SH	DEFINED
GILLETTE CO	COMMON STOCK	375766102	711	15884	SH	OTHER
GOLDMAN SACHS GROUP INC	COMMON STOCK	38141G104	83	800	SH	DEFINED
GOLDMAN SACHS GROUP INC	COMMON STOCK	38141G104	75	725	SH	OTHER
GOODRICH CORP.	COMMON STOCK	382388106	7	200	SH	DEFINED
GOODYEAR TIRE & RUBBER CO	COMMON STOCK	382550101	3	200	SH	OTHER
GOVERNMENT PROPERTIES TRUST	COMMON STOCK	38374W107	8	800	SH	DEFINED
GRAINGER W W INC	COMMON STOCK	384802104	972	14596	SH	DEFINED
GRAINGER W W INC	COMMON STOCK	384802104	502	7534	SH	OTHER
GREENE COUNTY BANCSHARES INC	COMMON STOCK	394361208	1	45	SH	DEFINED
GREENHILL & CO	COMMON STOCK	395259104	14	500	SH	DEFINED
GUIDANT CORP	COMMON STOCK	401698105	18	250	SH	DEFINED
GUIDANT CORP	COMMON STOCK	401698105	18	250	SH	OTHER
HALLIBURTON CO	COMMON STOCK	406216101	18	470	SH	DEFINED
HALLIBURTON CO	COMMON STOCK	406216101	330	8400	SH	OTHER
HANCOCK HLDG CO	COMMON STOCK	410120109	186	5568	SH	DEFINED
HARLEY DAVIDSON INC	COMMON STOCK	412822108	1681	27678	SH	DEFINED
HARLEY DAVIDSON INC	COMMON STOCK	412822108	1309	21550	SH	OTHER
HARRAHS ENTERTAINMENT INC	COMMON STOCK	413619107	33	500	SH	DEFINED
HARRAHS ENTERTAINMENT INC	COMMON STOCK	413619107	100	1500	SH	OTHER
HARTFORD FINL SVCS GROUP INC	COMMON STOCK	416515104	62	900	SH	DEFINED
HARTFORD FINL SVCS GROUP INC	COMMON STOCK	416515104	122	1762	SH	OTHER
HASBRO INC	COMMON STOCK	418056107	8	425	SH	DEFINED
HCA INC	COMMON STOCK	404119109	21	518	SH	DEFINED
HCA INC	COMMON STOCK	404119109	4	100	SH	OTHER
HEALTH CARE SELECT SECTOR SPDR	COMMON STOCK	81369Y209	203	6720	SH	DEFINED
HEALTH CARE SELECT SECTOR SPDR	COMMON STOCK	81369Y209	60	2000	SH	OTHER
HEARTLAND EXPRESS INC	COMMON STOCK	422347104	34	1500	SH	DEFINED
HEINZ H J CO	COMMON STOCK	423074103	184	4725	SH	DEFINED
HEINZ H J CO	COMMON STOCK	423074103	34	875	SH	OTHER
HERSHEY FOODS CORP	COMMON STOCK	427866108	11	200	SH	DEFINED
HERSHEY FOODS CORP	COMMON STOCK	427866108	333	6000	SH	OTHER
HEWLETT PACKARD CO	COMMON STOCK	428236103	2210	105410	SH	DEFINED
HEWLETT PACKARD CO	COMMON STOCK	428236103	1402	66852	SH	OTHER
HIBERNIA CORP CL A	COMMON STOCK	428656102	210	7103	SH	DEFINED
HILLENBRAND INDUSTRIES INC	COMMON STOCK	431573104	61	1094	SH	DEFINED
HILTON HOTELS CORP	COMMON STOCK	432848109	101	4460	SH	OTHER
HOME DEPOT INC	COMMON STOCK	437076102	5371	125665	SH	DEFINED
HOME DEPOT INC	COMMON STOCK	437076102	4104	96013	SH	OTHER
HONEYWELL INTERNATIONAL INC	COMMON STOCK	438516106	128	3628	SH	DEFINED
HONEYWELL INTERNATIONAL INC	COMMON STOCK	438516106	145	4098	SH	OTHER
HOSPIRA INC	COMMON STOCK	441060100	93	2766	SH	DEFINED
HOSPIRA INC	COMMON STOCK	441060100	138	4124	SH	OTHER
HUDSON UNITED BANCORP	COMMON STOCK	444165104	5	130	SH	DEFINED

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HUMAN GENOME SCIENCES INC	COMMON STOCK	444903108	36	3000	SH	DEFINED
HUMANA INC	COMMON STOCK	444859102	27	900	SH	DEFINED
HYPERION SOLUTIONS CORP COM	COMMON STOCK	44914M104	4	79	SH	OTHER
IDACORP INC	COMMON STOCK	451107106	6	200	SH	OTHER
IHOP CORP	COMMON STOCK	449623107	13	300	SH	DEFINED
ILLINOIS TOOL WKS INC	COMMON STOCK	452308109	333	3597	SH	DEFINED
ILLINOIS TOOL WKS INC	COMMON STOCK	452308109	283	3054	SH	OTHER
IMATION CORP	COMMON STOCK	45245A107	57	1780	SH	OTHER
IMPAC MTG HLDGS INC	COMMON STOCK	45254P102	9	380	SH	DEFINED
IMS HEALTH INC	COMMON STOCK	449934108	9	400	SH	DEFINED
IMS HEALTH INC	COMMON STOCK	449934108	3	150	SH	OTHER
INDEPENDENT BK CORP MICH	COMMON STOCK	453838104	5	170	SH	DEFINED
INDUSTRIAL SELECT SECTOR SPDR	COMMON STOCK	81369Y704	146	4700	SH	DEFINED
INDUSTRIAL SELECT SECTOR SPDR	COMMON STOCK	81369Y704	120	3850	SH	OTHER
INTEL CORP	COMMON STOCK	458140100	7029	300498	SH	DEFINED
INTEL CORP	COMMON STOCK	458140100	6424	274657	SH	OTHER
INTERGRAPH CORP	COMMON STOCK	458683109	8	291	SH	OTHER
INTERNATIONAL BANCSHARES CORP	COMMON STOCK	459044103	5	130	SH	DEFINED
INTERNATIONAL BUSINESS MACHINE	COMMON STOCK	459200101	4200	42606	SH	DEFINED
INTERNATIONAL BUSINESS MACHINE	COMMON STOCK	459200101	6034	61206	SH	OTHER
INTERNATIONAL GAME TECHNOLOGY	COMMON STOCK	459902102	7	200	SH	DEFINED
INTERNATIONAL PAPER CO	COMMON STOCK	460146103	259	6162	SH	DEFINED
INTERNATIONAL PAPER CO	COMMON STOCK	460146103	732	17439	SH	OTHER
INTERPUBLIC GROUP COS INC	COMMON STOCK	460690100	14	1050	SH	DEFINED
INTERPUBLIC GROUP COS INC	COMMON STOCK	460690100	6	415	SH	OTHER
IPIX CORP	COMMON STOCK	44982L103	0	23	SH	DEFINED
IRIS INTERNATIONAL	COMMON STOCK	46270W105	62	6400	SH	OTHER
ISHARES COHEN & STEERS RLTY	COMMON STOCK	464287564	817	5995	SH	DEFINED
ISHARES COHEN & STEERS RLTY	COMMON STOCK	464287564	483	3542	SH	OTHER
ISHARES DJ JONES U.S. TECHNOLO	COMMON STOCK	464287721	310	6400	SH	DEFINED
ISHARES DJ SELECT DIVIDEND IND	COMMON STOCK	464287168	74	1212	SH	DEFINED
ISHARES DJ SELECT DIVIDEND IND	COMMON STOCK	464287168	168	2740	SH	OTHER
ISHARES DJ US TELCOM SECTOR IN	COMMON STOCK	464287713	396	16300	SH	DEFINED
ISHARES DJ US TELCOM SECTOR IN	COMMON STOCK	464287713	119	4883	SH	OTHER
ISHARES DJ US UTILITIES SECTOR	COMMON STOCK	464287697	6	90	SH	OTHER
ISHARES FTSE/XINHUA CHINA 25	COMMON STOCK	464287184	22	400	SH	DEFINED
ISHARES LEHMAN TRES INFL PROT	COMMON STOCK	464287176	524	4950	SH	DEFINED
ISHARES LEHMAN TRES INFL PROT	COMMON STOCK	464287176	497	4700	SH	OTHER
ISHARES LEHMAN 1-3YR TRS BD	COMMON STOCK	464287457	107	1310	SH	DEFINED
ISHARES MSCI EAFE INDEX FUND	COMMON STOCK	464287465	277	1730	SH	DEFINED
ISHARES MSCI EAFE INDEX FUND	COMMON STOCK	464287465	42	260	SH	OTHER
ISHARES NASDAQ BIOTECHNOLOGY I	COMMON STOCK	464287556	6	85	SH	OTHER
ISHARES RUSSELL 2000 GROWTH IN	COMMON STOCK	464287648	7	100	SH	DEFINED
ISHARES RUSSELL 2000 INDEX FUN	COMMON STOCK	464287655	272	2100	SH	DEFINED
ISHARES S&P SMALLCAP 600 INDEX	COMMON STOCK	464287804	34	207	SH	OTHER
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
ISHARES TRUST-S&P 400 MIDCAP	COMMON STOCK	464287507	22	170	SH	OTHER
ITT INDUSTRIES INC	COMMON STOCK	450911102	51	600	SH	DEFINED
ITT INDUSTRIES INC	COMMON STOCK	450911102	81	956	SH	OTHER
JABIL CIRCUIT INC	COMMON STOCK	466313103	1443	56410	SH	DEFINED
JABIL CIRCUIT INC	COMMON STOCK	466313103	832	32540	SH	OTHER
JACOBS ENGR GROUP INC	COMMON STOCK	469814107	57	1200	SH	DEFINED
JANUS CAPITAL GROUP INC	COMMON STOCK	47102X105	81	4800	SH	DEFINED
JARDEN CORP	COMMON STOCK	471109108	33	750	SH	DEFINED
JARDEN CORP	COMMON STOCK	471109108	52	1200	SH	OTHER
JDS UNIPHASE CORP	COMMON STOCK	46612J101	2	625	SH	DEFINED
JDS UNIPHASE CORP	COMMON STOCK	46612J101	4	1238	SH	OTHER
JEFFERSON PILOT CORP	COMMON STOCK	475070108	1	19	SH	DEFINED
JEFFERSON PILOT CORP	COMMON STOCK	475070108	10	200	SH	OTHER
JM SMUCKER CO/THE-NEW	COMMON STOCK	832696405	5	106	SH	DEFINED
JM SMUCKER CO/THE-NEW	COMMON STOCK	832696405	13	286	SH	OTHER

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JOHNSON & JOHNSON	COMMON STOCK	478160104	5608	88420	SH	DEFINED
JOHNSON & JOHNSON	COMMON STOCK	478160104	6262	98746	SH	OTHER
JOHNSON CTLS INC	COMMON STOCK	478366107	79	1242	SH	DEFINED
JOHNSON CTLS INC	COMMON STOCK	478366107	6	100	SH	OTHER
JP MORGAN CHASE & CO	COMMON STOCK	46625H100	6112	156680	SH	DEFINED
JP MORGAN CHASE & CO	COMMON STOCK	46625H100	4154	106488	SH	OTHER
KANSAS CITY SOUTHERN	COMMON STOCK	485170302	13	750	SH	DEFINED
KAYDON CORP	COMMON STOCK	486587108	33	1000	SH	OTHER
KELLOGG CO	COMMON STOCK	487836108	63	1400	SH	DEFINED
KELLOGG CO	COMMON STOCK	487836108	377	8437	SH	OTHER
KERR MCGEE CORP	COMMON STOCK	492386107	58	1000	SH	DEFINED
KERR MCGEE CORP	COMMON STOCK	492386107	9	153	SH	OTHER
KEYCORP NEW	COMMON STOCK	493267108	100	2944	SH	DEFINED
KEYCORP NEW	COMMON STOCK	493267108	132	3901	SH	OTHER
KEYSPAN CORP	COMMON STOCK	49337W100	2	55	SH	OTHER
KIMBERLY CLARK CORP	COMMON STOCK	494368103	1287	19561	SH	DEFINED
KIMBERLY CLARK CORP	COMMON STOCK	494368103	1086	16503	SH	OTHER
KINDER MORGAN ENERGY PARTNERS	COMMON STOCK	494550106	626	14122	SH	DEFINED
KINDER MORGAN ENERGY PARTNERS	COMMON STOCK	494550106	86	1950	SH	OTHER
KING PHARMACEUTICALS INC	COMMON STOCK	495582108	34	2765	SH	OTHER
KOHL'S CORP	COMMON STOCK	500255104	418	8511	SH	DEFINED
KOHL'S CORP	COMMON STOCK	500255104	434	8820	SH	OTHER
KROGER CO	COMMON STOCK	501044101	9	500	SH	DEFINED
KROGER CO	COMMON STOCK	501044101	182	10400	SH	OTHER
LA-Z-BOY INC	COMMON STOCK	505336107	177	11507	SH	DEFINED
LA-Z-BOY INC	COMMON STOCK	505336107	56	3641	SH	OTHER
LABORATORY CORP AMERICA HOLDIN	COMMON STOCK	50540R409	15	300	SH	DEFINED
LABORATORY CORP AMERICA HOLDIN	COMMON STOCK	50540R409	27	550	SH	OTHER
LACLEDE GROUP INC	COMMON STOCK	505597104	23	750	SH	DEFINED
LANCE INC	COMMON STOCK	514606102	22	1164	SH	DEFINED
LAYNE CHRISTENSEN CO	COMMON STOCK	521050104	9	500	SH	DEFINED
LEGG MASON INC	COMMON STOCK	524901105	37	500	SH	DEFINED
LEGGETT & PLATT INC	COMMON STOCK	524660107	4	153	SH	DEFINED
LEHMAN BROS HLDGS INC	COMMON STOCK	524908100	17	200	SH	DEFINED
LIBERTY MEDIA CORP-A	COMMON STOCK	530718105	10	900	SH	DEFINED
LIBERTY MEDIA CORP-A	COMMON STOCK	530718105	1	100	SH	OTHER
LIBERTY MEDIA INTL INC SER A	COMMON STOCK	530719103	2	45	SH	DEFINED
LIBERTY MEDIA INTL INC SER A	COMMON STOCK	530719103	0	5	SH	OTHER
LIFEPPOINT HOSPS INC	COMMON STOCK	53219L109	1	16	SH	DEFINED
LILLY ELI & CO	COMMON STOCK	532457108	496	8745	SH	DEFINED
LILLY ELI & CO	COMMON STOCK	532457108	319	5625	SH	OTHER
LIMITED BRANDS INC	COMMON STOCK	532716107	28	1200	SH	DEFINED
LIMITED BRANDS INC	COMMON STOCK	532716107	2	100	SH	OTHER
LINCARE HLDGS INC	COMMON STOCK	532791100	4	100	SH	OTHER
LINCOLN NATL CORP	COMMON STOCK	534187109	117	2500	SH	OTHER
LINEAR TECHNOLOGY CORP	COMMON STOCK	535678106	12	320	SH	DEFINED
LINEAR TECHNOLOGY CORP	COMMON STOCK	535678106	4	100	SH	OTHER
LIZ CLAIBORNE INC	COMMON STOCK	539320101	20	475	SH	DEFINED
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	642	11550	SH	DEFINED
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	481	8650	SH	OTHER
LOWES COS INC	COMMON STOCK	548661107	187	3250	SH	DEFINED
LOWES COS INC	COMMON STOCK	548661107	202	3500	SH	OTHER
LSI LOGIC CORP	COMMON STOCK	502161102	2	400	SH	DEFINED
LSI LOGIC CORP	COMMON STOCK	502161102	5	1000	SH	OTHER
LUCENT TECHNOLOGIES INC	COMMON STOCK	549463107	22	5909	SH	DEFINED
LUCENT TECHNOLOGIES INC	COMMON STOCK	549463107	80	21241	SH	OTHER
M D C HLDGS INC	COMMON STOCK	552676108	24	272	SH	DEFINED
MANITOWOC INC	COMMON STOCK	563571108	25	675	SH	DEFINED
MARATHON OIL CORP	COMMON STOCK	565849106	34	900	SH	DEFINED
MARKEL CORPORATION	COMMON STOCK	570535104	109	300	SH	DEFINED
MARRIOTT INTL INC A	COMMON STOCK	571903202	19	300	SH	DEFINED
MARRIOTT INTL INC A	COMMON STOCK	571903202	13	200	SH	OTHER

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MARSH & MCLENNAN COS INC	COMMON STOCK	571748102	15	446	SH	OTHER
MARTEK BIOSCIENCES CORP	COMMON STOCK	572901106	23	450	SH	DEFINED
MASCO CORP	COMMON STOCK	574599106	427	11700	SH	DEFINED
MASCO CORP	COMMON STOCK	574599106	1618	44300	SH	OTHER
MASSEY ENERGY COMPANY	COMMON STOCK	576206106	24	700	SH	DEFINED
MATERIALS SELECT SPDR FUND	COMMON STOCK	81369Y100	706	23732	SH	DEFINED
MATERIALS SELECT SPDR FUND	COMMON STOCK	81369Y100	274	9231	SH	OTHER
MAY DEPT STORES CO	COMMON STOCK	577778103	18	600	SH	DEFINED
MAY DEPT STORES CO	COMMON STOCK	577778103	210	7150	SH	OTHER
MAYTAG CORP	COMMON STOCK	578592107	183	8691	SH	DEFINED
MAYTAG CORP	COMMON STOCK	578592107	1811	85822	SH	OTHER
MBIA INC	COMMON STOCK	55262C100	222	3510	SH	DEFINED
MBIA INC	COMMON STOCK	55262C100	38	600	SH	OTHER
MBNA CORP	COMMON STOCK	55262L100	264	9354	SH	DEFINED
MBNA CORP	COMMON STOCK	55262L100	210	7436	SH	OTHER
MCCORMICK & CO INC	COMMON STOCK	579780206	436	11300	SH	DEFINED
MCCORMICK & CO INC	COMMON STOCK	579780206	220	5700	SH	OTHER
MCDATA CORP CL A	COMMON STOCK	580031201	1	177	SH	DEFINED
MCDATA CORP CL A	COMMON STOCK	580031201	1	95	SH	OTHER
MCDONALDS CORP	COMMON STOCK	580135101	1001	31222	SH	DEFINED
MCDONALDS CORP	COMMON STOCK	580135101	561	17506	SH	OTHER
MCG CAP CORP	COMMON STOCK	58047P107	17	1000	SH	DEFINED
MCGRAW HILL COMPANIES INC	COMMON STOCK	580645109	2164	23639	SH	DEFINED
MCGRAW HILL COMPANIES INC	COMMON STOCK	580645109	1699	18563	SH	OTHER
MCI INC	COMMON STOCK	552691107	4	174	SH	DEFINED
MCI INC	COMMON STOCK	552691107	29	1449	SH	OTHER
MCKESSON CORP	COMMON STOCK	58155Q103	143	4550	SH	DEFINED
MCKESSON CORP	COMMON STOCK	58155Q103	57	1800	SH	OTHER
MEADWESTVACO CORP	COMMON STOCK	583334107	44	1309	SH	DEFINED
MEADWESTVACO CORP	COMMON STOCK	583334107	74	2182	SH	OTHER
MEDCO HEALTH SOLUTIONS INC	COMMON STOCK	58405U102	116	2795	SH	DEFINED
MEDCO HEALTH SOLUTIONS INC	COMMON STOCK	58405U102	537	12899	SH	OTHER
MEDICIS PHARMACEUTICAL CL-A	COMMON STOCK	584690309	42	1200	SH	OTHER
MEDIMMUNE INC	COMMON STOCK	584699102	8	300	SH	OTHER
MEDTRONIC INC	COMMON STOCK	585055106	3124	62899	SH	DEFINED
MEDTRONIC INC	COMMON STOCK	585055106	2856	57490	SH	OTHER
MELLON FINANCIAL CORP	COMMON STOCK	58551A108	823	26453	SH	DEFINED
MELLON FINANCIAL CORP	COMMON STOCK	58551A108	196	6300	SH	OTHER
MERCANTILE BANKSHARES CORP	COMMON STOCK	587405101	94	1800	SH	DEFINED
MERCANTILE BANKSHARES CORP	COMMON STOCK	587405101	113	2173	SH	OTHER
MERCK & CO INC	COMMON STOCK	589331107	1179	36675	SH	DEFINED
MERCK & CO INC	COMMON STOCK	589331107	3247	101025	SH	OTHER
MERRILL LYNCH & CO INC	COMMON STOCK	590188108	18	300	SH	DEFINED
METLIFE INC	COMMON STOCK	59156R108	1	32	SH	DEFINED
METRIS COS INC	COMMON STOCK	591598107	32	2500	SH	OTHER
MGIC INVT CORP WIS	COMMON STOCK	552848103	158	2300	SH	DEFINED
MGIC INVT CORP WIS	COMMON STOCK	552848103	86	1250	SH	OTHER
MICROSOFT CORP	COMMON STOCK	594918104	6713	251230	SH	DEFINED
MICROSOFT CORP	COMMON STOCK	594918104	5009	187471	SH	OTHER
MICROSTRATEGY INC-CL A	COMMON STOCK	594972408	6	100	SH	OTHER
MICROTEK MEDICAL HOLDINGS IN	COMMON STOCK	59515B109	16	4000	SH	DEFINED
MIDAS INC	COMMON STOCK	595626102	4	200	SH	OTHER
MIDCAP SPDR TR SERIES 1	COMMON STOCK	595635103	658	5435	SH	DEFINED
MIDCAP SPDR TR SERIES 1	COMMON STOCK	595635103	409	3381	SH	OTHER
MILACRON INC	COMMON STOCK	598709103	10	2900	SH	DEFINED
MILLENNIUM PHARMACEUTICALS INC	COMMON STOCK	599902103	85	7000	SH	DEFINED
MILLENNIUM PHARMACEUTICALS INC	COMMON STOCK	599902103	4	300	SH	OTHER
MILLER HERMAN INC	COMMON STOCK	600544100	25	900	SH	OTHER
MONEYGRAM INTERNATIONAL INC	COMMON STOCK	60935Y109	11	508	SH	DEFINED
MONSANTO CO NEW	COMMON STOCK	61166W101	66	1195	SH	DEFINED
MONSANTO CO NEW	COMMON STOCK	61166W101	83	1492	SH	OTHER
MOODYS CORP	COMMON STOCK	615369105	304	3500	SH	DEFINED

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MORGAN STANLEY	COMMON STOCK	617446448	897	16160 SH	DEFINED
MORGAN STANLEY	COMMON STOCK	617446448	407	7329 SH	OTHER
MOTOROLA INC	COMMON STOCK	620076109	1260	73237 SH	DEFINED
MOTOROLA INC	COMMON STOCK	620076109	874	50812 SH	OTHER
MUNICIPAL MORTGAGE & EQUITY LL	COMMON STOCK	62624B101	10	381 SH	DEFINED
MUNICIPAL MORTGAGE & EQUITY LL	COMMON STOCK	62624B101	68	2500 SH	OTHER
MYLAN LABS INC	COMMON STOCK	628530107	231	13082 SH	DEFINED
MYLAN LABS INC	COMMON STOCK	628530107	45	2523 SH	OTHER
NASB FINL INC	COMMON STOCK	628968109	5	130 SH	DEFINED
NASDAQ 100 SHARES UNIT SER 1	COMMON STOCK	631100104	339	8500 SH	DEFINED
NASDAQ 100 SHARES UNIT SER 1	COMMON STOCK	631100104	342	8561 SH	OTHER
NATIONAL CITY CORP	COMMON STOCK	635405103	242	6448 SH	DEFINED
NATIONWIDE FINANCIAL SERVICES	COMMON STOCK	638612101	49	1287 SH	OTHER
NAVISTAR INTERNATIONAL CORP	COMMON STOCK	63934E108	1	20 SH	DEFINED
NCR CORP	COMMON STOCK	62886E108	7	94 SH	DEFINED
NCR CORP	COMMON STOCK	62886E108	10	138 SH	OTHER
NEENAH PAPER INC	COMMON STOCK	640079109	18	566 SH	DEFINED
NEENAH PAPER INC	COMMON STOCK	640079109	16	477 SH	OTHER
NEOMAGIC CORP	COMMON STOCK	640497103	1	1000 SH	OTHER
NEUROCRINE BIOSCIENCES INC	COMMON STOCK	64125C109	44	900 SH	OTHER
NEW JERSEY RES CORP	COMMON STOCK	646025106	23	525 SH	DEFINED
NEW JERSEY RES CORP	COMMON STOCK	646025106	43	1000 SH	OTHER
NEW YORK CMNTY BANCORP INC	COMMON STOCK	649445103	29	1400 SH	OTHER
NEWCASTLE INVESTMENT CORP	COMMON STOCK	65105M108	32	1000 SH	DEFINED
NEWELL RUBBERMAID INC	COMMON STOCK	651229106	16	675 SH	DEFINED
NEWELL RUBBERMAID INC	COMMON STOCK	651229106	21	888 SH	OTHER
NEWFIELD EXPLORATION CO	COMMON STOCK	651290108	0	5 SH	DEFINED
NEWFIELD EXPLORATION CO	COMMON STOCK	651290108	278	4700 SH	OTHER
NEWMONT MNG CORP	COMMON STOCK	651639106	4	100 SH	DEFINED
NEWMONT MNG CORP	COMMON STOCK	651639106	180	4062 SH	OTHER
NEWS CORP INC-A	COMMON STOCK	65248E104	7	378 SH	DEFINED
NEWS CORP INC-A	COMMON STOCK	65248E104	2	94 SH	OTHER
NEXTEL COMMUNICATIONS INC	COMMON STOCK	65332V103	5	150 SH	OTHER
NICOR INC	COMMON STOCK	654086107	14	382 SH	DEFINED
NIKE INC-CLASS B	COMMON STOCK	654106103	41	450 SH	OTHER
NISOURCE INC	COMMON STOCK	65473P105	25	1100 SH	DEFINED
NISOURCE INC	COMMON STOCK	65473P105	45	1974 SH	OTHER
NN INC	COMMON STOCK	629337106	26	2000 SH	OTHER
NORFOLK SOUTHERN CORP	COMMON STOCK	655844108	407	11240 SH	DEFINED
NORFOLK SOUTHERN CORP	COMMON STOCK	655844108	1336	36912 SH	OTHER
NORTH EUROPEAN OIL RTY TRUST	COMMON STOCK	659310106	65	2850 SH	DEFINED
NORTH FORK BANCORPORATION INC	COMMON STOCK	659424105	413	14305 SH	DEFINED
NORTH FORK BANCORPORATION INC	COMMON STOCK	659424105	140	4837 SH	OTHER
NORTHERN TR CORP	COMMON STOCK	665859104	87	1800 SH	DEFINED
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	95	1742 SH	OTHER
NORTHWEST AIRLINES CORP CL A	COMMON STOCK	667280101	16	1500 SH	OTHER
NUCOR CORP	COMMON STOCK	670346105	16	300 SH	DEFINED
NVR INC COM	COMMON STOCK	62944T105	2	3 SH	OTHER
OCCIDENTAL PETE CORP	COMMON STOCK	674599105	50	850 SH	DEFINED
OFFICE DEPOT INC	COMMON STOCK	676220106	39	2250 SH	DEFINED
OFFICE DEPOT INC	COMMON STOCK	676220106	15	875 SH	OTHER
OLD NATL BANCORP IND	COMMON STOCK	680033107	329	12724 SH	OTHER
OMNICELL INC	COMMON STOCK	68213N109	8	750 SH	OTHER
OMNICOM GROUP	COMMON STOCK	681919106	2569	30462 SH	DEFINED
OMNICOM GROUP	COMMON STOCK	681919106	1487	17641 SH	OTHER
OMNOVA SOLUTIONS INC	COMMON STOCK	682129101	3	552 SH	OTHER
ONEOK INC	COMMON STOCK	682680103	17	600 SH	DEFINED
ONEOK INC	COMMON STOCK	682680103	196	6900 SH	OTHER
ORACLE CORPORATION	COMMON STOCK	68389X105	220	16000 SH	DEFINED
ORACLE CORPORATION	COMMON STOCK	68389X105	115	8418 SH	OTHER
ORIENTAL FINL GROUP INC COM	COMMON STOCK	68618W100	5	170 SH	DEFINED
OUTBACK STEAKHOUSE INC	COMMON STOCK	689899102	9	200 SH	DEFINED

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PACIFICARE HEALTH SYSTEMS INC	COMMON STOCK	695112102	23	400	SH	DEFINED
PACTIV CORP	COMMON STOCK	695257105	33	1300	SH	DEFINED
PACTIV CORP	COMMON STOCK	695257105	86	3400	SH	OTHER
PALL CORP	COMMON STOCK	696429307	116	4000	SH	DEFINED
PALL CORP	COMMON STOCK	696429307	90	3100	SH	OTHER
PARKER HANNIFIN CORP	COMMON STOCK	701094104	127	1675	SH	DEFINED
PARKER HANNIFIN CORP	COMMON STOCK	701094104	300	3962	SH	OTHER
PATTERSON-UTI ENERGY INC	COMMON STOCK	703481101	19	1000	SH	OTHER
PAYCHEX INC	COMMON STOCK	704326107	17	500	SH	OTHER
PENN VIRGINIA RESOURCE PARTN	COMMON STOCK	707884102	42	800	SH	DEFINED
PENN VIRGINIA RESOURCE PARTN	COMMON STOCK	707884102	18	350	SH	OTHER
PENNEY J C CO	COMMON STOCK	708160106	589	14222	SH	DEFINED
PENNEY J C CO	COMMON STOCK	708160106	252	6085	SH	OTHER
PEOPLES ENERGY CORP	COMMON STOCK	711030106	21	475	SH	OTHER
PEOPLESOFT INC	COMMON STOCK	712713106	17	650	SH	OTHER
PEPCO HOLDINGS INC	COMMON STOCK	713291102	23	1075	SH	DEFINED
PEPCO HOLDINGS INC	COMMON STOCK	713291102	62	2888	SH	OTHER
PEPSIAMERICAS INC	COMMON STOCK	71343P200	57	2700	SH	OTHER
PEPSICO INC	COMMON STOCK	713448108	5729	109750	SH	DEFINED
PEPSICO INC	COMMON STOCK	713448108	4139	79288	SH	OTHER
PFIZER INC	COMMON STOCK	717081103	5864	218058	SH	DEFINED
PFIZER INC	COMMON STOCK	717081103	8387	311911	SH	OTHER
PG & E CORP	COMMON STOCK	69331C108	25	751	SH	DEFINED
PHELPS DODGE CORP	COMMON STOCK	717265102	25	250	SH	DEFINED
PHOENIX COMPANIES INC	COMMON STOCK	71902E109	11	905	SH	DEFINED
PIEDMONT NATURAL GAS INC	COMMON STOCK	720186105	60	2600	SH	DEFINED
PIEDMONT NATURAL GAS INC	COMMON STOCK	720186105	139	6000	SH	OTHER
PIER 1 IMPORTS INC	COMMON STOCK	720279108	201	10225	SH	OTHER
PINNACLE WEST CAP CORP	COMMON STOCK	723484101	44	1000	SH	OTHER
PIPER JAFFRAY COS	COMMON STOCK	724078100	2	51	SH	DEFINED
PITNEY BOWES INC	COMMON STOCK	724479100	9	200	SH	DEFINED
PITNEY BOWES INC	COMMON STOCK	724479100	525	11349	SH	OTHER
PLUG POWER INC	COMMON STOCK	72919P103	3	500	SH	OTHER
PLUM CREEK TIMBER CO INC	COMMON STOCK	729251108	771	20070	SH	DEFINED
PLUM CREEK TIMBER CO INC	COMMON STOCK	729251108	52	1349	SH	OTHER
PNC FINANCIAL SERVICES GROUP	COMMON STOCK	693475105	207	3600	SH	DEFINED
PNC FINANCIAL SERVICES GROUP	COMMON STOCK	693475105	235	4083	SH	OTHER
PPG INDS INC	COMMON STOCK	693506107	157	2300	SH	DEFINED
PPG INDS INC	COMMON STOCK	693506107	402	5900	SH	OTHER
PRAXAIR INC	COMMON STOCK	74005P104	174	3936	SH	DEFINED
PRAXAIR INC	COMMON STOCK	74005P104	132	3000	SH	OTHER
PRINCIPAL FINANCIAL GROUP	COMMON STOCK	74251V102	27	650	SH	DEFINED
PRINCIPAL FINANCIAL GROUP	COMMON STOCK	74251V102	18	436	SH	OTHER
PROCTER & GAMBLE CO	COMMON STOCK	742718109	4839	87845	SH	DEFINED
PROCTER & GAMBLE CO	COMMON STOCK	742718109	5349	97119	SH	OTHER
PROGRESS ENERGY INC	COMMON STOCK	743263105	160	3535	SH	DEFINED
PROGRESS ENERGY INC	COMMON STOCK	743263105	454	10032	SH	OTHER
PROTECTIVE LIFE CORP	COMMON STOCK	743674103	19	436	SH	OTHER
PROTEIN DESIGN LABS INC	COMMON STOCK	74369L103	21	1000	SH	DEFINED
PROVIDIAN FINANCIAL CORP	COMMON STOCK	74406A102	10	600	SH	DEFINED
PROVIDIAN FINANCIAL CORP	COMMON STOCK	74406A102	82	5000	SH	OTHER
PRUDENTIAL FINL INC	COMMON STOCK	744320102	9	171	SH	DEFINED
PRUDENTIAL FINL INC	COMMON STOCK	744320102	91	1649	SH	OTHER
PUBLIC SVC ENTERPRISE GROUP IN	COMMON STOCK	744573106	294	5685	SH	DEFINED
PUBLIC SVC ENTERPRISE GROUP IN	COMMON STOCK	744573106	49	945	SH	OTHER
QUALCOMM INC	COMMON STOCK	747525103	309	7292	SH	DEFINED
QUALCOMM INC	COMMON STOCK	747525103	148	3500	SH	OTHER
QWEST COMMUNICATIONS INTL INC	COMMON STOCK	749121109	21	4797	SH	DEFINED
QWEST COMMUNICATIONS INTL INC	COMMON STOCK	749121109	28	6246	SH	OTHER
R H DONNELLEY CORP	COMMON STOCK	74955W307	1	15	SH	OTHER
RADIOSHACK CORP	COMMON STOCK	750438103	105	3200	SH	DEFINED
RAYTHEON COMPANY	COMMON STOCK	755111507	917	23615	SH	DEFINED

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RAYTHEON COMPANY	COMMON STOCK	755111507	1073	27628	SH	OTHER
REDWOOD TR INC	COMMON STOCK	758075402	25	400	SH	DEFINED
REDWOOD TR INC	COMMON STOCK	758075402	17	275	SH	OTHER
REGIONS FINANCIAL CORP NEW	COMMON STOCK	7591EP100	1028	28875	SH	DEFINED
REGIONS FINANCIAL CORP NEW	COMMON STOCK	7591EP100	6854	192594	SH	OTHER
RELIANT ENERGY, INC.	COMMON STOCK	75952B105	18	1300	SH	DEFINED
RELIANT ENERGY, INC.	COMMON STOCK	75952B105	4	315	SH	OTHER
RENT A CTR INC NEW	COMMON STOCK	76009N100	11	400	SH	OTHER
REYNOLDS AMERICA	COMMON STOCK	761713106	18	231	SH	DEFINED
REYNOLDS AMERICA	COMMON STOCK	761713106	26	332	SH	OTHER
ROHM & HAAS CO	COMMON STOCK	775371107	41	921	SH	DEFINED
ROLLINS INC	COMMON STOCK	775711104	6	225	SH	DEFINED
ROSS STORES INC	COMMON STOCK	778296103	12	400	SH	OTHER
ROYAL GOLD INC	COMMON STOCK	780287108	18	1000	SH	OTHER
RUBY TUESDAY INC	COMMON STOCK	781182100	110	4232	SH	OTHER
RUSSELL CORP	COMMON STOCK	782352108	58	3000	SH	DEFINED
RYDER SYSTEM INC	COMMON STOCK	783549108	210	4400	SH	DEFINED
SAFECO CORP	COMMON STOCK	786429100	940	17990	SH	OTHER
SAFEGUARD SCIENTIFICS INC	COMMON STOCK	786449108	6	2600	SH	DEFINED
SAKS INC	COMMON STOCK	79377W108	3	200	SH	DEFINED
SAKS INC	COMMON STOCK	79377W108	16	1099	SH	OTHER
SAN JUAN BASIN ROYALTY TRUST	COMMON STOCK	798241105	294	10000	SH	OTHER
SANMINA-SCI CORP	COMMON STOCK	800907107	22	2584	SH	DEFINED
SARA LEE CORP	COMMON STOCK	803111103	652	26994	SH	DEFINED
SARA LEE CORP	COMMON STOCK	803111103	524	21687	SH	OTHER
SBC COMMUNICATIONS INC	COMMON STOCK	78387G103	985	38241	SH	DEFINED
SBC COMMUNICATIONS INC	COMMON STOCK	78387G103	1491	57858	SH	OTHER
SCANA CORP	COMMON STOCK	80589M102	100	2544	SH	DEFINED
SCANA CORP	COMMON STOCK	80589M102	37	928	SH	OTHER
SCHERING PLOUGH CORP	COMMON STOCK	806605101	1601	76672	SH	DEFINED
SCHERING PLOUGH CORP	COMMON STOCK	806605101	1259	60288	SH	OTHER
SCOTTS CO CL A	COMMON STOCK	810186106	103	1400	SH	DEFINED
SCOTTS CO CL A	COMMON STOCK	810186106	29	400	SH	OTHER
SEARS ROEBUCK & CO	COMMON STOCK	812387108	271	5304	SH	DEFINED
SEARS ROEBUCK & CO	COMMON STOCK	812387108	280	5496	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	16	2200	SH	OTHER
SERVICEMASTER CO	COMMON STOCK	81760N109	92	6681	SH	DEFINED
SFBC INTERNATIONAL INC	COMMON STOCK	784121105	12	300	SH	OTHER
SIGMA ALDRICH CORP	COMMON STOCK	826552101	97	1600	SH	DEFINED
SIGMA ALDRICH CORP	COMMON STOCK	826552101	36	600	SH	OTHER
SIRUS SATELLITE RADIO INC	COMMON STOCK	82966U103	1	100	SH	DEFINED
SNAP ON INC	COMMON STOCK	833034101	41	1200	SH	DEFINED
SOUTHERN COMMUNITY FIN CORP	COMMON STOCK	84263N105	12	1000	SH	OTHER
SOUTHERN COMPANY	COMMON STOCK	842587107	384	11462	SH	DEFINED
SOUTHERN COMPANY	COMMON STOCK	842587107	655	19531	SH	OTHER
SOUTHERN UN CO NEW	COMMON STOCK	844030106	48	2000	SH	OTHER
SOUTHWEST AIRLINES CO	COMMON STOCK	844741108	2	150	SH	DEFINED
SOUTHWEST AIRLINES CO	COMMON STOCK	844741108	5	300	SH	OTHER
SPRINT CORP	COMMON STOCK	852061100	57	2300	SH	DEFINED
SPRINT CORP	COMMON STOCK	852061100	492	19800	SH	OTHER
SPSS INC	COMMON STOCK	78462K102	19	1242	SH	OTHER
STANDARD & POORS DEP RECEIPT	COMMON STOCK	78462F103	3102	25661	SH	DEFINED
STANDARD & POORS DEP RECEIPT	COMMON STOCK	78462F103	2408	19926	SH	OTHER
STAPLES INC	COMMON STOCK	855030102	74	2200	SH	DEFINED
STAPLES INC	COMMON STOCK	855030102	3	100	SH	OTHER
STARWOOD HOTELS & RESORTS	COMMON STOCK	85590A203	32	550	SH	DEFINED
STARWOOD HOTELS & RESORTS	COMMON STOCK	85590A203	21	367	SH	OTHER
STATE AUTO FINL CORP	COMMON STOCK	855707105	19	750	SH	DEFINED
STATE STREET CORP	COMMON STOCK	857477103	139	2825	SH	DEFINED
STATE STREET CORP	COMMON STOCK	857477103	219	4450	SH	OTHER

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STEWART ENTERPRISES INC CL A	COMMON STOCK	860370105	3	500 SH	DEFINED
STRYKER CORP	COMMON STOCK	863667101	39	800 SH	DEFINED
STRYKER CORP	COMMON STOCK	863667101	48	1000 SH	OTHER
SUBURBAN PROPANE PARTNERS LP	COMMON STOCK	864482104	24	700 SH	DEFINED
SUN MICROSYSTEMS INC	COMMON STOCK	866810104	45	8440 SH	DEFINED
SUN MICROSYSTEMS INC	COMMON STOCK	866810104	44	8216 SH	OTHER
SUNGARD DATA SYS INC	COMMON STOCK	867363103	62	2200 SH	OTHER
SUNOCO INC	COMMON STOCK	86764P109	34	416 SH	OTHER
SUNTRUST BANKS INC	COMMON STOCK	867914103	2978	40303 SH	DEFINED
SUNTRUST BANKS INC	COMMON STOCK	867914103	3512	47539 SH	OTHER
SUPERVALU INC	COMMON STOCK	868536103	276	8000 SH	OTHER
SYMANTEC CORPORATION	COMMON STOCK	871503108	79	3064 SH	OTHER
SYSCO CORP	COMMON STOCK	871829107	514	13475 SH	DEFINED
SYSCO CORP	COMMON STOCK	871829107	562	14725 SH	OTHER
S1 CORPORATION	COMMON STOCK	78463B101	3	330 SH	OTHER
TARGET CORP	COMMON STOCK	87612E106	486	9350 SH	DEFINED
TARGET CORP	COMMON STOCK	87612E106	332	6400 SH	OTHER
TCF FINANCIAL CORP	COMMON STOCK	872275102	5	160 SH	DEFINED
TECO ENERGY INC	COMMON STOCK	872375100	57	3700 SH	DEFINED
TECO ENERGY INC	COMMON STOCK	872375100	57	3692 SH	OTHER
TELLABS INC	COMMON STOCK	879664100	129	15025 SH	DEFINED
TELLABS INC	COMMON STOCK	879664100	51	5900 SH	OTHER
TENET HEALTHCARE CORP	COMMON STOCK	88033G100	8	750 SH	OTHER
TENNECO AUTOMOTIVE INC	COMMON STOCK	880349105	14	800 SH	DEFINED
TENNECO AUTOMOTIVE INC	COMMON STOCK	880349105	6	360 SH	OTHER
TEPPCO PARTNERS LP	COMMON STOCK	872384102	30	750 SH	OTHER
TEXAS INSTRUMENTS INC	COMMON STOCK	882508104	1641	66640 SH	DEFINED
TEXAS INSTRUMENTS INC	COMMON STOCK	882508104	1863	75681 SH	OTHER
THE CHARLES SCHWAB CORP	COMMON STOCK	808513105	19	1575 SH	DEFINED
THE CHARLES SCHWAB CORP	COMMON STOCK	808513105	2	150 SH	OTHER
THE ST PAUL TRAVELERS COMPANIE	COMMON STOCK	792860108	26	697 SH	DEFINED
THE ST PAUL TRAVELERS COMPANIE	COMMON STOCK	792860108	22	589 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	13	400 SH	DEFINED
TIME WARNER INC NEW	COMMON STOCK	887317105	33	1721 SH	DEFINED
TIME WARNER INC NEW	COMMON STOCK	887317105	69	3556 SH	OTHER
TORCHMARK CORP	COMMON STOCK	891027104	126	2200 SH	OTHER
TOYS R US INC	COMMON STOCK	892335100	18	900 SH	DEFINED
TOYS R US INC	COMMON STOCK	892335100	51	2500 SH	OTHER
TRACTOR SUPPLY CO	COMMON STOCK	892356106	298	8000 SH	OTHER
TRI CONTINENTAL CORPORATION	COMMON STOCK	895436103	37	2047 SH	DEFINED
TRI CONTINENTAL CORPORATION	COMMON STOCK	895436103	123	6731 SH	OTHER
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	164	4800 SH	OTHER
TRUSTCO BK CORP NY	COMMON STOCK	898349105	22	1625 SH	DEFINED
TUPPERWARE CORPORATION	COMMON STOCK	899896104	30	1440 SH	OTHER
TXU CORP	COMMON STOCK	873168108	100	1554 SH	DEFINED
TXU CORP	COMMON STOCK	873168108	65	1000 SH	OTHER
TYCO INTERNATIONAL LTD	COMMON STOCK	902124106	346	9683 SH	DEFINED
TYCO INTERNATIONAL LTD	COMMON STOCK	902124106	83	2321 SH	OTHER
TYSON FOODS INC CLASS A	COMMON STOCK	902494103	3	166 SH	DEFINED
UNION PAC CORP	COMMON STOCK	907818108	257	3820 SH	DEFINED
UNION PAC CORP	COMMON STOCK	907818108	528	7848 SH	OTHER
UNISYS CORP	COMMON STOCK	909214108	15	1476 SH	OTHER
UNITED PARCEL SERVICE-CLASS B	COMMON STOCK	911312106	51	600 SH	DEFINED
UNITED STATES STEEL CORP	COMMON STOCK	912909108	26	500 SH	DEFINED
UNITED TECHNOLOGIES CORP	COMMON STOCK	913017109	6259	60562 SH	DEFINED
UNITED TECHNOLOGIES CORP	COMMON STOCK	913017109	814	7875 SH	OTHER
UNITED TENNESSEE BANKSHARES IN	COMMON STOCK	91307P103	49	2500 SH	DEFINED
UNITEDHEALTH GROUP INC	COMMON STOCK	91324P102	116	1318 SH	DEFINED

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UNITEDHEALTH GROUP INC	COMMON STOCK	91324P102	712	8090	SH	OTHER
UNIVERSAL CORP VA	COMMON STOCK	913456109	77	1600	SH	OTHER
UNIZAN FINANCIAL CORP	COMMON STOCK	91528W101	20	775	SH	DEFINED
UNOCAL CORP	COMMON STOCK	915289102	413	9554	SH	DEFINED
UNOCAL CORP	COMMON STOCK	915289102	290	6704	SH	OTHER
UNUMPROVIDENT CORP	COMMON STOCK	91529Y106	160	8897	SH	DEFINED
US BANCORP NEW	COMMON STOCK	902973304	27	860	SH	DEFINED
UST INC	COMMON STOCK	902911106	251	5220	SH	DEFINED
UTILITIES SELECT SECTOR SPDR	COMMON STOCK	81369Y886	1177	42264	SH	DEFINED
UTILITIES SELECT SECTOR SPDR	COMMON STOCK	81369Y886	339	12180	SH	OTHER
V F CORP	COMMON STOCK	918204108	55	1000	SH	OTHER
VALERO LP	COMMON STOCK	91913W104	27	450	SH	DEFINED
VECTREN CORP	COMMON STOCK	92240G101	37	1391	SH	DEFINED
VERISIGN INC	COMMON STOCK	92343E102	13	400	SH	OTHER
VERIZON COMMUNICATIONS	COMMON STOCK	92343V104	2806	69265	SH	DEFINED
VERIZON COMMUNICATIONS	COMMON STOCK	92343V104	3415	84306	SH	OTHER
VERTEX PHARMACEUTICALS INC	COMMON STOCK	92532F100	53	5000	SH	DEFINED
VERTRUE INC	COMMON STOCK	92534N101	317	8398	SH	OTHER
VIACOM INC CL A	COMMON STOCK	925524100	4	100	SH	OTHER
VIACOM INC CL B	COMMON STOCK	925524308	206	5670	SH	DEFINED
VIACOM INC CL B	COMMON STOCK	925524308	157	4308	SH	OTHER
VIAD CORP	COMMON STOCK	92552R406	4	127	SH	DEFINED
VIRGINIA FINANCIAL	COMMON STOCK	927810101	72	1954	SH	OTHER
VISTEON CORP	COMMON STOCK	92839U107	0	13	SH	DEFINED
VISTEON CORP	COMMON STOCK	92839U107	3	261	SH	OTHER
VULCAN MATLS CO	COMMON STOCK	929160109	536	9818	SH	DEFINED
VULCAN MATLS CO	COMMON STOCK	929160109	15438	282691	SH	OTHER
W P S RESOURCES CORP	COMMON STOCK	92931B106	65	1300	SH	OTHER
WACHOVIA CORP	COMMON STOCK	929903102	1394	26499	SH	DEFINED
WACHOVIA CORP	COMMON STOCK	929903102	1332	25327	SH	OTHER
WADDELL & REED FINL INC	COMMON STOCK	930059100	26	1083	SH	OTHER
WAL MART STORES INC	COMMON STOCK	931142103	2938	55620	SH	DEFINED
WAL MART STORES INC	COMMON STOCK	931142103	2914	55168	SH	OTHER
WALGREEN CO	COMMON STOCK	931422109	174	4535	SH	DEFINED
WALGREEN CO	COMMON STOCK	931422109	8401	218958	SH	OTHER
WASHINGTON FEDERAL INC	COMMON STOCK	938824109	205	7720	SH	OTHER
WASHINGTON MUTUAL INC	COMMON STOCK	939322103	17	400	SH	DEFINED
WASHINGTON MUTUAL INC	COMMON STOCK	939322103	42	1000	SH	OTHER
WASTE MANAGEMENT INTERNATIONAL	COMMON STOCK	94106L109	834	27841	SH	DEFINED
WASTE MANAGEMENT INTERNATIONAL	COMMON STOCK	94106L109	484	16165	SH	OTHER
WATSON PHARMACEUTICALS INC	COMMON STOCK	942683103	128	3900	SH	DEFINED
WATSON PHARMACEUTICALS INC	COMMON STOCK	942683103	48	1475	SH	OTHER
WAUSAU-MOSINEE PAPER CORP	COMMON STOCK	943315101	190	10637	SH	DEFINED
WAUSAU-MOSINEE PAPER CORP	COMMON STOCK	943315101	38	2125	SH	OTHER
WEIGHT WATCHERS INTL INC	COMMON STOCK	948626106	2	60	SH	DEFINED
WEIS MARKETS INC	COMMON STOCK	948849104	23	600	SH	DEFINED
WELLPOINT INC	COMMON STOCK	94973V107	152	1325	SH	DEFINED
WELLPOINT INC	COMMON STOCK	94973V107	66	575	SH	OTHER
WELLS FARGO & CO	COMMON STOCK	949746101	7695	123811	SH	DEFINED
WELLS FARGO & CO	COMMON STOCK	949746101	6538	105200	SH	OTHER
WENDYS INTERNATIONAL INC	COMMON STOCK	950590109	557	14200	SH	DEFINED
WENDYS INTERNATIONAL INC	COMMON STOCK	950590109	111	2815	SH	OTHER
WESTAR ENERGY INC	COMMON STOCK	95709T100	15	669	SH	DEFINED
WESTAR ENERGY INC	COMMON STOCK	95709T100	14	600	SH	OTHER
WEYERHAEUSER CO	COMMON STOCK	962166104	532	7915	SH	DEFINED
WEYERHAEUSER CO	COMMON STOCK	962166104	469	6970	SH	OTHER
WGL HLDGS INC	COMMON STOCK	92924F106	19	600	SH	DEFINED
WGL HLDGS INC	COMMON STOCK	92924F106	62	2000	SH	OTHER
WHIRLPOOL CORP	COMMON STOCK	963320106	90	1300	SH	DEFINED
WHIRLPOOL CORP	COMMON STOCK	963320106	26	375	SH	OTHER
WILLIAMS COAL SEAM GAS RTY TR	COMMON STOCK	969450105	4	250	SH	OTHER
WILLIAMS COS INC	COMMON STOCK	969457100	10	600	SH	OTHER

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WINMARK CORP	COMMON STOCK	974250102	4	150	SH	OTHER
WISCONSIN ENERGY CORP	COMMON STOCK	976657106	92	2730	SH	DEFINED
WISCONSIN ENERGY CORP	COMMON STOCK	976657106	13	400	SH	OTHER
WORTHINGTON INDS INC	COMMON STOCK	981811102	196	10000	SH	DEFINED
WORTHINGTON INDS INC	COMMON STOCK	981811102	180	9200	SH	OTHER
WRIGHT MEDICAL GROUP INC	COMMON STOCK	98235T107	29	1000	SH	DEFINED
WRIGLEY WM JR CO	COMMON STOCK	982526105	104	1500	SH	DEFINED
WRIGLEY WM JR CO	COMMON STOCK	982526105	339	4900	SH	OTHER
WYETH	COMMON STOCK	983024100	1706	40061	SH	DEFINED
WYETH	COMMON STOCK	983024100	509	11950	SH	OTHER
XEROX CORP	COMMON STOCK	984121103	9	550	SH	DEFINED
XEROX CORP	COMMON STOCK	984121103	61	3592	SH	OTHER
YORK INTL CORP NEW	COMMON STOCK	986670107	52	1500	SH	DEFINED
YUM! BRANDS INC	COMMON STOCK	988498101	28	600	SH	DEFINED
YUM! BRANDS INC	COMMON STOCK	988498101	142	3000	SH	OTHER
ZIMMER HLDGS INC	COMMON STOCK	98956P102	1122	14008	SH	DEFINED
ZIMMER HLDGS INC	COMMON STOCK	98956P102	1005	12543	SH	OTHER
3COM CORP	COMMON STOCK	885535104	4	1000	SH	OTHER
3M CO	COMMON STOCK	88579Y101	1130	13769	SH	DEFINED
3M CO	COMMON STOCK	88579Y101	6205	75601	SH	OTHER
AEGON NV	COMMON STOCK	007924103	33	2381	SH	DEFINED
AEGON NV	COMMON STOCK	007924103	235	17109	SH	OTHER
AGNICO EAGLE MINES LTD	COMMON STOCK	008474108	14	1000	SH	OTHER
AMERICA MOVIL SERIES L ADR	COMMON STOCK	02364W105	16	300	SH	DEFINED
AMERICA MOVIL SERIES L ADR	COMMON STOCK	02364W105	31	600	SH	OTHER
AUTOLIV INC	COMMON STOCK	052800109	3	68	SH	DEFINED
AUTOLIV INC	COMMON STOCK	052800109	2	34	SH	OTHER
BARCLAYS PLC ADR	COMMON STOCK	06738E204	9	200	SH	OTHER
BARRICK GOLD CORP	COMMON STOCK	067901108	26	1060	SH	OTHER
BCE INC ADR	COMMON STOCK	05534B109	8	322	SH	DEFINED
BCE INC ADR	COMMON STOCK	05534B109	97	4000	SH	OTHER
BP AMOCO PLC ADR	COMMON STOCK	055622104	3438	58863	SH	DEFINED
BP AMOCO PLC ADR	COMMON STOCK	055622104	4505	77146	SH	OTHER
CADBURY SCHWEPPE'S PLC-ADR	COMMON STOCK	127209302	9	250	SH	OTHER
CAMBIOR INC	COMMON STOCK	13201L103	5	2000	SH	DEFINED
CHICAGO BRIDGE & IRON CO	COMMON STOCK	167250109	38	950	SH	DEFINED
CHINA PETE & CHEM CORP ADR	COMMON STOCK	16941R108	8	200	SH	OTHER
CIA VALE DO RIO DOCE ADR	COMMON STOCK	204412209	13	450	SH	OTHER
COOPER INDUSTRIES LTD-CL A	COMMON STOCK	G24182100	373	5500	SH	DEFINED
COOPER INDUSTRIES LTD-CL A	COMMON STOCK	G24182100	68	1000	SH	OTHER
DAIMLERCHRYSLER AG ORD	COMMON STOCK	D1668R123	80	1665	SH	DEFINED
DAIMLERCHRYSLER AG ORD	COMMON STOCK	D1668R123	24	498	SH	OTHER
DELHAIZE GROUP ADR	COMMON STOCK	29759W101	3	40	SH	OTHER
DEUTSCHE TELEKOM AG SPONS ADR	COMMON STOCK	251566105	41	1800	SH	DEFINED
DEUTSCHE TELEKOM AG SPONS ADR	COMMON STOCK	251566105	13	554	SH	OTHER
DORAL FINL CORP COM	COMMON STOCK	25811P100	5	110	SH	DEFINED
DORAL FINL CORP COM	COMMON STOCK	25811P100	33	675	SH	OTHER
DRDGOLD LTD-SPONSORED ADR	COMMON STOCK	26152H103	8	5000	SH	OTHER
ELAN PLC SPONSORED ADR	COMMON STOCK	284131208	25	900	SH	DEFINED
ERICSSON (LM) TEL SPONS ADR	COMMON STOCK	294821608	16	500	SH	DEFINED
ERICSSON (LM) TEL SPONS ADR	COMMON STOCK	294821608	450	14280	SH	OTHER
FLEXTRONICS INTL LTD	COMMON STOCK	Y2573F102	2314	167440	SH	DEFINED
FLEXTRONICS INTL LTD	COMMON STOCK	Y2573F102	1684	121843	SH	OTHER
FORDING CANADIAN COAL TRUST	COMMON STOCK	345425102	12	150	SH	OTHER
GALLAHER GROUP PLC SPONSORED A	COMMON STOCK	363595109	28	463	SH	DEFINED
GALLAHER GROUP PLC SPONSORED A	COMMON STOCK	363595109	97	1592	SH	OTHER
GLAXO SMITHKLINE SPONSORED ADR	COMMON STOCK	37733W105	195	4121	SH	DEFINED
GLAXO SMITHKLINE SPONSORED ADR	COMMON STOCK	37733W105	1413	29823	SH	OTHER
GLOBALSANTEFE CORP	COMMON STOCK	G3930E101	138	4157	SH	DEFINED
GLOBALSANTEFE CORP	COMMON STOCK	G3930E101	65	1964	SH	OTHER
GOLDCORP INC	COMMON STOCK	380956409	15	1000	SH	DEFINED
HARMONY GOLD MNG LTD-SPONS ADR	COMMON STOCK	413216300	18	1912	SH	OTHER

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HSBC HOLDINGS PLC SPONS ADR	COMMON STOCK	404280406	137	1611	SH	DEFINED
HSBC HOLDINGS PLC SPONS ADR	COMMON STOCK	404280406	160	1880	SH	OTHER
HUANENG PWR INTL INC SPONS ADR	COMMON STOCK	443304100	9	300	SH	OTHER
INCO LTD	COMMON STOCK	453258402	11	300	SH	DEFINED
INCO LTD	COMMON STOCK	453258402	22	600	SH	OTHER
INGERSOLL-RAND CO CL A	COMMON STOCK	G4776G101	4176	52000	SH	DEFINED
INGERSOLL-RAND CO CL A	COMMON STOCK	G4776G101	2782	34643	SH	OTHER
KINROSS GOLD CORP	COMMON STOCK	496902404	4	500	SH	DEFINED
KONINKLIJKE PHILIPS ELECTRS NV	COMMON STOCK	500472303	133	5006	SH	DEFINED
LANOPTICS LTD	COMMON STOCK	M6706C103	28	2000	SH	DEFINED
MANULIFE FINANCIAL CORP	COMMON STOCK	56501R106	97	2100	SH	DEFINED
MANULIFE FINANCIAL CORP	COMMON STOCK	56501R106	82	1767	SH	OTHER
NABORS INDUSTRIES LTD	COMMON STOCK	G6359F103	10	200	SH	OTHER
NATIONAL WESTMINSTER BK PLC AD	COMMON STOCK	638539700	25	1000	SH	DEFINED
NOBLE CORPORATION	COMMON STOCK	G65422100	187	3750	SH	DEFINED
NOBLE CORPORATION	COMMON STOCK	G65422100	66	1325	SH	OTHER
NOKIA CORP SPNSD ADR	COMMON STOCK	654902204	485	30944	SH	DEFINED
NOKIA CORP SPNSD ADR	COMMON STOCK	654902204	409	26075	SH	OTHER
NORTEL NETWORKS CORP	COMMON STOCK	656568102	27	7781	SH	OTHER
NOVARTIS AG SPONSORED ADR	COMMON STOCK	66987V109	15	300	SH	OTHER
PENGROWTH ENERGY TRUST-A	COMMON STOCK	706902301	3	150	SH	OTHER
PETFUND ENERGY TRUST	COMMON STOCK	71648W108	3	210	SH	DEFINED
PETROKAZAKHSTAN INC	COMMON STOCK	71649P102	4	100	SH	OTHER
PLACER DOME INC	COMMON STOCK	725906101	205	10883	SH	OTHER
PROVIDENT ENERGY TRUST-UTS	COMMON STOCK	74386K104	9	1000	SH	OTHER
REPSOL YPF SA SPONSORED ADR	COMMON STOCK	76026T205	157	6000	SH	DEFINED
REPSOL YPF SA SPONSORED ADR	COMMON STOCK	76026T205	5	200	SH	OTHER
REUTERS GROUP PLC SPONSORED AD	COMMON STOCK	76132M102	28	646	SH	OTHER
RINKER GROUP LTD-ADR	COMMON STOCK	76687M101	8	100	SH	DEFINED
ROYAL BK SCOT GROUP ADR SER F	COMMON STOCK	780097804	11	400	SH	DEFINED
ROYAL DUTCH PETROLEUM	COMMON STOCK	780257804	720	12556	SH	DEFINED
ROYAL DUTCH PETROLEUM	COMMON STOCK	780257804	746	12996	SH	OTHER
SCHLUMBERGER LTD	COMMON STOCK	806857108	764	11409	SH	DEFINED
SCHLUMBERGER LTD	COMMON STOCK	806857108	652	9742	SH	OTHER
SCOTTISH POWER PLC-ADR	COMMON STOCK	81013T705	26	843	SH	OTHER
SMITH & NEPHEW PLC-ADR	COMMON STOCK	83175M205	17	326	SH	DEFINED
SUN LIFE FINANCIAL INC	COMMON STOCK	866796105	93	2771	SH	DEFINED
SUNCOR ENERGY INC	COMMON STOCK	867229106	71	2000	SH	DEFINED
SUNCOR ENERGY INC	COMMON STOCK	867229106	7	200	SH	OTHER
TELEFONOS DE MEXICO S A ADR	COMMON STOCK	879403780	90	2350	SH	DEFINED
TELEFONOS DE MEXICO S A ADR	COMMON STOCK	879403780	57	1500	SH	OTHER
TEVA PHARMACEUTICAL INDS LTD A	COMMON STOCK	881624209	24	800	SH	DEFINED
TEVA PHARMACEUTICAL INDS LTD A	COMMON STOCK	881624209	42	1400	SH	OTHER
TRANSOCEAN INC	COMMON STOCK	G90078109	21	486	SH	DEFINED
TRANSOCEAN INC	COMMON STOCK	G90078109	18	434	SH	OTHER
ULTRA PETE CORP	COMMON STOCK	903914109	48	1000	SH	DEFINED
UNILEVER N V NY SHARES	COMMON STOCK	904784709	203	3050	SH	DEFINED
UNILEVER N V NY SHARES	COMMON STOCK	904784709	286	4285	SH	OTHER
VODAFONE GROUP PLC ADR	COMMON STOCK	92857W100	5664	206877	SH	DEFINED
VODAFONE GROUP PLC ADR	COMMON STOCK	92857W100	4034	147333	SH	OTHER
W HOLDING COMPANY INC	COMMON STOCK	929251106	70	3060	SH	OTHER
WEATHERFORD INTL LTD	COMMON STOCK	G95089101	15	300	SH	OTHER
WILLIS GROUP HOLDINGS LTD	COMMON STOCK	G96655108	5	125	SH	DEFINED
WILLIS GROUP HOLDINGS LTD	COMMON STOCK	G96655108	26	620	SH	OTHER
XL CAP LTD	COMMON STOCK	G98255105	3776	48632	SH	DEFINED
XL CAP LTD	COMMON STOCK	G98255105	2355	30325	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
ARCHSTONE-SMITH TRUST	COMMON STOCK	039583109	8	197	SH	OTHER
BRE PROPERTIES CL A	COMMON STOCK	05564E106	53	1325	SH	DEFINED
CAMDEN PPTY TR	COMMON STOCK	133131102	20	400	SH	DEFINED
CAMDEN PPTY TR	COMMON STOCK	133131102	3	54	SH	OTHER

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CAPITAL AUTOMOTIVE REIT COM	COMMON STOCK	139733109	71	2000	SH	OTHER
CBL & ASSOC PPTYS INC	COMMON STOCK	124830100	668	8750	SH	DEFINED
CBL & ASSOC PPTYS INC	COMMON STOCK	124830100	336	4400	SH	OTHER
DUKE REALTY CORP	COMMON STOCK	264411505	19	552	SH	DEFINED
DUKE REALTY CORP	COMMON STOCK	264411505	29	846	SH	OTHER
EQUITY ONE INC COM	COMMON STOCK	294752100	5	218	SH	DEFINED
FEDERAL REALTY INVESTMENT TRUS	COMMON STOCK	313747206	10	200	SH	DEFINED
FIRST INDUST REALTY TR INC	COMMON STOCK	32054K103	45	1100	SH	DEFINED
FIRST INDUST REALTY TR INC	COMMON STOCK	32054K103	16	400	SH	OTHER
GLENBOROUGH RLTY TR INC	COMMON STOCK	37803P105	21	1000	SH	OTHER
HEALTH CARE PPTY INVS INC	COMMON STOCK	421915109	11	400	SH	DEFINED
HEALTHCARE RLTY TR INC	COMMON STOCK	421946104	107	2625	SH	DEFINED
HOST MARRIOTT CORP NEW	COMMON STOCK	44107P104	73	4200	SH	OTHER
ISTAR FINANCIAL INC	COMMON STOCK	45031U101	26	575	SH	DEFINED
LEXINGTON CORPORATE PPTYS TR	COMMON STOCK	529043101	7	300	SH	DEFINED
LEXINGTON CORPORATE PPTYS TR	COMMON STOCK	529043101	29	1300	SH	OTHER
MACK CALI RLTY CORP	COMMON STOCK	554489104	18	400	SH	DEFINED
MID-AMER APT CMNTYS INC	COMMON STOCK	59522J103	10	233	SH	DEFINED
MID-AMER APT CMNTYS INC	COMMON STOCK	59522J103	249	6033	SH	OTHER
NEW PLAN EXCEL RLTY TR INC	COMMON STOCK	648053106	54	2000	SH	OTHER
PENNSYLVANIA REAL ESTATE INVT	COMMON STOCK	709102107	34	800	SH	DEFINED
PUBLIC STORAGE INC	COMMON STOCK	74460D109	8	140	SH	OTHER
SENIOR HOUSING PROPERTIES TRUS	COMMON STOCK	81721M109	12	650	SH	DEFINED
SHURGARD STORAGE CTRS INC CL A	COMMON STOCK	82567D104	12	264	SH	OTHER
UNITED DOMINION REALTY TRUST I	COMMON STOCK	910197102	60	2400	SH	DEFINED
VORNADO REALTY TRUST	COMMON STOCK	929042109	263	3449	SH	OTHER
WASHINGTON REAL ESTATE INVT TR	COMMON STOCK	939653101	17	500	SH	DEFINED
AMAZON COM INC	4.750% 2 OTHER	023135AF3	6	6000	PRN	DEFINED
ADAMS EXPRESS COMPANY	OTHER	006212104	188	14308	SH	OTHER
COHEN & STEERS ADV INC REAL	OTHER	19247W102	10	470	SH	DEFINED
COHEN & STEERS SELECT UTIL FUN	OTHER	19248A109	23	1175	SH	OTHER
ENERPLUS RESOURCES FUND	OTHER	29274D604	7	200	SH	DEFINED
ENERPLUS RESOURCES FUND	OTHER	29274D604	7	200	SH	OTHER
FIRST FINANCIAL FUND INC	OTHER	320228109	144	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
LIBERTY ALL STAR EQUITY FD	OTHER	530158104	45	4727	SH	DEFINED
MACQUARIE/FT GL INT/UT DV IN	OTHER	55607W100	26	1175	SH	OTHER
MASSMUTUAL CORPORATE INVS INC	OTHER	576292106	11	400	SH	DEFINED
MFS MULTIMARKET INCOME TR	OTHER	552737108	6	1000	SH	DEFINED
NUVEEN QUALITY PREFERRED II	OTHER	67072C105	29	2000	SH	OTHER
NUVEEN TAX-ADV TOT RET STRAT	OTHER	67090H102	39	2000	SH	DEFINED
OIL SERVICE HOLDERS TRUST	OTHER	678002106	26	300	SH	DEFINED
OPPENHEIMER MULTI-SECTOR INCOM	OTHER	683933105	12	1393	SH	DEFINED
PETROLEUM & RES CORP	OTHER	716549100	14	561	SH	DEFINED
PETROLEUM & RES CORP	OTHER	716549100	68	2627	SH	OTHER
STREETTRACKS SER TR SML CAP VA	OTHER	86330E406	109	600	SH	DEFINED
TEMPLETON DRAGON FD INC	OTHER	88018T101	14	800	SH	DEFINED
TEMPLETON EMERGING MKTS FD INC	OTHER	880191101	4	234	SH	OTHER
NUVEEN DVD ADV MUNI FD 2	OTHER	67070F100	36	2266	SH	DEFINED
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	73	4500	SH	DEFINED
BLACKROCK INVT QUALITY MUN TR	OTHER	09247D105	48	3231	SH	DEFINED
BLACKROCK MUNI TARGET TERM TR	OTHER	09247M105	45	4300	SH	DEFINED
COLONIAL MUN INCOME TR	OTHER	195799101	9	1500	SH	DEFINED
DNP SELECT INCOME FUND INC	OTHER	23325P104	129	10800	SH	OTHER

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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	78	4100	SH	DEFINED
EATON VANCE LTD DURATION INCOM OTHER	27828H105	77	4100	SH	DEFINED
EATON VANCE SENIOR FLOATING RA OTHER	27828Q105	40	2000	SH	DEFINED
FLAH & CRUM PREFERRED INCOME OTHER	338480106	4	200	SH	DEFINED
HANCOCK JOHN INVS TR SH BEN IN OTHER	410142103	67	3000	SH	OTHER
HIGH INCOME OPPORTUNITY FD INC OTHER	42967Q105	14	2018	SH	DEFINED
JOHN HANCOCK PFD INCOME III OTHER	41021P103	136	6000	SH	OTHER
LINCOLN NATL INCOME FUND OTHER	534217104	39	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	108	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	90	6331	SH	DEFINED
NEUBERGER BERMAN INTER MUNI BD OTHER	64124P101	6	475	SH	OTHER
NUVEEN DVD ADVANTAGE MUNI FD OTHER	67066V101	199	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	130	8763	SH	OTHER
NUVEEN MUN ADVANTAGE FD INC OTHER	67062H106	19	1230	SH	DEFINED
NUVEEN MUN MKT OPPORTUNITY FD OTHER	67062W103	34	2450	SH	DEFINED
NUVEEN MUN MKT OPPORTUNITY FD OTHER	67062W103	297	21121	SH	OTHER
NUVEEN PREM INCOME MUN FD 4 IN OTHER	6706K4105	67	5500	SH	DEFINED
NUVEEN PREM INCOME MUN FD 4 IN OTHER	6706K4105	14	1138	SH	OTHER
NUVEEN PREMIER INSD MUN INCOME OTHER	670987106	27	1800	SH	DEFINED
NUVEEN PREMIER MUN INCOME FD I OTHER	670988104	58	4177	SH	DEFINED
NUVEEN QUALITY INCOME MUN FD I OTHER	670977107	49	3500	SH	DEFINED
NUVEEN QUALITY INCOME MUN FD I OTHER	670977107	109	7696	SH	OTHER
NUVEEN SELECT QUALITY MUNI FD OTHER	670973106	131	8686	SH	OTHER
NUVEEN SELECT TAX-FREE INC 2 OTHER	67063C106	9	667	SH	DEFINED
NUVEEN VA DIVID ADVANTAGE MUN OTHER	67069M108	71	4000	SH	OTHER
NUVEEN VA DIVID ADVANTAGE MUN OTHER	67071C106	69	4000	SH	OTHER
PIMCO MUNICIPAL INCOME FUND OTHER	72200R107	7	487	SH	OTHER
PIMCO STRATEGIC GLOBAL GOVT FD OTHER	72200X104	12	1000	SH	DEFINED
PREFERRED AND CORP INC STRAT OTHER	74039B105	50	2250	SH	OTHER
PUTNAM HIGH YIELD MUN TR OTHER	746781103	27	4075	SH	OTHER
PUTNAM MANAGED MUN INCOME TR OTHER	746823103	6	900	SH	DEFINED
PUTNAM MUNI OPPORTUNITIES TR OTHER	746922103	28	2307	SH	DEFINED
PUTNAM MUNI OPPORTUNITIES TR OTHER	746922103	29	2400	SH	OTHER
RMK HIGH INCOME FD INC OTHER	74963B105	136	7500	SH	DEFINED
RMK HIGH INCOME FD INC OTHER	74963B105	244	13457	SH	OTHER
RMK STRATEGIC INCOME FD INC OTHER	74963H102	131	7500	SH	DEFINED
RMK STRATEGIC INCOME FD INC OTHER	74963H102	379	21780	SH	OTHER
TEMPLETON EMERGING MKTS INCOME OTHER	880192109	14	1000	SH	DEFINED
TEMPLETON GLOBAL INCOME FD INC OTHER	880198106	99	10000	SH	OTHER
VAN KAMPEN ADVNTG MUNI INCOME OTHER	921124103	23	1575	SH	OTHER
VAN KAMPEN SENIOR INCOME TRS OTHER	920961109	25	3000	SH	DEFINED
VAN KAMPEN SENIOR INCOME TRS OTHER	920961109	17	2000	SH	OTHER
BLACKROCK MUNI 2020 TERM TR OTHER	09249X109	30	2000	SH	DEFINED
COLONIAL INVT GRADE UIT MONTH OTHER	195768106	55	5400	SH	DEFINED
MANAGED MUNS PORTFOLIO INC OTHER	561662107	76	7101	SH	DEFINED
MUNI ENHANCED FD INC OTHER	626243109	81	7453	SH	DEFINED
NUVEEN INSD MUN OPPORTUNITY FD OTHER	670984103	77	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	18	1275	SH	DEFINED

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VAN KAMPEN TR INSURED MUNIS	OTHER	920928108	15	1024 SH	OTHER
MAGELLAN MIDSTREAM PARTNERS	OTHER	559080106	41	700 SH	DEFINED