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BB&T CORP
Form 13F-HR
October 21, 2002

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 09/30/02

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: PATRICIA P. BALENTINE
Address: BRANCH BANKING AND TRUST COMPANY OF NC
223 WEST NASH STREET
WILSON, NC 27894

13F File Number:

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: PATRICIA P. BALENTINE
Title: SENIOR VICE PRESIDENT
Phone: (252) 246-4338
Signature, Place, and Date of Signing:

PATRICIA P. BALENTINE WILSON, NC OCTOBER 17, 2002

Report Type (Check only one.):

- [X] 13F HOLDINGS REPORT.
[] 13F NOTICE.
[] 13F COMBINATION REPORT.

I AM SIGNING THIS REPORT AS REQUIRED BY THE SECURITIES EXCHANGE ACT OF 1934.

FORM 13F SUMMARY PAGE

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Report Summary:

Number of Other Included Managers: 0
 Form 13F Information Table Entry Total: 1602
 Form 13F Information Table Entry Total: \$3,248,855

List of Other Included Managers:

NONE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				INVESTMENT DISCRETION	OTHER
			VALUE (x\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN		
A D C TELECOMMUNICATIONS INC	COM	000886101	12	10300	SH	SOLE		
AFLAC INC	COM	001055102	5619	175345	SH	SOLE		
AFLAC INC	COM	001055102	225	7033	SH	DEFINED		
AES CORP.	COM	00130H105	24	25844	SH	SOLE		
AES CORP.	COM	00130H105	1	1200	SH	DEFINED		
AOL TIME WARNER	COM	00184A105	4241	347634	SH	SOLE		
AOL TIME WARNER	COM	00184A105	450	36908	SH	DEFINED		
AT&T CORPORATION	COM	001957109	3560	290657	SH	SOLE		
AT&T CORPORATION	COM	001957109	637	52062	SH	DEFINED		
THE ALLEN COMPANY INC	COM	002002996	0	15088	SH	SOLE		
AT&T WIRELESS SERVICES, INC.	COM	00209A106	240	49603	SH	SOLE		
AT&T WIRELESS SERVICES, INC.	COM	00209A106	74	15396	SH	DEFINED		
ABBOTT LABORATORIES	COM	002824100	12571	289001	SH	SOLE		
ABBOTT LABORATORIES	COM	002824100	1283	29508	SH	DEFINED		
ADOBE SYSTEM INC	COM	00724F101	1019	45926	SH	SOLE		
ADOBE SYSTEM INC	COM	00724F101	26	1200	SH	DEFINED		
AEGON N V ORD	COM	007924103	667	54526	SH	SOLE		
AEGON N V ORD	COM	007924103	2399	195892	SH	DEFINED		
AGERE SYSTEMS, INC. CLASS B	COM	00845V209	24	25039	SH	SOLE		
AGERE SYSTEMS, INC. CLASS B	COM	00845V209	5	5773	SH	DEFINED		
AGILENT TECHNOLOGIES	COM	00846U101	972	86470	SH	SOLE		
AGILENT TECHNOLOGIES	COM	00846U101	107	9563	SH	DEFINED		
AIR PRODUCTS AND CHEMICALS INC	COM	009158106	4625	105173	SH	SOLE		
AIR PRODUCTS AND CHEMICALS INC	COM	009158106	451	10275	SH	DEFINED		
AIR T INC.	COM	009207101	53	20040	SH	SOLE		
ALBERTSON'S INC.	COM	013104104	445	17697	SH	SOLE		
ALBERTSON'S INC.	COM	013104104	260	10328	SH	DEFINED		
ALCOA INC	COM	013817101	2681	126642	SH	SOLE		
ALCOA INC	COM	013817101	86	4079	SH	DEFINED		
ALLEGHENY ENERGY INC	COM	017361106	434	98543	SH	SOLE		
ALLEGHENY ENERGY INC	COM	017361106	103	23513	SH	DEFINED		
ALLEGHENY TECHNOLOGIES INC	COM	01741R102	135	20000	SH	SOLE		
ALLERGAN INC	COM	018490102	413	6914	SH	SOLE		
ALLERGAN INC	COM	018490102	12	204	SH	DEFINED		
ALLSTATE CORP	COM	020002101	2737	72867	SH	SOLE		
ALLSTATE CORP	COM	020002101	218	5816	SH	DEFINED		
ALLTEL CORPORATION	COM	020039103	1954	44858	SH	SOLE		
ALLTEL CORPORATION	COM	020039103	195	4484	SH	DEFINED		

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AMBAC INC	COM	023139108	1369	22516	SH	SOLE
AMBAC INC	COM	023139108	34	575	SH	DEFINED
AMEREN CORPORATION	COM	023608102	328	8068	SH	SOLE
AMEREN CORPORATION	COM	023608102	154	3800	SH	DEFINED
AMER ARCHITECTURAL PRODUCTS	COM	023857105	4	42000	SH	SOLE
AMERICAN ELECTRIC POWER INC	COM	025537101	1021	55562	SH	SOLE
AMERICAN ELECTRIC POWER INC	COM	025537101	321	17472	SH	DEFINED
AMERICAN EXPRESS COMPANY	COM	025816109	7949	246879	SH	SOLE
AMERICAN EXPRESS COMPANY	COM	025816109	618	19210	SH	DEFINED
AMERICAN EXPRESS CO. CAP TRUST PREFERRED	PREFERRED	02583Y205	267	10488	SH	SOLE
AMERICAN EXPRESS CO. CAP TRUST PREFERRED	PREFERRED	02583Y205	7	300	SH	DEFINED
AMERICAN INTERNATIONAL GROUP I	COM	026874107	17666	283027	SH	SOLE
AMERICAN INTERNATIONAL GROUP I	COM	026874107	1216	19486	SH	DEFINED
AMERICAN RETIREMENT CORP	CO COM	028913101	21	15000	SH	SOLE
AMER WATER WORKS CO.	COM	030411102	910	20307	SH	SOLE
AMER WATER WORKS CO.	COM	030411102	215	4800	SH	DEFINED
AMGEN INC	COM	031162100	10611	210626	SH	SOLE
AMGEN INC	COM	031162100	901	17896	SH	DEFINED
AMSOUTH BANCORP	COM	032165102	507	25315	SH	SOLE
AMSOUTH BANCORP	COM	032165102	52	2619	SH	DEFINED
ANADARKO PETE CORP.	COM	032511107	3531	76184	SH	SOLE
ANADARKO PETE CORP.	COM	032511107	413	8927	SH	DEFINED
ANHEUSER BUSCH COMPANY INC	COM	035229103	8072	149769	SH	SOLE
ANHEUSER BUSCH COMPANY INC	COM	035229103	872	16194	SH	DEFINED
ANTHEM, INC	COM	03674B104	335	4571	SH	SOLE
ANTHEM, INC	COM	03674B104	39	539	SH	DEFINED
AON CORPORATION	COM	037389103	965	46184	SH	SOLE
AON CORPORATION	COM	037389103	647	30996	SH	DEFINED
APACHE CORPORATION	COM	037411105	370	6525	SH	SOLE
APACHE CORPORATION	COM	037411105	2	44	SH	DEFINED
APOLLO GROUP INC	COM	037604105	1035	22891	SH	SOLE
APOLLO GROUP INC	COM	037604105	58	1290	SH	DEFINED
APPALACHIAN PWR CO 7.20% PFD	PREFERRED	037735792	24	1025	SH	SOLE
APPALACHIAN PWR CO 7.20% PFD	PREFERRED	037735792	179	7400	SH	DEFINED
APPLIED BIOSYSTEMS GROUP	COM	038020103	949	46755	SH	SOLE
APPLIED MATERIALS	COM	038222105	2971	248020	SH	SOLE
APPLIED MATERIALS	COM	038222105	266	22220	SH	DEFINED
ARCHER - DANIELS - MIDLAND CO.	COM	039483102	934	74393	SH	SOLE
ARCHER - DANIELS - MIDLAND CO.	COM	039483102	80	6434	SH	DEFINED
ASHLAND INC	COM	044204105	1866	74186	SH	SOLE
ASHLAND INC	COM	044204105	927	36846	SH	DEFINED
AUTOMATIC DATA PROCESSING	COM	053015103	5221	132822	SH	SOLE
AUTOMATIC DATA PROCESSING	COM	053015103	382	9735	SH	DEFINED
AUTOZONE INCORPORATED	COM	053332102	282	3415	SH	SOLE
AUTOZONE INCORPORATED	COM	053332102	41	500	SH	DEFINED
AVERY DENNISON CORP.	COM	053611109	1343	21900	SH	SOLE
AVERY DENNISON CORP.	COM	053611109	183	2985	SH	DEFINED
AVNET INC	COM	053807103	134	22520	SH	SOLE
AVNET INC	COM	053807103	15	2600	SH	DEFINED
AVON PRODUCTS INC	COM	054303102	1602	35340	SH	SOLE
AVON PRODUCTS INC	COM	054303102	200	4430	SH	DEFINED
BB&T CORPORATION	COM	054937107	194060	5550919	SH	SOLE
BB&T CORPORATION	COM	054937107	200717	5741342	SH	DEFINED
BB&T CORPORATION	COM	054937107	5715	163478	SH	OTHER
BP P.L.C.	COM	055622104	11140	269754	SH	SOLE
BP P.L.C.	COM	055622104	4834	117059	SH	DEFINED
BARNHILL CONTRACTING COMPANY	COM	056002991	1414	20593	SH	SOLE
BARNHILL CONTRACTING COMPANY	COM	056002991	8037	117000	SH	DEFINED
BAKER HUGHES INC	COM	057224107	551	19763	SH	SOLE
BANK OF AMERICA CORP	COM	060505104	29924	447643	SH	SOLE
BANK OF AMERICA CORP	COM	060505104	2867	42897	SH	DEFINED
BANK OF NEW YORK COMPANY INC	COM	064057102	1786	71284	SH	SOLE

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BANK OF NEW YORK COMPANY INC	COM	064057102	188	7530	SH	DEFINED
BANK ONE CAP I 8.00%	PREFERRED	06421B202	205	7875	SH	SOLE
BANK ONE CAP I 8.00%	PREFERRED	06421B202	26	1000	SH	DEFINED
BANK ONE CORPORATION	COM	06423A103	6212	156653	SH	SOLE
BANK ONE CORPORATION	COM	06423A103	2676	67482	SH	DEFINED
BANK AMERICA CAPITAL IV	PREFERRED	066044207	175	6886	SH	SOLE
BANK AMERICA CAPITAL IV	PREFERRED	066044207	63	2500	SH	DEFINED
BASSETT FURNITURE	COM	070203104	1693	121538	SH	SOLE
BASSETT FURNITURE	COM	070203104	175	12632	SH	DEFINED
BASSETT MIRROR CO	COM	070991534	243	28590	SH	SOLE
BASSETT MIRROR CO	COM	070991534	139	16405	SH	DEFINED
BAXTER INTERNATIONAL INC	COM	071813109	6150	210216	SH	SOLE
BAXTER INTERNATIONAL INC	COM	071813109	407	13921	SH	DEFINED
BEACH FIRST NATIONAL BANCSHARE	COM	073334104	216	18000	SH	SOLE
BEAR STEARNS CO SERIES F @ 5.7	PREFERRED	073902876	203	4800	SH	SOLE
BECTON DICKINSON & CO.	COM	075887109	1439	48695	SH	SOLE
BECTON DICKINSON & CO.	COM	075887109	77	2630	SH	DEFINED
BED BATH & BEYOND INC	COM	075896100	301	8929	SH	SOLE
BED BATH & BEYOND INC	COM	075896100	67	2008	SH	DEFINED
BELK INC	COM	077831998	10	20921	SH	SOLE
BP PLC ORD USDO .25	COM	079805909	83	15484	SH	SOLE
BELLSOUTH CORPORATION	COM	079860102	10779	454826	SH	SOLE
BELLSOUTH CORPORATION	COM	079860102	2090	88203	SH	DEFINED
BENCHMARK BANKSHARES INC	COM	08160E108	428	38444	SH	SOLE
BERKSHIRE HATHAWAY INC DEL	COM	084670108	730	10	SH	SOLE
BERKSHIRE HATHAWAY INC DEL CLA	COM	084670207	563	234	SH	SOLE
BERKSHIRE HATHAWAY INC DEL CLA	COM	084670207	156	65	SH	DEFINED
BEST BUY INC.	COM	086516101	1464	75621	SH	SOLE
BEST BUY INC.	COM	086516101	47	2440	SH	DEFINED
BIOGEN N.V.	COM	090597105	208	6225	SH	SOLE
BIOGEN N.V.	COM	090597105	48	1450	SH	DEFINED
BIOMET INC.	COM	090613100	2131	69327	SH	SOLE
BIOTECH HOLDERS TR	COM	09067D201	1429	16400	SH	SOLE
BIOTECH HOLDERS TR	COM	09067D201	65	750	SH	DEFINED
BLACK & DECKER	COM	091797100	694	16525	SH	SOLE
BLACK & DECKER	COM	091797100	145	3458	SH	DEFINED
H & R BLOCK INC	COM	093671105	214	4875	SH	SOLE
H & R BLOCK INC	COM	093671105	17	400	SH	DEFINED
BLUE RHINO CORP	COM	095811105	181	12000	SH	SOLE
THE BOEING COMPANY	COM	097023105	1249	40955	SH	SOLE
THE BOEING COMPANY	COM	097023105	308	10101	SH	DEFINED
BOSTON SCIENTIFIC	COM	101137107	923	25940	SH	SOLE
BRISTOL MYERS SQUIBB CO.	COM	110122108	10330	453487	SH	SOLE
BRISTOL MYERS SQUIBB CO.	COM	110122108	4778	209765	SH	DEFINED
BURLINGTON NORTHERN SANTA FE C	COM	12189T104	591	23273	SH	SOLE
BURLINGTON NORTHERN SANTA FE C	COM	12189T104	321	12676	SH	DEFINED
BURLINGTON RESOURCES INC	COM	122014103	280	7317	SH	SOLE
BURLINGTON RESOURCES INC	COM	122014103	133	3472	SH	DEFINED
CIGNA	COM	125509109	804	12585	SH	SOLE
CIGNA	COM	125509109	96	1515	SH	DEFINED
CNB FINANCIAL SERVICES, INC.	COM	12613N103	776	7920	SH	SOLE
CSX CORPORATION	COM	126408103	1604	59462	SH	SOLE
CSX CORPORATION	COM	126408103	272	10116	SH	DEFINED
CVS CORP	COM	126650100	1663	59312	SH	SOLE
CVS CORP	COM	126650100	184	6560	SH	DEFINED
CAPITAL ONE FINANCIAL CORP	COM	14040H105	993	35656	SH	SOLE
CAPITAL ONE FINANCIAL CORP	COM	14040H105	24	883	SH	DEFINED
CARDINAL HEALTH INC	COM	14149Y108	7102	104581	SH	SOLE
CARDINAL HEALTH INC	COM	14149Y108	426	6284	SH	DEFINED
CAREMARK RX INC	COM	141705103	225	13240	SH	SOLE
CARMAN INDUSTRIES	COM	143121911	207	22919	SH	SOLE
CARMAN INDUSTRIES	COM	143121911	659	72782	SH	DEFINED

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CARNIVAL CRUISE LINES INC	COM	143658102	774	32237	SH	SOLE
CARNIVAL CRUISE LINES INC	COM	143658102	10	450	SH	DEFINED
CATERPILLAR TRACTOR COMPANY	COM	149123101	1311	33829	SH	SOLE
CATERPILLAR TRACTOR COMPANY	COM	149123101	260	6725	SH	DEFINED
CENTRAL FUND CANADA	COM	153501101	113	28000	SH	DEFINED
CHEMFIRST INC	COM	16361A106	267	9327	SH	SOLE
CHEVRON TEXACO CORP	COM	166764100	17646	239759	SH	SOLE
CHEVRON TEXACO CORP	COM	166764100	2779	37763	SH	DEFINED
CHUBB CORPORATION	COM	171232101	335	5425	SH	SOLE
CHUBB CORPORATION	COM	171232101	53	866	SH	DEFINED
CHURCHILL DOWNS INC	COM	171484108	479	12300	SH	SOLE
CINERGY CORP	COM	172474108	470	15703	SH	SOLE
CINERGY CORP	COM	172474108	68	2275	SH	DEFINED
CIRCUIT CITY STORES INC-	COM	172737108	116	12560	SH	SOLE
CIRCUIT CITY STORES INC-	COM	172737108	6	700	SH	DEFINED
CISCO SYSTEMS	COM	17275R102	7266	740717	SH	SOLE
CISCO SYSTEMS	COM	17275R102	625	63743	SH	DEFINED
CINTAS CORPORATION	COM	172908105	7777	170150	SH	SOLE
CINTAS CORPORATION	COM	172908105	18	400	SH	DEFINED
CITIGROUP INC	COM	172967101	15684	463367	SH	SOLE
CITIGROUP INC	COM	172967101	2996	88524	SH	DEFINED
CITIGROUP 7.125% DUE07/31/31	CONV PFD	17306N203	215	8400	SH	SOLE
CITIGROUP CAPITAL VIII	PREFERRED	17306R204	284	11200	SH	SOLE
CLARK RESTAURANT INC	COM	173990961	237	326	SH	SOLE
CITY HOLDING	COM	177835105	1254	48417	SH	SOLE
CITY HOLDING	COM	177835105	2321	89627	SH	DEFINED
CLEAR CHANNEL COMMUNICATIONS	COM	184502102	1251	35788	SH	SOLE
CLEAR CHANNEL COMMUNICATIONS	COM	184502102	88	2525	SH	DEFINED
CLOROX CO.	COM	189054109	857	20910	SH	SOLE
CLOROX CO.	COM	189054109	4	100	SH	DEFINED
COCA COLA BOTTLING CO CONSOLID	COM	191098102	309	6491	SH	SOLE
COCA COLA COMPANY	COM	191216100	23846	505227	SH	SOLE
COCA COLA COMPANY	COM	191216100	5777	122405	SH	DEFINED
COASTAL LUMBER CO	COM	194000998	4960	2295528	SH	DEFINED
COLGATE PALMOLIVE COMPANY	COM	194162103	6304	115053	SH	SOLE
COLGATE PALMOLIVE COMPANY	COM	194162103	276	5052	SH	DEFINED
COMCAST CORP.	COM	200300101	803	38280	SH	SOLE
COMCAST CORP.	COM	200300101	18	900	SH	DEFINED
COMCAST CORP CLASS A SPECIAL C	COM	200300200	233	11428	SH	SOLE
COMCAST CORP CLASS A SPECIAL C	COM	200300200	49	2400	SH	DEFINED
COMERICA, INC.	COM	200340107	351	8825	SH	SOLE
COMPUTER ASSOCIATES INTL. INC.	COM	204912109	230	20741	SH	SOLE
COMPUTER ASSOCIATES INTL. INC.	COM	204912109	6	560	SH	DEFINED
COMPUTER SCIENCES CORPORATION	COM	205363104	910	31995	SH	SOLE
COMPUTER SCIENCES CORPORATION	COM	205363104	77	2710	SH	DEFINED
COMPUTER SVCS INC	CO COM	20539A105	787	24814	SH	SOLE
CONAGRA FOODS, INC	COM	205887102	342	13984	SH	SOLE
CONAGRA FOODS, INC	COM	205887102	113	4650	SH	DEFINED
CONEXANT SYSTEMS INC	COM	207142100	2	2620	SH	SOLE
CONEXANT SYSTEMS INC	COM	207142100	9	10400	SH	DEFINED
CONOCOPHILLIPS	COM	20825C104	4458	92798	SH	SOLE
CONOCOPHILLIPS	COM	20825C104	474	9880	SH	DEFINED
THE CROSLAND GROUP INC	COM	209000991	18	32113	SH	SOLE
THE CROSLAND GROUP INC	COM	209002997	1	3179187	SH	SOLE
CONSOLIDATED EDISON CO NY INC	PREFERRED	209111814	213	8000	SH	SOLE
CONSOLIDATED EDISON INC	COM	209115104	575	14291	SH	SOLE
CONSOLIDATED EDISON INC	COM	209115104	127	3176	SH	DEFINED
CONSTELLATION ENERGY GROUP	COM	210371100	860	40975	SH	SOLE
CONSTELLATION ENERGY GROUP	COM	210371100	299	14252	SH	DEFINED
CORNING INC	COM	219350105	175	115540	SH	SOLE
CORNING INC	COM	219350105	34	22820	SH	DEFINED
COSTCO WHOLESALE CORP	COM	22160K105	535	15488	SH	SOLE

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COX COMMUNICATIONS INC NEW	COM	224044107	281	10806	SH	SOLE
COX COMMUNICATIONS INC NEW	COM	224044107	102	3936	SH	DEFINED
COX COMMUNICATIONS-"PRIZES"	PREFERRED	224044503	291	11650	SH	SOLE
DNP SELECT INCOME FUND INC	COM	23325P104	318	37103	SH	SOLE
DNP SELECT INCOME FUND INC	COM	23325P104	46	5447	SH	DEFINED
DPL INCORPORATED	COM	233293109	166	11421	SH	SOLE
DTE ENERGY CO FKA DETROIT EDIS	COM	233331107	370	9223	SH	SOLE
DANA CORPORATION COMMON	COM	235811106	724	71116	SH	SOLE
DANA CORPORATION COMMON	COM	235811106	31	3102	SH	DEFINED
DATASTREAM SYSTEMS INC	COM	238124101	650	129172	SH	SOLE
DEERE & COMPANY	COM	244199105	467	10180	SH	SOLE
DEERE & COMPANY	COM	244199105	4	100	SH	DEFINED
DELL COMPUTER CORP	COM	247025109	2575	95321	SH	SOLE
DELL COMPUTER CORP	COM	247025109	183	6790	SH	DEFINED
DELPHI CORPORATION	COM	247126105	97	13088	SH	SOLE
DELPHI CORPORATION	COM	247126105	45	6165	SH	DEFINED
DIAMONDS TRUST SERIES I	COM	252787106	345	4271	SH	SOLE
DIAMONDS TRUST SERIES I	COM	252787106	8	105	SH	DEFINED
DIEBOLD INC	COM	253651103	143	4300	SH	SOLE
DIEBOLD INC	COM	253651103	118	3543	SH	DEFINED
DIMON INC	COM	254394109	70	12450	SH	SOLE
WALT DISNEY PRODUCTIONS	COM	254687106	8909	543270	SH	SOLE
WALT DISNEY PRODUCTIONS	COM	254687106	573	34990	SH	DEFINED
DOLLAR GEN CORP	COM	256669102	520	37430	SH	SOLE
DOLLAR GEN CORP	COM	256669102	139	10000	SH	DEFINED
DOMINION RESOURCES INC/VA	COM	25746U109	3503	87584	SH	SOLE
DOMINION RESOURCES INC/VA	COM	25746U109	838	20951	SH	DEFINED
R.R. DONNELLEY & SONS	COM	257867101	12	560	SH	SOLE
R.R. DONNELLEY & SONS	COM	257867101	196	8800	SH	DEFINED
DOVER CORPORATION COMMON	COM	260003108	210	8227	SH	SOLE
DOW CHEMICAL	COM	260543103	3492	128411	SH	SOLE
DOW CHEMICAL	COM	260543103	321	11835	SH	DEFINED
V M DRAPER MANUFACTURING CO IN	COM	261000996	52	43265	SH	SOLE
E. I. DUPONT DE NEMOURS COMPAN	COM	263534109	9520	234370	SH	SOLE
E. I. DUPONT DE NEMOURS COMPAN	COM	263534109	2382	58654	SH	DEFINED
DUKE ENERGY CAP TRUST I	PFD PREFERRED	264396201	373	15300	SH	SOLE
DUKE ENERGY CAP TRUST I	PFD PREFERRED	264396201	19	800	SH	DEFINED
DUKE ENERGY CORP	COM	264399106	11717	628263	SH	SOLE
DUKE ENERGY CORP	COM	264399106	785	42115	SH	DEFINED
DUKE ENERGY CAP TRUST II	PF PREFERRED	26439G209	391	15900	SH	SOLE
DUKE ENERGY CAP TRUST II	PF PREFERRED	26439G209	203	8282	SH	DEFINED
DUKE REALTY CORPORATION	COM	264411505	84	3600	SH	SOLE
DUKE REALTY CORPORATION	COM	264411505	123	5250	SH	DEFINED
E-H INTERNATIONAL INC	COM	268521101	0	37665	SH	SOLE
EMC CORPORATION	COM	268648102	1377	289346	SH	SOLE
EMC CORPORATION	COM	268648102	50	10532	SH	DEFINED
EOG RESOURCES INC	COM	26875P101	1247	34362	SH	SOLE
EOG RESOURCES INC	COM	26875P101	37	1045	SH	DEFINED
EMENDORFER & MARKS INC	COM	2740009A8	50	374892	SH	SOLE
ENTERPRISE HEALTH-LK	COM	274005990	90	20000	SH	SOLE
EASTMAN KODAK COMPANY	COM	277461109	580	19118	SH	SOLE
EASTMAN KODAK COMPANY	COM	277461109	73	2412	SH	DEFINED
EAT AT JOES	COM	277849105	0	15000	SH	DEFINED
EATON CORP.	COM	278058102	331	5059	SH	SOLE
EATON CORP.	COM	278058102	49	750	SH	DEFINED
ECHARGE CORP	COM	27874R106	25	17000	SH	SOLE
ECOLAB INC	COM	278865100	377	8383	SH	SOLE
ECONOMY TANK CO. 7% CUM. PFD	PREFERRED	279920367	290	2907	SH	DEFINED
EDISON INTL	COM	281020107	72	8636	SH	SOLE
EDISON INTL	COM	281020107	58	7000	SH	DEFINED
A.G. EDWARD INC	COM	281760108	504	16112	SH	SOLE
A.G. EDWARD INC	COM	281760108	162	5175	SH	DEFINED

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EL PASO CORPORATION	COM	28336L109	415	60718	SH	SOLE
EL PASO CORPORATION	COM	28336L109	19	2839	SH	DEFINED
ELECTRONIC ARTS INC	COM	285512109	1463	21475	SH	SOLE
ELECTRONIC ARTS INC	COM	285512109	81	1200	SH	DEFINED
ELECTRONIC DATA SYS CORP	COM	285661104	1296	94609	SH	SOLE
ELECTRONIC DATA SYS CORP	COM	285661104	83	6075	SH	DEFINED
EMERSON ELECTRIC COMPANY	COM	291011104	3232	68504	SH	SOLE
EMERSON ELECTRIC COMPANY	COM	291011104	827	17541	SH	DEFINED
ENCOMPASS SERVICES CORP	COM	29255U104	0	146277	SH	SOLE
ENCOMPASS SERVICES CORP.	COM	29255U997	0	146277	SH	SOLE
ENERGIZER HOLDINGS INC	COM	29266R108	522	18355	SH	SOLE
ENERGIZER HOLDINGS INC	COM	29266R108	161	5684	SH	DEFINED
ENRON CORPORATION	COM	293561106	6	53953	SH	SOLE
ENRON CORPORATION	COM	293561106	0	720	SH	DEFINED
ENTERGY CORP	COM	29364G103	360	9490	SH	SOLE
ENTERGY CORP	COM	29364G103	99	2607	SH	DEFINED
EQUIFAX INC	COM	294429105	135	5755	SH	SOLE
EQUIFAX INC	COM	294429105	112	4800	SH	DEFINED
EQUITABLE RESOURCES INC	COM	294549100	92	2700	SH	SOLE
EQUITABLE RESOURCES INC	COM	294549100	680	19900	SH	DEFINED
EQUITY OFFICE PPTYS TR	COM	294741103	281	11250	SH	SOLE
EQUITY OFFICE PPTYS TR	COM	294741103	33	1325	SH	DEFINED
EQUITY RESIDENTIAL COM	COM	29476L107	248	10478	SH	SOLE
EQUITY RESIDENTIAL COM	COM	29476L107	33	1400	SH	DEFINED
ERICSSON (LM) ADR	COM	294821400	96	202244	SH	SOLE
EXELON CORPORATEION	COM	30161N101	522	11589	SH	SOLE
EXELON CORPORATEION	COM	30161N101	138	3072	SH	DEFINED
EXPEDITORS INTL WASH INC	COM	302130109	394	13580	SH	SOLE
EXPRESS SCRIPTS	COM	302182100	556	9936	SH	SOLE
EXXON MOBIL CORPORATION	COM	30231G102	51992	1463348	SH	SOLE
EXXON MOBIL CORPORATION	COM	30231G102	14335	403472	SH	DEFINED
F&M BANCORP MD	COM	302367107	1139	36869	SH	SOLE
F&M BANCORP MD	COM	302367107	238	7715	SH	DEFINED
FPL GROUP	COM	302571104	3699	69811	SH	SOLE
FPL GROUP	COM	302571104	558	10531	SH	DEFINED
FIRST MCMINNIVILLE CORPORATION	COM	305000994	733	9420	SH	SOLE
FAMILY DOLLAR STORES	COM	307000109	350	11836	SH	SOLE
FAMILY DOLLAR STORES	COM	307000109	48	1650	SH	DEFINED
FREEMAN GAS & ELEC	COM	307002998	0	12190	SH	SOLE
FARMERS & MERCHANTS BANK OF	COM	30776*109	247	5165	SH	DEFINED
FARMERS CAPITAL BANK CORP	COM	309562106	271	8200	SH	SOLE
FAUQUIER BANKSHARES INC COM	COM	312059108	46	3200	SH	SOLE
FAUQUIER BANKSHARES INC COM	COM	312059108	243	16860	SH	DEFINED
FEDERAL HOME LOAN MORTGAGE	COM	313400301	1759	28328	SH	SOLE
FEDERAL HOME LOAN MORTGAGE	COM	313400301	380	6125	SH	DEFINED
FREDDIE MAC PREFERRED	PREFERRED	313400731	530	10000	SH	SOLE
FEDERAL NATIONAL MORTGAGE	COM	313586109	12145	174510	SH	SOLE
FEDERAL NATIONAL MORTGAGE	COM	313586109	948	13633	SH	DEFINED
FEDERAL REALTY INVESTORS	COM	313747206	167	6513	SH	SOLE
FEDERAL REALTY INVESTORS	COM	313747206	35	1400	SH	DEFINED
FEDEX CORPORATION	COM	31428X106	577	11019	SH	SOLE
FEDEX CORPORATION	COM	31428X106	112	2140	SH	DEFINED
FIFTH THIRD BANCORP	COM	316773100	5357	83289	SH	SOLE
FIRST BANCORP	COM	318910106	391	16561	SH	SOLE
FIRST BANCORP	COM	318910106	488	20696	SH	DEFINED
FIRST CHARTER CORPORATION	COM	319439105	427	26419	SH	SOLE
FIRST CHARTER CORPORATION	COM	319439105	17	1087	SH	DEFINED
FIRST CITIZENS BANCORPORATION	COM	319460101	238	682	SH	SOLE
FIRST CITIZENS BANCSHARES INC	COM	31946M103	426	4178	SH	SOLE
FIRST COMMUNITY BANCSHARES	COM	31983A103	340	11521	SH	SOLE
FIRST FED FINL CORP KY	CO COM	319961108	524	22580	SH	SOLE
FIRST DATA CORPORATION	COM	319963104	2274	72014	SH	SOLE

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FIRST DATA CORPORATION	COM	319963104	153	4855	SH	DEFINED
FIRST FINL HLDS INC	COM	320239106	517	19339	SH	SOLE
FIRST FINL HLDS INC	COM	320239106	29	1120	SH	DEFINED
FIRST NATL CORP VA CMT CAP STK	COM	32106V107	2789	75396	SH	SOLE
FIRST PL FINL CORP DEL	COM	33610T109	170	11425	SH	SOLE
FIRST TENNESSEE NATIONAL CORP	COM	337162101	2627	76604	SH	SOLE
FIRST UTD CORP	COM	33741H107	188	12354	SH	SOLE
FIRST VIRGINIA BANKS	COM	337477103	1887	50287	SH	SOLE
FIRST VIRGINIA BANKS	COM	337477103	30	825	SH	DEFINED
FISERV	COM	337738108	178	6152	SH	SOLE
FISERV	COM	337738108	48	1687	SH	DEFINED
FIRST ENERGY CORP	COM	337932107	196	7460	SH	SOLE
FIRST ENERGY CORP	COM	337932107	5	200	SH	DEFINED
FLANDERS CORPORATION	COM	338494107	33	20000	SH	SOLE
FLEETBOSTON FINANCIAL CORP	COM	339030108	2046	96542	SH	SOLE
FLEETBOSTON FINANCIAL CORP	COM	339030108	108	5103	SH	DEFINED
FLORIDA ROCK	COM	341140101	787	24000	SH	SOLE
FLOWERS FOOD INC WI	COM	343498101	4107	194503	SH	SOLE
FORD MOTOR COMPANY	COM	345370860	1483	179554	SH	SOLE
FORD MOTOR COMPANY	COM	345370860	391	47394	SH	DEFINED
FORD CAP TRST II PFD	CONV PFD	345395206	255	7405	SH	SOLE
FORD CAP TRST II PFD	CONV PFD	345395206	3	100	SH	DEFINED
FOREST LABS	COM	345838106	698	7155	SH	SOLE
FOREST LABS	COM	345838106	51	525	SH	DEFINED
FORTUNE BRANDS INC	COM	349631101	1257	25661	SH	SOLE
FORTUNE BRANDS INC	COM	349631101	327	6685	SH	DEFINED
FRANCISCAN OIL CO	COM	35183P109	1	15000	SH	SOLE
FRANKLIN RESOURCES INC	COM	354613101	374	11740	SH	SOLE
FRANKLIN RESOURCES INC	COM	354613101	52	1650	SH	DEFINED
GABELLI EQUITY TR 7.25% PFD	PREFERRED	362397309	148	5800	SH	SOLE
GABELLI EQUITY TR 7.25% PFD	PREFERRED	362397309	112	4400	SH	DEFINED
GALLAGHER ARTHUR J	COM	363576109	639	25194	SH	SOLE
GALLAHER GROUP PLC	COM	363595109	727	16550	SH	SOLE
GALLAHER GROUP PLC	COM	363595109	250	5700	SH	DEFINED
GANNETT COMPANY INC	COM	364730101	7575	101168	SH	SOLE
GANNETT COMPANY INC	COM	364730101	504	6740	SH	DEFINED
THE GAP INC	COM	364760108	145	14162	SH	SOLE
THE GAP INC	COM	364760108	9	915	SH	DEFINED
GROGAN'S INC	COM	366995108	1129	11849	SH	SOLE
GENERAL AMERICAN INVESTORS	COM	368802104	1501	61490	SH	SOLE
GENERAL DYNAMICS	COM	369550108	2241	28520	SH	SOLE
GENERAL DYNAMICS	COM	369550108	196	2505	SH	DEFINED
GENERAL ELECTRIC COMPANY	COM	369604103	57188	2233924	SH	SOLE
GENERAL ELECTRIC COMPANY	COM	369604103	13309	519887	SH	DEFINED
GENERAL MILLS INC	COM	370334104	1226	28747	SH	SOLE
GENERAL MILLS INC	COM	370334104	74	1750	SH	DEFINED
GENERAL MOTORS CORP.	COM	370442105	1423	41691	SH	SOLE
GENERAL MOTORS CORP.	COM	370442105	301	8819	SH	DEFINED
GENERAL MOTORS PREFERRED	PREFERRED	370442766	313	13800	SH	SOLE
GENERAL MOTORS CORP	COM	370442832	580	65396	SH	SOLE
GENERAL MOTORS CORP	COM	370442832	45	5091	SH	DEFINED
GENUINE PARTS COMPANY COMMON	COM	372460105	287	9143	SH	SOLE
GENUINE PARTS COMPANY COMMON	COM	372460105	59	1890	SH	DEFINED
GEORGIA-PACIFIC CORP. COM.	COM	373298108	192	14628	SH	SOLE
GEORGIA-PACIFIC CORP. COM.	COM	373298108	40	3106	SH	DEFINED
GILLETTE COMPANY	COM	375766102	4144	135402	SH	SOLE
GILLETTE COMPANY	COM	375766102	534	17470	SH	DEFINED
GLAXOSMITHKLINE PLC	COM	37733W105	2644	62996	SH	SOLE
GLAXOSMITHKLINE PLC	COM	37733W105	454	10835	SH	DEFINED
GOODYEAR TIRE & RUBBER CO.	COM	382550101	245	29904	SH	SOLE
GOODYEAR TIRE & RUBBER CO.	COM	382550101	4	520	SH	DEFINED
GRAND METROPOLITAN DEL L P	PREFERRED	386087209	249	8930	SH	SOLE

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GRAND METROPOLITAN DEL L P	PREFERRED	386087209	201	7200	SH	DEFINED
GREENBRIAR CORPORATION	COM	393648407	64	10697	SH	SOLE
HCA INC.	COM	404119109	4507	88080	SH	SOLE
HCA INC.	COM	404119109	264	5172	SH	DEFINED
HALLIBURTON COMPANY	COM	406216101	146	10014	SH	SOLE
HALLIBURTON COMPANY	COM	406216101	79	5453	SH	DEFINED
HANCOCK HOLDING COMPANY	COM	410120109	232	4866	SH	SOLE
HANDSPRING INC	COM	410293104	28	40295	SH	SOLE
HELTSLEY FAMILY INVESTMENTS IN	COM	411000995	304	600	SH	SOLE
HARLEY-DAVIDSON INC.	COM	412822108	1527	28511	SH	SOLE
HARLEY-DAVIDSON INC.	COM	412822108	92	1720	SH	DEFINED
HARRAH'S ENTERTAINMENT INC	COM	413619107	225	5124	SH	SOLE
HARRAH'S ENTERTAINMENT INC	COM	413619107	11	253	SH	DEFINED
HARRIS CORPORATION	COM	413875105	210	7526	SH	SOLE
HARRIS CORPORATION	COM	413875105	11	400	SH	DEFINED
HARRODSBURG FIRST FINANCIAL BA	COM	415781103	186	15000	SH	SOLE
HARTFORD CAP III - SER C	PREFERRED	41631P204	279	11100	SH	SOLE
HARTFORD CAP III - SER C	PREFERRED	41631P204	132	5270	SH	DEFINED
HARTFORD FINL SVCS GROUP INC	COM	416515104	3988	88735	SH	SOLE
HARTFORD FINL SVCS GROUP INC	COM	416515104	5783	128661	SH	DEFINED
HEALTHSOUTH CORP	COM	421924101	46	12921	SH	SOLE
HEALTHSOUTH CORP	COM	421924101	4	1338	SH	DEFINED
HEALTH CARE REIT INC	COM	42217K106	354	13100	SH	SOLE
H. J. HEINZ COMPANY	COM	423074103	1419	44388	SH	SOLE
H. J. HEINZ COMPANY	COM	423074103	322	10100	SH	DEFINED
HENRY COUNTY PLYWOOD	COM	426650107	34	13751	SH	SOLE
HENRY COUNTY PLYWOOD	COM	426650107	3	1534	SH	DEFINED
HERSHEY FOODS	COM	427866108	504	7850	SH	SOLE
HERSHEY FOODS	COM	427866108	255	3970	SH	DEFINED
HEWLETT PACKARD COMPANY	COM	428236103	4432	342542	SH	SOLE
HEWLETT PACKARD COMPANY	COM	428236103	559	43229	SH	DEFINED
HIGH SPEED NET SOLUTIONS, INC.	COM	429793102	1845	7382293	SH	SOLE
HILLENBRAND IND INC	COM	431573104	399	7763	SH	SOLE
HILLENBRAND IND INC	COM	431573104	41	800	SH	DEFINED
HILTON HOTELS CORP	COM	432848109	230	21185	SH	SOLE
HILTON HOTELS CORP	COM	432848109	0	48	SH	DEFINED
HOME DEPOT INC	COM	437076102	10116	355581	SH	SOLE
HOME DEPOT INC	COM	437076102	1610	56601	SH	DEFINED
HOMEGOLD FINANCIAL INC	COM	43740E104	4	58782	SH	SOLE
HONDA MTR LTD	COM	438128308	566	28250	SH	SOLE
HONEYWELL INTERNATIONAL INC	COM	438516106	1339	62796	SH	SOLE
HONEYWELL INTERNATIONAL INC	COM	438516106	230	10797	SH	DEFINED
HOPKINSVILLE ELEVATOR	CO COM	439001991	43	44836	SH	SOLE
HOOKER FURNITURE CORPORATION	COM	439038100	16417	1076540	SH	SOLE
HOOKER FURNITURE CORPORATION	COM	439038100	6148	403160	SH	DEFINED
HOPFED BANCORP, INC	COM	439734104	763	62093	SH	SOLE
HOSPITALITY PPTYS TR	COM	44106M102	321	9800	SH	SOLE
HOSPITALITY PPTYS TR	COM	44106M102	13	400	SH	DEFINED
HOST MARRIOTT CORP NEW	COM	44107P104	97	12238	SH	SOLE
HOUSEHOLD INTERNATIONAL INC	COM	441815107	2045	73723	SH	SOLE
HOUSEHOLD INTERNATIONAL INC	COM	441815107	1393	50211	SH	DEFINED
HOWELL CORPORATION	COM	443051107	513	24926	SH	SOLE
HUNTINGTON BANCSHARES INC	COM	446150104	574	30207	SH	SOLE
HUNTINGTON BANCSHARES INC	COM	446150104	1380	72565	SH	DEFINED
IONOSPHERE PFD B	CONV PFD	447001991	280	280017	SH	SOLE
IONOSPHERE PFD D-1	COM	447004995	101	112220	SH	SOLE
IMS HEALTH INC	COM	449934108	172	10962	SH	SOLE
IMS HEALTH INC	COM	449934108	18	1200	SH	DEFINED
IBASIS INC	COM	450732102	5	19413	SH	SOLE
ITT INDUSTRIES INC	COM	450911102	4012	65315	SH	SOLE
ITT INDUSTRIES INC	COM	450911102	4286	69772	SH	DEFINED
ILLINOIS TOOL WORKS	COM	452308109	3432	58680	SH	SOLE

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ILLINOIS TOOL WORKS	COM	452308109	298	5098	SH	DEFINED
ING GROEP N.V.-SPONSORED ADR	COM	456837103	20037	1197700	SH	SOLE
INKTOMI CORP	COM	457277101	2	10125	SH	SOLE
INTEL	COM	458140100	11599	856666	SH	SOLE
INTEL	COM	458140100	1632	120601	SH	DEFINED
INTERNATIONAL BUSINESS MACHINE	COM	459200101	16623	256145	SH	SOLE
INTERNATIONAL BUSINESS MACHINE	COM	459200101	2559	39444	SH	DEFINED
INTERNATIONAL PAPER COMPANY	COM	460146103	922	24992	SH	SOLE
INTERNATIONAL PAPER COMPANY	COM	460146103	98	2677	SH	DEFINED
INTERPUBLIC GROUP	COM	460690100	284	17441	SH	SOLE
INTERPUBLIC GROUP	COM	460690100	11	700	SH	DEFINED
INTUIT INC	COM	461202103	597	11975	SH	SOLE
INTUIT INC	COM	461202103	25	505	SH	DEFINED
I SHARES EAFE INDEX FUND	COM	464287465	333	3413	SH	SOLE
I SHARES EAFE INDEX FUND	COM	464287465	19	200	SH	DEFINED
ISHARES RUSSELL 2000	COM	464287655	591	8434	SH	SOLE
ISHARES RUSSELL 2000	COM	464287655	38	554	SH	DEFINED
S & P SMALL CAP 600 I SHARES	COM	464287804	2430	26575	SH	SOLE
S & P SMALL CAP 600 I SHARES	COM	464287804	160	1750	SH	DEFINED
ISHARES S&P SMALLCAP 600/VAL	COM	464287879	538	8005	SH	SOLE
IVILLAGE INC	CO COM	46588H105	16	24987	SH	SOLE
JDS UNIPHASE CORP	COM	46612J101	17	9035	SH	SOLE
JDS UNIPHASE CORP	COM	46612J101	6	3500	SH	DEFINED
J P MORGAN CHASE & CO	COM	46625H100	5739	313789	SH	SOLE
J P MORGAN CHASE & CO	COM	46625H100	742	40599	SH	DEFINED
JABIL CIRCUIT INC	COM	466313103	1152	88989	SH	SOLE
HOLSTON VALLEY DISTRIBUTING CO	COM	472990431	566	84	SH	SOLE
HOLSTON VALLEY DISTRIBUTING CO	COM	472990431	539	80	SH	DEFINED
JEFFERSON PILOT FINANCIAL	COM	475070108	17788	415528	SH	SOLE
JEFFERSON PILOT FINANCIAL	COM	475070108	6641	155137	SH	DEFINED
JOHNSON & JOHNSON	COM	478160104	33882	575261	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	7488	127136	SH	DEFINED
JOHNSON CONTROLS INC	COM	478366107	1700	21329	SH	SOLE
JOHNSON CONTROLS INC	COM	478366107	41	525	SH	DEFINED
KELLER MFG INC	CO COM	48767A109	73	31950	SH	SOLE
KENTUCKY NEW ERA COMMON	COM	491388997	724	1116	SH	SOLE
KERR MCGEE CORP	COM	492386107	332	7846	SH	SOLE
KERR MCGEE CORP	COM	492386107	273	6455	SH	DEFINED
KEYCORP NEW	COM	493267108	280	11424	SH	SOLE
KEYCORP NEW	COM	493267108	17	700	SH	DEFINED
KIMBERLY-CLARK CORP.	COM	494368103	11160	198410	SH	SOLE
KIMBERLY-CLARK CORP.	COM	494368103	972	17284	SH	DEFINED
KINDER MORGAN ENERGY PARTNERS	COM	494550106	842	26422	SH	SOLE
KING PHARMACEUTICALS INC	COM	495582108	849	49530	SH	SOLE
KING PHARMACEUTICALS INC	COM	495582108	28	1675	SH	DEFINED
KNIGHT RIDDER	COM	499040103	508	8721	SH	SOLE
KNIGHT RIDDER	COM	499040103	26	450	SH	DEFINED
KOHL'S CORP	COM	500255104	648	11318	SH	SOLE
KOHL'S CORP	COM	500255104	78	1375	SH	DEFINED
KRAFT FOODS INC-A	COM	50075N104	1951	51498	SH	SOLE
KRAFT FOODS INC-A	COM	50075N104	22	600	SH	DEFINED
KRISPY KREME DOUGHNUTS INC	COM	501014104	1871	58197	SH	SOLE
KROGER COMPANY COMMON	COM	501044101	1130	75852	SH	SOLE
KROGER COMPANY COMMON	COM	501044101	99	6706	SH	DEFINED
LSB BANCSHARES INC N C	COM	502158108	358	23820	SH	SOLE
L 3 COMMUNICATIONS HOLDINGS IN	COM	502424104	294	6075	SH	SOLE
LONG BRANCH CORP	COM	518994157	17	13750	SH	SOLE
LEGG MASON INC	COM	524901105	208	4600	SH	SOLE
LEHMAN BROTHERS HLDGS COMPANY	COM	524908100	207	3951	SH	SOLE
LEHMAN BROTHERS HLDGS COMPANY	COM	524908100	18	350	SH	DEFINED
LEHMAN BROTHER HOLDINGS SERIES PREFERRED	PREFERRED	524908704	208	4800	SH	SOLE
LEXMARK INTERNATIONAL, INC	COM	529771107	298	5641	SH	SOLE

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LEXMARK INTERNATIONAL, INC	COM	529771107	5	100	SH	DEFINED
LIBERTY CORPORATION	COM	530370105	739	20575	SH	SOLE
LIBERTY CORPORATION	COM	530370105	150	4188	SH	DEFINED
LIBERTY MEDIA CORP.	COM	530718105	460	60177	SH	SOLE
LIBERTY MEDIA CORP.	COM	530718105	12	1600	SH	DEFINED
ELI LILLY & COMPANY	COM	532457108	2725	42816	SH	SOLE
ELI LILLY & COMPANY	COM	532457108	518	8147	SH	DEFINED
LIMITED BRANDS, INC.	COM	532716107	242	16524	SH	SOLE
LIMITED BRANDS, INC.	COM	532716107	37	2519	SH	DEFINED
LINCOLN NATIONAL CORP.	COM	534187109	1339	43234	SH	SOLE
LINCOLN NATIONAL CORP.	COM	534187109	135	4372	SH	DEFINED
LINEAR TECHNOLOGY CORP	COM	535678106	631	25810	SH	SOLE
LINEAR TECHNOLOGY CORP	COM	535678106	239	9800	SH	DEFINED
LOCKHEED MARTIN CORP	COM	539830109	1673	28120	SH	SOLE
LOCKHEED MARTIN CORP	COM	539830109	201	3392	SH	DEFINED
LOWE'S COMPANIES INC	COM	548661107	8984	214728	SH	SOLE
LOWE'S COMPANIES INC	COM	548661107	1031	24658	SH	DEFINED
LUCENT TECHNOLOGIES	COM	549463107	76	98490	SH	SOLE
LUCENT TECHNOLOGIES	COM	549463107	9	12378	SH	DEFINED
M&T BK CORP COM	PREFERRED	55261F104	294	3712	SH	SOLE
MBIA INC	COM	55262C100	1046	24933	SH	SOLE
MBIA INC	COM	55262C100	6	150	SH	DEFINED
MBNA CORP	COM	55262L100	2301	125814	SH	SOLE
MBNA CORP	COM	55262L100	184	10091	SH	DEFINED
MDU RESOURCES GROUP, INC.	COM	552690109	31	1462	SH	SOLE
MDU RESOURCES GROUP, INC.	COM	552690109	1139	52572	SH	DEFINED
MFS MULTIMARKET	COM	552737108	3	600	SH	SOLE
MFS MULTIMARKET	COM	552737108	56	10000	SH	DEFINED
MSDW CAP TR I	PREFERRED	553538208	203	8150	SH	SOLE
MSDW CAP TR I	PREFERRED	553538208	160	6400	SH	DEFINED
MANULIFE FINL CORP	COM	56501R106	910	40650	SH	SOLE
MANULIFE FINL CORP	COM	56501R106	36	1646	SH	DEFINED
MARATHON OIL CORPORATION	COM	565849106	1051	48219	SH	SOLE
MARATHON OIL CORPORATION	COM	565849106	63	2900	SH	DEFINED
MEDICAL TECH CORP	COM	569990971	10	20000	SH	SOLE
MARSH & MCLENNAN COMPANIES INC	COM	571748102	1486	32446	SH	SOLE
MARSH & MCLENNAN COMPANIES INC	COM	571748102	62	1365	SH	DEFINED
MARRIOTT INTERNATIONAL INC	COM	571903202	665	22423	SH	SOLE
MARRIOTT INTERNATIONAL INC	COM	571903202	94	3200	SH	DEFINED
MASCO CORPORATION	COM	574599106	787	41440	SH	SOLE
MASCO CORPORATION	COM	574599106	32	1700	SH	DEFINED
MATTEL INC	COM	577081102	899	56962	SH	SOLE
MATTEL INC	COM	577081102	5	347	SH	DEFINED
MAXIM INTEGRATED PRODUCTS INC	COM	57772K101	590	22150	SH	SOLE
MAXIM INTEGRATED PRODUCTS INC	COM	57772K101	5	220	SH	DEFINED
MAY DEPARTMENT STORES	COM	577778103	526	22393	SH	SOLE
MAY DEPARTMENT STORES	COM	577778103	58	2490	SH	DEFINED
MBT FINANCIAL CORP	COM	578877102	373	27136	SH	SOLE
MCCORMICK & CO INC VIG COM	COM	579780107	547	22656	SH	SOLE
MCCORMICK AND COMPANY INC	COM	579780206	131	5500	SH	SOLE
MCCORMICK AND COMPANY INC	COM	579780206	323	13500	SH	DEFINED
MCDONALDS CORP.	COM	580135101	4008	229030	SH	SOLE
MCDONALDS CORP.	COM	580135101	618	35325	SH	DEFINED
MCGRAW HILL COMPANIES INC	COM	580645109	2032	33445	SH	SOLE
MCGRAW HILL COMPANIES INC	COM	580645109	57	950	SH	DEFINED
MCRAE INDUSTRIES INC	COM	582757209	2504	336229	SH	SOLE
MCRAE INDUSTRIES INC	COM	582757308	649	89620	SH	SOLE
MEADWESTVACO CORP.	COM	583334107	669	35489	SH	SOLE
MEADWESTVACO CORP.	COM	583334107	648	34372	SH	DEFINED
MEDTRONIC INC	COM	585055106	11777	267557	SH	SOLE
MEDTRONIC INC	COM	585055106	821	18654	SH	DEFINED
MELLON FINL CORP	COM	58551A108	1574	62858	SH	SOLE

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MELLON FINL CORP	COM	58551A108	38	1550	SH	DEFINED
MERCANTILE BANKSHARES CORP	COM	587405101	1137	31376	SH	SOLE
MERCK & CO INC	COM	589331107	22277	446439	SH	SOLE
MERCK & CO INC	COM	589331107	7117	142642	SH	DEFINED
MERRILL LYNCH PREFERRED CAP TR	PREFERRED	589977206	1266	49200	SH	SOLE
MERRILL LYNCH PREFERRED CAP TR	PREFERRED	589977206	517	20100	SH	DEFINED
MERRILL LYNCH & COMPANY INC	COM	590188108	3319	92459	SH	SOLE
MERRILL LYNCH & COMPANY INC	COM	590188108	1967	54810	SH	DEFINED
MERRILL LYNCH & CO INC	PREFERRED	590188819	518	18862	SH	SOLE
MERRILL LYNCH CAPITAL 8.00% PF	PREFERRED	59021C203	161	6200	SH	SOLE
MERRILL LYNCH CAPITAL 8.00% PF	PREFERRED	59021C203	52	2000	SH	DEFINED
ML PFD CAPITAL TRUST III	PFD PREFERRED	59021F206	691	27750	SH	SOLE
ML PFD CAPITAL TRUST III	PFD PREFERRED	59021F206	109	4400	SH	DEFINED
MERRILL LYNCH CAP TR IV 7.12%	PREFERRED	59021G204	195	7800	SH	SOLE
MERRILL LYNCH CAP TR IV 7.12%	PREFERRED	59021G204	110	4400	SH	DEFINED
ML PFD CAPITAL TRUST V	PFD PREFERRED	59021K205	286	11350	SH	SOLE
ML PFD CAPITAL TRUST V	PFD PREFERRED	59021K205	60	2385	SH	DEFINED
MICROSOFT CORP	COM	594918104	27230	540187	SH	SOLE
MICROSOFT CORP	COM	594918104	4150	82329	SH	DEFINED
S & P 400 MID-CAP DEP RECPT	COM	595635103	2100	27853	SH	SOLE
S & P 400 MID-CAP DEP RECPT	COM	595635103	77	1029	SH	DEFINED
MIDDLEBURG FINANCIAL CORP	COM	596094102	912	19500	SH	SOLE
MIRANT CORP	COM	604675108	14	12162	SH	SOLE
MIRANT CORP	COM	604675108	4	3491	SH	DEFINED
MOBILEMEDIA CORP CLASS A	COM	607415106	0	15000	SH	SOLE
MONSANTO CO	COM	61166W101	127	7757	SH	SOLE
MONSANTO CO	COM	61166W101	39	2415	SH	DEFINED
MOODY'S CORPORATION	COM	615369105	253	5151	SH	SOLE
MOODY'S CORPORATION	COM	615369105	29	600	SH	DEFINED
MORGAN STANLEY	COM	617446448	4305	118080	SH	SOLE
MORGAN STANLEY	COM	617446448	432	11871	SH	DEFINED
MOTOROLA CAP TR I 6.68	6. PREFERRED	620074203	286	16100	SH	SOLE
MOTOROLA CAP TR I 6.68	6. PREFERRED	620074203	17	1000	SH	DEFINED
MOTOROLA INC	COM	620076109	1760	224222	SH	SOLE
MOTOROLA INC	COM	620076109	256	32720	SH	DEFINED
MURPHY OIL CORPORATION	COM	626717102	0	10	SH	SOLE
MURPHY OIL CORPORATION	COM	626717102	1127	12900	SH	DEFINED
MYLAN LABORATORIES	COM	628530107	4419	140384	SH	SOLE
MYLAN LABORATORIES	COM	628530107	35	1125	SH	DEFINED
NASDAQ-100 SHARES	COM	631100104	1346	59130	SH	SOLE
NASDAQ-100 SHARES	COM	631100104	191	8400	SH	DEFINED
NASH FINCH CO	COM	631158102	201	15000	SH	SOLE
NATIONAL CITY	COM	635405103	2688	94745	SH	SOLE
NATIONAL CITY	COM	635405103	147	5212	SH	DEFINED
NATIONAL COMM FINL CORP	COM	63545P104	1375	57881	SH	SOLE
NATIONAL COMM FINL CORP	COM	63545P104	9	400	SH	DEFINED
NUVOX SERIES D CONVERTIBLE	CONV PFD	640003992	128	85745	SH	SOLE
NUVOX SERIES D CONVERTIBLE	CONV PFD	640003992	1	1051	SH	DEFINED
NUVOX SERIES D CONVERTIBLE	COM	640004990	0	87320	SH	SOLE
NUVOX SERIES D CONVERTIBLE	COM	640004990	0	1051	SH	DEFINED
NESTLE SA ADR	COM	641069406	194	3600	SH	SOLE
NESTLE SA ADR	COM	641069406	388	7200	SH	DEFINED
NEW YORK COMMUNITY BANCORP INC	COM	649445103	209	7200	SH	SOLE
NEW YORK TIMES CO	COM	650111107	180	3925	SH	SOLE
NEW YORK TIMES CO	COM	650111107	33	720	SH	DEFINED
NEWELL RUBBERMAID INC	COM	651229106	967	30661	SH	SOLE
NEWELL RUBBERMAID INC	COM	651229106	199	6337	SH	DEFINED
NEWS CORP LTD	COM	652487802	2635	145829	SH	SOLE
NEWS CORP LTD	COM	652487802	67	3736	SH	DEFINED
NEXTEL COMMUNICATIONS INC	COM	65332V103	420	47606	SH	SOLE
NEXTEL COMMUNICATIONS INC	COM	65332V103	18	2148	SH	DEFINED
NICOR INC	COM	654086107	312	11247	SH	SOLE

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NICOR INC	COM	654086107	57	2065	SH	DEFINED
NIKE INC	COM	654106103	512	11895	SH	SOLE
NIKE INC	COM	654106103	46	1075	SH	DEFINED
NISOURCE INC	COM	65473P105	709	46774	SH	SOLE
NISOURCE INC	COM	65473P105	107	7100	SH	DEFINED
NOKIA CORP	COM	654902204	2046	136463	SH	SOLE
NOKIA CORP	COM	654902204	95	6334	SH	DEFINED
NORFOLK SOUTHERN CORPORATION	COM	655844108	2296	108309	SH	SOLE
NORFOLK SOUTHERN CORPORATION	COM	655844108	788	37210	SH	DEFINED
NORTEL NETWORK CORPORATION	COM	656568102	8	15628	SH	SOLE
NORTEL NETWORK CORPORATION	COM	656568102	0	500	SH	DEFINED
NORTH STATE TELECOMMUNICATIONS	COM	662642107	783	6810	SH	SOLE
NORTH STATE TELECOMMUNICATIONS	COM	662642206	1437	15972	SH	SOLE
NORTHERN TRUST GROUP	COM	665859104	356	9625	SH	SOLE
NORTHROP GRUMMAN CORP	COM	666807102	1478	12856	SH	SOLE
NORTHROP GRUMMAN CORP	COM	666807102	126	1096	SH	DEFINED
NOVAGOLD RESOURCES INC	COM	66987E206	67	15000	SH	SOLE
NUCOR CORPORATION	COM	670346105	1053	25615	SH	SOLE
NUCOR CORPORATION	COM	670346105	89	2176	SH	DEFINED
OFFICE DEPOT, INC.	COM	676220106	132	10169	SH	SOLE
OHIO POWER CO PFD	PREFERRED	677415762	151	6100	SH	SOLE
OHIO POWER CO PFD	PREFERRED	677415762	109	4400	SH	DEFINED
OLD NATIONAL BANCORP	COM	680033107	286	11627	SH	SOLE
OMNICOM GROUP	COM	681919106	614	10105	SH	SOLE
OMNICOM GROUP	COM	681919106	48	804	SH	DEFINED
ORACLE SYS CORP	COM	68389X105	4244	455389	SH	SOLE
ORACLE SYS CORP	COM	68389X105	1196	128397	SH	DEFINED
PNC BANK CORP	COM	693475105	1563	38182	SH	SOLE
PNC BANK CORP	COM	693475105	1097	26806	SH	DEFINED
PPG INDUSTRIES INC	COM	693506107	877	18413	SH	SOLE
PPG INDUSTRIES INC	COM	693506107	555	11655	SH	DEFINED
PLASTIC INDUSTRIES	COM	694998444	381	505	SH	SOLE
PARKER HANNIFIN CORP	COM	701094104	819	20769	SH	SOLE
PARKER HANNIFIN CORP	COM	701094104	88	2250	SH	DEFINED
PAYCHEK INC	COM	704326107	1065	39411	SH	SOLE
PAYCHEK INC	COM	704326107	33	1250	SH	DEFINED
J.C. PENNY COMPANY, INC.	COM	708160106	517	32363	SH	SOLE
PEPCO HOLDINGS, INC.	COM	713291102	552	28614	SH	SOLE
PEPCO HOLDINGS, INC.	COM	713291102	88	4602	SH	DEFINED
PEPSICO INC	COM	713448108	21357	490423	SH	SOLE
PEPSICO INC	COM	713448108	2999	68867	SH	DEFINED
PERFORMANCE FOOD GROUP	COM	713755106	218	6064	SH	SOLE
PERMA-FIX ENVIRONMENTAL SVCS	COM	714157104	99	44500	SH	SOLE
PFIZER INC	COM	717081103	27630	865892	SH	SOLE
PFIZER INC	COM	717081103	7514	235497	SH	DEFINED
PHARMACIA CORPORATION	COM	71713U102	2223	51597	SH	SOLE
PHARMACIA CORPORATION	COM	71713U102	636	14772	SH	DEFINED
PHILIP MORRIS COMPANIES INC.	COM	718154107	8800	227990	SH	SOLE
PHILIP MORRIS COMPANIES INC.	COM	718154107	2779	72012	SH	DEFINED
PIEDMONT NATURAL GAS COMPANY	COM	720186105	2526	75698	SH	SOLE
PIEDMONT NATURAL GAS COMPANY	COM	720186105	150	4494	SH	DEFINED
PITNEY BOWES INC	COM	724479100	1277	39768	SH	SOLE
PITNEY BOWES INC	COM	724479100	286	8925	SH	DEFINED
PLUM CREEK TIMBER CO	COM	729251108	492	22658	SH	SOLE
PLUM CREEK TIMBER CO	COM	729251108	59	2720	SH	DEFINED
POTOMAC BANCSHARES INC	COM	737643106	210	4889	SH	DEFINED
PRAXAIR INC	COM	74005P104	794	14876	SH	SOLE
PRAXAIR INC	COM	74005P104	21	400	SH	DEFINED
PROCTER AND GAMBLE	COM	742718109	16801	185647	SH	SOLE
PROCTER AND GAMBLE	COM	742718109	3159	34917	SH	DEFINED
PROGRESS ENERGY, INC	COM	743263105	3799	108262	SH	SOLE
PROGRESS ENERGY, INC	COM	743263105	478	13631	SH	DEFINED

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PROGRESS ENERGY INC	COM	743263AA3	1	7157	SH	SOLE
PROGRESS ENERGY INC	COM	743263AA3	0	2962	SH	DEFINED
PROLOGIS TRUST	COM	743410102	249	10600	SH	SOLE
PROVIDENT BANKSHARES CORP	COM	743859100	385	18382	SH	SOLE
PROVIDENT BANKSHARES CORP	COM	743859100	56	2674	SH	DEFINED
PROVIDIAN FINANCIAL CORP	COM	74406A102	181	49041	SH	SOLE
PROVIDIAN FINANCIAL CORP	COM	74406A102	6997	1891232	SH	DEFINED
PRUDENTIAL FINANCIAL	COM	744320102	291	10210	SH	SOLE
PUBLIC SERVICE ENTERPRISE GROU	COM	744573106	215	9390	SH	SOLE
PUBLIC SERVICE ENTERPRISE GROU	COM	744573106	141	6185	SH	DEFINED
QUALCOMM INC	COM	747525103	1166	34148	SH	SOLE
QUALCOMM INC	COM	747525103	81	2400	SH	DEFINED
QUESTAR CORPORATION	COM	748356102	17	800	SH	SOLE
QUESTAR CORPORATION	COM	748356102	193	8800	SH	DEFINED
QWEST COMMUNICATIONS INTL INC.	COM	749121109	39	14553	SH	SOLE
QWEST COMMUNICATIONS INTL INC.	COM	749121109	20	7602	SH	DEFINED
RENFRO CORPORATION	COM	751994153	689	5563	SH	SOLE
RENFRO CORPORATION	COM	751994153	1	9	SH	DEFINED
RAYONIER INC	COM	754907103	704	17099	SH	SOLE
RAYONIER INC	COM	754907103	445	10813	SH	DEFINED
RAYTHEON COMPANY	COM	755111507	1148	39437	SH	SOLE
RAYTHEON COMPANY	COM	755111507	150	5175	SH	DEFINED
REGIONS FINANCIAL CORP	COM	758940100	179	5539	SH	SOLE
REGIONS FINANCIAL CORP	COM	758940100	214	6624	SH	DEFINED
REPUBLIC BANCORP CLASS A	COM	760281204	115	11208	SH	SOLE
RIGGS NATIONAL CORP	COM	766570105	177	12706	SH	SOLE
ROCKWELL AUTOMATION INC.	COM	773903109	454	28660	SH	SOLE
ROCKWELL AUTOMATION INC.	COM	773903109	272	17169	SH	DEFINED
ROCKWELL COLLINS INC.	COM	774341101	97	4410	SH	SOLE
ROCKWELL COLLINS INC.	COM	774341101	313	14144	SH	DEFINED
ROHM & HAAS CO	COM	775371107	126	3766	SH	SOLE
ROHM & HAAS CO	COM	775371107	221	6606	SH	DEFINED
ROYAL BK CDA MONTREAL QUE	COM	780087102	1245	35470	SH	SOLE
ROYAL BK CDA MONTREAL QUE	COM	780087102	171	4892	SH	DEFINED
ROYAL DUTCH PETROLEUM CO	COM	780257804	5722	132338	SH	SOLE
ROYAL DUTCH PETROLEUM CO	COM	780257804	1158	26782	SH	DEFINED
RUBY TUESDAY INC	COM	781182100	189	11340	SH	DEFINED
RUDDICK CORPORATION	COM	781258108	170	11487	SH	SOLE
RYAN'S FAMILY STEAK HOUSES, IN	COM	783519101	214	20738	SH	SOLE
SBC COMMUNICATIONS INC	COM	78387G103	10987	472580	SH	SOLE
SBC COMMUNICATIONS INC	COM	78387G103	1929	82979	SH	DEFINED
SBA COMMUNICATIONS CORP	COM	78388J106	7	33736	SH	SOLE
SEI INVESTMENTS COMPANY	COM	784117103	214	8450	SH	SOLE
SEI INVESTMENTS COMPANY	COM	784117103	6	250	SH	DEFINED
SHC BLOCKING CORP	COM	78422Q108	195	24375	SH	SOLE
SLM CORPORATION	COM	78442P106	245	2527	SH	SOLE
SLM CORPORATION	COM	78442P106	2591	26648	SH	DEFINED
SLM CORP PFD SER A 6.97%	CONV PFD	78442P205	209	4000	SH	SOLE
S & P 500 DEPOSITARY RECEIPT	COM	78462F103	20400	235703	SH	SOLE
S & P 500 DEPOSITARY RECEIPT	COM	78462F103	103	1196	SH	DEFINED
S1 CORP	COM	78463B101	84	24400	SH	SOLE
SAFECO CORPORATION	COM	786429100	187	5500	SH	SOLE
SAFECO CORPORATION	COM	786429100	20	590	SH	DEFINED
SAFeway INC	COM	786514208	862	36946	SH	SOLE
SAFeway INC	COM	786514208	72	3090	SH	DEFINED
ST PAUL COMPANIES INC	COM	792860108	1469	44633	SH	SOLE
ST PAUL COMPANIES INC	COM	792860108	89	2730	SH	DEFINED
SANDY SPRING BANCORP INC	COM	800363103	243	7831	SH	SOLE
SARA LEE CORPORATION	COM	803111103	2276	100724	SH	SOLE
SARA LEE CORPORATION	COM	803111103	383	16955	SH	DEFINED
SCANA CORP NEW	COM	80589M102	3685	140921	SH	SOLE
SCANA CORP NEW	COM	80589M102	701	26815	SH	DEFINED

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SCANSOURCE INC	COM	806037107	831	17100	SH	SOLE
SCANSOURCE INC	COM	806037107	9	200	SH	DEFINED
SCHERING-PLOUGH CORP.	COM	806605101	4740	250540	SH	SOLE
SCHERING-PLOUGH CORP.	COM	806605101	648	34300	SH	DEFINED
SCHLUMBERGER LTD	COM	806857108	4254	112605	SH	SOLE
SCHLUMBERGER LTD	COM	806857108	589	15595	SH	DEFINED
SCHWAB CHARLES CORP	COM	808513105	218	24471	SH	SOLE
SCHWAB CHARLES CORP	COM	808513105	11	1257	SH	DEFINED
SEARS ROEBUCK AND COMPANY	COM	812387108	855	25197	SH	SOLE
SEARS ROEBUCK AND COMPANY	COM	812387108	74	2200	SH	DEFINED
SEARS ROEBUCK ACCEP CORP 7% PF	PREFERRED	812404200	148	6100	SH	SOLE
SEARS ROEBUCK ACCEP CORP 7% PF	PREFERRED	812404200	214	8800	SH	DEFINED
AMEX TECHNOLOGY SELECT SECTOR	COM	81369Y803	326	25050	SH	SOLE
AMEX TECHNOLOGY SELECT SECTOR	COM	81369Y803	2	200	SH	DEFINED
SEMPRA ENERGY	COM	816851109	287	16186	SH	SOLE
SEMPRA ENERGY	COM	816851109	5	284	SH	DEFINED
SERVICE MASTER CO	COM	81760N109	63	6977	SH	SOLE
SERVICE MASTER CO	COM	81760N109	29	3225	SH	DEFINED
SHENANDOAH TELECOMMUNICATION	COM	82312B106	350	7560	SH	SOLE
SHERWIN-WILLIAMS COMPANY	COM	824348106	441	18300	SH	SOLE
SHERWIN-WILLIAMS COMPANY	COM	824348106	89	3700	SH	DEFINED
SIEBEL SYSTEMS	COM	826170102	71	10605	SH	SOLE
SIGMA ALDRICH CORP.	COM	826552101	423	9000	SH	SOLE
SIGMA ALDRICH CORP.	COM	826552101	141	3000	SH	DEFINED
JM SMUCKER CO	COM	832696405	278	8012	SH	SOLE
JM SMUCKER CO	COM	832696405	10	291	SH	DEFINED
SNAP-ON TOOLS CORPORATION	COM	833034101	202	8600	SH	SOLE
SNAP-ON TOOLS CORPORATION	COM	833034101	23	1000	SH	DEFINED
SOLETRON CORP.	COM	834182107	21	13420	SH	SOLE
SOLETRON CORP.	COM	834182107	2	1310	SH	DEFINED
SONOCO PRODUCTS COMPANY	COM	835495102	3083	139095	SH	SOLE
SONOCO PRODUCTS COMPANY	COM	835495102	74	3343	SH	DEFINED
SOUTH FINANCIAL GROUP, INC.	COM	837841105	929	44751	SH	SOLE
SOUTH FINANCIAL GROUP, INC.	COM	837841105	17	840	SH	DEFINED
SOUTHERN COMPANY	COM	842587107	2783	99031	SH	SOLE
SOUTHERN COMPANY	COM	842587107	884	31482	SH	DEFINED
SOUTHERN CO CAP TRUST IV	PFD PREFERRED	842636201	235	9300	SH	SOLE
SOUTHERN CO CAP TRUST IV	PFD PREFERRED	842636201	121	4800	SH	DEFINED
SOUTHERN FINL CAP TR PFD	PREFERRED	842872202	75	12800	SH	SOLE
SOUTHTRUST CORP.	COM	844730101	958	40250	SH	SOLE
SOUTHTRUST CORP.	COM	844730101	302	12700	SH	DEFINED
SOUTHWEST AIRLINES	COM	844741108	1958	147241	SH	SOLE
SOUTHWEST AIRLINES	COM	844741108	170	12800	SH	DEFINED
SOVRAN SELF STORAGE INC	COM	84610H108	397	14190	SH	SOLE
SPRINT CORPORATION FON GROUP	COM	852061100	1318	126814	SH	SOLE
SPRINT CORPORATION FON GROUP	COM	852061100	57	5485	SH	DEFINED
SPRINT CORP PCS	COM	852061506	86	37570	SH	SOLE
SPRINT CORP PCS	COM	852061506	0	200	SH	DEFINED
SPRINT CORP-PREFERRED	CONV PFD	852061605	78	13635	SH	SOLE
STAPLES INC	COM	855030102	313	20705	SH	SOLE
STAPLES INC	COM	855030102	51	3425	SH	DEFINED
STANLEY LAND & LUMBER CORPORAT	COM	856991534	224	30	SH	DEFINED
STATE STREET CORP	COM	857477103	1857	47583	SH	SOLE
STATE STREET CORP	COM	857477103	137	3521	SH	DEFINED
STOWAWAY, INC.	COM	862430105	656	2007	SH	SOLE
STRATEGIC HOTEL CAP	COM	862723996	267	21875	SH	SOLE
STRYKER CORP	COM	863667101	521	8380	SH	SOLE
SUMMIT FINANCIAL CORPORATION	COM	866057102	1308	82826	SH	SOLE
SUN LIFE FINANCIAL SERVICES OF	COM	866796105	256	14385	SH	SOLE
SUN LIFE FINANCIAL SERVICES OF	COM	866796105	19	1078	SH	DEFINED
SUN MICROSYSTEMS INC	COM	866810104	795	283936	SH	SOLE
SUN MICROSYSTEMS INC	COM	866810104	46	16594	SH	DEFINED

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SUNTRUST BANKS INC	COM	867914103	7276	122466	SH	SOLE
SUNTRUST BANKS INC	COM	867914103	1286	21645	SH	DEFINED
SUPER VALU INC	COM	868536103	276	16896	SH	SOLE
SUPER VALU INC	COM	868536103	9	600	SH	DEFINED
SYNOVUS FINANCIAL CORP	COM	87161C105	1131	59145	SH	SOLE
SYNOVUS FINANCIAL CORP	COM	87161C105	44	2350	SH	DEFINED
SYSCO CORPORATION	COM	871829107	4025	134619	SH	SOLE
SYSCO CORPORATION	COM	871829107	775	25925	SH	DEFINED
THOM-TEX INC	COM	872000997	687	2361	SH	SOLE
10 BEST.COM	COM	872002993	207	69674	SH	SOLE
TECO ENERGY INC	COM	872375100	316	28425	SH	SOLE
TECO ENERGY INC	COM	872375100	65	5900	SH	DEFINED
TJX COMPANIES	COM	872540109	3696	200585	SH	SOLE
TJX COMPANIES	COM	872540109	116	6299	SH	DEFINED
TRW INC.	COM	872649108	308	5450	SH	SOLE
TRW INC.	COM	872649108	56	1000	SH	DEFINED
TXU CORP	COM	873168108	1211	111375	SH	SOLE
TXU CORP	COM	873168108	130	12010	SH	DEFINED
TARGET CORP COM	COM	87612E106	7888	255886	SH	SOLE
TARGET CORP COM	COM	87612E106	862	27983	SH	DEFINED
TEMPLETON GLOBAL INCOME FUND,	COM	880198106	85	12442	SH	SOLE
TEMPLETON GLOBAL INCOME FUND,	COM	880198106	20	2914	SH	DEFINED
TENET HEALTHCARE CORP	COM	88033G100	324	6428	SH	SOLE
TENET HEALTHCARE CORP	COM	88033G100	18	360	SH	DEFINED
TENNESSEE VALLEY AUTH POWER SE	PREFERRED	880591300	299	11200	SH	SOLE
TENNESSEE VALLEY AUTH POWER SE	PREFERRED	880591300	120	4500	SH	DEFINED
TEXAS INSTRUMENTS	COM	882508104	3620	224057	SH	SOLE
TEXAS INSTRUMENTS	COM	882508104	704	43622	SH	DEFINED
TEXTRON INC	COM	883203101	684	18925	SH	SOLE
TEXTRON INC	COM	883203101	31	858	SH	DEFINED
3M COMPANY	COM	88579Y101	5357	43450	SH	SOLE
3M COMPANY	COM	88579Y101	1587	12875	SH	DEFINED
TOWER AUTOMOTIVE INC	COM	891707101	373	61400	SH	SOLE
TOWER AUTOMOTIVE INC	COM	891707101	1	170	SH	DEFINED
TOTAL SYSTEM SERVICES, INC.	COM	891906109	279	23050	SH	SOLE
TOYS R US	COM	892335100	161	17304	SH	SOLE
TOYS R US	COM	892335100	18	2000	SH	DEFINED
TRANSATLANTIC HOLDINGS INC	COM	893521104	136	2137	SH	SOLE
TRANSATLANTIC HOLDINGS INC	COM	893521104	143	2250	SH	DEFINED
TRANSCANADA PIPELINES LTD	PREFERRED	893526723	177	7000	SH	SOLE
TRANSCANADA PIPELINES LTD	PREFERRED	893526723	76	3000	SH	DEFINED
TRAVELERS PROPERTY CASUALT-A	COM	89420G109	155	10467	SH	SOLE
TRAVELERS PROPERTY CASUALT-A	COM	89420G109	36	2445	SH	DEFINED
TRAVELERS PPTY CASUALTY CORP-B	COM	89420G406	262	17341	SH	SOLE
TRAVELERS PPTY CASUALTY CORP-B	COM	89420G406	76	5062	SH	DEFINED
TRIBUNE CO.	COM	896047107	1329	28221	SH	SOLE
TRIBUNE CO.	COM	896047107	468	9940	SH	DEFINED
TROVER SOLUTIONS INC	COM	897249108	89	20000	SH	SOLE
TRUSTMARK CORP	COM	898402102	2252	96404	SH	SOLE
TYCO INTERNATIONAL LTD	COM	902124106	3898	302951	SH	SOLE
TYCO INTERNATIONAL LTD	COM	902124106	159	12420	SH	DEFINED
UMB FINANCIAL CORP	COM	902788108	794	21084	SH	SOLE
UST INCORPORATED	COM	902911106	217	7730	SH	SOLE
US BANCORP	COM	902973304	3591	181391	SH	SOLE
US BANCORP	COM	902973304	51	2618	SH	DEFINED
USA INTERACTIVE	COM	902984103	182	9309	SH	SOLE
USA INTERACTIVE	COM	902984103	15	800	SH	DEFINED
USB CAPITAL II PFD	PREFERRED	90332M200	70	2800	SH	SOLE
USB CAPITAL II PFD	PREFERRED	90332M200	135	5400	SH	DEFINED
UNILEVER N V NY SHS NEW F	COM	904784709	412	6693	SH	SOLE
UNILEVER N V NY SHS NEW F	COM	904784709	50	820	SH	DEFINED
UNION PACIFIC CORP.	COM	907818108	1656	28052	SH	SOLE

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UNION PACIFIC CORP.	COM	907818108	731	12382	SH	DEFINED
UNION PLANTERS CORPORATION	COM	908068109	1008	37342	SH	SOLE
UNION PLANTERS CORPORATION	COM	908068109	112	4167	SH	DEFINED
UNITED BANKSHARE, INC.	COM	909907107	2012	69649	SH	SOLE
UNITED BANKSHARE, INC.	COM	909907107	9314	322426	SH	DEFINED
UNITED DOMINION REALTY TRUST	COM	910197102	204	13822	SH	SOLE
UNITED DOMINION REALTY TRUST	COM	910197102	29	2000	SH	DEFINED
UNITED PARCEL SERVICES B	COM	911312106	2927	46155	SH	SOLE
UNITED PARCEL SERVICES B	COM	911312106	453	7149	SH	DEFINED
UNITED TECHNOLOGIES	COM	913017109	7127	130475	SH	SOLE
UNITED TECHNOLOGIES	COM	913017109	767	14042	SH	DEFINED
UNITED HEALTH GROUP INC	COM	91324P102	3317	33864	SH	SOLE
UNITED HEALTH GROUP INC	COM	91324P102	73	750	SH	DEFINED
UNIVERSAL CORP. VA	COM	913456109	206	6085	SH	SOLE
UNOCAL CORPORATION	COM	915289102	273	9205	SH	SOLE
UNOCAL CORPORATION	COM	915289102	18	616	SH	DEFINED
UNUMPROVIDENT CORP	COM	91529Y106	629	31104	SH	SOLE
V F CORP	COM	918204108	544	15264	SH	SOLE
V F CORP	COM	918204108	192	5400	SH	DEFINED
VALERO ENERGY CORP	COM	91913Y100	1072	36607	SH	SOLE
VIRGINIA MIRROR CO	COM	921994158	4715	35720	SH	SOLE
VIRGINIA MIRROR CO	COM	921994158	1706	12925	SH	DEFINED
VIRGINIA MIRROR CO	COM	922001995	1261	31690	SH	SOLE
VEREGON INC SER A	CO COM	923400014	25	74783	SH	SOLE
VERISIGN INC	COM	92343E102	192	30310	SH	SOLE
VERIZON COMMUNICATIONS INC	COM	92343V104	16677	479930	SH	SOLE
VERIZON COMMUNICATIONS INC	COM	92343V104	2932	84394	SH	DEFINED
VIVID BUSINESS SYSTEMS INC	COM	924000995	12	12500	SH	SOLE
VIACOM INC	COM	925524100	1922	45016	SH	SOLE
VIACOM INC	COM	925524100	27	650	SH	DEFINED
VIACOM INC	COM	925524308	6720	157400	SH	SOLE
VIACOM INC	COM	925524308	193	4530	SH	DEFINED
VIRGINIA ELEC & PWR CO 7.15% P	PREFERRED	927804617	125	5000	SH	SOLE
VIRGINIA ELEC & PWR CO 7.15% P	PREFERRED	927804617	135	5400	SH	DEFINED
VIVENDI UNIVERSAL	COM	92851S204	171	13059	SH	SOLE
VODAFONE GROUP PLC-SP	COM	92857W100	1850	125898	SH	SOLE
VODAFONE GROUP PLC-SP	COM	92857W100	200	13625	SH	DEFINED
HENRY VOGT MACHINE CO CL B	COM	928583970	0	27604	SH	DEFINED
WAGONER'S JEWELERS INC	COM	929001998	360	306	SH	DEFINED
WHOLESALE SUPPLY GROUP, INC	COM	9290019A5	339	4327	SH	SOLE
WGL HOLDINGS INC	COM	92924F106	563	23812	SH	SOLE
WGL HOLDINGS INC	COM	92924F106	57	2412	SH	DEFINED
WACHOVIA CORPORATION	COM	929903102	19971	584639	SH	SOLE
WACHOVIA CORPORATION	COM	929903102	5643	165221	SH	DEFINED
WACHOVIA DEPS PFD	PREFERRED	929903201	31	182840	SH	SOLE
WADE MANUFACTURING CO.	COM	929998102	835	3715	SH	SOLE
WADE MANUFACTURING CO.	COM	929998102	18	84	SH	DEFINED
WAL - MART STORES	COM	931142103	18387	323952	SH	SOLE
WAL - MART STORES	COM	931142103	2981	52523	SH	DEFINED
WALGREENS	COM	931422109	5979	173560	SH	SOLE
WALGREENS	COM	931422109	437	12708	SH	DEFINED
WASHINGTON MUTUAL INC	COM	939322103	757	22895	SH	SOLE
WASHINGTON MUTUAL INC	COM	939322103	148	4504	SH	DEFINED
WASTE INDUSTRIES USA, INC.	COM	941057101	574	90286	SH	SOLE
WATSON PHARMACEUTICAL INC	COM	942683103	653	26660	SH	SOLE
WATSON PHARMACEUTICAL INC	COM	942683103	5	225	SH	DEFINED
WELLMAN INC.	COM	949702104	318	30000	SH	SOLE
WELLS FARGO & CO	COM	949746101	7639	153646	SH	SOLE
WELLS FARGO & CO	COM	949746101	1057	21268	SH	DEFINED
WESBANCO INC	COM	950810101	413	19026	SH	SOLE
WESBANCO INC	COM	950810101	518	23886	SH	DEFINED
THE WOOD MORTUARY, INC.	COM	961998028	205	82	SH	SOLE

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WEYERHAEUSER COMPANY	COM	962166104	3239	73605	SH	SOLE
WEYERHAEUSER COMPANY	COM	962166104	245	5583	SH	DEFINED
WHIRLPOOL CORP.	COM	963320106	412	9005	SH	SOLE
WHIRLPOOL CORP.	COM	963320106	21	470	SH	DEFINED
WILLIAMS COMMUNICATION	COM	969455104	0	23148	SH	SOLE
WILLIAMS COMMUNICATION	COM	969455104	0	12914	SH	DEFINED
WILLIAMS COMPANIES INC	COM	969457100	161	91818	SH	SOLE
WILLIAMS COMPANIES INC	COM	969457100	28	16278	SH	DEFINED
WINN-DIXIE STORES INC	COM	974280109	411	26868	SH	SOLE
WINN-DIXIE STORES INC	COM	974280109	24	1610	SH	DEFINED
WINSTON HOTELS	COM	97563A102	248	36100	SH	SOLE
WORLDCOM INC. / WORLDCOM GROUP	COM	98157D106	10	90819	SH	SOLE
WORLDCOM INC. / WORLDCOM GROUP	COM	98157D106	0	3785	SH	DEFINED
WORTHINGTON INDUSTRIES INC	COM	981811102	138	7588	SH	SOLE
WORTHINGTON INDUSTRIES INC	COM	981811102	94	5175	SH	DEFINED
W.M WRIGLEY JR. CO	COM	982526105	463	8945	SH	SOLE
W.M WRIGLEY JR. CO	COM	982526105	268	5172	SH	DEFINED
WYETH	COM	983024100	9048	253456	SH	SOLE
WYETH	COM	983024100	3712	103995	SH	DEFINED
XCEL ENERGY INC	COM	98389B100	333	37604	SH	SOLE
XCEL ENERGY INC	COM	98389B100	92	10447	SH	DEFINED
XILINX INC	COM	983919101	183	11365	SH	SOLE
XILINX INC	COM	983919101	19	1225	SH	DEFINED
YUM! BRANDS, INC.	COM	988498101	284	13373	SH	SOLE
YUM! BRANDS, INC.	COM	988498101	71	3373	SH	DEFINED
ZIMMER HOLDINGS INC	COM	98956P102	1892	47302	SH	SOLE
ZIMMER HOLDINGS INC	COM	98956P102	777	19434	SH	DEFINED
ZINGIT INC	COM	989602107	0	16000	SH	SOLE
EQUITY RESOURCE GROUP OF INDIA	COM	990000135	25	12500	SH	DEFINED
R.H. KYLE FURNITURE CO	COM	990001745	2474	1206	SH	DEFINED
IONOSPHERE INC. SERIES C	CONV PFD	990001760	0	63250	SH	SOLE
NUVOX SERIES E-4 CONVERTIBLE	COM	990002164	349	349611	SH	SOLE
NUVOX SERIES E-3 CONVERTIBLE	COM	990002172	366	371106	SH	SOLE
NUVOX SERIES E-3 CONVERTIBLE	COM	990002172	10	10369	SH	DEFINED
NUVOX SERIES E-3 CONVERTIBLE	COM	990002180	211	217525	SH	SOLE
VAUGHAN/BASSETT FURNITURE COMP	COM	990003832	296	9872	SH	SOLE
ACTIV HEALTH INTERNATIONAL	COM	990010274	20	32000	SH	SOLE
COGGINS CONSTRUCTION COMPANY	COM	990050577	394	1725	SH	SOLE
COGGINS CONSTRUCTION COMPANY	COM	990050577	482	2110	SH	DEFINED
ADDIS CATES COMPANY INC.	COM	990050635	164	20630	SH	SOLE
OHERRING PROPERTIES INC.	COM	990080905	631	50000	SH	SOLE
SOUTHERN GLOVE MANUFACTURING C	COM	990083313	2238	44950	SH	SOLE
LYON COMPANY	COM	990096810	322	2003	SH	DEFINED
CROSLAND INTERESTS, INC	COM	991564022	18	232570	SH	SOLE
CROSLAND INTERESTS, INC	COM	991564030	1	23024395	SH	SOLE
THE J.R. BRIDGEFORD & CO. SYND	COM	A51000007	91	4597	SH	SOLE
THE J.R. BRIDGEFORD & CO. SYND	COM	A51000007	134	6737	SH	DEFINED
HENKEL-HARRIS CO	COM	CHFM00022	235	3254	SH	DEFINED
WINCHESTER EQUIPMENT CO.	COM	CHFM00097	234	6704	SH	SOLE
HARTMAN FAMILY CORPORATION PFD	COM	CHFM00329	335	3350	SH	DEFINED
AMHERST CORPORATION	COM	CHFM00436	478	344	SH	DEFINED
GLAIZE DEVELOPMENTS INC.	COM	CHFM00444	2431	3240	SH	DEFINED
WOODWARD TRUST	COM	CHFM00493	20	20000	SH	SOLE
INTERNATIONAL SHOE MFG CORP	COM	CHFM00501	1	24850	SH	SOLE
FORESIGHT SYSTEMS, INC	COM	CHFM00659	55	17420	SH	SOLE
DICKINSON FUEL CO INC	COM	CHWV00056	511	552	SH	DEFINED
DINGESS RUM COAL CO COM STK	COM	CHWV00064	236	215	SH	DEFINED
GEARY REALTY CO COM STOCK	COM	CHWV00080	1359	250	SH	DEFINED
GEARY SECURITIES CO	COM	CHWV00098	2640	1100	SH	DEFINED
PAYNE-GALLATIN MINING CO	COM	CHWV00189	216	207	SH	SOLE
PAYNE-GALLATIN MINING CO	COM	CHWV00189	84	81	SH	DEFINED
PUTNAM BANCSHARES INC	COM	CHWV00221	221	3792	SH	SOLE

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COLES INC	COM	CHWV00361	366	141 SH	SOLE
CRUZE MUSIC COMPANY	COM	CHWV00429	366	400 SH	SOLE
ACME LIMESTONE CO	COM	CHWV00460	469	425 SH	SOLE
POCATANICO HILLS, INC	COM	CHWV00635	575	50 SH	DEFINED
RICHWOOD SEWELL COAL CO.	COM	CHWV00643	275	50 SH	DEFINED
BIG MEADOW COMPANY	COM	CHWV00726	1222	3000 SH	DEFINED
WHITE PINE INC	COM	CHWV00734	980	3000 SH	DEFINED
MAPT INC	COM	CHWV00742	1120	100 SH	DEFINED
UNION BANKSHARES, INC.	COM	CHWV00841	563	16575 SH	SOLE
LEE MOORE OIL STOCK	COM	CHWV00999	3143	3698 SH	SOLE