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REGIONS FINANCIAL CORP  
Form 13F-HR  
May 15, 2001

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

FORM 13F

Form 13F COVER PAGE

Report for the Quarter Ended: March 31, 2001

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

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

Form 13F File Number: 28-01129

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

Person Signing this Report on Behalf of Reporting Manager:

Name: Ronald C. Jackson  
Title: Senior Vice President and Director of Investor Relations  
Phone: 205/326-7090

Signature, Place, and Date of Signing:

/s/Ronald C. Jackson                      Birmingham, Alabama                      May 14, 2001  
[Signature]                                      [City, State]                                      [Date]

Report Type (Check only one.):

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

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

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

List of Other Managers Reporting for this Manager: None

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Form 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 740

Form 13F Information Table Value Total: \$2,593,611 (thousands)

List of Other Included Managers: None

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

Form 13F INFORMATION TABLE

COLUMN 1 NAME OF ISSUER		COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP VALUE DISCRETION	COLUMN 4 SHRS OR SH/ SOLE SHARED	COLUMN 5 PUT/ N
GLOBAL CROSSING LTD	COM	G3921A100	2,546	188,700	
GLOBAL CROSSING LTD	COM	G3921A100	163	12,090	
HELEN OF TROY CORP	COM	G4388N106	225	40,000	
HILFIGER TOMMY CORP	ORD	G8915Z102	1,542	120,000	
TRANSOCEAN SEDCO FOREX INC	ORD	G90078109	1,623	37,447	
TRANSOCEAN SEDCO FOREX INC	ORD	G90078109	46	1,050	
AFLAC INC	COM	001055102	11,018	400,072	
AFLAC INC	COM	001055102	831	30,164	
AGL RES INC	COM	001204106	205	9,339	
AGL RES INC	COM	001204106	265	12,100	
AES CORP	COM	00130H105	1,835	36,736	
AES CORP	COM	00130H105	38	754	
AOL TIME WARNER INC	COM	00184A105	6,626	165,025	
AOL TIME WARNER INC	COM	00184A105	1,089	27,119	
A T & T CORP	COM	001957109	6,541	307,102	
A T & T CORP	COM	001957109	1,688	79,255	
ABBOTT LABORATORIES	COM	002824100	2,757	58,431	
ABBOTT LABORATORIES	COM	002824100	1,509	31,981	
ABERCROMBIE & FITCH CO CLASS A	CL A	002896207	1,665	50,904	
ACXIOM CORP	COM	005125109	875	41,918	
ACXIOM CORP	COM	005125109	63	3,000	
ADTRAN INC	COM	00738A106	801	32,600	
ADVANCED MICRO DEVICES INC	COM	007903107	605	22,800	
AEGON N V	ORD AMER REG	007924103	640	21,884	
AEGON N V	ORD AMER REG	007924103	583	19,941	
AETNA INC	COM	00817Y108	236	6,584	
AETNA INC	COM	00817Y108	36	1,000	
AFFILIATED COMPUTER SVCS INC	CL A	008190100	1,558	24,000	
AGILENT TECHNOLOGIES INC	COM	00846U101	1,765	57,444	
AGILENT TECHNOLOGIES INC	COM	00846U101	194	6,298	
AIR PRODUCTS & CHEMICALS INC	COM	009158106	128	3,332	
AIR PRODUCTS & CHEMICALS INC	COM	009158106	122	3,176	
AKZO NOBEL N. V. ADR	SPONSORED ADR	010199305	203	4,896	
AKZO NOBEL N. V. ADR	SPONSORED ADR	010199305	8	190	
ALCOA INC	COM	013817101	4,217	117,289	
ALCOA INC	COM	013817101	231	6,422	
ALEXANDER & BALDWIN INC COM	COM	014482103	776	36,300	

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ALFA CORP	COM	015385107	374	19,774
ALFA CORP	COM	015385107	411	21,698
ALLEGHENY ENERGY INC	COM	017361106	281	6,080
ALLEGHENY ENERGY INC	COM	017361106	65	1,400
ALLIANCE CAP MGMT HLDG L P	UNIT LTD PARTN	01855A101	418	10,150
ALLIANCE CAP MGMT HLDG L P	UNIT LTD PARTN	01855A101	124	3,000
ALLSTATE CORP	COM	020002101	2,734	65,193
ALLSTATE CORP	COM	020002101	783	18,663
ALLTEL CORP	COM	020039103	6,652	126,793
ALLTEL CORP	COM	020039103	530	10,095
ALTERA CORP	COM	021441100	1,705	79,550
AMERADA HESS CORP	COM	023551104	2,698	34,540
AMEREN CORP	COM	023608102	240	5,850
AMEREN CORP	COM	023608102	53	1,300
AMERICAN ELECTRIC POWER INC	COM	025537101	1,142	24,290
AMERICAN ELECTRIC POWER INC	COM	025537101	32	681
AMERICAN EXPRESS CO	COM	025816109	7,842	189,874
AMERICAN EXPRESS CO	COM	025816109	1,551	37,565
AMERICAN GENERAL CORP	COM	026351106	5,744	150,158
AMERICAN GENERAL CORP	COM	026351106	916	23,940
AMERICAN GREETINGS CORP CL A	CL A	026375105	54	5,100
AMERICAN GREETINGS CORP CL A	CL A	026375105	95	9,000
AMERICAN HOME PRODUCTS CORP	COM	026609107	33,706	573,712
AMERICAN HOME PRODUCTS CORP	COM	026609107	7,116	121,126
AMERICAN INTL GROUP INC	COM	026874107	42,198	524,193
AMERICAN INTL GROUP INC	COM	026874107	2,193	27,239
AMERICAN STD COS INC DEL	COM	029712106	1,772	30,000
AMERISOURCE HEALTH CORP	CL A	03071P102	1,177	24,000
AMGEN INC	COM	031162100	9,811	163,004
AMGEN INC	COM	031162100	290	4,813
AMSOUTH BANCORPORATION	COM	032165102	8,060	479,482
AMSOUTH BANCORPORATION	COM	032165102	7,061	420,067
ANADARKO PETE CORP	COM	032511107	3,027	48,220
ANADARKO PETE CORP	COM	032511107	72	1,139
ANALOG DEVICES INC	COM	032654105	2,066	57,000
ANALOG DEVICES INC	COM	032654105	4	100
ANDRX GROUP	COM	034553107	882	18,000
ANHEUSER BUSCH COS INC	COM	035229103	15,374	334,721
ANHEUSER BUSCH COS INC	COM	035229103	904	19,685
AON CORP	COM	037389103	1,018	28,675
APPLERA CORP APPLID BIOSYS	AP BIO GRP	038020103	111	4,000
APPLERA CORP APPLID BIOSYS	AP BIO GRP	038020103	172	6,200
APPLIED MATLS INC	COM	038222105	8,322	191,320
APPLIED MATLS INC	COM	038222105	123	2,825
AFCO STEEL	COM	040992208	633	855
ASTRAZENECA PLC	SPONSORED ADR	046353108	280	5,800
AUBURN NATIONAL BANCORPORATION	COM	050473107	531	50,310
AUTOMATIC DATA PROCESSING INC	COM	053015103	3,620	66,564
AUTOMATIC DATA PROCESSING INC	COM	053015103	704	12,946
AVANT IMMUNOTHERAPEUTICS INC	COM	053491106	50	11,542
AVAYA INC	COM	053499109	150	11,573
AVAYA INC	COM	053499109	95	7,287
AVON PRODS INC	COM	054303102	449	11,236
BISYS GROUP INC	COM	055472104	1,176	22,000
BJS WHSL CLUB INC	COM	05548J106	1,914	40,000
BJ SVCS CO	COM	055482103	2,869	40,300
BP AMOCO PLC ADS	SPONSORED ADR	055622104	11,883	239,476
BP AMOCO PLC ADS	SPONSORED ADR	055622104	3,497	70,481
BMC SOFTWARE INC	COM	055921100	304	14,146
BMC SOFTWARE INC	COM	055921100	4	200
BAKER HUGHES INC	COM	057224107	728	20,049
BAKER HUGHES INC	COM	057224107	5	147

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BANK AMER CORP	COM	060505104	16,531	301,931
BANK AMER CORP	COM	060505104	11,689	213,491
BANK NEW YORK INC	COM	064057102	1,782	36,180
BANK NEW YORK INC	COM	064057102	206	4,180
BANK ONE CORP	COM	06423A103	406	11,217
BANK ONE CORP	COM	06423A103	367	10,137
BARRICK GOLD CORP	COM	067901108	1,671	116,955
BARRICK GOLD CORP	COM	067901108	14	1,000
BARR LABS INC	COM	068306109	1,601	28,000
BAXTER INTERNATIONAL INC	COM	071813109	707	7,509
BAXTER INTERNATIONAL INC	COM	071813109	467	4,959
BEAR STEARNS COS INC	COM	073902108	185	4,048
BEAR STEARNS COS INC	COM	073902108	54	1,177
BECKMAN COULTER INC	COM	075811109	2,345	60,000
BECTON DICKINSON & CO	COM	075887109	346	9,800
BECTON DICKINSON & CO	COM	075887109	36	1,008
BELLSOUTH CORP	COM	079860102	15,233	372,270
BELLSOUTH CORP	COM	079860102	5,808	141,935
BERKSHIRE HATHAWAY INC DEL CL A CL A		084670108	524	8
BERKSHIRE HATHAWAY INC DEL CL A CL A		084670108	1,309	20
BERKSHIRE HATHAWAY INC DEL CL B		084670207	792	364
BERKSHIRE HATHAWAY INC DEL CL B		084670207	544	250
BIOCRYST PHARMACEUTICALS INC	COM	09058V103	27	4,300
BIOCRYST PHARMACEUTICALS INC	COM	09058V103	681	110,054
BLACK HILLS CORP	COM	092113109	1,646	36,000
BLACKROCK INSD MUN TERM TR INC	COM	092474105	258	25,000
BLOCK H & R INC	COM	093671105	135	2,700
BLOCK H & R INC	COM	093671105	120	2,400
BLOUNT INTL INC NEW	COM	095180105	211	47,851
BOEING CO	COM	097023105	1,347	24,180
BOEING CO	COM	097023105	10,017	179,810
BRINKER INTL INC	COM	109641100	837	30,000
BRISTOL MYERS SQUIBB CO	COM	110122108	41,673	701,564
BRISTOL MYERS SQUIBB CO	COM	110122108	7,662	128,988
BROADCOM CORPORATION	CL A	111320107	665	23,000
BURLINGTON NORTHN SANTA FE CORP	COM	12189T104	3,635	119,648
BURLINGTON NORTHN SANTA FE CORP	COM	12189T104	260	8,544
BURLINGTON RESOURCES INC	COM	122014103	1,041	23,257
BURLINGTON RESOURCES INC	COM	122014103	188	4,204
CDW COMPUTER CTRS INC	COM	125129106	930	30,000
CIGNA CORP	COM	125509109	32	300
CIGNA CORP	COM	125509109	236	2,196
CSG SYS INTL INC	COM	126349109	989	24,000
CSX CORP	COM	126408103	301	8,940
CSX CORP	COM	126408103	341	10,120
CADENCE DESIGN SYS INC	COM	127387108	1,849	100,000
CALPINE CORP	COM	131347106	2,754	50,000
CAMPBELL SOUP CO	COM	134429109	281	9,400
CAMPBELL SOUP CO	COM	134429109	66	2,200
CARDINAL HEALTH INC	COM	14149Y108	49	504
CARDINAL HEALTH INC	COM	14149Y108	160	1,649
CARLISLE COS INC	COM	142339100	219	6,700
CATELLUS DEV CORP	COM	149111106	1,073	68,136
CATERPILLAR INC	COM	149123101	3,638	81,967
CATERPILLAR INC	COM	149123101	196	4,412
CENTURYTEL INC	COM	156700106	433	15,058
CENTURYTEL INC	COM	156700106	27	945
CHEVRON CORP	COM	166751107	18,359	209,103
CHEVRON CORP	COM	166751107	3,049	34,731
CHIRON CORP	COM	170040109	298	6,790
CHIRON CORP	COM	170040109	44	1,000
CHUBB CORP	COM	171232101	408	5,628

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CINERGY CORP	COM	172474108	275	8,187
CINERGY CORP	COM	172474108	168	5,000
CIRCUIT CITY STORES GROUP	CIRCT CITY GRP	172737108	829	78,247
CIRCUIT CITY STORES GROUP	CIRCT CITY GRP	172737108	24	2,279
CISCO SYS INC	COM	17275R102	18,717	1,183,662
CISCO SYS INC	COM	17275R102	868	54,923
CIRRUS LOGIC INC	COM	172755100	687	46,000
CITIGROUP INC	COM	172967101	42,626	947,676
CITIGROUP INC	COM	172967101	5,215	115,936
CLOROX CO	COM	189054109	3,560	113,195
CLOROX CO	COM	189054109	316	10,057
COCA COLA CO	COM	191216100	69,339	1,535,413
COCA COLA CO	COM	191216100	73,914	1,636,720
COCA COLA ENTERPRISES INC	COM	191219104	6,058	340,732
COCA COLA ENTERPRISES INC	COM	191219104	29,054	1,634,066
COLGATE PALMOLIVE CO	COM	194162103	3,902	70,615
COLGATE PALMOLIVE CO	COM	194162103	15,425	279,128
COLONIAL BANCGROUP INC	COM	195493309	158	12,166
COLONIAL BANCGROUP INC	COM	195493309	244	18,784
COLONIAL PPTYS TR (REIT)	SH BEN INT	195872106	81	3,035
COLONIAL PPTYS TR (REIT)	SH BEN INT	195872106	311	11,600
COMERICA INC	COM	200340107	4,613	75,000
COMPASS BANCSHARES, INC.	COM	20449H109	2,142	100,197
COMPASS BANCSHARES, INC.	COM	20449H109	1,974	92,344
COMPAQ COMPUTER CORP	COM	204493100	2,084	114,492
COMPAQ COMPUTER CORP	COM	204493100	478	26,251
COMPUTER SCIENCES CORP	COM	205363104	602	18,614
COMPUTER SCIENCES CORP	COM	205363104	3	100
CONAGRA FOODS INC COM	COM	205887102	2,200	120,600
CONAGRA FOODS INC COM	COM	205887102	189	10,362
CONCORD EFS INC	COM	206197105	4,044	100,000
CONEXANT SYS INC	COM	207142100	147	16,418
CONEXANT SYS INC	COM	207142100	26	2,914
CONOCO INC	CL B	208251405	3,332	117,951
CONOCO INC	CL B	208251405	119	4,212
CONSOLIDATED EDISON INC	COM	209115104	160	4,301
CONSOLIDATED EDISON INC	COM	209115104	141	3,790
CONSTELLATION ENERGY GROUP I	COM	210371100	245	5,558
CONSTELLATION ENERGY GROUP I	COM	210371100	19	436
CORNING INC	COM	219350105	5,053	244,219
CORNING INC	COM	219350105	263	12,713
COSTCO WHSL CORP	COM	22160K105	2,995	76,312
COSTCO WHSL CORP	COM	22160K105	416	10,600
COVANTA ENERGY CORP	COM	22281N103	528	31,400
CROSS TIMBERS OIL CO	COM	227573102	247	9,963
DPL INC	COM	233293109	2,305	82,025
DPL INC	COM	233293109	39	1,400
DELHAIZE AMER INC	CL A	246688105	212	10,358
DELL COMPUTER CORP	COM	247025109	1,818	70,776
DELL COMPUTER CORP	COM	247025109	461	17,957
DELPHI AUTOMOTIVE SYS CORP	COM	247126105	217	15,338
DELPHI AUTOMOTIVE SYS CORP	COM	247126105	87	6,139
DELTA AIR LINES INC	COM	247361108	248	6,290
DELTA AIR LINES INC	COM	247361108	225	5,688
DELTIC TIMBER CORP	COM	247850100	372	18,386
DIAL CORP NEW COM	COM	25247D101	2,502	200,126
DIAL CORP NEW COM	COM	25247D101	152	12,148
DIAMOND OFFSHORE DRILLNG INC	COM	25271C102	2,092	53,160
DIAMOND OFFSHORE DRILLNG INC	COM	25271C102	4	100
DIEBOLD INC	COM	253651103	207	7,523
DILLARDS INC	CL A	254067101	260	11,853
DILLARDS INC	CL A	254067101	184	8,400

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WALT DISNEY COMPANY	DISNEY	254687106	5,326	186,227
WALT DISNEY COMPANY	DISNEY	254687106	1,778	62,173
DOLLAR TREE STORES INC	COM	256747106	1,426	74,000
DOMINION RES INC VA NEW	COM	25746U109	4,043	62,704
DOMINION RES INC VA NEW	COM	25746U109	27	421
DOVER CORP	COM	260003108	1,514	42,244
DOW CHEM CO COM	COM	260543103	1,208	38,257
DOW CHEM CO COM	COM	260543103	561	17,766
DREYFUS STRATEGIC MUNS INC	COM	261932107	468	50,000
DREYFUS STRATEGIC MUNS INC	COM	261932107	32	3,400
DREYFUS STRATEGIC MUN BD FD INC	COM	26202F107	473	52,566
DU PONT E I DE NEMOURS & CO	COM	263534109	10,157	249,552
DU PONT E I DE NEMOURS & CO	COM	263534109	2,268	55,724
DUFF & PHELPS UTILS INCOME,INC	COM	264324104	142	13,505
DUFF & PHELPS UTILS INCOME,INC	COM	264324104	40	3,840
DUKE ENERGY CORP	COM	264399106	6,654	155,697
DUKE ENERGY CORP	COM	264399106	672	15,724
E M C CORP MASS	COM	268648102	16,881	574,171
E M C CORP MASS	COM	268648102	997	33,896
ENSCO INTL INC	COM	26874Q100	2,240	64,000
EASTMAN KODAK CO	COM	277461109	825	20,674
EASTMAN KODAK CO	COM	277461109	370	9,285
EATON CORP	COM	278058102	355	5,182
EATON VANCE ARKANSAS MUNI FUND	SH BEN INT	27826L736	183	17,439
EATON VANCE MUNICIPAL INCOME FD	COM	27826U108	417	33,332
EL PASO CORP	COM	28336L109	587	8,987
EL PASO CORP	COM	28336L109	770	11,790
ELECTRONIC ARTS	COM	285512109	1,519	28,000
ELECTRONIC ARTS	COM	285512109	222	4,100
ELECTRONIC DATA SYS CORP NEW	COM	285661104	3,801	68,047
ELECTRONIC DATA SYS CORP NEW	COM	285661104	831	14,880
EMERSON ELECTRIC CO	COM	291011104	4,531	73,082
EMERSON ELECTRIC CO	COM	291011104	664	10,710
ENERGEN CORP	COM	29265N108	418	11,846
ENERGEN CORP	COM	29265N108	330	9,341
ENERGYSOUTH INC	COM	292970100	1,236	59,197
ENERGYSOUTH INC	COM	292970100	42	2,000
ENRON CORPORATION	COM	293561106	2,690	46,301
ENRON CORPORATION	COM	293561106	32	550
ENTERGY CORP	COM	29364G103	515	13,563
ENTERGY CORP	COM	29364G103	42	1,100
EQUITY INCOME FUND	UT 1 EX SR-ATT	294700703	408	3,083
EQUITY INCOME FUND	UT 1 EX SR-ATT	294700703	13	100
EXELON CORP	COM	30161N101	351	5,344
EXELON CORP	COM	30161N101	126	1,920
EXXON MOBIL CORP	COM	30231G102	65,843	812,872
EXXON MOBIL CORP	COM	30231G102	15,108	186,520
FPL GROUP INC	COM	302571104	823	13,423
FPL GROUP INC	COM	302571104	67	1,100
FAMILY DOLLAR STORES INC	COM	307000109	3,354	130,496
FAMILY DOLLAR STORES INC	COM	307000109	21	808
FEDERAL HOME LN MTG CORP	COM	313400301	2,917	44,998
FEDERAL HOME LN MTG CORP	COM	313400301	2	36
FEDERAL NATIONAL MORTGAGE ASSN	COM	313586109	28,384	356,578
FEDERAL NATIONAL MORTGAGE ASSN	COM	313586109	1,019	12,804
FEDEX CORP	COM	31428X106	1,606	38,534
FEDEX CORP	COM	31428X106	47	1,129
FIRST DATA CORP	COM	319963104	2,191	36,690
FIRST DATA CORP	COM	319963104	114	1,902
FIRST HEALTH GROUP CORP	COM	320960107	1,316	30,000
FIRST HEALTH GROUP CORP	COM	320960107	9	200
FIRST UNION CORP	COM	337358105	947	28,689

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FIRST UNION CORP	COM	337358105	278	8,427
FIRST VIRGINIA BANKSHARES, INC.	COM	337477103	1,070	24,680
FIRSTAR CORP NEW WIS	COM	33763V109	4,769	208,693
FISERV INC	COM	337738108	2,460	55,000
FIRSTENERGY CORP	COM	337932107	204	7,311
FIRSTENERGY CORP	COM	337932107	16	566
FLEETBOSTON FINL CORP	COM	339030108	6,559	173,753
FLEETBOSTON FINL CORP	COM	339030108	87	2,302
FLEMING COMPANIES INC	COM	339130106	462	18,150
FLORIDA ROCK INDS INC	COM	341140101	240	6,083
FLORIDA ROCK INDS INC	COM	341140101	28	705
FORD MTR CO DEL	PAR \$0.01	345370860	5,253	186,815
FORD MTR CO DEL	PAR \$0.01	345370860	569	20,238
FOREST LABS INC	COM	345838106	1,944	32,815
FOREST LABS INC	COM	345838106	12	200
FORTUNE BRANDS INC	COM	349631101	574	16,695
FORTUNE BRANDS INC	COM	349631101	147	4,280
FRONTIER AIRLINES	COM	359065109	1,219	100,000
GATX CORP COM	COM	361448103	200	4,700
GATX CORP COM	COM	361448103	17	400
GALLAGHER ARTHUR J & CO	COM	363576109	388	14,000
GALLAHER GROUP PLC	COM	363595109	407	16,872
GALLAHER GROUP PLC	COM	363595109	79	3,280
GANNETT INC	COM	364730101	793	13,271
GANNETT INC	COM	364730101	801	13,413
GAP INC	COM	364760108	409	17,257
GATEWAY INC	COM	367626108	365	21,725
GATEWAY INC	COM	367626108	51	3,050
GENERAL DYNAMICS CORP	COM	369550108	2,420	38,570
GENERAL DYNAMICS CORP	COM	369550108	2	34
GENERAL ELECTRIC CO	COM	369604103	102,582	2,450,598
GENERAL ELECTRIC CO	COM	369604103	26,630	636,159
GENERAL MILLS INC	COM	370334104	4,133	96,091
GENERAL MILLS INC	COM	370334104	510	11,867
GENERAL MOTORS CORP	COM	370442105	5,839	112,609
GENERAL MOTORS CORP	COM	370442105	704	13,582
GENUINE PARTS CO	COM	372460105	1,022	39,455
GENUINE PARTS CO	COM	372460105	465	17,945
GENZYME CORP	GENL DIV	372917104	3,613	40,000
GEORGIA GULF CORP	PAR \$0.01	373200203	522	30,000
GEORGIA PAC CORP (GA PAC GR)	GA PAC GRP	373298108	3,167	107,728
GEORGIA PAC CORP (GA PAC GR)	GA PAC GRP	373298108	59	2,000
GEORGIA PAC CORP TIMBER GROUP	COM-TIMBER GRP	373298702	3,181	110,844
GILEAD SCIENCES INC	COM	375558103	1,853	57,000
GILLETTE CO	COM	375766102	10,357	332,279
GILLETTE CO	COM	375766102	2,357	75,604
GLAXO SMITHKLINE	SPONSORED ADR	37733W105	189	3,620
GLAXO SMITHKLINE	SPONSORED ADR	37733W105	149	2,850
GLOBAL MARINE INC	COM	379352404	2,086	81,500
GOVERNMENT SECURITIES INC FUND	COM	383743127	1	10,000
GRANT PRIDECO INC	COM	38821G101	227	13,200
GRAY COMMUNICATIONS SYSTEM INC	COM	389190109	3,002	168,750
HALLIBURTON CO	COM	406216101	12,375	336,729
HALLIBURTON CO	COM	406216101	345	9,390
HANOVER COMPRESSOR CO	COM	410768105	761	24,000
HARTFORD FINL SVCS GROUP INC	COM	416515104	236	4,005
HARTFORD FINL SVCS GROUP INC	COM	416515104	13	225
HEALTHSOUTH CORP	COM	421924101	106	8,225
HEALTHSOUTH CORP	COM	421924101	92	7,150
HEALTH MGMT ASSOC INC NEW	CL A	421933102	1,403	90,238
HEINZ H J CO	COM	423074103	1,856	46,162
HEINZ H J CO	COM	423074103	532	13,245

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HERSHEY FOODS CORP	COM	427866108	1,073	15,484
HERSHEY FOODS CORP	COM	427866108	716	10,332
HEWLETT PACKARD CO	COM	428236103	4,819	154,097
HEWLETT PACKARD CO	COM	428236103	1,164	37,240
HI SHEAR TECHNOLOGY CORP	COM	42839Y104	40	20,000
HIBERNIA CORP	CL A	428656102	349	24,976
HILTON HOTELS	COM	432848109	1,222	116,944
HOME DEPOT INC	COM	437076102	23,344	541,627
HOME DEPOT INC	COM	437076102	1,572	36,481
HONEYWELL INTERNATIONAL INC	COM	438516106	1,075	26,343
HONEYWELL INTERNATIONAL INC	COM	438516106	446	10,933
HOST MARRIOTT CORP NEW (REIT)	COM	44107P104	1,023	87,598
HOUSEHOLD INTERNATIONAL CORP	COM	441815107	473	7,990
HOUSEHOLD INTERNATIONAL CORP	COM	441815107	947	15,992
HOUSTON EXPL CO	COM	442120101	3,000	100,000
ICN PHARMACEUTICALS INC NEW	COM	448924100	2,797	110,000
ICOS CORP	COM	449295104	1,900	40,000
IDEC PHARMACEUTICALS CORP	COM	449370105	600	15,000
IDACORP INC	COM	451107106	1,949	51,000
INPRIMIS INC	COM	45769X103	9	10,000
INSURED MUNICIPAL INCOME FUND	COM	45809F104	584	44,583
INSURED MUNICIPAL INCOME FUND	COM	45809F104	11	865
INTEGRATED DEVICE TECH INC	COM	458118106	1,658	56,000
INTEL CORP	COM	458140100	45,482	1,728,522
INTEL CORP	COM	458140100	5,882	223,554
INTERGRAPH CORP	COM	458683109	293	30,250
INTERGRAPH CORP	COM	458683109	34	3,500
INTERNATIONAL BUS MACHINES CORP	COM	459200101	51,303	533,410
INTERNATIONAL BUS MACHINES CORP	COM	459200101	5,916	61,513
INTERNATIONAL PAPER CO	COM	460146103	7,446	206,376
INTERNATIONAL PAPER CO	COM	460146103	1,622	44,952
INTERPUBLIC GROUP COS INC	COM	460690100	94	2,731
INTERPUBLIC GROUP COS INC	COM	460690100	295	8,600
INVESTMENT TECHNOLOGY GRP NE	COM	46145F105	717	14,000
IVAX CORP	COM	465823102	2,536	80,493
JDS UNIPHASE CORP	COM	46612J101	4,450	241,365
JDS UNIPHASE CORP	COM	46612J101	111	6,026
JP MORGAN CHASE & CO	COM	46625H100	14,636	325,976
JP MORGAN CHASE & CO	COM	46625H100	1,263	28,123
JEFFERSON PILOT CORP	COM	475070108	14,589	214,899
JEFFERSON PILOT CORP	COM	475070108	4,582	67,488
JOHNSON & JOHNSON	COM	478160104	48,091	549,806
JOHNSON & JOHNSON	COM	478160104	4,029	46,064
KAYDON CORP	COM	486587108	156	5,800
KAYDON CORP	COM	486587108	71	2,650
KEANE INC	COM	486665102	130	10,000
KELLOGG CO	COM	487836108	172	6,345
KELLOGG CO	COM	487836108	303	11,200
KERR MCGEE CORP	COM	492386107	453	6,986
KERR MCGEE CORP	COM	492386107	7	101
KEYCORP NEW	COM	493267108	476	18,432
KIMBERLY CLARK CORP	COM	494368103	22,238	327,843
KIMBERLY CLARK CORP	COM	494368103	4,836	71,298
KNIGHT RIDDER INC	COM	499040103	1,713	31,898
LSI LOGIC CORP	COM	502161102	1,353	86,000
LEGG MASON INC	COM	524901105	1,179	28,000
LILLY ELI & CO	COM	532457108	3,673	47,915
LILLY ELI & CO	COM	532457108	3,004	39,188
LINCARE HLDGS INC	COM	532791100	1,059	20,000
LINCOLN NATIONAL CORP IND	COM	534187109	361	8,500
LIZ CLAIBORNE INC	COM	539320101	1,796	38,174
LOCKHEED MARTIN CORP	COM	539830109	1,524	42,758



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LOCKHEED MARTIN CORP	COM	539830109	56	1,581
LOEWS CORP	COM	540424108	1,069	18,000
LONE STAR TECHNOLOGIES INC	COM	542312103	1,796	42,000
LOUISIANA PACIFIC CORP	COM	546347105	919	95,645
LOWES COS INC	COM	548661107	7,769	132,922
LOWES COS INC	COM	548661107	50	850
LUCENT TECHNOLOGIES INC	COM	549463107	6,745	676,521
LUCENT TECHNOLOGIES INC	COM	549463107	1,763	176,822
LUFKIN INDUSTRIES INCORPORATED	COM	549764108	1	40
LUFKIN INDUSTRIES INCORPORATED	COM	549764108	733	36,765
MFS MULTIMARKET INCOME TRUST	SH BEN INT	552737108	65	9,815
MFS MULTIMARKET INCOME TRUST	SH BEN INT	552737108	16	2,380
MACROMEDIA INC	COM	556100105	353	22,000
MANULIFE FINL CORP	COM	56501R106	289	10,929
MARSH & MCLENNAN COS INC	COM	571748102	3,820	40,198
MARSH & MCLENNAN COS INC	COM	571748102	645	6,785
MARRIOTT INTL INC NEW	CL A	571903202	1,524	37,000
MARRIOTT INTL INC NEW	CL A	571903202	412	10,000
MASCO CORP	COM	574599106	264	10,950
MASCO CORP	COM	574599106	63	2,600
MAY DEPT STORES CO	COM	577778103	82	2,322
MAYTAG CORP	COM	578592107	23,215	719,851
MAYTAG CORP	COM	578592107	65	2,000
MCCORMICK & CO INC COMMON STOCK	NON VTG	579780206	826	19,664
MCCORMICK & CO INC COMMON STOCK	NON VTG	579780206	37	888
MCDATA CORP	CL B	580031201	320	16,951
MCDATA CORP	CL B	580031201	16	829
MCDONALDS CORP	COM	580135101	4,331	163,135
MCDONALDS CORP	COM	580135101	1,880	70,820
MCGRAW-HILL COMPANIES INC NEW	COM	580645109	442	7,414
MCGRAW-HILL COMPANIES INC NEW	COM	580645109	84	1,400
MCKESSON HBOC INC	COM	58155Q103	133	4,968
MCKESSON HBOC INC	COM	58155Q103	90	3,383
MEAD CORP	COM	582834107	1,611	64,217
MEAD CORP	COM	582834107	2,204	87,846
MEDICAL ASSURN INC	COM	58449U100	201	16,329
MEDICAL ASSURN INC	COM	58449U100	20	1,633
MEDTRONIC INC	COM	585055106	268	5,864
MEDTRONIC INC	COM	585055106	435	9,500
MELLON FINL CORP	COM	58551A108	4,650	114,760
MELLON FINL CORP	COM	58551A108	49	1,200
MERCK & CO INC	COM	589331107	43,684	575,554
MERCK & CO INC	COM	589331107	12,455	164,095
MERRILL LYNCH & CO INC	COM	590188108	2,373	42,834
MERRILL LYNCH & CO INC	COM	590188108	6	100
METAL MGMT INC	COM	591097100	6	200,000
MICREL INC	COM	594793101	838	30,000
MICROSOFT CORP	COM	594918104	42,692	780,642
MICROSOFT CORP	COM	594918104	3,438	62,862
MICROCHIP TECHNOLOGY INC	COM	595017104	1,772	70,000
MICRON TECHNOLOGY INC	COM	595112103	12,351	297,410
MICRON TECHNOLOGY INC	COM	595112103	192	4,625
MILLENNIUM PHARMACTCLS INC	COM	599902103	2,437	80,000
MN MINING & MANUFACTURING CO	COM	604059105	6,143	59,123
MN MINING & MANUFACTURING CO	COM	604059105	1,499	14,423
MORGAN STANLEY DEAN WITTER & CO	COM NEW	617446448	5,937	110,977
MORGAN STANLEY DEAN WITTER & CO	COM NEW	617446448	814	15,208
MORRISON MGMT SPECIALISTS INC	COM	618459101	1,101	27,603
MORRISON MGMT SPECIALISTS INC	COM	618459101	911	22,827
MOTOROLA INC	COM	620076109	4,151	291,085
MOTOROLA INC	COM	620076109	678	47,520
MUNI HOLDINGS FD II INC	COM	625935101	135	10,900

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MUNI HOLDINGS INSD FD II INC	COM	62625A102	127	10,000
MURPHY OIL CORP	COM	626717102	1,298	19,500
NN INC	COM	629337106	160	20,000
NASDAQ 100 TR	UNIT SER 1	631100104	1,619	41,351
NASDAQ 100 TR	UNIT SER 1	631100104	56	1,431
NATIONAL CITY CORP	COM	635405103	205	7,682
NATIONAL CITY CORP	COM	635405103	54	2,000
NATIONAL COMM BANCORPORATION	COM	635449101	1,985	80,000
NATIONAL COMM BANCORPORATION	COM	635449101	28	1,148
NATIONAL FUEL GAS CO N J	COM	636180101	54	1,000
NATIONAL FUEL GAS CO N J	COM	636180101	215	4,008
NATIONAL-OILWELL INC	COM	637071101	1,039	30,000
NETWORK APPLIANCE INC	COM	64120L104	1,532	91,100
NEWMONT MINING CORP (NEW)	COM	651639106	1,762	109,284
NEWMONT MINING CORP (NEW)	COM	651639106	3	188
NOKIA CORP	SPONSORED ADR	654902204	7,577	315,728
NOKIA CORP	SPONSORED ADR	654902204	527	21,956
NOBLE DRILLING CORP	COM	655042109	2,499	54,134
NORFOLK SOUTHERN CORPORATION	COM	655844108	279	16,641
NORFOLK SOUTHERN CORPORATION	COM	655844108	422	25,204
NORTEL NETWORKS CORP NEW	COM	656568102	8,951	637,111
NORTEL NETWORKS CORP NEW	COM	656568102	106	7,574
NORTHERN TRUST CORP	COM	665859104	203	3,250
NUVEEN PERF PLUS MUN FD INC	COM	67062P108	186	13,360
NUVEEN PERF PLUS MUN FD INC	COM	67062P108	10	700
VIDIA CORP	COM	67066G104	649	10,000
OGE ENERGY CORP	COM	670837103	195	8,500
OGE ENERGY CORP	COM	670837103	45	1,950
NUVEEN MUN VALUE FD INC	COM	670928100	204	22,108
NUVEEN MUN VALUE FD INC	COM	670928100	25	2,666
NUVEEN TEX QUAL INCM MUN FD	COM	670983105	722	49,800
OCCIDENTAL PETE CORP	COM	674599105	1,552	62,726
OLD REPUBLIC INTL CORP	COM	680223104	79	2,775
OLD REPUBLIC INTL CORP	COM	680223104	9,067	319,255
OMNICOM GROUP	COM	681919106	1,134	13,686
ONEOK INC NEW	COM	682680103	380	9,303
ORACLE CORPORATION	COM	68389X105	13,122	875,992
ORACLE CORPORATION	COM	68389X105	538	35,947
OUTBACK STEAKHOUSE INC	COM	689899102	1,086	42,650
OXFORD HEALTH PLANS INC	COM	691471106	803	30,000
PNC FINANCIAL SERVICES GROUP	COM	693475105	2,656	39,200
PNC FINANCIAL SERVICES GROUP	COM	693475105	183	2,701
PPG INDUSTRIES INC	COM	693506107	1	26
PPG INDUSTRIES INC	COM	693506107	304	6,600
PACCAR INC	COM	693718108	63	1,400
PACCAR INC	COM	693718108	242	5,404
PARKER DRILLING CO	COM	701081101	1,920	300,000
PEMCO AVIATION GROUP INC	COM	706444106	91	10,000
PEPSICO INC	COM	713448108	22,821	519,258
PEPSICO INC	COM	713448108	1,808	41,133
PFIZER INC	COM	717081103	53,729	1,312,056
PFIZER INC	COM	717081103	6,025	147,138
PHARMACIA CORP	COM	71713U102	10,832	215,042
PHARMACIA CORP	ADJ CONVR RATE	71713U102	2,510	49,832
PHARMACIA CORP	ADJ CONVR RATE	71713U201	209	4,690
PHARMACIA CORP	COM	71713U201	94	2,100
PHILIP MORRIS COS INC	COM	718154107	23,726	500,032
PHILIP MORRIS COS INC	COM	718154107	2,845	59,948
PHILLIPS PETE CO	COM	718507106	4,502	81,778
PIONEER NATURAL RESOURCES CO	COM	723787107	809	51,500
PITNEY BOWES INC	COM	724479100	1,293	37,196
PITNEY BOWES INC	COM	724479100	403	11,600

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POWERWAVE TECHNOLOGIES INC	COM	739363109	545	40,000
PROCTER & GAMBLE CO	COM	742718109	29,072	464,417
PROCTER & GAMBLE CO	COM	742718109	4,941	78,934
PROGRESS ENERGY INC	COM	743263105	762	17,699
PROGRESS ENERGY INC	COM	743263105	162	3,761
PROTECTIVE LIFE CORP	COM	743674103	1,882	61,365
PROTECTIVE LIFE CORP	COM	743674103	8,181	266,743
PROTEIN DESIGN LABS INC	COM	74369L103	445	10,000
PROVIDIAN FINL CORP	COM	74406A102	1,216	24,790
PROVIDIAN FINL CORP	COM	74406A102	1,480	30,180
PUBLIC SVC ENTERPRISE GROUP INC	COM	744573106	3,830	88,747
PUBLIC SVC ENTERPRISE GROUP INC	COM	744573106	4	94
PUTNAM INVT GRADE MUN TR	COM	746805100	341	31,000
PUTNAM MANAGED MUN INCOME TR	COM	746823103	364	42,949
PUTNAM PREMIER INCOME TR	SH BEN INT	746853100	73	10,955
PUTNAM PREMIER INCOME TR	SH BEN INT	746853100	19	2,863
PUTNAM MASTER INTER INCOME TR	SH BEN INT	746909100	60	9,142
PUTNAM MASTER INTER INCOME TR	SH BEN INT	746909100	8	1,263
QUAKER OATS CO	COM	747402105	1,197	12,339
QUAKER OATS CO	COM	747402105	271	2,796
QUALCOMM INC	COM	747525103	15,004	264,969
QUALCOMM INC	COM	747525103	615	10,854
QUEST DIAGNOSTICS INC	COM	74834L100	1,955	22,000
QUESTAR CORP	COM	748356102	330	12,050
QUESTAR CORP	COM	748356102	27	1,000
QWEST COMM INTL INC	COM	749121109	14,412	411,181
QWEST COMM INTL INC	COM	749121109	752	21,448
RF MICRO DEVICES INC	COM	749941100	701	60,000
RADIOSHACK CORP	COM	750438103	80	2,189
RADIOSHACK CORP	COM	750438103	249	6,800
RALSTON-RALSTON PURINA GROUP	COM	751277302	1,034	33,200
RALSTON-RALSTON PURINA GROUP	COM	751277302	67	2,143
RATIONAL SOFTWARE CORP	COM NEW	75409P202	888	50,000
RAYTHEON CO CL B	CL B	755111408	1,606	54,660
RAYTHEON CO CL B	CL B	755111408	30	1,030
REGIONS FINANCIAL CORP	COM	758940100	108,773	3,824,904
REGIONS FINANCIAL CORP	COM	758940100	53,316	1,874,806
RELIANT ENERGY INC	COM	75952J108	929	20,526
RELIANT ENERGY INC	COM	75952J108	192	4,243
ROCKWELL INTL CORP NEW	COM	773903109	653	17,962
ROCKWELL INTL CORP NEW	COM	773903109	131	3,614
ROSS STORES INC	COM	778296103	938	50,000
ROYAL DUTCH PETROLEUM COMPANY	NY REG GLD 1.25	780257804	10,658	192,249
ROYAL DUTCH PETROLEUM COMPANY	NY REG GLD 1.25	780257804	1,285	23,184
RUBY TUESDAY INC	COM	781182100	5,711	291,239
RUBY TUESDAY INC	COM	781182100	1,697	86,512
RUSSELL CORP	COM	782352108	66	3,515
RUSSELL CORP	COM	782352108	248	13,276
SBC COMMUNICATIONS INC NEW	COM	78387G103	16,856	377,683
SBC COMMUNICATIONS INC NEW	COM	78387G103	3,739	83,781
SPDR TR	COM	78462F103	451	3,869
SPDR TR	COM	78462F103	315	2,700
SABINE ROYALTY TRUST INTEREST	UNIT BEN INT	785688102	257	12,010
SAFeway INC	COM NEW	786514208	419	7,594
SAFeway INC	COM NEW	786514208	12	225
ST PAUL COS INC	COM	792860108	393	8,925
ST PAUL COS INC	COM	792860108	200	4,548
SAKS INC	COM	79377W108	416	32,000
SARA LEE CORP	COM	803111103	807	37,396
SARA LEE CORP	COM	803111103	263	12,200
SAWTEK INC	COM	805468105	713	40,000
SCANA CORP NEW	COM	80589M102	891	32,820

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SCANA CORP NEW	COM	80589M102	182	6,697
SCHERING-PLOUGH CORP	COM	806605101	12,844	351,588
SCHERING-PLOUGH CORP	COM	806605101	1,451	39,710
SCHLUMBERGER LTD	COM	806857108	9,454	164,103
SCHLUMBERGER LTD	COM	806857108	675	11,719
SCUDDER MUN INCOME TR	SH BEN INT	81118R604	486	42,185
SEARS ROEBUCK & CO	COM	812387108	615	17,426
SEARS ROEBUCK & CO	COM	812387108	266	7,554
SEMPRA ENERGY	COM	816851109	223	9,597
SEMPRA ENERGY	COM	816851109	21	889
SEPRACOR INC	COM	817315104	1,280	40,000
SERVICEMASTER CO	COM	81760N109	1,558	138,761
SHELL TRANS & TRADING PLC SH	NY SH NEW	822703609	182	3,900
SHELL TRANS & TRADING PLC SH	NY SH NEW	822703609	449	9,600
SILICON VY BANCSHARES	COM	827064106	705	30,000
SKYWEST INC	COM	830879102	1,163	50,000
SMITH INTL INC	COM	832110100	1,404	20,000
SOLECTRON CORP	COM	834182107	53	2,770
SOLECTRON CORP	COM	834182107	199	10,450
SOLUTIA INC	COM	834376105	644	52,766
SOLUTIA INC	COM	834376105	9	716
SONOCO PRODUCTS CO	COM	835495102	280	13,000
SONOCO PRODUCTS CO	COM	835495102	177	8,237
SOUTH ALABAMA BANCORP INC	COM	836234104	369	24,605
SOUTH ALABAMA BANCORP INC	COM	836234104	660	44,031
SOUTHERN CO	COM	842587107	13,481	384,192
SOUTHERN CO	COM	842587107	3,229	92,017
SOUTHSIDE BANCSHARES INC	COM	84470P109	118	12,702
SOUTHTRUST CORP	COM	844730101	5,820	127,209
SOUTHTRUST CORP	COM	844730101	6,940	151,697
SOUTHWEST AIRLINES CO	COM	844741108	261	14,729
SOUTHWEST AIRLINES CO	COM	844741108	43	2,437
SOVEREIGN BANCORP INC	COM	845905108	1,186	140,000
SPRINT CORP (FON GROUP)	FON GROUP	852061100	1,198	54,460
SPRINT CORP (FON GROUP)	FON GROUP	852061100	219	9,938
SPRINT CORP	PCS COM SER 1	852061506	554	29,178
SPRINT CORP	PCS COM SER 1	852061506	68	3,582
STATE STR CORP	COM	857477103	154	1,646
STATE STR CORP	COM	857477103	747	8,000
STERLING BANCSHARES INC	COM	858907108	749	42,822
SUN LIFE FINANCIAL SVCS CAN	COM	866796105	202	10,408
SUN MICROSYSTEMS INC	COM	866810104	13,272	863,487
SUN MICROSYSTEMS INC	COM	866810104	421	27,385
SUNGARD DATA SYS INC	COM	867363103	2,476	50,290
SUNTRUST BANKS INC	COM	867914103	6,994	107,932
SUNTRUST BANKS INC	COM	867914103	1,139	17,576
SYBASE INC	COM	871130100	465	30,000
SYNOVUS FINANCIAL CORP	COM	87161C105	1,129	41,802
SYNOVUS FINANCIAL CORP	COM	87161C105	2,949	109,205
SYSCO CORP	COM	871829107	3,517	132,682
SYSCO CORP	COM	871829107	228	8,603
TECO ENERGY INC	COM	872375100	683	22,790
TECO ENERGY INC	COM	872375100	337	11,248
TRW INC	COM	872649108	237	6,956
TRW INC	COM	872649108	150	4,398
TXU CORP	COM	873168108	761	18,411
TXU CORP	COM	873168108	120	2,910
TARGET CORP	COM	87612E106	9,786	271,241
TARGET CORP	COM	87612E106	850	23,565
TELLABS INC	COM	879664100	2,992	73,547
TELLABS INC	COM	879664100	247	6,066
TERADYNE INC	COM	880770102	502	15,200

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TERADYNE INC	COM	880770102	3	100
TEXACO INC	COM	881694103	9,211	138,721
TEXACO INC	COM	881694103	816	12,283
TEXAS INSTRUMENTS INC	COM	882508104	17,452	563,316
TEXAS INSTRUMENTS INC	COM	882508104	1,205	38,903
TEXTRON INC	COM	883203101	466	8,200
TOPPS COMPANY	COM	890786106	253	25,000
TORCHMARK CORP	COM	891027104	10,791	277,901
TORCHMARK CORP	COM	891027104	11,484	295,763
TRANSWITCH CORP	COM	894065101	788	60,000
TRICON GLOBAL RESTAURANTS	COM	895953107	1,252	32,796
TRICON GLOBAL RESTAURANTS	COM	895953107	20	531
TRIQUINT SEMICONDUCTOR INC	COM	89674K103	1,185	80,000
TRIZEC HAHN CORPORATION	SUB VTG	896938107	1,029	68,400
TRUSTMARK CORP	COM	898402102	773	37,270
TYCO INTL LTD NEW	COM	902124106	5,890	136,253
TYCO INTL LTD NEW	COM	902124106	1,267	29,318
USX-MARATHON GRP	COM NEW	902905827	5,522	204,900
USX-MARATHON GRP	COM NEW	902905827	80	2,983
UST INC	COM	902911106	5,867	195,250
UST INC	COM	902911106	72	2,400
US BANCORP DEL COM NEW	COM NEW	902973304	5,137	221,402
US BANCORP DEL COM NEW	COM NEW	902973304	15	634
UNION PACIFIC CORP	COM	907818108	2,981	52,995
UNION PACIFIC CORP	COM	907818108	272	4,841
UNION PLANTERS CORP	COM	908068109	1,970	51,190
UNION PLANTERS CORP	COM	908068109	7,294	189,506
UNISYS CORP	COM	909214108	776	55,444
UNISYS CORP	COM	909214108	24	1,743
UNITED SEC BANCSHARES INC	SHS	911459105	2,853	108,293
UNITED TECHNOLOGIES CORP	COM	913017109	2,820	38,466
UNITED TECHNOLOGIES CORP	COM	913017109	919	12,532
UNOCAL CORP	COM	915289102	1,455	42,098
USINTERNETWORKING INC	COM	917311805	23	19,686
V F CORP	COM	918204108	3,526	100,748
V F CORP	COM	918204108	504	14,400
VENATOR GROUP INC	COM	922944103	177	12,800
VERIZON COMMUNICATIONS	COM	92343V104	38,083	772,481
VERIZON COMMUNICATIONS	COM	92343V104	3,303	66,990
VERTEX PHARMACEUTICALS INC	COM	92532F100	733	20,000
VIACOM INC	CL B	925524308	693	15,762
VIACOM INC	CL B	925524308	40	911
VIVENDI UNIVERSAL	SPONSORED ADR	92851S204	141	2,320
VIVENDI UNIVERSAL	SPONSORED ADR	92851S204	233	3,840
VODAFONE GROUP PLC NEW	COM	92857W100	1,036	38,153
VODAFONE GROUP PLC NEW	COM	92857W100	433	15,934
VULCAN MATERIALS CO	COM	929160109	12,889	275,221
VULCAN MATERIALS CO	COM	929160109	6,603	140,995
WACHOVIA CORP	COM	929771103	659	10,936
WACHOVIA CORP	COM	929771103	487	8,082
WADDELL & REED FINL INC CL A	CL A	930059100	99	3,475
WADDELL & REED FINL INC CL A	CL A	930059100	596	21,020
WADDELL & REED FINL INC CL B	CL B	930059209	426	14,999
WADDELL & REED FINL INC CL B	CL B	930059209	2,531	89,058
WAL MART STORES INC	COM	931142103	46,445	919,705
WAL MART STORES INC	COM	931142103	3,409	67,501
WALGREEN CO	COM	931422109	1,119	27,421
WASHINGTON MUTUAL INC	COM	939322103	432	7,885
WASHINGTON MUTUAL INC	COM	939322103	62	1,132
WASTE MANAGEMENT COM	COM	94106L109	2,045	82,797
WASTE MANAGEMENT COM	COM	94106L109	49	2,000
WATSON PHARMACEUTICALS INC	COM	942683103	6,437	122,375

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WEATHERFORD INTL INC NEW	COM	947074100	1,974	40,000
WELLS FARGO & CO NEW	COM	949746101	9,665	195,370
WELLS FARGO & CO NEW	COM	949746101	1,277	25,818
WESTAMERICA BANCORPORATION	COM	957090103	604	16,000
WEYERHAEUSER CO	COM	962166104	878	17,281
WEYERHAEUSER CO	COM	962166104	111	2,179
WILLIAMS COS INC	COM	969457100	6,108	142,534
WILLIAMS COS INC	COM	969457100	173	4,047
WINN DIXIE STORES INC	COM	974280109	33	1,165
WINN DIXIE STORES INC	COM	974280109	2,149	75,746
WISCONSIN ENERGY CORP	COM	976657106	462	21,430
WISCONSIN ENERGY CORP	COM	976657106	16	736
WORLDCOM INC GA NEW	COM	98157D106	13,856	741,464
WORLDCOM INC GA NEW	COM	98157D106	1,587	84,937
WRIGLEY WM JR CO	COM	982526105	2,915	60,422
WRIGLEY WM JR CO	COM	982526105	589	12,200
XCEL ENERGY INC	COM	98389B100	537	17,834
XCEL ENERGY INC	COM	98389B100	9	302
XILINX INC	COM	983919101	1,655	47,124
XEROX CORP	COM	984121103	49	8,200
XEROX CORP	COM	984121103	51	8,450