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BB&T CORP
Form 13F-HR
January 14, 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: 12/31/01

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 JANUARY 09, 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: 909

Form 13F Information Table Entry Total: \$1,896,893

List of Other Included Managers:

NONE

FORM 13F INFORMATION TABLE						
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN
AFLAC INC	COM	001055102	3516	137668	SH	SOLE
AFLAC INC	COM	001055102	57	2248	SH	DEFINED
AES CORP.	COM	00130H105	393	22171	SH	SOLE
AES CORP.	COM	00130H105	30	1715	SH	DEFINED
AOL TIME WARNER	COM	00184A105	9938	310568	SH	SOLE
AOL TIME WARNER	COM	00184A105	389	12164	SH	DEFINED
AT&T CORPORATION	COM	001957109	9145	483391	SH	SOLE
AT&T CORPORATION	COM	001957109	997	52707	SH	DEFINED
AT&T WIRELESS SERVICES, INC.	COM	00209A106	1045	82230	SH	SOLE
AT&T WIRELESS SERVICES, INC.	COM	00209A106	159	12516	SH	DEFINED
ABBOTT LABORATORIES	COM	002824100	8587	156028	SH	SOLE
ABBOTT LABORATORIES	COM	002824100	985	17905	SH	DEFINED
ACTIVISION INC	COM	004930202	234	9000	SH	SOLE
ADDY BROTHERS REALTY INC.	COM	005001995	343	500	SH	SOLE
ADOBE SYSTEM INC	COM	00724F101	3293	89878	SH	SOLE
ADOBE SYSTEM INC	COM	00724F101	20	550	SH	DEFINED
AEGON N V ORD	COM	007924103	687	27243	SH	SOLE
AEGON N V ORD	COM	007924103	616	24424	SH	DEFINED
AGILENT TECHNOLOGIES	COM	00846U101	3064	93585	SH	SOLE
AGILENT TECHNOLOGIES	COM	00846U101	135	4134	SH	DEFINED
AIR PRODUCTS AND CHEMICALS INC	COM	009158106	5720	121330	SH	SOLE
AIR PRODUCTS AND CHEMICALS INC	COM	009158106	391	8300	SH	DEFINED
ALBERTSON'S INC.	COM	013104104	725	23688	SH	SOLE
ALBERTSON'S INC.	COM	013104104	185	6044	SH	DEFINED
ALCOA INC	COM	013817101	1526	40877	SH	SOLE
ALCOA INC	COM	013817101	90	2437	SH	DEFINED
ALLEGHENY ENERGY INC	COM	017361106	3748	107394	SH	SOLE
ALLEGHENY ENERGY INC	COM	017361106	367	10516	SH	DEFINED
ALLERGAN INC	COM	018490102	322	4600	SH	SOLE
ALLIANCE CAP MANAGEMENT HOLDIN	COM	01855A101	325	6500	SH	SOLE
ALLIANCE DATA SYSTEMS	COM	018581108	201	9400	SH	SOLE
ALLSTATE CORP	COM	020002101	3521	106721	SH	SOLE
ALLSTATE CORP	COM	020002101	204	6186	SH	DEFINED
ALLTEL CORPORATION	COM	020039103	1494	25291	SH	SOLE
ALLTEL CORPORATION	COM	020039103	110	1862	SH	DEFINED
AMBAC INC	COM	023139108	757	13250	SH	SOLE
AMBAC INC	COM	023139108	5	100	SH	DEFINED

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AMEREN CORPORATION	COM	023608102	475	11244	SH	SOLE
AMEREN CORPORATION	COM	023608102	39	930	SH	DEFINED
AMERICAN ELECTRIC POWER INC	COM	025537101	2448	55828	SH	SOLE
AMERICAN ELECTRIC POWER INC	COM	025537101	663	15135	SH	DEFINED
AMERICAN EXPRESS COMPANY	COM	025816109	5727	154586	SH	SOLE
AMERICAN EXPRESS COMPANY	COM	025816109	55	1500	SH	DEFINED
AMERICAN EXPRESS CO. CAP TRUST	PREFERRED	02583Y205	265	10488	SH	SOLE
AMERICAN EXPRESS CO. CAP TRUST	PREFERRED	02583Y205	7	300	SH	DEFINED
AMERICAN HOME PRODUCTS CORP.	COM	026609107	11849	191086	SH	SOLE
AMERICAN HOME PRODUCTS CORP.	COM	026609107	3223	51976	SH	DEFINED
AMERICAN INFLATABLES INC	COM	026802108	3	15000	SH	SOLE
AMERICAN INTERNATIONAL GROUP I	COM	026874107	13461	176660	SH	SOLE
AMERICAN INTERNATIONAL GROUP I	COM	026874107	1289	16920	SH	DEFINED
AMER WATER WORKS CO.	COM	030411102	1125	26622	SH	SOLE
AMER WATER WORKS CO.	COM	030411102	16	400	SH	DEFINED
AMGEN INC	COM	031162100	6285	111163	SH	SOLE
AMGEN INC	COM	031162100	1024	18116	SH	DEFINED
AMSOUTH BANCORP	COM	032165102	187	9793	SH	SOLE
AMSOUTH BANCORP	COM	032165102	50	2619	SH	DEFINED
ANADARKO PETE CORP.	COM	032511107	4488	84710	SH	SOLE
ANADARKO PETE CORP.	COM	032511107	170	3210	SH	DEFINED
ANHEUSER BUSCH COMPANY INC	COM	035229103	7318	159455	SH	SOLE
ANHEUSER BUSCH COMPANY INC	COM	035229103	677	14771	SH	DEFINED
AON CORPORATION	COM	037389103	3858	110719	SH	SOLE
AON CORPORATION	COM	037389103	676	19400	SH	DEFINED
APPLIED BIOSYSTEMS GROUP	COM	038020103	891	25100	SH	SOLE
APPLIED BIOSYSTEMS GROUP	COM	038020103	60	1700	SH	DEFINED
APPLIED MATERIALS	COM	038222105	1614	35263	SH	SOLE
APPLIED MATERIALS	COM	038222105	386	8450	SH	DEFINED
ARCHER - DANIELS - MIDLAND CO.	COM	039483102	1379	100509	SH	SOLE
ARCHER - DANIELS - MIDLAND CO.	COM	039483102	80	5888	SH	DEFINED
ASHLAND INC	COM	044204105	1309	28304	SH	SOLE
ASHLAND INC	COM	044204105	252	5455	SH	DEFINED
AUTOMATIC DATA PROCESSING	COM	053015103	3185	55690	SH	SOLE
AUTOMATIC DATA PROCESSING	COM	053015103	45	800	SH	DEFINED
AUTOZONE INCORPORATED	COM	053332102	213	3275	SH	SOLE
AUTOZONE INCORPORATED	COM	053332102	39	600	SH	DEFINED
AVANIR PHARMACEUTICALS-CL A	COM	05348P104	331	76000	SH	SOLE
AVERY DENNISON CORP.	COM	053611109	1193	20742	SH	SOLE
AVNET INC	COM	053807103	3494	129180	SH	SOLE
AVNET INC	COM	053807103	181	6700	SH	DEFINED
AVON PRODUCTS INC	COM	054303102	1487	33161	SH	SOLE
AVON PRODUCTS INC	COM	054303102	178	3975	SH	DEFINED
BB&T CORPORATION	COM	054937107	196978	5511434	SH	SOLE
BB&T CORPORATION	COM	054937107	111023	3106428	SH	DEFINED
BB&T CORPORATION	COM	054937107	5842	163478	SH	OTHER
BP P.L.C.	COM	055622104	31303	692717	SH	SOLE
BP P.L.C.	COM	055622104	1519	33630	SH	DEFINED
BARNHILL CONTRACTING COMPANY	COM	056002991	1339	20593	SH	SOLE
BANCO SANTANDER CENT HISPANO S	COM	05964H105	111	13464	SH	SOLE
BANK OF AMERICA CORP	COM	060505104	21935	353223	SH	SOLE
BANK OF AMERICA CORP	COM	060505104	2807	45212	SH	DEFINED
BANK OF NEW YORK COMPANY INC	COM	064057102	2353	54313	SH	SOLE
BANK OF NEW YORK COMPANY INC	COM	064057102	233	5380	SH	DEFINED
BANK ONE CAP I 8.00%	PREFERRED	06421B202	212	8075	SH	SOLE
BANK ONE CAP I 8.00%	PREFERRED	06421B202	26	1000	SH	DEFINED
BANK ONE CORPORATION	COM	06423A103	4046	105960	SH	SOLE
BANK ONE CORPORATION	COM	06423A103	182	4782	SH	DEFINED
BANK AMERICA CAPITAL IV	PREFERRED	066044207	248	9886	SH	SOLE
BANK AMERICA CAPITAL IV	PREFERRED	066044207	85	3400	SH	DEFINED
BASSETT FURNITURE	COM	070203104	2516	168911	SH	SOLE
BASSETT FURNITURE	COM	070203104	318	21359	SH	DEFINED

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BASSETT MIRROR CO	COM	070991534	243	28590	SH	SOLE
BASSETT MIRROR CO	COM	070991534	139	16405	SH	DEFINED
BAXTER INTERNATIONAL INC	COM	071813109	3428	65954	SH	SOLE
BAXTER INTERNATIONAL INC	COM	071813109	661	12725	SH	DEFINED
BEACH FIRST NATIONAL BANCSHARE	COM	073334104	191	19000	SH	SOLE
BECTON DICKINSON & CO.	COM	075887109	1490	45920	SH	SOLE
BECTON DICKINSON & CO.	COM	075887109	94	2900	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	16860	428812	SH	SOLE
BELLSOUTH CORPORATION	COM	079860102	2080	52923	SH	DEFINED
BENCHMARK BANKSHARES INC	COM	08160E108	386	39244	SH	SOLE
BERKSHIRE HATHAWAY INC DEL	COM	084670108	861	12	SH	SOLE
BERKSHIRE HATHAWAY INC DEL CLA	COM	084670207	279	117	SH	SOLE
BERKSHIRE HATHAWAY INC DEL CLA	COM	084670207	71	30	SH	DEFINED
BEST BUY INC.	COM	086516101	842	11275	SH	SOLE
BEST BUY INC.	COM	086516101	87	1175	SH	DEFINED
BIOGEN N.V.	COM	090597105	268	4750	SH	SOLE
BIOGEN N.V.	COM	090597105	14	250	SH	DEFINED
BIOMET INC.	COM	090613100	436	14526	SH	SOLE
BIOTECH HOLDERS TR	COM	09067D201	1039	8085	SH	SOLE
BLACK & DECKER	COM	091797100	476	12750	SH	SOLE
BLACK & DECKER	COM	091797100	150	4025	SH	DEFINED
H & R BLOCK INC	COM	093671105	206	4700	SH	SOLE
THE BOEING COMPANY	COM	097023105	1417	35143	SH	SOLE
THE BOEING COMPANY	COM	097023105	89	2230	SH	DEFINED
BRISTOL MYERS SQUIBB CO.	COM	110122108	23070	467017	SH	SOLE
BRISTOL MYERS SQUIBB CO.	COM	110122108	4716	95483	SH	DEFINED
BURLINGTON NORTHERN SANTA FE C	COM	12189T104	1398	48300	SH	SOLE
BURLINGTON NORTHERN SANTA FE C	COM	12189T104	146	5077	SH	DEFINED
BURLINGTON RESOURCES INC	COM	122014103	634	17763	SH	SOLE
CIGNA	COM	125509109	4596	50507	SH	SOLE
CIGNA	COM	125509109	110	1210	SH	DEFINED
CNB FINANCIAL SERVICES, INC.	COM	12613N103	776	7920	SH	SOLE
CSX CORPORATION	COM	126408103	4887	129276	SH	SOLE
CSX CORPORATION	COM	126408103	141	3741	SH	DEFINED
CVS CORP	COM	126650100	1130	38285	SH	SOLE
CVS CORP	COM	126650100	157	5325	SH	DEFINED
CALPINE CORP	COM	131347106	548	33039	SH	SOLE
CALPINE CORP	COM	131347106	47	2860	SH	DEFINED
CAPITAL ONE FINANCIAL CORP	COM	14040H105	2209	40603	SH	SOLE
CAPITAL ONE FINANCIAL CORP	COM	14040H105	48	883	SH	DEFINED
CARDINAL HEALTH INC	COM	14149Y108	4087	65581	SH	SOLE
CARDINAL HEALTH INC	COM	14149Y108	489	7850	SH	DEFINED
CATERPILLAR TRACTOR COMPANY	COM	149123101	576	11235	SH	SOLE
CATERPILLAR TRACTOR COMPANY	COM	149123101	196	3825	SH	DEFINED
CHEVRON TEXACO CORP	COM	166764100	17038	189206	SH	SOLE
CHEVRON TEXACO CORP	COM	166764100	2873	31909	SH	DEFINED
CHUBB CORPORATION	COM	171232101	195	2925	SH	SOLE
CHUBB CORPORATION	COM	171232101	40	600	SH	DEFINED
CIENA CORP	COM	171779101	275	17550	SH	SOLE
CIENA CORP	COM	171779101	3	200	SH	DEFINED
CINERGY CORP	COM	172474108	283	8659	SH	SOLE
CINERGY CORP	COM	172474108	74	2275	SH	DEFINED
CIRCUIT CITY STORES INC-	COM	172737108	217	7350	SH	SOLE
CISCO SYSTEMS	COM	17275R102	7990	381417	SH	SOLE
CISCO SYSTEMS	COM	17275R102	1158	55312	SH	DEFINED
CINTAS CORPORATION	COM	172908105	9523	190665	SH	SOLE
CITIGROUP INC	COM	172967101	19134	386551	SH	SOLE
CITIGROUP INC	COM	172967101	1576	31856	SH	DEFINED
CITY HOLDING	COM	177835105	876	62584	SH	SOLE
CLAYTON HOMES	COM	184190106	331	19965	SH	SOLE

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CLAYTON HOMES	COM	184190106	4	250	SH	DEFINED
CLEAR CHANNEL COMMUNICATIONS	COM	184502102	507	9895	SH	SOLE
CLOROX CO.	COM	189054109	604	15450	SH	SOLE
CLOROX CO.	COM	189054109	130	3348	SH	DEFINED
COCA COLA BOTTLING CO CONSOLID	COM	191098102	231	5816	SH	SOLE
COCA COLA COMPANY	COM	191216100	21556	482792	SH	SOLE
COCA COLA COMPANY	COM	191216100	2142	47980	SH	DEFINED
COASTAL LUMBER CO	COM	194000998	2295	2295528	SH	DEFINED
COLGATE PALMOLIVE COMPANY	COM	194162103	1995	35626	SH	SOLE
COLGATE PALMOLIVE COMPANY	COM	194162103	28	500	SH	DEFINED
COMCAST CORP.	COM	200300101	1469	39980	SH	SOLE
COMCAST CORP.	COM	200300101	3	100	SH	DEFINED
COMCAST CORP CLASS A SPECIAL C	COM	200300200	665	18096	SH	SOLE
COMCAST CORP CLASS A SPECIAL C	COM	200300200	11	300	SH	DEFINED
COMPAQ COMPUTER CORPORATION	COM	204493100	277	24600	SH	SOLE
COMPAQ COMPUTER CORPORATION	COM	204493100	107	9555	SH	DEFINED
COMPASS BANCSHARES	COM	20449H109	442	15500	SH	SOLE
COMPUTER ASSOCIATES INTL. INC.	COM	204912109	1080	29452	SH	SOLE
COMPUTER ASSOCIATES INTL. INC.	COM	204912109	38	1062	SH	DEFINED
COMPUTER SCIENCES CORPORATION	COM	205363104	1013	20405	SH	SOLE
COMPUTER SCIENCES CORPORATION	COM	205363104	59	1200	SH	DEFINED
CONEXANT SYSTEMS INC	COM	207142100	181	13004	SH	SOLE
CONEXANT SYSTEMS INC	COM	207142100	54	3900	SH	DEFINED
CONOCO INC.	COM	208251504	1719	61817	SH	SOLE
CONOCO INC.	COM	208251504	203	7327	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 NYC INC	PREFERRED	209111848	167	6700	SH	SOLE
CONSOLIDATED EDISON CO NYC INC	PREFERRED	209111848	62	2500	SH	DEFINED
CONSOLIDATED EDISON INC	COM	209115104	426	10494	SH	SOLE
CONSOLIDATED EDISON INC	COM	209115104	65	1600	SH	DEFINED
CONSTELLATION ENERGY GROUP	COM	210371100	1028	38602	SH	SOLE
CONSTELLATION ENERGY GROUP	COM	210371100	466	17526	SH	DEFINED
CORNING INC	COM	219350105	1666	159033	SH	SOLE
CORNING INC	COM	219350105	209	19985	SH	DEFINED
COSTCO WHOLESALE CORP	COM	22160K105	250	5643	SH	SOLE
COX COMMUNICATIONS INC NEW	COM	224044107	2336	58825	SH	SOLE
CRANE CO.	COM	224399105	286	11097	SH	SOLE
CROWN CORK & SEAL COMPANY INC	COM	228255105	47	10900	SH	SOLE
DPL INCORPORATED	COM	233293109	265	10952	SH	SOLE
DTE ENERGY CO FKA DETROIT EDIS	COM	233331107	238	5857	SH	SOLE
DANA CORPORATION COMMON	COM	235811106	903	62752	SH	SOLE
DANA CORPORATION COMMON	COM	235811106	59	4157	SH	DEFINED
DATASTREAM SYSTEMS INC	COM	238124101	804	129172	SH	SOLE
DEERE & COMPANY	COM	244199105	359	8172	SH	SOLE
DEERE & COMPANY	COM	244199105	8	200	SH	DEFINED
DELL COMPUTER CORP	COM	247025109	1970	66478	SH	SOLE
DELL COMPUTER CORP	COM	247025109	137	4625	SH	DEFINED
DELPHI AUTO SYS CORP	COM	247126105	133	9584	SH	SOLE
DELPHI AUTO SYS CORP	COM	247126105	50	3597	SH	DEFINED
DIEBOLD INC	COM	253651103	172	4100	SH	SOLE
DIEBOLD INC	COM	253651103	148	3543	SH	DEFINED
DIMON INC	COM	254394109	147	18750	SH	SOLE
WALT DISNEY PRODUCTIONS	COM	254687106	11323	496861	SH	SOLE
WALT DISNEY PRODUCTIONS	COM	254687106	434	19070	SH	DEFINED
DOMINION RESOURCES INC/VA	COM	25746U109	3838	64666	SH	SOLE
DOMINION RESOURCES INC/VA	COM	25746U109	975	16434	SH	DEFINED
R.R. DONNELLEY & SONS	COM	257867101	254	8560	SH	SOLE
DOW CHEMICAL	COM	260543103	3311	95528	SH	SOLE
DOW CHEMICAL	COM	260543103	282	8140	SH	DEFINED
V M DRAPER MANUFACTURING	CO COM	261000996	52	43265	SH	SOLE
E. I. DUPONT DE NEMOURS COMPAN	COM	263534109	9524	215493	SH	SOLE

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E. I. DUPONT DE NEMOURS COMPAN	COM	263534109	1592	36030	SH	DEFINED
DUFF AND PHELPS SELECTED UTILI	COM	264324104	131	11986	SH	SOLE
DUFF AND PHELPS SELECTED UTILI	COM	264324104	39	3587	SH	DEFINED
DUKE CAP FING TR I	PREFERRED	264393208	216	8400	SH	SOLE
DUKE ENERGY CAPITAL TR I	PREFERRED	264396201	273	10800	SH	SOLE
DUKE ENERGY CAPITAL TR I	PREFERRED	264396201	20	800	SH	DEFINED
DUKE ENERGY CORP	COM	264399106	15775	411579	SH	SOLE
DUKE ENERGY CORP	COM	264399106	1077	28113	SH	DEFINED
DUKE ENERGY CAPITAL TR	PREFERRED	26439G209	223	8700	SH	SOLE
DUKE ENERGY CAPITAL TR	PREFERRED	26439G209	111	4350	SH	DEFINED
EMC CORPORATION	COM	268648102	2041	119387	SH	SOLE
EMC CORPORATION	COM	268648102	104	6120	SH	DEFINED
EOG RESOURCES INC	COM	26875P101	1460	38717	SH	SOLE
EMENDORFER & MARKS INC	COM	2740009A8	50	374892	SH	SOLE
ENTERPRISE HEALTH-LK	COM	274005990	90	20000	SH	SOLE
EASTMAN KODAK COMPANY	COM	277461109	677	23474	SH	SOLE
EASTMAN KODAK COMPANY	COM	277461109	71	2468	SH	DEFINED
EAT AT JOES LTD	CO COM	277849105	0	15000	SH	DEFINED
EBAY INC	COM	278642103	371	5500	SH	SOLE
ECONOMY TANK CO. 7% CUM. PFD	PREFERRED	279920367	290	2907	SH	DEFINED
EDISON INTL	COM	281020107	135	8913	SH	SOLE
EDISON INTL	COM	281020107	91	6000	SH	DEFINED
A.G. EDWARD INC	COM	281760108	3102	69562	SH	SOLE
A.G. EDWARD INC	COM	281760108	140	3150	SH	DEFINED
EL PASO CORPORATION	COM	28336L109	1728	38750	SH	SOLE
EL PASO CORPORATION	COM	28336L109	73	1638	SH	DEFINED
ELECTRONIC ARTS INC	COM	285512109	404	6895	SH	SOLE
ELECTRONIC ARTS INC	COM	285512109	70	1200	SH	DEFINED
ELECTRONIC DATA SYS CORP	COM	285661104	7633	115699	SH	SOLE
ELECTRONIC DATA SYS CORP	COM	285661104	201	3050	SH	DEFINED
EMERSON ELECTRIC COMPANY	COM	291011104	7972	137911	SH	SOLE
EMERSON ELECTRIC COMPANY	COM	291011104	344	5966	SH	DEFINED
ENCOMPASS SERVICES CORP	COM	29255U104	387	146277	SH	SOLE
ENERGIZER HOLDINGS INC	COM	29266R108	64	3394	SH	SOLE
ENERGIZER HOLDINGS INC	COM	29266R108	162	8547	SH	DEFINED
ENRON CORPORATION	COM	293561106	47	64700	SH	SOLE
ENRON CORPORATION	COM	293561106	17	23425	SH	DEFINED
ENTERGY CORP	COM	29364G103	421	10715	SH	SOLE
ENTERGY CORP	COM	29364G103	21	557	SH	DEFINED
EPRISE CORP	CO COM	294352109	37	24787	SH	SOLE
EPRISE CORP	CO COM	294352109	1	856	SH	DEFINED
EQUITABLE RESOURCES INC	COM	294549100	722	22950	SH	SOLE
ERICSSON (LM) ADR	COM	294821400	1249	228878	SH	SOLE
ERICSSON (LM) ADR	COM	294821400	3	600	SH	DEFINED
EXELON CORPORATEION	COM	30161N101	295	6245	SH	SOLE
EXELON CORPORATEION	COM	30161N101	24	528	SH	DEFINED
EXXON MOBIL CORPORATION	COM	30231G102	51137	1288100	SH	SOLE
EXXON MOBIL CORPORATION	COM	30231G102	9337	235205	SH	DEFINED
F&M BANCORP MD	COM	302367107	1124	43579	SH	SOLE
F&M BANCORP MD	COM	302367107	199	7715	SH	DEFINED
FMC CORPORATION	COM	302491303	780	22942	SH	SOLE
FPL GROUP	COM	302571104	5255	94525	SH	SOLE
FPL GROUP	COM	302571104	305	5499	SH	DEFINED
FIRST MCMINNVILLE CORPORATION	COM	305000994	733	9420	SH	SOLE
FAMILY DOLLAR STORES	COM	307000109	187	6196	SH	SOLE
FAMILY DOLLAR STORES	COM	307000109	55	1850	SH	DEFINED
FREEMAN GAS & ELEC	COM	307002998	0	12190	SH	SOLE
FARMERS & MERCHANTS BANK OF	COM	30776*109	245	5109	SH	DEFINED
FARMERS CAPITAL BANK CORP	COM	309562106	298	8200	SH	SOLE
FEDERAL HOME LOAN MORTGAGE	COM	313400301	433	6878	SH	SOLE
FEDERAL HOME LOAN MORTGAGE	COM	313400301	42	675	SH	DEFINED
FREDDIE MAC PREFERRED	PREFERRED	313400731	504	10000	SH	SOLE

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FREDDIE MAC	PREFERRED	313400855	219	4800	SH	SOLE
FEDERAL NATIONAL MORTGAGE	COM	313586109	11157	147230	SH	SOLE
FEDERAL NATIONAL MORTGAGE	COM	313586109	955	12606	SH	DEFINED
FEDEX CORPORATION	COM	31428X106	3365	61209	SH	SOLE
FEDEX CORPORATION	COM	31428X106	26	480	SH	DEFINED
FIFTH THIRD BANCORP	COM	316773100	5187	84043	SH	SOLE
FIRST BANCORP	COM	318910106	284	12733	SH	SOLE
FIRST BANCORP	COM	318910106	44	1994	SH	DEFINED
FIRST CHARTER CORPORATION	COM	319439105	525	30320	SH	SOLE
FIRST CHARTER CORPORATION	COM	319439105	19	1144	SH	DEFINED
FIRST CITIZENS BANCORPORATION	COM	319460101	307	1042	SH	SOLE
FIRST CITIZENS BANCSHARES INC	COM	31946M103	1986	20226	SH	SOLE
FIRST CITIZENS BANCSHARES INC	COM	31946M202	480	5400	SH	SOLE
FIRST COMMONWEALTH CORP	COM	319828208	209	1309	SH	SOLE
FIRST COMMUNITY BANCSHARES	COM	31983A103	255	8541	SH	SOLE
FIRST DATA CORPORATION	COM	319963104	2166	27714	SH	SOLE
FIRST DATA CORPORATION	COM	319963104	359	4600	SH	DEFINED
FIRST FINL HLDS INC	COM	320239106	569	22339	SH	SOLE
FIRST FINL HLDS INC	COM	320239106	28	1120	SH	DEFINED
FIRST PL FINL CORP DEL	COM	33610T109	183	11425	SH	SOLE
FIRST SUN SOUTH CORPORATION	COM	337127104	0	15160	SH	SOLE
FIRST VIRGINIA BANKS	COM	337477103	1216	24099	SH	SOLE
FIRST VIRGINIA BANKS	COM	337477103	185	3683	SH	DEFINED
FISERV	COM	337738108	1121	26600	SH	SOLE
FIRST ENERGY CORP	COM	337932107	358	10446	SH	SOLE
FIRST ENERGY CORP	COM	337932107	15	462	SH	DEFINED
FLEETBOSTON FINANCIAL CORP	COM	339030108	879	25428	SH	SOLE
FLEETBOSTON FINANCIAL CORP	COM	339030108	71	2068	SH	DEFINED
FLOWERS FOOD INC WI	COM	343498101	3523	140780	SH	SOLE
FORD MOTOR COMPANY	COM	345370860	4618	278874	SH	SOLE
FORD MOTOR COMPANY	COM	345370860	507	30624	SH	DEFINED
FOREST LABS	COM	345838106	184	2300	SH	SOLE
FOREST LABS	COM	345838106	308	3850	SH	DEFINED
FORTUNE BRANDS INC	COM	349631101	923	23543	SH	SOLE
FORTUNE BRANDS INC	COM	349631101	312	7960	SH	DEFINED
FRANCISCAN OIL CO	COM	35183P109	1	15000	SH	SOLE
FRANKLIN RESOURCES INC	COM	354613101	980	27083	SH	SOLE
FRANKLIN RESOURCES INC	COM	354613101	18	500	SH	DEFINED
GABELLI EQUITY TR 7.25% PFD	PREFERRED	362397309	260	10200	SH	SOLE
GALLAGHER ARTHUR J	COM	363576109	785	25164	SH	SOLE
GALLAHER GROUP PLC	COM	363595109	377	14532	SH	SOLE
GALLAHER GROUP PLC	COM	363595109	183	7060	SH	DEFINED
GANNETT COMPANY INC	COM	364730101	7497	108960	SH	SOLE
GANNETT COMPANY INC	COM	364730101	325	4725	SH	DEFINED
THE GAP INC	COM	364760108	944	63139	SH	SOLE
THE GAP INC	COM	364760108	2	165	SH	DEFINED
GAYLORD CONTAINER CORP	COM	368145108	5	10350	SH	SOLE
GENENTECH, INC	COM	368710406	246	4570	SH	SOLE
GENENTECH, INC	COM	368710406	27	500	SH	DEFINED
GENERAL DYNAMICS	COM	369550108	1390	16914	SH	SOLE
GENERAL DYNAMICS	COM	369550108	151	1840	SH	DEFINED
GENERAL ELECTRIC COMPANY	COM	369604103	58540	1502970	SH	SOLE
GENERAL ELECTRIC COMPANY	COM	369604103	9123	234230	SH	DEFINED
GABRIEL	COM	370001992	413	203457	SH	SOLE
GABRIEL PFD C-2	CONV PFD	370002990	363	110239	SH	SOLE
GABRIEL PFD C-2	CONV PFD	370002990	0	227	SH	DEFINED
GABRIEL PFD C-1	CONV PFD	370003998	376	175798	SH	SOLE
GABRIEL PFD C-1	CONV PFD	370003998	10	4778	SH	DEFINED
GENERAL MILLS INC	COM	370334104	1495	30300	SH	SOLE
GENERAL MOTORS CORP.	COM	370442105	1076	21627	SH	SOLE
GENERAL MOTORS CORP.	COM	370442105	328	6593	SH	DEFINED
GENERAL MOTORS CORP	COM	370442832	239	14115	SH	SOLE

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GENERAL MOTORS CORP	COM	370442832	5	300	SH	DEFINED
GENUINE PARTS COMPANY COMMON	COM	372460105	242	6725	SH	SOLE
GENUINE PARTS COMPANY COMMON	COM	372460105	36	1000	SH	DEFINED
GILLETTE COMPANY	COM	375766102	3575	109307	SH	SOLE
GILLETTE COMPANY	COM	375766102	321	9830	SH	DEFINED
GLAXO WELLCOME PLC	COM	37733W105	1732	35228	SH	SOLE
GLAXO WELLCOME PLC	COM	37733W105	11	229	SH	DEFINED
GLOBAL IMAGING SYSTEMS	COM	37934A100	650	32500	SH	SOLE
B. F. GOODRICH	COM	382388106	242	9200	SH	SOLE
B. F. GOODRICH	COM	382388106	5	200	SH	DEFINED
GOODYEAR TIRE & RUBBER CO.	COM	382550101	832	33976	SH	SOLE
GRAND METROPOLITAN DEL L P	PREFERRED	386087209	451	16480	SH	SOLE
GRAND METROPOLITAN DEL L P	PREFERRED	386087209	60	2200	SH	DEFINED
GREENBRIAR CORPORATION	COM	393648100	40	267449	SH	SOLE
HCA INC.	COM	404119109	1822	46645	SH	SOLE
HCA INC.	COM	404119109	185	4756	SH	DEFINED
HALLIBURTON COMPANY	COM	406216101	129	11798	SH	SOLE
HALLIBURTON COMPANY	COM	406216101	14	1350	SH	DEFINED
HARLEY-DAVIDSON INC.	COM	412822108	1190	22262	SH	SOLE
HARLEY-DAVIDSON INC.	COM	412822108	10	200	SH	DEFINED
HARMONIC INC	COM	413160102	239	18912	SH	SOLE
HARRAH'S ENTERTAINMENT INC	COM	413619107	200	5124	SH	SOLE
HARRAH'S ENTERTAINMENT INC	COM	413619107	9	253	SH	DEFINED
HARRIS CORPORATION	COM	413875105	2208	71905	SH	SOLE
HARRIS CORPORATION	COM	413875105	12	400	SH	DEFINED
HARTFORD FINL SVCS GROUP INC	COM	416515104	8048	134122	SH	SOLE
HARTFORD FINL SVCS GROUP INC	COM	416515104	3937	65612	SH	DEFINED
HEALTHSOUTH CORP	COM	421924101	137	9921	SH	SOLE
HEALTHSOUTH CORP	COM	421924101	18	1338	SH	DEFINED
H. J. HEINZ COMPANY	COM	423074103	1721	42572	SH	SOLE
H. J. HEINZ COMPANY	COM	423074103	224	5550	SH	DEFINED
HENRY COUNTY PLYWOOD	COM	426650107	36	13026	SH	SOLE
HENRY COUNTY PLYWOOD	COM	426650107	4	1534	SH	DEFINED
HERSHEY FOODS	COM	427866108	432	6420	SH	SOLE
HERSHEY FOODS	COM	427866108	267	3970	SH	DEFINED
HEWLETT PACKARD COMPANY	COM	428236103	7626	334810	SH	SOLE
HEWLETT PACKARD COMPANY	COM	428236103	509	22386	SH	DEFINED
HIGH SPEED NET SOLUTIONS, INC.	COM	429793102	13140	7382293	SH	SOLE
HILLENBRAND IND INC	COM	431573104	1219	22733	SH	SOLE
HILLENBRAND IND INC	COM	431573104	26	500	SH	DEFINED
HOME DEPOT INC	COM	437076102	13028	254953	SH	SOLE
HOME DEPOT INC	COM	437076102	1475	28879	SH	DEFINED
HOMEGOLD FINL INC	CO COM	43740E104	26	58782	SH	SOLE
HONEYWELL INTERNATIONAL INC	COM	438516106	2107	61978	SH	SOLE
HONEYWELL INTERNATIONAL INC	COM	438516106	232	6826	SH	DEFINED
HOOKER FURNITURE CORPORATION	COM	439038100	10173	1099825	SH	SOLE
HOOKER FURNITURE CORPORATION	COM	439038100	3730	403260	SH	DEFINED
HOSPITALITY PPTYS TR	COM	44106M102	196	6600	SH	SOLE
HOSPITALITY PPTYS TR	COM	44106M102	11	400	SH	DEFINED
HOST MARRIOTT CORP NEW	COM	44107P104	128	13246	SH	SOLE
HOT TOPIC INC	COM	441339108	234	7000	SH	SOLE
HOUSEHOLD CAP TR IV 7.25% PFD	PREFERRED	44180R209	215	8800	SH	SOLE
HOUSEHOLD INTERNATIONAL INC	COM	441815107	3765	66358	SH	SOLE
HOUSEHOLD INTERNATIONAL INC	COM	441815107	2904	51186	SH	DEFINED
HUNTINGTON BANCSHARES INC	COM	446150104	1615	91071	SH	SOLE
HUNTINGTON BANCSHARES INC	COM	446150104	104	5872	SH	DEFINED
IONOSPHERE INC	COM	447000993	1	113250	SH	SOLE
IONOSPHERE PFD B	CONV PFD	447001991	280	93339	SH	SOLE
IONOSPHERE PFD D-1	COM	447004995	116	116255	SH	SOLE
IBASIS INC	COM	450732102	32	19413	SH	SOLE
ITT INDUSTRIES INC	COM	450911102	4789	95605	SH	SOLE
ITT INDUSTRIES INC	COM	450911102	1861	37146	SH	DEFINED

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ILLINOIS TOOL WORKS	COM	452308109	4997	73710	SH	SOLE
ILLINOIS TOOL WORKS	COM	452308109	88	1310	SH	DEFINED
INTEL	COM	458140100	22642	636376	SH	SOLE
INTEL	COM	458140100	2169	60988	SH	DEFINED
INTERNATIONAL BUSINESS MACHINE	COM	459200101	25260	202569	SH	SOLE
INTERNATIONAL BUSINESS MACHINE	COM	459200101	3722	29848	SH	DEFINED
INTERNATIONAL PAPER COMPANY	COM	460146103	767	18570	SH	SOLE
INTERNATIONAL PAPER COMPANY	COM	460146103	78	1902	SH	DEFINED
INTERPUBLIC GROUP	COM	460690100	464	16061	SH	SOLE
INTERPUBLIC GROUP	COM	460690100	34	1200	SH	DEFINED
INTUIT INC	COM	461202103	498	12000	SH	SOLE
INVESTORS TITLE COMPANY	COM	461804106	196	12408	SH	SOLE
CEF ISHARES TR S&P	COM	464287804	176	1500	SH	SOLE
CEF ISHARES TR S&P	COM	464287804	35	300	SH	DEFINED
IVILLAGE INC	CO COM	46588H105	49	24987	SH	SOLE
JDS UNIPHASE CORP	COM	46612J101	119	12402	SH	SOLE
JDS UNIPHASE CORP	COM	46612J101	15	1650	SH	DEFINED
J P MORGAN CHASE & CO	COM	46625H100	9417	243972	SH	SOLE
J P MORGAN CHASE & CO	COM	46625H100	642	16645	SH	DEFINED
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	20888	454897	SH	SOLE
JEFFERSON PILOT FINANCIAL	COM	475070108	6577	143249	SH	DEFINED
JOHNSON & JOHNSON	COM	478160104	34234	595483	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	2885	50193	SH	DEFINED
JOHNSON CONTROLS INC	COM	478366107	571	7129	SH	SOLE
KLA-TENCOR CORP	COM	482480100	266	4640	SH	SOLE
KERR MCGEE CORP	COM	492386107	689	12783	SH	SOLE
KERR MCGEE CORP	COM	492386107	48	900	SH	DEFINED
KEYCORP NEW	COM	493267108	214	8724	SH	SOLE
KIMBERLY-CLARK CORP.	COM	494368103	8969	156570	SH	SOLE
KIMBERLY-CLARK CORP.	COM	494368103	509	8891	SH	DEFINED
KINDER MORGAN ENERGY PARTNERS	COM	494550106	312	8092	SH	SOLE
KING PHARMACEUTICALS INC	COM	495582108	797	19665	SH	SOLE
KNIGHT RIDDER	COM	499040103	695	10621	SH	SOLE
KOHL'S CORP	COM	500255104	252	3617	SH	SOLE
KOHL'S CORP	COM	500255104	103	1475	SH	DEFINED
KRAFT FOODS INC-A	COM	50075N104	268	8032	SH	SOLE
KRAFT FOODS INC-A	COM	50075N104	13	400	SH	DEFINED
KRISPY KREME DOUGHNUTS INC	COM	501014104	3987	90840	SH	SOLE
KROGER COMPANY COMMON	COM	501044101	1060	52100	SH	SOLE
KROGER COMPANY COMMON	COM	501044101	133	6562	SH	DEFINED
LA Z BOY INC	COM	505336107	283	13000	SH	SOLE
LA Z BOY INC	COM	505336107	26	1200	SH	DEFINED
LANCE INC	COM	514606102	201	13628	SH	SOLE
LANCE INC	COM	514606102	1	120	SH	DEFINED
LONG BRANCH CORP	COM	518994157	17	13750	SH	SOLE
LEGG MASON INC	COM	524901105	256	5050	SH	SOLE
LEHMAN BROTHER HOLDINGS SERIES PREFERRED	PREFERRED	524908704	204	4800	SH	SOLE
LEXMARK INTERNATIONAL, INC	COM	529771107	337	5750	SH	SOLE
LIBERTY CORPORATION	COM	530370105	1914	46045	SH	SOLE
LIBERTY CORPORATION	COM	530370105	174	4188	SH	DEFINED
LIBERTY MEDIA CORP.	COM	530718105	505	34249	SH	SOLE
LIBERTY MEDIA CORP.	COM	530718105	61	4200	SH	DEFINED
LIGHTPATH TECHNOLOGIES INC - A	COM	532257102	228	65400	SH	SOLE
ELI LILLY & COMPANY	COM	532457108	2591	34253	SH	SOLE
ELI LILLY & COMPANY	COM	532457108	287	3800	SH	DEFINED
LIMITED, INC	COM	532716107	228	14200	SH	SOLE
LINCOLN NATIONAL CORP.	COM	534187109	4681	94671	SH	SOLE
LINEAR TECHNOLOGY CORP	COM	535678106	580	13850	SH	SOLE
LINEAR TECHNOLOGY CORP	COM	535678106	16	400	SH	DEFINED
LOCKHEED MARTIN CORP	COM	539830109	4968	104277	SH	SOLE

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LOCKHEED MARTIN CORP	COM	539830109	126	2652	SH	DEFINED
LOWE'S COMPANIES INC	COM	548661107	8753	197943	SH	SOLE
LOWE'S COMPANIES INC	COM	548661107	512	11600	SH	DEFINED
LUCENT TECHNOLOGIES	COM	549463107	1357	188821	SH	SOLE
LUCENT TECHNOLOGIES	COM	549463107	136	18999	SH	DEFINED
M&T BK CORP COM	PREFERRED	55261F104	275	3712	SH	SOLE
M&T BK CORP COM	PREFERRED	55261F104	55	743	SH	DEFINED
MBNA CORP	COM	55262L100	1100	30571	SH	SOLE
MBNA CORP	COM	55262L100	111	3095	SH	DEFINED
MFS MULTIMARKET	COM	552737108	34	5700	SH	SOLE
MFS MULTIMARKET	COM	552737108	60	10000	SH	DEFINED
MSDW CAP TR I	PREFERRED	553538208	386	15350	SH	SOLE
MSDW CAP TR I	PREFERRED	553538208	75	3000	SH	DEFINED
MANULIFE FINL CORP	COM	56501R106	906	34091	SH	SOLE
MANULIFE FINL CORP	COM	56501R106	11	437	SH	DEFINED
MARSH & MCLENNAN COMPANIES INC	COM	571748102	1383	13600	SH	SOLE
MARSH & MCLENNAN COMPANIES INC	COM	571748102	61	600	SH	DEFINED
MARRIOTT INTERNATIONAL INC	COM	571903202	606	14793	SH	SOLE
MARRIOTT INTERNATIONAL INC	COM	571903202	59	1450	SH	DEFINED
MARTIN MARIETTA MATLS	COM	573284106	362	7719	SH	SOLE
MASCO CORPORATION	COM	574599106	808	31942	SH	SOLE
MASCO CORPORATION	COM	574599106	128	5075	SH	DEFINED
MAY DEPARTMENT STORES	COM	577778103	3924	105959	SH	SOLE
MAY DEPARTMENT STORES	COM	577778103	89	2405	SH	DEFINED
MBT FINANCIAL CORP	COM	578877102	367	27136	SH	SOLE
MCCORMICK AND COMPANY INC	COM	579780206	256	6100	SH	SOLE
MCCORMICK AND COMPANY INC	COM	579780206	10	250	SH	DEFINED
MCDONALDS CORP.	COM	580135101	3264	119310	SH	SOLE
MCDONALDS CORP.	COM	580135101	744	27213	SH	DEFINED
MCGRAW HILL COMPANIES INC	COM	580645109	1420	23475	SH	SOLE
MCGRAW HILL COMPANIES INC	COM	580645109	24	400	SH	DEFINED
MCRAE INDUSTRIES INC	COM	582757209	1801	346393	SH	SOLE
MCRAE INDUSTRIES INC	COM	582757308	501	94532	SH	SOLE
MEAD CORPORATION	COM	582834107	788	24813	SH	SOLE
MEAD CORPORATION	COM	582834107	869	27362	SH	DEFINED
MEDISYS TECHNOLOGIES INC	COM	584953103	1	20000	SH	SOLE
MEDTRONIC INC	COM	585055106	7325	150702	SH	SOLE
MEDTRONIC INC	COM	585055106	577	11888	SH	DEFINED
MELLON FINL CORP	COM	58551A108	2076	52052	SH	SOLE
MELLON FINL CORP	COM	58551A108	57	1440	SH	DEFINED
MERCANTILE BANKSHARES CORP	COM	587405101	1409	32008	SH	SOLE
MERCANTILE BANKSHARES CORP	COM	587405101	28	650	SH	DEFINED
MERCK & CO INC	COM	589331107	22699	386508	SH	SOLE
MERCK & CO INC	COM	589331107	7059	120197	SH	DEFINED
MERRILL LYNCH PREFERRED CAP TR	PREFERRED	589977206	1142	42800	SH	SOLE
MERRILL LYNCH PREFERRED CAP TR	PREFERRED	589977206	416	15600	SH	DEFINED
MERRILL LYNCH & COMPANY INC	COM	590188108	4385	77697	SH	SOLE
MERRILL LYNCH & COMPANY INC	COM	590188108	307	5440	SH	DEFINED
MERRILL LYNCH & CO INC	PREFERRED	590188819	708	24310	SH	SOLE
MERRILL LYNCH & CO INC	PREFERRED	590188819	14	500	SH	DEFINED
MERRILL LYNCH CAPITAL 8.00% PF	PREFERRED	59021C203	221	8200	SH	SOLE
MERRILL LYNCH 7.00% PFD	PREFERRED	59021F206	878	34915	SH	SOLE
MERRILL LYNCH CAP TR IV 7.12%	PREFERRED	59021G204	313	12400	SH	SOLE
MERRILL LYNCH CAPITAL TRUST	PREFERRED	59021K205	337	13200	SH	SOLE
MERRILL LYNCH CAPITAL TRUST	PREFERRED	59021K205	60	2385	SH	DEFINED
MICROSOFT CORP	COM	594918104	29079	419137	SH	SOLE
MICROSOFT CORP	COM	594918104	2410	34739	SH	DEFINED
S & P 400 MID-CAP DEP RECPT	COM	595635103	1344	14290	SH	SOLE
MINNESOTA MINING AND	COM	604059105	2917	25362	SH	SOLE
MINNESOTA MINING AND	COM	604059105	892	7760	SH	DEFINED
MIRANT CORP	COM	604675108	269	17353	SH	SOLE
MIRANT CORP	COM	604675108	30	1946	SH	DEFINED

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MOBILEMEDIA CORP CLASS A	COM	607415106	0	15000	SH	SOLE
MONTANA POWER COMPANY	COM	612085100	213	38800	SH	SOLE
MONTANA POWER COMPANY	COM	612085100	3	600	SH	DEFINED
MORGAN STANLEY DEAN WITTER	COM	617446448	4278	73828	SH	SOLE
MORGAN STANLEY DEAN WITTER	COM	617446448	651	11240	SH	DEFINED
MOTOROLA CAP TR I 6.68	6. PREFERRED	620074203	474	22100	SH	SOLE
MOTOROLA INC	COM	620076109	3926	265321	SH	SOLE
MOTOROLA INC	COM	620076109	307	20800	SH	DEFINED
MYLAN LABORATORIES	COM	628530107	2886	80664	SH	SOLE
NB CAPITAL TRUST	PREFERRED	628956203	201	8050	SH	SOLE
NASDAQ-100 SHARES	COM	631100104	920	22185	SH	SOLE
NASDAQ-100 SHARES	COM	631100104	207	5000	SH	DEFINED
NASH FINCH CO	COM	631158102	608	20000	SH	SOLE
NATIONAL CITY	COM	635405103	280	9627	SH	SOLE
NATIONAL CITY	COM	635405103	33	1160	SH	DEFINED
NATIONAL COMM FINL CORP	COM	63545P104	967	37458	SH	SOLE
NATIONAL COMM FINL CORP	COM	63545P104	28	1119	SH	DEFINED
NATIONAL FUEL GAS COMPANY	COM	636180101	366	14830	SH	SOLE
NATIONAL FUEL GAS COMPANY	COM	636180101	21	880	SH	DEFINED
NATIONAL RURAL UTILITIES	PREFERRED	637432402	250	10000	SH	SOLE
NATIONWIDE FINANCIAL SVCS	PREFERRED	63861E204	302	12100	SH	SOLE
NUVOX SERIES D CONVERTIBLE	CONV PFD	640003992	163	109090	SH	SOLE
NUVOX SERIES D CONVERTIBLE	CONV PFD	640003992	1	1129	SH	DEFINED
NUVOX SERIES D CONVERTIBLE	COM	640004990	0	110665	SH	SOLE
NUVOX SERIES D CONVERTIBLE	COM	640004990	0	1129	SH	DEFINED
NESTLE SA ADR	COM	641069406	240	4550	SH	SOLE
NESTLE SA ADR	COM	641069406	52	1000	SH	DEFINED
NEWELL RUBBERMAID INC	COM	651229106	2594	94814	SH	SOLE
NEWELL RUBBERMAID INC	COM	651229106	55	2036	SH	DEFINED
NEWS CORP LTD	PREFERRED	652487802	4089	152611	SH	SOLE
NEWS CORP LTD	PREFERRED	652487802	100	3736	SH	DEFINED
NEXTEL COMMUNICATIONS INC	COM	65332V103	353	33653	SH	SOLE
NEXTEL COMMUNICATIONS INC	COM	65332V103	17	1698	SH	DEFINED
NICOR INC	COM	654086107	3122	75527	SH	SOLE
NICOR INC	COM	654086107	148	3590	SH	DEFINED
NISOURCE INC	COM	65473P105	858	36413	SH	SOLE
NISOURCE INC	COM	65473P105	12	531	SH	DEFINED
NOKIA CORP	COM	654902204	2034	85250	SH	SOLE
NOKIA CORP	COM	654902204	356	14956	SH	DEFINED
NORFOLK SOUTHERN CORPORATION	COM	655844108	3301	165063	SH	SOLE
NORFOLK SOUTHERN CORPORATION	COM	655844108	152	7620	SH	DEFINED
NORTEL NETWORK CORPORATION	COM	656568102	430	51840	SH	SOLE
NORTEL NETWORK CORPORATION	COM	656568102	79	9545	SH	DEFINED
NUCOR CORPORATION	COM	670346105	1493	28091	SH	SOLE
NUCOR CORPORATION	COM	670346105	152	2876	SH	DEFINED
NUVEEN PREMIUM INCOME MUNICIPA	COM	67062T100	7	500	SH	SOLE
NUVEEN PREMIUM INCOME MUNICIPA	COM	67062T100	140	10000	SH	DEFINED
ORBIT NETWORK, INC COM	COM	671002996	34	34000	SH	SOLE
OFFICE DEPOT, INC.	COM	676220106	176	10062	SH	SOLE
OHIO PWR CO 7.375% PFD	PREFERRED	677415762	273	10900	SH	SOLE
OMNICOM GROUP	COM	681919106	335	3718	SH	SOLE
ORACLE SYS CORP	COM	68389X105	3226	204872	SH	SOLE
ORACLE SYS CORP	COM	68389X105	511	32503	SH	DEFINED
OUTBACK STEAKHOUSE	COM	689899102	234	6600	SH	SOLE
PNC BANK CORP	COM	693475105	4786	79425	SH	SOLE
PNC BANK CORP	COM	693475105	659	10936	SH	DEFINED
PPG INDUSTRIES INC	COM	693506107	821	15493	SH	SOLE
PPG INDUSTRIES INC	COM	693506107	797	15050	SH	DEFINED
PPL CORPORATION	COM	69351T106	240	7340	SH	SOLE
PPL CORPORATION	COM	69351T106	14	440	SH	DEFINED
PSCA CAP TR PFD 7.6%	PREFERRED	69360R208	379	15200	SH	SOLE
PLASTIC INDUSTRIES	COM	694998444	762	1842	SH	SOLE

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PANERA BREAD CO	COM	69840W108	353	6500	SH	SOLE
PARKER HANNIFIN CORP	COM	701094104	612	13122	SH	SOLE
PARKER HANNIFIN CORP	COM	701094104	51	1100	SH	DEFINED
PAYCHEK INC	COM	704326107	1012	29310	SH	SOLE
PAYCHEK INC	COM	704326107	12	362	SH	DEFINED
PEOPLES BANCORPORATION INCORPO	COM	709792105	605	43251	SH	SOLE
PEPSICO INC	COM	713448108	17974	376045	SH	SOLE
PEPSICO INC	COM	713448108	2907	60822	SH	DEFINED
PERFORMANCE FOOD GROUP	COM	713755106	207	6000	SH	SOLE
PERMA-FIX ENVIRONMENTAL	SE COM	714157104	137	47000	SH	SOLE
PFIZER INC	COM	717081103	21763	549731	SH	SOLE
PFIZER INC	COM	717081103	5582	141020	SH	DEFINED
PHARMACIA CORPORATION	COM	71713U102	1947	47408	SH	SOLE
PHARMACIA CORPORATION	COM	71713U102	185	4525	SH	DEFINED
PHILIP MORRIS COMPANIES INC.	COM	718154107	15850	335169	SH	SOLE
PHILIP MORRIS COMPANIES INC.	COM	718154107	1292	27326	SH	DEFINED
PHILLIPS PETROLEUM COMPANY	COM	718507106	7724	129816	SH	SOLE
PHILLIPS PETROLEUM COMPANY	COM	718507106	314	5292	SH	DEFINED
PIEDMONT NATURAL GAS COMPANY	COM	720186105	3076	89302	SH	SOLE
PIEDMONT NATURAL GAS COMPANY	COM	720186105	23	694	SH	DEFINED
PITNEY BOWES INC	COM	724479100	1195	30065	SH	SOLE
PITNEY BOWES INC	COM	724479100	333	8391	SH	DEFINED
POWER PLANT CONSTRUCTORS INC	COM	729001990	33	25000	SH	SOLE
PLUMA INC	COM	729272104	0	21716	SH	DEFINED
POTOMAC ELECTRIC POWER	COM	737679100	528	23832	SH	SOLE
POTOMAC ELECTRIC POWER	COM	737679100	105	4760	SH	DEFINED
PRAXAIR INC	COM	74005P104	291	5325	SH	SOLE
PRAXAIR INC	COM	74005P104	21	400	SH	DEFINED
PROCTER AND GAMBLE	COM	742718109	12133	156040	SH	SOLE
PROCTER AND GAMBLE	COM	742718109	1944	25008	SH	DEFINED
PROGRESS ENERGY, INC	COM	743263105	4676	104941	SH	SOLE
PROGRESS ENERGY, INC	COM	743263105	411	9236	SH	DEFINED
PROVIDENT BANKSHARES CORP	COM	743859100	264	10588	SH	SOLE
PROVIDENT BANKSHARES CORP	COM	743859100	66	2674	SH	DEFINED
PROVIDIAN FINANCIAL CORP	COM	74406A102	98	28080	SH	SOLE
PROVIDIAN FINANCIAL CORP	COM	74406A102	126	36058	SH	DEFINED
PUBLIC SERVICE ENTERPRISE GROU	COM	744573106	478	11717	SH	SOLE
PUBLIC SERVICE ENTERPRISE GROU	COM	744573106	59	1445	SH	DEFINED
QUALCOMM INC	COM	747525103	824	17111	SH	SOLE
QUALCOMM INC	COM	747525103	57	1200	SH	DEFINED
QUESTAR CORPORATION	COM	748356102	20	800	SH	SOLE
QUESTAR CORPORATION	COM	748356102	235	9400	SH	DEFINED
QWEST COMMUNICATIONS INTL INC.	COM	749121109	735	50499	SH	SOLE
QWEST COMMUNICATIONS INTL INC.	COM	749121109	129	8905	SH	DEFINED
RENFRO CORPORATION	COM	751994153	689	5563	SH	SOLE
RENFRO CORPORATION	COM	751994153	1	9	SH	DEFINED
RAYONIER INC	COM	754907103	1046	21034	SH	SOLE
RAYONIER INC	COM	754907103	305	6151	SH	DEFINED
RAYTHEON COMPANY	COM	755111507	787	24564	SH	SOLE
RAYTHEON COMPANY	COM	755111507	31	988	SH	DEFINED
REGIONS FINANCIAL CORP	COM	758940100	347	11490	SH	SOLE
RELIANT ENERGY INCORPORATED	COM	75952J108	279	10567	SH	SOLE
REXCOM SYSTEMS CORP	COM	761672203	0	25000	SH	SOLE
RIGHTCHOICE MANAGED CARE INC C	COM	76657T102	387	5500	SH	SOLE
ROCKWELL INTL (NEW)	COM	773903109	334	17744	SH	SOLE
ROCKWELL INTL (NEW)	COM	773903109	64	3400	SH	DEFINED
ROCKWELL COLLINS INC.	COM	774341101	299	15744	SH	SOLE
ROCKWELL COLLINS INC.	COM	774341101	64	3400	SH	DEFINED
ROHM & HAAS CO	COM	775371107	245	6551	SH	SOLE
ROHM & HAAS CO	COM	775371107	67	1800	SH	DEFINED
ROYAL BK CDA MONTREAL QUE	COM	780087102	1157	35720	SH	SOLE
ROYAL BK CDA MONTREAL QUE	COM	780087102	158	4892	SH	DEFINED

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ROYAL DUTCH PETROLEUM CO	COM	780257804	3915	80960	SH	SOLE
ROYAL DUTCH PETROLEUM CO	COM	780257804	840	17382	SH	DEFINED
RUBY TUESDAY INC	COM	781182100	257	11340	SH	SOLE
RUSCO INDS INC	CO COM	781768106	0	15000	SH	SOLE
RYAN'S FAMILY STEAK HOUSES, IN	COM	783519101	320	13825	SH	SOLE
SBC COMMUNICATIONS INC	COM	78387G103	17091	430088	SH	SOLE
SBC COMMUNICATIONS INC	COM	78387G103	2150	54110	SH	DEFINED
SBA COMMUNICATIONS CORP	COM	78388J106	410	31236	SH	SOLE
SEI INVESTMENTS COMPANY	COM	784117103	584	13836	SH	SOLE
SHC BLOCKING CORP	COM	78422Q108	195	24375	SH	SOLE
S & P 500 DEPOSITARY RECEIPT	COM	78462F103	539	4633	SH	SOLE
SAFECO CORPORATION	COM	786429100	419	13880	SH	SOLE
SAFECO CORPORATION	COM	786429100	9	300	SH	DEFINED
SAFeway INC	COM	786514208	765	19080	SH	SOLE
SAFeway INC	COM	786514208	7	178	SH	DEFINED
ST PAUL COMPANIES INC	COM	792860108	3944	92987	SH	SOLE
ST PAUL COMPANIES INC	COM	792860108	57	1358	SH	DEFINED
NUVOX WARRANTS	COM	797001997	0	20613	SH	SOLE
NUVOX WARRANTS	COM	797001997	0	30	SH	DEFINED
SANDY SPRING BANCORP INC	CO COM	800363103	259	8581	SH	SOLE
SARA LEE CORPORATION	COM	803111103	5129	237390	SH	SOLE
SARA LEE CORPORATION	COM	803111103	312	14479	SH	DEFINED
SCANA CORP NEW	COM	80589M102	7886	287296	SH	SOLE
SCANA CORP NEW	COM	80589M102	723	26365	SH	DEFINED
SCANSOURCE INC	COM	806037107	2966	59035	SH	SOLE
SCANSOURCE INC	COM	806037107	10	200	SH	DEFINED
SCHERING-PLOUGH CORP.	COM	806605101	12245	355655	SH	SOLE
SCHERING-PLOUGH CORP.	COM	806605101	844	24532	SH	DEFINED
SCHLUMBERGER LTD	COM	806857108	5230	98473	SH	SOLE
SCHLUMBERGER LTD	COM	806857108	562	10591	SH	DEFINED
Schwab CHARLES CORP	COM	808513105	1527	89635	SH	SOLE
Schwab CHARLES CORP	COM	808513105	232	13625	SH	DEFINED
SCIENTIFIC ATLANTA INC	COM	808655104	646	24045	SH	SOLE
SCIENTIFIC ATLANTA INC	COM	808655104	5	200	SH	DEFINED
SCOTTISH PWR PLC	COM	81013T705	226	10141	SH	SOLE
SEARS ROEBUCK AND COMPANY	COM	812387108	737	14641	SH	SOLE
SEARS ROEBUCK AND COMPANY	COM	812387108	120	2400	SH	DEFINED
SEARS ROEBUCK ACCEP CORP 7% PF	PREFERRED	812404200	357	14300	SH	SOLE
AMEX TECHNOLOGY SELECT SECTOR	COM	81369Y803	487	18925	SH	SOLE
AMEX TECHNOLOGY SELECT SECTOR	COM	81369Y803	5	200	SH	DEFINED
SEMPRA ENERGY	COM	816851109	362	14434	SH	SOLE
SEMPRA ENERGY	COM	816851109	9	384	SH	DEFINED
SERVICE MASTER CO	COM	81760N109	139	10040	SH	SOLE
SERVICE MASTER CO	COM	81760N109	3	225	SH	DEFINED
SHERWIN-WILLIAMS COMPANY	COM	824348106	602	22000	SH	SOLE
SIEBEL SYSTEMS	COM	826170102	1321	39680	SH	SOLE
SIEBEL SYSTEMS	COM	826170102	96	2900	SH	DEFINED
SIGMA ALDRICH CORP.	COM	826552101	139	3400	SH	SOLE
SIGMA ALDRICH CORP.	COM	826552101	131	3200	SH	DEFINED
SNAP-ON TOOLS CORPORATION	COM	833034101	348	10599	SH	SOLE
SNAP-ON TOOLS CORPORATION	COM	833034101	32	1000	SH	DEFINED
SOLETRON CORP.	COM	834182107	263	21975	SH	SOLE
SOLETRON CORP.	COM	834182107	60	5075	SH	DEFINED
SONOCO PRODUCTS COMPANY	COM	835495102	5359	196609	SH	SOLE
SONOCO PRODUCTS COMPANY	COM	835495102	153	5620	SH	DEFINED
SOUTH FINANCIAL GROUP, INC.	COM	837841105	910	49229	SH	SOLE
SOUTH FINANCIAL GROUP, INC.	COM	837841105	15	840	SH	DEFINED
SOUTHERN COMPANY	COM	842587107	1587	64285	SH	SOLE
SOUTHERN COMPANY	COM	842587107	224	9100	SH	DEFINED
SOUTHERN CO CAP TR PFD SECS 7.	PREFERRED	842636201	287	11500	SH	SOLE
SOUTHERN CO CAP TR PFD SECS 7.	PREFERRED	842636201	10	400	SH	DEFINED
SOUTHTRUST CORP.	COM	844730101	505	21232	SH	SOLE

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SOUTHTRUST CORP.	COM	844730101	302	12700	SH	DEFINED
SOUTHWEST AIRLINES	COM	844741108	734	38946	SH	SOLE
SOUTHWEST AIRLINES	COM	844741108	138	7350	SH	DEFINED
SOVRAN SELF STORAGE INC	COM	84610H108	662	22000	SH	SOLE
SOVRAN SELF STORAGE INC	COM	84610H108	15	500	SH	DEFINED
SPRINT CORPORATION FON GROUP	COM	852061100	5684	283212	SH	SOLE
SPRINT CORPORATION FON GROUP	COM	852061100	461	22982	SH	DEFINED
SPRINT CORP PCS	COM	852061506	1552	73520	SH	SOLE
SPRINT CORP PCS	COM	852061506	182	8664	SH	DEFINED
STARI, LTD	COM	854902103	0	50000	SH	SOLE
STAPLES INC	COM	855030102	250	14157	SH	SOLE
STAPLES INC	COM	855030102	31	1775	SH	DEFINED
STANLEY LAND & LUMBER CORPORAT	COM	856991534	224	30	SH	DEFINED
STATE STREET CORP	COM	857477103	1445	26546	SH	SOLE
STATE STREET CORP	COM	857477103	87	1600	SH	DEFINED
STRATEGIC HOTEL CAP	COM	862723996	322	26459	SH	SOLE
SUMMIT FINANCIAL CORPORATION	COM	866057102	473	47385	SH	SOLE
SUN MICROSYSTEMS INC	COM	866810104	2628	188720	SH	SOLE
SUN MICROSYSTEMS INC	COM	866810104	155	11180	SH	DEFINED
SUNTRUST BANKS INC	COM	867914103	10597	173762	SH	SOLE
SUNTRUST BANKS INC	COM	867914103	1405	23052	SH	DEFINED
SUPER VALU INC	COM	868536103	2528	115196	SH	SOLE
SUPER VALU INC	COM	868536103	13	600	SH	DEFINED
SYNOVUS FINANCIAL CORP	COM	87161C105	1744	68526	SH	SOLE
SYNOVUS FINANCIAL CORP	COM	87161C105	81	3213	SH	DEFINED
SYSCO CORPORATION	COM	871829107	1621	63385	SH	SOLE
SYSCO CORPORATION	COM	871829107	542	21200	SH	DEFINED
10 BEST.COM	COM	872002993	207	69674	SH	SOLE
TECO ENERGY INC	COM	872375100	584	22190	SH	SOLE
TECO ENERGY INC	COM	872375100	126	4800	SH	DEFINED
TJX COMPANIES	COM	872540109	1092	27155	SH	SOLE
TJX COMPANIES	COM	872540109	17	425	SH	DEFINED
TRW INC.	COM	872649108	164	4500	SH	SOLE
TRW INC.	COM	872649108	56	1550	SH	DEFINED
TXU CORP	COM	873168108	5730	123015	SH	SOLE
TXU CORP	COM	873168108	348	7490	SH	DEFINED
TALK AMERICA HOLDINGS INC	COM	87426R103	8	17383	SH	SOLE
TARGET CORP COM	COM	87612E106	9425	226527	SH	SOLE
TARGET CORP COM	COM	87612E106	907	21810	SH	DEFINED
TEKTRONIX	COM	879131100	558	22525	SH	SOLE
TEKTRONIX	COM	879131100	36	1475	SH	DEFINED
TEMPLETON GLOBAL INCOME FUND,	COM	880198106	67	10483	SH	SOLE
TEMPLETON GLOBAL INCOME FUND,	COM	880198106	18	2914	SH	DEFINED
TENNESSEE VALLEY AUTH POWER SE	PREFERRED	880591300	1963	75765	SH	SOLE
TENNESSEE VALLEY AUTH POWER SE	PREFERRED	880591300	64	2500	SH	DEFINED
TENNESSEE VALLEY AUTH 6.50% PF	PREFERRED	880591409	325	12400	SH	SOLE
TEXAS INSTRUMENTS	COM	882508104	3183	109785	SH	SOLE
TEXAS INSTRUMENTS	COM	882508104	224	7725	SH	DEFINED
TEXTRON INC	COM	883203101	501	11590	SH	SOLE
TEXTRON INC	COM	883203101	35	828	SH	DEFINED
THE TIMKEN COMPANY	COM	887389104	238	14555	SH	SOLE
TORCH MARK CORPORATION	COM	891027104	2009	52500	SH	SOLE
TOTAL SYSTEM SERVICES, INC.	COM	891906109	483	23050	SH	SOLE
TOYS R US	COM	892335100	380	17098	SH	SOLE
TRANSATLANTIC HOLDINGS INC	COM	893521104	189	2137	SH	SOLE
TRANSATLANTIC HOLDINGS INC	COM	893521104	199	2250	SH	DEFINED
TRANSCANADA PIPELINES LTD	PREFERRED	893526723	512	20000	SH	SOLE
TRANSAMERICA FINANCE CORP	PREFERRED	893950204	226	9000	SH	SOLE
TRICON GLOBAL RESTAURANTS INC	COM	895953107	284	5375	SH	SOLE
TRICON GLOBAL RESTAURANTS INC	COM	895953107	66	1254	SH	DEFINED
TRIBUNE CO.	COM	896047107	1427	37300	SH	SOLE
TRIBUNE CO.	COM	896047107	229	6000	SH	DEFINED

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TYCO INTERNATIONAL LTD	COM	902124106	15659	286545	SH	SOLE
TYCO INTERNATIONAL LTD	COM	902124106	1544	28265	SH	DEFINED
USX-MARATHON GROUP	COM	902905827	745	24884	SH	SOLE
USX-MARATHON GROUP	COM	902905827	83	2800	SH	DEFINED
US BANCORP	COM	902973304	4508	215313	SH	SOLE
US BANCORP	COM	902973304	25	1228	SH	DEFINED
USB CAPITAL II PFD	PREFERRED	90332M200	230	9200	SH	SOLE
USA EDUCATION INC	PREFERRED	90390U102	2344	29246	SH	SOLE
USA EDUCATION INC SERIES A @ 6	PREFERRED	90390U201	203	4000	SH	SOLE
UNILEVER N V NY SHS NEW F	COM	904784709	389	7008	SH	SOLE
UNILEVER N V NY SHS NEW F	COM	904784709	25	457	SH	DEFINED
UNION PACIFIC CORP.	COM	907818108	1701	28709	SH	SOLE
UNION PACIFIC CORP.	COM	907818108	124	2100	SH	DEFINED
UNITED BANKSHARE, INC.	COM	909907107	3155	107746	SH	SOLE
UNITED BANKSHARE, INC.	COM	909907107	1843	62926	SH	DEFINED
UNITED PARCEL SERVICES B	COM	911312106	410	7172	SH	SOLE
UNITED PARCEL SERVICES B	COM	911312106	24	425	SH	DEFINED
UNITED TECHNOLOGIES	COM	913017109	4319	66624	SH	SOLE
UNITED TECHNOLOGIES	COM	913017109	316	4880	SH	DEFINED
UNITED HEALTH GROUP INC	COM	91324P102	1111	16030	SH	SOLE
UNIVERSAL CORP. VA	COM	913456109	213	5735	SH	SOLE
UNOCAL CORPORATION	COM	915289102	312	8964	SH	SOLE
UNOCAL CORPORATION	COM	915289102	34	1000	SH	DEFINED
UNUMPROVIDENT CORP	COM	91529Y106	882	32499	SH	SOLE
V F CORP	COM	918204108	2890	70740	SH	SOLE
V F CORP	COM	918204108	81	2000	SH	DEFINED
VIRTUAL EYES, INC SERIES A CO CONV PFD		921001996	140	12988	SH	SOLE
VIRTUAL EYES, INC SERIES A CO CONV PFD		921001996	10	928	SH	DEFINED
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
VERISIGN INC	COM	92343E102	934	25925	SH	SOLE
VERISIGN INC	COM	92343E102	96	2675	SH	DEFINED
VERIZON COMMUNICATIONS INC	COM	92343V104	17651	354453	SH	SOLE
VERIZON COMMUNICATIONS INC	COM	92343V104	2771	55660	SH	DEFINED
VIACOM INC	COM	925524100	2314	51336	SH	SOLE
VIACOM INC	COM	925524100	29	650	SH	DEFINED
VIACOM INC	COM	925524308	6083	135258	SH	SOLE
VIACOM INC	COM	925524308	189	4219	SH	DEFINED
VIRGINIA ELEC & PWR CO 7.15% P	PREFERRED	927804617	491	19600	SH	SOLE
VIVENDI UNIVERSAL	COM	92851S204	3088	58938	SH	SOLE
VODAFONE GROUP PLC-SP	COM	92857W100	1993	78321	SH	SOLE
VODAFONE GROUP PLC-SP	COM	92857W100	279	10970	SH	DEFINED
WAGONER'S JEWELERS INC	COM	929001998	360	306	SH	DEFINED
WHOLESALE SUPPLY GROUP, INC	COM	9290019A5	339	4327	SH	SOLE
VULCAN MATERIALS COMPANY	COM	929160109	284	5975	SH	SOLE
WACHOVIA CORPORATION	COM	929903102	21379	673575	SH	SOLE
WACHOVIA CORPORATION	COM	929903102	3861	121656	SH	DEFINED
WACHOVIA DEPS PFD	CONV PFD	929903201	0	183968	SH	SOLE
WADE MANUFACTURING CO.	COM	929998102	958	3699	SH	SOLE
WADE MANUFACTURING CO.	COM	929998102	21	84	SH	DEFINED
WAL - MART STORES	COM	931142103	9314	161034	SH	SOLE
WAL - MART STORES	COM	931142103	1158	20029	SH	DEFINED
WALGREENS	COM	931422109	4013	115435	SH	SOLE
WALGREENS	COM	931422109	159	4575	SH	DEFINED
WASHINGTON MUT. INC. COM STOCK	COM	939322103	838	24640	SH	SOLE
WASHINGTON MUT. INC. COM STOCK	COM	939322103	216	6354	SH	DEFINED
WASTE HOLDINGS INC	COM	941057101	573	90286	SH	SOLE
WEIGHT WATCHERS INTL INC	COM	948626106	676	20000	SH	SOLE
WELLMAN INC.	COM	949702104	382	24800	SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	5931	136002	SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	336	7718	SH	DEFINED

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WESBANCO INC	CO	COM	950810101	453	20463	SH	SOLE
WESBANCO INC	CO	COM	950810101	66	3010	SH	DEFINED
WESTVACO CORPORATION		COM	961548104	731	24684	SH	SOLE
WESTVACO CORPORATION		COM	961548104	22	750	SH	DEFINED
THE WOOD MORTUARY		COM	961998028	205	82	SH	SOLE
WEYERHAEUSER COMPANY		COM	962166104	5735	105648	SH	SOLE
WEYERHAEUSER COMPANY		COM	962166104	213	3933	SH	DEFINED
WHIRLPOOL CORP.		COM	963320106	4332	59751	SH	SOLE
WHIRLPOOL CORP.		COM	963320106	40	560	SH	DEFINED
WILLIAMS COMMUNICATION		COM	969455104	117	52569	SH	SOLE
WILLIAMS COMMUNICATION		COM	969455104	11	5096	SH	DEFINED
WILLIAMS COMPANIES INC		COM	969457100	3865	151783	SH	SOLE
WILLIAMS COMPANIES INC		COM	969457100	258	10155	SH	DEFINED
WINN-DIXIE STORES INC		COM	974280109	307	22016	SH	SOLE
WINN-DIXIE STORES INC		COM	974280109	22	1610	SH	DEFINED
WINSTON HOTELS		COM	97563A102	207	26010	SH	SOLE
WORLDCOM INC. / WORLDCOM GROUP	COM	COM	98157D106	7528	508013	SH	SOLE
WORLDCOM INC. / WORLDCOM GROUP	COM	COM	98157D106	204	13828	SH	DEFINED
WORTHINGTON INDUSTRIES INC		COM	981811102	155	11070	SH	SOLE
WORTHINGTON INDUSTRIES INC		COM	981811102	30	2193	SH	DEFINED
W.M WRIGLEY JR. CO		COM	982526105	71	1400	SH	SOLE
W.M WRIGLEY JR. CO		COM	982526105	2174	42780	SH	DEFINED
XCEL ENERGY INC		COM	98389B100	1688	60265	SH	SOLE
XCEL ENERGY INC		COM	98389B100	78	2795	SH	DEFINED
ZIMMER HOLDINGS INC		COM	98956P102	877	28755	SH	SOLE
ZIMMER HOLDINGS INC		COM	98956P102	253	8304	SH	DEFINED
ZINGIT INC		COM	989602107	15	16000	SH	SOLE
VAUGHAN/BASSETT FURNITURE COMP	COM	COM	990003832	296	9872	SH	SOLE
ACTIV HEALTH INTERNATIONAL		COM	990010274	20	32000	SH	SOLE
M.H. TOMS INC - COMMON STOCK	CONV	PFD	990016008	500	5000	SH	SOLE
M.H. TOMS INC - COMMON STOCK	CONV	PFD	990016008	0	32	SH	DEFINED
COGGINS CONSTRUCTION COMPANY		COM	990050577	366	1602	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	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
DICKINSON FUEL CO INC CAP STK	COM	COM	CHWV00056	510	552	SH	DEFINED
DINGESS RUM COAL CO COM STK	COM	COM	CHWV00064	113	103	SH	SOLE
DINGESS RUM COAL CO COM STK	COM	COM	CHWV00064	236	215	SH	DEFINED
GEARY REALTY CO COM STOCK	COM	COM	CHWV00080	910	250	SH	DEFINED
GEARY SECURITIES CO COM STK	COM	COM	CHWV00098	2640	1100	SH	DEFINED
PAYNE-GALLATIN MINING CO COM S	COM	COM	CHWV00189	216	207	SH	SOLE
PUTNAM BANCSHARES INC		COM	CHWV00221	221	3792	SH	SOLE
COLES, INC.		COM	CHWV00361	366	141	SH	SOLE
CRUZE MUSIC COMPANY		COM	CHWV00429	389	400	SH	SOLE
ACME LIMESTONE CO		COM	CHWV00460	469	425	SH	SOLE
HUBBARD PROPERTIES INC		COM	CHWV00601	3091	229	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
FIRST NATL BK OF WILLIAMSON		COM	CHWV00783	312	200	SH	SOLE
UNION BANKSHARES, INC.		COM	CHWV00841	527	16575	SH	SOLE
LAIRD OFFICE EQUIPMENT CO		COM	CHWV00924	471	666	SH	SOLE
GLOBAL CROSSING LTD.		COM	G3921A100	7	10071	SH	SOLE
GLOBAL CROSSING LTD.		COM	G3921A100	2	3000	SH	DEFINED
INGERSOLL RAND COMPANY LIMITED	COM	COM	G4776G101	6456	162916	SH	SOLE
INGERSOLL RAND COMPANY LIMITED	COM	COM	G4776G101	301	7240	SH	DEFINED

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TRANSOCEAN SEDCO FOREX INC	COM	G90078109	387	12200	SH	SOLE
TRANSOCEAN SEDCO FOREX INC	COM	G90078109	45	1423	SH	DEFINED
PIONEER NATURAL RESOURCES USA	COM	LPMD00158	11	12000	SH	SOLE
IFCO SYSTEMS NV	COM	N43961106	90	113215	SH	SOLE