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BB&T CORP  
Form 13F-HR  
April 08, 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: 03/31/02

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 APRIL 05, 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: 1,042  
 Form 13F Information Table Entry Total: \$2,172,422

List of Other Included Managers:

NONE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (x\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	
A D C TELECOMMUNICATIONS INC	COM	000886101	62	15200	SH		SOLE
AFLAC INC	COM	001055102	4839	163953	SH		SOLE
AFLAC INC	COM	001055102	135	4598	SH		DEFINED
AES CORP.	COM	00130H105	202	22321	SH		SOLE
AES CORP.	COM	00130H105	13	1500	SH		DEFINED
AOL TIME WARNER	COM	00184A105	8198	362922	SH		SOLE
AOL TIME WARNER	COM	00184A105	276	12238	SH		DEFINED
AT&T CORPORATION	COM	001957109	5736	379914	SH		SOLE
AT&T CORPORATION	COM	001957109	757	50153	SH		DEFINED
AT&T WIRELESS SERVICES, INC.	COM	00209A106	656	77015	SH		SOLE
AT&T WIRELESS SERVICES, INC.	COM	00209A106	96	11343	SH		DEFINED
ABBOTT LABORATORIES	COM	002824100	6858	129900	SH		SOLE
ABBOTT LABORATORIES	COM	002824100	726	13755	SH		DEFINED
ACTIVISION INC	COM	004930202	260	9000	SH		SOLE
ADDY BROTHERS REALTY INC.	COM	005001995	343	500	SH		SOLE
ADOBE SYSTEM INC	COM	00724F101	2569	67083	SH		SOLE
ADOBE SYSTEM INC	COM	00724F101	15	400	SH		DEFINED
AEGON N V ORD	COM	007924103	771	31172	SH		SOLE
AEGON N V ORD	COM	007924103	635	25652	SH		DEFINED
AGILENT TECHNOLOGIES	COM	00846U101	3113	91212	SH		SOLE
AGILENT TECHNOLOGIES	COM	00846U101	206	6059	SH		DEFINED
AIR PRODUCTS AND CHEMICALS INC	COM	009158106	4164	85265	SH		SOLE
AIR PRODUCTS AND CHEMICALS INC	COM	009158106	378	7750	SH		DEFINED
ALBERTSON'S INC.	COM	013104104	786	23332	SH		SOLE
ALBERTSON'S INC.	COM	013104104	203	6044	SH		DEFINED
ALCOA INC	COM	013817101	2186	59276	SH		SOLE
ALCOA INC	COM	013817101	95	2600	SH		DEFINED
ALLEGHENY ENERGY INC	COM	017361106	5900	143171	SH		SOLE
ALLEGHENY ENERGY INC	COM	017361106	495	12016	SH		DEFINED
ALLERGAN INC	COM	018490102	270	4514	SH		SOLE
ALLERGAN INC	COM	018490102	12	204	SH		DEFINED
ALLIANCE CAP MANAGEMENT HOLDIN	COM	01855A101	256	5500	SH		SOLE
ALLIANCE DATA SYSTEMS	COM	018581108	237	9400	SH		SOLE
ALLSTATE CORP	COM	020002101	2049	53666	SH		SOLE
ALLSTATE CORP	COM	020002101	228	5986	SH		DEFINED
ALLTEL CORPORATION	COM	020039103	2390	43386	SH		SOLE
ALLTEL CORPORATION	COM	020039103	255	4646	SH		DEFINED
AMBAC INC	COM	023139108	772	13100	SH		SOLE

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AMEREN CORPORATION	COM	023608102	476	11244	SH	SOLE
AMEREN CORPORATION	COM	023608102	39	930	SH	DEFINED
AMERICAN ELECTRIC POWER INC	COM	025537101	2600	55160	SH	SOLE
AMERICAN ELECTRIC POWER INC	COM	025537101	701	14885	SH	DEFINED
AMERICAN EXPRESS COMPANY	COM	025816109	5832	145256	SH	SOLE
AMERICAN EXPRESS COMPANY	COM	025816109	164	4100	SH	DEFINED
AMERICAN EXPRESS CO. CAP TRUST	PREFERRED	02583Y205	263	10488	SH	SOLE
AMERICAN EXPRESS CO. CAP TRUST	PREFERRED	02583Y205	7	300	SH	DEFINED
AMERICAN INFLATABLES INC	COM	026802108	3	15000	SH	SOLE
AMERICAN INTERNATIONAL GROUP I	COM	026874107	12075	165085	SH	SOLE
AMERICAN INTERNATIONAL GROUP I	COM	026874107	1202	16443	SH	DEFINED
AMER WATER WORKS CO.	COM	030411102	1088	24762	SH	SOLE
AMER WATER WORKS CO.	COM	030411102	52	1200	SH	DEFINED
AMGEN INC	COM	031162100	8821	149595	SH	SOLE
AMGEN INC	COM	031162100	1077	18278	SH	DEFINED
AMSOUTH BANCORP	COM	032165102	230	10604	SH	SOLE
AMSOUTH BANCORP	COM	032165102	56	2619	SH	DEFINED
ANADARKO PETE CORP.	COM	032511107	2643	48508	SH	SOLE
ANADARKO PETE CORP.	COM	032511107	221	4062	SH	DEFINED
ANHEUSER BUSCH COMPANY INC	COM	035229103	5848	111680	SH	SOLE
ANHEUSER BUSCH COMPANY INC	COM	035229103	803	15346	SH	DEFINED
AON CORPORATION	COM	037389103	1764	47504	SH	SOLE
AON CORPORATION	COM	037389103	765	20600	SH	DEFINED
APPALACHIAN OIL & GAS INC	COM	037725207	0	20000	SH	SOLE
APPLIED MATERIALS	COM	038222105	2596	47998	SH	SOLE
APPLIED MATERIALS	COM	038222105	520	9625	SH	DEFINED
ARCHER - DANIELS - MIDLAND CO.	COM	039483102	1751	123704	SH	SOLE
ARCHER - DANIELS - MIDLAND CO.	COM	039483102	35	2476	SH	DEFINED
ASHLAND INC	COM	044204105	1252	28718	SH	SOLE
ASHLAND INC	COM	044204105	246	5655	SH	DEFINED
AUTOMATIC DATA PROCESSING	COM	053015103	4110	74731	SH	SOLE
AUTOMATIC DATA PROCESSING	COM	053015103	57	1050	SH	DEFINED
AUTOZONE INCORPORATED	COM	053332102	218	3275	SH	SOLE
AUTOZONE INCORPORATED	COM	053332102	40	600	SH	DEFINED
AVERY DENNISON CORP.	COM	053611109	2140	35897	SH	SOLE
AVERY DENNISON CORP.	COM	053611109	73	1225	SH	DEFINED
AVNET INC	COM	053807103	1578	58260	SH	SOLE
AVNET INC	COM	053807103	178	6600	SH	DEFINED
AVON PRODUCTS INC	COM	054303102	1779	31855	SH	SOLE
AVON PRODUCTS INC	COM	054303102	227	4075	SH	DEFINED
BB&T CORPORATION	COM	054937107	206744	5505852	SH	SOLE
BB&T CORPORATION	COM	054937107	115440	3074322	SH	DEFINED
BB&T CORPORATION	COM	054937107	6138	163478	SH	OTHER
BP P.L.C.	COM	055622104	36568	702963	SH	SOLE
BP P.L.C.	COM	055622104	1704	32773	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	416	11706	SH	SOLE
BANK OF AMERICA CORP	COM	060505104	22998	334766	SH	SOLE
BANK OF AMERICA CORP	COM	060505104	3105	45207	SH	DEFINED
BANK OF NEW YORK COMPANY INC	COM	064057102	2319	59179	SH	SOLE
BANK OF NEW YORK COMPANY INC	COM	064057102	179	4580	SH	DEFINED
BANK ONE CAP I 8.00%	PREFERRED	06421B202	206	8075	SH	SOLE
BANK ONE CAP I 8.00%	PREFERRED	06421B202	25	1000	SH	DEFINED
BANK ONE CORPORATION	COM	06423A103	4836	118678	SH	SOLE
BANK ONE CORPORATION	COM	06423A103	145	3559	SH	DEFINED
BANK AMERICA CAPITAL IV	PREFERRED	066044207	219	8886	SH	SOLE
BANK AMERICA CAPITAL IV	PREFERRED	066044207	61	2500	SH	DEFINED
BASSETT FURNITURE	COM	070203104	2612	125443	SH	SOLE
BASSETT FURNITURE	COM	070203104	315	15159	SH	DEFINED
BASSETT MIRROR CO	COM	070991534	243	28590	SH	SOLE
BASSETT MIRROR CO	COM	070991534	139	16405	SH	DEFINED

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BAXTER INTERNATIONAL INC	COM	071813109	10935	188995	SH	SOLE
BAXTER INTERNATIONAL INC	COM	071813109	853	14750	SH	DEFINED
BEACH FIRST NATIONAL BANCSHARE	COM	073334104	181	18000	SH	SOLE
BECTON DICKINSON & CO.	COM	075887109	1730	47170	SH	SOLE
BECTON DICKINSON & CO.	COM	075887109	106	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	13833	381606	SH	SOLE
BELLSOUTH CORPORATION	COM	079860102	2006	55356	SH	DEFINED
BENCHMARK BANKSHARES INC	COM	08160E108	441	39244	SH	SOLE
BERKSHIRE HATHAWAY INC DEL	COM	084670108	426	6	SH	SOLE
BERKSHIRE HATHAWAY INC DEL CLA	COM	084670207	478	202	SH	SOLE
BERKSHIRE HATHAWAY INC DEL CLA	COM	084670207	71	30	SH	DEFINED
BEST BUY INC.	COM	086516101	1285	16695	SH	SOLE
BEST BUY INC.	COM	086516101	125	1635	SH	DEFINED
BIOGEN N.V.	COM	090597105	201	4475	SH	SOLE
BIOGEN N.V.	COM	090597105	11	250	SH	DEFINED
BIOMET INC.	COM	090613100	697	26801	SH	SOLE
BIOTECH HOLDERS TR	COM	09067D201	1329	11535	SH	SOLE
BLACK & DECKER	COM	091797100	1704	37100	SH	SOLE
BLACK & DECKER	COM	091797100	273	5950	SH	DEFINED
H & R BLOCK INC	COM	093671105	204	4700	SH	SOLE
H & R BLOCK INC	COM	093671105	17	400	SH	DEFINED
THE BOEING COMPANY	COM	097023105	1956	39863	SH	SOLE
THE BOEING COMPANY	COM	097023105	115	2355	SH	DEFINED
BRISTOL MYERS SQUIBB CO.	COM	110122108	15228	473680	SH	SOLE
BRISTOL MYERS SQUIBB CO.	COM	110122108	3171	98635	SH	DEFINED
BURLINGTON NORTHERN SANTA FE C	COM	12189T104	1419	48735	SH	SOLE
BURLINGTON NORTHERN SANTA FE C	COM	12189T104	147	5077	SH	DEFINED
BURLINGTON RESOURCES INC	COM	122014103	703	18050	SH	SOLE
CIGNA	COM	125509109	1939	18310	SH	SOLE
CIGNA	COM	125509109	255	2415	SH	DEFINED
CNL INCOME FUND 11	COM	125928101	858	1000	SH	SOLE
CNB FINANCIAL SERVICES, INC.	COM	12613N103	776	7920	SH	SOLE
CSX CORPORATION	COM	126408103	2124	57579	SH	SOLE
CSX CORPORATION	COM	126408103	145	3941	SH	DEFINED
CVS CORP	COM	126650100	1787	53293	SH	SOLE
CVS CORP	COM	126650100	248	7400	SH	DEFINED
CALPINE CORP	COM	131347106	493	41336	SH	SOLE
CALPINE CORP	COM	131347106	19	1625	SH	DEFINED
CAPITAL ONE FINANCIAL CORP	COM	14040H105	3724	60327	SH	SOLE
CAPITAL ONE FINANCIAL CORP	COM	14040H105	54	883	SH	DEFINED
CARDINAL HEALTH INC	COM	14149Y108	5224	74547	SH	SOLE
CARDINAL HEALTH INC	COM	14149Y108	484	6911	SH	DEFINED
CAREMARK RX INC	COM	141705103	218	11414	SH	SOLE
CARNIVAL CRUISE LINES INC	COM	143658102	218	7061	SH	SOLE
CARNIVAL CRUISE LINES INC	COM	143658102	11	375	SH	DEFINED
CATERPILLAR TRACTOR COMPANY	COM	149123101	2623	47349	SH	SOLE
CATERPILLAR TRACTOR COMPANY	COM	149123101	297	5375	SH	DEFINED
CHEMFIRST INC	COM	16361A106	373	14103	SH	SOLE
CHEVRON TEXACO CORP	COM	166764100	16006	182328	SH	SOLE
CHEVRON TEXACO CORP	COM	166764100	2885	32872	SH	DEFINED
CHUBB CORPORATION	COM	171232101	350	4725	SH	SOLE
CHUBB CORPORATION	COM	171232101	64	866	SH	DEFINED
CIENA CORP	COM	171779101	150	17550	SH	SOLE
CIENA CORP	COM	171779101	1	200	SH	DEFINED
CINERGY CORP	COM	172474108	288	8059	SH	SOLE
CINERGY CORP	COM	172474108	81	2275	SH	DEFINED
CISCO SYSTEMS	COM	17275R102	7199	426765	SH	SOLE
CISCO SYSTEMS	COM	17275R102	792	46967	SH	DEFINED
CINTAS CORPORATION	COM	172908105	8670	175665	SH	SOLE
CINTAS CORPORATION	COM	172908105	19	400	SH	DEFINED

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CITIGROUP INC	COM	172967101	17071	350897	SH	SOLE
CITIGROUP INC	COM	172967101	1758	36145	SH	DEFINED
CITY HOLDING	COM	177835105	793	51549	SH	SOLE
CLEAR CHANNEL COMMUNICATIONS	COM	184502102	607	12170	SH	SOLE
CLEAR CHANNEL COMMUNICATIONS	COM	184502102	12	250	SH	DEFINED
CLOROX CO.	COM	189054109	651	14950	SH	SOLE
CLOROX CO.	COM	189054109	137	3163	SH	DEFINED
COCA COLA BOTTLING CO CONSOLID	COM	191098102	284	5816	SH	SOLE
COCA COLA COMPANY	COM	191216100	28185	541826	SH	SOLE
COCA COLA COMPANY	COM	191216100	3544	68145	SH	DEFINED
COASTAL LUMBER CO	COM	194000998	2295	2295528	SH	DEFINED
COLGATE PALMOLIVE COMPANY	COM	194162103	3672	63999	SH	SOLE
COLGATE PALMOLIVE COMPANY	COM	194162103	40	700	SH	DEFINED
COMCAST CORP.	COM	200300101	1297	40880	SH	SOLE
COMCAST CORP.	COM	200300101	3	100	SH	DEFINED
COMCAST CORP CLASS A SPECIAL C	COM	200300200	661	21932	SH	SOLE
COMPAQ COMPUTER CORPORATION	COM	204493100	243	25450	SH	SOLE
COMPAQ COMPUTER CORPORATION	COM	204493100	91	9555	SH	DEFINED
COMPASS BANCSHARES	COM	20449H109	445	14500	SH	SOLE
COMPUTER ASSOCIATES INTL. INC.	COM	204912109	218	11100	SH	SOLE
COMPUTER ASSOCIATES INTL. INC.	COM	204912109	16	825	SH	DEFINED
COMPUTER SCIENCES CORPORATION	COM	205363104	878	18105	SH	SOLE
COMPUTER SCIENCES CORPORATION	COM	205363104	58	1200	SH	DEFINED
CONAGRA FOODS, INC	COM	205887102	739	28834	SH	SOLE
CONAGRA FOODS, INC	COM	205887102	10	400	SH	DEFINED
CONEXANT SYSTEMS INC	COM	207142100	149	12504	SH	SOLE
CONEXANT SYSTEMS INC	COM	207142100	57	4844	SH	DEFINED
CONOCO INC.	COM	208251504	1824	63847	SH	SOLE
CONOCO INC.	COM	208251504	237	8327	SH	DEFINED
THE CROSLAND GROUP INC	COM	209000991	18	32113	SH	SOLE
THE CROSLAND GROUP INC	COM	209002997	1	3179187	SH	SOLE
CONSOLIDATED EDISON INC	COM	209115104	469	10990	SH	SOLE
CONSOLIDATED EDISON INC	COM	209115104	84	1976	SH	DEFINED
CONSTELLATION ENERGY GROUP	COM	210371100	1177	38602	SH	SOLE
CONSTELLATION ENERGY GROUP	COM	210371100	502	16476	SH	DEFINED
CORNING INC	COM	219350105	1218	174139	SH	SOLE
CORNING INC	COM	219350105	161	23010	SH	DEFINED
COSTCO WHOLESALE CORP	COM	22160K105	549	13933	SH	SOLE
COVAD COMMUNICATIONS	COM	222814204	21	10330	SH	SOLE
COX COMMUNICATIONS INC NEW	COM	224044107	649	18742	SH	SOLE
CRANE CO.	COM	224399105	300	11097	SH	SOLE
DPL INCORPORATED	COM	233293109	242	9471	SH	SOLE
DTE ENERGY CO FKA DETROIT EDIS	COM	233331107	259	5715	SH	SOLE
DTE ENERGY CO FKA DETROIT EDIS	COM	233331107	1	35	SH	DEFINED
DANA CORPORATION COMMON	COM	235811106	1383	68879	SH	SOLE
DANA CORPORATION COMMON	COM	235811106	73	3682	SH	DEFINED
DANAHER CORP	COM	235851102	204	2900	SH	SOLE
DATASTREAM SYSTEMS INC	COM	238124101	1078	129172	SH	SOLE
DEERE & COMPANY	COM	244199105	395	9080	SH	SOLE
DEERE & COMPANY	COM	244199105	4	100	SH	DEFINED
DELL COMPUTER CORP	COM	247025109	1944	72698	SH	SOLE
DELL COMPUTER CORP	COM	247025109	115	4300	SH	DEFINED
DELPHI CORPORATION	COM	247126105	154	9828	SH	SOLE
DELPHI CORPORATION	COM	247126105	56	3597	SH	DEFINED
DIEBOLD INC	COM	253651103	163	4100	SH	SOLE
DIEBOLD INC	COM	253651103	141	3543	SH	DEFINED
DIMON INC	COM	254394109	116	16950	SH	SOLE
WALT DISNEY PRODUCTIONS	COM	254687106	9936	440432	SH	SOLE
WALT DISNEY PRODUCTIONS	COM	254687106	464	20570	SH	DEFINED
DIVINE INC.	COM	255402109	19	40725	SH	SOLE
DIVINE INC.	COM	255402109	0	2074	SH	DEFINED
DOMINION RESOURCES INC/VA	COM	25746U109	5915	89373	SH	SOLE

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DOMINION RESOURCES INC/VA	COM		25746U109	1109	16759	SH	DEFINED
R.R. DONNELLEY & SONS	COM		257867101	274	8820	SH	SOLE
R.R. DONNELLEY & SONS	COM		257867101	24	800	SH	DEFINED
DOW CHEMICAL	COM		260543103	3562	114675	SH	SOLE
DOW CHEMICAL	COM		260543103	264	8515	SH	DEFINED
V M DRAPER MANUFACTURING	CO COM		261000996	52	43265	SH	SOLE
E. I. DUPONT DE NEMOURS COMPAN	COM		263534109	8463	185202	SH	SOLE
E. I. DUPONT DE NEMOURS COMPAN	COM		263534109	1622	35501	SH	DEFINED
DUFF AND PHELPS SELECTED UTILI	COM		264324104	256	22781	SH	SOLE
DUFF AND PHELPS SELECTED UTILI	COM		264324104	61	5447	SH	DEFINED
DUKE CAPITAL FIN TRUST I	PFD PREFERRED		264393208	222	8900	SH	SOLE
DUKE ENERGY CAP TRUST I	PFD PREFERRED		264396201	267	10800	SH	SOLE
DUKE ENERGY CAP TRUST I	PFD PREFERRED		264396201	19	800	SH	DEFINED
DUKE ENERGY CORP	COM		264399106	18529	480655	SH	SOLE
DUKE ENERGY CORP	COM		264399106	1177	30535	SH	DEFINED
DUKE ENERGY CAP TRUST II	PF PREFERRED		26439G209	313	12500	SH	SOLE
DUKE ENERGY CAP TRUST II	PF PREFERRED		26439G209	202	8082	SH	DEFINED
EMC CORPORATION	COM		268648102	2384	203672	SH	SOLE
EMC CORPORATION	COM		268648102	55	4720	SH	DEFINED
EOG RESOURCES INC	COM		26875P101	1536	38692	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	694	22681	SH	SOLE
EASTMAN KODAK COMPANY	COM		277461109	55	1812	SH	DEFINED
EAT AT JOES LTD	CO COM		277849105	0	15000	SH	DEFINED
EATON CORP.	COM		278058102	197	2465	SH	SOLE
EATON CORP.	COM		278058102	59	750	SH	DEFINED
EBAY INC	COM		278642103	322	6100	SH	SOLE
ECONOMY TANK CO. 7% CUM.	PFD PREFERRED		279920367	290	2907	SH	DEFINED
EDISON INTL	COM		281020107	145	8636	SH	SOLE
EDISON INTL	COM		281020107	100	6000	SH	DEFINED
A.G. EDWARD INC	COM		281760108	434	10212	SH	SOLE
A.G. EDWARD INC	COM		281760108	133	3150	SH	DEFINED
EL PASO CORPORATION	COM		28336L109	1864	41270	SH	SOLE
EL PASO CORPORATION	COM		28336L109	105	2340	SH	DEFINED
ELECTRONIC ARTS INC	COM		285512109	398	6895	SH	SOLE
ELECTRONIC ARTS INC	COM		285512109	69	1200	SH	DEFINED
ELECTRONIC DATA SYS CORP	COM		285661104	4455	82434	SH	SOLE
ELECTRONIC DATA SYS CORP	COM		285661104	152	2825	SH	DEFINED
EMERSON ELECTRIC COMPANY	COM		291011104	3083	54402	SH	SOLE
EMERSON ELECTRIC COMPANY	COM		291011104	354	6246	SH	DEFINED
ENCOMPASS SERVICES CORP	COM		29255U104	247	146277	SH	SOLE
ENERGIZER HOLDINGS INC	COM		29266R108	69	2987	SH	SOLE
ENERGIZER HOLDINGS INC	COM		29266R108	198	8547	SH	DEFINED
ENRON CORPORATION	COM		293561106	15	55987	SH	SOLE
ENRON CORPORATION	COM		293561106	6	23300	SH	DEFINED
ENTERGY CORP	COM		29364G103	466	10616	SH	SOLE
ENTERGY CORP	COM		29364G103	24	557	SH	DEFINED
EQUIFAX INC	COM		294429105	239	8400	SH	SOLE
EQUITABLE RESOURCES INC	COM		294549100	712	20700	SH	SOLE
ERICSSON (LM) ADR	COM		294821400	874	220378	SH	SOLE
ERICSSON (LM) ADR	COM		294821400	2	600	SH	DEFINED
EXELON CORPORATEION	COM		30161N101	516	9895	SH	SOLE
EXELON CORPORATEION	COM		30161N101	165	3172	SH	DEFINED
EXXON MOBIL CORPORATION	COM		30231G102	56728	1314674	SH	SOLE
EXXON MOBIL CORPORATION	COM		30231G102	10092	233894	SH	DEFINED
F&M BANCORP MD	COM		302367107	1168	43279	SH	SOLE
F&M BANCORP MD	COM		302367107	208	7715	SH	DEFINED
FMC CORPORATION	COM		302491303	885	22942	SH	SOLE
FMC TECHNOLOGIES INC	COM		30249U101	765	39451	SH	SOLE
FPL GROUP	COM		302571104	4502	74913	SH	SOLE
FPL GROUP	COM		302571104	403	6721	SH	DEFINED

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FIRST MCMINNVILLE CORPORATION	COM	305000994	733	9420	SH	SOLE
FAMILY DOLLAR STORES	COM	307000109	200	6196	SH	SOLE
FAMILY DOLLAR STORES	COM	307000109	56	1750	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	288	8200	SH	SOLE
FAUQUIER BANKSHARES INC COM	COM	312059108	42	1600	SH	SOLE
FAUQUIER BANKSHARES INC COM	COM	312059108	254	9600	SH	DEFINED
FEDERAL HOME LOAN MORTGAGE	COM	313400301	531	7985	SH	SOLE
FEDERAL HOME LOAN MORTGAGE	COM	313400301	39	600	SH	DEFINED
FREDDIE MAC PREFERRED	PREFERRED	313400731	497	10000	SH	SOLE
FREDDIE MAC	PREFERRED	313400855	220	4800	SH	SOLE
FEDERAL NATIONAL MORTGAGE	COM	313586109	10142	122749	SH	SOLE
FEDERAL NATIONAL MORTGAGE	COM	313586109	957	11583	SH	DEFINED
FEDEX CORPORATION	COM	31428X106	426	7704	SH	SOLE
FEDEX CORPORATION	COM	31428X106	26	480	SH	DEFINED
FIFTH THIRD BANCORP	COM	316773100	5665	85488	SH	SOLE
FIRST BANCORP	COM	318910106	287	12733	SH	SOLE
FIRST BANCORP	COM	318910106	45	1994	SH	DEFINED
FIRST CHARTER CORPORATION	COM	319439105	483	26320	SH	SOLE
FIRST CHARTER CORPORATION	COM	319439105	19	1087	SH	DEFINED
FIRST CITIZENS BANCORPORATION	COM	319460101	276	882	SH	SOLE
FIRST CITIZENS BANCSHARES INC	COM	31946M103	439	4286	SH	SOLE
FIRST COMMUNITY BANCSHARES	COM	31983A103	289	9395	SH	SOLE
FIRST DATA CORPORATION	COM	319963104	2197	25704	SH	SOLE
FIRST DATA CORPORATION	COM	319963104	398	4660	SH	DEFINED
FIRST FINL HLDS INC	COM	320239106	613	22339	SH	SOLE
FIRST FINL HLDS INC	COM	320239106	30	1120	SH	DEFINED
FIRST NATL CORP VA CMT CAP STK	COM	32106V107	2680	73434	SH	SOLE
FIRST PL FINL CORP DEL	COM	33610T109	193	11425	SH	SOLE
FIRST SUN SOUTH CORPORATION	COM	337127104	0	15160	SH	SOLE
FIRST UTD CORP	COM	33741H107	331	20354	SH	SOLE
FIRST VIRGINIA BANKS	COM	337477103	2409	45242	SH	SOLE
FIRST VIRGINIA BANKS	COM	337477103	125	2358	SH	DEFINED
FISERV	COM	337738108	1330	29705	SH	SOLE
FIRST ENERGY CORP	COM	337932107	296	8756	SH	SOLE
FIRST ENERGY CORP	COM	337932107	15	462	SH	DEFINED
FLANDERS CORPORATION	COM	338494107	39	20000	SH	SOLE
FLEETBOSTON FINANCIAL CORP	COM	339030108	1241	35836	SH	SOLE
FLEETBOSTON FINANCIAL CORP	COM	339030108	154	4468	SH	DEFINED
FLOWERS FOOD INC WI	COM	343498101	5328	213146	SH	SOLE
FORD MOTOR COMPANY	COM	345370860	2821	186351	SH	SOLE
FORD MOTOR COMPANY	COM	345370860	668	44125	SH	DEFINED
FOREST LABS	COM	345838106	524	6545	SH	SOLE
FOREST LABS	COM	345838106	308	3850	SH	DEFINED
FORTUNE BRANDS INC	COM	349631101	1255	25799	SH	SOLE
FORTUNE BRANDS INC	COM	349631101	406	8360	SH	DEFINED
FRANCISCAN OIL CO	COM	35183P109	1	15000	SH	SOLE
FRANKLIN RESOURCES INC	COM	354613101	1363	33573	SH	SOLE
FRANKLIN RESOURCES INC	COM	354613101	81	2000	SH	DEFINED
GABELLI EQUITY TR 7.25% PFD	PREFERRED	362397309	260	10200	SH	SOLE
GALLAGHER ARTHUR J	COM	363576109	846	25164	SH	SOLE
GALLAHER GROUP PLC	COM	363595109	519	16172	SH	SOLE
GALLAHER GROUP PLC	COM	363595109	239	7460	SH	DEFINED
GANNETT COMPANY INC	COM	364730101	8491	111624	SH	SOLE
GANNETT COMPANY INC	COM	364730101	547	7200	SH	DEFINED
GENENTECH, INC	COM	368710406	207	4230	SH	SOLE
GENENTECH, INC	COM	368710406	24	500	SH	DEFINED
GENERAL AMERICAN INVESTORS	COM	368802104	1968	61490	SH	SOLE
GENERAL DYNAMICS	COM	369550108	1720	18234	SH	SOLE
GENERAL DYNAMICS	COM	369550108	141	1500	SH	DEFINED
GENERAL ELECTRIC COMPANY	COM	369604103	64133	1719392	SH	SOLE

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GENERAL ELECTRIC COMPANY	COM	369604103	8689	232966	SH	DEFINED
GABRIEL	COM	370001992	413	203457	SH	SOLE
GABRIEL PFD C-2	CONV PFD	370002990	348	105912	SH	SOLE
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	1470	29900	SH	SOLE
GENERAL MOTORS CORP.	COM	370442105	1720	28606	SH	SOLE
GENERAL MOTORS CORP.	COM	370442105	402	6694	SH	DEFINED
GENERAL MOTORS CORP	COM	370442832	386	24152	SH	SOLE
GENERAL MOTORS CORP	COM	370442832	9	616	SH	DEFINED
GENUINE PARTS COMPANY COMMON	COM	372460105	283	7700	SH	SOLE
GENUINE PARTS COMPANY COMMON	COM	372460105	44	1200	SH	DEFINED
GEORGIA-PACIFIC CORP. COM.	COM	373298108	274	9874	SH	SOLE
GEORGIA-PACIFIC CORP. COM.	COM	373298108	50	1830	SH	DEFINED
GILLETTE COMPANY	COM	375766102	4022	117974	SH	SOLE
GILLETTE COMPANY	COM	375766102	314	9230	SH	DEFINED
GLAXO WELLCOME PLC	COM	37733W105	2001	43807	SH	SOLE
GLAXO WELLCOME PLC	COM	37733W105	53	1162	SH	DEFINED
B. F. GOODRICH	COM	382388106	299	9300	SH	SOLE
B. F. GOODRICH	COM	382388106	6	190	SH	DEFINED
GOODYEAR TIRE & RUBBER CO.	COM	382550101	1523	68937	SH	SOLE
GOODYEAR TIRE & RUBBER CO.	COM	382550101	67	3046	SH	DEFINED
GRAND METROPOLITAN DEL L P	PREFERRED	386087209	408	14930	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	2235	50299	SH	SOLE
HCA INC.	COM	404119109	198	4475	SH	DEFINED
HALLIBURTON COMPANY	COM	406216101	177	10642	SH	SOLE
HALLIBURTON COMPANY	COM	406216101	22	1350	SH	DEFINED
HANDSPRING INC	COM	410293104	83	20295	SH	SOLE
HARLEY-DAVIDSON INC.	COM	412822108	1418	26612	SH	SOLE
HARLEY-DAVIDSON INC.	COM	412822108	10	200	SH	DEFINED
HARMONIC INC	COM	413160102	205	17675	SH	SOLE
HARRAH'S ENTERTAINMENT INC	COM	413619107	222	5124	SH	SOLE
HARRAH'S ENTERTAINMENT INC	COM	413619107	10	253	SH	DEFINED
HARRIS CORPORATION	COM	413875105	469	13231	SH	SOLE
HARRIS CORPORATION	COM	413875105	14	400	SH	DEFINED
HARTFORD CAP III - SER C	PREFERRED	41631P204	125	5100	SH	SOLE
HARTFORD CAP III - SER C	PREFERRED	41631P204	114	4670	SH	DEFINED
HEALTHSOUTH CORP	COM	421924101	139	9921	SH	SOLE
HEALTHSOUTH CORP	COM	421924101	18	1338	SH	DEFINED
H. J. HEINZ COMPANY	COM	423074103	2095	50160	SH	SOLE
H. J. HEINZ COMPANY	COM	423074103	236	5650	SH	DEFINED
HENRY COUNTY PLYWOOD	COM	426650107	32	13026	SH	SOLE
HENRY COUNTY PLYWOOD	COM	426650107	3	1534	SH	DEFINED
HERSHEY FOODS	COM	427866108	590	8500	SH	SOLE
HERSHEY FOODS	COM	427866108	275	3970	SH	DEFINED
HEWLETT PACKARD COMPANY	COM	428236103	3725	215984	SH	SOLE
HEWLETT PACKARD COMPANY	COM	428236103	327	19006	SH	DEFINED
HIGH SPEED NET SOLUTIONS, INC.	COM	429793102	10482	7382293	SH	SOLE
HILLENBRAND IND INC	COM	431573104	1394	22733	SH	SOLE
HILLENBRAND IND INC	COM	431573104	49	800	SH	DEFINED
HOME DEPOT INC	COM	437076102	13552	281472	SH	SOLE
HOME DEPOT INC	COM	437076102	1397	29028	SH	DEFINED
HOMEGOLD FINL INC	CO COM	43740E104	39	58782	SH	SOLE
HONEYWELL INTERNATIONAL INC	COM	438516106	2283	60086	SH	SOLE
HONEYWELL INTERNATIONAL INC	COM	438516106	263	6926	SH	DEFINED
HOOVER FURNITURE CORPORATION	COM	439038100	16884	1092825	SH	SOLE
HOOVER FURNITURE CORPORATION	COM	439038100	6230	403260	SH	DEFINED
HOSPITALITY PPTYS TR	COM	44106M102	246	6900	SH	SOLE
HOSPITALITY PPTYS TR	COM	44106M102	14	400	SH	DEFINED
HOST MARRIOTT CORP NEW	COM	44107P104	216	18538	SH	SOLE



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HOT TOPIC INC	COM	441339108	241	10500	SH	SOLE
HOUSEHOLD CAP TR IV 7.25% PFD	PREFERRED	44180R209	209	8800	SH	SOLE
HOUSEHOLD INTERNATIONAL INC	COM	441815107	3748	65963	SH	SOLE
HOUSEHOLD INTERNATIONAL INC	COM	441815107	2977	52386	SH	DEFINED
HUNTINGTON BANCSHARES INC	COM	446150104	1900	96183	SH	SOLE
HUNTINGTON BANCSHARES INC	COM	446150104	116	5872	SH	DEFINED
IONOSPHERE PFD B	CONV PFD	447001991	280	280017	SH	SOLE
IONOSPHERE PFD D-1	COM	447004995	116	128845	SH	SOLE
IBASIS INC	COM	450732102	16	19413	SH	SOLE
ITT INDUSTRIES INC	COM	450911102	5793	90883	SH	SOLE
ITT INDUSTRIES INC	COM	450911102	2368	37146	SH	DEFINED
ILLINOIS TOOL WORKS	COM	452308109	3515	49373	SH	SOLE
ILLINOIS TOOL WORKS	COM	452308109	206	2904	SH	DEFINED
INDEPENDENT CMNTY BANKSHARES I	COM	45384Q103	1006	21640	SH	SOLE
TITLE ING FROUP NV SPONSORED A	COM	456837103	32024	1215338	SH	SOLE
INKTOMI CORP	COM	457277101	30	10100	SH	SOLE
INTEL	COM	458140100	20018	654413	SH	SOLE
INTEL	COM	458140100	1707	55813	SH	DEFINED
INTERNATIONAL BUSINESS MACHINE	COM	459200101	17465	173196	SH	SOLE
INTERNATIONAL BUSINESS MACHINE	COM	459200101	2994	29692	SH	DEFINED
INTERNATIONAL PAPER COMPANY	COM	460146103	1911	46116	SH	SOLE
INTERNATIONAL PAPER COMPANY	COM	460146103	170	4102	SH	DEFINED
INTERPUBLIC GROUP	COM	460690100	529	16161	SH	SOLE
INTERPUBLIC GROUP	COM	460690100	22	700	SH	DEFINED
INTUIT INC	COM	461202103	455	12000	SH	SOLE
INVESTORS TITLE COMPANY	COM	461804106	209	11408	SH	SOLE
CEF ISHARES TR S&P	COM	464287804	2019	16760	SH	SOLE
CEF ISHARES TR S&P	COM	464287804	132	1100	SH	DEFINED
IVILLAGE INC	CO COM	46588H105	65	24987	SH	SOLE
JDS UNIPHASE CORP	COM	46612J101	111	18820	SH	SOLE
JDS UNIPHASE CORP	COM	46612J101	4	750	SH	DEFINED
J P MORGAN CHASE & CO	COM	46625H100	7398	214816	SH	SOLE
J P MORGAN CHASE & CO	COM	46625H100	601	17453	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	23318	460654	SH	SOLE
JEFFERSON PILOT FINANCIAL	COM	475070108	7200	142249	SH	DEFINED
JOHNSON & JOHNSON	COM	478160104	35750	563171	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	3156	49720	SH	DEFINED
JOHNSON CONTROLS INC	COM	478366107	623	7129	SH	SOLE
KLA-TENCOR CORP	COM	482480100	292	4457	SH	SOLE
KENTUCKY RIVER COAL CORP COM	COM	491404109	539	140	SH	SOLE
KERR MCGEE CORP	COM	492386107	827	13683	SH	SOLE
KERR MCGEE CORP	COM	492386107	54	900	SH	DEFINED
KEYCORP NEW	COM	493267108	229	8724	SH	SOLE
KIMBERLY-CLARK CORP.	COM	494368103	8976	139173	SH	SOLE
KIMBERLY-CLARK CORP.	COM	494368103	905	14039	SH	DEFINED
KINDER MORGAN ENERGY PARTNERS	COM	494550106	269	8092	SH	SOLE
KING PHARMACEUTICALS INC	COM	495582108	1581	48193	SH	SOLE
KING PHARMACEUTICALS INC	COM	495582108	63	1950	SH	DEFINED
KNIGHT RIDDER	COM	499040103	703	10396	SH	SOLE
KOHL'S CORP	COM	500255104	525	7542	SH	SOLE
KOHL'S CORP	COM	500255104	67	975	SH	DEFINED
KRAFT FOODS INC-A	COM	50075N104	459	11382	SH	SOLE
KRAFT FOODS INC-A	COM	50075N104	24	600	SH	DEFINED
KRISPY KREME DOUGHNUTS INC	COM	501014104	2331	59040	SH	SOLE
KROGER COMPANY COMMON	COM	501044101	1503	67404	SH	SOLE
KROGER COMPANY COMMON	COM	501044101	146	6575	SH	DEFINED
LANCE INC	COM	514606102	148	10300	SH	SOLE
LANCE INC	COM	514606102	1	120	SH	DEFINED
LONG BRANCH CORP	COM	518994157	17	13750	SH	SOLE
LEGG MASON INC	COM	524901105	251	4900	SH	SOLE

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LEXMARK INTERNATIONAL, INC	COM	529771107	399	7390	SH	SOLE
LIBERTY CORPORATION	COM	530370105	890	22245	SH	SOLE
LIBERTY CORPORATION	COM	530370105	167	4188	SH	DEFINED
LIBERTY MEDIA CORP.	COM	530718105	410	33696	SH	SOLE
LIBERTY MEDIA CORP.	COM	530718105	59	4900	SH	DEFINED
ELI LILLY & COMPANY	COM	532457108	3120	40946	SH	SOLE
ELI LILLY & COMPANY	COM	532457108	287	3772	SH	DEFINED
TH LIMITED, INC.	COM	532716107	247	14200	SH	SOLE
TH LIMITED, INC.	COM	532716107	7	440	SH	DEFINED
LINCOLN NATIONAL CORP.	COM	534187109	2635	52136	SH	SOLE
LINEAR TECHNOLOGY CORP	COM	535678106	599	14250	SH	SOLE
LOCKHEED MARTIN CORP	COM	539830109	1734	29343	SH	SOLE
LOCKHEED MARTIN CORP	COM	539830109	209	3540	SH	DEFINED
LOWE'S COMPANIES INC	COM	548661107	6191	144873	SH	SOLE
LOWE'S COMPANIES INC	COM	548661107	440	10300	SH	DEFINED
LUCENT TECHNOLOGIES	COM	549463107	674	146910	SH	SOLE
LUCENT TECHNOLOGIES	COM	549463107	91	19827	SH	DEFINED
M&T BK CORP COM	PREFERRED	55261F104	373	4641	SH	SOLE
M&T BK CORP COM	PREFERRED	55261F104	59	743	SH	DEFINED
MBIA INC	COM	55262C100	229	4241	SH	SOLE
MBNA CORP	COM	55262L100	1071	28764	SH	SOLE
MBNA CORP	COM	55262L100	156	4195	SH	DEFINED
MFS MULTIMARKET	COM	552737108	27	4600	SH	SOLE
MFS MULTIMARKET	COM	552737108	60	10000	SH	DEFINED
MSDW CAP TR I	PREFERRED	553538208	377	15350	SH	SOLE
MSDW CAP TR I	PREFERRED	553538208	73	3000	SH	DEFINED
MANULIFE FINL CORP	COM	56501R106	984	37037	SH	SOLE
MANULIFE FINL CORP	COM	56501R106	11	437	SH	DEFINED
MARATHON OIL CORPORATION	COM	565849106	629	22314	SH	SOLE
MARATHON OIL CORPORATION	COM	565849106	79	2800	SH	DEFINED
MARSH & MCLENNAN COMPANIES INC	COM	571748102	1300	11483	SH	SOLE
MARSH & MCLENNAN COMPANIES INC	COM	571748102	67	600	SH	DEFINED
MARRIOTT INTERNATIONAL INC	COM	571903202	948	21723	SH	SOLE
MARRIOTT INTERNATIONAL INC	COM	571903202	58	1350	SH	DEFINED
MASCO CORPORATION	COM	574599106	1209	46032	SH	SOLE
MAY DEPARTMENT STORES	COM	577778103	851	24727	SH	SOLE
MAY DEPARTMENT STORES	COM	577778103	82	2405	SH	DEFINED
MBT FINANCIAL CORP	COM	578877102	389	27136	SH	SOLE
MCDONALDS CORP.	COM	580135101	4110	147910	SH	SOLE
MCDONALDS CORP.	COM	580135101	784	28238	SH	DEFINED
MCGRAW HILL COMPANIES INC	COM	580645109	1948	29030	SH	SOLE
MCGRAW HILL COMPANIES INC	COM	580645109	26	400	SH	DEFINED
MCRAE INDUSTRIES INC	COM	582757209	1905	331329	SH	SOLE
MCRAE INDUSTRIES INC	COM	582757308	519	89620	SH	SOLE
MEADWESTVACO CORP.	COM	583334107	1604	49619	SH	SOLE
MEADWESTVACO CORP.	COM	583334107	908	28089	SH	DEFINED
MEDISYS TECHNOLOGIES INC	COM	584953103	0	20000	SH	SOLE
MEDTRONIC INC	COM	585055106	7992	181864	SH	SOLE
MEDTRONIC INC	COM	585055106	512	11661	SH	DEFINED
MELLON FINL CORP	COM	58551A108	2235	60146	SH	SOLE
MELLON FINL CORP	COM	58551A108	53	1440	SH	DEFINED
MERCANTILE BANKSHARES CORP	COM	587405101	1358	31476	SH	SOLE
MERCANTILE BANKSHARES CORP	COM	587405101	8	200	SH	DEFINED
MERCK & CO INC	COM	589331107	21074	377676	SH	SOLE
MERCK & CO INC	COM	589331107	6656	119297	SH	DEFINED
MERRILL LYNCH PREFERRED CAP TR	PREFERRED	589977206	1203	47000	SH	SOLE
MERRILL LYNCH PREFERRED CAP TR	PREFERRED	589977206	409	16000	SH	DEFINED
MERRILL LYNCH & COMPANY INC	COM	590188108	5389	100651	SH	SOLE
MERRILL LYNCH & COMPANY INC	COM	590188108	205	3840	SH	DEFINED
MERRILL LYNCH & CO INC	PREFERRED	590188819	603	21502	SH	SOLE
MERRILL LYNCH & CO INC	PREFERRED	590188819	14	500	SH	DEFINED
MERRILL LYNCH CAPITAL 8.00% PF	PREFERRED	59021C203	213	8200	SH	SOLE

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ML PFD CAPITAL TRUST III	PFD	PREFERRED	59021F206	801	32915	SH	SOLE
MERRILL LYNCH CAP TR IV 7.12%		PREFERRED	59021G204	303	12400	SH	SOLE
ML PFD CAPITAL TRUST V	PFD	PREFERRED	59021K205	296	12000	SH	SOLE
ML PFD CAPITAL TRUST V	PFD	PREFERRED	59021K205	58	2385	SH	DEFINED
MICROSOFT CORP		COM	594918104	27742	491454	SH	SOLE
MICROSOFT CORP		COM	594918104	1936	34298	SH	DEFINED
S & P 400 MID-CAP DEP RECPT		COM	595635103	1637	16810	SH	SOLE
MINNESOTA MINING AND		COM	604059105	3332	29202	SH	SOLE
MINNESOTA MINING AND		COM	604059105	879	7710	SH	DEFINED
MIRANT CORP		COM	604675108	189	14169	SH	SOLE
MIRANT CORP		COM	604675108	61	4572	SH	DEFINED
MOBILEMEDIA CORP CLASS A		COM	607415106	0	15000	SH	SOLE
MODINE MFG CO.		COM	607828100	202	8000	SH	SOLE
MORGAN STANLEY DEAN WITTER		COM	617446448	3764	67242	SH	SOLE
MORGAN STANLEY DEAN WITTER		COM	617446448	625	11163	SH	DEFINED
MOTOROLA CAP TR I 6.68	6.	PREFERRED	620074203	372	18100	SH	SOLE
MOTOROLA INC		COM	620076109	3258	234434	SH	SOLE
MOTOROLA INC		COM	620076109	275	19850	SH	DEFINED
MYLAN LABORATORIES		COM	628530107	2209	78964	SH	SOLE
NABORS INDUSTRIES, INC.		COM	629568106	1355	32576	SH	SOLE
NASDAQ-100 SHARES		COM	631100104	898	25835	SH	SOLE
NASDAQ-100 SHARES		COM	631100104	206	5950	SH	DEFINED
NASH FINCH CO		COM	631158102	387	15000	SH	SOLE
NATIONAL CITY		COM	635405103	543	18181	SH	SOLE
NATIONAL CITY		COM	635405103	59	1992	SH	DEFINED
NATIONAL COMM FINL CORP		COM	63545P104	1286	46731	SH	SOLE
NATIONAL COMM FINL CORP		COM	63545P104	11	400	SH	DEFINED
NATIONAL FUEL GAS COMPANY		COM	636180101	215	9000	SH	SOLE
NATIONAL FUEL GAS COMPANY		COM	636180101	21	880	SH	DEFINED
NATIONWIDE FINANCIAL SVCS		PREFERRED	63861E204	205	8600	SH	SOLE
NUVOX SERIES D CONVERTIBLE		CONV PFD	640003992	161	107603	SH	SOLE
NUVOX SERIES D CONVERTIBLE		CONV PFD	640003992	1	1051	SH	DEFINED
NUVOX SERIES D CONVERTIBLE		COM	640004990	0	109178	SH	SOLE
NUVOX SERIES D CONVERTIBLE		COM	640004990	0	1051	SH	DEFINED
NESTLE SA ADR		COM	641069406	205	3600	SH	SOLE
NESTLE SA ADR		COM	641069406	68	1200	SH	DEFINED
NEW YORK COMMUNITY BANCORP INC		COM	649445103	200	7200	SH	SOLE
NEWELL RUBBERMAID INC		COM	651229106	1603	51174	SH	SOLE
NEWELL RUBBERMAID INC		COM	651229106	186	5968	SH	DEFINED
NEWS CORP LTD		COM	652487802	3430	153837	SH	SOLE
NEWS CORP LTD		COM	652487802	83	3736	SH	DEFINED
NEXTEL COMMUNICATIONS INC		COM	65332V103	331	63003	SH	SOLE
NEXTEL COMMUNICATIONS INC		COM	65332V103	12	2398	SH	DEFINED
NICOR INC		COM	654086107	927	20127	SH	SOLE
NICOR INC		COM	654086107	144	3140	SH	DEFINED
NIKE INC		COM	654106103	415	7160	SH	SOLE
NISOURCE INC		COM	65473P105	1251	55407	SH	SOLE
NISOURCE INC		COM	65473P105	16	731	SH	DEFINED
NOKIA CORP		COM	654902204	2205	110117	SH	SOLE
NOKIA CORP		COM	654902204	291	14556	SH	DEFINED
NORFOLK SOUTHERN CORPORATION		COM	655844108	3693	161144	SH	SOLE
NORFOLK SOUTHERN CORPORATION		COM	655844108	174	7620	SH	DEFINED
NORTEL NETWORK CORPORATION		COM	656568102	191	45153	SH	SOLE
NORTEL NETWORK CORPORATION		COM	656568102	2	557	SH	DEFINED
NUCOR CORPORATION		COM	670346105	1714	28191	SH	SOLE
NUCOR CORPORATION		COM	670346105	162	2676	SH	DEFINED
NUVEEN PREMIUM INCOME MUNICIPA		COM	67062T100	6	500	SH	SOLE
NUVEEN PREMIUM INCOME MUNICIPA		COM	67062T100	137	10000	SH	DEFINED
ORBIT NETWORK, INC COM		COM	671002996	34	34000	SH	SOLE
OFFICE DEPOT, INC.		COM	676220106	203	10062	SH	SOLE
OHIO POWER CO	PFD	PREFERRED	677415762	263	10900	SH	SOLE
OMNICOM GROUP		COM	681919106	273	2993	SH	SOLE

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OMNICOM GROUP	COM	681919106	73	804	SH	DEFINED
ORACLE SYS CORP	COM	68389X105	3988	326418	SH	SOLE
ORACLE SYS CORP	COM	68389X105	386	31650	SH	DEFINED
PNC BANK CORP	COM	693475105	1449	24387	SH	SOLE
PNC BANK CORP	COM	693475105	673	11336	SH	DEFINED
PPG INDUSTRIES INC	COM	693506107	872	16543	SH	SOLE
PPG INDUSTRIES INC	COM	693506107	617	11700	SH	DEFINED
PPL CORPORATION	COM	69351T106	255	6653	SH	SOLE
PPL CORPORATION	COM	69351T106	16	440	SH	DEFINED
PSCA CAP TR PFD 7.6%	PREFERRED	69360R208	297	12200	SH	SOLE
PLASTIC INDUSTRIES	COM	694998444	762	1842	SH	SOLE
PANERA BREAD CO	COM	69840W108	250	4000	SH	SOLE
PARKER HANNIFIN CORP	COM	701094104	1163	24129	SH	SOLE
PARKER HANNIFIN CORP	COM	701094104	103	2150	SH	DEFINED
PAYCHEK INC	COM	704326107	2392	61976	SH	SOLE
PEOPLES BANCORPORATION INCORPO	COM	709792105	635	45412	SH	SOLE
PEPSICO INC	COM	713448108	18243	361759	SH	SOLE
PEPSICO INC	COM	713448108	3062	60734	SH	DEFINED
PERFORMANCE FOOD GROUP	COM	713755106	205	6000	SH	SOLE
PERMA-FIX ENVIRONMENTAL SVCS	COM	714157104	160	47000	SH	SOLE
PFIZER INC	COM	717081103	28114	720895	SH	SOLE
PFIZER INC	COM	717081103	5696	146052	SH	DEFINED
PHARMACIA CORPORATION	COM	71713U102	2402	55926	SH	SOLE
PHARMACIA CORPORATION	COM	71713U102	381	8881	SH	DEFINED
PHILIP MORRIS COMPANIES INC.	COM	718154107	17146	322367	SH	SOLE
PHILIP MORRIS COMPANIES INC.	COM	718154107	1316	24751	SH	DEFINED
PHILLIPS PETROLEUM COMPANY	COM	718507106	3560	57566	SH	SOLE
PHILLIPS PETROLEUM COMPANY	COM	718507106	390	6316	SH	DEFINED
PIEDMONT NATURAL GAS COMPANY	COM	720186105	3165	89044	SH	SOLE
PIEDMONT NATURAL GAS COMPANY	COM	720186105	24	694	SH	DEFINED
PITNEY BOWES INC	COM	724479100	1670	39527	SH	SOLE
PITNEY BOWES INC	COM	724479100	378	8950	SH	DEFINED
POWER PLANT CONSTRUCTORS INC	COM	729001990	33	25000	SH	SOLE
PLUM CREEK TIMBER CO LP	COM	729251108	168	5679	SH	SOLE
PLUM CREEK TIMBER CO LP	COM	729251108	73	2464	SH	DEFINED
POTOMAC ELECTRIC POWER	COM	737679100	732	31491	SH	SOLE
POTOMAC ELECTRIC POWER	COM	737679100	157	6762	SH	DEFINED
PRAXAIR INC	COM	74005P104	274	4854	SH	SOLE
PRAXAIR INC	COM	74005P104	22	400	SH	DEFINED
PROCTER AND GAMBLE	COM	742718109	14444	160527	SH	SOLE
PROCTER AND GAMBLE	COM	742718109	2207	24529	SH	DEFINED
PROGRESS ENERGY, INC	COM	743263105	5529	111981	SH	SOLE
PROGRESS ENERGY, INC	COM	743263105	460	9331	SH	DEFINED
PROVIDENT BANKSHARES CORP	COM	743859100	429	17632	SH	SOLE
PROVIDENT BANKSHARES CORP	COM	743859100	65	2674	SH	DEFINED
PROVIDIAN FINANCIAL CORP	COM	74406A102	155	20980	SH	SOLE
PROVIDIAN FINANCIAL CORP	COM	74406A102	267	36058	SH	DEFINED
PRUDENTIAL FINANCIAL	COM	744320102	428	13469	SH	SOLE
PRUDENTIAL FINANCIAL	COM	744320102	2	82	SH	DEFINED
PUBLIC SERVICE ENTERPRISE GROU	COM	744573106	530	11767	SH	SOLE
PUBLIC SERVICE ENTERPRISE GROU	COM	744573106	85	1898	SH	DEFINED
QUALCOMM INC	COM	747525103	800	21871	SH	SOLE
QUALCOMM INC	COM	747525103	42	1150	SH	DEFINED
QUESTAR CORPORATION	COM	748356102	21	800	SH	SOLE
QUESTAR CORPORATION	COM	748356102	249	9400	SH	DEFINED
QWEST COMMUNICATIONS INTL INC.	COM	749121109	632	87101	SH	SOLE
QWEST COMMUNICATIONS INTL INC.	COM	749121109	64	8951	SH	DEFINED
RSI HOLDINGS INC	COM	749723102	0	10562	SH	SOLE
RENFRO CORPORATION	COM	751994153	689	5563	SH	SOLE
RENFRO CORPORATION	COM	751994153	1	9	SH	DEFINED
RAYONIER INC	COM	754907103	1131	21357	SH	SOLE
RAYONIER INC	COM	754907103	326	6151	SH	DEFINED

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RAYTHEON COMPANY	COM	755111507	2259	58812	SH	SOLE
RAYTHEON COMPANY	COM	755111507	188	4903	SH	DEFINED
REGIONS FINANCIAL CORP	COM	758940100	390	11490	SH	SOLE
REGIONS FINANCIAL CORP	COM	758940100	44	1320	SH	DEFINED
RELIANT ENERGY INCORPORATED	COM	75952J108	302	12083	SH	SOLE
REXCOM SYSTEMS CORP	COM	761672203	0	25000	SH	SOLE
RIGGS NATIONAL CORP	COM	766570105	187	12056	SH	SOLE
ROBERT HALF INTL	COM	770323103	832	32760	SH	SOLE
ROCKWELL AUTOMATION INC.	COM	773903109	505	25494	SH	SOLE
ROCKWELL AUTOMATION INC.	COM	773903109	86	4344	SH	DEFINED
ROCKWELL COLLINS INC.	COM	774341101	348	14594	SH	SOLE
ROCKWELL COLLINS INC.	COM	774341101	103	4344	SH	DEFINED
ROHM & HAAS CO	COM	775371107	181	4647	SH	SOLE
ROHM & HAAS CO	COM	775371107	418	10706	SH	DEFINED
ROYAL BK CDA MONTREAL QUE	COM	780087102	1319	39707	SH	SOLE
ROYAL BK CDA MONTREAL QUE	COM	780087102	162	4892	SH	DEFINED
ROYAL DUTCH PETROLEUM CO	COM	780257804	5920	110888	SH	SOLE
ROYAL DUTCH PETROLEUM CO	COM	780257804	877	16432	SH	DEFINED
RUBY TUESDAY INC	COM	781182100	255	11340	SH	SOLE
RUDDICK CORPORATION	COM	781258108	178	10687	SH	SOLE
RUSCO INDS INC	CO COM	781768106	0	15000	SH	SOLE
RYAN'S FAMILY STEAK HOUSES, IN	COM	783519101	335	13825	SH	SOLE
SBC COMMUNICATIONS INC	COM	78387G103	14692	385137	SH	SOLE
SBC COMMUNICATIONS INC	COM	78387G103	1864	48875	SH	DEFINED
SBA COMMUNICATIONS CORP	COM	78388J106	83	32736	SH	SOLE
SEI INVESTMENTS COMPANY	COM	784117103	735	18331	SH	SOLE
SHC BLOCKING CORP	COM	78422Q108	195	24375	SH	SOLE
S & P 500 DEPOSITARY RECEIPT	COM	78462F103	602	5348	SH	SOLE
S1 CORP	COM	78463B101	295	20000	SH	SOLE
SAFECO CORPORATION	COM	786429100	342	10695	SH	SOLE
SAFECO CORPORATION	COM	786429100	9	300	SH	DEFINED
SAFEWAY INC	COM	786514208	743	16940	SH	SOLE
SAFEWAY INC	COM	786514208	7	178	SH	DEFINED
ST PAUL COMPANIES INC	COM	792860108	1089	23153	SH	SOLE
ST PAUL COMPANIES INC	COM	792860108	87	1858	SH	DEFINED
NUVOX WARRANTS	COM	797001997	0	20046	SH	SOLE
SANDY SPRING BANCORP INC	CO COM	800363103	247	7831	SH	SOLE
SARA LEE CORPORATION	COM	803111103	2564	121836	SH	SOLE
SARA LEE CORPORATION	COM	803111103	223	10604	SH	DEFINED
SCANA CORP NEW	COM	80589M102	5767	186781	SH	SOLE
SCANA CORP NEW	COM	80589M102	814	26365	SH	DEFINED
SCANSOURCE INC	COM	806037107	1831	32600	SH	SOLE
SCANSOURCE INC	COM	806037107	11	200	SH	DEFINED
SCHERING-PLOUGH CORP.	COM	806605101	7421	253723	SH	SOLE
SCHERING-PLOUGH CORP.	COM	806605101	711	24332	SH	DEFINED
SCHLUMBERGER LTD	COM	806857108	5242	93554	SH	SOLE
SCHLUMBERGER LTD	COM	806857108	607	10841	SH	DEFINED
SCHWAB CHARLES CORP	COM	808513105	1182	96280	SH	SOLE
SCHWAB CHARLES CORP	COM	808513105	184	15025	SH	DEFINED
SCIENTIFIC ATLANTA INC	COM	808655104	222	10150	SH	SOLE
SEARS ROEBUCK AND COMPANY	COM	812387108	775	15583	SH	SOLE
SEARS ROEBUCK AND COMPANY	COM	812387108	119	2400	SH	DEFINED
SEARS ROEBUCK ACCEP CORP 7% PF	PREFERRED	812404200	345	14300	SH	SOLE
AMEX TECHNOLOGY SELECT SECTOR	COM	81369Y803	426	20275	SH	SOLE
AMEX TECHNOLOGY SELECT SECTOR	COM	81369Y803	4	200	SH	DEFINED
SEMPRA ENERGY	COM	816851109	347	13882	SH	SOLE
SEMPRA ENERGY	COM	816851109	9	384	SH	DEFINED
SERVICE MASTER CO	COM	81760N109	137	10040	SH	SOLE
SERVICE MASTER CO	COM	81760N109	3	225	SH	DEFINED
SHENANDOAH TELECOMMUNICATION	COM	82312B106	336	8420	SH	SOLE
SHERWIN-WILLIAMS COMPANY	COM	824348106	572	20400	SH	SOLE
SIGMA ALDRICH CORP.	COM	826552101	197	4400	SH	SOLE

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SIGMA ALDRICH CORP.	COM	826552101	134	3000	SH	DEFINED
SNAP-ON TOOLS CORPORATION	COM	833034101	355	10599	SH	SOLE
SNAP-ON TOOLS CORPORATION	COM	833034101	33	1000	SH	DEFINED
SOLETRON CORP.	COM	834182107	279	34950	SH	SOLE
SOLETRON CORP.	COM	834182107	24	3075	SH	DEFINED
SONOCO PRODUCTS COMPANY	COM	835495102	5279	188364	SH	SOLE
SONOCO PRODUCTS COMPANY	COM	835495102	112	4000	SH	DEFINED
SOUTH FINANCIAL GROUP, INC.	COM	837841105	917	45211	SH	SOLE
SOUTH FINANCIAL GROUP, INC.	COM	837841105	17	840	SH	DEFINED
SOUTHERN COMPANY	COM	842587107	1863	69112	SH	SOLE
SOUTHERN COMPANY	COM	842587107	434	16107	SH	DEFINED
SOUTHERN CO CAP TRUST IV PFD	PREFERRED	842636201	277	11300	SH	SOLE
SOUTHERN CO CAP TRUST IV PFD	PREFERRED	842636201	9	400	SH	DEFINED
SOUTHERN FINL CAP TR PFD	PREFERRED	842872202	88	15200	SH	SOLE
SOUTHTRUST CORP.	COM	844730101	834	32289	SH	SOLE
SOUTHTRUST CORP.	COM	844730101	328	12700	SH	DEFINED
SOUTHWEST AIRLINES	COM	844741108	558	29479	SH	SOLE
SOUTHWEST AIRLINES	COM	844741108	161	8550	SH	DEFINED
SOVRAN SELF STORAGE INC	COM	84610H108	418	13300	SH	SOLE
SOVRAN SELF STORAGE INC	COM	84610H108	15	500	SH	DEFINED
SPRINT CORPORATION FON GROUP	COM	852061100	2364	157117	SH	SOLE
SPRINT CORPORATION FON GROUP	COM	852061100	327	21757	SH	DEFINED
SPRINT CORP PCS	COM	852061506	933	84635	SH	SOLE
SPRINT CORP PCS	COM	852061506	96	8740	SH	DEFINED
STARI, LTD	COM	854902103	0	50000	SH	SOLE
STAPLES INC	COM	855030102	280	13952	SH	SOLE
STAPLES INC	COM	855030102	26	1325	SH	DEFINED
STANLEY LAND & LUMBER CORPORAT	COM	856991534	224	30	SH	DEFINED
STATE STREET CORP	COM	857477103	1876	34711	SH	SOLE
STATE STREET CORP	COM	857477103	64	1200	SH	DEFINED
STRATEGIC HOTEL CAP	COM	862723996	322	26459	SH	SOLE
STRYKER CORP	COM	863667101	341	5800	SH	SOLE
SUMMIT FINANCIAL CORPORATION	COM	866057102	209	15706	SH	SOLE
SUN LIFE FINANCIAL SERVICES OF	COM	866796105	270	12472	SH	SOLE
SUN LIFE FINANCIAL SERVICES OF	COM	866796105	23	1078	SH	DEFINED
SUN MICROSYSTEMS INC	COM	866810104	2872	312543	SH	SOLE
SUN MICROSYSTEMS INC	COM	866810104	126	13730	SH	DEFINED
SUNTRUST BANKS INC	COM	867914103	9250	139921	SH	SOLE
SUNTRUST BANKS INC	COM	867914103	1570	23753	SH	DEFINED
SUPER VALU INC	COM	868536103	639	23396	SH	SOLE
SUPER VALU INC	COM	868536103	16	600	SH	DEFINED
SYNOVUS FINANCIAL CORP	COM	87161C105	1971	66351	SH	SOLE
SYNOVUS FINANCIAL CORP	COM	87161C105	78	2650	SH	DEFINED
SYSCO CORPORATION	COM	871829107	2413	84070	SH	SOLE
SYSCO CORPORATION	COM	871829107	608	21200	SH	DEFINED
10 BEST.COM	COM	872002993	207	69674	SH	SOLE
TECO ENERGY INC	COM	872375100	827	29725	SH	SOLE
TECO ENERGY INC	COM	872375100	133	4800	SH	DEFINED
TJX COMPANIES	COM	872540109	3045	78900	SH	SOLE
TJX COMPANIES	COM	872540109	52	1362	SH	DEFINED
TRW INC.	COM	872649108	231	4500	SH	SOLE
TRW INC.	COM	872649108	51	1000	SH	DEFINED
TXU CORP	COM	873168108	4437	80335	SH	SOLE
TXU CORP	COM	873168108	474	8590	SH	DEFINED
TALK AMERICA HOLDINGS INC	COM	87426R103	8	17383	SH	SOLE
TARGET CORP COM	COM	87612E106	6761	160878	SH	SOLE
TARGET CORP COM	COM	87612E106	711	16935	SH	DEFINED
TEMPLETON GLOBAL INCOME FUND,	COM	880198106	72	10483	SH	SOLE
TEMPLETON GLOBAL INCOME FUND,	COM	880198106	20	2914	SH	DEFINED
TENNESSEE VALLEY AUTH POWER SE	PREFERRED	880591300	252	10000	SH	SOLE
TENNESSEE VALLEY AUTH POWER SE	PREFERRED	880591300	63	2500	SH	DEFINED
TEXAS INSTRUMENTS	COM	882508104	3856	115730	SH	SOLE

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TEXAS INSTRUMENTS	COM	882508104	303	9100	SH	DEFINED
TEXTRON INC	COM	883203101	1068	21211	SH	SOLE
TEXTRON INC	COM	883203101	41	828	SH	DEFINED
THE TIMKEN COMPANY	COM	887389104	347	14455	SH	SOLE
TOUCH AMERICA HOLDINGS INC	COM	891539108	137	36100	SH	SOLE
TOUCH AMERICA HOLDINGS INC	COM	891539108	2	600	SH	DEFINED
TOWER AUTOMOTIVE INC	COM	891707101	781	61400	SH	SOLE
TOTAL SYSTEM SERVICES, INC.	COM	891906109	566	23050	SH	SOLE
TOYS R US	COM	892335100	312	19098	SH	SOLE
TRANSATLANTIC HOLDINGS INC	COM	893521104	176	2137	SH	SOLE
TRANSATLANTIC HOLDINGS INC	COM	893521104	186	2250	SH	DEFINED
TRANSCANADA PIPELINES LTD	PREFERRED	893526723	456	18000	SH	SOLE
TRANSAMERICA FINANCE CORP	PREFERRED	893950204	216	9000	SH	SOLE
TRICON GLOBAL RESTAURANTS INC	COM	895953107	308	5270	SH	SOLE
TRICON GLOBAL RESTAURANTS INC	COM	895953107	70	1209	SH	DEFINED
TRIBUNE CO.	COM	896047107	1754	38575	SH	SOLE
TRIBUNE CO.	COM	896047107	261	5750	SH	DEFINED
TRICO MARINE	COM	896106101	278	32250	SH	SOLE
TRUSTMARK CORP	COM	898402102	2616	104439	SH	SOLE
TYCO INTERNATIONAL LTD	COM	902124106	9796	303769	SH	SOLE
TYCO INTERNATIONAL LTD	COM	902124106	848	26321	SH	DEFINED
UMB FINANCIAL CORP	COM	902788108	1673	38084	SH	SOLE
US BANCORP	COM	902973304	4989	222751	SH	SOLE
US BANCORP	COM	902973304	22	1025	SH	DEFINED
USA NETWORKS INC	COM	902984103	328	10305	SH	SOLE
USA NETWORKS INC	COM	902984103	6	200	SH	DEFINED
USB CAPITAL II PFD	PREFERRED	90332M200	221	9200	SH	SOLE
USA EDUCATION INC	PREFERRED	90390U102	2763	28846	SH	SOLE
UNILEVER N V NY SHS NEW F	COM	904784709	396	6957	SH	SOLE
UNILEVER N V NY SHS NEW F	COM	904784709	26	457	SH	DEFINED
UNION PACIFIC CORP.	COM	907818108	1638	28109	SH	SOLE
UNION PACIFIC CORP.	COM	907818108	153	2632	SH	DEFINED
UNITED BANKSHARE, INC.	COM	909907107	3156	107746	SH	SOLE
UNITED BANKSHARE, INC.	COM	909907107	1843	62926	SH	DEFINED
UNITED PARCEL SERVICES B	COM	911312106	1683	27882	SH	SOLE
UNITED PARCEL SERVICES B	COM	911312106	90	1500	SH	DEFINED
UNITED TECHNOLOGIES	COM	913017109	6644	90449	SH	SOLE
UNITED TECHNOLOGIES	COM	913017109	371	5055	SH	DEFINED
UNITED HEALTH GROUP INC	COM	91324P102	1509	19645	SH	SOLE
UNITED HEALTH GROUP INC	COM	91324P102	176	2300	SH	DEFINED
UNIVERSAL CORP. VA	COM	913456109	225	5685	SH	SOLE
UNOCAL CORPORATION	COM	915289102	367	9714	SH	SOLE
UNOCAL CORPORATION	COM	915289102	37	1000	SH	DEFINED
UNUMPROVIDENT CORP	COM	91529Y106	935	33299	SH	SOLE
V F CORP	COM	918204108	615	14424	SH	SOLE
V F CORP	COM	918204108	85	2000	SH	DEFINED
VIRTUAL EYES, INC SERIES A CO CONV PFD		921001996	150	13916	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
VERISIGN INC	COM	92343E102	1027	42465	SH	SOLE
VERISIGN INC	COM	92343E102	61	2550	SH	DEFINED
VERIZON COMMUNICATIONS INC	COM	92343V104	16524	364626	SH	SOLE
VERIZON COMMUNICATIONS INC	COM	92343V104	2771	61145	SH	DEFINED
VIACOM INC	COM	925524100	2404	49504	SH	SOLE
VIACOM INC	COM	925524100	31	650	SH	DEFINED
VIACOM INC	COM	925524308	6417	132293	SH	SOLE
VIACOM INC	COM	925524308	287	5923	SH	DEFINED
VIRGINIA ELEC & PWR CO 7.15% P	PREFERRED	927804617	469	19400	SH	SOLE
VIVENDI UNIVERSAL	COM	92851S204	2112	58118	SH	SOLE
VODAFONE GROUP PLC-SP	COM	92857W100	1962	104637	SH	SOLE
VODAFONE GROUP PLC-SP	COM	92857W100	185	9910	SH	DEFINED

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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	269	5675 SH	SOLE
WGL HOLDINGS INC	COM	92924F106	669	25195 SH	SOLE
WGL HOLDINGS INC	COM	92924F106	64	2412 SH	DEFINED
WACHOVIA CORPORATION	COM	929903102	22941	632877 SH	SOLE
WACHOVIA CORPORATION	COM	929903102	4949	136527 SH	DEFINED
WACHOVIA DEPS PFD	PREFERRED	929903201	0	182218 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	11844	199800 SH	SOLE
WAL - MART STORES	COM	931142103	1290	21767 SH	DEFINED
WALGREENS	COM	931422109	5139	129940 SH	SOLE
WALGREENS	COM	931422109	180	4575 SH	DEFINED
WASHINGTON MUT. INC. COM STOCK	COM	939322103	952	27502 SH	SOLE
WASHINGTON MUT. INC. COM STOCK	COM	939322103	233	6729 SH	DEFINED
WASTE HOLDINGS INC	COM	941057101	586	90286 SH	SOLE
WEIGHT WATCHERS INTL INC	COM	948626106	759	20000 SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	6687	137180 SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	363	7466 SH	DEFINED
WESBANCO INC	CO COM	950810101	470	19563 SH	SOLE
WESBANCO INC	CO COM	950810101	72	3010 SH	DEFINED
THE WOOD MORTUARY	COM	961998028	205	82 SH	SOLE
WEYERHAEUSER COMPANY	COM	962166104	3015	49447 SH	SOLE
WEYERHAEUSER COMPANY	COM	962166104	300	4933 SH	DEFINED
WHIRLPOOL CORP.	COM	963320106	740	10036 SH	SOLE
WHIRLPOOL CORP.	COM	963320106	48	660 SH	DEFINED
WILLIAMS COMMUNICATION	COM	969455104	6	41689 SH	SOLE
WILLIAMS COMMUNICATION	COM	969455104	0	4425 SH	DEFINED
WILLIAMS COMPANIES INC	COM	969457100	2422	105572 SH	SOLE
WILLIAMS COMPANIES INC	COM	969457100	267	11639 SH	DEFINED
WINN-DIXIE STORES INC	COM	974280109	403	24868 SH	SOLE
WINN-DIXIE STORES INC	COM	974280109	26	1610 SH	DEFINED
WINSTON HOTELS	COM	97563A102	236	26010 SH	SOLE
WORLDCOM INC. / WORLDCOM GROUP	COM	98157D106	2512	386612 SH	SOLE
WORLDCOM INC. / WORLDCOM GROUP	COM	98157D106	95	14628 SH	DEFINED
WORTHINGTON INDUSTRIES INC	COM	981811102	158	10570 SH	SOLE
WORTHINGTON INDUSTRIES INC	COM	981811102	32	2193 SH	DEFINED
W.M WRIGLEY JR. CO	COM	982526105	71	1325 SH	SOLE
W.M WRIGLEY JR. CO	COM	982526105	224	4172 SH	DEFINED
WYETH	COM	983024100	14764	223000 SH	SOLE
WYETH	COM	983024100	3553	53671 SH	DEFINED
XCEL ENERGY INC	COM	98389B100	1568	61547 SH	SOLE
XCEL ENERGY INC	COM	98389B100	180	7077 SH	DEFINED
ZIMMER HOLDINGS INC	COM	98956P102	828	24555 SH	SOLE
ZIMMER HOLDINGS INC	COM	98956P102	285	8468 SH	DEFINED
ZINGIT INC	COM	989602107	1	16000 SH	SOLE
IONOSPHERE INC. SERIES C	CONV PFD	990001760	1	113250 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	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	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
HENKEL-HARRIS CO	COM	CHF000022	244	11360 SH	SOLE
HENKEL-HARRIS CO	COM	CHF000022	54	2926 SH	DEFINED
WINCHESTER EQUIPMENT CO.	COM	CHF000097	234	6704 SH	SOLE
HARTMAN FAMILY CORPORATION PFD	COM	CHF000329	335	3350 SH	DEFINED



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AMHERST CORPORATION	COM	CHFM00436	444	344	SH	DEFINED
GLAIZE DEVELOPMENTS INC.	COM	CHFM00444	2397	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 CAP STK	COM	CHWV00056	510	552	SH	DEFINED
DINGESS RUM COAL CO COM STK	COM	CHWV00064	113	103	SH	SOLE
DINGESS RUM COAL CO COM STK	COM	CHWV00064	236	215	SH	DEFINED
GEARY REALTY CO COM STOCK	COM	CHWV00080	910	250	SH	DEFINED
GEARY SECURITIES CO COM STK	COM	CHWV00098	2640	1100	SH	DEFINED
PAYNE-GALLATIN MINING CO COM S	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
FIVE STAR QUALITY CAR	COM	DDJ32D101	0	109000	SH	DEFINED
GLOBAL CROSSING LTD.	COM	G3921A100	1	16676	SH	SOLE
GLOBAL CROSSING LTD.	COM	G3921A100	0	3500	SH	DEFINED
INGERSOLL RAND COMPANY LIMITED	COM	G4776G101	6031	125011	SH	SOLE
INGERSOLL RAND COMPANY LIMITED	COM	G4776G101	385	7990	SH	DEFINED
TRANSOCEAN SEDCO FOREX INC	COM	G90078109	504	15772	SH	SOLE
TRANSOCEAN SEDCO FOREX INC	COM	G90078109	41	1307	SH	DEFINED
XL CAPITAL LIMITED	COM	G98255105	155	1623	SH	SOLE
XL CAPITAL LIMITED	COM	G98255105	57	600	SH	DEFINED
IFCO SYSTEMS NV	COM	N43961106	46	113215	SH	SOLE
AOL TIME WARNER	COM	00184A105	895	39633	SH	SOLE
AT&T CORPORATION	COM	001957109	1868	123766	SH	SOLE
AGILENT TECHNOLOGIES INC	CO COM	00846U101	2385	69872	SH	SOLE
AIR PRODS & CHEMS INC	CO COM	009158106	3079	63062	SH	SOLE
ALLSTATE CORP	CO COM	020002101	2127	55700	SH	SOLE
AMERICAN EXPRESS COMPANY	COM	025816109	3534	88035	SH	SOLE
AMERICAN HOME PRODUCTS CORP	COM	026609107	426	6611	SH	SOLE
AMERICAN INTERNATIONAL GROUP I	COM	026874107	290	3973	SH	SOLE
AMGEN INC	COM	031162100	334	5669	SH	SOLE
ANADARKO PETE CORP	CO COM	032511107	2363	43384	SH	SOLE
ANHEUSER-BUSCH COS., INC.	COM	035229103	2760	52720	SH	SOLE
AON CORPORATION	COM	037389103	3343	90000	SH	SOLE
AVNET INC	COM	053807103	2384	88000	SH	SOLE
BANK OF AMERICA CORPORATION	CO COM	060505104	5084	74008	SH	SOLE
BANC ONE CORPORATION	COM	06423A103	214	5276	SH	SOLE
BECTON DICKINSON & CO	COM	075887109	2274	62000	SH	SOLE
MBNA CERTIFICATE OF DEPOSIT	COM	0779902L2	45	45000	SH	SOLE
BELLSOUTH CORPORATION	COM	079860102	3371	93010	SH	SOLE
BRISTOL MYERS SQUIBB CO	COM	110122108	1527	47512	SH	SOLE
CIGNA CORP	COM	125509109	3600	34000	SH	SOLE
CSX CORPORATION	COM	126408103	2235	60584	SH	SOLE
CHEVRON TEXACO CORPORATION	COM	166764100	5435	61913	SH	SOLE
CISCO SYSTEMS	COM	17275R102	245	14542	SH	SOLE
CINTAS CORPORATION	COM	172908105	355	7200	SH	SOLE
CITIGROUP INC	COM	172967101	5338	109740	SH	SOLE
COCA COLA COMPANY	COM	191216100	1353	26012	SH	SOLE
COX COMMUNICATION INC NEW	COM	224044107	1385	40000	SH	SOLE
WALT DISNEY PRODUCTIONS	COM	254687106	3647	161682	SH	SOLE
EI DUPONT DE NEMOURS & CO., IN	COM	263534109	3279	71770	SH	SOLE

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DUKE ENERGY CORP	COM	264399106	691	17930	SH	SOLE
EMC CORPORATION	COM	268648102	277	23740	SH	SOLE
A.G EDWARDS INC	COM	281760108	2126	50000	SH	SOLE
ELECTRONIC DATA SYS CORP	COM	285661104	2617	48420	SH	SOLE
EMERSON ELECTRIC COMPANY	COM	291011104	4967	87645	SH	SOLE
EXXON MOBIL CORPORATION	COM	30231G102	6191	143491	SH	SOLE
FPL GROUP	COM	302571104	3044	50653	SH	SOLE
FEDERAL NATIONAL MORTGAGE	COM	313586109	4476	54174	SH	SOLE
FEDEX CORPORATION	COM	31428X106	3433	62000	SH	SOLE
FORD MOTOR COMPANY	COM	345370860	2223	146835	SH	SOLE
GANNETT, INC.	COM	364730101	4054	53301	SH	SOLE
GEMSTAR-TV GUIDE INTL INC	CO COM	36866W106	434	40000	SH	SOLE
GENERAL ELECTRIC COMPANY	COM	369604103	2288	61366	SH	SOLE
HARRIS CORPORATION	COM	413875105	2481	70000	SH	SOLE
HEWLETT PACKARD COMPANY	COM	428236103	2499	144913	SH	SOLE
HILTON HOTELS CORP	CO COM	432848109	334	23400	SH	SOLE
HOME DEPOT INC	COM	437076102	288	5994	SH	SOLE
ILLINOIS TOOL WORKS	COM	452308109	2848	40000	SH	SOLE
INTEL	COM	458140100	3578	116984	SH	SOLE
INTERNATIONAL BUSINESS MACHINE	COM	459200101	4864	48236	SH	SOLE
J P MORGAN CHASE & CO	COM	46625H100	3045	88422	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	4398	69285	SH	SOLE
KIMBERLY-CLARK CORP	COM	494368103	2405	37298	SH	SOLE
LIBERTY CORPORATION	COM	530370105	236	5900	SH	SOLE
LIBERTY MEDIA CORP NEW	CO COM	530718105	331	27242	SH	SOLE
LINCOLN NATL CORP IND	CO COM	534187109	2284	45200	SH	SOLE
LOCKHEED MARTIN CORP	CO COM	539830109	3327	56298	SH	SOLE
LOWES COS INC	CO COM	548661107	2186	51165	SH	SOLE
MAY DEPARTMENT STORES	COM	577778103	2928	85000	SH	SOLE
MERCK & CO INC	COM	589331107	4669	83684	SH	SOLE
MICROSOFT CORP	COM	594918104	2489	44096	SH	SOLE
MORGAN STANLEY DEAN WITTER	COM	617446448	1680	30011	SH	SOLE
MOTOROLA INC.	COM	620076109	1096	78884	SH	SOLE
NEWELL RUBBERMAID INC	COM	651229106	2443	78000	SH	SOLE
NEWS CORP LTD SP ADR PFD	PREFERRED	652487802	781	35050	SH	SOLE
NICOR INC	COM	654086107	2397	52000	SH	SOLE
PNC FINL SVCS GROUP INC	CO COM	693475105	4161	70000	SH	SOLE
PEPSICO INC	COM	713448108	2976	59019	SH	SOLE
PFIZER INC	COM	717081103	1377	35333	SH	SOLE
PHILIP MORRIS INC	COM	718154107	3516	66118	SH	SOLE
PHILLIPS PETE CO	CO COM	718507106	5671	91700	SH	SOLE
PITNEY BOWES INC	COM	724479100	1731	40977	SH	SOLE
PROCTER AND GAMBLE	COM	742718109	323	3590	SH	SOLE
SBC COMMUNICATIONS INC	COM	78387G103	3185	83509	SH	SOLE
ST PAUL COMPANIES INC	COM	792860108	3530	75000	SH	SOLE
SARA LEE CORP	COM	803111103	3071	145918	SH	SOLE
SCANA CORP NEW	CO COM	80589M102	3417	110663	SH	SOLE
SCAN SOURCE	COM	806037107	446	7950	SH	SOLE
SCHERING-PLOUGH CORP	COM	806605101	3380	115560	SH	SOLE
SCHLUMBERGER LTD	COM	806857108	2358	42084	SH	SOLE
SONOCO PRODUCTS COMPANY	COM	835495102	680	24276	SH	SOLE
SPARTANBURG WTRWKS 4.4%	COM	847184RX8	2407	25000	SH	SOLE
SPRINT CORPORATION FON GROUP	COM	852061100	1899	126200	SH	SOLE
SUMMIT FINANCIAL CORPORATION	COM	866057102	217	16279	SH	SOLE
SUNTRUST BKS INC	COM	867914103	4792	72500	SH	SOLE
SUPER VALUE INC	COM	868536103	2513	92000	SH	SOLE
SYNOVUS FINANCIAL	COM	87161C105	508	17118	SH	SOLE
TXU CORP	COM	873168108	3038	55000	SH	SOLE
TARGET CORP COM	COM	87612E106	2190	52127	SH	SOLE
TEXACO CAPITAL INC	DE PREFERRED	881685AW1	1107	10000	SH	SOLE
TORCHMARK CORP	COM	891027104	2001	50000	SH	SOLE
TYCO INTERNATIONAL LTD	COM	902124106	1142	35411	SH	SOLE

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UNITED TECHNOLOGIES CORP	CO COM	913017109	4774	65000	SH	SOLE
V F CORP	COM	918204108	2259	53000	SH	SOLE
VERIZON COMMUNICATIONS INC	COM	92343V104	3078	67918	SH	SOLE
VIACOM, INC.	COM	925524100	1028	21180	SH	SOLE
VIACOM INC	COM	925524308	870	17945	SH	SOLE
WACHOVIA CORP 2ND NEW	CO COM	929903102	2852	78679	SH	SOLE
WAL-MART STORES	COM	931142103	914	15427	SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	4897	100470	SH	SOLE
WEYERHAEUSER CO	CO COM	962166104	3684	60416	SH	SOLE
WHIRLPOOL CORP	COM	963320106	3395	46000	SH	SOLE
WORLDCOM INC/WORLDCOM GROUP	COM	98157D106	1343	206738	SH	SOLE
INGERSOLL RAND COMPANY LIMITED	COM	G4776G101	3618	75000	SH	SOLE