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CULLEN FROST BANKERS INC
Form 13F-HR
August 06, 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: 6/28/02

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: TOM STRINGFELLOW
ADDRESS: FROST NATIONAL BANK
P.O. BOX 1600
SAN ANTONIO, TX 78296

13F FILE NUMBER: 28-183

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: STAN MCCORMICK
TITLE: COPORATE SECRETARY - SR. V.P.
PHONE: 210-220-4310
SIGNATURE, PLACE, AND DATE OF SIGNING:

/s/STAN MCCORMICK SAN ANTONIO, TX 8/6/02

REPORT TYPE (CHECK ONLY ONE.):

- (X) 13F HOLDINGS REPORT
() 13F NOTICE
() 13F COMBINATION REPORT

LIST OF OTHER MANAGERS REPORTING FOR THIS MANAGER:
NONE

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: 660

FORM 13F INFORMATION TABLE VALUE TOTAL: \$1,782,606

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE					O
			VALUE (X1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	
A T & T CORP COM *	COMMON STOCK	001957109	594	55544	SH		DEFINED	
A T & T CORP COM *	COMMON STOCK	001957109	142	13277	SH		OTHER	
ABBOTT LABORATORIES COM *	COMMON STOCK	002824100	3492	92756	SH		DEFINED	
ABBOTT LABORATORIES COM *	COMMON STOCK	002824100	1741	46240	SH		OTHER	
ABERCROMBIE & FITCH CO CLASS A	COMMON STOCK	002896207	1286	53300	SH		DEFINED	
ADAPTEC INC COM	COMMON STOCK	00651F108	847	107300	SH		DEFINED	
ADAPTEC INC COM	COMMON STOCK	00651F108	1	150	SH		OTHER	
AFLAC INC COM *	COMMON STOCK	001055102	770	24062	SH		DEFINED	
AFLAC INC COM *	COMMON STOCK	001055102	235	7350	SH		OTHER	
AIR PRODUCTS & CHEMICALS INC C	COMMON STOCK	009158106	460	9117	SH		DEFINED	
AIR PRODUCTS & CHEMICALS INC C	COMMON STOCK	009158106	611	12100	SH		OTHER	
ALBERTSON'S INC COM *	COMMON STOCK	013104104	306	10052	SH		DEFINED	
ALCOA INC COM*	COMMON STOCK	013817101	20448	616818	SH		DEFINED	
ALCOA INC COM*	COMMON STOCK	013817101	1401	42263	SH		OTHER	
ALEXANDRIA REAL ESTATE EQUITIE	COMMON STOCK	015271109	1875	38000	SH		DEFINED	
ALLEGHENY ENERGY INC COM	COMMON STOCK	017361106	212	8245	SH		DEFINED	
ALLEGHENY ENERGY INC COM	COMMON STOCK	017361106	26	1000	SH		OTHER	
ALLETE INC COM	COMMON STOCK	018522102	1192	44000	SH		DEFINED	
ALLIED CAPITAL CORP NEW COM*	COMMON STOCK	01903Q108	2333	102991	SH		DEFINED	
ALLIED WASTE INDS INC COM NEW	COMMON STOCK	019589308	422	44000	SH		DEFINED	
ALLIED WASTE INDS INC COM NEW	COMMON STOCK	019589308	31	3200	SH		OTHER	
ALLSTATE CORP COM	COMMON STOCK	020002101	574	15532	SH		DEFINED	
ALLSTATE CORP COM	COMMON STOCK	020002101	94	2546	SH		OTHER	
ALLTEL CORP COM *	COMMON STOCK	020039103	54512	1159834	SH		DEFINED	
ALLTEL CORP COM *	COMMON STOCK	020039103	2939	62534	SH		OTHER	
AMERICAN ELECTRIC POWER INC CO	COMMON STOCK	025537101	1118	27939	SH		DEFINED	
AMERICAN ELECTRIC POWER INC CO	COMMON STOCK	025537101	262	6546	SH		OTHER	
AMERICAN EXPRESS CO COM *	COMMON STOCK	025816109	8743	240734	SH		DEFINED	
AMERICAN EXPRESS CO COM *	COMMON STOCK	025816109	973	26800	SH		OTHER	
AMERICAN INT'L GROUP INC COM *	COMMON STOCK	026874107	3684	53993	SH		DEFINED	
AMERICAN INT'L GROUP INC COM *	COMMON STOCK	026874107	1231	18044	SH		OTHER	
AMERICAN ITALIAN PASTA CO CLAS	COMMON STOCK	027070101	2067	40539	SH		DEFINED	
AMERICAN NATIONAL INSURANCE CO	COMMON STOCK	028591105	409	4252	SH		DEFINED	
AMERICAN POWER CONVERSION CORP	COMMON STOCK	029066107	157	12413	SH		DEFINED	
AMERICAN POWER CONVERSION CORP	COMMON STOCK	029066107	17	1370	SH		OTHER	
AMERICREDIT CORP COM	COMMON STOCK	03060R101	202	7209	SH		DEFINED	
AMGEN INC COM *	COMMON STOCK	031162100	807	19258	SH		DEFINED	
AMGEN INC COM *	COMMON STOCK	031162100	447	10674	SH		OTHER	
AMSOUTH BANCORPORATION INC COM	COMMON STOCK	032165102	196	8756	SH		DEFINED	
AMSOUTH BANCORPORATION INC COM	COMMON STOCK	032165102	110	4920	SH		OTHER	
ANADARKO PETROLEUM CORP COM	COMMON STOCK	032511107	9952	201867	SH		DEFINED	
ANADARKO PETROLEUM CORP COM	COMMON STOCK	032511107	145	2943	SH		OTHER	
ANALOG DEVICES INC COM*	COMMON STOCK	032654105	1530	51499	SH		DEFINED	
ANALOG DEVICES INC COM*	COMMON STOCK	032654105	20	670	SH		OTHER	
ANHEUSER BUSCH COS INC COM *	COMMON STOCK	035229103	8622	172438	SH		DEFINED	
ANHEUSER BUSCH COS INC COM *	COMMON STOCK	035229103	428	8565	SH		OTHER	

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ANN TAYLOR STORES CORP COM	COMMON STOCK	036115103	1447	57000	SH	DEFINED
AOL TIME WARNER INC COM*	COMMON STOCK	00184A105	68478	4655234	SH	DEFINED
AOL TIME WARNER INC COM*	COMMON STOCK	00184A105	1129	76781	SH	OTHER
APPLIED MATERIALS INC COM *	COMMON STOCK	038222105	279	14656	SH	DEFINED
APPLIED MATERIALS INC COM *	COMMON STOCK	038222105	48	2498	SH	OTHER
ARCHSTONE-SMITH TR COM*	COMMON STOCK	039583109	3117	116725	SH	DEFINED
ARCHSTONE-SMITH TR COM*	COMMON STOCK	039583109	731	27394	SH	OTHER
ARMOR HOLDINGS INC COM	COMMON STOCK	042260109	1237	48500	SH	DEFINED
AT & T WIRELESS SERVICES INC C	COMMON STOCK	00209A106	345	58998	SH	DEFINED
AT & T WIRELESS SERVICES INC C	COMMON STOCK	00209A106	38	6518	SH	OTHER
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	949	21786	SH	DEFINED
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	70	1600	SH	OTHER
AVERY DENNISON CORP COM *	COMMON STOCK	053611109	15935	253945	SH	DEFINED
AVERY DENNISON CORP COM *	COMMON STOCK	053611109	1545	24620	SH	OTHER
AVNET INC COM	COMMON STOCK	053807103	4459	202774	SH	DEFINED
AVNET INC COM	COMMON STOCK	053807103	49	2218	SH	OTHER
AVX CORP COM	COMMON STOCK	002444107	1507	92301	SH	DEFINED
AVX CORP COM	COMMON STOCK	002444107	26	1564	SH	OTHER
BAKER HUGHES INC COM *	COMMON STOCK	057224107	2013	60476	SH	DEFINED
BAKER HUGHES INC COM *	COMMON STOCK	057224107	293	8816	SH	OTHER
BANK OF AMERICA CORP COM *	COMMON STOCK	060505104	2576	36618	SH	DEFINED
BANK OF AMERICA CORP COM *	COMMON STOCK	060505104	69	978	SH	OTHER
BANK OF HAWAII CORP COM	COMMON STOCK	062540109	1616	57700	SH	DEFINED
BANK OF HAWAII CORP COM	COMMON STOCK	062540109	28	1000	SH	OTHER
BANK ONE CORP COM*	COMMON STOCK	06423A103	680	17681	SH	DEFINED
BANK ONE CORP COM*	COMMON STOCK	06423A103	38	1000	SH	OTHER
BANKNORTH GROUP INC	COMMON STOCK	06646R107	4812	184926	SH	DEFINED
BANKNORTH GROUP INC	COMMON STOCK	06646R107	91	3481	SH	OTHER
BAXTER INTERNATIONAL INC COM *	COMMON STOCK	071813109	12261	275847	SH	DEFINED
BAXTER INTERNATIONAL INC COM *	COMMON STOCK	071813109	815	18335	SH	OTHER
BEAZER HOMES USA INC	COMMON STOCK	07556Q105	1864	23300	SH	DEFINED
BECTON DICKINSON & CO COM *	COMMON STOCK	075887109	688	19979	SH	DEFINED
BELLSOUTH CORP COM *	COMMON STOCK	079860102	11441	363222	SH	DEFINED
BELLSOUTH CORP COM *	COMMON STOCK	079860102	823	26124	SH	OTHER
BEMIS INC COM*	COMMON STOCK	081437105	285	6000	SH	OTHER
BERKSHIRE HATHAWAY INC CLASS B	COMMON STOCK	084670207	223	100	SH	DEFINED
BERKSHIRE HATHAWAY INC CLASS B	COMMON STOCK	084670207	83	37	SH	OTHER
BERKSHIRE HATHAWAY INC DEL CL	COMMON STOCK	084670108	200	3	SH	DEFINED
BEST BUY COMPANY INC COM*	COMMON STOCK	086516101	1564	43092	SH	DEFINED
BEST BUY COMPANY INC COM*	COMMON STOCK	086516101	721	19861	SH	OTHER
BLYTH INC. COM	COMMON STOCK	09643P108	7953	254726	SH	DEFINED
BLYTH INC. COM	COMMON STOCK	09643P108	112	3600	SH	OTHER
BOEING CO COM *	COMMON STOCK	097023105	1148	25511	SH	DEFINED
BOEING CO COM *	COMMON STOCK	097023105	615	13667	SH	OTHER
BOISE CASCADE CORP COM	COMMON STOCK	097383103	1041	30158	SH	DEFINED
BRISTOL-MYERS SQUIBB CO COM *	COMMON STOCK	110122108	2410	93791	SH	DEFINED
BRISTOL-MYERS SQUIBB CO COM *	COMMON STOCK	110122108	388	15101	SH	OTHER
BROWN TOM INC COM NEW	COMMON STOCK	115660201	1690	59600	SH	DEFINED
BURLINGTON NORTHERN SANTA FE C	COMMON STOCK	12189T104	591	19696	SH	DEFINED
BURLINGTON NORTHERN SANTA FE C	COMMON STOCK	12189T104	391	13043	SH	OTHER
BURLINGTON RESOURCES INC COM	COMMON STOCK	122014103	5406	142250	SH	DEFINED
BURLINGTON RESOURCES INC COM	COMMON STOCK	122014103	194	5103	SH	OTHER
C H ROBINSON WORLDWIDE INC COM	COMMON STOCK	12541W100	233	6944	SH	DEFINED
CACI INTL INC CL A COM	COMMON STOCK	127190304	2135	55900	SH	DEFINED
CALIFORNIA PIZZA KITCHEN INC	COMMON STOCK	13054D109	1893	76314	SH	DEFINED
CALLAWAY GOLF CO COM	COMMON STOCK	131193104	1435	90600	SH	DEFINED
CAPITAL AUTOMOTIVE REIT	COMMON STOCK	139733109	4692	196651	SH	DEFINED
CAPITAL AUTOMOTIVE REIT	COMMON STOCK	139733109	28	1158	SH	OTHER
CARDINAL HEALTH INC COM*	COMMON STOCK	14149Y108	19042	310078	SH	DEFINED
CARDINAL HEALTH INC COM*	COMMON STOCK	14149Y108	1681	27371	SH	OTHER
CARNIVAL CORPORATION COM*	COMMON STOCK	143658102	317	11445	SH	DEFINED
CARNIVAL CORPORATION COM*	COMMON STOCK	143658102	188	6800	SH	OTHER

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CARRIAGE SERVICES INC CLASS A	COMMON STOCK	143905107	43	10000	SH	DEFINED
CEC ENTERTAINMENT INC COM	COMMON STOCK	125137109	1374	33276	SH	DEFINED
CHEVRONTEXACO CORP COM*	COMMON STOCK	166764100	23889	269937	SH	DEFINED
CHEVRONTEXACO CORP COM*	COMMON STOCK	166764100	3214	36318	SH	OTHER
CHOICEPOINT INC COM	COMMON STOCK	170388102	214	4714	SH	DEFINED
CHUBB CORP COM*	COMMON STOCK	171232101	19617	277073	SH	DEFINED
CHUBB CORP COM*	COMMON STOCK	171232101	1556	21972	SH	OTHER
CIGNA CORP COM	COMMON STOCK	125509109	8946	91830	SH	DEFINED
CIGNA CORP COM	COMMON STOCK	125509109	77	786	SH	OTHER
CINERGY CORP COM	COMMON STOCK	172474108	8197	227745	SH	DEFINED
CINERGY CORP COM	COMMON STOCK	172474108	99	2764	SH	OTHER
CISCO SYSTEM INC COM *	COMMON STOCK	17275R102	12097	867172	SH	DEFINED
CISCO SYSTEM INC COM *	COMMON STOCK	17275R102	752	53905	SH	OTHER
CITIGROUP INC COM *	COMMON STOCK	172967101	22572	582497	SH	DEFINED
CITIGROUP INC COM *	COMMON STOCK	172967101	3310	85409	SH	OTHER
CITY NATIONAL CORP COM	COMMON STOCK	178566105	1978	36800	SH	DEFINED
CLEAR CHANNEL COMMUNICATIONS I	COMMON STOCK	184502102	2252	70320	SH	DEFINED
CLEAR CHANNEL COMMUNICATIONS I	COMMON STOCK	184502102	4318	134868	SH	OTHER
CLOROX CO COM *	COMMON STOCK	189054109	14426	348868	SH	DEFINED
CLOROX CO COM *	COMMON STOCK	189054109	1468	35498	SH	OTHER
COCA COLA CO COM *	COMMON STOCK	191216100	11525	205804	SH	DEFINED
COCA COLA CO COM *	COMMON STOCK	191216100	1896	33852	SH	OTHER
COLGATE-PALMOLIVE CO COM *	COMMON STOCK	194162103	2701	53967	SH	DEFINED
COLGATE-PALMOLIVE CO COM *	COMMON STOCK	194162103	552	11028	SH	OTHER
COMPUTER SCIENCES CORP COM *	COMMON STOCK	205363104	301	6289	SH	DEFINED
COMPUTER SCIENCES CORP COM *	COMMON STOCK	205363104	477	9979	SH	OTHER
COMVERSE TECHNOLOGY INC COM*	COMMON STOCK	205862402	2060	222490	SH	DEFINED
COMVERSE TECHNOLOGY INC COM*	COMMON STOCK	205862402	61	6600	SH	OTHER
CONAGRA FOODS INC	COMMON STOCK	205887102	216	7816	SH	DEFINED
CONAGRA FOODS INC	COMMON STOCK	205887102	238	8600	SH	OTHER
CONCORD EFS INC COM*	COMMON STOCK	206197105	10754	356790	SH	DEFINED
CONCORD EFS INC COM*	COMMON STOCK	206197105	792	26293	SH	OTHER
CONSOL ENERGY INC COM	COMMON STOCK	20854P109	5032	236778	SH	DEFINED
CONSOL ENERGY INC COM	COMMON STOCK	20854P109	65	3079	SH	OTHER
CONSOLIDATED EDISON INC COM	COMMON STOCK	209115104	390	9342	SH	DEFINED
COOPER COMPANIES INC COM	COMMON STOCK	216648402	1554	33000	SH	DEFINED
COSTCO WHOLESALE CORP NEW COM*	COMMON STOCK	22160K105	15514	401721	SH	DEFINED
COSTCO WHOLESALE CORP NEW COM*	COMMON STOCK	22160K105	1015	26281	SH	OTHER
CRESCENT REAL EST EQTY TRUST	COMMON STOCK	225756105	262	14000	SH	DEFINED
CRESCENT REAL EST EQTY TRUST	COMMON STOCK	225756105	70	3768	SH	OTHER
CSX CORP COM	COMMON STOCK	126408103	421	12000	SH	DEFINED
CSX CORP COM	COMMON STOCK	126408103	42	1200	SH	OTHER
CULLEN/FROST BANKERS INC COM	COMMON STOCK	229899109	12665	352282	SH	DEFINED
CULLEN/FROST BANKERS INC COM	COMMON STOCK	229899109	2526	70272	SH	OTHER
DEERE & CO COM *	COMMON STOCK	244199105	181	3770	SH	DEFINED
DEERE & CO COM *	COMMON STOCK	244199105	38	790	SH	OTHER
DELL COMPUTER CORP COM*	COMMON STOCK	247025109	10882	416279	SH	DEFINED
DELL COMPUTER CORP COM*	COMMON STOCK	247025109	1266	48425	SH	OTHER
DELPHI CORPORATION COM	COMMON STOCK	247126105	3479	263526	SH	DEFINED
DELPHI CORPORATION COM	COMMON STOCK	247126105	66	5020	SH	OTHER
DENTSPLY INTERNATIONAL INC NEW	COMMON STOCK	249030107	235	6367	SH	DEFINED
DEVON ENERGY CORPORATION NEW C	COMMON STOCK	25179M103	385	7810	SH	DEFINED
DEVON ENERGY CORPORATION NEW C	COMMON STOCK	25179M103	5	100	SH	OTHER
DIEBOLD INC COM *	COMMON STOCK	253651103	235	6316	SH	DEFINED
DISNEY (WALT) COMPANY HOLDING	COMMON STOCK	254687106	893	47268	SH	DEFINED
DISNEY (WALT) COMPANY HOLDING	COMMON STOCK	254687106	407	21536	SH	OTHER
DNP SELECT INCOME FD INC COM	COMMON STOCK	23325P104	73	7164	SH	DEFINED
DNP SELECT INCOME FD INC COM	COMMON STOCK	23325P104	39	3800	SH	OTHER
DOVER CORP COM *	COMMON STOCK	260003108	131	3753	SH	DEFINED
DOVER CORP COM *	COMMON STOCK	260003108	76	2170	SH	OTHER
DOW CHEMICAL CO COM *	COMMON STOCK	260543103	22552	655966	SH	DEFINED
DOW CHEMICAL CO COM *	COMMON STOCK	260543103	1617	47035	SH	OTHER

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DRIL-QUIP INC COM	COMMON STOCK	262037104	1597	64000	SH	DEFINED
DU PONT E I DE NEMOURS & CO CO	COMMON STOCK	263534109	5818	131027	SH	DEFINED
DU PONT E I DE NEMOURS & CO CO	COMMON STOCK	263534109	1362	30673	SH	OTHER
DUKE ENERGY CORP *	COMMON STOCK	264399106	3891	125125	SH	DEFINED
DUKE ENERGY CORP *	COMMON STOCK	264399106	416	13366	SH	OTHER
DYNACQ INTERNATIONAL INC COM	COMMON STOCK	267919306	872	61900	SH	DEFINED
E M C CORP MASSACHUSETTS COM *	COMMON STOCK	268648102	1826	241881	SH	DEFINED
E M C CORP MASSACHUSETTS COM *	COMMON STOCK	268648102	311	41139	SH	OTHER
EDISON INTERNATIONAL COM	COMMON STOCK	281020107	202	11855	SH	DEFINED
EGL INC	COMMON STOCK	268484102	2317	136600	SH	DEFINED
EL PASO CORP COM*	COMMON STOCK	28336L109	17345	841571	SH	DEFINED
EL PASO CORP COM*	COMMON STOCK	28336L109	1632	79163	SH	OTHER
ELECTRONIC DATA SYSTEMS CORP C	COMMON STOCK	285661104	2696	72563	SH	DEFINED
ELECTRONIC DATA SYSTEMS CORP C	COMMON STOCK	285661104	131	3514	SH	OTHER
ELI LILLY & CO COM *	COMMON STOCK	532457108	564	10005	SH	DEFINED
ELI LILLY & CO COM *	COMMON STOCK	532457108	536	9500	SH	OTHER
EMERSON ELECTRIC CO COM *	COMMON STOCK	291011104	17743	331576	SH	DEFINED
EMERSON ELECTRIC CO COM *	COMMON STOCK	291011104	1409	26323	SH	OTHER
ENCOMPASS SERVICES CORPORATION	COMMON STOCK	29255U104	16	28537	SH	DEFINED
ENGELHARD CORP COM*	COMMON STOCK	292845104	309	10900	SH	DEFINED
ENSCO INTERNATIONAL INC COM*	COMMON STOCK	26874Q100	5282	193779	SH	DEFINED
ENSCO INTERNATIONAL INC COM*	COMMON STOCK	26874Q100	303	11132	SH	OTHER
ENTERGY CORP NEW COM	COMMON STOCK	29364G103	592	13951	SH	DEFINED
ENTERGY CORP NEW COM	COMMON STOCK	29364G103	86	2037	SH	OTHER
ENZO BIOCHEM INC COM	COMMON STOCK	294100102	404	28213	SH	DEFINED
EON LABS INC COM	COMMON STOCK	29412E100	1736	97600	SH	DEFINED
EVEREST RE GROUP LTD COM*	COMMON STOCK	G3223R108	9036	161503	SH	DEFINED
EVEREST RE GROUP LTD COM*	COMMON STOCK	G3223R108	996	17806	SH	OTHER
EXAR CORPORATION	COMMON STOCK	300645108	1495	75800	SH	DEFINED
EXPRESS SCRIPTS INC COMMON STO	COMMON STOCK	302182100	11715	233788	SH	DEFINED
EXPRESS SCRIPTS INC COMMON STO	COMMON STOCK	302182100	316	6316	SH	OTHER
EXXON MOBIL CORP COM *	COMMON STOCK	30231G102	54489	1331592	SH	DEFINED
EXXON MOBIL CORP COM *	COMMON STOCK	30231G102	8518	208163	SH	OTHER
FAMILY DOLLAR STORES INC COM	COMMON STOCK	307000109	2045	58000	SH	DEFINED
FANNIE MAE *	COMMON STOCK	313586109	15878	215300	SH	DEFINED
FANNIE MAE *	COMMON STOCK	313586109	1230	16684	SH	OTHER
FIRST DATA CORP COM *	COMMON STOCK	319963104	486	13074	SH	DEFINED
FIRST DATA CORP COM *	COMMON STOCK	319963104	9	248	SH	OTHER
FIRST HEALTH GROUP CORP COM	COMMON STOCK	320960107	1966	70125	SH	DEFINED
FISERV INC COM *	COMMON STOCK	337738108	808	22022	SH	DEFINED
FISERV INC COM *	COMMON STOCK	337738108	57	1552	SH	OTHER
FLEETBOSTON FINANCIAL CORP COM	COMMON STOCK	339030108	4501	139132	SH	DEFINED
FLEETBOSTON FINANCIAL CORP COM	COMMON STOCK	339030108	154	4759	SH	OTHER
FOCUS ENHANCEMENTS INC	COMMON STOCK	344159108	93	67500	SH	DEFINED
FOOT LOCKER INC COM	COMMON STOCK	344849104	1186	82064	SH	DEFINED
FORD MOTOR COMPANY *	COMMON STOCK	345370860	12346	771615	SH	DEFINED
FORD MOTOR COMPANY *	COMMON STOCK	345370860	216	13522	SH	OTHER
FORTUNE BRANDS INC COM *	COMMON STOCK	349631101	1125	20084	SH	DEFINED
FORTUNE BRANDS INC COM *	COMMON STOCK	349631101	56	1004	SH	OTHER
FORWARD AIR CORP COM	COMMON STOCK	349853101	1840	56125	SH	DEFINED
FPL GROUP INC COM *	COMMON STOCK	302571104	331	5525	SH	DEFINED
FPL GROUP INC COM *	COMMON STOCK	302571104	36	600	SH	OTHER
FREDDIE MAC *	COMMON STOCK	313400301	7458	121863	SH	DEFINED
FREDDIE MAC *	COMMON STOCK	313400301	127	2069	SH	OTHER
GABELLI ASSET MANAGEMENT INC C	COMMON STOCK	36239Y102	1387	38000	SH	DEFINED
GALLAGHER ARTHUR J & CO COM*	COMMON STOCK	363576109	510	14714	SH	DEFINED
GANNETT CO COM*	COMMON STOCK	364730101	1846	24321	SH	DEFINED
GANNETT CO COM*	COMMON STOCK	364730101	441	5807	SH	OTHER
GART SPORTS COMPANY COM	COMMON STOCK	366630101	1607	56400	SH	DEFINED
GENERAL DYNAMICS CORP COM*	COMMON STOCK	369550108	19062	179234	SH	DEFINED
GENERAL DYNAMICS CORP COM*	COMMON STOCK	369550108	1303	12249	SH	OTHER
GENERAL ELECTRIC CO COM *	COMMON STOCK	369604103	28762	990093	SH	DEFINED

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GENERAL ELECTRIC CO COM *	COMMON STOCK	369604103	4739	163126	SH	OTHER
GENERAL MILLS INC COM*	COMMON STOCK	370334104	1736	39392	SH	DEFINED
GENERAL MILLS INC COM*	COMMON STOCK	370334104	489	11100	SH	OTHER
GENERAL MOTORS CORP CLASS H NE	COMMON STOCK	370442832	230	22143	SH	DEFINED
GENERAL MOTORS CORP CLASS H NE	COMMON STOCK	370442832	4	378	SH	OTHER
GENERAL MOTORS CORP COM	COMMON STOCK	370442105	6857	128296	SH	DEFINED
GENERAL MOTORS CORP COM	COMMON STOCK	370442105	304	5685	SH	OTHER
GENTEX CORP COM	COMMON STOCK	371901109	1781	64835	SH	DEFINED
GEORGIA-PACIFIC CORP COM *	COMMON STOCK	373298108	255	10360	SH	DEFINED
GEORGIA-PACIFIC CORP COM *	COMMON STOCK	373298108	31	1250	SH	OTHER
GIBRALTAR STEEL CORPORATION CO	COMMON STOCK	37476F103	914	41200	SH	DEFINED
GILLETTE CO COM *	COMMON STOCK	375766102	339	10008	SH	DEFINED
GILLETTE CO COM *	COMMON STOCK	375766102	22	650	SH	OTHER
GLOBALSANTAFE CORP COM	COMMON STOCK	G3930E101	1627	59470	SH	DEFINED
GLOBALSANTAFE CORP COM	COMMON STOCK	G3930E101	13	465	SH	OTHER
GRANITE CONSTRUCTION INC COM	COMMON STOCK	387328107	1658	65525	SH	DEFINED
GRANT PRIDECO INC COM	COMMON STOCK	38821G101	1296	95300	SH	DEFINED
HALLIBURTON CO COM *	COMMON STOCK	406216101	501	31446	SH	DEFINED
HALLIBURTON CO COM *	COMMON STOCK	406216101	878	55100	SH	OTHER
HANOVER COMPRESSOR CO (HOLDING	COMMON STOCK	410768105	175	12950	SH	DEFINED
HARLEY-DAVIDSON INC COM *	COMMON STOCK	412822108	338	6584	SH	DEFINED
HARLEY-DAVIDSON INC COM *	COMMON STOCK	412822108	26	500	SH	OTHER
HARRIS CORP DELAWARE COM	COMMON STOCK	413875105	2723	75128	SH	DEFINED
HARTFORD FINANCIAL SERVICES GR	COMMON STOCK	416515104	348	5845	SH	DEFINED
HARTFORD FINANCIAL SERVICES GR	COMMON STOCK	416515104	143	2400	SH	OTHER
HCA INC*	COMMON STOCK	404119109	18826	396340	SH	DEFINED
HCA INC*	COMMON STOCK	404119109	1944	40931	SH	OTHER
HCC INSURANCE HOLDINGS INC COM	COMMON STOCK	404132102	20087	762297	SH	DEFINED
HCC INSURANCE HOLDINGS INC COM	COMMON STOCK	404132102	1955	74205	SH	OTHER
HEALTH MGMT ASSOC INC NEW CLAS	COMMON STOCK	421933102	323	16037	SH	DEFINED
HEALTHSOUTH CORP COM	COMMON STOCK	421924101	128	10000	SH	DEFINED
HEALTHSOUTH CORP COM	COMMON STOCK	421924101	1	100	SH	OTHER
HEINZ H. J. CO COM*	COMMON STOCK	423074103	2217	53950	SH	DEFINED
HEINZ H. J. CO COM*	COMMON STOCK	423074103	253	6150	SH	OTHER
HELMERICH & PAYNE INC COM	COMMON STOCK	423452101	1540	43100	SH	DEFINED
HERSHEY FOODS CORP COM*	COMMON STOCK	427866108	292	4675	SH	DEFINED
HERSHEY FOODS CORP COM*	COMMON STOCK	427866108	125	2000	SH	OTHER
HEWLETT PACKARD CO COM (DEL) *	COMMON STOCK	428236103	1342	87849	SH	DEFINED
HEWLETT PACKARD CO COM (DEL) *	COMMON STOCK	428236103	910	59567	SH	OTHER
HIBERNIA CORP CLASS A	COMMON STOCK	428656102	1257	63500	SH	DEFINED
HILFIGER TOMMY CORP COM *	COMMON STOCK	G8915Z102	1639	114475	SH	DEFINED
HILLENBRAND INDUSTRIES INC COM	COMMON STOCK	431573104	258	4602	SH	DEFINED
HOME DEPOT INC COM *	COMMON STOCK	437076102	2398	65292	SH	DEFINED
HOME DEPOT INC COM *	COMMON STOCK	437076102	401	10909	SH	OTHER
HONEYWELL INTERNATIONAL INC CO	COMMON STOCK	438516106	32411	919996	SH	DEFINED
HONEYWELL INTERNATIONAL INC CO	COMMON STOCK	438516106	2150	61030	SH	OTHER
HOUSEHOLD INTERNATIONAL CORP C	COMMON STOCK	441815107	401	8070	SH	DEFINED
ILLINOIS TOOL WORKS INC COM *	COMMON STOCK	452308109	416	6094	SH	DEFINED
ILLINOIS TOOL WORKS INC COM *	COMMON STOCK	452308109	464	6800	SH	OTHER
INGERSOLL-RAND COMPANY CLASS A	COMMON STOCK	G4776G101	1113	24365	SH	DEFINED
INGERSOLL-RAND COMPANY CLASS A	COMMON STOCK	G4776G101	541	11850	SH	OTHER
INTEL CORP COM *	COMMON STOCK	458140100	13303	728153	SH	DEFINED
INTEL CORP COM *	COMMON STOCK	458140100	1733	94839	SH	OTHER
INTERNATIONAL MULTIFOODS CORP	COMMON STOCK	460043102	2122	81600	SH	DEFINED
INTERNATIONAL PAPER CO COM *	COMMON STOCK	460146103	8968	205787	SH	DEFINED
INTERNATIONAL PAPER CO COM *	COMMON STOCK	460146103	665	15250	SH	OTHER
INTERTRUST TECHNOLOGIES CORP	COMMON STOCK	46113Q109	45	15000	SH	DEFINED
INTL BUSINESS MACHINES CORP CO	COMMON STOCK	459200101	4822	66974	SH	DEFINED
INTL BUSINESS MACHINES CORP CO	COMMON STOCK	459200101	1786	24805	SH	OTHER
ITT EDUCATIONAL SERVICES INC C	COMMON STOCK	45068B109	1465	67200	SH	DEFINED
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	673	19847	SH	DEFINED
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	35	1025	SH	OTHER

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JACK IN THE BOX INC COM	COMMON STOCK	466367109	2318	72900	SH	DEFINED
JOHNSON & JOHNSON COM *	COMMON STOCK	478160104	6471	123823	SH	DEFINED
JOHNSON & JOHNSON COM *	COMMON STOCK	478160104	2976	56948	SH	OTHER
JOHNSON CONTROLS INC COM *	COMMON STOCK	478366107	240	2939	SH	DEFINED
JONES APPAREL GROUP INC COM*	COMMON STOCK	480074103	231	6150	SH	DEFINED
KEYSPAN CORP COM *	COMMON STOCK	49337W100	369	9797	SH	DEFINED
KEYSPAN CORP COM *	COMMON STOCK	49337W100	68	1800	SH	OTHER
KIMBERLY CLARK CORP COM *	COMMON STOCK	494368103	4345	70086	SH	DEFINED
KIMBERLY CLARK CORP COM *	COMMON STOCK	494368103	987	15926	SH	OTHER
LAFARGE NORTH AMERICA INC COM	COMMON STOCK	505862102	4432	126095	SH	DEFINED
LAFARGE NORTH AMERICA INC COM	COMMON STOCK	505862102	71	2034	SH	OTHER
LANDRYS SEAFOOD RESTAURANTS IN	COMMON STOCK	51508L103	1816	71200	SH	DEFINED
LEAP WIRELESS INTERNATIONAL IN	COMMON STOCK	521863100	22	20000	SH	DEFINED
LEGG MASON INC COM	COMMON STOCK	524901105	2650	53700	SH	DEFINED
LEGGETT & PLATT INC COM	COMMON STOCK	524660107	265	11306	SH	DEFINED
LIBERTY MEDIA CORP NEW COM SER	COMMON STOCK	530718105	580	58014	SH	DEFINED
LIBERTY MEDIA CORP NEW COM SER	COMMON STOCK	530718105	13	1300	SH	OTHER
LOCKHEED MARTIN CORP COM *	COMMON STOCK	539830109	1044	15020	SH	DEFINED
LOCKHEED MARTIN CORP COM *	COMMON STOCK	539830109	28	400	SH	OTHER
LOWES COS INC COM *	COMMON STOCK	548661107	20338	447984	SH	DEFINED
LOWES COS INC COM *	COMMON STOCK	548661107	1549	34128	SH	OTHER
LUBY'S INC COM	COMMON STOCK	549282101	389	59063	SH	DEFINED
LUBY'S INC COM	COMMON STOCK	549282101	2	285	SH	OTHER
LUCENT TECHNOLOGIES INC COM	COMMON STOCK	549463107	14	8429	SH	DEFINED
LUCENT TECHNOLOGIES INC COM	COMMON STOCK	549463107	10	5868	SH	OTHER
LYONDELL CHEMICAL CO. COM	COMMON STOCK	552078107	187	12400	SH	DEFINED
MACROCHEM CORP DELAWARE COM	COMMON STOCK	555903103	120	68696	SH	DEFINED
MANPOWER INC WISCONSIN COM	COMMON STOCK	56418H100	3191	86838	SH	DEFINED
MANPOWER INC WISCONSIN COM	COMMON STOCK	56418H100	61	1656	SH	OTHER
MARATHON OIL CORP COM*	COMMON STOCK	565849106	4853	178960	SH	DEFINED
MARATHON OIL CORP COM*	COMMON STOCK	565849106	490	18084	SH	OTHER
MARSH & MCLENNAN COS INC COM*	COMMON STOCK	571748102	661	6842	SH	DEFINED
MARSH & MCLENNAN COS INC COM*	COMMON STOCK	571748102	78	810	SH	OTHER
MARSHALL & ILSLEY CORP COM	COMMON STOCK	571834100	904	29240	SH	DEFINED
MASCO CORP COM *	COMMON STOCK	574599106	2367	87294	SH	DEFINED
MASCO CORP COM *	COMMON STOCK	574599106	368	13579	SH	OTHER
MBNA CORP COM *	COMMON STOCK	55262L100	10718	324111	SH	DEFINED
MBNA CORP COM *	COMMON STOCK	55262L100	830	25105	SH	OTHER
MCDONALD'S CORP COM *	COMMON STOCK	580135101	1830	64325	SH	DEFINED
MCDONALD'S CORP COM *	COMMON STOCK	580135101	236	8300	SH	OTHER
MCGRAW HILL COMPANIES INC. *	COMMON STOCK	580645109	16100	269681	SH	DEFINED
MCGRAW HILL COMPANIES INC. *	COMMON STOCK	580645109	2061	34522	SH	OTHER
MEDTRONIC INC COM *	COMMON STOCK	585055106	8132	189771	SH	DEFINED
MEDTRONIC INC COM *	COMMON STOCK	585055106	934	21798	SH	OTHER
MELLON FINANCIAL CORP COM	COMMON STOCK	58551A108	927	29500	SH	DEFINED
MELLON FINANCIAL CORP COM	COMMON STOCK	58551A108	75	2400	SH	OTHER
MENTOR GRAPHICS CORP COM	COMMON STOCK	587200106	216	15200	SH	DEFINED
MERCK & CO INC COM *	COMMON STOCK	589331107	4152	81996	SH	DEFINED
MERCK & CO INC COM *	COMMON STOCK	589331107	1509	29800	SH	OTHER
MERRILL LYNCH & CO INC COM	COMMON STOCK	590188108	79	1940	SH	DEFINED
MERRILL LYNCH & CO INC COM	COMMON STOCK	590188108	275	6800	SH	OTHER
MGIC INVESTMENT CORP WISCONSIN	COMMON STOCK	552848103	559	8250	SH	DEFINED
MICROSOFT CORP WASHINGTON COM	COMMON STOCK	594918104	23977	438331	SH	DEFINED
MICROSOFT CORP WASHINGTON COM	COMMON STOCK	594918104	2757	50399	SH	OTHER
MID ATLANTIC MED SVCS INC COM	COMMON STOCK	59523C107	1749	55800	SH	DEFINED
MILLIPORE CORP COM *	COMMON STOCK	601073109	616	19250	SH	DEFINED
MILLIPORE CORP COM *	COMMON STOCK	601073109	247	7737	SH	OTHER
MIRANT CORP COM	COMMON STOCK	604675108	85	11660	SH	DEFINED
MOLEX INC COM*	COMMON STOCK	608554101	900	26842	SH	DEFINED
MORGAN STANLEY	COMMON STOCK	617446448	10513	244037	SH	DEFINED
MORGAN STANLEY	COMMON STOCK	617446448	173	4006	SH	OTHER
MOTOROLA INC COM	COMMON STOCK	620076109	97	6627	SH	DEFINED

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MOTOROLA INC COM	COMMON STOCK	620076109	184	12585	SH	OTHER
NASDAQ 100 SHARES	COMMON STOCK	631100104	176	6762	SH	DEFINED
NASDAQ 100 SHARES	COMMON STOCK	631100104	87	3347	SH	OTHER
NATIONAL-OILWELL INC COM	COMMON STOCK	637071101	1670	79350	SH	DEFINED
NEW PLAN EXCEL REALTY TRUST IN	COMMON STOCK	648053106	1544	74100	SH	DEFINED
NEW PLAN EXCEL REALTY TRUST IN	COMMON STOCK	648053106	104	5000	SH	OTHER
NEWELL RUBBERMAID INC COM*	COMMON STOCK	651229106	17065	486751	SH	DEFINED
NEWELL RUBBERMAID INC COM*	COMMON STOCK	651229106	1099	31360	SH	OTHER
NICOR INC COM *	COMMON STOCK	654086107	1453	31760	SH	DEFINED
NICOR INC COM *	COMMON STOCK	654086107	462	10100	SH	OTHER
NISOURCE INC COM	COMMON STOCK	65473P105	9	400	SH	DEFINED
NISOURCE INC COM	COMMON STOCK	65473P105	371	17007	SH	OTHER
NOBLE CORP COM	COMMON STOCK	G65422100	594	15400	SH	DEFINED
NOBLE CORP COM	COMMON STOCK	G65422100	73	1900	SH	OTHER
NOBLE ENERGY INC COM	COMMON STOCK	655044105	12713	352636	SH	DEFINED
NOBLE ENERGY INC COM	COMMON STOCK	655044105	142	3941	SH	OTHER
NORTHEAST UTILITIES COM	COMMON STOCK	664397106	435	23100	SH	DEFINED
NOVELLUS SYSTEMS INC COM*	COMMON STOCK	670008101	362	10641	SH	DEFINED
OAKLEY INC COM	COMMON STOCK	673662102	1945	111800	SH	DEFINED
OCCIDENTAL PETROLEUM CORP COM	COMMON STOCK	674599105	577	19256	SH	DEFINED
OCCIDENTAL PETROLEUM CORP COM	COMMON STOCK	674599105	21	700	SH	OTHER
OCEAN ENERGY INC TEX COM	COMMON STOCK	67481E106	2897	133705	SH	DEFINED
OCEAN ENERGY INC TEX COM	COMMON STOCK	67481E106	20	900	SH	OTHER
OMNICOM GROUP COM *	COMMON STOCK	681919106	8554	186771	SH	DEFINED
OMNICOM GROUP COM *	COMMON STOCK	681919106	852	18612	SH	OTHER
ORACLE CORPORATION*	COMMON STOCK	68389X105	1588	167686	SH	DEFINED
ORACLE CORPORATION*	COMMON STOCK	68389X105	537	56700	SH	OTHER
PATTERSON-UTI ENERGY INC COM	COMMON STOCK	703481101	2157	76400	SH	DEFINED
PEPSICO INC COM*	COMMON STOCK	713448108	17390	360789	SH	DEFINED
PEPSICO INC COM*	COMMON STOCK	713448108	3208	66559	SH	OTHER
PERICOM SEMICONDUCTOR CORP COM	COMMON STOCK	713831105	974	84000	SH	DEFINED
PFIZER INC COM *	COMMON STOCK	717081103	22333	638091	SH	DEFINED
PFIZER INC COM *	COMMON STOCK	717081103	5482	156625	SH	OTHER
PHARMACIA CORP COM*	COMMON STOCK	71713U102	2657	70953	SH	DEFINED
PHARMACIA CORP COM*	COMMON STOCK	71713U102	399	10657	SH	OTHER
PHILIP MORRIS COS INC COM *	COMMON STOCK	718154107	6542	149782	SH	DEFINED
PHILIP MORRIS COS INC COM *	COMMON STOCK	718154107	703	16100	SH	OTHER
PHILLIPS PETROLEUM CO COM	COMMON STOCK	718507106	562	9540	SH	DEFINED
PHILLIPS PETROLEUM CO COM	COMMON STOCK	718507106	24	400	SH	OTHER
PHOTRONICS INC COM	COMMON STOCK	719405102	1557	82200	SH	DEFINED
PIONEER NATURAL RESOURCES CO C	COMMON STOCK	723787107	1950	74842	SH	DEFINED
PIONEER NATURAL RESOURCES CO C	COMMON STOCK	723787107	13	502	SH	OTHER
PITNEY BOWES INC COM *	COMMON STOCK	724479100	1897	47769	SH	DEFINED
PLANTRONICS INC COM	COMMON STOCK	727493108	1428	75100	SH	DEFINED
PLUM CREEK TIMBER CO INC COM	COMMON STOCK	729251108	1685	54900	SH	DEFINED
PLUM CREEK TIMBER CO INC COM	COMMON STOCK	729251108	37	1200	SH	OTHER
PNC FINANCIAL SERVICES GROUP	COMMON STOCK	693475105	329	6300	SH	DEFINED
POLYCOM INC COM	COMMON STOCK	73172K104	2207	184100	SH	DEFINED
POTOMAC ELECTRIC POWER CO COM	COMMON STOCK	737679100	5445	253473	SH	DEFINED
POTOMAC ELECTRIC POWER CO COM	COMMON STOCK	737679100	57	2675	SH	OTHER
PPL CORPORATION COM*	COMMON STOCK	69351T106	1456	44000	SH	DEFINED
PROCTER & GAMBLE CO COM *	COMMON STOCK	742718109	10858	121593	SH	DEFINED
PROCTER & GAMBLE CO COM *	COMMON STOCK	742718109	1566	17541	SH	OTHER
PROLOGIS	COMMON STOCK	743410102	4184	160931	SH	DEFINED
PROLOGIS	COMMON STOCK	743410102	52	2010	SH	OTHER
PRUDENTIAL FINANCIAL INC COM	COMMON STOCK	744320102	9902	296813	SH	DEFINED
PRUDENTIAL FINANCIAL INC COM	COMMON STOCK	744320102	111	3341	SH	OTHER
RADIOSHACK CORP COM	COMMON STOCK	750438103	496	16504	SH	DEFINED
RADIOSHACK CORP COM	COMMON STOCK	750438103	6	200	SH	OTHER
RAYTHEON CO COM NEW*	COMMON STOCK	755111507	3995	98039	SH	DEFINED
RAYTHEON CO COM NEW*	COMMON STOCK	755111507	657	16131	SH	OTHER
REEBOK INTERNATIONAL LIMITED C	COMMON STOCK	758110100	1673	56700	SH	DEFINED

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RELIANT ENERGY INC COM*	COMMON STOCK	75952J108	1544	91336	SH	DEFINED
RELIANT ENERGY INC COM*	COMMON STOCK	75952J108	62	3650	SH	OTHER
ROCKWELL AUTOMATION INC COM*	COMMON STOCK	773903109	1021	51107	SH	DEFINED
ROCKWELL COLLINS INC COM	COMMON STOCK	774341101	603	22000	SH	DEFINED
ROCKWELL COLLINS INC COM	COMMON STOCK	774341101	5	200	SH	OTHER
SABRE HOLDINGS CORPORATION*	COMMON STOCK	785905100	738	20625	SH	DEFINED
SABRE HOLDINGS CORPORATION*	COMMON STOCK	785905100	54	1500	SH	OTHER
SAFeway INC COM NEW *	COMMON STOCK	786514208	3000	102788	SH	DEFINED
SAFeway INC COM NEW *	COMMON STOCK	786514208	534	18288	SH	OTHER
SANMINA SCI CORP COM*	COMMON STOCK	800907107	371	58809	SH	DEFINED
SARA LEE CORP COM *	COMMON STOCK	803111103	2595	125736	SH	DEFINED
SARA LEE CORP COM *	COMMON STOCK	803111103	1073	51999	SH	OTHER
SBC COMMUNICATIONS INC COM *	COMMON STOCK	78387G103	23619	774378	SH	DEFINED
SBC COMMUNICATIONS INC COM *	COMMON STOCK	78387G103	2579	84572	SH	OTHER
SCANA CORP COM NEW	COMMON STOCK	80589M102	6432	208359	SH	DEFINED
SCANA CORP COM NEW	COMMON STOCK	80589M102	90	2925	SH	OTHER
SCHERING-PLOUGH CORP COM *	COMMON STOCK	806605101	5634	229010	SH	DEFINED
SCHERING-PLOUGH CORP COM *	COMMON STOCK	806605101	626	25428	SH	OTHER
SCHLUMBERGER LIMITED COM *	COMMON STOCK	806857108	3146	67660	SH	DEFINED
SCHLUMBERGER LIMITED COM *	COMMON STOCK	806857108	1248	26840	SH	OTHER
Schwab CHARLES CORP NEW COM*	COMMON STOCK	808513105	11879	1060614	SH	DEFINED
Schwab CHARLES CORP NEW COM*	COMMON STOCK	808513105	543	48479	SH	OTHER
SEARS ROEBUCK & CO COM *	COMMON STOCK	812387108	545	10028	SH	DEFINED
SEARS ROEBUCK & CO COM *	COMMON STOCK	812387108	109	2000	SH	OTHER
SEEBEYOND TECHNOLOGY CORP COM	COMMON STOCK	815704101	31	10000	SH	DEFINED
SEI INVESTMENTS CO COM*	COMMON STOCK	784117103	766	27203	SH	DEFINED
SEI INVESTMENTS CO COM*	COMMON STOCK	784117103	87	3086	SH	OTHER
SEMPRA ENERGY COM	COMMON STOCK	816851109	457	20663	SH	DEFINED
SEMPRA ENERGY COM	COMMON STOCK	816851109	22	1000	SH	OTHER
SHAW GROUP INC COM*	COMMON STOCK	820280105	2497	81341	SH	DEFINED
SHAW GROUP INC COM*	COMMON STOCK	820280105	76	2469	SH	OTHER
SHUFFLE MASTER INC COM	COMMON STOCK	825549108	1324	72100	SH	DEFINED
SIEBEL SYSTEMS INC COM*	COMMON STOCK	826170102	5571	391756	SH	DEFINED
SIEBEL SYSTEMS INC COM*	COMMON STOCK	826170102	546	38400	SH	OTHER
SIGMA-ALDRICH CORP COM	COMMON STOCK	826552101	10	200	SH	DEFINED
SIGMA-ALDRICH CORP COM	COMMON STOCK	826552101	201	4000	SH	OTHER
SILICON VALLEY BANCSHARES	COMMON STOCK	827064106	1416	53700	SH	DEFINED
SILVERSTAR HOLDINGS LTD ORD	COMMON STOCK	G81365101	3	10000	SH	DEFINED
SKYWEST INC COM	COMMON STOCK	830879102	1605	68600	SH	DEFINED
SL GREEN REALTY CORP	COMMON STOCK	78440X101	1775	49800	SH	DEFINED
SLM CORP COM	COMMON STOCK	78442P106	485	5000	SH	DEFINED
SMITH INTERNATIONAL INC COM	COMMON STOCK	832110100	1629	23883	SH	DEFINED
SOUTHERN CO COM	COMMON STOCK	842587107	410	14971	SH	DEFINED
SOUTHERN CO COM	COMMON STOCK	842587107	32	1158	SH	OTHER
SOUTHWEST AIRLINES CO COM *	COMMON STOCK	844741108	5505	340652	SH	DEFINED
SOUTHWEST AIRLINES CO COM *	COMMON STOCK	844741108	2060	127506	SH	OTHER
SOUTHWEST GAS CORP COM	COMMON STOCK	844895102	5993	242130	SH	DEFINED
SOUTHWEST GAS CORP COM	COMMON STOCK	844895102	146	5910	SH	OTHER
SPINNAKER EXPLORATION COM	COMMON STOCK	84855W109	1531	42500	SH	DEFINED
SRA INTERNATIONAL INC - CL A C	COMMON STOCK	78464R105	1883	69800	SH	DEFINED
STANDARD PACIFIC CORP COM STOC	COMMON STOCK	85375C101	2361	67300	SH	DEFINED
STAPLES INC COM*	COMMON STOCK	855030102	895	45450	SH	DEFINED
STAPLES INC COM*	COMMON STOCK	855030102	37	1890	SH	OTHER
STATE STREET CORP*	COMMON STOCK	857477103	486	10880	SH	DEFINED
STEEL DYNAMICS INC COM	COMMON STOCK	858119100	800	48600	SH	DEFINED
STERLING BANCSHARES INC COM	COMMON STOCK	858907108	877	59390	SH	DEFINED
STERLING BANCSHARES INC COM	COMMON STOCK	858907108	369	25000	SH	OTHER
STRYKER CORP COM *	COMMON STOCK	863667101	181	3387	SH	DEFINED
STRYKER CORP COM *	COMMON STOCK	863667101	284	5300	SH	OTHER
SUN MICROSYSTEMS INC COM *	COMMON STOCK	866810104	503	100336	SH	DEFINED
SUN MICROSYSTEMS INC COM *	COMMON STOCK	866810104	100	19930	SH	OTHER
SUNTRUST BANKS INC COM	COMMON STOCK	867914103	241	3562	SH	DEFINED

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SUNTRUST BANKS INC COM	COMMON STOCK	867914103	7	100	SH	OTHER
SUPERIOR INDUSTRIES INTL INC C	COMMON STOCK	868168105	1526	33000	SH	DEFINED
SWIFT TRANSPORTATION INC COM	COMMON STOCK	870756103	1645	70600	SH	DEFINED
SYLVAN LEARNING SYSTEMS INC CO	COMMON STOCK	871399101	1834	92000	SH	DEFINED
SYMANTEC CORP COM*	COMMON STOCK	871503108	11616	353614	SH	DEFINED
SYMANTEC CORP COM*	COMMON STOCK	871503108	655	19950	SH	OTHER
SYNTROLEUM CORP COM	COMMON STOCK	871630109	86	30000	SH	DEFINED
SYSCO CORP COM *	COMMON STOCK	871829107	3624	133138	SH	DEFINED
SYSCO CORP COM *	COMMON STOCK	871829107	1888	69370	SH	OTHER
TARGET CORP COM *	COMMON STOCK	87612E106	420	11029	SH	DEFINED
TARGET CORP COM *	COMMON STOCK	87612E106	351	9200	SH	OTHER
TCF FINANCIAL CORP COM	COMMON STOCK	872275102	1444	29400	SH	DEFINED
TECH DATA CORP COM*	COMMON STOCK	878237106	1325	35018	SH	DEFINED
TECH DATA CORP COM*	COMMON STOCK	878237106	38	1000	SH	OTHER
TELEDYNE TECHNOLOGIES INC COM	COMMON STOCK	879360105	1771	85365	SH	DEFINED
TEMPLE-INLAND INC COM	COMMON STOCK	879868107	35897	620405	SH	DEFINED
TEMPLE-INLAND INC COM	COMMON STOCK	879868107	68	1180	SH	OTHER
TETRA TECHNOLOGIES INC DEL COM	COMMON STOCK	88162F105	1973	74300	SH	DEFINED
TEXAS INSTRUMENTS INC COM *	COMMON STOCK	882508104	13593	573553	SH	DEFINED
TEXAS INSTRUMENTS INC COM *	COMMON STOCK	882508104	815	34369	SH	OTHER
TEXTRON INC COM *	COMMON STOCK	883203101	728	15527	SH	DEFINED
TEXTRON INC COM *	COMMON STOCK	883203101	220	4700	SH	OTHER
THE MCCLATCHY CO CLASS A COM	COMMON STOCK	579489105	1471	22900	SH	DEFINED
TIFFANY & CO NEW COM*	COMMON STOCK	886547108	1162	33000	SH	DEFINED
TIFFANY & CO NEW COM*	COMMON STOCK	886547108	70	2000	SH	OTHER
TIMKEN CO COM	COMMON STOCK	887389104	1424	63780	SH	DEFINED
TOWER AUTOMOTIVE INC COM	COMMON STOCK	891707101	2165	155200	SH	DEFINED
TRACTOR SUPPLY CO COM	COMMON STOCK	892356106	5516	77700	SH	DEFINED
TRIAD HOSPITALS INC COM	COMMON STOCK	89579K109	1045	24660	SH	DEFINED
TRIAD HOSPITALS INC COM	COMMON STOCK	89579K109	68	1600	SH	OTHER
TXU CORP COM *	COMMON STOCK	873168108	5594	108518	SH	DEFINED
TXU CORP COM *	COMMON STOCK	873168108	523	10148	SH	OTHER
UNITED PARCEL SERVICE CLASS B	COMMON STOCK	911312106	523	8468	SH	DEFINED
UNITED STATES STEEL CORP NEW C	COMMON STOCK	912909108	5	240	SH	DEFINED
UNITED STATES STEEL CORP NEW C	COMMON STOCK	912909108	497	25000	SH	OTHER
UNITED TECHNOLOGIES CORP COM*	COMMON STOCK	913017109	65	956	SH	DEFINED
UNITED TECHNOLOGIES CORP COM*	COMMON STOCK	913017109	307	4524	SH	OTHER
UNOCAL CORP COM *	COMMON STOCK	915289102	1457	39450	SH	DEFINED
UNOCAL CORP COM *	COMMON STOCK	915289102	122	3300	SH	OTHER
US BANCORP DEL COM NEW	COMMON STOCK	902973304	205	8761	SH	DEFINED
US BANCORP DEL COM NEW	COMMON STOCK	902973304	57	2425	SH	OTHER
USFREIGHTWAYS CORP COM *	COMMON STOCK	916906100	5313	140287	SH	DEFINED
USFREIGHTWAYS CORP COM *	COMMON STOCK	916906100	543	14335	SH	OTHER
UST INC COM	COMMON STOCK	902911106	483	14200	SH	DEFINED
VARCO INTL INC DEL COM	COMMON STOCK	922122106	768	43788	SH	DEFINED
VARIAN INC COM	COMMON STOCK	922206107	2770	84080	SH	DEFINED
VARIAN MEDICAL SYSTEMS INC COM	COMMON STOCK	92220P105	1780	43900	SH	DEFINED
VENTAS INC COM	COMMON STOCK	92276F100	5060	396897	SH	DEFINED
VENTAS INC COM	COMMON STOCK	92276F100	22	1689	SH	OTHER
VERITAS SOFTWARE CORP COM*	COMMON STOCK	923436109	8542	431635	SH	DEFINED
VERITAS SOFTWARE CORP COM*	COMMON STOCK	923436109	621	31372	SH	OTHER
VERIZON COMMUNICATIONS*	COMMON STOCK	92343V104	13833	344538	SH	DEFINED
VERIZON COMMUNICATIONS*	COMMON STOCK	92343V104	1398	34830	SH	OTHER
VIACOM INC CLASS B COM	COMMON STOCK	925524308	105	2364	SH	DEFINED
VIACOM INC CLASS B COM	COMMON STOCK	925524308	190	4284	SH	OTHER
VISHAY INTERTECHNOLOGY INC COM	COMMON STOCK	928298108	771	35048	SH	DEFINED
VISHAY INTERTECHNOLOGY INC COM	COMMON STOCK	928298108	221	10023	SH	OTHER
WADDELL & REED FINANCIAL INC C	COMMON STOCK	930059100	779	34000	SH	DEFINED
WAL MART STORES INC COM *	COMMON STOCK	931142103	18099	329019	SH	DEFINED
WAL MART STORES INC COM *	COMMON STOCK	931142103	2806	51001	SH	OTHER
WALGREEN CO COM*	COMMON STOCK	931422109	557	14416	SH	DEFINED
WALGREEN CO COM*	COMMON STOCK	931422109	394	10200	SH	OTHER

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WASHINGTON FEDERAL INC COM	COMMON STOCK	938824109	7925	313722	SH	DEFINED
WASHINGTON FEDERAL INC COM	COMMON STOCK	938824109	104	4100	SH	OTHER
WASHINGTON MUTUAL INC COM	COMMON STOCK	939322103	522	14055	SH	DEFINED
WASHINGTON MUTUAL INC COM	COMMON STOCK	939322103	136	3664	SH	OTHER
WASTE MANAGEMENT DEL INC COM	COMMON STOCK	94106L109	430	16500	SH	DEFINED
WAUSAU-MOSINEE PAPER CORP COM	COMMON STOCK	943315101	292	24193	SH	DEFINED
WEIS MARKETS INC COM	COMMON STOCK	948849104	1430	38900	SH	DEFINED
WELLS FARGO & CO NEW COM *	COMMON STOCK	949746101	18002	359612	SH	DEFINED
WELLS FARGO & CO NEW COM *	COMMON STOCK	949746101	1648	32914	SH	OTHER
WENDY'S INTERNATIONAL INC COM	COMMON STOCK	950590109	1236	31034	SH	DEFINED
WHIRLPOOL CORP COM	COMMON STOCK	963320106	1314	20100	SH	DEFINED
WHOLE FOODS MARKET INC COM	COMMON STOCK	966837106	1866	38700	SH	DEFINED
WILLBROS GROUP INC COM	COMMON STOCK	969199108	855	50300	SH	DEFINED
WILLIAMS COS COM *	COMMON STOCK	969457100	60	10055	SH	DEFINED
WILLIAMS COS COM *	COMMON STOCK	969457100	215	35874	SH	OTHER
WILLIAMS SONOMA INC COM*	COMMON STOCK	969904101	1502	49000	SH	DEFINED
WORLDCOM INC WORLDCOM GRP TRAC	COMMON STOCK	98157D106	8	9996	SH	DEFINED
WORLDCOM INC WORLDCOM GRP TRAC	COMMON STOCK	98157D106	1	1060	SH	OTHER
WORTHINGTON INDS INC COM (OHIO)	COMMON STOCK	981811102	1012	55900	SH	DEFINED
WRIGLEY WM JR CO COM	COMMON STOCK	982526105	117	2111	SH	DEFINED
WRIGLEY WM JR CO COM	COMMON STOCK	982526105	166	3000	SH	OTHER
WYETH COM STOCK*	COMMON STOCK	983024100	14912	291245	SH	DEFINED
WYETH COM STOCK*	COMMON STOCK	983024100	1611	31464	SH	OTHER
XCEL ENERGY INC *	COMMON STOCK	98389B100	11921	710832	SH	DEFINED
XCEL ENERGY INC *	COMMON STOCK	98389B100	222	13218	SH	OTHER
XTO ENERGY INC COM	COMMON STOCK	98385X106	1845	89587	SH	DEFINED
YUM! BRANDS INC COM	COMMON STOCK	988498101	392	13396	SH	DEFINED
YUM! BRANDS INC COM	COMMON STOCK	988498101	115	3928	SH	OTHER
ZIMMER HLDGS INC*	COMMON STOCK	98956P102	237	6651	SH	DEFINED
ZIMMER HLDGS INC*	COMMON STOCK	98956P102	43	1207	SH	OTHER
ZOLL MEDICAL CORPORATION COM	COMMON STOCK	989922109	1578	48500	SH	DEFINED
3M CO COM*	COMMON STOCK	88579Y101	15408	125266	SH	DEFINED
3M CO COM*	COMMON STOCK	88579Y101	2554	20766	SH	OTHER
AGRIUM INC COM	COMMON STOCK	008916108	6699	712621	SH	DEFINED
AGRIUM INC COM	COMMON STOCK	008916108	68	7191	SH	OTHER
ALCON INC COM	COMMON STOCK	H01301102	3	100	SH	DEFINED
ALCON INC COM	COMMON STOCK	H01301102	856	25000	SH	OTHER
BIOVAIL CORPORATION COM*	COMMON STOCK	09067J109	2785	96176	SH	DEFINED
BIOVAIL CORPORATION COM*	COMMON STOCK	09067J109	198	6851	SH	OTHER
BP PLC SPONSORED ADR *	COMMON STOCK	055622104	15207	301182	SH	DEFINED
BP PLC SPONSORED ADR *	COMMON STOCK	055622104	3440	68142	SH	OTHER
BT GROUP PLC ADR	COMMON STOCK	05577E101	320	8400	SH	DEFINED
CANADIAN NATIONAL RAILWAY CO	COMMON STOCK	136375102	3251	62769	SH	DEFINED
CANADIAN NATIONAL RAILWAY CO	COMMON STOCK	136375102	36	686	SH	OTHER
CANADIAN NATURAL RESOURCES LTD	COMMON STOCK	136385101	993	28992	SH	DEFINED
CANADIAN NATURAL RESOURCES LTD	COMMON STOCK	136385101	8	226	SH	OTHER
DSG INTERNATIONAL LIMITED ORD	COMMON STOCK	G28471103	42	16000	SH	DEFINED
ENCANA CORP COM	COMMON STOCK	292505104	369	12060	SH	DEFINED
ENDESA S.A. SPONSORED ADR	COMMON STOCK	29258N107	442	30900	SH	DEFINED
ENI SPA SONSORED ADR	COMMON STOCK	26874R108	594	7420	SH	DEFINED
FAIRMONT HOTELS RESORTS INC CO	COMMON STOCK	305204109	2712	105200	SH	DEFINED
GARMIN LTD	COMMON STOCK	G37260109	1484	67300	SH	DEFINED
GLAXOSMITHKLINE PLC ADR	COMMON STOCK	37733W105	669	15517	SH	DEFINED
HITACHI LTD ADR	COMMON STOCK	433578507	241	3750	SH	DEFINED
IMPERIAL TOBACCO GROUP PLC ADR	COMMON STOCK	453142101	266	8200	SH	DEFINED
KONINKLIJKE PHILIPS ELECTRS N	COMMON STOCK	500472303	506	18325	SH	DEFINED
KOREA ELECTRIC POWER CORP SPON	COMMON STOCK	500631106	241	23000	SH	DEFINED
KT CORP SPONSORED ADR	COMMON STOCK	48268K101	228	10550	SH	DEFINED
MANULIFE FINANCIAL CORP COM	COMMON STOCK	56501R106	450	15738	SH	DEFINED
NOKIA CORP SPONSORED PREFERENC	COMMON STOCK	654902204	2383	164545	SH	DEFINED
NOKIA CORP SPONSORED PREFERENC	COMMON STOCK	654902204	657	45394	SH	OTHER
NORSK HYDRO A. S. SPONSORED AD	COMMON STOCK	656531605	11429	237506	SH	DEFINED

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NORSK HYDRO A. S. SPONSORED AD	COMMON STOCK	656531605	149	3090	SH	OTHER
PECHINEY SA SPONSORED ADR	COMMON STOCK	705151207	8630	376848	SH	DEFINED
PECHINEY SA SPONSORED ADR	COMMON STOCK	705151207	121	5302	SH	OTHER
PETROLEO BRASILEIRO SA PETROBR	COMMON STOCK	71654V408	239	12650	SH	DEFINED
PORTUGAL TELECOM SGPS S A	COMMON STOCK	737273102	287	40300	SH	DEFINED
REPSOL YPF S.A. SPONSORED ADR	COMMON STOCK	76026T205	195	16500	SH	DEFINED
ROYAL DUTCH PETROLEUM CO NY SH	COMMON STOCK	780257804	3023	54689	SH	DEFINED
ROYAL DUTCH PETROLEUM CO NY SH	COMMON STOCK	780257804	286	5170	SH	OTHER
SAN PAOLO-IMI S P A SPONSORED	COMMON STOCK	799175104	267	13300	SH	DEFINED
SCOTTISH ANNUITY & LIFE HOLDIN	COMMON STOCK	G7885T104	1633	85600	SH	DEFINED
SCOTTISH POWER PLC SPON ADR	COMMON STOCK	81013T705	1423	66505	SH	DEFINED
SCOTTISH POWER PLC SPON ADR	COMMON STOCK	81013T705	29	1369	SH	OTHER
SHELL TRANS & TRADING PLC NY S	COMMON STOCK	822703609	486	10800	SH	DEFINED
TALISMAN ENERGY INC COM	COMMON STOCK	87425E103	316	7000	SH	OTHER
TELECOM ITALIA SPA	COMMON STOCK	87927W106	347	4445	SH	DEFINED
TELEFONOS DE MEXICO SP ADR	COMMON STOCK	879403780	283	8826	SH	DEFINED
TEVA PHARMACEUTICAL INDS LTD A	COMMON STOCK	881624209	1436	21500	SH	DEFINED
TOTAL FINA ELF S A SPONSORED A	COMMON STOCK	89151E109	663	8200	SH	DEFINED
TOYOTA MOTOR CORP ADR 2 COM	COMMON STOCK	892331307	212	4000	SH	DEFINED
TRANSOCEAN INC *	COMMON STOCK	G90078109	2910	93409	SH	DEFINED
TRANSOCEAN INC *	COMMON STOCK	G90078109	208	6679	SH	OTHER
UNILEVER NV NEW YORK SHARES NE	COMMON STOCK	904784709	488	7528	SH	DEFINED
UNILEVER NV NEW YORK SHARES NE	COMMON STOCK	904784709	128	1983	SH	OTHER
VODAFONE GROUP PLC	COMMON STOCK	92857W100	222	16283	SH	DEFINED
VODAFONE GROUP PLC	COMMON STOCK	92857W100	55	4000	SH	OTHER
XL CAPITAL LTD CLASS A	COMMON STOCK	G98255105	3919	46266	SH	DEFINED
XL CAPITAL LTD CLASS A	COMMON STOCK	G98255105	35	412	SH	OTHER
EL PASO ENERGY CAP I 4.75% CON	PREFERRED STOCK	283678209	453	12300	SH	DEFINED
CORNING INC	11 OTHER	219350AJ4	15	30000	SH	DEFINED
EQUITY INCOME FD UNIT 1ST EXCH	OTHER	294700703	5	60	SH	DEFINED
EQUITY INCOME FD UNIT 1ST EXCH	OTHER	294700703	435	5100	SH	OTHER
MORGAN STANLEY INDIA INVESTMEN	OTHER	61745C105	171	18500	SH	DEFINED
MUNI HOLDINGS INSURED FUND INC	OTHER	625930102	131	10000	SH	DEFINED
TRI-CONTINENTAL CORP COM	OTHER	895436103	208	12940	SH	DEFINED
ACM INCOME FUND INC COM	OTHER	000912105	80	10000	SH	DEFINED
ACM INCOME FUND INC COM	OTHER	000912105	9	1166	SH	OTHER
BLACKROCK INCOME TRUST INC COM	OTHER	09247F100	32	4060	SH	DEFINED
BLACKROCK INCOME TRUST INC COM	OTHER	09247F100	59	7500	SH	OTHER
HIGH INCOME OPPORTUNITY FUND,	OTHER	42967Q105	67	10939	SH	DEFINED
PACHOLDER HIGH YIELD FUND INC	OTHER	693742108	144	17767	SH	DEFINED
MUNIYIELD INSURED FUND INC COM	OTHER	62630E107	144	9903	SH	DEFINED
MUNIYIELD INSURED FUND INC COM	OTHER	62630E107	29	2000	SH	OTHER
NUVEEN INSD MUN OPPORTUNITY FD	OTHER	670984103	309	19908	SH	DEFINED
NUVEEN MUNICIPAL VALUE FUND IN	OTHER	670928100	439	45898	SH	DEFINED
NUVEEN MUNICIPAL VALUE FUND IN	OTHER	670928100	4	400	SH	OTHER
NUVEEN PERFORMANCE PLUS MUN FD	OTHER	67062P108	223	15100	SH	DEFINED
NUVEEN PREM INCOME MUN FD 2 IN	OTHER	67063W102	177	12030	SH	DEFINED
BUCKEYE PARTNERS L P UNIT	OTHER	118230101	1199	33818	SH	DEFINED
KINDER MORGAN ENERGY PARTNERS	OTHER	494550106	6	200	SH	DEFINED
KINDER MORGAN ENERGY PARTNERS	OTHER	494550106	198	6300	SH	OTHER
SABINE ROYALTY TRUST UNITS BEN	OTHER	785688102	285	12507	SH	DEFINED
SABINE ROYALTY TRUST UNITS BEN	OTHER	785688102	114	5000	SH	OTHER
SAN JUAN BASIN RTY TR UNIT BEN	OTHER	798241105	144	13000	SH	DEFINED
SAN JUAN BASIN RTY TR UNIT BEN	OTHER	798241105	18	1650	SH	OTHER
TEPPCO PARTNERS L P UNIT LTD P	OTHER	872384102	176	5500	SH	DEFINED
TEPPCO PARTNERS L P UNIT LTD P	OTHER	872384102	29	900	SH	OTHER