

Edgar Filing: CULLEN FROST BANKERS INC - Form 13F-HR

CULLEN FROST BANKERS INC  
Form 13F-HR  
November 05, 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: 9/30/02

CHECK HERE IF AMENDMENT ( ); AMENDMENT NUMBER:  
THIS AMENDMENT (CHECK ONLY ONE.): ( ) IS A RESTATEMENT.  
( ) ADDS NEW HOLDINGS ENTRIES

INSTITUTIONAL INVESTMENT MANAGER FILING THIS REPORT:

NAME: 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 11/5/02

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: 638

FORM 13F INFORMATION TABLE VALUE TOTAL: \$1,449,134

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				
			VALUE (X1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT O MA
A T & T CORP COM *	COMMON STOCK	001957109	1217	101354	SH		DEFINED
A T & T CORP COM *	COMMON STOCK	001957109	169	14103	SH		OTHER
ABBOTT LABORATORIES COM *	COMMON STOCK	002824100	3824	94642	SH		DEFINED
ABBOTT LABORATORIES COM *	COMMON STOCK	002824100	1841	45570	SH		OTHER
ABERCROMBIE & FITCH CO CLASS A	COMMON STOCK	002896207	1044	53100	SH		DEFINED
AFLAC INC COM *	COMMON STOCK	001055102	692	22532	SH		DEFINED
AFLAC INC COM *	COMMON STOCK	001055102	195	6350	SH		OTHER
AIR PRODUCTS & CHEMICALS INC C	COMMON STOCK	009158106	417	9937	SH		DEFINED
AIR PRODUCTS & CHEMICALS INC C	COMMON STOCK	009158106	523	12450	SH		OTHER
ALBERTSON'S INC COM *	COMMON STOCK	013104104	243	10052	SH		DEFINED
ALCOA INC COM*	COMMON STOCK	013817101	13309	689609	SH		DEFINED
ALCOA INC COM*	COMMON STOCK	013817101	1049	54378	SH		OTHER
ALEXANDRIA REAL ESTATE EQUITIE	COMMON STOCK	015271109	1521	35800	SH		DEFINED
ALLEGHENY ENERGY INC COM	COMMON STOCK	017361106	124	9445	SH		DEFINED
ALLEGHENY ENERGY INC COM	COMMON STOCK	017361106	18	1400	SH		OTHER
ALLIED CAPITAL CORP NEW COM*	COMMON STOCK	01903Q108	1935	88391	SH		DEFINED
ALLIED WASTE INDUSTRIES INC CO	COMMON STOCK	019589308	397	54000	SH		DEFINED
ALLIED WASTE INDUSTRIES INC CO	COMMON STOCK	019589308	24	3200	SH		OTHER
ALLSTATE CORP COM	COMMON STOCK	020002101	444	12496	SH		DEFINED
ALLSTATE CORP COM	COMMON STOCK	020002101	91	2546	SH		OTHER
ALLTEL CORP COM *	COMMON STOCK	020039103	47592	1185949	SH		DEFINED
ALLTEL CORP COM *	COMMON STOCK	020039103	2506	62455	SH		OTHER
AMERICAN ELECTRIC POWER INC CO	COMMON STOCK	025537101	2101	73689	SH		DEFINED
AMERICAN ELECTRIC POWER INC CO	COMMON STOCK	025537101	187	6546	SH		OTHER
AMERICAN EXPRESS CO COM *	COMMON STOCK	025816109	7676	246185	SH		DEFINED
AMERICAN EXPRESS CO COM *	COMMON STOCK	025816109	889	28510	SH		OTHER
AMERICAN INT'L GROUP INC COM *	COMMON STOCK	026874107	2347	42910	SH		DEFINED
AMERICAN INT'L GROUP INC COM *	COMMON STOCK	026874107	1689	30877	SH		OTHER
AMERICAN NATIONAL INSURANCE CO	COMMON STOCK	028591105	293	4252	SH		DEFINED
AMERICAN POWER CONVERSION CORP	COMMON STOCK	029066107	88	9160	SH		DEFINED
AMERICAN POWER CONVERSION CORP	COMMON STOCK	029066107	8	870	SH		OTHER
AMERIGROUP CORPORATION COM	COMMON STOCK	03073T102	1770	52750	SH		DEFINED
AMGEN INC COM *	COMMON STOCK	031162100	453	10866	SH		DEFINED
AMGEN INC COM *	COMMON STOCK	031162100	442	10600	SH		OTHER
AMSOUTH BANCORPORATION INC COM	COMMON STOCK	032165102	182	8756	SH		DEFINED
AMSOUTH BANCORPORATION INC COM	COMMON STOCK	032165102	102	4920	SH		OTHER
ANADARKO PETROLEUM CORP COM	COMMON STOCK	032511107	9780	219582	SH		DEFINED
ANADARKO PETROLEUM CORP COM	COMMON STOCK	032511107	84	1888	SH		OTHER
ANALOG DEVICES INC COM*	COMMON STOCK	032654105	705	35774	SH		DEFINED
ANALOG DEVICES INC COM*	COMMON STOCK	032654105	9	470	SH		OTHER
ANHEUSER BUSCH COS INC COM *	COMMON STOCK	035229103	8519	168356	SH		DEFINED
ANHEUSER BUSCH COS INC COM *	COMMON STOCK	035229103	441	8715	SH		OTHER
AOL TIME WARNER INC COM*	COMMON STOCK	00184A105	43519	3719604	SH		DEFINED
AOL TIME WARNER INC COM*	COMMON STOCK	00184A105	379	32415	SH		OTHER
APPLIED MATERIALS INC COM *	COMMON STOCK	038222105	135	11653	SH		DEFINED
APPLIED MATERIALS INC COM *	COMMON STOCK	038222105	29	2485	SH		OTHER
ARCHSTONE-SMITH TR REIT COM*	COMMON STOCK	039583109	2281	95515	SH		DEFINED

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ARCHSTONE-SMITH TR REIT COM*	COMMON STOCK	039583109	621	26004	SH	OTHER
ARMOR HOLDINGS INC COM	COMMON STOCK	042260109	1096	73100	SH	DEFINED
AT & T WIRELESS SERVICES INC C	COMMON STOCK	00209A106	191	46300	SH	DEFINED
AT & T WIRELESS SERVICES INC C	COMMON STOCK	00209A106	26	6430	SH	OTHER
AUTODESK INC COM	COMMON STOCK	052769106	1164	91900	SH	DEFINED
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	378	10865	SH	DEFINED
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	56	1600	SH	OTHER
AVERY DENNISON CORP COM *	COMMON STOCK	053611109	14220	249557	SH	DEFINED
AVERY DENNISON CORP COM *	COMMON STOCK	053611109	1330	23343	SH	OTHER
AVNET INC COM	COMMON STOCK	053807103	2187	202723	SH	DEFINED
AVNET INC COM	COMMON STOCK	053807103	19	1806	SH	OTHER
AVX CORP COM	COMMON STOCK	002444107	793	91616	SH	DEFINED
AVX CORP COM	COMMON STOCK	002444107	12	1350	SH	OTHER
BAKER HUGHES INC COM *	COMMON STOCK	057224107	952	32780	SH	DEFINED
BAKER HUGHES INC COM *	COMMON STOCK	057224107	120	4149	SH	OTHER
BALL CORP COM	COMMON STOCK	058498106	202	4000	SH	OTHER
BANK OF AMERICA CORP COM *	COMMON STOCK	060505104	2094	32821	SH	DEFINED
BANK OF AMERICA CORP COM *	COMMON STOCK	060505104	62	978	SH	OTHER
BANK OF HAWAII CORP COM	COMMON STOCK	062540109	1512	54200	SH	DEFINED
BANK OF NEW YORK INC COM*	COMMON STOCK	064057102	216	7519	SH	DEFINED
BANK ONE CORP COM*	COMMON STOCK	06423A103	737	19709	SH	DEFINED
BANK ONE CORP COM*	COMMON STOCK	06423A103	37	1000	SH	OTHER
BANKNORTH GROUP INC	COMMON STOCK	06646R107	4397	185126	SH	DEFINED
BANKNORTH GROUP INC	COMMON STOCK	06646R107	73	3079	SH	OTHER
BAXTER INTERNATIONAL INC COM *	COMMON STOCK	071813109	13375	437813	SH	DEFINED
BAXTER INTERNATIONAL INC COM *	COMMON STOCK	071813109	972	31831	SH	OTHER
BECTON DICKINSON & CO COM *	COMMON STOCK	075887109	259	9124	SH	DEFINED
BELLSOUTH CORP COM *	COMMON STOCK	079860102	9323	507786	SH	DEFINED
BELLSOUTH CORP COM *	COMMON STOCK	079860102	468	25497	SH	OTHER
BEMIS INC COM*	COMMON STOCK	081437105	10	200	SH	DEFINED
BEMIS INC COM*	COMMON STOCK	081437105	296	6000	SH	OTHER
BERKSHIRE HATHAWAY INC CLASS B	COMMON STOCK	084670207	247	100	SH	DEFINED
BERKSHIRE HATHAWAY INC CLASS B	COMMON STOCK	084670207	91	37	SH	OTHER
BERKSHIRE HATHAWAY INC DEL CL	COMMON STOCK	084670108	222	3	SH	DEFINED
BEST BUY COMPANY INC COM*	COMMON STOCK	086516101	1252	56121	SH	DEFINED
BEST BUY COMPANY INC COM*	COMMON STOCK	086516101	462	20697	SH	OTHER
BLYTH INC. COM	COMMON STOCK	09643P108	4928	176630	SH	DEFINED
BLYTH INC. COM	COMMON STOCK	09643P108	58	2075	SH	OTHER
BOEING CO COM *	COMMON STOCK	097023105	914	26773	SH	DEFINED
BOEING CO COM *	COMMON STOCK	097023105	380	11127	SH	OTHER
BOISE CASCADE CORP COM	COMMON STOCK	097383103	688	30158	SH	DEFINED
BRISTOL-MYERS SQUIBB CO COM *	COMMON STOCK	110122108	3538	148670	SH	DEFINED
BRISTOL-MYERS SQUIBB CO COM *	COMMON STOCK	110122108	361	15180	SH	OTHER
BURLINGTON NORTHERN SANTA FE C	COMMON STOCK	12189T104	438	18294	SH	DEFINED
BURLINGTON NORTHERN SANTA FE C	COMMON STOCK	12189T104	279	11679	SH	OTHER
BURLINGTON RESOURCES INC COM	COMMON STOCK	122014103	7219	188195	SH	DEFINED
BURLINGTON RESOURCES INC COM	COMMON STOCK	122014103	170	4436	SH	OTHER
CACI INTL INC CL A COM	COMMON STOCK	127190304	2088	58900	SH	DEFINED
CALIFORNIA PIZZA KITCHEN INC	COMMON STOCK	13054D109	1657	72000	SH	DEFINED
CALLAWAY GOLF CO COM	COMMON STOCK	131193104	864	83100	SH	DEFINED
CAPITAL AUTOMOTIVE REIT COM	COMMON STOCK	139733109	4900	196146	SH	DEFINED
CAPITAL AUTOMOTIVE REIT COM	COMMON STOCK	139733109	21	842	SH	OTHER
CARDINAL HEALTH INC COM*	COMMON STOCK	14149Y108	17093	274811	SH	DEFINED
CARDINAL HEALTH INC COM*	COMMON STOCK	14149Y108	1654	26585	SH	OTHER
CARNIVAL CORPORATION COM*	COMMON STOCK	143658102	726	28910	SH	DEFINED
CARNIVAL CORPORATION COM*	COMMON STOCK	143658102	171	6800	SH	OTHER
CARRIAGE SERVICES INC COM	COMMON STOCK	143905107	30	10000	SH	DEFINED
CHEESECAKE FACTORY INC COM*	COMMON STOCK	163072101	277	9287	SH	DEFINED
CHEVRONTEXACO CORP COM*	COMMON STOCK	166764100	18576	268248	SH	DEFINED
CHEVRONTEXACO CORP COM*	COMMON STOCK	166764100	2450	35377	SH	OTHER
CHUBB CORP COM*	COMMON STOCK	171232101	16158	294697	SH	DEFINED
CHUBB CORP COM*	COMMON STOCK	171232101	1179	21497	SH	OTHER

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CIGNA CORP COM	COMMON STOCK	125509109	6872	97124	SH	DEFINED
CIGNA CORP COM	COMMON STOCK	125509109	58	814	SH	OTHER
CINERGY CORP COM	COMMON STOCK	172474108	7610	242116	SH	DEFINED
CINERGY CORP COM	COMMON STOCK	172474108	71	2247	SH	OTHER
CISCO SYSTEM INC COM *	COMMON STOCK	17275R102	9735	928891	SH	DEFINED
CISCO SYSTEM INC COM *	COMMON STOCK	17275R102	650	62008	SH	OTHER
CITIGROUP INC COM *	COMMON STOCK	172967101	5543	186949	SH	DEFINED
CITIGROUP INC COM *	COMMON STOCK	172967101	998	33665	SH	OTHER
CITY NATIONAL CORP COM	COMMON STOCK	178566105	1614	34500	SH	DEFINED
CLEAR CHANNEL COMMUNICATIONS I	COMMON STOCK	184502102	2417	69567	SH	DEFINED
CLEAR CHANNEL COMMUNICATIONS I	COMMON STOCK	184502102	4687	134868	SH	OTHER
CLOROX CO COM *	COMMON STOCK	189054109	15839	394200	SH	DEFINED
CLOROX CO COM *	COMMON STOCK	189054109	2123	52839	SH	OTHER
COCA COLA CO COM *	COMMON STOCK	191216100	9331	194559	SH	DEFINED
COCA COLA CO COM *	COMMON STOCK	191216100	1736	36197	SH	OTHER
COLGATE-PALMOLIVE CO COM *	COMMON STOCK	194162103	2985	55331	SH	DEFINED
COLGATE-PALMOLIVE CO COM *	COMMON STOCK	194162103	460	8528	SH	OTHER
COMPUTER SCIENCES CORP COM *	COMMON STOCK	205363104	168	6039	SH	DEFINED
COMPUTER SCIENCES CORP COM *	COMMON STOCK	205363104	266	9579	SH	OTHER
COMVERSE TECHNOLOGY INC COM*	COMMON STOCK	205862402	113	16170	SH	DEFINED
COMVERSE TECHNOLOGY INC COM*	COMMON STOCK	205862402	43	6100	SH	OTHER
CONCORD EFS INC COM*	COMMON STOCK	206197105	900	56646	SH	DEFINED
CONCORD EFS INC COM*	COMMON STOCK	206197105	56	3545	SH	OTHER
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	454	9820	SH	DEFINED
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	76	1635	SH	OTHER
CONSOL ENERGY INC COM	COMMON STOCK	20854P109	3011	237846	SH	DEFINED
CONSOL ENERGY INC COM	COMMON STOCK	20854P109	32	2547	SH	OTHER
CONSOLIDATED EDISON INC COM	COMMON STOCK	209115104	386	9592	SH	DEFINED
COOPER COMPANIES INC COM	COMMON STOCK	216648402	1633	31100	SH	DEFINED
COSTCO WHOLESALE CORP NEW COM*	COMMON STOCK	22160K105	13996	432362	SH	DEFINED
COSTCO WHOLESALE CORP NEW COM*	COMMON STOCK	22160K105	864	26702	SH	OTHER
COUNTRYWIDE CREDIT INDS INC CO	COMMON STOCK	222372104	2371	50284	SH	DEFINED
COUNTRYWIDE CREDIT INDS INC CO	COMMON STOCK	222372104	21	452	SH	OTHER
CRESCENT REAL ESTATE EQUITIES	COMMON STOCK	225756105	259	16500	SH	DEFINED
CRESCENT REAL ESTATE EQUITIES	COMMON STOCK	225756105	57	3600	SH	OTHER
CSX CORP COM	COMMON STOCK	126408103	317	12000	SH	DEFINED
CSX CORP COM	COMMON STOCK	126408103	32	1200	SH	OTHER
CULLEN/FROST BANKERS INC COM	COMMON STOCK	229899109	10491	307203	SH	DEFINED
CULLEN/FROST BANKERS INC COM	COMMON STOCK	229899109	2400	70272	SH	OTHER
CVB FINANCIAL CORP COM	COMMON STOCK	126600105	1413	64400	SH	DEFINED
DELL COMPUTER CORP COM*	COMMON STOCK	247025109	11052	470091	SH	DEFINED
DELL COMPUTER CORP COM*	COMMON STOCK	247025109	1359	57795	SH	OTHER
DELPHI CORPORATION COM	COMMON STOCK	247126105	1533	179328	SH	DEFINED
DELPHI CORPORATION COM	COMMON STOCK	247126105	752	87908	SH	OTHER
DELTA & PINE LAND CO	COMMON STOCK	247357106	1169	62400	SH	DEFINED
DEVON ENERGY CORPORATION NEW C	COMMON STOCK	25179M103	377	7810	SH	DEFINED
DEVON ENERGY CORPORATION NEW C	COMMON STOCK	25179M103	5	100	SH	OTHER
DISNEY (WALT) COMPANY HOLDING	COMMON STOCK	254687106	662	43724	SH	DEFINED
DISNEY (WALT) COMPANY HOLDING	COMMON STOCK	254687106	252	16624	SH	OTHER
DNP SELECT INCOME FD INC COM	COMMON STOCK	23325P104	71	7164	SH	DEFINED
DNP SELECT INCOME FD INC COM	COMMON STOCK	23325P104	38	3800	SH	OTHER
DOLLAR GENERAL CORP COM	COMMON STOCK	256669102	136	10120	SH	DEFINED
DOLLAR TREE STORES INC COM	COMMON STOCK	256747106	215	9774	SH	DEFINED
DOW CHEMICAL CO COM *	COMMON STOCK	260543103	17911	655836	SH	DEFINED
DOW CHEMICAL CO COM *	COMMON STOCK	260543103	1668	61089	SH	OTHER
DRIL-QUIP INC COM	COMMON STOCK	262037104	652	38700	SH	DEFINED
DU PONT E I DE NEMOURS & CO CO	COMMON STOCK	263534109	5600	155265	SH	DEFINED
DU PONT E I DE NEMOURS & CO CO	COMMON STOCK	263534109	1029	28541	SH	OTHER
DUKE ENERGY CORP *	COMMON STOCK	264399106	2247	114925	SH	DEFINED
DUKE ENERGY CORP *	COMMON STOCK	264399106	246	12602	SH	OTHER
DYNACQ INTERNATIONAL INC COM	COMMON STOCK	267919306	721	61900	SH	DEFINED
E M C CORP MASSACHUSETTS COM *	COMMON STOCK	268648102	966	211329	SH	DEFINED

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E M C CORP MASSACHUSETTS COM *	COMMON STOCK	268648102	198	43299	SH	OTHER
EATON VANCE CORPORATION COM	COMMON STOCK	278265103	1260	45600	SH	DEFINED
EDISON INTERNATIONAL COM	COMMON STOCK	281020107	108	10848	SH	DEFINED
EGL INC	COMMON STOCK	268484102	1210	109900	SH	DEFINED
EL PASO CORP COM*	COMMON STOCK	28336L109	5023	607382	SH	DEFINED
EL PASO CORP COM*	COMMON STOCK	28336L109	589	71192	SH	OTHER
ELECTRONIC DATA SYSTEMS CORP C	COMMON STOCK	285661104	5598	400414	SH	DEFINED
ELECTRONIC DATA SYSTEMS CORP C	COMMON STOCK	285661104	421	30109	SH	OTHER
ELI LILLY & CO COM *	COMMON STOCK	532457108	524	9470	SH	DEFINED
ELI LILLY & CO COM *	COMMON STOCK	532457108	481	8700	SH	OTHER
EMERSON ELECTRIC CO COM *	COMMON STOCK	291011104	13937	317188	SH	DEFINED
EMERSON ELECTRIC CO COM *	COMMON STOCK	291011104	1075	24469	SH	OTHER
ENCOMPASS SERVICES CORPORATION	COMMON STOCK	29255U104	4	28537	SH	DEFINED
ENGELHARD CORP COM*	COMMON STOCK	292845104	257	10805	SH	DEFINED
ENSCO INTERNATIONAL INC COM*	COMMON STOCK	26874Q100	10711	427765	SH	DEFINED
ENSCO INTERNATIONAL INC COM*	COMMON STOCK	26874Q100	343	13697	SH	OTHER
ENTERGY CORP NEW COM	COMMON STOCK	29364G103	594	14281	SH	DEFINED
ENTERGY CORP NEW COM	COMMON STOCK	29364G103	29	700	SH	OTHER
ENZO BIOCHEM INC COM	COMMON STOCK	294100102	403	28213	SH	DEFINED
EON LABS INC COM	COMMON STOCK	29412E100	2434	112800	SH	DEFINED
ESCO TECHNOLOGIES INC	COMMON STOCK	296315104	1302	40300	SH	DEFINED
EVEREST RE GROUP LTD COM*	COMMON STOCK	G3223R108	14081	256665	SH	DEFINED
EVEREST RE GROUP LTD COM*	COMMON STOCK	G3223R108	1079	19672	SH	OTHER
EXAR CORPORATION	COMMON STOCK	300645108	826	71500	SH	DEFINED
EXPRESS SCRIPTS INC COMMON STO	COMMON STOCK	302182100	11022	202171	SH	DEFINED
EXPRESS SCRIPTS INC COMMON STO	COMMON STOCK	302182100	545	9988	SH	OTHER
EXTREME NETWORKS INC COM	COMMON STOCK	30226D106	613	145700	SH	DEFINED
EXXON MOBIL CORP COM *	COMMON STOCK	30231G102	38633	1211069	SH	DEFINED
EXXON MOBIL CORP COM *	COMMON STOCK	30231G102	6539	204997	SH	OTHER
FAMILY DOLLAR STORES INC COM	COMMON STOCK	307000109	1559	58000	SH	DEFINED
FANNIE MAE *	COMMON STOCK	313586109	14503	243584	SH	DEFINED
FANNIE MAE *	COMMON STOCK	313586109	961	16141	SH	OTHER
FIRST DATA CORP COM *	COMMON STOCK	319963104	409	14629	SH	DEFINED
FIRST DATA CORP COM *	COMMON STOCK	319963104	7	248	SH	OTHER
FIRST HEALTH GROUP CORP COM	COMMON STOCK	320960107	1919	70775	SH	DEFINED
FISERV INC COM *	COMMON STOCK	337738108	295	10511	SH	DEFINED
FISERV INC COM *	COMMON STOCK	337738108	44	1552	SH	OTHER
FLEETBOSTON FINANCIAL CORP COM	COMMON STOCK	339030108	4766	234424	SH	DEFINED
FLEETBOSTON FINANCIAL CORP COM	COMMON STOCK	339030108	132	6508	SH	OTHER
FOCUS ENHANCEMENTS INC	COMMON STOCK	344159108	77	67500	SH	DEFINED
FOOT LOCKER INC COM	COMMON STOCK	344849104	827	82764	SH	DEFINED
FORD MOTOR COMPANY *	COMMON STOCK	345370860	7280	742879	SH	DEFINED
FORD MOTOR COMPANY *	COMMON STOCK	345370860	101	10344	SH	OTHER
FORTUNE BRANDS INC COM *	COMMON STOCK	349631101	945	19984	SH	DEFINED
FORTUNE BRANDS INC COM *	COMMON STOCK	349631101	47	1004	SH	OTHER
FOUNDRY NETWORKS INC COM	COMMON STOCK	35063R100	1167	213000	SH	DEFINED
FPL GROUP INC COM *	COMMON STOCK	302571104	331	6150	SH	DEFINED
FPL GROUP INC COM *	COMMON STOCK	302571104	59	1100	SH	OTHER
FREDDIE MAC *	COMMON STOCK	313400301	10993	196649	SH	DEFINED
FREDDIE MAC *	COMMON STOCK	313400301	149	2665	SH	OTHER
FURNITURE BRANDS INTERNATIONAL	COMMON STOCK	360921100	1159	50500	SH	DEFINED
GABELLI ASSET MANAGEMENT INC C	COMMON STOCK	36239Y102	1061	35800	SH	DEFINED
GANNETT CO COM*	COMMON STOCK	364730101	2377	32930	SH	DEFINED
GANNETT CO COM*	COMMON STOCK	364730101	631	8737	SH	OTHER
GART SPORTS COMPANY COM	COMMON STOCK	366630101	1283	68000	SH	DEFINED
GEN-PROBE INC NEW COM	COMMON STOCK	36866T103	1145	67300	SH	DEFINED
GENERAL DYNAMICS CORP COM*	COMMON STOCK	369550108	15971	196374	SH	DEFINED
GENERAL DYNAMICS CORP COM*	COMMON STOCK	369550108	1122	13794	SH	OTHER
GENERAL ELECTRIC CO COM *	COMMON STOCK	369604103	25914	1051262	SH	DEFINED
GENERAL ELECTRIC CO COM *	COMMON STOCK	369604103	3899	158170	SH	OTHER
GENERAL MILLS INC COM*	COMMON STOCK	370334104	1736	39072	SH	DEFINED
GENERAL MILLS INC COM*	COMMON STOCK	370334104	493	11100	SH	OTHER

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GENERAL MOTORS CORP CLASS H NE	COMMON STOCK	370442832	16	1773	SH	DEFINED
GENERAL MOTORS CORP CLASS H NE	COMMON STOCK	370442832	198	21669	SH	OTHER
GENERAL MOTORS CORP COM	COMMON STOCK	370442105	354	9094	SH	DEFINED
GENERAL MOTORS CORP COM	COMMON STOCK	370442105	4853	124758	SH	OTHER
GENTEX CORP COM	COMMON STOCK	371901109	1207	44400	SH	DEFINED
GEORGIA-PACIFIC CORP COM *	COMMON STOCK	373298108	137	10435	SH	DEFINED
GEORGIA-PACIFIC CORP COM *	COMMON STOCK	373298108	16	1250	SH	OTHER
GIBRALTAR STEEL CORPORATION CO	COMMON STOCK	37476F103	861	38700	SH	DEFINED
GILLETTE CO COM *	COMMON STOCK	375766102	270	9110	SH	DEFINED
GILLETTE CO COM *	COMMON STOCK	375766102	19	650	SH	OTHER
GRANITE CONSTRUCTION INC COM	COMMON STOCK	387328107	1016	61625	SH	DEFINED
GRANT PRIDECO INC COM	COMMON STOCK	38821G101	785	91900	SH	DEFINED
HALLIBURTON CO COM *	COMMON STOCK	406216101	364	28230	SH	DEFINED
HALLIBURTON CO COM *	COMMON STOCK	406216101	691	53500	SH	OTHER
HANOVER COMPRESSOR CO (HOLDING	COMMON STOCK	410768105	107	12950	SH	DEFINED
HARRIS CORP DELAWARE COM	COMMON STOCK	413875105	2014	60128	SH	DEFINED
HARTFORD FINANCIAL SERVICES GR	COMMON STOCK	416515104	262	6383	SH	DEFINED
HARTFORD FINANCIAL SERVICES GR	COMMON STOCK	416515104	98	2400	SH	OTHER
HCA INC*	COMMON STOCK	404119109	15679	329321	SH	DEFINED
HCA INC*	COMMON STOCK	404119109	1758	36922	SH	OTHER
HCC INSURANCE HOLDINGS INC COM	COMMON STOCK	404132102	18852	785185	SH	DEFINED
HCC INSURANCE HOLDINGS INC COM	COMMON STOCK	404132102	1825	76020	SH	OTHER
HEALTH MGMT ASSOC INC NEW CLAS	COMMON STOCK	421933102	248	12281	SH	DEFINED
HEALTHSOUTH CORP COM	COMMON STOCK	421924101	85	20545	SH	DEFINED
HEINZ H. J. CO COM*	COMMON STOCK	423074103	1330	39850	SH	DEFINED
HEINZ H. J. CO COM*	COMMON STOCK	423074103	205	6150	SH	OTHER
HELMERICH & PAYNE INC COM	COMMON STOCK	423452101	1195	34900	SH	DEFINED
HERSHEY FOODS CORP COM*	COMMON STOCK	427866108	290	4675	SH	DEFINED
HERSHEY FOODS CORP COM*	COMMON STOCK	427866108	124	2000	SH	OTHER
HEWLETT PACKARD CO COM (DEL) *	COMMON STOCK	428236103	980	83952	SH	DEFINED
HEWLETT PACKARD CO COM (DEL) *	COMMON STOCK	428236103	671	57491	SH	OTHER
HIBERNIA CORP CLASS A	COMMON STOCK	428656102	1269	63500	SH	DEFINED
HILFIGER TOMMY CORP COM *	COMMON STOCK	G8915Z102	990	105900	SH	DEFINED
HOME DEPOT INC COM *	COMMON STOCK	437076102	1866	71499	SH	DEFINED
HOME DEPOT INC COM *	COMMON STOCK	437076102	254	9748	SH	OTHER
HONEYWELL INTERNATIONAL INC CO	COMMON STOCK	438516106	23583	1088795	SH	DEFINED
HONEYWELL INTERNATIONAL INC CO	COMMON STOCK	438516106	1590	73418	SH	OTHER
HOUSEHOLD INTERNATIONAL CORP C	COMMON STOCK	441815107	228	8070	SH	DEFINED
ILLINOIS TOOL WORKS INC COM *	COMMON STOCK	452308109	204	3491	SH	DEFINED
ILLINOIS TOOL WORKS INC COM *	COMMON STOCK	452308109	163	2800	SH	OTHER
IMS HEALTH INC COM	COMMON STOCK	449934108	269	18000	SH	DEFINED
IMS HEALTH INC COM	COMMON STOCK	449934108	63	4200	SH	OTHER
INGERSOLL-RAND COMPANY CLASS A	COMMON STOCK	G4776G101	1090	31635	SH	DEFINED
INGERSOLL-RAND COMPANY CLASS A	COMMON STOCK	G4776G101	503	14600	SH	OTHER
INSIGHT ENTERPRISES INC COM	COMMON STOCK	45765U103	1188	117000	SH	DEFINED
INTEGRATED CIRCUIT SYSTEMS INC	COMMON STOCK	45811K208	1004	63975	SH	DEFINED
INTEL CORP COM *	COMMON STOCK	458140100	5483	394721	SH	DEFINED
INTEL CORP COM *	COMMON STOCK	458140100	1154	83063	SH	OTHER
INTERNATIONAL MULTIFOODS CORP	COMMON STOCK	460043102	1507	76900	SH	DEFINED
INTERNATIONAL PAPER CO COM *	COMMON STOCK	460146103	6678	200014	SH	DEFINED
INTERNATIONAL PAPER CO COM *	COMMON STOCK	460146103	414	12400	SH	OTHER
INTERTRUST TECHNOLOGIES CORP	COMMON STOCK	46113Q109	48	15000	SH	DEFINED
INTL BUSINESS MACHINES CORP CO	COMMON STOCK	459200101	3834	65753	SH	DEFINED
INTL BUSINESS MACHINES CORP CO	COMMON STOCK	459200101	1387	23788	SH	OTHER
INVITROGEN CORP COM	COMMON STOCK	46185R100	1158	34000	SH	DEFINED
ITT EDUCATIONAL SERVICES INC C	COMMON STOCK	45068B109	1243	66200	SH	DEFINED
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	412	21720	SH	DEFINED
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	27	1445	SH	OTHER
JACK IN THE BOX INC COM	COMMON STOCK	466367109	1883	82600	SH	DEFINED
JOHNSON & JOHNSON COM *	COMMON STOCK	478160104	6200	114649	SH	DEFINED
JOHNSON & JOHNSON COM *	COMMON STOCK	478160104	3066	56698	SH	OTHER
JOHNSON CONTROLS INC COM *	COMMON STOCK	478366107	294	3829	SH	DEFINED

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KEYSPAN CORP COM *	COMMON STOCK	49337W100	328	9777	SH	DEFINED
KEYSPAN CORP COM *	COMMON STOCK	49337W100	60	1800	SH	OTHER
KIMBERLY CLARK CORP COM *	COMMON STOCK	494368103	3719	65657	SH	DEFINED
KIMBERLY CLARK CORP COM *	COMMON STOCK	494368103	817	14426	SH	OTHER
KRONOS INC COM	COMMON STOCK	501052104	973	39500	SH	DEFINED
LAFARGE NORTH AMERICA INC COM	COMMON STOCK	505862102	3675	126859	SH	DEFINED
LAFARGE NORTH AMERICA INC COM	COMMON STOCK	505862102	48	1671	SH	OTHER
LANDRY'S SEAFOOD RESTAURANTS IN	COMMON STOCK	51508L103	1500	66400	SH	DEFINED
LEAP WIRELESS INTERNATIONAL IN	COMMON STOCK	521863100	5	20000	SH	DEFINED
LEGG MASON INC COM	COMMON STOCK	524901105	2158	50700	SH	DEFINED
LEGGETT & PLATT INC COM	COMMON STOCK	524660107	228	11506	SH	DEFINED
LIBERTY MEDIA CORP NEW COM SER	COMMON STOCK	530718105	417	58014	SH	DEFINED
LIBERTY MEDIA CORP NEW COM SER	COMMON STOCK	530718105	9	1300	SH	OTHER
LOCKHEED MARTIN CORP COM *	COMMON STOCK	539830109	619	9570	SH	DEFINED
LOCKHEED MARTIN CORP COM *	COMMON STOCK	539830109	26	400	SH	OTHER
LOWES COS INC COM *	COMMON STOCK	548661107	17878	431836	SH	DEFINED
LOWES COS INC COM *	COMMON STOCK	548661107	1305	31527	SH	OTHER
LUBY'S INC COM	COMMON STOCK	549282101	255	51782	SH	DEFINED
LUBY'S INC COM	COMMON STOCK	549282101	1	285	SH	OTHER
LUCENT TECHNOLOGIES INC COM	COMMON STOCK	549463107	5	7015	SH	DEFINED
LUCENT TECHNOLOGIES INC COM	COMMON STOCK	549463107	4	5868	SH	OTHER
LYONDELL CHEMICAL CO. COM	COMMON STOCK	552078107	148	12400	SH	DEFINED
MACROCHEM CORP DELAWARE COM	COMMON STOCK	555903103	69	68696	SH	DEFINED
MANPOWER INC WISCONSIN COM	COMMON STOCK	56418H100	2483	84645	SH	DEFINED
MANPOWER INC WISCONSIN COM	COMMON STOCK	56418H100	45	1530	SH	OTHER
MARATHON OIL CORP COM*	COMMON STOCK	565849106	5838	257421	SH	DEFINED
MARATHON OIL CORP COM*	COMMON STOCK	565849106	386	17032	SH	OTHER
MARSH & MCLENNAN COS INC COM*	COMMON STOCK	571748102	692	16620	SH	DEFINED
MARSH & MCLENNAN COS INC COM*	COMMON STOCK	571748102	82	1970	SH	OTHER
MARSHALL & ILSLEY CORP COM	COMMON STOCK	571834100	816	29240	SH	DEFINED
MASCO CORP COM *	COMMON STOCK	574599106	1821	93137	SH	DEFINED
MASCO CORP COM *	COMMON STOCK	574599106	294	15049	SH	OTHER
MBNA CORP COM *	COMMON STOCK	55262L100	10108	549937	SH	DEFINED
MBNA CORP COM *	COMMON STOCK	55262L100	863	46950	SH	OTHER
MCDONALD'S CORP COM *	COMMON STOCK	580135101	651	36843	SH	DEFINED
MCDONALD'S CORP COM *	COMMON STOCK	580135101	147	8300	SH	OTHER
MCGRAW HILL COMPANIES INC. *	COMMON STOCK	580645109	3971	64866	SH	DEFINED
MCGRAW HILL COMPANIES INC. *	COMMON STOCK	580645109	1243	20306	SH	OTHER
MEDTRONIC INC COM *	COMMON STOCK	585055106	9917	235436	SH	DEFINED
MEDTRONIC INC COM *	COMMON STOCK	585055106	939	22288	SH	OTHER
MELLON FINANCIAL CORP COM	COMMON STOCK	58551A108	830	32000	SH	DEFINED
MELLON FINANCIAL CORP COM	COMMON STOCK	58551A108	62	2400	SH	OTHER
MERCK & CO INC COM *	COMMON STOCK	589331107	3756	82178	SH	DEFINED
MERCK & CO INC COM *	COMMON STOCK	589331107	1348	29500	SH	OTHER
MERRILL LYNCH & CO INC COM	COMMON STOCK	590188108	102	3100	SH	DEFINED
MERRILL LYNCH & CO INC COM	COMMON STOCK	590188108	224	6800	SH	OTHER
MGIC INVESTMENT CORP WISCONSIN	COMMON STOCK	552848103	347	8500	SH	DEFINED
MICROSOFT CORP WASHINGTON COM	COMMON STOCK	594918104	19107	436834	SH	DEFINED
MICROSOFT CORP WASHINGTON COM	COMMON STOCK	594918104	2260	51659	SH	OTHER
MID ATLANTIC MED SVCS INC COM	COMMON STOCK	59523C107	1901	52500	SH	DEFINED
MILLIPORE CORP COM *	COMMON STOCK	601073109	670	21084	SH	DEFINED
MILLIPORE CORP COM *	COMMON STOCK	601073109	246	7737	SH	OTHER
MIRANT CORP COM	COMMON STOCK	604675108	22	10160	SH	DEFINED
MOLEX INC COM*	COMMON STOCK	608554101	328	13942	SH	DEFINED
MORGAN STANLEY	COMMON STOCK	617446448	9966	294160	SH	DEFINED
MORGAN STANLEY	COMMON STOCK	617446448	120	3556	SH	OTHER
MOTOROLA INC COM	COMMON STOCK	620076109	67	6627	SH	DEFINED
MOTOROLA INC COM	COMMON STOCK	620076109	128	12585	SH	OTHER
NEW PLAN EXCEL RLTY TR INC REI	COMMON STOCK	648053106	1223	66300	SH	DEFINED
NEW PLAN EXCEL RLTY TR INC REI	COMMON STOCK	648053106	92	5000	SH	OTHER
NEWELL RUBBERMAID INC COM*	COMMON STOCK	651229106	16067	520459	SH	DEFINED
NEWELL RUBBERMAID INC COM*	COMMON STOCK	651229106	1238	40105	SH	OTHER

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NICOR INC COM *	COMMON STOCK	654086107	603	21400	SH	DEFINED
NICOR INC COM *	COMMON STOCK	654086107	285	10100	SH	OTHER
NISOURCE INC COM	COMMON STOCK	65473P105	7	400	SH	DEFINED
NISOURCE INC COM	COMMON STOCK	65473P105	293	17007	SH	OTHER
NOBLE CORP COM	COMMON STOCK	G65422100	477	15400	SH	DEFINED
NOBLE CORP COM	COMMON STOCK	G65422100	59	1900	SH	OTHER
NOBLE ENERGY INC COM	COMMON STOCK	655044105	11990	352944	SH	DEFINED
NOBLE ENERGY INC COM	COMMON STOCK	655044105	111	3260	SH	OTHER
NORTHEAST UTILITIES COM	COMMON STOCK	664397106	390	23100	SH	DEFINED
OCCIDENTAL PETROLEUM CORP COM	COMMON STOCK	674599105	552	19450	SH	DEFINED
OCCIDENTAL PETROLEUM CORP COM	COMMON STOCK	674599105	10	350	SH	OTHER
OCEAN ENERGY INC TEX COM	COMMON STOCK	67481E106	2091	104800	SH	DEFINED
OCEAN ENERGY INC TEX COM	COMMON STOCK	67481E106	18	900	SH	OTHER
OMNICOM GROUP COM *	COMMON STOCK	681919106	9931	178360	SH	DEFINED
OMNICOM GROUP COM *	COMMON STOCK	681919106	435	7811	SH	OTHER
ORACLE CORPORATION*	COMMON STOCK	68389X105	954	121369	SH	DEFINED
ORACLE CORPORATION*	COMMON STOCK	68389X105	424	54000	SH	OTHER
P G & E CORP COM CH. 11	COMMON STOCK	69331C108	140	12455	SH	DEFINED
PACIFIC SUNWEAR OF CALIFORNIA	COMMON STOCK	694873100	1295	63600	SH	DEFINED
PATTERSON-UTI ENERGY INC COM	COMMON STOCK	703481101	1265	49600	SH	DEFINED
PEPCO HOLDINGS INC COM	COMMON STOCK	713291102	7359	368868	SH	DEFINED
PEPCO HOLDINGS INC COM	COMMON STOCK	713291102	48	2396	SH	OTHER
PEPSICO INC COM*	COMMON STOCK	713448108	16667	451072	SH	DEFINED
PEPSICO INC COM*	COMMON STOCK	713448108	2894	78309	SH	OTHER
PERFORMANCE FOOD GROUP CO COM*	COMMON STOCK	713755106	269	7935	SH	DEFINED
PFIZER INC COM *	COMMON STOCK	717081103	22355	770325	SH	DEFINED
PFIZER INC COM *	COMMON STOCK	717081103	4722	162731	SH	OTHER
PHARMACEUTICAL PRODUCT DEVELOP	COMMON STOCK	717124101	1797	92900	SH	DEFINED
PHARMACIA CORP COM*	COMMON STOCK	71713U102	633	16293	SH	DEFINED
PHARMACIA CORP COM*	COMMON STOCK	71713U102	342	8807	SH	OTHER
PHILIP MORRIS COS INC COM *	COMMON STOCK	718154107	5830	150265	SH	DEFINED
PHILIP MORRIS COS INC COM *	COMMON STOCK	718154107	663	17100	SH	OTHER
PIONEER NATURAL RESOURCES CO C	COMMON STOCK	723787107	1842	75942	SH	DEFINED
PIONEER NATURAL RESOURCES CO C	COMMON STOCK	723787107	12	502	SH	OTHER
PITNEY BOWES INC COM *	COMMON STOCK	724479100	1456	47769	SH	DEFINED
PLANTRONICS INC COM	COMMON STOCK	727493108	1579	96900	SH	DEFINED
PLUM CREEK TIMBER CO INC REIT	COMMON STOCK	729251108	1168	51650	SH	DEFINED
PLUM CREEK TIMBER CO INC REIT	COMMON STOCK	729251108	27	1200	SH	OTHER
PNC FINANCIAL SERVICES GROUP	COMMON STOCK	693475105	266	6300	SH	DEFINED
POLYCOM INC COM	COMMON STOCK	73172K104	1176	173200	SH	DEFINED
PPL CORPORATION COM*	COMMON STOCK	69351T106	1002	30800	SH	DEFINED
PROCTER & GAMBLE CO COM *	COMMON STOCK	742718109	10737	120123	SH	DEFINED
PROCTER & GAMBLE CO COM *	COMMON STOCK	742718109	1519	16991	SH	OTHER
PROLOGIS REIT COM	COMMON STOCK	743410102	4008	160890	SH	DEFINED
PROLOGIS REIT COM	COMMON STOCK	743410102	41	1641	SH	OTHER
PRUDENTIAL FINANCIAL INC COM	COMMON STOCK	744320102	9919	347299	SH	DEFINED
PRUDENTIAL FINANCIAL INC COM	COMMON STOCK	744320102	95	3338	SH	OTHER
RADIOSHACK CORP COM	COMMON STOCK	750438103	334	16654	SH	DEFINED
RAYTHEON CO COM NEW*	COMMON STOCK	755111507	15176	517956	SH	DEFINED
RAYTHEON CO COM NEW*	COMMON STOCK	755111507	1311	44732	SH	OTHER
REEBOK INTERNATIONAL LIMITED C	COMMON STOCK	758110100	1338	53400	SH	DEFINED
ROCKWELL AUTOMATION INC COM*	COMMON STOCK	773903109	832	51107	SH	DEFINED
SABRE HOLDINGS CORPORATION*	COMMON STOCK	785905100	562	29052	SH	DEFINED
SABRE HOLDINGS CORPORATION*	COMMON STOCK	785905100	59	3050	SH	OTHER
SAFeway INC COM NEW *	COMMON STOCK	786514208	1025	45971	SH	DEFINED
SAFeway INC COM NEW *	COMMON STOCK	786514208	120	5365	SH	OTHER
SARA LEE CORP COM *	COMMON STOCK	803111103	2094	114491	SH	DEFINED
SARA LEE CORP COM *	COMMON STOCK	803111103	951	51999	SH	OTHER
SBC COMMUNICATIONS INC COM *	COMMON STOCK	78387G103	16636	827645	SH	DEFINED
SBC COMMUNICATIONS INC COM *	COMMON STOCK	78387G103	1425	70878	SH	OTHER
SCANA CORP COM NEW	COMMON STOCK	80589M102	5236	201235	SH	DEFINED
SCANA CORP COM NEW	COMMON STOCK	80589M102	64	2452	SH	OTHER



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SCHEIN HENRY INC COM	COMMON STOCK	806407102	1393	26400	SH	DEFINED
SCHERING-PLOUGH CORP COM *	COMMON STOCK	806605101	4965	232903	SH	DEFINED
SCHERING-PLOUGH CORP COM *	COMMON STOCK	806605101	623	29225	SH	OTHER
SCHLUMBERGER LIMITED COM *	COMMON STOCK	806857108	2706	70356	SH	DEFINED
SCHLUMBERGER LIMITED COM *	COMMON STOCK	806857108	1032	26845	SH	OTHER
SCHWAB CHARLES CORP NEW COM*	COMMON STOCK	808513105	10953	1258922	SH	DEFINED
SCHWAB CHARLES CORP NEW COM*	COMMON STOCK	808513105	572	65745	SH	OTHER
SEARS ROEBUCK & CO COM *	COMMON STOCK	812387108	390	10010	SH	DEFINED
SEARS ROEBUCK & CO COM *	COMMON STOCK	812387108	78	2000	SH	OTHER
SEEBEYOND TECHNOLOGY CORP COM	COMMON STOCK	815704101	14	10000	SH	DEFINED
SEI INVESTMENTS CO COM*	COMMON STOCK	784117103	382	15999	SH	DEFINED
SEI INVESTMENTS CO COM*	COMMON STOCK	784117103	21	886	SH	OTHER
SEMPRA ENERGY COM	COMMON STOCK	816851109	406	20663	SH	DEFINED
SEMPRA ENERGY COM	COMMON STOCK	816851109	20	1000	SH	OTHER
SHAW GROUP INC COM*	COMMON STOCK	820280105	498	35069	SH	DEFINED
SIEBEL SYSTEMS INC COM*	COMMON STOCK	826170102	791	137642	SH	DEFINED
SIEBEL SYSTEMS INC COM*	COMMON STOCK	826170102	222	38640	SH	OTHER
SIGMA-ALDRICH CORP COM	COMMON STOCK	826552101	10	200	SH	DEFINED
SIGMA-ALDRICH CORP COM	COMMON STOCK	826552101	197	4000	SH	OTHER
SILVERSTAR HOLDINGS LTD ORD	COMMON STOCK	G81365101	2	10000	SH	DEFINED
SKYWEST INC COM	COMMON STOCK	830879102	857	65400	SH	DEFINED
SL GREEN REALTY CORP REIT	COMMON STOCK	78440X101	1442	46900	SH	DEFINED
SLM CORP COM	COMMON STOCK	78442P106	406	4360	SH	DEFINED
SOUTHERN CO COM	COMMON STOCK	842587107	434	15071	SH	DEFINED
SOUTHERN CO COM	COMMON STOCK	842587107	33	1158	SH	OTHER
SOUTHWEST AIRLINES CO COM *	COMMON STOCK	844741108	5702	436613	SH	DEFINED
SOUTHWEST AIRLINES CO COM *	COMMON STOCK	844741108	1756	134431	SH	OTHER
SOUTHWEST GAS CORP COM	COMMON STOCK	844895102	4468	200815	SH	DEFINED
SOUTHWEST GAS CORP COM	COMMON STOCK	844895102	95	4262	SH	OTHER
SPINNAKER EXPLORATION COM	COMMON STOCK	84855W109	1148	40000	SH	DEFINED
SRA INTERNATIONAL INC - CL A C	COMMON STOCK	78464R105	1864	65100	SH	DEFINED
STAPLES INC COM*	COMMON STOCK	855030102	699	54644	SH	DEFINED
STATE STREET CORP*	COMMON STOCK	857477103	452	11701	SH	DEFINED
STATE STREET CORP*	COMMON STOCK	857477103	8	200	SH	OTHER
STERLING BANCSHARES INC COM	COMMON STOCK	858907108	776	59390	SH	DEFINED
STERLING BANCSHARES INC COM	COMMON STOCK	858907108	196	15000	SH	OTHER
STRYKER CORP COM *	COMMON STOCK	863667101	195	3387	SH	DEFINED
STRYKER CORP COM *	COMMON STOCK	863667101	300	5200	SH	OTHER
SUN MICROSYSTEMS INC COM *	COMMON STOCK	866810104	287	110867	SH	DEFINED
SUN MICROSYSTEMS INC COM *	COMMON STOCK	866810104	61	23563	SH	OTHER
SUNTRUST BANKS INC COM	COMMON STOCK	867914103	219	3562	SH	DEFINED
SUNTRUST BANKS INC COM	COMMON STOCK	867914103	6	100	SH	OTHER
SUPERIOR INDUSTRIES INTL INC C	COMMON STOCK	868168105	1464	31100	SH	DEFINED
SWIFT TRANSPORTATION INC COM	COMMON STOCK	870756103	1036	66400	SH	DEFINED
SYLVAN LEARNING SYSTEMS INC CO	COMMON STOCK	871399101	1729	126400	SH	DEFINED
SYMANTEC CORP COM*	COMMON STOCK	871503108	12914	384014	SH	DEFINED
SYMANTEC CORP COM*	COMMON STOCK	871503108	787	23396	SH	OTHER
SYSCO CORP COM *	COMMON STOCK	871829107	2869	101067	SH	DEFINED
SYSCO CORP COM *	COMMON STOCK	871829107	1742	61360	SH	OTHER
TARGET CORP COM *	COMMON STOCK	87612E106	310	10515	SH	DEFINED
TARGET CORP COM *	COMMON STOCK	87612E106	279	9447	SH	OTHER
TCF FINANCIAL CORP COM	COMMON STOCK	872275102	1177	27800	SH	DEFINED
TELEDYNE TECHNOLOGIES INC COM	COMMON STOCK	879360105	1454	80065	SH	DEFINED
TEMPLE-INLAND INC COM	COMMON STOCK	879868107	21417	554405	SH	DEFINED
TEMPLE-INLAND INC COM	COMMON STOCK	879868107	48	1230	SH	OTHER
TETRA TECHNOLOGIES INC DEL COM	COMMON STOCK	88162F105	1255	62300	SH	DEFINED
TEXAS INSTRUMENTS INC COM *	COMMON STOCK	882508104	8989	608623	SH	DEFINED
TEXAS INSTRUMENTS INC COM *	COMMON STOCK	882508104	542	36714	SH	OTHER
TEXTRON INC COM *	COMMON STOCK	883203101	467	13700	SH	DEFINED
TEXTRON INC COM *	COMMON STOCK	883203101	153	4500	SH	OTHER
THE MCCLATCHY CO CLASS A COM	COMMON STOCK	579489105	1304	21400	SH	DEFINED
TIFFANY & CO NEW COM*	COMMON STOCK	886547108	707	33000	SH	DEFINED

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TIFFANY & CO NEW COM*	COMMON STOCK	886547108	43	2000	SH	OTHER
TOWER AUTOMOTIVE INC COM	COMMON STOCK	891707101	1044	155800	SH	DEFINED
TRACTOR SUPPLY CO COM	COMMON STOCK	892356106	3518	110700	SH	DEFINED
TRAVELERS PPTY CAS CORP NEW CL	COMMON STOCK	89420G406	234	17295	SH	DEFINED
TRAVELERS PPTY CAS CORP NEW CL	COMMON STOCK	89420G406	38	2772	SH	OTHER
TRIAD HOSPITALS INC COM	COMMON STOCK	89579K109	936	24660	SH	DEFINED
TRIAD HOSPITALS INC COM	COMMON STOCK	89579K109	61	1600	SH	OTHER
TXU CORP COM *	COMMON STOCK	873168108	6954	166719	SH	DEFINED
TXU CORP COM *	COMMON STOCK	873168108	437	10467	SH	OTHER
TYCO INTL LTD NEW COM	COMMON STOCK	902124106	73	5158	SH	DEFINED
TYCO INTL LTD NEW COM	COMMON STOCK	902124106	74	5272	SH	OTHER
UNITED NATURAL FOODS INC	COMMON STOCK	911163103	1568	68100	SH	DEFINED
UNITED STATES STEEL CORP NEW C	COMMON STOCK	912909108	3	240	SH	DEFINED
UNITED STATES STEEL CORP NEW C	COMMON STOCK	912909108	290	25000	SH	OTHER
UNITED TECHNOLOGIES CORP COM*	COMMON STOCK	913017109	245	4337	SH	DEFINED
UNITED TECHNOLOGIES CORP COM*	COMMON STOCK	913017109	256	4524	SH	OTHER
UNITEDHEALTH GROUP INC COM*	COMMON STOCK	91324P102	529	6060	SH	DEFINED
UNITEDHEALTH GROUP INC COM*	COMMON STOCK	91324P102	2	20	SH	OTHER
UNOCAL CORP COM *	COMMON STOCK	915289102	1318	42000	SH	DEFINED
UNOCAL CORP COM *	COMMON STOCK	915289102	104	3300	SH	OTHER
URSTADT BIDDLE PPTYS INC CL A	COMMON STOCK	917286205	1554	131100	SH	DEFINED
US BANCORP DEL COM NEW	COMMON STOCK	902973304	163	8761	SH	DEFINED
US BANCORP DEL COM NEW	COMMON STOCK	902973304	45	2425	SH	OTHER
USFREIGHTWAYS CORP COM *	COMMON STOCK	916906100	4143	144447	SH	DEFINED
USFREIGHTWAYS CORP COM *	COMMON STOCK	916906100	411	14318	SH	OTHER
UST INC COM	COMMON STOCK	902911106	437	15478	SH	DEFINED
VALERO L P COM	COMMON STOCK	91913W104	201	5600	SH	DEFINED
VALERO L P COM	COMMON STOCK	91913W104	40	1100	SH	OTHER
VARIAN INC COM	COMMON STOCK	922206107	1123	40680	SH	DEFINED
VARIAN MEDICAL SYSTEMS INC COM	COMMON STOCK	92220P105	1341	31200	SH	DEFINED
VENTAS INC REIT COM	COMMON STOCK	92276F100	5333	397687	SH	DEFINED
VENTAS INC REIT COM	COMMON STOCK	92276F100	10	754	SH	OTHER
VERITAS SOFTWARE CORP COM*	COMMON STOCK	923436109	6495	442729	SH	DEFINED
VERITAS SOFTWARE CORP COM*	COMMON STOCK	923436109	592	40366	SH	OTHER
VERIZON COMMUNICATIONS*	COMMON STOCK	92343V104	10029	365492	SH	DEFINED
VERIZON COMMUNICATIONS*	COMMON STOCK	92343V104	940	34257	SH	OTHER
VIACOM INC CLASS B COM	COMMON STOCK	925524308	125	3083	SH	DEFINED
VIACOM INC CLASS B COM	COMMON STOCK	925524308	153	3769	SH	OTHER
VISHAY INTERTECHNOLOGY INC COM	COMMON STOCK	928298108	216	24576	SH	DEFINED
VISHAY INTERTECHNOLOGY INC COM	COMMON STOCK	928298108	78	8903	SH	OTHER
WAL MART STORES INC COM *	COMMON STOCK	931142103	16943	344094	SH	DEFINED
WAL MART STORES INC COM *	COMMON STOCK	931142103	2628	53378	SH	OTHER
WALGREEN CO COM*	COMMON STOCK	931422109	420	13657	SH	DEFINED
WALGREEN CO COM*	COMMON STOCK	931422109	324	10520	SH	OTHER
WASHINGTON FEDERAL INC COM	COMMON STOCK	938824109	7002	313791	SH	DEFINED
WASHINGTON FEDERAL INC COM	COMMON STOCK	938824109	87	3900	SH	OTHER
WASHINGTON MUTUAL INC COM	COMMON STOCK	939322103	530	16848	SH	DEFINED
WASHINGTON MUTUAL INC COM	COMMON STOCK	939322103	115	3664	SH	OTHER
WASTE MANAGEMENT DEL INC COM	COMMON STOCK	94106L109	410	17600	SH	DEFINED
WAUSAU-MOSINEE PAPER CORP COM	COMMON STOCK	943315101	223	24193	SH	DEFINED
WEIS MARKETS INC COM	COMMON STOCK	948849104	1363	40700	SH	DEFINED
WELLS FARGO & CO NEW COM *	COMMON STOCK	949746101	15760	327249	SH	DEFINED
WELLS FARGO & CO NEW COM *	COMMON STOCK	949746101	1568	32550	SH	OTHER
WENDY'S INTERNATIONAL INC COM	COMMON STOCK	950590109	520	15700	SH	DEFINED
WILLIAMS COS COM	COMMON STOCK	969457100	3	1425	SH	DEFINED
WILLIAMS COS COM	COMMON STOCK	969457100	28	12216	SH	OTHER
WILLIAMS SONOMA INC COM*	COMMON STOCK	969904101	1011	42800	SH	DEFINED
WORTHINGTON INDS INC COM (OHIO)	COMMON STOCK	981811102	1380	73800	SH	DEFINED
WRIGLEY WM JR CO COM	COMMON STOCK	982526105	134	2711	SH	DEFINED
WRIGLEY WM JR CO COM	COMMON STOCK	982526105	148	3000	SH	OTHER
WYETH COM STOCK*	COMMON STOCK	983024100	6475	203609	SH	DEFINED
WYETH COM STOCK*	COMMON STOCK	983024100	846	26615	SH	OTHER

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XTO ENERGY INC COM	COMMON STOCK	98385X106	1257	60987	SH	DEFINED
YUM! BRANDS INC COM	COMMON STOCK	988498101	301	10870	SH	DEFINED
YUM! BRANDS INC COM	COMMON STOCK	988498101	39	1400	SH	OTHER
ZIMMER HLDGS INC*	COMMON STOCK	98956P102	315	8222	SH	DEFINED
ZIMMER HLDGS INC*	COMMON STOCK	98956P102	49	1266	SH	OTHER
ZOLL MEDICAL CORPORATION COM	COMMON STOCK	989922109	1383	45500	SH	DEFINED
3M CO COM*	COMMON STOCK	88579Y101	3755	34143	SH	DEFINED
3M CO COM*	COMMON STOCK	88579Y101	1688	15352	SH	OTHER
AGRIUM INC COM	COMMON STOCK	008916108	6502	710641	SH	DEFINED
AGRIUM INC COM	COMMON STOCK	008916108	56	6142	SH	OTHER
ALCON INC COM	COMMON STOCK	H01301102	624	16100	SH	DEFINED
ALCON INC COM	COMMON STOCK	H01301102	969	25000	SH	OTHER
BARRICK GOLD CORP COM *	COMMON STOCK	067901108	3168	203756	SH	DEFINED
BARRICK GOLD CORP COM *	COMMON STOCK	067901108	106	6800	SH	OTHER
BIOVAIL CORPORATION COM*	COMMON STOCK	09067J109	1171	47418	SH	DEFINED
BIOVAIL CORPORATION COM*	COMMON STOCK	09067J109	108	4360	SH	OTHER
BP PLC SPONSORED ADR *	COMMON STOCK	055622104	22523	564490	SH	DEFINED
BP PLC SPONSORED ADR *	COMMON STOCK	055622104	3157	79127	SH	OTHER
BT GROUP PLC ADR	COMMON STOCK	05577E101	271	10500	SH	DEFINED
CANADIAN NATIONAL RAILWAY CO	COMMON STOCK	136375102	2349	62903	SH	DEFINED
CANADIAN NATIONAL RAILWAY CO	COMMON STOCK	136375102	19	499	SH	OTHER
CANADIAN NATURAL RESOURCES LTD	COMMON STOCK	136385101	924	29045	SH	DEFINED
CANADIAN NATURAL RESOURCES LTD	COMMON STOCK	136385101	5	158	SH	OTHER
DSG INTERNATIONAL LIMITED ORD	COMMON STOCK	G28471103	26	16000	SH	DEFINED
ENCANA CORP COM	COMMON STOCK	292505104	435	14460	SH	DEFINED
ENDESA S.A. SPONSORED ADR	COMMON STOCK	29258N107	474	51900	SH	DEFINED
ENI SPA SONSORED ADR	COMMON STOCK	26874R108	632	9205	SH	DEFINED
FAIRMONT HOTELS RESORTS INC CO	COMMON STOCK	305204109	2356	99000	SH	DEFINED
GARMIN LTD	COMMON STOCK	G37260109	1174	63300	SH	DEFINED
GLAXOSMITHKLINE PLC ADR	COMMON STOCK	37733W105	715	18617	SH	DEFINED
HITACHI LTD ADR	COMMON STOCK	433578507	250	5050	SH	DEFINED
IMPERIAL TOBACCO GROUP PLC ADR	COMMON STOCK	453142101	343	10800	SH	DEFINED
KONINKLIJKE PHILIPS ELECTRS N	COMMON STOCK	500472303	325	22356	SH	DEFINED
KOREA ELECTRIC POWER CORP SPON	COMMON STOCK	500631106	268	28700	SH	DEFINED
KT CORP SPONSORED ADR	COMMON STOCK	48268K101	291	13100	SH	DEFINED
MANULIFE FINANCIAL CORP COM	COMMON STOCK	56501R106	289	13738	SH	DEFINED
NOKIA CORP SPONSORED PREFERENC	COMMON STOCK	654902204	2311	174422	SH	DEFINED
NOKIA CORP SPONSORED PREFERENC	COMMON STOCK	654902204	496	37464	SH	OTHER
NORSK HYDRO A. S. SPONSORED AD	COMMON STOCK	656531605	8991	237669	SH	DEFINED
NORSK HYDRO A. S. SPONSORED AD	COMMON STOCK	656531605	97	2570	SH	OTHER
PECHINEY SA SPONSORED ADR	COMMON STOCK	705151207	6971	510701	SH	DEFINED
PECHINEY SA SPONSORED ADR	COMMON STOCK	705151207	62	4506	SH	OTHER
PETROLEO BRASILEIRO SA PETROBR	COMMON STOCK	71654V408	172	16000	SH	DEFINED
PORTUGAL TELECOM SGPS S A	COMMON STOCK	737273102	237	51300	SH	DEFINED
REPSOL YPF S.A. SPONSORED ADR	COMMON STOCK	76026T205	246	20550	SH	DEFINED
ROYAL DUTCH PETROLEUM CO NY SH	COMMON STOCK	780257804	1922	47858	SH	DEFINED
ROYAL DUTCH PETROLEUM CO NY SH	COMMON STOCK	780257804	208	5170	SH	OTHER
SAN PAOLO-IMI S P A SPONSORED	COMMON STOCK	799175104	194	16950	SH	DEFINED
SCOTTISH ANNUITY & LIFE HOLDIN	COMMON STOCK	G7885T104	1371	80400	SH	DEFINED
SCOTTISH POWER PLC SPON ADR	COMMON STOCK	81013T705	1454	66870	SH	DEFINED
SCOTTISH POWER PLC SPON ADR	COMMON STOCK	81013T705	21	986	SH	OTHER
SHELL TRANS & TRADING PLC NY S	COMMON STOCK	822703609	568	15900	SH	DEFINED
TALISMAN ENERGY INC COM	COMMON STOCK	87425E103	281	7000	SH	OTHER
TELECOM ITALIA SPA	COMMON STOCK	87927W106	392	5500	SH	DEFINED
TELEFONOS DE MEXICO SP ADR	COMMON STOCK	879403780	310	10999	SH	DEFINED
TEVA PHARMACEUTICAL INDS LTD A	COMMON STOCK	881624209	1441	21500	SH	DEFINED
TOTAL FINA ELF S A SPONSORED A	COMMON STOCK	89151E109	718	10900	SH	DEFINED
TOYOTA MOTOR CORP ADR 2 COM	COMMON STOCK	892331307	281	5500	SH	DEFINED
TRANSOCEAN INC *	COMMON STOCK	G90078109	1736	83482	SH	DEFINED
TRANSOCEAN INC *	COMMON STOCK	G90078109	123	5923	SH	OTHER
UNILEVER NV NEW YORK SHARES NE	COMMON STOCK	904784709	355	5975	SH	DEFINED
UNILEVER NV NEW YORK SHARES NE	COMMON STOCK	904784709	118	1983	SH	OTHER

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VODAFONE GROUP PLC	COMMON STOCK	92857W100	146	11350	SH	DEFINED
VODAFONE GROUP PLC	COMMON STOCK	92857W100	51	4000	SH	OTHER
XL CAPITAL LTD CLASS A	COMMON STOCK	G98255105	6249	85021	SH	DEFINED
XL CAPITAL LTD CLASS A	COMMON STOCK	G98255105	32	441	SH	OTHER
EL PASO ENERGY CAP I 4.75% CON	PREFERRED STOCK	283678209	221	12300	SH	DEFINED
SEQUA CORP \$5.00 SERIES CONV P	PREFERRED STOCK	817320302	706	8382	SH	DEFINED
EQUITY INCOME FD UNIT 1ST EXCH	OTHER	294700703	4	60	SH	DEFINED
EQUITY INCOME FD UNIT 1ST EXCH	OTHER	294700703	298	5100	SH	OTHER
MORGAN STANLEY INDIA INVESTMEN	OTHER	61745C105	158	18500	SH	DEFINED
MUNI HOLDINGS INSURED FUND INC	OTHER	625930102	138	10000	SH	DEFINED
TRI-CONTINENTAL CORP	OTHER	895436103	170	12940	SH	DEFINED
ACM INCOME FUND	OTHER	000912105	83	10000	SH	DEFINED
ACM INCOME FUND	OTHER	000912105	10	1166	SH	OTHER
BLACKROCK INCOME TRUST	OTHER	09247F100	33	4060	SH	DEFINED
BLACKROCK INCOME TRUST	OTHER	09247F100	62	7500	SH	OTHER
PACHOLDER HIGH YIELD FUND	OTHER	693742108	117	17767	SH	DEFINED
MUNIYIELD INSURED FUND	OTHER	62630E107	151	9903	SH	DEFINED
MUNIYIELD INSURED FUND	OTHER	62630E107	30	2000	SH	OTHER
NUVEEN INSD MUN OPPORTUNITY FD	OTHER	670984103	294	18387	SH	DEFINED
NUVEEN MUNICIPAL VALUE FUND	OTHER	670928100	387	39867	SH	DEFINED
NUVEEN MUNICIPAL VALUE FUND	OTHER	670928100	4	400	SH	OTHER
NUVEEN PERFORMANCE PLUS MUN FD	OTHER	67062P108	188	12445	SH	DEFINED
NUVEEN PREM INCOME MUN FD II	OTHER	67063W102	171	11200	SH	DEFINED
BUCKEYE PARTNERS L P UNIT	OTHER	118230101	1241	33818	SH	DEFINED
ENBRIDGE ENERGY PARTNERS L P	OTHER	29250R106	399	9100	SH	DEFINED
ENBRIDGE ENERGY PARTNERS L P	OTHER	29250R106	44	1000	SH	OTHER
KINDER MORGAN ENERGY PARTNERS	OTHER	494550106	192	6000	SH	DEFINED
KINDER MORGAN ENERGY PARTNERS	OTHER	494550106	201	6300	SH	OTHER
PLAINS ALL AMERICAN PIPELINE L	OTHER	726503105	214	8800	SH	DEFINED
SABINE ROYALTY TRUST UNITS BEN	OTHER	785688102	358	14307	SH	DEFINED
SABINE ROYALTY TRUST UNITS BEN	OTHER	785688102	125	5000	SH	OTHER
SAN JUAN BASIN RTY TR UNIT BEN	OTHER	798241105	193	16500	SH	DEFINED
SAN JUAN BASIN RTY TR UNIT BEN	OTHER	798241105	19	1650	SH	OTHER