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CULLEN FROST BANKERS INC
Form 13F-HR
February 06, 2003

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

FORM 13F

FORM 13F COVER PAGE

REPORT FOR THE CALENDAR YEAR OR QUARTER ENDED: 12/31/02

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 1/6/03

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: 734

FORM 13F INFORMATION TABLE VALUE TOTAL: \$1,615,994

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE					O
			VALUE (X1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	
ABBOTT LABORATORIES COM *	COMMON STOCK	002824100	3797	94917	SH		DEFINED	
ABBOTT LABORATORIES COM *	COMMON STOCK	002824100	1823	45570	SH		OTHER	
AFLAC INC COM	COMMON STOCK	001055102	639	21220	SH		DEFINED	
AFLAC INC COM	COMMON STOCK	001055102	187	6200	SH		OTHER	
AIR PRODUCTS & CHEMICALS INC C	COMMON STOCK	009158106	432	10111	SH		DEFINED	
AIR PRODUCTS & CHEMICALS INC C	COMMON STOCK	009158106	532	12450	SH		OTHER	
ALBERTSON'S INC COM *	COMMON STOCK	013104104	224	10052	SH		DEFINED	
ALCOA INC COM*	COMMON STOCK	013817101	14440	633911	SH		DEFINED	
ALCOA INC COM*	COMMON STOCK	013817101	1343	58938	SH		OTHER	
ALEXANDRIA REAL ESTATE EQUITIE	COMMON STOCK	015271109	1461	34300	SH		DEFINED	
ALEXANDRIA REAL ESTATE EQUITIE	COMMON STOCK	015271109	111	2600	SH		OTHER	
ALLIED CAPITAL CORP NEW COM	COMMON STOCK	01903Q108	1622	74291	SH		DEFINED	
ALLIED WASTE INDUSTRIES INC CO	COMMON STOCK	019589308	540	54000	SH		DEFINED	
ALLIED WASTE INDUSTRIES INC CO	COMMON STOCK	019589308	32	3200	SH		OTHER	
ALLSTATE CORP COM	COMMON STOCK	020002101	451	12196	SH		DEFINED	
ALLSTATE CORP COM	COMMON STOCK	020002101	94	2546	SH		OTHER	
ALLTEL CORP COM *	COMMON STOCK	020039103	59065	1158138	SH		DEFINED	
ALLTEL CORP COM *	COMMON STOCK	020039103	3453	67699	SH		OTHER	
ALLTEL CORPORATION-UTS	COMMON STOCK	020039822	205	4000	SH		DEFINED	
AMERICAN CAPITAL STRATEGIES LT	COMMON STOCK	024937104	1878	86997	SH		DEFINED	
AMERICAN CAPITAL STRATEGIES LT	COMMON STOCK	024937104	7	329	SH		OTHER	
AMERICAN ELECTRIC POWER INC CO	COMMON STOCK	025537101	1547	56608	SH		DEFINED	
AMERICAN ELECTRIC POWER INC CO	COMMON STOCK	025537101	155	5686	SH		OTHER	
AMERICAN EXPRESS CO COM *	COMMON STOCK	025816109	8835	249924	SH		DEFINED	
AMERICAN EXPRESS CO COM *	COMMON STOCK	025816109	1049	29666	SH		OTHER	
AMERICAN INT'L GROUP INC COM *	COMMON STOCK	026874107	2362	40826	SH		DEFINED	
AMERICAN INT'L GROUP INC COM *	COMMON STOCK	026874107	1778	30741	SH		OTHER	
AMERICAN ITALIAN PASTA CO CLAS	COMMON STOCK	027070101	1051	29200	SH		DEFINED	
AMERICAN ITALIAN PASTA CO CLAS	COMMON STOCK	027070101	79	2200	SH		OTHER	
AMERICAN NATIONAL INSURANCE CO	COMMON STOCK	028591105	349	4252	SH		DEFINED	
AMERICAN POWER CONVERSION CORP	COMMON STOCK	029066107	156	10300	SH		DEFINED	
AMERIGROUP CORPORATION COM	COMMON STOCK	03073T102	1514	49950	SH		DEFINED	
AMERIGROUP CORPORATION COM	COMMON STOCK	03073T102	112	3700	SH		OTHER	
AMETEK INC COM	COMMON STOCK	031100100	939	24400	SH		DEFINED	
AMETEK INC COM	COMMON STOCK	031100100	46	1200	SH		OTHER	
AMGEN INC COM *	COMMON STOCK	031162100	13861	286735	SH		DEFINED	
AMGEN INC COM *	COMMON STOCK	031162100	1868	38646	SH		OTHER	
AMN HEALTHCARE SERVICES INC CO	COMMON STOCK	001744101	1202	71100	SH		DEFINED	
AMN HEALTHCARE SERVICES INC CO	COMMON STOCK	001744101	95	5600	SH		OTHER	
AMSOUTH BANCORPORATION INC COM	COMMON STOCK	032165102	168	8756	SH		DEFINED	
AMSOUTH BANCORPORATION INC COM	COMMON STOCK	032165102	94	4920	SH		OTHER	
ANADARKO PETROLEUM CORP COM	COMMON STOCK	032511107	7654	159800	SH		DEFINED	
ANADARKO PETROLEUM CORP COM	COMMON STOCK	032511107	52	1084	SH		OTHER	
ANALOG DEVICES INC COM*	COMMON STOCK	032654105	787	32964	SH		DEFINED	
ANHEUSER BUSCH COS INC COM *	COMMON STOCK	035229103	8265	170774	SH		DEFINED	
ANHEUSER BUSCH COS INC COM *	COMMON STOCK	035229103	423	8740	SH		OTHER	
AOL TIME WARNER INC COM*	COMMON STOCK	00184A105	47656	3637830	SH		DEFINED	

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AOL TIME WARNER INC COM*	COMMON STOCK	00184A105	410	31332	SH	OTHER
APPLIED MATERIALS INC COM *	COMMON STOCK	038222105	135	10333	SH	DEFINED
APPLIED MATERIALS INC COM *	COMMON STOCK	038222105	31	2341	SH	OTHER
ARCHSTONE-SMITH TR REIT COM*	COMMON STOCK	039583109	2237	95033	SH	DEFINED
ARCHSTONE-SMITH TR REIT COM*	COMMON STOCK	039583109	617	26204	SH	OTHER
ARMOR HOLDINGS INC COM	COMMON STOCK	042260109	587	42600	SH	DEFINED
ARMOR HOLDINGS INC COM	COMMON STOCK	042260109	44	3200	SH	OTHER
AT & T CORP COM NEW *	COMMON STOCK	001957505	339	13000	SH	DEFINED
AT & T CORP COM NEW *	COMMON STOCK	001957505	80	3057	SH	OTHER
AT & T WIRELESS SERVICES INC C	COMMON STOCK	00209A106	263	46629	SH	DEFINED
AT & T WIRELESS SERVICES INC C	COMMON STOCK	00209A106	32	5632	SH	OTHER
AUTODESK INC COM	COMMON STOCK	052769106	1251	87500	SH	DEFINED
AUTODESK INC COM	COMMON STOCK	052769106	97	6800	SH	OTHER
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	12222	311389	SH	DEFINED
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	1233	31408	SH	OTHER
AVERY DENNISON CORP COM *	COMMON STOCK	053611109	16613	271988	SH	DEFINED
AVERY DENNISON CORP COM *	COMMON STOCK	053611109	1740	28488	SH	OTHER
AVNET INC COM	COMMON STOCK	053807103	1594	147186	SH	DEFINED
AVNET INC COM	COMMON STOCK	053807103	12	1068	SH	OTHER
AVX CORP COM	COMMON STOCK	002444107	898	91670	SH	DEFINED
AVX CORP COM	COMMON STOCK	002444107	7	735	SH	OTHER
BAKER HUGHES INC COM *	COMMON STOCK	057224107	213	6615	SH	DEFINED
BAKER HUGHES INC COM *	COMMON STOCK	057224107	140	4349	SH	OTHER
BALL CORP COM	COMMON STOCK	058498106	205	4000	SH	OTHER
BANK OF AMERICA CORP COM*	COMMON STOCK	060505104	2400	34498	SH	DEFINED
BANK OF AMERICA CORP COM*	COMMON STOCK	060505104	68	978	SH	OTHER
BANK OF HAWAII CORP COM	COMMON STOCK	062540109	1583	52100	SH	DEFINED
BANK OF HAWAII CORP COM	COMMON STOCK	062540109	125	4100	SH	OTHER
BANK ONE CORP COM*	COMMON STOCK	06423A103	651	17816	SH	DEFINED
BANK ONE CORP COM*	COMMON STOCK	06423A103	37	1000	SH	OTHER
BANKNORTH GROUP INC	COMMON STOCK	06646R107	5062	223990	SH	DEFINED
BANKNORTH GROUP INC	COMMON STOCK	06646R107	55	2450	SH	OTHER
BAXTER INTERNATIONAL INC COM *	COMMON STOCK	071813109	3861	137900	SH	DEFINED
BAXTER INTERNATIONAL INC COM *	COMMON STOCK	071813109	540	19278	SH	OTHER
BECTON DICKINSON & CO COM *	COMMON STOCK	075887109	248	8093	SH	DEFINED
BELLSOUTH CORP COM *	COMMON STOCK	079860102	13073	505335	SH	DEFINED
BELLSOUTH CORP COM *	COMMON STOCK	079860102	632	24440	SH	OTHER
BEMIS INC COM*	COMMON STOCK	081437105	10	200	SH	DEFINED
BEMIS INC COM*	COMMON STOCK	081437105	298	6000	SH	OTHER
BERKSHIRE HATHAWAY INC CLASS B	COMMON STOCK	084670207	218	90	SH	DEFINED
BERKSHIRE HATHAWAY INC CLASS B	COMMON STOCK	084670207	48	20	SH	OTHER
BERKSHIRE HATHAWAY INC DEL CL	COMMON STOCK	084670108	218	3	SH	DEFINED
BEST BUY COMPANY INC COM*	COMMON STOCK	086516101	13321	551589	SH	DEFINED
BEST BUY COMPANY INC COM*	COMMON STOCK	086516101	1157	47926	SH	OTHER
BLOCK H & R INC COM *	COMMON STOCK	093671105	628	15620	SH	DEFINED
BLYTH INC. COM	COMMON STOCK	09643P108	4687	175152	SH	DEFINED
BLYTH INC. COM	COMMON STOCK	09643P108	39	1445	SH	OTHER
BOEING CO COM *	COMMON STOCK	097023105	242	7328	SH	DEFINED
BOEING CO COM *	COMMON STOCK	097023105	309	9352	SH	OTHER
BOISE CASCADE CORP COM	COMMON STOCK	097383103	256	10158	SH	DEFINED
BRISTOL-MYERS SQUIBB CO COM *	COMMON STOCK	110122108	2103	90446	SH	DEFINED
BRISTOL-MYERS SQUIBB CO COM *	COMMON STOCK	110122108	364	15671	SH	OTHER
BURLINGTON NORTHERN SANTA FE C	COMMON STOCK	12189T104	475	18264	SH	DEFINED
BURLINGTON NORTHERN SANTA FE C	COMMON STOCK	12189T104	304	11679	SH	OTHER
BURLINGTON RESOURCES INC COM	COMMON STOCK	122014103	5683	133243	SH	DEFINED
BURLINGTON RESOURCES INC COM	COMMON STOCK	122014103	145	3407	SH	OTHER
CACI INTL INC CL A COM	COMMON STOCK	127190304	998	28000	SH	DEFINED
CACI INTL INC CL A COM	COMMON STOCK	127190304	61	1700	SH	OTHER
CALIFORNIA PIZZA KITCHEN INC	COMMON STOCK	13054D109	1741	69100	SH	DEFINED
CALIFORNIA PIZZA KITCHEN INC	COMMON STOCK	13054D109	136	5400	SH	OTHER
CALLAWAY GOLF CO COM	COMMON STOCK	131193104	1260	95100	SH	DEFINED
CALLAWAY GOLF CO COM	COMMON STOCK	131193104	68	5100	SH	OTHER

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CAPITAL AUTOMOTIVE REIT COM	COMMON STOCK	139733109	4648	196126	SH	DEFINED
CAPITAL AUTOMOTIVE REIT COM	COMMON STOCK	139733109	20	842	SH	OTHER
CARDINAL HEALTH INC COM*	COMMON STOCK	14149Y108	13686	231217	SH	DEFINED
CARDINAL HEALTH INC COM*	COMMON STOCK	14149Y108	1645	27785	SH	OTHER
CARNIVAL CORPORATION COM*	COMMON STOCK	143658102	784	31410	SH	DEFINED
CARNIVAL CORPORATION COM*	COMMON STOCK	143658102	170	6800	SH	OTHER
CARRIAGE SERVICES INC COM	COMMON STOCK	143905107	40	10000	SH	DEFINED
CATERPILLAR INC COM *	COMMON STOCK	149123101	108	2363	SH	DEFINED
CATERPILLAR INC COM *	COMMON STOCK	149123101	117	2552	SH	OTHER
CENTERPOINT ENERGY INC COM	COMMON STOCK	15189T107	307	36166	SH	DEFINED
CENTERPOINT ENERGY INC COM	COMMON STOCK	15189T107	11	1300	SH	OTHER
CHARTER ONE FINANCIAL INC COM	COMMON STOCK	160903100	637	22185	SH	DEFINED
CHEESECAKE FACTORY INC COM*	COMMON STOCK	163072101	437	12076	SH	DEFINED
CHEVRONTEXACO CORP COM*	COMMON STOCK	166764100	20041	301465	SH	DEFINED
CHEVRONTEXACO CORP COM*	COMMON STOCK	166764100	2451	36867	SH	OTHER
CHUBB CORP COM*	COMMON STOCK	171232101	13206	252991	SH	DEFINED
CHUBB CORP COM*	COMMON STOCK	171232101	1257	24087	SH	OTHER
CIGNA CORP COM	COMMON STOCK	125509109	2865	69680	SH	DEFINED
CIGNA CORP COM	COMMON STOCK	125509109	20	497	SH	OTHER
CINERGY CORP COM	COMMON STOCK	172474108	8196	243049	SH	DEFINED
CINERGY CORP COM	COMMON STOCK	172474108	58	1707	SH	OTHER
CISCO SYSTEM INC COM *	COMMON STOCK	17275R102	11459	874738	SH	DEFINED
CISCO SYSTEM INC COM *	COMMON STOCK	17275R102	901	68801	SH	OTHER
CITIGROUP INC COM *	COMMON STOCK	172967101	6470	183862	SH	DEFINED
CITIGROUP INC COM *	COMMON STOCK	172967101	1174	33363	SH	OTHER
CITY NATIONAL CORP COM	COMMON STOCK	178566105	1280	29100	SH	DEFINED
CITY NATIONAL CORP COM	COMMON STOCK	178566105	97	2200	SH	OTHER
CLEAR CHANNEL COMMUNICATIONS I	COMMON STOCK	184502102	2572	68967	SH	DEFINED
CLEAR CHANNEL COMMUNICATIONS I	COMMON STOCK	184502102	4699	126000	SH	OTHER
CLOROX CO COM *	COMMON STOCK	189054109	14805	358915	SH	DEFINED
CLOROX CO COM *	COMMON STOCK	189054109	2235	54174	SH	OTHER
COCA COLA CO COM *	COMMON STOCK	191216100	8314	189636	SH	DEFINED
COCA COLA CO COM *	COMMON STOCK	191216100	1732	39502	SH	OTHER
COLGATE-PALMOLIVE CO COM *	COMMON STOCK	194162103	2807	53546	SH	DEFINED
COLGATE-PALMOLIVE CO COM *	COMMON STOCK	194162103	515	9828	SH	OTHER
COMPUTER SCIENCES CORP COM *	COMMON STOCK	205363104	574	16649	SH	DEFINED
COMPUTER SCIENCES CORP COM *	COMMON STOCK	205363104	298	8650	SH	OTHER
COMVERSE TECHNOLOGY INC COM	COMMON STOCK	205862402	139	13840	SH	DEFINED
COMVERSE TECHNOLOGY INC COM	COMMON STOCK	205862402	21	2100	SH	OTHER
CONAGRA FOODS INC	COMMON STOCK	205887102	304	12150	SH	DEFINED
CONAGRA FOODS INC	COMMON STOCK	205887102	28	1100	SH	OTHER
CONCORD EFS INC COM*	COMMON STOCK	206197105	136	8609	SH	DEFINED
CONCORD EFS INC COM*	COMMON STOCK	206197105	48	3040	SH	OTHER
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	459	9480	SH	DEFINED
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	79	1635	SH	OTHER
CONSOL ENERGY INC COM	COMMON STOCK	20854P109	4113	237994	SH	DEFINED
CONSOL ENERGY INC COM	COMMON STOCK	20854P109	30	1747	SH	OTHER
CONSOLIDATED EDISON INC COM	COMMON STOCK	209115104	400	9342	SH	DEFINED
COOPER COMPANIES INC COM	COMMON STOCK	216648402	811	32400	SH	DEFINED
COOPER COMPANIES INC COM	COMMON STOCK	216648402	55	2200	SH	OTHER
COOPER TIRE & RUBBER CO COM	COMMON STOCK	216831107	1953	127300	SH	DEFINED
COOPER TIRE & RUBBER CO COM	COMMON STOCK	216831107	147	9600	SH	OTHER
COSTCO WHOLESALE CORP NEW COM*	COMMON STOCK	22160K105	10742	382812	SH	DEFINED
COSTCO WHOLESALE CORP NEW COM*	COMMON STOCK	22160K105	1102	39267	SH	OTHER
COUNTRYWIDE FINANCIAL CORP COM	COMMON STOCK	222372104	2583	50019	SH	DEFINED
COUNTRYWIDE FINANCIAL CORP COM	COMMON STOCK	222372104	12	236	SH	OTHER
CRESCENT REAL ESTATE EQUITIES	COMMON STOCK	225756105	266	16000	SH	DEFINED
CRESCENT REAL ESTATE EQUITIES	COMMON STOCK	225756105	60	3600	SH	OTHER
CSX CORP COM	COMMON STOCK	126408103	340	12000	SH	DEFINED
CSX CORP COM	COMMON STOCK	126408103	34	1200	SH	OTHER
CULLEN/FROST BANKERS INC COM	COMMON STOCK	229899109	11242	343785	SH	DEFINED
CULLEN/FROST BANKERS INC COM	COMMON STOCK	229899109	2298	70272	SH	OTHER

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CVB FINANCIAL CORP COM	COMMON STOCK	126600105	1561	61400	SH	DEFINED
CVB FINANCIAL CORP COM	COMMON STOCK	126600105	109	4300	SH	OTHER
CYTYC CORPORATION COM	COMMON STOCK	232946103	1057	103600	SH	DEFINED
CYTYC CORPORATION COM	COMMON STOCK	232946103	80	7800	SH	OTHER
DEL MONTE FOODS INC	COMMON STOCK	24522P103	110	14285	SH	DEFINED
DEL MONTE FOODS INC	COMMON STOCK	24522P103	8	1072	SH	OTHER
DELL COMPUTER CORP COM*	COMMON STOCK	247025109	17918	670083	SH	DEFINED
DELL COMPUTER CORP COM*	COMMON STOCK	247025109	1898	70998	SH	OTHER
DELPHI CORPORATION COM	COMMON STOCK	247126105	1427	177220	SH	DEFINED
DELPHI CORPORATION COM	COMMON STOCK	247126105	714	88742	SH	OTHER
DELTA & PINE LAND CO	COMMON STOCK	247357106	1212	59400	SH	DEFINED
DELTA & PINE LAND CO	COMMON STOCK	247357106	92	4500	SH	OTHER
DEVON ENERGY CORPORATION NEW C	COMMON STOCK	25179M103	378	8246	SH	DEFINED
DEVON ENERGY CORPORATION NEW C	COMMON STOCK	25179M103	5	100	SH	OTHER
DIEBOLD INC COM *	COMMON STOCK	253651103	10641	258147	SH	DEFINED
DIEBOLD INC COM *	COMMON STOCK	253651103	537	13039	SH	OTHER
DIGITAL RIVER INC COM	COMMON STOCK	25388B104	1013	84800	SH	DEFINED
DIGITAL RIVER INC COM	COMMON STOCK	25388B104	78	6500	SH	OTHER
DILLARDS INC CLASS A	COMMON STOCK	254067101	1074	67746	SH	DEFINED
DILLARDS INC CLASS A	COMMON STOCK	254067101	79	5000	SH	OTHER
DISNEY (WALT) COMPANY HOLDING	COMMON STOCK	254687106	802	49152	SH	DEFINED
DISNEY (WALT) COMPANY HOLDING	COMMON STOCK	254687106	299	18341	SH	OTHER
DNP SELECT INCOME FD INC	COMMON STOCK	23325P104	101	10244	SH	DEFINED
DOLLAR GENERAL CORP COM	COMMON STOCK	256669102	239	20000	SH	DEFINED
DOLLAR TREE STORES INC COM	COMMON STOCK	256747106	240	9774	SH	DEFINED
DOW CHEMICAL CO COM *	COMMON STOCK	260543103	17675	595115	SH	DEFINED
DOW CHEMICAL CO COM *	COMMON STOCK	260543103	2031	68399	SH	OTHER
DRIL-QUIP INC COM	COMMON STOCK	262037104	519	30700	SH	DEFINED
DRIL-QUIP INC COM	COMMON STOCK	262037104	39	2300	SH	OTHER
DU PONT E I DE NEMOURS & CO CO	COMMON STOCK	263534109	4886	115232	SH	DEFINED
DU PONT E I DE NEMOURS & CO CO	COMMON STOCK	263534109	1145	26999	SH	OTHER
DUKE ENERGY CORP *	COMMON STOCK	264399106	2167	110889	SH	DEFINED
DUKE ENERGY CORP *	COMMON STOCK	264399106	239	12237	SH	OTHER
DYNACQ INTERNATIONAL INC COM	COMMON STOCK	267919306	889	61900	SH	DEFINED
E M C CORP MASSACHUSETTS COM *	COMMON STOCK	268648102	1148	187022	SH	DEFINED
E M C CORP MASSACHUSETTS COM *	COMMON STOCK	268648102	266	43245	SH	OTHER
EATON VANCE CORPORATION COM	COMMON STOCK	278265103	1229	43500	SH	DEFINED
EATON VANCE CORPORATION COM	COMMON STOCK	278265103	93	3300	SH	OTHER
EDISON INTERNATIONAL COM	COMMON STOCK	281020107	129	10848	SH	DEFINED
EGL INC	COMMON STOCK	268484102	1492	104700	SH	DEFINED
EGL INC	COMMON STOCK	268484102	114	8000	SH	OTHER
EL PASO CORP COM*	COMMON STOCK	28336L109	3916	562706	SH	DEFINED
EL PASO CORP COM*	COMMON STOCK	28336L109	243	34973	SH	OTHER
ELECTRONIC DATA SYSTEMS CORP C	COMMON STOCK	285661104	7291	395625	SH	DEFINED
ELECTRONIC DATA SYSTEMS CORP C	COMMON STOCK	285661104	541	29378	SH	OTHER
ELI LILLY & CO COM *	COMMON STOCK	532457108	1061	16706	SH	DEFINED
ELI LILLY & CO COM *	COMMON STOCK	532457108	108	1700	SH	OTHER
EMERSON ELECTRIC CO COM *	COMMON STOCK	291011104	16223	319030	SH	DEFINED
EMERSON ELECTRIC CO COM *	COMMON STOCK	291011104	1470	28899	SH	OTHER
ENGELHARD CORP COM*	COMMON STOCK	292845104	241	10805	SH	DEFINED
ENSCO INTERNATIONAL INC COM*	COMMON STOCK	26874Q100	14017	475970	SH	DEFINED
ENSCO INTERNATIONAL INC COM*	COMMON STOCK	26874Q100	866	29407	SH	OTHER
ENERGY CORP NEW COM	COMMON STOCK	29364G103	647	14181	SH	DEFINED
ENERGY CORP NEW COM	COMMON STOCK	29364G103	32	700	SH	OTHER
ENZO BIOCHEM INC COM	COMMON STOCK	294100102	395	28213	SH	DEFINED
EON LABS INC COM	COMMON STOCK	29412E100	1413	74700	SH	DEFINED
EON LABS INC COM	COMMON STOCK	29412E100	110	5800	SH	OTHER
EQUITABLE RESOURCES INC COM	COMMON STOCK	294549100	259	7388	SH	DEFINED
ESCO TECHNOLOGIES INC	COMMON STOCK	296315104	1735	46900	SH	DEFINED
ESCO TECHNOLOGIES INC	COMMON STOCK	296315104	130	3500	SH	OTHER
EVEREST RE GROUP LTD COM*	COMMON STOCK	G3223R108	12309	222593	SH	DEFINED
EVEREST RE GROUP LTD COM*	COMMON STOCK	G3223R108	1210	21882	SH	OTHER

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EXPRESS SCRIPTS INC COMMON STO	COMMON STOCK	302182100	8465	176198	SH	DEFINED
EXPRESS SCRIPTS INC COMMON STO	COMMON STOCK	302182100	602	12523	SH	OTHER
EXXON MOBIL CORP COM *	COMMON STOCK	30231G102	43767	1252636	SH	DEFINED
EXXON MOBIL CORP COM *	COMMON STOCK	30231G102	7170	205206	SH	OTHER
FAIRCHILD SEMICONDUCTOR CORPOR	COMMON STOCK	303726103	900	84000	SH	DEFINED
FAIRCHILD SEMICONDUCTOR CORPOR	COMMON STOCK	303726103	65	6100	SH	OTHER
FAMILY DOLLAR STORES INC COM	COMMON STOCK	307000109	1810	58000	SH	DEFINED
FANNIE MAE *	COMMON STOCK	313586109	23961	372471	SH	DEFINED
FANNIE MAE *	COMMON STOCK	313586109	1269	19727	SH	OTHER
FEDERAL SIGNAL CORP COM	COMMON STOCK	313855108	680	35000	SH	DEFINED
FEDERAL SIGNAL CORP COM	COMMON STOCK	313855108	50	2600	SH	OTHER
FIRST DATA CORP COM *	COMMON STOCK	319963104	1626	45909	SH	DEFINED
FIRST DATA CORP COM *	COMMON STOCK	319963104	9	248	SH	OTHER
FIRST HEALTH GROUP CORP COM	COMMON STOCK	320960107	1639	67325	SH	DEFINED
FIRST HEALTH GROUP CORP COM	COMMON STOCK	320960107	170	7000	SH	OTHER
FISERV INC COM *	COMMON STOCK	337738108	238	7021	SH	DEFINED
FISERV INC COM *	COMMON STOCK	337738108	53	1552	SH	OTHER
FLEETBOSTON FINANCIAL CORP COM	COMMON STOCK	339030108	5505	226523	SH	DEFINED
FLEETBOSTON FINANCIAL CORP COM	COMMON STOCK	339030108	137	5632	SH	OTHER
FLUOR CORP NEW COM	COMMON STOCK	343412102	308	11000	SH	DEFINED
FLUOR CORP NEW COM	COMMON STOCK	343412102	73	2600	SH	OTHER
FOCUS ENHANCEMENTS INC	COMMON STOCK	344159108	90	67500	SH	DEFINED
FOOT LOCKER INC COM	COMMON STOCK	344849104	1734	165114	SH	DEFINED
FOOT LOCKER INC COM	COMMON STOCK	344849104	66	6300	SH	OTHER
FORD MOTOR COMPANY *	COMMON STOCK	345370860	6813	732554	SH	DEFINED
FORD MOTOR COMPANY *	COMMON STOCK	345370860	95	10224	SH	OTHER
FORTUNE BRANDS INC COM *	COMMON STOCK	349631101	860	18500	SH	DEFINED
FORTUNE BRANDS INC COM *	COMMON STOCK	349631101	47	1004	SH	OTHER
FOUNDRY NETWORKS INC COM	COMMON STOCK	35063R100	925	131400	SH	DEFINED
FOUNDRY NETWORKS INC COM	COMMON STOCK	35063R100	70	10000	SH	OTHER
FPL GROUP INC COM *	COMMON STOCK	302571104	240	3990	SH	DEFINED
FPL GROUP INC COM *	COMMON STOCK	302571104	66	1100	SH	OTHER
FREDDIE MAC *	COMMON STOCK	313400301	11631	196975	SH	DEFINED
FREDDIE MAC *	COMMON STOCK	313400301	143	2415	SH	OTHER
FURNITURE BRANDS INTERNATIONAL	COMMON STOCK	360921100	1147	48100	SH	DEFINED
FURNITURE BRANDS INTERNATIONAL	COMMON STOCK	360921100	86	3600	SH	OTHER
GABELLI ASSET MANAGEMENT INC C	COMMON STOCK	36239Y102	1030	34300	SH	DEFINED
GABELLI ASSET MANAGEMENT INC C	COMMON STOCK	36239Y102	87	2900	SH	OTHER
GANNETT CO COM*	COMMON STOCK	364730101	2181	30381	SH	DEFINED
GANNETT CO COM*	COMMON STOCK	364730101	602	8385	SH	OTHER
GART SPORTS COMPANY COM	COMMON STOCK	366630101	985	50900	SH	DEFINED
GART SPORTS COMPANY COM	COMMON STOCK	366630101	79	4100	SH	OTHER
GEN-PROBE INC NEW COM	COMMON STOCK	36866T103	2273	95500	SH	DEFINED
GEN-PROBE INC NEW COM	COMMON STOCK	36866T103	176	7400	SH	OTHER
GENERAL DYNAMICS CORP COM*	COMMON STOCK	369550108	16195	204045	SH	DEFINED
GENERAL DYNAMICS CORP COM*	COMMON STOCK	369550108	1222	15401	SH	OTHER
GENERAL ELECTRIC CO COM *	COMMON STOCK	369604103	29257	1201504	SH	DEFINED
GENERAL ELECTRIC CO COM *	COMMON STOCK	369604103	4651	191014	SH	OTHER
GENERAL MILLS INC COM*	COMMON STOCK	370334104	1364	29062	SH	DEFINED
GENERAL MILLS INC COM*	COMMON STOCK	370334104	521	11100	SH	OTHER
GENERAL MOTORS CORP CLASS H NE	COMMON STOCK	370442832	9	852	SH	DEFINED
GENERAL MOTORS CORP CLASS H NE	COMMON STOCK	370442832	232	21675	SH	OTHER
GENERAL MOTORS CORP COM	COMMON STOCK	370442105	302	8184	SH	DEFINED
GENERAL MOTORS CORP COM	COMMON STOCK	370442105	4562	123756	SH	OTHER
GENTEX CORP COM	COMMON STOCK	371901109	1342	42400	SH	DEFINED
GENTEX CORP COM	COMMON STOCK	371901109	98	3100	SH	OTHER
GIBRALTAR STEEL CORPORATION CO	COMMON STOCK	37476F103	708	37200	SH	DEFINED
GIBRALTAR STEEL CORPORATION CO	COMMON STOCK	37476F103	29	1500	SH	OTHER
GILLETTE CO COM *	COMMON STOCK	375766102	278	9160	SH	DEFINED
GILLETTE CO COM *	COMMON STOCK	375766102	20	650	SH	OTHER
GRANT PRIDECO INC COM	COMMON STOCK	38821G101	1431	122900	SH	DEFINED
GRANT PRIDECO INC COM	COMMON STOCK	38821G101	112	9600	SH	OTHER

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GUIDANT CORP COM*	COMMON STOCK	401698105	12664	410517	SH	DEFINED
GUIDANT CORP COM*	COMMON STOCK	401698105	494	15999	SH	OTHER
HALLIBURTON CO COM *	COMMON STOCK	406216101	569	30390	SH	DEFINED
HALLIBURTON CO COM *	COMMON STOCK	406216101	1001	53500	SH	OTHER
HANOVER COMPRESSOR CO (HOLDING	COMMON STOCK	410768105	123	13450	SH	DEFINED
HARRIS CORP DELAWARE COM	COMMON STOCK	413875105	1581	60128	SH	DEFINED
HARTFORD FINANCIAL SERVICES GR	COMMON STOCK	416515104	394	8683	SH	DEFINED
HARTFORD FINANCIAL SERVICES GR	COMMON STOCK	416515104	109	2400	SH	OTHER
HCA INC*	COMMON STOCK	404119109	1200	28911	SH	DEFINED
HCA INC*	COMMON STOCK	404119109	263	6347	SH	OTHER
HCC INSURANCE HOLDINGS INC COM	COMMON STOCK	404132102	19102	776500	SH	DEFINED
HCC INSURANCE HOLDINGS INC COM	COMMON STOCK	404132102	2139	86945	SH	OTHER
HEALTH MGMT ASSOC INC NEW CLAS	COMMON STOCK	421933102	229	12781	SH	DEFINED
HEALTH MGMT ASSOC INC NEW CLAS	COMMON STOCK	421933102	3	150	SH	OTHER
HEALTHSOUTH CORP COM	COMMON STOCK	421924101	86	20545	SH	DEFINED
HEINZ H. J. CO COM*	COMMON STOCK	423074103	1051	31987	SH	DEFINED
HEINZ H. J. CO COM*	COMMON STOCK	423074103	79	2400	SH	OTHER
HELMERICH & PAYNE INC COM	COMMON STOCK	423452101	1220	43700	SH	DEFINED
HELMERICH & PAYNE INC COM	COMMON STOCK	423452101	92	3300	SH	OTHER
HERSHEY FOODS CORP COM*	COMMON STOCK	427866108	315	4675	SH	DEFINED
HERSHEY FOODS CORP COM*	COMMON STOCK	427866108	135	2000	SH	OTHER
HEWLETT PACKARD CO COM (DEL) *	COMMON STOCK	428236103	1275	73460	SH	DEFINED
HEWLETT PACKARD CO COM (DEL) *	COMMON STOCK	428236103	940	54176	SH	OTHER
HIBERNIA CORP CLASS A	COMMON STOCK	428656102	1223	63500	SH	DEFINED
HISPANIC BROADCASTING CORP COM	COMMON STOCK	43357B104	411	20000	SH	DEFINED
HOME DEPOT INC COM *	COMMON STOCK	437076102	1761	73310	SH	DEFINED
HOME DEPOT INC COM *	COMMON STOCK	437076102	376	15657	SH	OTHER
HONEYWELL INTERNATIONAL INC CO	COMMON STOCK	438516106	27363	1140135	SH	DEFINED
HONEYWELL INTERNATIONAL INC CO	COMMON STOCK	438516106	1835	76463	SH	OTHER
HOUSEHOLD INTERNATIONAL CORP C	COMMON STOCK	441815107	224	8070	SH	DEFINED
ILLINOIS TOOL WORKS INC COM *	COMMON STOCK	452308109	346	5341	SH	DEFINED
ILLINOIS TOOL WORKS INC COM *	COMMON STOCK	452308109	156	2400	SH	OTHER
IMS HEALTH INC COM	COMMON STOCK	449934108	310	19400	SH	DEFINED
IMS HEALTH INC COM	COMMON STOCK	449934108	67	4200	SH	OTHER
INGERSOLL-RAND COMPANY CLASS A	COMMON STOCK	G4776G101	1213	28174	SH	DEFINED
INGERSOLL-RAND COMPANY CLASS A	COMMON STOCK	G4776G101	616	14300	SH	OTHER
INSIGHT ENTERPRISES INC COM	COMMON STOCK	45765U103	720	86600	SH	DEFINED
INSIGHT ENTERPRISES INC COM	COMMON STOCK	45765U103	42	5100	SH	OTHER
INTEGRATED CIRCUIT SYSTEMS INC	COMMON STOCK	45811K208	1113	61000	SH	DEFINED
INTEGRATED CIRCUIT SYSTEMS INC	COMMON STOCK	45811K208	86	4700	SH	OTHER
INTEGRATED ELECTRICAL SERVICES	COMMON STOCK	45811E103	4437	1152519	SH	DEFINED
INTEL CORP COM *	COMMON STOCK	458140100	4152	266673	SH	DEFINED
INTEL CORP COM *	COMMON STOCK	458140100	1010	64846	SH	OTHER
INTERNATIONAL MULTIFOODS CORP	COMMON STOCK	460043102	1566	73900	SH	DEFINED
INTERNATIONAL MULTIFOODS CORP	COMMON STOCK	460043102	121	5700	SH	OTHER
INTERNATIONAL PAPER CO COM *	COMMON STOCK	460146103	1073	30684	SH	DEFINED
INTERNATIONAL PAPER CO COM *	COMMON STOCK	460146103	14	400	SH	OTHER
INTL BUSINESS MACHINES CORP CO	COMMON STOCK	459200101	4683	60429	SH	DEFINED
INTL BUSINESS MACHINES CORP CO	COMMON STOCK	459200101	1709	22055	SH	OTHER
ITT EDUCATIONAL SERVICES INC C	COMMON STOCK	45068B109	1427	60600	SH	DEFINED
ITT EDUCATIONAL SERVICES INC C	COMMON STOCK	45068B109	104	4400	SH	OTHER
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	1138	47428	SH	DEFINED
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	36	1500	SH	OTHER
JOHNSON & JOHNSON COM *	COMMON STOCK	478160104	6361	118434	SH	DEFINED
JOHNSON & JOHNSON COM *	COMMON STOCK	478160104	2979	55473	SH	OTHER
JOHNSON CONTROLS INC COM *	COMMON STOCK	478366107	276	3439	SH	DEFINED
JONES APPAREL GROUP INC COM*	COMMON STOCK	480074103	214	6050	SH	DEFINED
KEYSPAN CORP COM *	COMMON STOCK	49337W100	301	8545	SH	DEFINED
KEYSPAN CORP COM *	COMMON STOCK	49337W100	60	1700	SH	OTHER
KIMBERLY CLARK CORP COM *	COMMON STOCK	494368103	2966	62492	SH	DEFINED
KIMBERLY CLARK CORP COM *	COMMON STOCK	494368103	561	11817	SH	OTHER
KROLL INC COM	COMMON STOCK	501049100	1070	56100	SH	DEFINED

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KROLL INC COM	COMMON STOCK	501049100	65	3400	SH	OTHER
KRONOS INC COM	COMMON STOCK	501052104	1202	32500	SH	DEFINED
KRONOS INC COM	COMMON STOCK	501052104	70	1900	SH	OTHER
LAFARGE NORTH AMERICA INC COM	COMMON STOCK	505862102	4159	126615	SH	DEFINED
LAFARGE NORTH AMERICA INC COM	COMMON STOCK	505862102	42	1289	SH	OTHER
LEGG MASON INC COM	COMMON STOCK	524901105	2354	48500	SH	DEFINED
LEGG MASON INC COM	COMMON STOCK	524901105	180	3700	SH	OTHER
LEGGETT & PLATT INC COM	COMMON STOCK	524660107	254	11306	SH	DEFINED
LIBERTY MEDIA CORP NEW COM SER	COMMON STOCK	530718105	519	58014	SH	DEFINED
LIBERTY MEDIA CORP NEW COM SER	COMMON STOCK	530718105	12	1352	SH	OTHER
LOCKHEED MARTIN CORP COM *	COMMON STOCK	539830109	511	8845	SH	DEFINED
LOCKHEED MARTIN CORP COM *	COMMON STOCK	539830109	23	400	SH	OTHER
LOWES COS INC COM *	COMMON STOCK	548661107	13581	362148	SH	DEFINED
LOWES COS INC COM *	COMMON STOCK	548661107	1036	27633	SH	OTHER
LUBY'S INC COM	COMMON STOCK	549282101	151	51782	SH	DEFINED
LUBY'S INC COM	COMMON STOCK	549282101	1	285	SH	OTHER
LUCENT TECHNOLOGIES INC COM	COMMON STOCK	549463107	9	6879	SH	DEFINED
LUCENT TECHNOLOGIES INC COM	COMMON STOCK	549463107	7	5862	SH	OTHER
LYONDELL CHEMICAL CO. COM	COMMON STOCK	552078107	157	12400	SH	DEFINED
MACROCHEM CORP DELAWARE COM	COMMON STOCK	555903103	35	68696	SH	DEFINED
MANPOWER INC WISCONSIN COM	COMMON STOCK	56418H100	2157	67621	SH	DEFINED
MANPOWER INC WISCONSIN COM	COMMON STOCK	56418H100	39	1230	SH	OTHER
MARATHON OIL CORP COM*	COMMON STOCK	565849106	5464	256648	SH	DEFINED
MARATHON OIL CORP COM*	COMMON STOCK	565849106	350	16436	SH	OTHER
MARSH & MCLENNAN COS INC COM	COMMON STOCK	571748102	519	11240	SH	DEFINED
MARSH & MCLENNAN COS INC COM	COMMON STOCK	571748102	63	1370	SH	OTHER
MARSHALL & ILSLEY CORP COM	COMMON STOCK	571834100	801	29240	SH	DEFINED
MASCO CORP COM *	COMMON STOCK	574599106	634	30134	SH	DEFINED
MASCO CORP COM *	COMMON STOCK	574599106	31	1470	SH	OTHER
MBNA CORP COM *	COMMON STOCK	55262L100	11751	617820	SH	DEFINED
MBNA CORP COM *	COMMON STOCK	55262L100	1390	73067	SH	OTHER
MCDONALD'S CORP COM *	COMMON STOCK	580135101	485	30164	SH	DEFINED
MCDONALD'S CORP COM *	COMMON STOCK	580135101	260	16200	SH	OTHER
MCGRAW HILL COMPANIES INC. *	COMMON STOCK	580645109	3031	50154	SH	DEFINED
MCGRAW HILL COMPANIES INC. *	COMMON STOCK	580645109	1186	19621	SH	OTHER
MEDTRONIC INC COM *	COMMON STOCK	585055106	12560	275446	SH	DEFINED
MEDTRONIC INC COM *	COMMON STOCK	585055106	1052	23078	SH	OTHER
MELLON FINANCIAL CORP COM	COMMON STOCK	58551A108	619	23700	SH	DEFINED
MELLON FINANCIAL CORP COM	COMMON STOCK	58551A108	70	2700	SH	OTHER
MERCK & CO INC COM *	COMMON STOCK	589331107	5543	97916	SH	DEFINED
MERCK & CO INC COM *	COMMON STOCK	589331107	1659	29300	SH	OTHER
MERRILL LYNCH & CO INC COM	COMMON STOCK	590188108	92	2422	SH	DEFINED
MERRILL LYNCH & CO INC COM	COMMON STOCK	590188108	243	6400	SH	OTHER
MGIC INVESTMENT CORP WISCONSIN	COMMON STOCK	552848103	421	10200	SH	DEFINED
MICROSOFT CORP WASHINGTON COM	COMMON STOCK	594918104	23791	460179	SH	DEFINED
MICROSOFT CORP WASHINGTON COM	COMMON STOCK	594918104	2910	56284	SH	OTHER
MID ATLANTIC MED SVCS INC COM	COMMON STOCK	59523C107	1043	32200	SH	DEFINED
MID ATLANTIC MED SVCS INC COM	COMMON STOCK	59523C107	65	2000	SH	OTHER
MILLIPORE CORP COM *	COMMON STOCK	601073109	649	19099	SH	DEFINED
MILLIPORE CORP COM *	COMMON STOCK	601073109	260	7660	SH	OTHER
MOLEX INC COM*	COMMON STOCK	608554101	256	11125	SH	DEFINED
MORGAN STANLEY	COMMON STOCK	617446448	11580	290080	SH	DEFINED
MORGAN STANLEY	COMMON STOCK	617446448	130	3256	SH	OTHER
MOTOROLA INC COM	COMMON STOCK	620076109	68	7917	SH	DEFINED
MOTOROLA INC COM	COMMON STOCK	620076109	83	9635	SH	OTHER
NASDAQ 100 SHARES	COMMON STOCK	631100104	247	10127	SH	DEFINED
NASDAQ 100 SHARES	COMMON STOCK	631100104	79	3247	SH	OTHER
NATIONAL-OILWELL INC COM	COMMON STOCK	637071101	1261	57750	SH	DEFINED
NATIONAL-OILWELL INC COM	COMMON STOCK	637071101	96	4400	SH	OTHER
NBTY INC COM	COMMON STOCK	628782104	1320	75100	SH	DEFINED
NBTY INC COM	COMMON STOCK	628782104	98	5600	SH	OTHER
NEW PLAN EXCEL RLTY TR INC REI	COMMON STOCK	648053106	1189	62260	SH	DEFINED

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NEW PLAN EXCEL RLTY TR INC REI	COMMON STOCK	648053106	125	6550	SH	OTHER
NEWELL RUBBERMAID INC COM*	COMMON STOCK	651229106	17897	590092	SH	DEFINED
NEWELL RUBBERMAID INC COM*	COMMON STOCK	651229106	1789	58995	SH	OTHER
NICOR INC COM *	COMMON STOCK	654086107	1861	54700	SH	DEFINED
NICOR INC COM *	COMMON STOCK	654086107	349	10250	SH	OTHER
NOBLE CORP COM	COMMON STOCK	G65422100	541	15400	SH	DEFINED
NOBLE CORP COM	COMMON STOCK	G65422100	67	1900	SH	OTHER
NOBLE ENERGY INC COM	COMMON STOCK	655044105	13234	352441	SH	DEFINED
NOBLE ENERGY INC COM	COMMON STOCK	655044105	122	3260	SH	OTHER
NORTHEAST UTILITIES COM	COMMON STOCK	664397106	376	24800	SH	DEFINED
NUCOR CORP COM *	COMMON STOCK	670346105	10556	255582	SH	DEFINED
NUCOR CORP COM *	COMMON STOCK	670346105	441	10689	SH	OTHER
OCCIDENTAL PETROLEUM CORP COM	COMMON STOCK	674599105	485	17050	SH	DEFINED
OCCIDENTAL PETROLEUM CORP COM	COMMON STOCK	674599105	10	350	SH	OTHER
OCEAN ENERGY INC TEX COM	COMMON STOCK	67481E106	2416	121000	SH	DEFINED
OCEAN ENERGY INC TEX COM	COMMON STOCK	67481E106	122	6100	SH	OTHER
OMNICOM GROUP COM *	COMMON STOCK	681919106	13439	208035	SH	DEFINED
OMNICOM GROUP COM *	COMMON STOCK	681919106	1042	16137	SH	OTHER
ORACLE CORPORATION*	COMMON STOCK	68389X105	1349	124930	SH	DEFINED
ORACLE CORPORATION*	COMMON STOCK	68389X105	469	43400	SH	OTHER
PACIFIC SUNWEAR OF CALIFORNIA	COMMON STOCK	694873100	1595	90150	SH	DEFINED
PACIFIC SUNWEAR OF CALIFORNIA	COMMON STOCK	694873100	80	4500	SH	OTHER
PATTERSON-UTI ENERGY INC COM	COMMON STOCK	703481101	1355	44900	SH	DEFINED
PATTERSON-UTI ENERGY INC COM	COMMON STOCK	703481101	103	3400	SH	OTHER
PENTAIR INC COM	COMMON STOCK	709631105	1144	33100	SH	DEFINED
PENTAIR INC COM	COMMON STOCK	709631105	86	2500	SH	OTHER
PEP BOYS MANNY MOE & JACK COM	COMMON STOCK	713278109	1293	111500	SH	DEFINED
PEP BOYS MANNY MOE & JACK COM	COMMON STOCK	713278109	95	8200	SH	OTHER
PEPCO HOLDINGS INC COM	COMMON STOCK	713291102	7175	370048	SH	DEFINED
PEPCO HOLDINGS INC COM	COMMON STOCK	713291102	20	1053	SH	OTHER
PEPSICO INC COM*	COMMON STOCK	713448108	19492	461666	SH	DEFINED
PEPSICO INC COM*	COMMON STOCK	713448108	3347	79264	SH	OTHER
PERFORMANCE FOOD GROUP CO COM*	COMMON STOCK	713755106	1078	31740	SH	DEFINED
PERFORMANCE FOOD GROUP CO COM*	COMMON STOCK	713755106	51	1500	SH	OTHER
PFIZER INC COM *	COMMON STOCK	717081103	24455	799973	SH	DEFINED
PFIZER INC COM *	COMMON STOCK	717081103	5153	168561	SH	OTHER
PHARMACEUTICAL PRODUCT DEVELOP	COMMON STOCK	717124101	1736	59300	SH	DEFINED
PHARMACEUTICAL PRODUCT DEVELOP	COMMON STOCK	717124101	135	4600	SH	OTHER
PHARMACIA CORP COM*	COMMON STOCK	71713U102	470	11243	SH	DEFINED
PHARMACIA CORP COM*	COMMON STOCK	71713U102	361	8643	SH	OTHER
PHILIP MORRIS COS INC COM *	COMMON STOCK	718154107	6098	150448	SH	DEFINED
PHILIP MORRIS COS INC COM *	COMMON STOCK	718154107	685	16900	SH	OTHER
PIONEER NATURAL RESOURCES CO C	COMMON STOCK	723787107	1835	72678	SH	DEFINED
PIONEER NATURAL RESOURCES CO C	COMMON STOCK	723787107	144	5711	SH	OTHER
PITNEY BOWES INC COM *	COMMON STOCK	724479100	1789	54769	SH	DEFINED
PLUM CREEK TIMBER CO INC REIT	COMMON STOCK	729251108	1160	49150	SH	DEFINED
PLUM CREEK TIMBER CO INC REIT	COMMON STOCK	729251108	127	5400	SH	OTHER
PNC FINANCIAL SERVICES GROUP	COMMON STOCK	693475105	264	6300	SH	DEFINED
POLYCOM INC COM	COMMON STOCK	73172K104	863	90700	SH	DEFINED
POLYCOM INC COM	COMMON STOCK	73172K104	69	7300	SH	OTHER
PROCTER & GAMBLE CO COM *	COMMON STOCK	742718109	9878	114942	SH	DEFINED
PROCTER & GAMBLE CO COM *	COMMON STOCK	742718109	1451	16881	SH	OTHER
PROLOGIS REIT COM	COMMON STOCK	743410102	4055	161249	SH	DEFINED
PROLOGIS REIT COM	COMMON STOCK	743410102	27	1067	SH	OTHER
PRUDENTIAL FINANCIAL INC COM	COMMON STOCK	744320102	10983	346040	SH	DEFINED
PRUDENTIAL FINANCIAL INC COM	COMMON STOCK	744320102	75	2355	SH	OTHER
QUESTAR CORP COM*	COMMON STOCK	748356102	1082	38900	SH	DEFINED
RADIOSHACK CORP COM	COMMON STOCK	750438103	244	13004	SH	DEFINED
RAYTHEON CO COM NEW*	COMMON STOCK	755111507	16823	547099	SH	DEFINED
RAYTHEON CO COM NEW*	COMMON STOCK	755111507	1532	49832	SH	OTHER
RELIANT RESOURCES INC COM	COMMON STOCK	75952B105	90	28231	SH	DEFINED
RELIANT RESOURCES INC COM	COMMON STOCK	75952B105	3	788	SH	OTHER

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ROCKWELL AUTOMATION INC COM*	COMMON STOCK	773903109	1018	49155	SH	DEFINED
S & P 500 DEPOSITARY RECEIPT S	COMMON STOCK	78462F103	775	8789	SH	DEFINED
S & P 500 DEPOSITARY RECEIPT S	COMMON STOCK	78462F103	9	100	SH	OTHER
SABRE HOLDINGS CORPORATION*	COMMON STOCK	785905100	676	37344	SH	DEFINED
SABRE HOLDINGS CORPORATION*	COMMON STOCK	785905100	55	3050	SH	OTHER
SAFEWAY INC COM NEW *	COMMON STOCK	786514208	766	32810	SH	DEFINED
SAFEWAY INC COM NEW *	COMMON STOCK	786514208	117	4990	SH	OTHER
SARA LEE CORP COM *	COMMON STOCK	803111103	3019	134140	SH	DEFINED
SARA LEE CORP COM *	COMMON STOCK	803111103	1241	55129	SH	OTHER
SBC COMMUNICATIONS INC COM *	COMMON STOCK	78387G103	21178	781196	SH	DEFINED
SBC COMMUNICATIONS INC COM *	COMMON STOCK	78387G103	1983	73156	SH	OTHER
SCANA CORP COM NEW	COMMON STOCK	80589M102	6212	200640	SH	DEFINED
SCANA CORP COM NEW	COMMON STOCK	80589M102	52	1667	SH	OTHER
SCHEIN HENRY INC COM	COMMON STOCK	806407102	1130	25100	SH	DEFINED
SCHEIN HENRY INC COM	COMMON STOCK	806407102	59	1300	SH	OTHER
SCHERING-PLOUGH CORP COM *	COMMON STOCK	806605101	1410	63516	SH	DEFINED
SCHERING-PLOUGH CORP COM *	COMMON STOCK	806605101	636	28670	SH	OTHER
SCHLUMBERGER LIMITED COM *	COMMON STOCK	806857108	3072	72976	SH	DEFINED
SCHLUMBERGER LIMITED COM *	COMMON STOCK	806857108	1171	27827	SH	OTHER
SCHWAB CHARLES CORP NEW COM*	COMMON STOCK	808513105	14891	1372414	SH	DEFINED
SCHWAB CHARLES CORP NEW COM*	COMMON STOCK	808513105	1151	106037	SH	OTHER
SEARS ROEBUCK & CO COM	COMMON STOCK	812387108	5738	239585	SH	DEFINED
SEARS ROEBUCK & CO COM	COMMON STOCK	812387108	73	3028	SH	OTHER
SEEBEYOND TECHNOLOGY CORP COM	COMMON STOCK	815704101	24	10000	SH	DEFINED
SEI INVESTMENTS CO COM	COMMON STOCK	784117103	184	6768	SH	DEFINED
SEI INVESTMENTS CO COM	COMMON STOCK	784117103	24	886	SH	OTHER
SEMPRA ENERGY COM	COMMON STOCK	816851109	477	20163	SH	DEFINED
SEMPRA ENERGY COM	COMMON STOCK	816851109	19	800	SH	OTHER
SHAW GROUP INC COM*	COMMON STOCK	820280105	380	23100	SH	DEFINED
SIEBEL SYSTEMS INC COM*	COMMON STOCK	826170102	524	70823	SH	DEFINED
SIEBEL SYSTEMS INC COM*	COMMON STOCK	826170102	274	37060	SH	OTHER
SILICON VALLEY BANCSHARES	COMMON STOCK	827064106	1241	68000	SH	DEFINED
SILICON VALLEY BANCSHARES	COMMON STOCK	827064106	97	5300	SH	OTHER
SILVERSTAR HOLDINGS LTD ORD	COMMON STOCK	G81365101	2	10000	SH	DEFINED
SKY FINANCIAL GROUP INC COM	COMMON STOCK	83080P103	1758	88300	SH	DEFINED
SKY FINANCIAL GROUP INC COM	COMMON STOCK	83080P103	121	6100	SH	OTHER
SKYWEST INC COM	COMMON STOCK	830879102	1166	89200	SH	DEFINED
SKYWEST INC COM	COMMON STOCK	830879102	86	6600	SH	OTHER
SL GREEN REALTY CORP REIT	COMMON STOCK	78440X101	1179	37300	SH	DEFINED
SL GREEN REALTY CORP REIT	COMMON STOCK	78440X101	92	2900	SH	OTHER
SNAP ON, INC.	COMMON STOCK	833034101	1920	68300	SH	DEFINED
SNAP ON, INC.	COMMON STOCK	833034101	110	3900	SH	OTHER
SOUTHERN CO COM	COMMON STOCK	842587107	553	19471	SH	DEFINED
SOUTHERN CO COM	COMMON STOCK	842587107	33	1158	SH	OTHER
SOUTHWEST AIRLINES CO COM *	COMMON STOCK	844741108	6026	433500	SH	DEFINED
SOUTHWEST AIRLINES CO COM *	COMMON STOCK	844741108	1870	134556	SH	OTHER
SOUTHWEST GAS CORP COM	COMMON STOCK	844895102	4701	200454	SH	DEFINED
SOUTHWEST GAS CORP COM	COMMON STOCK	844895102	72	3086	SH	OTHER
SRA INTERNATIONAL INC - CL A C	COMMON STOCK	78464R105	1057	39000	SH	DEFINED
SRA INTERNATIONAL INC - CL A C	COMMON STOCK	78464R105	79	2900	SH	OTHER
STAPLES INC COM*	COMMON STOCK	855030102	1160	63374	SH	DEFINED
STAPLES INC COM*	COMMON STOCK	855030102	20	1100	SH	OTHER
STATE STREET CORP	COMMON STOCK	857477103	410	10510	SH	DEFINED
STATE STREET CORP	COMMON STOCK	857477103	10	250	SH	OTHER
STERLING BANCSHARES INC COM	COMMON STOCK	858907108	726	59390	SH	DEFINED
STONE ENERGY CORP COM	COMMON STOCK	861642106	1138	34100	SH	DEFINED
STONE ENERGY CORP COM	COMMON STOCK	861642106	100	2997	SH	OTHER
STRYKER CORP COM *	COMMON STOCK	863667101	201	3001	SH	DEFINED
STRYKER CORP COM *	COMMON STOCK	863667101	322	4800	SH	OTHER
SUN MICROSYSTEMS INC COM *	COMMON STOCK	866810104	396	127437	SH	DEFINED
SUN MICROSYSTEMS INC COM *	COMMON STOCK	866810104	72	23176	SH	OTHER
SUNTRUST BANKS INC COM	COMMON STOCK	867914103	203	3562	SH	DEFINED

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SUNTRUST BANKS INC COM	COMMON STOCK	867914103	6	100	SH	OTHER
SUPERIOR INDUSTRIES INTL INC C	COMMON STOCK	868168105	1084	26200	SH	DEFINED
SUPERIOR INDUSTRIES INTL INC C	COMMON STOCK	868168105	83	2000	SH	OTHER
SYLVAN LEARNING SYSTEMS INC CO	COMMON STOCK	871399101	1497	91300	SH	DEFINED
SYLVAN LEARNING SYSTEMS INC CO	COMMON STOCK	871399101	115	7000	SH	OTHER
SYMANTEC CORP COM*	COMMON STOCK	871503108	14856	366720	SH	DEFINED
SYMANTEC CORP COM*	COMMON STOCK	871503108	1052	25966	SH	OTHER
SYSCO CORP COM *	COMMON STOCK	871829107	2303	77320	SH	DEFINED
SYSCO CORP COM *	COMMON STOCK	871829107	937	31450	SH	OTHER
TARGET CORP COM *	COMMON STOCK	87612E106	371	12353	SH	DEFINED
TARGET CORP COM *	COMMON STOCK	87612E106	272	9058	SH	OTHER
TCF FINANCIAL CORP COM	COMMON STOCK	872275102	1167	26700	SH	DEFINED
TCF FINANCIAL CORP COM	COMMON STOCK	872275102	48	1100	SH	OTHER
TEMPLE-INLAND INC COM	COMMON STOCK	879868107	24843	554405	SH	DEFINED
TEMPLE-INLAND INC COM	COMMON STOCK	879868107	57	1280	SH	OTHER
TETRA TECHNOLOGIES INC DEL COM	COMMON STOCK	88162F105	1269	59400	SH	DEFINED
TETRA TECHNOLOGIES INC DEL COM	COMMON STOCK	88162F105	96	4500	SH	OTHER
TEXAS INSTRUMENTS INC COM *	COMMON STOCK	882508104	11323	754380	SH	DEFINED
TEXAS INSTRUMENTS INC COM *	COMMON STOCK	882508104	937	62457	SH	OTHER
TEXTRON INC COM *	COMMON STOCK	883203101	555	12900	SH	DEFINED
TEXTRON INC COM *	COMMON STOCK	883203101	193	4500	SH	OTHER
THE MCCLATCHY CO CLASS A COM	COMMON STOCK	579489105	1214	21400	SH	DEFINED
THE MCCLATCHY CO CLASS A COM	COMMON STOCK	579489105	91	1600	SH	OTHER
TIDEWATER INC COM	COMMON STOCK	886423102	1484	47720	SH	DEFINED
TIDEWATER INC COM	COMMON STOCK	886423102	112	3600	SH	OTHER
TIFFANY & CO NEW COM	COMMON STOCK	886547108	892	37300	SH	DEFINED
TIFFANY & CO NEW COM	COMMON STOCK	886547108	48	2000	SH	OTHER
TRACTOR SUPPLY CO COM	COMMON STOCK	892356106	1305	34700	SH	DEFINED
TRACTOR SUPPLY CO COM	COMMON STOCK	892356106	79	2100	SH	OTHER
TRAVELERS PPTY CAS CORP NEW CL	COMMON STOCK	89420G406	196	13375	SH	DEFINED
TRAVELERS PPTY CAS CORP NEW CL	COMMON STOCK	89420G406	39	2685	SH	OTHER
TRIAD HOSPITALS INC COM	COMMON STOCK	89579K109	801	26865	SH	DEFINED
TRIAD HOSPITALS INC COM	COMMON STOCK	89579K109	48	1600	SH	OTHER
UNITED DOMINION REALTY TR REIT	COMMON STOCK	910197102	12	704	SH	DEFINED
UNITED DOMINION REALTY TR REIT	COMMON STOCK	910197102	217	13245	SH	OTHER
UNITED NATURAL FOODS INC	COMMON STOCK	911163103	1660	65500	SH	DEFINED
UNITED NATURAL FOODS INC	COMMON STOCK	911163103	129	5100	SH	OTHER
UNITED STATES STEEL CORP NEW C	COMMON STOCK	912909108	4	283	SH	DEFINED
UNITED STATES STEEL CORP NEW C	COMMON STOCK	912909108	328	25000	SH	OTHER
UNITED TECHNOLOGIES CORP COM*	COMMON STOCK	913017109	132	2133	SH	DEFINED
UNITED TECHNOLOGIES CORP COM*	COMMON STOCK	913017109	262	4224	SH	OTHER
UNOCAL CORP COM *	COMMON STOCK	915289102	1330	43500	SH	DEFINED
UNOCAL CORP COM *	COMMON STOCK	915289102	101	3300	SH	OTHER
URSTADT BIDDLE PPTYS CL A REIT	COMMON STOCK	917286205	1397	126100	SH	DEFINED
URSTADT BIDDLE PPTYS CL A REIT	COMMON STOCK	917286205	107	9700	SH	OTHER
USFREIGHTWAYS CORP COM *	COMMON STOCK	916906100	4089	142218	SH	DEFINED
USFREIGHTWAYS CORP COM *	COMMON STOCK	916906100	392	13647	SH	OTHER
UST INC COM	COMMON STOCK	902911106	517	15478	SH	DEFINED
VALERO L P COM	COMMON STOCK	91913W104	222	5600	SH	DEFINED
VALERO L P COM	COMMON STOCK	91913W104	44	1100	SH	OTHER
VARIAN INC COM	COMMON STOCK	922206107	1130	39380	SH	DEFINED
VARIAN INC COM	COMMON STOCK	922206107	72	2500	SH	OTHER
VARIAN MEDICAL SYSTEMS INC COM	COMMON STOCK	92220P105	1483	29900	SH	DEFINED
VARIAN MEDICAL SYSTEMS INC COM	COMMON STOCK	92220P105	109	2200	SH	OTHER
VENTAS INC REIT COM	COMMON STOCK	92276F100	4553	397657	SH	DEFINED
VENTAS INC REIT COM	COMMON STOCK	92276F100	9	754	SH	OTHER
VERITAS SOFTWARE CORP COM*	COMMON STOCK	923436109	7564	484234	SH	DEFINED
VERITAS SOFTWARE CORP COM*	COMMON STOCK	923436109	799	51176	SH	OTHER
VERIZON COMMUNICATIONS*	COMMON STOCK	92343V104	14807	382107	SH	DEFINED
VERIZON COMMUNICATIONS*	COMMON STOCK	92343V104	1364	35208	SH	OTHER
VIACOM INC CLASS B COM	COMMON STOCK	925524308	93	2282	SH	DEFINED
VIACOM INC CLASS B COM	COMMON STOCK	925524308	141	3469	SH	OTHER

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VISHAY INTERTECHNOLOGY INC COM	COMMON STOCK	928298108	276	24678	SH	DEFINED
VISHAY INTERTECHNOLOGY INC COM	COMMON STOCK	928298108	108	9695	SH	OTHER
WAL MART STORES INC COM *	COMMON STOCK	931142103	15616	309158	SH	DEFINED
WAL MART STORES INC COM *	COMMON STOCK	931142103	2597	51425	SH	OTHER
WALGREEN CO COM*	COMMON STOCK	931422109	354	12139	SH	DEFINED
WALGREEN CO COM*	COMMON STOCK	931422109	309	10600	SH	OTHER
WALLACE COMPUTER SERVICES INC	COMMON STOCK	932270101	835	38800	SH	DEFINED
WALLACE COMPUTER SERVICES INC	COMMON STOCK	932270101	62	2900	SH	OTHER
WASHINGTON FEDERAL INC COM	COMMON STOCK	938824109	7808	314218	SH	DEFINED
WASHINGTON FEDERAL INC COM	COMMON STOCK	938824109	66	2642	SH	OTHER
WASHINGTON MUTUAL INC COM	COMMON STOCK	939322103	492	14248	SH	DEFINED
WASHINGTON MUTUAL INC COM	COMMON STOCK	939322103	127	3664	SH	OTHER
WASTE MANAGEMENT DEL INC COM	COMMON STOCK	94106L109	398	17349	SH	DEFINED
WAUSAU-MOSINEE PAPER CORP COM	COMMON STOCK	943315101	271	24193	SH	DEFINED
WEIS MARKETS INC COM	COMMON STOCK	948849104	1208	38900	SH	DEFINED
WEIS MARKETS INC COM	COMMON STOCK	948849104	56	1800	SH	OTHER
WELLS FARGO & CO NEW COM *	COMMON STOCK	949746101	15532	331377	SH	DEFINED
WELLS FARGO & CO NEW COM *	COMMON STOCK	949746101	1373	29297	SH	OTHER
WENDY'S INTERNATIONAL INC COM	COMMON STOCK	950590109	442	16334	SH	DEFINED
WESTPORT RESOURCES CORP NEW CO	COMMON STOCK	961418100	1855	89200	SH	DEFINED
WESTPORT RESOURCES CORP NEW CO	COMMON STOCK	961418100	139	6700	SH	OTHER
WHIRLPOOL CORP COM	COMMON STOCK	963320106	1373	26300	SH	DEFINED
WHIRLPOOL CORP COM	COMMON STOCK	963320106	99	1900	SH	OTHER
WHOLE FOODS MARKET INC COM *	COMMON STOCK	966837106	641	12150	SH	DEFINED
WHOLE FOODS MARKET INC COM *	COMMON STOCK	966837106	42	800	SH	OTHER
WORTHINGTON INDS INC COM (OHIO	COMMON STOCK	981811102	744	48800	SH	DEFINED
WORTHINGTON INDS INC COM (OHIO	COMMON STOCK	981811102	55	3600	SH	OTHER
WRIGLEY WM JR CO COM	COMMON STOCK	982526105	72	1311	SH	DEFINED
WRIGLEY WM JR CO COM	COMMON STOCK	982526105	241	4400	SH	OTHER
WYETH COM STOCK*	COMMON STOCK	983024100	7596	203098	SH	DEFINED
WYETH COM STOCK*	COMMON STOCK	983024100	943	25216	SH	OTHER
XTO ENERGY INC COM	COMMON STOCK	98385X106	1457	58987	SH	DEFINED
XTO ENERGY INC COM	COMMON STOCK	98385X106	96	3900	SH	OTHER
YUM! BRANDS INC COM	COMMON STOCK	988498101	239	9880	SH	DEFINED
YUM! BRANDS INC COM	COMMON STOCK	988498101	34	1400	SH	OTHER
ZIMMER HLDGS INC*	COMMON STOCK	98956P102	338	8137	SH	DEFINED
ZIMMER HLDGS INC*	COMMON STOCK	98956P102	52	1257	SH	OTHER
ZOLL MEDICAL CORPORATION COM	COMMON STOCK	989922109	1555	43600	SH	DEFINED
ZOLL MEDICAL CORPORATION COM	COMMON STOCK	989922109	121	3400	SH	OTHER
3M CO COM*	COMMON STOCK	88579Y101	4179	33891	SH	DEFINED
3M CO COM*	COMMON STOCK	88579Y101	1862	15105	SH	OTHER
AGRIUM INC COM	COMMON STOCK	008916108	5599	495010	SH	DEFINED
AGRIUM INC COM	COMMON STOCK	008916108	40	3504	SH	OTHER
ALCON INC COM	COMMON STOCK	H01301102	201	5100	SH	DEFINED
ALCON INC COM	COMMON STOCK	H01301102	986	25000	SH	OTHER
BARRICK GOLD CORP COM *	COMMON STOCK	067901108	3810	247256	SH	DEFINED
BARRICK GOLD CORP COM *	COMMON STOCK	067901108	82	5350	SH	OTHER
BIOVAIL CORPORATION COM*	COMMON STOCK	09067J109	1161	43955	SH	DEFINED
BIOVAIL CORPORATION COM*	COMMON STOCK	09067J109	113	4265	SH	OTHER
BP PLC SPONSORED ADR *	COMMON STOCK	055622104	27857	685291	SH	DEFINED
BP PLC SPONSORED ADR *	COMMON STOCK	055622104	3710	91268	SH	OTHER
BT GROUP PLC ADR	COMMON STOCK	05577E101	207	6600	SH	DEFINED
BUSINESS OBJECTS S A SPONSORED	COMMON STOCK	12328X107	909	60600	SH	DEFINED
BUSINESS OBJECTS S A SPONSORED	COMMON STOCK	12328X107	68	4500	SH	OTHER
CANADIAN NATIONAL RAILWAY CO	COMMON STOCK	136375102	2612	62855	SH	DEFINED
CANADIAN NATIONAL RAILWAY CO	COMMON STOCK	136375102	21	499	SH	OTHER
CANADIAN NATURAL RESOURCES LTD	COMMON STOCK	136385101	862	29041	SH	DEFINED
CANADIAN NATURAL RESOURCES LTD	COMMON STOCK	136385101	5	158	SH	OTHER
DSG INTERNATIONAL LIMITED ORD	COMMON STOCK	G28471103	48	16000	SH	DEFINED
ENCANA CORP COM	COMMON STOCK	292505104	450	14460	SH	DEFINED
ENDESA S.A. SPONSORED ADR	COMMON STOCK	29258N107	522	46200	SH	DEFINED
ENI SPA SONSORED ADR	COMMON STOCK	26874R108	636	8105	SH	DEFINED

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FAIRMONT HOTELS RESORTS INC CO	COMMON STOCK	305204109	2237	95000	SH	DEFINED
FAIRMONT HOTELS RESORTS INC CO	COMMON STOCK	305204109	94	4000	SH	OTHER
GARMIN LTD	COMMON STOCK	G37260109	1764	60200	SH	DEFINED
GARMIN LTD	COMMON STOCK	G37260109	129	4400	SH	OTHER
GLAXOSMITHKLINE PLC ADR	COMMON STOCK	37733W105	598	15967	SH	DEFINED
HITACHI LTD ADR	COMMON STOCK	433578507	251	6750	SH	DEFINED
IMPERIAL TOBACCO GROUP PLC ADR	COMMON STOCK	453142101	402	12000	SH	DEFINED
KONINKLIJKE PHILIPS ELECTRS N	COMMON STOCK	500472303	361	20406	SH	DEFINED
KOREA ELECTRIC POWER CORP SPON	COMMON STOCK	500631106	224	26400	SH	DEFINED
KT CORP SPONSORED ADR	COMMON STOCK	48268K101	353	16400	SH	DEFINED
NOKIA CORP SPONSORED PREFERENC	COMMON STOCK	654902204	1634	105446	SH	DEFINED
NOKIA CORP SPONSORED PREFERENC	COMMON STOCK	654902204	527	34004	SH	OTHER
NORSK HYDRO A. S. SPONSORED AD	COMMON STOCK	656531605	10554	237645	SH	DEFINED
NORSK HYDRO A. S. SPONSORED AD	COMMON STOCK	656531605	107	2414	SH	OTHER
PECHINEY SA SPONSORED ADR	COMMON STOCK	705151207	9001	511991	SH	DEFINED
PECHINEY SA SPONSORED ADR	COMMON STOCK	705151207	53	3026	SH	OTHER
PETROLEO BRASILEIRO SA PETROBR	COMMON STOCK	71654V408	211	14100	SH	DEFINED
PORTUGAL TELECOM SGPS S A	COMMON STOCK	737273102	288	42200	SH	DEFINED
REPSOL YPF S.A. SPONSORED ADR	COMMON STOCK	76026T205	247	18850	SH	DEFINED
ROYAL DUTCH PETROLEUM CO NY SH	COMMON STOCK	780257804	2037	46280	SH	DEFINED
ROYAL DUTCH PETROLEUM CO NY SH	COMMON STOCK	780257804	366	8320	SH	OTHER
SAN PAOLO-IMI S P A SPONSORED	COMMON STOCK	799175104	192	14950	SH	DEFINED
SCOTTISH ANNUITY & LIFE HOLDIN	COMMON STOCK	G7885T104	1347	77200	SH	DEFINED
SCOTTISH ANNUITY & LIFE HOLDIN	COMMON STOCK	G7885T104	101	5800	SH	OTHER
SCOTTISH POWER PLC SPON ADR	COMMON STOCK	81013T705	1537	67038	SH	DEFINED
SCOTTISH POWER PLC SPON ADR	COMMON STOCK	81013T705	16	715	SH	OTHER
SHELL TRANS & TRADING PLC NY S	COMMON STOCK	822703609	560	14400	SH	DEFINED
TALISMAN ENERGY INC COM	COMMON STOCK	87425E103	253	7000	SH	OTHER
TELECOM ITALIA SPA	COMMON STOCK	87927W106	213	2800	SH	DEFINED
TELEFONOS DE MEXICO SP ADR	COMMON STOCK	879403780	304	9500	SH	DEFINED
TEVA PHARMACEUTICAL INDS LTD A	COMMON STOCK	881624209	1251	32400	SH	DEFINED
TOTAL FINA ELF S A SPONSORED A	COMMON STOCK	89151E109	701	9800	SH	DEFINED
TOYOTA MOTOR CORP ADR 2 COM	COMMON STOCK	892331307	265	5000	SH	DEFINED
TRANSOCEAN INC *	COMMON STOCK	G90078109	1864	80359	SH	DEFINED
TRANSOCEAN INC *	COMMON STOCK	G90078109	153	6600	SH	OTHER
UNILEVER NV NEW YORK SHARES NE	COMMON STOCK	904784709	339	5500	SH	DEFINED
UNILEVER NV NEW YORK SHARES NE	COMMON STOCK	904784709	12	199	SH	OTHER
VODAFONE GROUP PLC	COMMON STOCK	92857W100	221	12201	SH	DEFINED
VODAFONE GROUP PLC	COMMON STOCK	92857W100	72	4000	SH	OTHER
XL CAPITAL LTD CLASS A	COMMON STOCK	G98255105	6541	84668	SH	DEFINED
XL CAPITAL LTD CLASS A	COMMON STOCK	G98255105	34	441	SH	OTHER
EL PASO ENERGY CAP I 4.75% CON	PREFERRED STOCK	283678209	224	12300	SH	DEFINED
SEQUA CORP \$5.00 SERIES CONV P	PREFERRED STOCK	817320302	619	8369	SH	DEFINED
EQUITY INCOME FD UNIT 1ST EXCH	OTHER	294700703	407	5100	SH	OTHER
MORGAN STANLEY INDIA INVESTMEN	OTHER	61745C105	184	18500	SH	DEFINED
MUNI HOLDINGS INSURED FUND INC	OTHER	625930102	129	10000	SH	DEFINED
ACM INCOME FUND	OTHER	000912105	94	11166	SH	DEFINED
BLACKROCK INCOME TRUST	OTHER	09247F100	32	4060	SH	DEFINED
BLACKROCK INCOME TRUST	OTHER	09247F100	59	7500	SH	OTHER
PACHOLDER HIGH YIELD FUND	OTHER	693742108	109	17767	SH	DEFINED
MUNIYIELD INSURED FUND	OTHER	62630E107	144	9903	SH	DEFINED
MUNIYIELD INSURED FUND	OTHER	62630E107	29	2000	SH	OTHER
NUVEEN INSD MUN OPPORTUNITY FD	OTHER	670984103	263	16709	SH	DEFINED
NUVEEN MUNICIPAL VALUE FUND	OTHER	670928100	372	39867	SH	DEFINED
NUVEEN MUNICIPAL VALUE FUND	OTHER	670928100	4	400	SH	OTHER
NUVEEN PERFORMANCE PLUS MUN FD	OTHER	67062P108	177	12445	SH	DEFINED
BUCKEYE PARTNERS L P UNIT	OTHER	118230101	1310	34102	SH	DEFINED
ENBRIDGE ENERGY PARTNERS L P	OTHER	29250R106	384	9100	SH	DEFINED
ENBRIDGE ENERGY PARTNERS L P	OTHER	29250R106	42	1000	SH	OTHER
KINDER MORGAN ENERGY PARTNERS	OTHER	494550106	266	7600	SH	DEFINED
KINDER MORGAN ENERGY PARTNERS	OTHER	494550106	221	6300	SH	OTHER
NORTHERN BORDER PARTNERS L P	OTHER	664785102	227	6000	SH	DEFINED

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PLAINS ALL AMERICAN PIPELINE L OTHER	726503105	215	8800 SH	DEFINED
SABINE ROYALTY TRUST UNITS BEN OTHER	785688102	349	14749 SH	DEFINED
SABINE ROYALTY TRUST UNITS BEN OTHER	785688102	118	5000 SH	OTHER
SAN JUAN BASIN RTY TR UNIT BEN OTHER	798241105	237	17312 SH	DEFINED
SAN JUAN BASIN RTY TR UNIT BEN OTHER	798241105	23	1650 SH	OTHER