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CULLEN FROST BANKERS INC  
Form 13F-HR  
May 05, 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: 3/31/03

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 4/5/03

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: 717

FORM 13F INFORMATION TABLE VALUE TOTAL: \$1,466,985

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	2779	73896	SH		DEFINED	
ABBOTT LABORATORIES COM *	COMMON STOCK	002824100	2230	59290	SH		OTHER	
ABERCROMBIE & FITCH CO CLASS A	COMMON STOCK	002896207	1912	63667	SH		DEFINED	
ABERCROMBIE & FITCH CO CLASS A	COMMON STOCK	002896207	144	4800	SH		OTHER	
AFLAC INC COM	COMMON STOCK	001055102	45	1400	SH		DEFINED	
AFLAC INC COM	COMMON STOCK	001055102	178	5550	SH		OTHER	
AGERE SYSTEMS INC - A	COMMON STOCK	00845V100	16	10047	SH		DEFINED	
AGERE SYSTEMS INC - A	COMMON STOCK	00845V100	0	57	SH		OTHER	
AIR PRODUCTS & CHEMICALS INC C	COMMON STOCK	009158106	1138	27461	SH		DEFINED	
AIR PRODUCTS & CHEMICALS INC C	COMMON STOCK	009158106	580	14000	SH		OTHER	
ALBANY INTERNATIONAL CORP NEW	COMMON STOCK	012348108	625	27300	SH		DEFINED	
ALBANY INTERNATIONAL CORP NEW	COMMON STOCK	012348108	48	2100	SH		OTHER	
ALCOA INC COM*	COMMON STOCK	013817101	10032	517658	SH		DEFINED	
ALCOA INC COM*	COMMON STOCK	013817101	1231	63539	SH		OTHER	
ALEXANDRIA REAL ESTATE EQUITIE	COMMON STOCK	015271109	1425	33900	SH		DEFINED	
ALEXANDRIA REAL ESTATE EQUITIE	COMMON STOCK	015271109	109	2600	SH		OTHER	
ALLIED CAPITAL CORP NEW COM	COMMON STOCK	01903Q108	1009	50500	SH		DEFINED	
ALLIED CAPITAL CORP NEW COM	COMMON STOCK	01903Q108	398	19925	SH		OTHER	
ALLIED WASTE INDUSTRIES INC CO	COMMON STOCK	019589308	639	80000	SH		DEFINED	
ALLIED WASTE INDUSTRIES INC CO	COMMON STOCK	019589308	26	3200	SH		OTHER	
ALLSTATE CORP COM	COMMON STOCK	020002101	488	14712	SH		DEFINED	
ALLSTATE CORP COM	COMMON STOCK	020002101	64	1916	SH		OTHER	
ALLTEL CORP COM *	COMMON STOCK	020039103	44304	989808	SH		DEFINED	
ALLTEL CORP COM *	COMMON STOCK	020039103	11513	257223	SH		OTHER	
ALTRIA GROUP INC COM *	COMMON STOCK	02209S103	1261	42074	SH		DEFINED	
ALTRIA GROUP INC COM *	COMMON STOCK	02209S103	3654	121976	SH		OTHER	
AMERICAN CAPITAL STRATEGIES LT	COMMON STOCK	024937104	2033	90779	SH		DEFINED	
AMERICAN CAPITAL STRATEGIES LT	COMMON STOCK	024937104	19	829	SH		OTHER	
AMERICAN ELECTRIC POWER INC CO	COMMON STOCK	025537101	1035	45303	SH		DEFINED	
AMERICAN ELECTRIC POWER INC CO	COMMON STOCK	025537101	525	22961	SH		OTHER	
AMERICAN EXPRESS CO COM *	COMMON STOCK	025816109	13473	405437	SH		DEFINED	
AMERICAN EXPRESS CO COM *	COMMON STOCK	025816109	1731	52101	SH		OTHER	
AMERICAN INT'L GROUP INC COM *	COMMON STOCK	026874107	1079	21812	SH		DEFINED	
AMERICAN INT'L GROUP INC COM *	COMMON STOCK	026874107	1585	32052	SH		OTHER	
AMERICAN ITALIAN PASTA CO CLAS	COMMON STOCK	027070101	1739	40200	SH		DEFINED	
AMERICAN ITALIAN PASTA CO CLAS	COMMON STOCK	027070101	134	3100	SH		OTHER	
AMERICAN NATIONAL INSURANCE CO	COMMON STOCK	028591105	331	4252	SH		DEFINED	
AMERIGROUP CORPORATION COM	COMMON STOCK	03073T102	1416	48400	SH		DEFINED	
AMERIGROUP CORPORATION COM	COMMON STOCK	03073T102	139	4750	SH		OTHER	
AMETEK INC COM	COMMON STOCK	031100100	1175	35600	SH		DEFINED	
AMETEK INC COM	COMMON STOCK	031100100	69	2100	SH		OTHER	
AMGEN INC COM *	COMMON STOCK	031162100	18214	316491	SH		DEFINED	
AMGEN INC COM *	COMMON STOCK	031162100	2737	47562	SH		OTHER	
AMSOUTH BANCORPORATION INC COM	COMMON STOCK	032165102	174	8756	SH		DEFINED	
AMSOUTH BANCORPORATION INC COM	COMMON STOCK	032165102	98	4920	SH		OTHER	
ANADARKO PETROLEUM CORP COM	COMMON STOCK	032511107	7192	158072	SH		DEFINED	
ANADARKO PETROLEUM CORP COM	COMMON STOCK	032511107	80	1750	SH		OTHER	

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ANALOG DEVICES INC COM*	COMMON STOCK	032654105	713	25926	SH	DEFINED
ANHEUSER BUSCH COS INC COM *	COMMON STOCK	035229103	747	16027	SH	DEFINED
ANHEUSER BUSCH COS INC COM *	COMMON STOCK	035229103	7334	157342	SH	OTHER
AOL TIME WARNER INC COM*	COMMON STOCK	00184A105	38306	3527224	SH	DEFINED
AOL TIME WARNER INC COM*	COMMON STOCK	00184A105	277	25468	SH	OTHER
ARCHSTONE-SMITH TR REIT COM*	COMMON STOCK	039583109	2004	91263	SH	DEFINED
ARCHSTONE-SMITH TR REIT COM*	COMMON STOCK	039583109	861	39204	SH	OTHER
AT & T WIRELESS SERVICES INC C	COMMON STOCK	00209A106	214	32406	SH	DEFINED
AT & T WIRELESS SERVICES INC C	COMMON STOCK	00209A106	55	8312	SH	OTHER
AUTODESK INC COM	COMMON STOCK	052769106	1160	76000	SH	DEFINED
AUTODESK INC COM	COMMON STOCK	052769106	102	6700	SH	OTHER
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	7881	255969	SH	DEFINED
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	680	22099	SH	OTHER
AVERY DENNISON CORP COM *	COMMON STOCK	053611109	15206	259171	SH	DEFINED
AVERY DENNISON CORP COM *	COMMON STOCK	053611109	1779	30322	SH	OTHER
AVNET INC COM	COMMON STOCK	053807103	1522	145255	SH	DEFINED
AVNET INC COM	COMMON STOCK	053807103	11	1068	SH	OTHER
AVX CORP COM	COMMON STOCK	002444107	819	90947	SH	DEFINED
AVX CORP COM	COMMON STOCK	002444107	7	735	SH	OTHER
BAKER HUGHES INC COM *	COMMON STOCK	057224107	9673	323200	SH	DEFINED
BAKER HUGHES INC COM *	COMMON STOCK	057224107	680	22715	SH	OTHER
BALL CORP COM	COMMON STOCK	058498106	223	4000	SH	OTHER
BANK OF AMERICA CORP COM*	COMMON STOCK	060505104	1735	25962	SH	DEFINED
BANK OF AMERICA CORP COM*	COMMON STOCK	060505104	485	7257	SH	OTHER
BANK OF HAWAII CORP COM	COMMON STOCK	062540109	1586	51500	SH	DEFINED
BANK OF HAWAII CORP COM	COMMON STOCK	062540109	126	4100	SH	OTHER
BANK OF NEW YORK INC COM	COMMON STOCK	064057102	528	25760	SH	DEFINED
BANK OF NEW YORK INC COM	COMMON STOCK	064057102	1	60	SH	OTHER
BANK ONE CORP COM*	COMMON STOCK	06423A103	617	17816	SH	DEFINED
BANK ONE CORP COM*	COMMON STOCK	06423A103	35	1000	SH	OTHER
BANKNORTH GROUP INC	COMMON STOCK	06646R107	4907	225005	SH	DEFINED
BANKNORTH GROUP INC	COMMON STOCK	06646R107	53	2450	SH	OTHER
BAXTER INTERNATIONAL INC COM *	COMMON STOCK	071813109	635	34077	SH	DEFINED
BAXTER INTERNATIONAL INC COM *	COMMON STOCK	071813109	257	13762	SH	OTHER
BELLSOUTH CORP COM *	COMMON STOCK	079860102	10627	490408	SH	DEFINED
BELLSOUTH CORP COM *	COMMON STOCK	079860102	797	36795	SH	OTHER
BEMIS INC COM*	COMMON STOCK	081437105	8	200	SH	DEFINED
BEMIS INC COM*	COMMON STOCK	081437105	252	6000	SH	OTHER
BERKSHIRE HATHAWAY INC CLASS B	COMMON STOCK	084670207	171	80	SH	DEFINED
BERKSHIRE HATHAWAY INC CLASS B	COMMON STOCK	084670207	43	20	SH	OTHER
BEST BUY COMPANY INC COM*	COMMON STOCK	086516101	13697	507853	SH	DEFINED
BEST BUY COMPANY INC COM*	COMMON STOCK	086516101	1681	62314	SH	OTHER
BLOCK H & R INC COM *	COMMON STOCK	093671105	434	10175	SH	DEFINED
BLYTH INC. COM	COMMON STOCK	09643P108	4391	172661	SH	DEFINED
BLYTH INC. COM	COMMON STOCK	09643P108	37	1445	SH	OTHER
BOEING CO COM *	COMMON STOCK	097023105	59	2373	SH	DEFINED
BOEING CO COM *	COMMON STOCK	097023105	223	8897	SH	OTHER
BOISE CASCADE CORP COM	COMMON STOCK	097383103	222	10158	SH	DEFINED
BRINKER INTERNATIONAL INC COM*	COMMON STOCK	109641100	2533	83063	SH	DEFINED
BRINKER INTERNATIONAL INC COM*	COMMON STOCK	109641100	355	11647	SH	OTHER
BRISTOL-MYERS SQUIBB CO COM *	COMMON STOCK	110122108	1170	55383	SH	DEFINED
BRISTOL-MYERS SQUIBB CO COM *	COMMON STOCK	110122108	737	34875	SH	OTHER
BURLINGTON NORTHERN SANTA FE C	COMMON STOCK	12189T104	324	13000	SH	DEFINED
BURLINGTON NORTHERN SANTA FE C	COMMON STOCK	12189T104	312	12543	SH	OTHER
BURLINGTON RESOURCES INC COM	COMMON STOCK	122014103	6254	131094	SH	DEFINED
BURLINGTON RESOURCES INC COM	COMMON STOCK	122014103	169	3547	SH	OTHER
CALIFORNIA PIZZA KITCHEN INC	COMMON STOCK	13054D109	1573	68400	SH	DEFINED
CALIFORNIA PIZZA KITCHEN INC	COMMON STOCK	13054D109	124	5400	SH	OTHER
CALLAWAY GOLF CO COM	COMMON STOCK	131193104	1054	88700	SH	DEFINED
CALLAWAY GOLF CO COM	COMMON STOCK	131193104	61	5100	SH	OTHER
CARDINAL HEALTH INC COM*	COMMON STOCK	14149Y108	13478	236578	SH	DEFINED
CARDINAL HEALTH INC COM*	COMMON STOCK	14149Y108	1476	25900	SH	OTHER

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CARNIVAL CORPORATION COM*	COMMON STOCK	143658102	759	31475	SH	DEFINED
CARNIVAL CORPORATION COM*	COMMON STOCK	143658102	166	6900	SH	OTHER
CARRIAGE SERVICES INC COM	COMMON STOCK	143905107	36	10000	SH	DEFINED
CENTERPOINT ENERGY INC COM	COMMON STOCK	15189T107	271	38440	SH	DEFINED
CENTERPOINT ENERGY INC COM	COMMON STOCK	15189T107	7	1000	SH	OTHER
CHARTER ONE FINANCIAL INC COM	COMMON STOCK	160903100	680	24585	SH	DEFINED
CHEVRONTEXACO CORP COM*	COMMON STOCK	166764100	17964	277869	SH	DEFINED
CHEVRONTEXACO CORP COM*	COMMON STOCK	166764100	3501	54159	SH	OTHER
CHUBB CORP COM*	COMMON STOCK	171232101	3879	87525	SH	DEFINED
CHUBB CORP COM*	COMMON STOCK	171232101	955	21545	SH	OTHER
CIGNA CORP COM	COMMON STOCK	125509109	381	8342	SH	DEFINED
CINERGY CORP COM	COMMON STOCK	172474108	8073	239917	SH	DEFINED
CINERGY CORP COM	COMMON STOCK	172474108	57	1707	SH	OTHER
CISCO SYSTEM INC COM *	COMMON STOCK	17275R102	11531	888360	SH	DEFINED
CISCO SYSTEM INC COM *	COMMON STOCK	17275R102	1008	77633	SH	OTHER
CITIGROUP INC COM *	COMMON STOCK	172967101	4567	132574	SH	DEFINED
CITIGROUP INC COM *	COMMON STOCK	172967101	3320	96386	SH	OTHER
CITY NATIONAL CORP COM	COMMON STOCK	178566105	804	18300	SH	DEFINED
CITY NATIONAL CORP COM	COMMON STOCK	178566105	83	1900	SH	OTHER
CLARCOR INC COM	COMMON STOCK	179895107	1095	30250	SH	DEFINED
CLARCOR INC COM	COMMON STOCK	179895107	94	2600	SH	OTHER
CLEAR CHANNEL COMMUNICATIONS I	COMMON STOCK	184502102	2129	62767	SH	DEFINED
CLEAR CHANNEL COMMUNICATIONS I	COMMON STOCK	184502102	4274	126000	SH	OTHER
CLOROX CO COM *	COMMON STOCK	189054109	9933	215138	SH	DEFINED
CLOROX CO COM *	COMMON STOCK	189054109	1289	27914	SH	OTHER
COCA COLA CO COM *	COMMON STOCK	191216100	4958	122489	SH	DEFINED
COCA COLA CO COM *	COMMON STOCK	191216100	2793	69005	SH	OTHER
COLGATE-PALMOLIVE CO COM *	COMMON STOCK	194162103	2702	49638	SH	DEFINED
COLGATE-PALMOLIVE CO COM *	COMMON STOCK	194162103	699	12836	SH	OTHER
COMPUTER SCIENCES CORP COM *	COMMON STOCK	205363104	191	5864	SH	DEFINED
COMPUTER SCIENCES CORP COM *	COMMON STOCK	205363104	242	7450	SH	OTHER
CONAGRA FOODS INC	COMMON STOCK	205887102	243	12100	SH	DEFINED
CONAGRA FOODS INC	COMMON STOCK	205887102	37	1850	SH	OTHER
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	519	9679	SH	DEFINED
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	122	2275	SH	OTHER
CONSOL ENERGY INC COM	COMMON STOCK	20854P109	3879	234645	SH	DEFINED
CONSOL ENERGY INC COM	COMMON STOCK	20854P109	29	1747	SH	OTHER
CONSOLIDATED EDISON INC COM	COMMON STOCK	209115104	38	1000	SH	DEFINED
CONSOLIDATED EDISON INC COM	COMMON STOCK	209115104	321	8342	SH	OTHER
COOPER COMPANIES INC COM	COMMON STOCK	216648402	2111	70600	SH	DEFINED
COOPER COMPANIES INC COM	COMMON STOCK	216648402	161	5400	SH	OTHER
COOPER TIRE & RUBBER CO COM	COMMON STOCK	216831107	966	79200	SH	DEFINED
COOPER TIRE & RUBBER CO COM	COMMON STOCK	216831107	73	6000	SH	OTHER
COSTCO WHOLESALE CORP NEW COM*	COMMON STOCK	22160K105	10752	358037	SH	DEFINED
COSTCO WHOLESALE CORP NEW COM*	COMMON STOCK	22160K105	1342	44672	SH	OTHER
COUNTRYWIDE FINANCIAL CORP COM	COMMON STOCK	222372104	2811	48891	SH	DEFINED
COUNTRYWIDE FINANCIAL CORP COM	COMMON STOCK	222372104	14	236	SH	OTHER
CREE INC COM	COMMON STOCK	225447101	1263	68200	SH	DEFINED
CREE INC COM	COMMON STOCK	225447101	96	5200	SH	OTHER
CRESCENT REAL ESTATE EQUITIES	COMMON STOCK	225756105	194	13500	SH	DEFINED
CRESCENT REAL ESTATE EQUITIES	COMMON STOCK	225756105	52	3600	SH	OTHER
CSX CORP COM	COMMON STOCK	126408103	376	13200	SH	OTHER
CULLEN/FROST BANKERS INC COM	COMMON STOCK	229899109	10165	334581	SH	DEFINED
CULLEN/FROST BANKERS INC COM	COMMON STOCK	229899109	2270	74722	SH	OTHER
CVB FINANCIAL CORP COM	COMMON STOCK	126600105	1472	75950	SH	DEFINED
CVB FINANCIAL CORP COM	COMMON STOCK	126600105	104	5375	SH	OTHER
CYTYC CORPORATION COM	COMMON STOCK	232946103	1340	102700	SH	DEFINED
CYTYC CORPORATION COM	COMMON STOCK	232946103	102	7800	SH	OTHER
DELL COMPUTER CORP COM*	COMMON STOCK	247025109	17918	656108	SH	DEFINED
DELL COMPUTER CORP COM*	COMMON STOCK	247025109	2384	87285	SH	OTHER
DELPHI CORPORATION COM	COMMON STOCK	247126105	1193	174699	SH	DEFINED
DELPHI CORPORATION COM	COMMON STOCK	247126105	611	89441	SH	OTHER

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DELTA & PINE LAND CO	COMMON STOCK	247357106	1329	58800	SH	DEFINED
DELTA & PINE LAND CO	COMMON STOCK	247357106	102	4500	SH	OTHER
DEVON ENERGY CORPORATION NEW C	COMMON STOCK	25179M103	301	6233	SH	DEFINED
DEVON ENERGY CORPORATION NEW C	COMMON STOCK	25179M103	102	2113	SH	OTHER
DIEBOLD INC COM *	COMMON STOCK	253651103	10912	321509	SH	DEFINED
DIEBOLD INC COM *	COMMON STOCK	253651103	1018	29981	SH	OTHER
DIGITAL RIVER INC COM	COMMON STOCK	25388B104	1150	84000	SH	DEFINED
DIGITAL RIVER INC COM	COMMON STOCK	25388B104	89	6500	SH	OTHER
DILLARDS INC CLASS A	COMMON STOCK	254067101	874	67630	SH	DEFINED
DILLARDS INC CLASS A	COMMON STOCK	254067101	65	5000	SH	OTHER
DISNEY (WALT) COMPANY HOLDING	COMMON STOCK	254687106	470	27641	SH	DEFINED
DISNEY (WALT) COMPANY HOLDING	COMMON STOCK	254687106	409	24011	SH	OTHER
DOLLAR GENERAL CORP COM	COMMON STOCK	256669102	244	20000	SH	DEFINED
DOLLAR TREE STORES INC COM	COMMON STOCK	256747106	195	9774	SH	DEFINED
DOLLAR TREE STORES INC COM	COMMON STOCK	256747106	7	350	SH	OTHER
DOW CHEMICAL CO COM *	COMMON STOCK	260543103	2619	94845	SH	DEFINED
DOW CHEMICAL CO COM *	COMMON STOCK	260543103	638	23091	SH	OTHER
DU PONT E I DE NEMOURS & CO CO	COMMON STOCK	263534109	4333	111515	SH	DEFINED
DU PONT E I DE NEMOURS & CO CO	COMMON STOCK	263534109	1570	40391	SH	OTHER
DUKE ENERGY CORP *	COMMON STOCK	264399106	1090	74984	SH	DEFINED
DUKE ENERGY CORP *	COMMON STOCK	264399106	476	32711	SH	OTHER
DYNACQ INTERNATIONAL INC COM	COMMON STOCK	267919306	837	61900	SH	DEFINED
E M C CORP MASSACHUSETTS COM *	COMMON STOCK	268648102	1212	167615	SH	DEFINED
E M C CORP MASSACHUSETTS COM *	COMMON STOCK	268648102	374	51770	SH	OTHER
EATON VANCE CORPORATION COM	COMMON STOCK	278265103	1149	43000	SH	DEFINED
EATON VANCE CORPORATION COM	COMMON STOCK	278265103	88	3300	SH	OTHER
EDISON INTERNATIONAL COM	COMMON STOCK	281020107	149	10848	SH	OTHER
EDUCATION MANAGEMENT CORP COM	COMMON STOCK	28139T101	927	23300	SH	DEFINED
EDUCATION MANAGEMENT CORP COM	COMMON STOCK	28139T101	99	2500	SH	OTHER
EDWARDS J D & CO COM	COMMON STOCK	281667105	722	65500	SH	DEFINED
EDWARDS J D & CO COM	COMMON STOCK	281667105	55	5000	SH	OTHER
EGL INC	COMMON STOCK	268484102	698	47000	SH	DEFINED
EGL INC	COMMON STOCK	268484102	113	7600	SH	OTHER
EL PASO CORP COM	COMMON STOCK	28336L109	2393	395535	SH	DEFINED
EL PASO CORP COM	COMMON STOCK	28336L109	32	5338	SH	OTHER
ELECTRONIC DATA SYSTEMS CORP C	COMMON STOCK	285661104	3456	196363	SH	DEFINED
ELECTRONIC DATA SYSTEMS CORP C	COMMON STOCK	285661104	505	28720	SH	OTHER
ELI LILLY & CO COM *	COMMON STOCK	532457108	753	13174	SH	DEFINED
ELI LILLY & CO COM *	COMMON STOCK	532457108	179	3140	SH	OTHER
EMERSON ELECTRIC CO COM *	COMMON STOCK	291011104	15608	344158	SH	DEFINED
EMERSON ELECTRIC CO COM *	COMMON STOCK	291011104	1786	39387	SH	OTHER
ENSCO INTERNATIONAL INC COM*	COMMON STOCK	26874Q100	11641	456324	SH	DEFINED
ENSCO INTERNATIONAL INC COM*	COMMON STOCK	26874Q100	1028	40311	SH	OTHER
ENTERGY CORP NEW COM	COMMON STOCK	29364G103	592	12296	SH	DEFINED
ENTERGY CORP NEW COM	COMMON STOCK	29364G103	34	700	SH	OTHER
ENZO BIOCHEM INC COM	COMMON STOCK	294100102	369	28213	SH	DEFINED
EON LABS INC COM	COMMON STOCK	29412E100	2339	87600	SH	DEFINED
EON LABS INC COM	COMMON STOCK	29412E100	182	6800	SH	OTHER
ESCO TECHNOLOGIES INC	COMMON STOCK	296315104	1079	32900	SH	DEFINED
ESCO TECHNOLOGIES INC	COMMON STOCK	296315104	82	2500	SH	OTHER
EVERGREEN RESOURCES INC COM	COMMON STOCK	299900308	1137	25100	SH	DEFINED
EVERGREEN RESOURCES INC COM	COMMON STOCK	299900308	100	2200	SH	OTHER
EXPRESS SCRIPTS INC COM*	COMMON STOCK	302182100	10131	181884	SH	DEFINED
EXPRESS SCRIPTS INC COM*	COMMON STOCK	302182100	904	16233	SH	OTHER
EXXON MOBIL CORP COM *	COMMON STOCK	30231G102	33248	951290	SH	DEFINED
EXXON MOBIL CORP COM *	COMMON STOCK	30231G102	15041	430346	SH	OTHER
FACTSET RESEARCH SYSTEMS INC	COMMON STOCK	303075105	1379	42500	SH	DEFINED
FACTSET RESEARCH SYSTEMS INC	COMMON STOCK	303075105	120	3700	SH	OTHER
FAMILY DOLLAR STORES INC COM	COMMON STOCK	307000109	1837	59500	SH	DEFINED
FANNIE MAE *	COMMON STOCK	313586109	26873	411219	SH	DEFINED
FANNIE MAE *	COMMON STOCK	313586109	3245	49659	SH	OTHER
FEDERATED INVESTORS INC- CL B	COMMON STOCK	314211103	1115	43800	SH	DEFINED

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FEDERATED INVESTORS INC- CL B	COMMON STOCK	314211103	94	3700	SH	OTHER
FIRST DATA CORP COM *	COMMON STOCK	319963104	1486	40159	SH	DEFINED
FIRST DATA CORP COM *	COMMON STOCK	319963104	110	2983	SH	OTHER
FIRST NIAGARA FINL GROUP INC N	COMMON STOCK	33582V108	380	32368	SH	DEFINED
FIRST NIAGARA FINL GROUP INC N	COMMON STOCK	33582V108	3	252	SH	OTHER
FISERV INC COM *	COMMON STOCK	337738108	214	6794	SH	DEFINED
FISERV INC COM *	COMMON STOCK	337738108	49	1552	SH	OTHER
FLEETBOSTON FINANCIAL CORP COM	COMMON STOCK	339030108	5117	214280	SH	DEFINED
FLEETBOSTON FINANCIAL CORP COM	COMMON STOCK	339030108	149	6245	SH	OTHER
FLOWERS FOODS INC COM	COMMON STOCK	343498101	1311	47850	SH	DEFINED
FLOWERS FOODS INC COM	COMMON STOCK	343498101	131	4800	SH	OTHER
FMC TECHNOLOGIES INC COM	COMMON STOCK	30249U101	1106	57600	SH	DEFINED
FMC TECHNOLOGIES INC COM	COMMON STOCK	30249U101	94	4900	SH	OTHER
FOCUS ENHANCEMENTS INC	COMMON STOCK	344159108	48	67500	SH	DEFINED
FOOT LOCKER INC COM	COMMON STOCK	344849104	895	83650	SH	DEFINED
FORD MOTOR COMPANY *	COMMON STOCK	345370860	5405	718815	SH	DEFINED
FORD MOTOR COMPANY *	COMMON STOCK	345370860	78	10389	SH	OTHER
FOREST LABORATORIES INC COM *	COMMON STOCK	345838106	5835	108122	SH	DEFINED
FOREST LABORATORIES INC COM *	COMMON STOCK	345838106	370	6848	SH	OTHER
FORTUNE BRANDS INC COM *	COMMON STOCK	349631101	634	14780	SH	DEFINED
FORTUNE BRANDS INC COM *	COMMON STOCK	349631101	203	4724	SH	OTHER
FOUNDRY NETWORKS INC COM	COMMON STOCK	35063R100	1073	133400	SH	DEFINED
FOUNDRY NETWORKS INC COM	COMMON STOCK	35063R100	82	10200	SH	OTHER
FPL GROUP INC COM *	COMMON STOCK	302571104	61	1040	SH	DEFINED
FPL GROUP INC COM *	COMMON STOCK	302571104	239	4050	SH	OTHER
FREDDIE MAC *	COMMON STOCK	313400301	10459	196959	SH	DEFINED
FREDDIE MAC *	COMMON STOCK	313400301	118	2215	SH	OTHER
FURNITURE BRANDS INTERNATIONAL	COMMON STOCK	360921100	931	47600	SH	DEFINED
FURNITURE BRANDS INTERNATIONAL	COMMON STOCK	360921100	70	3600	SH	OTHER
GABELLI ASSET MANAGEMENT INC C	COMMON STOCK	36239Y102	934	33900	SH	DEFINED
GABELLI ASSET MANAGEMENT INC C	COMMON STOCK	36239Y102	80	2900	SH	OTHER
GANNETT CO COM*	COMMON STOCK	364730101	171	2432	SH	DEFINED
GANNETT CO COM*	COMMON STOCK	364730101	60	845	SH	OTHER
GEN-PROBE INC NEW COM	COMMON STOCK	36866T103	1254	55400	SH	DEFINED
GEN-PROBE INC NEW COM	COMMON STOCK	36866T103	91	4000	SH	OTHER
GENERAL DYNAMICS CORP COM*	COMMON STOCK	369550108	13263	240842	SH	DEFINED
GENERAL DYNAMICS CORP COM*	COMMON STOCK	369550108	1613	29289	SH	OTHER
GENERAL ELECTRIC CO COM *	COMMON STOCK	369604103	26530	1040400	SH	DEFINED
GENERAL ELECTRIC CO COM *	COMMON STOCK	369604103	9196	360645	SH	OTHER
GENERAL MILLS INC COM*	COMMON STOCK	370334104	1099	24132	SH	DEFINED
GENERAL MILLS INC COM*	COMMON STOCK	370334104	730	16030	SH	OTHER
GENERAL MOTORS CORP CLASS H NE	COMMON STOCK	370442832	10	852	SH	DEFINED
GENERAL MOTORS CORP CLASS H NE	COMMON STOCK	370442832	227	20239	SH	OTHER
GENERAL MOTORS CORP COM	COMMON STOCK	370442105	272	8087	SH	DEFINED
GENERAL MOTORS CORP COM	COMMON STOCK	370442105	4161	123756	SH	OTHER
GENTEX CORP COM	COMMON STOCK	371901109	1079	42400	SH	DEFINED
GENTEX CORP COM	COMMON STOCK	371901109	79	3100	SH	OTHER
GILLETTE CO COM *	COMMON STOCK	375766102	275	8899	SH	DEFINED
GILLETTE CO COM *	COMMON STOCK	375766102	41	1315	SH	OTHER
GRANT PRIDECO INC COM	COMMON STOCK	38821G101	1468	121700	SH	DEFINED
GRANT PRIDECO INC COM	COMMON STOCK	38821G101	116	9600	SH	OTHER
GUIDANT CORP COM*	COMMON STOCK	401698105	366	10098	SH	DEFINED
GUIDANT CORP COM*	COMMON STOCK	401698105	30	830	SH	OTHER
HALLIBURTON CO COM *	COMMON STOCK	406216101	244	11790	SH	DEFINED
HALLIBURTON CO COM *	COMMON STOCK	406216101	1461	70500	SH	OTHER
HANOVER COMPRESSOR CO (HOLDING	COMMON STOCK	410768105	81	12500	SH	DEFINED
HARMAN INTERNATIONAL INDUSTRIE	COMMON STOCK	413086109	4585	78277	SH	DEFINED
HARMAN INTERNATIONAL INDUSTRIE	COMMON STOCK	413086109	357	6095	SH	OTHER
HARRIS CORP DELAWARE COM	COMMON STOCK	413875105	1666	60000	SH	DEFINED
HARTFORD FINANCIAL SERVICES GR	COMMON STOCK	416515104	306	8667	SH	DEFINED
HARTFORD FINANCIAL SERVICES GR	COMMON STOCK	416515104	85	2400	SH	OTHER
HCA INC*	COMMON STOCK	404119109	852	20604	SH	DEFINED

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HCA INC*	COMMON STOCK	404119109	150	3627	SH	OTHER
HCC INSURANCE HOLDINGS INC COM	COMMON STOCK	404132102	16482	644836	SH	DEFINED
HCC INSURANCE HOLDINGS INC COM	COMMON STOCK	404132102	1935	75718	SH	OTHER
HEALTHSOUTH CORP COM	COMMON STOCK	421924101	1	20000	SH	DEFINED
HEINZ H. J. CO COM*	COMMON STOCK	423074103	924	31637	SH	DEFINED
HEINZ H. J. CO COM*	COMMON STOCK	423074103	110	3750	SH	OTHER
HERSHEY FOODS CORP COM*	COMMON STOCK	427866108	61	975	SH	DEFINED
HERSHEY FOODS CORP COM*	COMMON STOCK	427866108	332	5300	SH	OTHER
HEWLETT PACKARD CO COM (DEL) *	COMMON STOCK	428236103	578	37202	SH	DEFINED
HEWLETT PACKARD CO COM (DEL) *	COMMON STOCK	428236103	620	39862	SH	OTHER
HISPANIC BROADCASTING CORP COM	COMMON STOCK	43357B104	413	20000	SH	DEFINED
HOME DEPOT INC COM *	COMMON STOCK	437076102	1008	41390	SH	DEFINED
HOME DEPOT INC COM *	COMMON STOCK	437076102	411	16869	SH	OTHER
HONEYWELL INTERNATIONAL INC CO	COMMON STOCK	438516106	14857	695569	SH	DEFINED
HONEYWELL INTERNATIONAL INC CO	COMMON STOCK	438516106	1024	47926	SH	OTHER
HOUSEHOLD INTERNATIONAL CORP C	COMMON STOCK	441815107	98	3600	SH	DEFINED
HOUSEHOLD INTERNATIONAL CORP C	COMMON STOCK	441815107	122	4470	SH	OTHER
HRPT PROPERTIES TRUST REIT COM	COMMON STOCK	40426W101	2	264	SH	DEFINED
HRPT PROPERTIES TRUST REIT COM	COMMON STOCK	40426W101	115	13500	SH	OTHER
ILLINOIS TOOL WORKS INC COM *	COMMON STOCK	452308109	285	4900	SH	DEFINED
ILLINOIS TOOL WORKS INC COM *	COMMON STOCK	452308109	141	2432	SH	OTHER
IMS HEALTH INC COM	COMMON STOCK	449934108	303	19400	SH	DEFINED
IMS HEALTH INC COM	COMMON STOCK	449934108	66	4200	SH	OTHER
INGERSOLL-RAND COMPANY CLASS A	COMMON STOCK	G4776G101	12562	325522	SH	DEFINED
INGERSOLL-RAND COMPANY CLASS A	COMMON STOCK	G4776G101	1367	35435	SH	OTHER
INTEGRATED CIRCUIT SYSTEMS INC	COMMON STOCK	45811K208	1039	47900	SH	DEFINED
INTEGRATED CIRCUIT SYSTEMS INC	COMMON STOCK	45811K208	120	5525	SH	OTHER
INTEGRATED ELECTRICAL SERVICES	COMMON STOCK	45811E103	4928	1153986	SH	DEFINED
INTEL CORP COM *	COMMON STOCK	458140100	3602	221261	SH	DEFINED
INTEL CORP COM *	COMMON STOCK	458140100	1158	71157	SH	OTHER
INTERNATIONAL PAPER CO COM *	COMMON STOCK	460146103	1019	30140	SH	DEFINED
INTERNATIONAL PAPER CO COM *	COMMON STOCK	460146103	23	682	SH	OTHER
INTL BUSINESS MACHINES CORP CO	COMMON STOCK	459200101	3822	48736	SH	DEFINED
INTL BUSINESS MACHINES CORP CO	COMMON STOCK	459200101	2098	26754	SH	OTHER
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	1205	50815	SH	DEFINED
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	28	1200	SH	OTHER
JETBLUE AIRWAYS CORP	COMMON STOCK	477143101	914	33000	SH	DEFINED
JETBLUE AIRWAYS CORP	COMMON STOCK	477143101	80	2900	SH	OTHER
JOHNSON & JOHNSON COM *	COMMON STOCK	478160104	5017	86695	SH	DEFINED
JOHNSON & JOHNSON COM *	COMMON STOCK	478160104	4662	80561	SH	OTHER
KERR MCGEE CORP COM	COMMON STOCK	492386107	6156	151589	SH	DEFINED
KERR MCGEE CORP COM	COMMON STOCK	492386107	36	889	SH	OTHER
KEY ENERGY SERVICES INC COM	COMMON STOCK	492914106	1056	104800	SH	DEFINED
KEY ENERGY SERVICES INC COM	COMMON STOCK	492914106	91	9000	SH	OTHER
KEYSPAN CORP COM *	COMMON STOCK	49337W100	241	7465	SH	DEFINED
KEYSPAN CORP COM *	COMMON STOCK	49337W100	55	1700	SH	OTHER
KIMBERLY CLARK CORP COM *	COMMON STOCK	494368103	3401	74810	SH	DEFINED
KIMBERLY CLARK CORP COM *	COMMON STOCK	494368103	676	14874	SH	OTHER
KOHL'S CORP COM*	COMMON STOCK	500255104	5558	98238	SH	DEFINED
KOHL'S CORP COM*	COMMON STOCK	500255104	353	6239	SH	OTHER
KRONOS INC COM	COMMON STOCK	501052104	1139	32500	SH	DEFINED
KRONOS INC COM	COMMON STOCK	501052104	67	1900	SH	OTHER
LAFARGE NORTH AMERICA INC COM	COMMON STOCK	505862102	3643	125395	SH	DEFINED
LAFARGE NORTH AMERICA INC COM	COMMON STOCK	505862102	37	1289	SH	OTHER
LEGG MASON INC COM	COMMON STOCK	524901105	1613	33100	SH	DEFINED
LEGG MASON INC COM	COMMON STOCK	524901105	127	2600	SH	OTHER
LEGGETT & PLATT INC COM	COMMON STOCK	524660107	260	14206	SH	DEFINED
LIBERTY MEDIA CORP NEW COM SER	COMMON STOCK	530718105	564	58014	SH	DEFINED
LIBERTY MEDIA CORP NEW COM SER	COMMON STOCK	530718105	13	1352	SH	OTHER
LINENS N THINGS INC COM	COMMON STOCK	535679104	878	43200	SH	DEFINED
LINENS N THINGS INC COM	COMMON STOCK	535679104	73	3600	SH	OTHER
LOCKHEED MARTIN CORP COM *	COMMON STOCK	539830109	74	1550	SH	DEFINED

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LOCKHEED MARTIN CORP COM *	COMMON STOCK	539830109	366	7695	SH	OTHER
LOWES COS INC COM *	COMMON STOCK	548661107	15884	389122	SH	DEFINED
LOWES COS INC COM *	COMMON STOCK	548661107	1398	34244	SH	OTHER
LUCENT TECHNOLOGIES INC COM	COMMON STOCK	549463107	10	6908	SH	DEFINED
LUCENT TECHNOLOGIES INC COM	COMMON STOCK	549463107	8	5638	SH	OTHER
LYONDELL CHEMICAL CO. COM	COMMON STOCK	552078107	140	10000	SH	DEFINED
MACROCHEM CORP DELAWARE COM	COMMON STOCK	555903103	34	68696	SH	DEFINED
MANPOWER INC WISCONSIN COM	COMMON STOCK	56418H100	1994	66748	SH	DEFINED
MANPOWER INC WISCONSIN COM	COMMON STOCK	56418H100	37	1230	SH	OTHER
MARATHON OIL CORP COM*	COMMON STOCK	565849106	6165	257198	SH	DEFINED
MARATHON OIL CORP COM*	COMMON STOCK	565849106	459	19153	SH	OTHER
MARSH & MCLENNAN COS INC COM	COMMON STOCK	571748102	337	7902	SH	DEFINED
MARSH & MCLENNAN COS INC COM	COMMON STOCK	571748102	110	2570	SH	OTHER
MARSHALL & ILSLEY CORP COM	COMMON STOCK	571834100	1086	42500	SH	DEFINED
MASCO CORP COM *	COMMON STOCK	574599106	931	50000	SH	DEFINED
MAVERICK TUBE CORPORATION COM	COMMON STOCK	577914104	1933	103900	SH	DEFINED
MAVERICK TUBE CORPORATION COM	COMMON STOCK	577914104	166	8900	SH	OTHER
MBNA CORP COM *	COMMON STOCK	55262L100	8057	535334	SH	DEFINED
MBNA CORP COM *	COMMON STOCK	55262L100	1150	76441	SH	OTHER
MCDONALD'S CORP COM *	COMMON STOCK	580135101	4285	296327	SH	DEFINED
MCDONALD'S CORP COM *	COMMON STOCK	580135101	242	16724	SH	OTHER
MCGRAW HILL COMPANIES INC. *	COMMON STOCK	580645109	2001	35994	SH	DEFINED
MCGRAW HILL COMPANIES INC. *	COMMON STOCK	580645109	954	17166	SH	OTHER
MEDTRONIC INC COM *	COMMON STOCK	585055106	11587	256797	SH	DEFINED
MEDTRONIC INC COM *	COMMON STOCK	585055106	1106	24523	SH	OTHER
MELLON FINANCIAL CORP COM	COMMON STOCK	58551A108	381	17900	SH	DEFINED
MELLON FINANCIAL CORP COM	COMMON STOCK	58551A108	185	8700	SH	OTHER
MERCK & CO INC COM *	COMMON STOCK	589331107	3797	69308	SH	DEFINED
MERCK & CO INC COM *	COMMON STOCK	589331107	2504	45712	SH	OTHER
MERRILL LYNCH & CO INC COM	COMMON STOCK	590188108	68	1922	SH	DEFINED
MERRILL LYNCH & CO INC COM	COMMON STOCK	590188108	228	6450	SH	OTHER
MGIC INVESTMENT CORP WISCONSIN	COMMON STOCK	552848103	369	9400	SH	DEFINED
MGIC INVESTMENT CORP WISCONSIN	COMMON STOCK	552848103	31	800	SH	OTHER
MICROSOFT CORP WASHINGTON COM	COMMON STOCK	594918104	20838	860700	SH	DEFINED
MICROSOFT CORP WASHINGTON COM	COMMON STOCK	594918104	3171	130979	SH	OTHER
MOLEX INC COM*	COMMON STOCK	608554101	222	10325	SH	DEFINED
MORGAN STANLEY	COMMON STOCK	617446448	11072	288700	SH	DEFINED
MORGAN STANLEY	COMMON STOCK	617446448	128	3337	SH	OTHER
MOTOROLA INC COM	COMMON STOCK	620076109	31	3736	SH	DEFINED
MOTOROLA INC COM	COMMON STOCK	620076109	79	9560	SH	OTHER
NATIONAL-OILWELL INC COM	COMMON STOCK	637071101	1280	57150	SH	DEFINED
NATIONAL-OILWELL INC COM	COMMON STOCK	637071101	99	4400	SH	OTHER
NBTY INC COM	COMMON STOCK	628782104	1409	74300	SH	DEFINED
NBTY INC COM	COMMON STOCK	628782104	106	5600	SH	OTHER
NEW PLAN EXCEL RLTY TR INC REI	COMMON STOCK	648053106	1175	59960	SH	DEFINED
NEW PLAN EXCEL RLTY TR INC REI	COMMON STOCK	648053106	158	8050	SH	OTHER
NEWELL RUBBERMAID INC COM*	COMMON STOCK	651229106	17460	615871	SH	DEFINED
NEWELL RUBBERMAID INC COM*	COMMON STOCK	651229106	1940	68417	SH	OTHER
NICOR INC COM *	COMMON STOCK	654086107	1436	52550	SH	DEFINED
NICOR INC COM *	COMMON STOCK	654086107	284	10400	SH	OTHER
NOBLE CORP COM	COMMON STOCK	G65422100	484	15400	SH	DEFINED
NOBLE CORP COM	COMMON STOCK	G65422100	60	1900	SH	OTHER
NOBLE ENERGY INC COM	COMMON STOCK	655044105	12010	350249	SH	DEFINED
NOBLE ENERGY INC COM	COMMON STOCK	655044105	95	2760	SH	OTHER
NORTHEAST UTILITIES COM	COMMON STOCK	664397106	345	24800	SH	DEFINED
NUCOR CORP COM *	COMMON STOCK	670346105	12069	316190	SH	DEFINED
NUCOR CORP COM *	COMMON STOCK	670346105	1503	39370	SH	OTHER
OCCIDENTAL PETROLEUM CORP COM	COMMON STOCK	674599105	366	12200	SH	DEFINED
OCCIDENTAL PETROLEUM CORP COM	COMMON STOCK	674599105	78	2600	SH	OTHER
OCEAN ENERGY INC TEX COM	COMMON STOCK	67481E106	968	48400	SH	DEFINED
OMNICOM GROUP COM *	COMMON STOCK	681919106	936	17284	SH	DEFINED
OMNICOM GROUP COM *	COMMON STOCK	681919106	824	15217	SH	OTHER



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ORACLE CORPORATION*	COMMON STOCK	68389X105	1056	97325	SH	DEFINED
ORACLE CORPORATION*	COMMON STOCK	68389X105	504	46450	SH	OTHER
PACIFIC SUNWEAR OF CALIFORNIA	COMMON STOCK	694873100	560	27500	SH	DEFINED
PACIFIC SUNWEAR OF CALIFORNIA	COMMON STOCK	694873100	49	2400	SH	OTHER
PATTERSON-UTI ENERGY INC COM	COMMON STOCK	703481101	1040	32200	SH	DEFINED
PATTERSON-UTI ENERGY INC COM	COMMON STOCK	703481101	87	2700	SH	OTHER
PENTAIR INC COM	COMMON STOCK	709631105	1170	33100	SH	DEFINED
PENTAIR INC COM	COMMON STOCK	709631105	88	2500	SH	OTHER
PEP BOYS MANNY MOE & JACK COM	COMMON STOCK	713278109	847	111500	SH	DEFINED
PEP BOYS MANNY MOE & JACK COM	COMMON STOCK	713278109	106	13900	SH	OTHER
PEPCO HOLDINGS INC COM	COMMON STOCK	713291102	6360	365506	SH	DEFINED
PEPCO HOLDINGS INC COM	COMMON STOCK	713291102	18	1053	SH	OTHER
PEPSICO INC COM*	COMMON STOCK	713448108	17204	430097	SH	DEFINED
PEPSICO INC COM*	COMMON STOCK	713448108	4178	104457	SH	OTHER
PERFORMANCE FOOD GROUP CO COM*	COMMON STOCK	713755106	1130	36860	SH	DEFINED
PERFORMANCE FOOD GROUP CO COM*	COMMON STOCK	713755106	54	1750	SH	OTHER
PFIZER INC COM *	COMMON STOCK	717081103	23531	755174	SH	DEFINED
PFIZER INC COM *	COMMON STOCK	717081103	6284	201683	SH	OTHER
PHARMACEUTICAL PRODUCT DEVELOP	COMMON STOCK	717124101	1592	59300	SH	DEFINED
PHARMACEUTICAL PRODUCT DEVELOP	COMMON STOCK	717124101	124	4600	SH	OTHER
PHARMACIA CORP COM*	COMMON STOCK	71713U102	96	2215	SH	DEFINED
PHARMACIA CORP COM*	COMMON STOCK	71713U102	685	15811	SH	OTHER
PIONEER NATURAL RESOURCES CO C	COMMON STOCK	723787107	1218	48542	SH	DEFINED
PIONEER NATURAL RESOURCES CO C	COMMON STOCK	723787107	107	4247	SH	OTHER
PITNEY BOWES INC COM *	COMMON STOCK	724479100	1273	39869	SH	DEFINED
PITNEY BOWES INC COM *	COMMON STOCK	724479100	207	6500	SH	OTHER
PLUM CREEK TIMBER CO INC REIT	COMMON STOCK	729251108	1061	49150	SH	DEFINED
PLUM CREEK TIMBER CO INC REIT	COMMON STOCK	729251108	117	5400	SH	OTHER
PNC FINANCIAL SERVICES GROUP	COMMON STOCK	693475105	267	6300	SH	DEFINED
POLO RALPH LAUREN CORP CLASS A	COMMON STOCK	731572103	1193	52100	SH	DEFINED
POLO RALPH LAUREN CORP CLASS A	COMMON STOCK	731572103	103	4500	SH	OTHER
PROCTER & GAMBLE CO COM *	COMMON STOCK	742718109	8469	95102	SH	DEFINED
PROCTER & GAMBLE CO COM *	COMMON STOCK	742718109	2794	31371	SH	OTHER
PROLOGIS REIT COM	COMMON STOCK	743410102	4068	160661	SH	DEFINED
PROLOGIS REIT COM	COMMON STOCK	743410102	27	1067	SH	OTHER
PROTECTIVE LIFE CORP	COMMON STOCK	743674103	802	28100	SH	DEFINED
PROTECTIVE LIFE CORP	COMMON STOCK	743674103	69	2400	SH	OTHER
PRUDENTIAL FINANCIAL INC COM	COMMON STOCK	744320102	893	30515	SH	DEFINED
PRUDENTIAL FINANCIAL INC COM	COMMON STOCK	744320102	8	271	SH	OTHER
QUESTAR CORP COM*	COMMON STOCK	748356102	1150	38900	SH	DEFINED
RADIOSHACK CORP COM	COMMON STOCK	750438103	167	7500	SH	DEFINED
RADIOSHACK CORP COM	COMMON STOCK	750438103	123	5504	SH	OTHER
RAYTHEON CO COM NEW*	COMMON STOCK	755111507	3304	116464	SH	DEFINED
RAYTHEON CO COM NEW*	COMMON STOCK	755111507	1045	36821	SH	OTHER
RELIANT RESOURCES INC COM	COMMON STOCK	75952B105	108	30308	SH	DEFINED
RELIANT RESOURCES INC COM	COMMON STOCK	75952B105	3	788	SH	OTHER
ROCKWELL AUTOMATION INC COM*	COMMON STOCK	773903109	1018	49155	SH	DEFINED
RYLAND GROUP INC	COMMON STOCK	783764103	1145	26500	SH	DEFINED
RYLAND GROUP INC	COMMON STOCK	783764103	99	2300	SH	OTHER
SABRE HOLDINGS CORPORATION*	COMMON STOCK	785905100	355	22319	SH	DEFINED
SABRE HOLDINGS CORPORATION*	COMMON STOCK	785905100	64	4050	SH	OTHER
SARA LEE CORP COM *	COMMON STOCK	803111103	710	37963	SH	DEFINED
SARA LEE CORP COM *	COMMON STOCK	803111103	733	39211	SH	OTHER
SBC COMMUNICATIONS INC COM *	COMMON STOCK	78387G103	13675	681715	SH	DEFINED
SBC COMMUNICATIONS INC COM *	COMMON STOCK	78387G103	2432	121228	SH	OTHER
SCANA CORP COM NEW	COMMON STOCK	80589M102	3529	117955	SH	DEFINED
SCANA CORP COM NEW	COMMON STOCK	80589M102	29	985	SH	OTHER
SCHEIN HENRY INC COM	COMMON STOCK	806407102	762	16900	SH	DEFINED
SCHEIN HENRY INC COM	COMMON STOCK	806407102	59	1300	SH	OTHER
SCHERING-PLOUGH CORP COM	COMMON STOCK	806605101	631	35368	SH	DEFINED
SCHERING-PLOUGH CORP COM	COMMON STOCK	806605101	500	28030	SH	OTHER
SCHLUMBERGER LIMITED COM *	COMMON STOCK	806857108	3208	84401	SH	DEFINED

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SCHLUMBERGER LIMITED COM *	COMMON STOCK	806857108	1054	27733	SH	OTHER
SCHWAB CHARLES CORP NEW COM*	COMMON STOCK	808513105	11835	1639240	SH	DEFINED
SCHWAB CHARLES CORP NEW COM*	COMMON STOCK	808513105	1049	145336	SH	OTHER
SEARS ROEBUCK & CO COM	COMMON STOCK	812387108	5465	226283	SH	DEFINED
SEARS ROEBUCK & CO COM	COMMON STOCK	812387108	73	3028	SH	OTHER
SEEBEYOND TECHNOLOGY CORP COM	COMMON STOCK	815704101	20	10000	SH	DEFINED
SEMPRA ENERGY COM	COMMON STOCK	816851109	20	800	SH	DEFINED
SEMPRA ENERGY COM	COMMON STOCK	816851109	501	20063	SH	OTHER
SHAW GROUP INC COM*	COMMON STOCK	820280105	135	13400	SH	DEFINED
SHAW GROUP INC COM*	COMMON STOCK	820280105	80	8000	SH	OTHER
SIEBEL SYSTEMS INC COM*	COMMON STOCK	826170102	405	50583	SH	DEFINED
SIEBEL SYSTEMS INC COM*	COMMON STOCK	826170102	297	37050	SH	OTHER
SILVERSTAR HOLDINGS LTD ORD	COMMON STOCK	G81365101	2	10000	SH	DEFINED
SKY FINANCIAL GROUP INC COM	COMMON STOCK	83080P103	1066	54200	SH	DEFINED
SKY FINANCIAL GROUP INC COM	COMMON STOCK	83080P103	92	4700	SH	OTHER
SL GREEN REALTY CORP REIT	COMMON STOCK	78440X101	1140	37300	SH	DEFINED
SL GREEN REALTY CORP REIT	COMMON STOCK	78440X101	89	2900	SH	OTHER
SNAP ON, INC.	COMMON STOCK	833034101	1089	44000	SH	DEFINED
SNAP ON, INC.	COMMON STOCK	833034101	94	3800	SH	OTHER
SONIC CORP COM	COMMON STOCK	835451105	1354	53200	SH	DEFINED
SONIC CORP COM	COMMON STOCK	835451105	117	4600	SH	OTHER
SOUTHERN CO COM	COMMON STOCK	842587107	34	1188	SH	DEFINED
SOUTHERN CO COM	COMMON STOCK	842587107	411	14468	SH	OTHER
SOUTHWEST AIRLINES CO COM *	COMMON STOCK	844741108	5055	352046	SH	DEFINED
SOUTHWEST AIRLINES CO COM *	COMMON STOCK	844741108	2334	162548	SH	OTHER
SOUTHWEST GAS CORP COM	COMMON STOCK	844895102	3419	168027	SH	DEFINED
SOUTHWEST GAS CORP COM	COMMON STOCK	844895102	63	3086	SH	OTHER
SRA INTERNATIONAL INC - CL A C	COMMON STOCK	78464R105	787	33200	SH	DEFINED
SRA INTERNATIONAL INC - CL A C	COMMON STOCK	78464R105	59	2500	SH	OTHER
STANDARD PACIFIC CORP COM STOC	COMMON STOCK	85375C101	1107	43400	SH	DEFINED
STANDARD PACIFIC CORP COM STOC	COMMON STOCK	85375C101	97	3800	SH	OTHER
STAPLES INC COM*	COMMON STOCK	855030102	214	11659	SH	DEFINED
STATE STREET CORP	COMMON STOCK	857477103	176	5550	SH	DEFINED
STATE STREET CORP	COMMON STOCK	857477103	133	4200	SH	OTHER
STERLING BANCSHARES INC COM	COMMON STOCK	858907108	706	59390	SH	DEFINED
STRYKER CORP COM *	COMMON STOCK	863667101	146	2126	SH	DEFINED
STRYKER CORP COM *	COMMON STOCK	863667101	330	4800	SH	OTHER
SUN MICROSYSTEMS INC COM *	COMMON STOCK	866810104	347	106374	SH	DEFINED
SUN MICROSYSTEMS INC COM *	COMMON STOCK	866810104	80	24570	SH	OTHER
SUPERIOR INDUSTRIES INTL INC C	COMMON STOCK	868168105	954	26200	SH	DEFINED
SUPERIOR INDUSTRIES INTL INC C	COMMON STOCK	868168105	73	2000	SH	OTHER
SYLVAN LEARNING SYSTEMS INC CO	COMMON STOCK	871399101	1550	97600	SH	DEFINED
SYLVAN LEARNING SYSTEMS INC CO	COMMON STOCK	871399101	130	8200	SH	OTHER
SYMANTEC CORP COM*	COMMON STOCK	871503108	13134	335215	SH	DEFINED
SYMANTEC CORP COM*	COMMON STOCK	871503108	1055	26927	SH	OTHER
SYSO CORP COM *	COMMON STOCK	871829107	1939	76210	SH	DEFINED
SYSO CORP COM *	COMMON STOCK	871829107	946	37170	SH	OTHER
TARGET CORP COM *	COMMON STOCK	87612E106	355	12122	SH	DEFINED
TARGET CORP COM *	COMMON STOCK	87612E106	270	9244	SH	OTHER
TCF FINANCIAL CORP COM*	COMMON STOCK	872275102	7080	176811	SH	DEFINED
TCF FINANCIAL CORP COM*	COMMON STOCK	872275102	499	12463	SH	OTHER
TEMPLE-INLAND INC COM	COMMON STOCK	879868107	20735	554405	SH	DEFINED
TEMPLE-INLAND INC COM	COMMON STOCK	879868107	48	1280	SH	OTHER
TENET HEALTHCARE CORP COM	COMMON STOCK	88033G100	274	16400	SH	DEFINED
TETRA TECHNOLOGIES INC DEL COM	COMMON STOCK	88162F105	1171	50900	SH	DEFINED
TETRA TECHNOLOGIES INC DEL COM	COMMON STOCK	88162F105	101	4400	SH	OTHER
TEXAS INSTRUMENTS INC COM *	COMMON STOCK	882508104	13195	806061	SH	DEFINED
TEXAS INSTRUMENTS INC COM *	COMMON STOCK	882508104	1255	76662	SH	OTHER
TEXTRON INC COM *	COMMON STOCK	883203101	389	14170	SH	DEFINED
TEXTRON INC COM *	COMMON STOCK	883203101	129	4700	SH	OTHER
THE MCCLATCHY CO CLASS A COM	COMMON STOCK	579489105	1131	21100	SH	DEFINED
THE MCCLATCHY CO CLASS A COM	COMMON STOCK	579489105	86	1600	SH	OTHER

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THOMAS INDUSTRIES INC COM	COMMON STOCK	884425109	491	19800	SH	DEFINED
THOMAS INDUSTRIES INC COM	COMMON STOCK	884425109	37	1500	SH	OTHER
TIDEWATER INC COM	COMMON STOCK	886423102	1371	47720	SH	DEFINED
TIDEWATER INC COM	COMMON STOCK	886423102	103	3600	SH	OTHER
TIFFANY & CO NEW COM	COMMON STOCK	886547108	885	35400	SH	DEFINED
TIFFANY & CO NEW COM	COMMON STOCK	886547108	50	2000	SH	OTHER
TRAVELERS PPTY CAS CORP NEW CL	COMMON STOCK	89420G406	76	5366	SH	DEFINED
TRAVELERS PPTY CAS CORP NEW CL	COMMON STOCK	89420G406	94	6645	SH	OTHER
TRIAD HOSPITALS INC COM	COMMON STOCK	89579K109	844	31365	SH	DEFINED
TRIAD HOSPITALS INC COM	COMMON STOCK	89579K109	43	1600	SH	OTHER
TRIUMPH GROUP INC COM	COMMON STOCK	896818101	992	44200	SH	DEFINED
TRIUMPH GROUP INC COM	COMMON STOCK	896818101	74	3300	SH	OTHER
UNITED DOMINION REALTY TR REIT	COMMON STOCK	910197102	11	704	SH	DEFINED
UNITED DOMINION REALTY TR REIT	COMMON STOCK	910197102	212	13245	SH	OTHER
UNITED NATURAL FOODS INC	COMMON STOCK	911163103	1670	65500	SH	DEFINED
UNITED NATURAL FOODS INC	COMMON STOCK	911163103	130	5100	SH	OTHER
UNITED STATES STEEL CORP NEW C	COMMON STOCK	912909108	3	268	SH	DEFINED
UNITED STATES STEEL CORP NEW C	COMMON STOCK	912909108	246	25000	SH	OTHER
UNITED TECHNOLOGIES CORP COM*	COMMON STOCK	913017109	136	2353	SH	DEFINED
UNITED TECHNOLOGIES CORP COM*	COMMON STOCK	913017109	246	4249	SH	OTHER
UNOCAL CORP COM *	COMMON STOCK	915289102	1487	56500	SH	DEFINED
UNOCAL CORP COM *	COMMON STOCK	915289102	87	3300	SH	OTHER
URSTADT BIDDLE PPTYS CL A REIT	COMMON STOCK	917286205	1511	126100	SH	DEFINED
URSTADT BIDDLE PPTYS CL A REIT	COMMON STOCK	917286205	116	9700	SH	OTHER
USFREIGHTWAYS CORP COM *	COMMON STOCK	916906100	2294	90636	SH	DEFINED
USFREIGHTWAYS CORP COM *	COMMON STOCK	916906100	71	2802	SH	OTHER
UST INC COM	COMMON STOCK	902911106	414	15000	SH	DEFINED
VALERO ENERGY CORP NEW COM*	COMMON STOCK	91913Y100	180	4344	SH	DEFINED
VALERO ENERGY CORP NEW COM*	COMMON STOCK	91913Y100	41	1000	SH	OTHER
VARCO INTL INC DEL COM	COMMON STOCK	922122106	1137	62100	SH	DEFINED
VARCO INTL INC DEL COM	COMMON STOCK	922122106	86	4700	SH	OTHER
VARIAN INC COM	COMMON STOCK	922206107	1129	39380	SH	DEFINED
VARIAN INC COM	COMMON STOCK	922206107	72	2500	SH	OTHER
VARIAN MEDICAL SYSTEMS INC COM	COMMON STOCK	92220P105	2066	38300	SH	DEFINED
VARIAN MEDICAL SYSTEMS INC COM	COMMON STOCK	92220P105	156	2900	SH	OTHER
VENTAS INC REIT COM	COMMON STOCK	92276F100	4588	395484	SH	DEFINED
VENTAS INC REIT COM	COMMON STOCK	92276F100	9	754	SH	OTHER
VERITAS SOFTWARE CORP COM*	COMMON STOCK	923436109	11912	677184	SH	DEFINED
VERITAS SOFTWARE CORP COM*	COMMON STOCK	923436109	974	55372	SH	OTHER
VERIZON COMMUNICATIONS*	COMMON STOCK	92343V104	12293	347739	SH	DEFINED
VERIZON COMMUNICATIONS*	COMMON STOCK	92343V104	2089	59086	SH	OTHER
VIACOM INC CLASS B COM	COMMON STOCK	925524308	77	2117	SH	DEFINED
VIACOM INC CLASS B COM	COMMON STOCK	925524308	148	4044	SH	OTHER
VISHAY INTERTECHNOLOGY INC COM	COMMON STOCK	928298108	144	14106	SH	DEFINED
VISHAY INTERTECHNOLOGY INC COM	COMMON STOCK	928298108	33	3275	SH	OTHER
WAL MART STORES INC COM *	COMMON STOCK	931142103	15646	300710	SH	DEFINED
WAL MART STORES INC COM *	COMMON STOCK	931142103	2848	54743	SH	OTHER
WALGREEN CO COM*	COMMON STOCK	931422109	345	11709	SH	DEFINED
WALGREEN CO COM*	COMMON STOCK	931422109	320	10840	SH	OTHER
WASHINGTON FEDERAL INC COM	COMMON STOCK	938824109	7242	344216	SH	DEFINED
WASHINGTON FEDERAL INC COM	COMMON STOCK	938824109	61	2905	SH	OTHER
WASHINGTON MUTUAL INC COM	COMMON STOCK	939322103	452	12818	SH	DEFINED
WASHINGTON MUTUAL INC COM	COMMON STOCK	939322103	129	3664	SH	OTHER
WASTE MANAGEMENT DEL INC COM	COMMON STOCK	94106L109	276	13049	SH	DEFINED
WAUSAU-MOSINEE PAPER CORP COM	COMMON STOCK	943315101	247	24193	SH	DEFINED
WELLS FARGO & CO NEW COM *	COMMON STOCK	949746101	16554	367941	SH	DEFINED
WELLS FARGO & CO NEW COM *	COMMON STOCK	949746101	1807	40168	SH	OTHER
WENDY'S INTERNATIONAL INC COM	COMMON STOCK	950590109	454	16487	SH	DEFINED
WESTPORT RESOURCES CORP NEW CO	COMMON STOCK	961418100	1140	56600	SH	DEFINED
WESTPORT RESOURCES CORP NEW CO	COMMON STOCK	961418100	87	4300	SH	OTHER
WORTHINGTON INDS INC COM (OHIO	COMMON STOCK	981811102	582	48800	SH	DEFINED
WORTHINGTON INDS INC COM (OHIO	COMMON STOCK	981811102	43	3600	SH	OTHER

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WRIGLEY WM JR CO COM	COMMON STOCK	982526105	42	735	SH	DEFINED
WRIGLEY WM JR CO COM	COMMON STOCK	982526105	249	4400	SH	OTHER
WYETH COM *	COMMON STOCK	983024100	6904	182549	SH	DEFINED
WYETH COM *	COMMON STOCK	983024100	1952	51611	SH	OTHER
XTO ENERGY INC COM	COMMON STOCK	98385X106	1452	76400	SH	DEFINED
XTO ENERGY INC COM	COMMON STOCK	98385X106	142	7449	SH	OTHER
YUM! BRANDS INC COM	COMMON STOCK	988498101	197	8080	SH	DEFINED
YUM! BRANDS INC COM	COMMON STOCK	988498101	66	2720	SH	OTHER
ZEBRA TECHNOLOGIES CORP CLASS	COMMON STOCK	989207105	1133	17600	SH	DEFINED
ZEBRA TECHNOLOGIES CORP CLASS	COMMON STOCK	989207105	97	1500	SH	OTHER
ZIMMER HLDGS INC*	COMMON STOCK	98956P102	123	2525	SH	DEFINED
ZIMMER HLDGS INC*	COMMON STOCK	98956P102	186	3834	SH	OTHER
ZOLL MEDICAL CORPORATION COM	COMMON STOCK	989922109	952	23300	SH	DEFINED
ZOLL MEDICAL CORPORATION COM	COMMON STOCK	989922109	74	1800	SH	OTHER
3M CO COM*	COMMON STOCK	88579Y101	2749	21142	SH	DEFINED
3M CO COM*	COMMON STOCK	88579Y101	3087	23739	SH	OTHER
AGRIUM INC	COMMON STOCK	008916108	5295	492578	SH	DEFINED
AGRIUM INC	COMMON STOCK	008916108	38	3504	SH	OTHER
ALCON INC COM	COMMON STOCK	H01301102	209	5100	SH	DEFINED
ALCON INC COM	COMMON STOCK	H01301102	1026	25000	SH	OTHER
BARRICK GOLD CORP COM *	COMMON STOCK	067901108	3545	227856	SH	DEFINED
BARRICK GOLD CORP COM *	COMMON STOCK	067901108	371	23850	SH	OTHER
BIOVAIL CORPORATION COM*	COMMON STOCK	09067J109	805	20190	SH	DEFINED
BIOVAIL CORPORATION COM*	COMMON STOCK	09067J109	106	2650	SH	OTHER
BP PLC SPONSORED ADR *	COMMON STOCK	055622104	25356	657051	SH	DEFINED
BP PLC SPONSORED ADR *	COMMON STOCK	055622104	4564	118277	SH	OTHER
BUSINESS OBJECTS S A SPONSORED	COMMON STOCK	12328X107	981	60000	SH	DEFINED
BUSINESS OBJECTS S A SPONSORED	COMMON STOCK	12328X107	74	4500	SH	OTHER
CANADIAN NATIONAL RAILWAY CO	COMMON STOCK	136375102	2675	62493	SH	DEFINED
CANADIAN NATIONAL RAILWAY CO	COMMON STOCK	136375102	21	499	SH	OTHER
CANADIAN NATURAL RESOURCES LTD	COMMON STOCK	136385101	984	28945	SH	DEFINED
CANADIAN NATURAL RESOURCES LTD	COMMON STOCK	136385101	5	158	SH	OTHER
DSG INTERNATIONAL LIMITED ORD	COMMON STOCK	G28471103	57	16000	SH	DEFINED
ENCANA CORP COM	COMMON STOCK	292505104	465	14360	SH	DEFINED
ENDESA S.A. SPONSORED ADR	COMMON STOCK	29258N107	496	40833	SH	DEFINED
ENDESA S.A. SPONSORED ADR	COMMON STOCK	29258N107	36	3000	SH	OTHER
ENI SPA SONSORED ADR	COMMON STOCK	26874R108	370	5547	SH	DEFINED
ENI SPA SONSORED ADR	COMMON STOCK	26874R108	54	805	SH	OTHER
EVEREST RE GROUP LTD COM*	COMMON STOCK	G3223R108	10342	180769	SH	DEFINED
EVEREST RE GROUP LTD COM*	COMMON STOCK	G3223R108	1456	25456	SH	OTHER
FAIRMONT HOTELS RESORTS INC CO	COMMON STOCK	305204109	1629	72400	SH	DEFINED
FAIRMONT HOTELS RESORTS INC CO	COMMON STOCK	305204109	137	6100	SH	OTHER
GARMIN LTD	COMMON STOCK	G37260109	1371	38300	SH	DEFINED
GARMIN LTD	COMMON STOCK	G37260109	104	2900	SH	OTHER
GLAXOSMITHKLINE PLC ADR	COMMON STOCK	37733W105	357	10151	SH	DEFINED
GLAXOSMITHKLINE PLC ADR	COMMON STOCK	37733W105	109	3092	SH	OTHER
HITACHI LTD ADR	COMMON STOCK	433578507	216	6140	SH	DEFINED
IMPERIAL TOBACCO GROUP PLC ADR	COMMON STOCK	453142101	382	12000	SH	DEFINED
KONINKLIJKE PHILIPS ELECTRS N	COMMON STOCK	500472303	289	18512	SH	DEFINED
KOREA ELECTRIC POWER CORP SPON	COMMON STOCK	500631106	193	24224	SH	DEFINED
KT CORP SPONSORED ADR	COMMON STOCK	48268K101	267	15559	SH	DEFINED
NOKIA CORP SPONSORED PREFERENC	COMMON STOCK	654902204	1290	92111	SH	DEFINED
NOKIA CORP SPONSORED PREFERENC	COMMON STOCK	654902204	532	37984	SH	OTHER
NORSK HYDRO A. S. SPONSORED AD	COMMON STOCK	656531605	8974	236222	SH	DEFINED
NORSK HYDRO A. S. SPONSORED AD	COMMON STOCK	656531605	81	2132	SH	OTHER
PECHINEY SA SPONSORED ADR	COMMON STOCK	705151207	6381	518821	SH	DEFINED
PECHINEY SA SPONSORED ADR	COMMON STOCK	705151207	37	3026	SH	OTHER
PORTUGAL TELECOM SGPS S A	COMMON STOCK	737273102	277	40553	SH	DEFINED
REPSOL YPF S.A. SPONSORED ADR	COMMON STOCK	76026T205	245	17080	SH	DEFINED
ROYAL DUTCH PETROLEUM CO NY SH	COMMON STOCK	780257804	204	5000	SH	DEFINED
ROYAL DUTCH PETROLEUM CO NY SH	COMMON STOCK	780257804	453	11115	SH	OTHER
SAN PAOLO-IMI S P A SPONSORED	COMMON STOCK	799175104	167	12200	SH	DEFINED

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SAN PAOLO-IMI S P A SPONSORED	COMMON STOCK	799175104	19	1400	SH	OTHER
SCOTTISH ANNUITY & LIFE HOLDIN	COMMON STOCK	G7885T104	1345	77200	SH	DEFINED
SCOTTISH ANNUITY & LIFE HOLDIN	COMMON STOCK	G7885T104	101	5800	SH	OTHER
SCOTTISH POWER PLC SPON ADR	COMMON STOCK	81013T705	1594	66465	SH	DEFINED
SCOTTISH POWER PLC SPON ADR	COMMON STOCK	81013T705	19	803	SH	OTHER
SHELL TRANS & TRADING PLC NY S	COMMON STOCK	822703609	389	10747	SH	DEFINED
TALISMAN ENERGY INC COM	COMMON STOCK	87425E103	278	7000	SH	OTHER
TELEFONOS DE MEXICO SP ADR	COMMON STOCK	879403780	259	8726	SH	DEFINED
TEVA PHARMACEUTICAL INDS LTD A	COMMON STOCK	881624209	1349	32400	SH	DEFINED
TOTAL FINA ELF S A SPONSORED A	COMMON STOCK	89151E109	432	6826	SH	DEFINED
TOTAL FINA ELF S A SPONSORED A	COMMON STOCK	89151E109	53	830	SH	OTHER
TOYOTA MOTOR CORP ADR	COMMON STOCK	892331307	207	4615	SH	DEFINED
TRANSOCEAN INC *	COMMON STOCK	G90078109	1460	71392	SH	DEFINED
TRANSOCEAN INC *	COMMON STOCK	G90078109	169	8250	SH	OTHER
UNILEVER NV NEW YORK SHARES NE	COMMON STOCK	904784709	235	3960	SH	DEFINED
UNILEVER NV NEW YORK SHARES NE	COMMON STOCK	904784709	12	199	SH	OTHER
VODAFONE GROUP PLC*	COMMON STOCK	92857W100	5842	320653	SH	DEFINED
VODAFONE GROUP PLC*	COMMON STOCK	92857W100	536	29427	SH	OTHER
XL CAPITAL LTD CLASS A	COMMON STOCK	G98255105	7010	99039	SH	DEFINED
XL CAPITAL LTD CLASS A	COMMON STOCK	G98255105	41	582	SH	OTHER
SEQUA CORP \$5.00 SERIES CONV P	PREFERRED STOCK	817320302	423	5566	SH	DEFINED
EQUITY INCOME FD UNIT 1ST EXCH	OTHER	294700703	351	5100	SH	OTHER
MORGAN STANLEY INDIA INVESTMEN	OTHER	61745C105	172	18500	SH	DEFINED
ACM INCOME FUND	OTHER	000912105	98	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	139	17767	SH	DEFINED
MUNIYIELD INSURED FUND	OTHER	62630E107	173	11900	SH	OTHER
NUVEEN INSD MUN OPPORTUNITY FD	OTHER	670984103	165	10400	SH	DEFINED
NUVEEN INSD MUN OPPORTUNITY FD	OTHER	670984103	289	18208	SH	OTHER
NUVEEN MUNICIPAL VALUE FUND	OTHER	670928100	206	22467	SH	DEFINED
NUVEEN MUNICIPAL VALUE FUND	OTHER	670928100	187	20400	SH	OTHER
NUVEEN PERFORMANCE PLUS MUN FD	OTHER	67062P108	181	12445	SH	OTHER
MUNIHOLDINGS INSURED FUND INC	OTHER	625930102	132	10000	SH	OTHER
BUCKEYE PARTNERS L P UNIT	OTHER	118230101	1194	33218	SH	DEFINED
BUCKEYE PARTNERS L P UNIT	OTHER	118230101	22	600	SH	OTHER
ENBRIDGE ENERGY PARTNERS L P	OTHER	29250R106	416	9100	SH	DEFINED
KINDER MORGAN ENERGY PARTNERS	OTHER	494550106	531	14350	SH	DEFINED
KINDER MORGAN ENERGY PARTNERS	OTHER	494550106	334	9014	SH	OTHER
NORTHERN BORDER PARTNERS L P	OTHER	664785102	218	5700	SH	DEFINED
NORTHERN BORDER PARTNERS L P	OTHER	664785102	11	300	SH	OTHER
PLAINS ALL AMERICAN PIPELINE L	OTHER	726503105	218	8800	SH	DEFINED
SABINE ROYALTY TRUST UNITS BEN	OTHER	785688102	243	11550	SH	DEFINED
SABINE ROYALTY TRUST UNITS BEN	OTHER	785688102	116	5500	SH	OTHER
SAN JUAN BASIN RTY TR UNIT BEN	OTHER	798241105	230	15600	SH	DEFINED
SAN JUAN BASIN RTY TR UNIT BEN	OTHER	798241105	38	2550	SH	OTHER
TEPPCO PARTNERS L P UNIT LTD P	OTHER	872384102	79	2500	SH	DEFINED
TEPPCO PARTNERS L P UNIT LTD P	OTHER	872384102	123	3900	SH	OTHER
VALERO L P COM	OTHER	91913W104	206	5600	SH	DEFINED
VALERO L P COM	OTHER	91913W104	40	1100	SH	OTHER