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CULLEN FROST BANKERS INC
Form 13F-HR
August 10, 2001

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

FORM 13F

FORM 13F COVER PAGE

REPORT FOR THE CALENDAR YEAR OR QUARTER ENDED: 6/29/01

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: VERNON TORGERSON
ADDRESS: FROST NATIONAL BANK
P.O. BOX 1600
SAN ANTONIO, TX 78296

13F FILE NUMBER: 28-183

THE INSTITUTIONAL INVESTMENT MANAGER FILING THIS REPORT AND THE PERSON BY WHOM IT IS SIGNED HEREBY REPRESENT THAT THE PERSON SIGNING THE REPORT IS AUTHORIZED TO SUBMIT IT, THAT ALL INFORMATION CONTAINED HEREIN IS TRUE, CORRECT AND COMPLETE, AND THAT IT IS UNDERSTOOD THAT ALL REQUIRED ITEMS, STATEMENTS SCHEDULES, LISTS, AND TABLES, ARE CONSIDERED INTEGRAL PARTS OF THIS FORM.

PERSON SIGNING THIS REPORT ON BEHALF OF REPORTING MANAGER:

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

/s/STAN MCCORMICK SAN ANTONIO, TX 8/10/01

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: 731

FORM 13F INFORMATION TABLE VALUE TOTAL: \$2,130,305

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE					O
			VALUE (X1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	
H KEMPNER CERT OF BENE INTERES	COMMON STOCK	999999998	18246	13606	SH		DEFINED	
A T & T CORP COM *	COMMON STOCK	001957109	5009	227682	SH		DEFINED	
A T & T CORP COM *	COMMON STOCK	001957109	417	18968	SH		OTHER	
ABBOTT LABORATORIES COM *	COMMON STOCK	002824100	8741	182113	SH		DEFINED	
ABBOTT LABORATORIES COM *	COMMON STOCK	002824100	2311	48141	SH		OTHER	
ABERCROMBIE & FITCH CO CLASS A	COMMON STOCK	002896207	2644	59400	SH		DEFINED	
AES CORP COM*	COMMON STOCK	00130H105	2075	48203	SH		DEFINED	
AES CORP COM*	COMMON STOCK	00130H105	34	800	SH		OTHER	
AFLAC INC COM *	COMMON STOCK	001055102	2174	69037	SH		DEFINED	
AFLAC INC COM *	COMMON STOCK	001055102	355	11274	SH		OTHER	
AGILENT TECHNOLOGIES INC COM*	COMMON STOCK	00846U101	448	13782	SH		DEFINED	
AGILENT TECHNOLOGIES INC COM*	COMMON STOCK	00846U101	133	4093	SH		OTHER	
AIR PRODUCTS & CHEMICALS INC C	COMMON STOCK	009158106	1176	25707	SH		DEFINED	
AIR PRODUCTS & CHEMICALS INC C	COMMON STOCK	009158106	608	13300	SH		OTHER	
ALBERTSON'S INC COM *	COMMON STOCK	013104104	1374	45802	SH		DEFINED	
ALBERTSON'S INC COM *	COMMON STOCK	013104104	21	700	SH		OTHER	
ALCOA INC COM*	COMMON STOCK	013817101	11177	283678	SH		DEFINED	
ALCOA INC COM*	COMMON STOCK	013817101	689	17494	SH		OTHER	
ALLEGHENY ENERGY INC COM	COMMON STOCK	017361106	299	6200	SH		DEFINED	
ALLEGHENY ENERGY INC COM	COMMON STOCK	017361106	48	1000	SH		OTHER	
ALLSTATE CORP COM	COMMON STOCK	020002101	537	12218	SH		DEFINED	
ALLSTATE CORP COM	COMMON STOCK	020002101	306	6946	SH		OTHER	
ALLTEL CORP COM *	COMMON STOCK	020039103	62078	1013345	SH		DEFINED	
ALLTEL CORP COM *	COMMON STOCK	020039103	3182	51936	SH		OTHER	
ALTERA CORP COM *	COMMON STOCK	021441100	1730	59643	SH		DEFINED	
ALTERA CORP COM *	COMMON STOCK	021441100	553	19077	SH		OTHER	
AMERICAN ELECTRIC POWER INC CO	COMMON STOCK	025537101	1166	25249	SH		DEFINED	
AMERICAN ELECTRIC POWER INC CO	COMMON STOCK	025537101	186	4020	SH		OTHER	
AMERICAN EXPRESS CO COM *	COMMON STOCK	025816109	15389	396611	SH		DEFINED	
AMERICAN EXPRESS CO COM *	COMMON STOCK	025816109	1161	29927	SH		OTHER	
AMERICAN GENERAL CORP COM *	COMMON STOCK	026351106	6855	147574	SH		DEFINED	
AMERICAN GENERAL CORP COM *	COMMON STOCK	026351106	468	10082	SH		OTHER	
AMERICAN HOME PRODUCTS CORP CO	COMMON STOCK	026609107	9742	165814	SH		DEFINED	
AMERICAN HOME PRODUCTS CORP CO	COMMON STOCK	026609107	2050	34896	SH		OTHER	
AMERICAN INT'L GROUP INC COM *	COMMON STOCK	026874107	21632	254463	SH		DEFINED	
AMERICAN INT'L GROUP INC COM *	COMMON STOCK	026874107	2069	24337	SH		OTHER	
AMERICAN ITALIAN PASTA CO CLAS	COMMON STOCK	027070101	2000	43100	SH		DEFINED	
AMERICAN NATIONAL INSURANCE CO	COMMON STOCK	028591105	316	4227	SH		DEFINED	
AMERICAN POWER CONVERSION CORP	COMMON STOCK	029066107	312	19784	SH		DEFINED	
AMERICAN POWER CONVERSION CORP	COMMON STOCK	029066107	45	2880	SH		OTHER	
AMGEN INC COM *	COMMON STOCK	031162100	3736	61569	SH		DEFINED	
AMGEN INC COM *	COMMON STOCK	031162100	418	6896	SH		OTHER	
AMSOUTH BANCORPORATION INC COM	COMMON STOCK	032165102	162	8756	SH		DEFINED	
AMSOUTH BANCORPORATION INC COM	COMMON STOCK	032165102	91	4920	SH		OTHER	
ANADARKO PETROLEUM CORP COM	COMMON STOCK	032511107	11123	206324	SH		DEFINED	
ANADARKO PETROLEUM CORP COM	COMMON STOCK	032511107	163	3027	SH		OTHER	

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ANHEUSER BUSCH COS INC COM *	COMMON STOCK	035229103	8473	205660	SH	DEFINED
ANHEUSER BUSCH COS INC COM *	COMMON STOCK	035229103	393	9545	SH	OTHER
ANN TAYLOR STORES CORP COM	COMMON STOCK	036115103	1747	48800	SH	DEFINED
AOL TIME WARNER INC COM*	COMMON STOCK	00184A105	221173	4173070	SH	DEFINED
AOL TIME WARNER INC COM*	COMMON STOCK	00184A105	2042	38520	SH	OTHER
APOLLO GROUP INC CLASS A	COMMON STOCK	037604105	1150	27100	SH	DEFINED
APPLIED MATERIALS INC COM *	COMMON STOCK	038222105	2240	45619	SH	DEFINED
APPLIED MATERIALS INC COM *	COMMON STOCK	038222105	133	2712	SH	OTHER
ARCHSTONE COMMUNITIES TRUST SB	COMMON STOCK	039581103	2949	114395	SH	DEFINED
ARCHSTONE COMMUNITIES TRUST SB	COMMON STOCK	039581103	699	27100	SH	OTHER
ASHLAND INC COM	COMMON STOCK	044204105	222	5530	SH	DEFINED
AT & T WIRELESS GROUP*	COMMON STOCK	001957406	579	35431	SH	DEFINED
AT & T WIRELESS GROUP*	COMMON STOCK	001957406	16	955	SH	OTHER
AT&T CORP COM LIBERTY MEDIA GR	COMMON STOCK	001957208	1015	58014	SH	DEFINED
AT&T CORP COM LIBERTY MEDIA GR	COMMON STOCK	001957208	17	1000	SH	OTHER
ATMOS ENERGY CORP COM	COMMON STOCK	049560105	3837	156875	SH	DEFINED
ATMOS ENERGY CORP COM	COMMON STOCK	049560105	79	3233	SH	OTHER
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	2489	50084	SH	DEFINED
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	142	2864	SH	OTHER
AVAYA INC COM	COMMON STOCK	053499109	1254	91526	SH	DEFINED
AVAYA INC COM	COMMON STOCK	053499109	9	635	SH	OTHER
AVERY DENNISON CORP COM *	COMMON STOCK	053611109	12927	253225	SH	DEFINED
AVERY DENNISON CORP COM *	COMMON STOCK	053611109	1731	33909	SH	OTHER
AVNET INC COM	COMMON STOCK	053807103	5926	264336	SH	DEFINED
AVNET INC COM	COMMON STOCK	053807103	75	3326	SH	OTHER
AVX CORP COM	COMMON STOCK	002444107	7955	378828	SH	DEFINED
AVX CORP COM	COMMON STOCK	002444107	132	6272	SH	OTHER
BAKER HUGHES INC COM *	COMMON STOCK	057224107	2365	70586	SH	DEFINED
BAKER HUGHES INC COM *	COMMON STOCK	057224107	400	11928	SH	OTHER
BANK OF AMERICA CORP COM *	COMMON STOCK	060505104	5517	91899	SH	DEFINED
BANK OF AMERICA CORP COM *	COMMON STOCK	060505104	41	678	SH	OTHER
BANK OF NEW YORK INC COM	COMMON STOCK	064057102	65	1350	SH	DEFINED
BANK OF NEW YORK INC COM	COMMON STOCK	064057102	168	3500	SH	OTHER
BANK ONE CORP COM*	COMMON STOCK	06423A103	821	22942	SH	DEFINED
BANK ONE CORP COM*	COMMON STOCK	06423A103	36	1000	SH	OTHER
BANKNORTH GROUP INC	COMMON STOCK	06646R107	4208	185801	SH	DEFINED
BANKNORTH GROUP INC	COMMON STOCK	06646R107	83	3646	SH	OTHER
BAXTER INTERNATIONAL INC COM *	COMMON STOCK	071813109	15159	300187	SH	DEFINED
BAXTER INTERNATIONAL INC COM *	COMMON STOCK	071813109	1665	32974	SH	OTHER
BECTON DICKINSON & CO COM *	COMMON STOCK	075887109	1914	53492	SH	DEFINED
BECTON DICKINSON & CO COM *	COMMON STOCK	075887109	105	2923	SH	OTHER
BELLSOUTH CORP COM *	COMMON STOCK	079860102	4738	117648	SH	DEFINED
BELLSOUTH CORP COM *	COMMON STOCK	079860102	809	20100	SH	OTHER
BEMIS INC COM*	COMMON STOCK	081437105	261	6500	SH	OTHER
BERKSHIRE HATHAWAY INC CLASS B	COMMON STOCK	084670207	152	66	SH	DEFINED
BERKSHIRE HATHAWAY INC CLASS B	COMMON STOCK	084670207	85	37	SH	OTHER
BEST BUY COMPANY INC COM*	COMMON STOCK	086516101	3594	56579	SH	DEFINED
BEST BUY COMPANY INC COM*	COMMON STOCK	086516101	1112	17509	SH	OTHER
BIG LOTS INC COM	COMMON STOCK	089302103	1321	96600	SH	DEFINED
BIOGEN INC COM*	COMMON STOCK	090597105	8050	148093	SH	DEFINED
BIOGEN INC COM*	COMMON STOCK	090597105	590	10855	SH	OTHER
BIOMET INC COM	COMMON STOCK	090613100	626	13021	SH	DEFINED
BLOCK H & R INC COM	COMMON STOCK	093671105	1698	26300	SH	DEFINED
BLYTH INC. COM	COMMON STOCK	09643P108	1306	50784	SH	DEFINED
BLYTH INC. COM	COMMON STOCK	09643P108	14	550	SH	OTHER
BMC SOFTWARE INC COM*	COMMON STOCK	055921100	1824	80925	SH	DEFINED
BMC SOFTWARE INC COM*	COMMON STOCK	055921100	68	3000	SH	OTHER
BOEING CO COM *	COMMON STOCK	097023105	8191	147319	SH	DEFINED
BOEING CO COM *	COMMON STOCK	097023105	751	13501	SH	OTHER
BOISE CASCADE CORP COM	COMMON STOCK	097383103	779	22158	SH	DEFINED
BRINKER INTERNATIONAL INC COM*	COMMON STOCK	109641100	2062	79755	SH	DEFINED
BRINKER INTERNATIONAL INC COM*	COMMON STOCK	109641100	103	4000	SH	OTHER

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BRISTOL-MYERS SQUIBB CO COM *	COMMON STOCK	110122108	7232	138283	SH	DEFINED
BRISTOL-MYERS SQUIBB CO COM *	COMMON STOCK	110122108	804	15375	SH	OTHER
BURLINGTON NORTHERN SANTA FE C	COMMON STOCK	12189T104	383	12627	SH	DEFINED
BURLINGTON NORTHERN SANTA FE C	COMMON STOCK	12189T104	411	13550	SH	OTHER
BURLINGTON RESOURCES INC COM	COMMON STOCK	122014103	3610	90827	SH	DEFINED
BURLINGTON RESOURCES INC COM	COMMON STOCK	122014103	175	4399	SH	OTHER
CABLETRON SYSTEMS INC COM	COMMON STOCK	126920107	2367	103600	SH	DEFINED
CAPITAL AUTOMOTIVE REIT	COMMON STOCK	139733109	7879	437703	SH	DEFINED
CAPITAL AUTOMOTIVE REIT	COMMON STOCK	139733109	65	3634	SH	OTHER
CARDINAL HEALTH INC COM*	COMMON STOCK	14149Y108	1463	21203	SH	DEFINED
CARDINAL HEALTH INC COM*	COMMON STOCK	14149Y108	10	145	SH	OTHER
CARNIVAL CORPORATION COM*	COMMON STOCK	143658102	1713	55796	SH	DEFINED
CARNIVAL CORPORATION COM*	COMMON STOCK	143658102	1040	33860	SH	OTHER
CATALINA MARKETING CORP*	COMMON STOCK	148867104	229	7500	SH	DEFINED
CATERPILLAR INC COM *	COMMON STOCK	149123101	230	4591	SH	DEFINED
CATERPILLAR INC COM *	COMMON STOCK	149123101	128	2552	SH	OTHER
CEPHALON INC COM	COMMON STOCK	156708109	446	6324	SH	DEFINED
CHEESECAKE FACTORY INC COM	COMMON STOCK	163072101	221	7800	SH	DEFINED
CHEVRON CORP COM *	COMMON STOCK	166751107	13304	147002	SH	DEFINED
CHEVRON CORP COM *	COMMON STOCK	166751107	1874	20706	SH	OTHER
CHICAGO BRIDGE & IRON CO NY SH	COMMON STOCK	167250109	1557	46000	SH	DEFINED
CHUBB CORP COM*	COMMON STOCK	171232101	10124	130751	SH	DEFINED
CHUBB CORP COM*	COMMON STOCK	171232101	685	8853	SH	OTHER
CIENA CORP COM*	COMMON STOCK	171779101	1505	39600	SH	DEFINED
CIENA CORP COM*	COMMON STOCK	171779101	58	1523	SH	OTHER
CIGNA CORP COM	COMMON STOCK	125509109	387	4042	SH	DEFINED
CIRCUIT CITY GROUP	COMMON STOCK	172737108	1573	87400	SH	DEFINED
CISCO SYSTEM INC COM *	COMMON STOCK	17275R102	3189	175201	SH	DEFINED
CISCO SYSTEM INC COM *	COMMON STOCK	17275R102	402	22083	SH	OTHER
CITIGROUP INC COM *	COMMON STOCK	172967101	35360	669187	SH	DEFINED
CITIGROUP INC COM *	COMMON STOCK	172967101	5342	101101	SH	OTHER
CITY NATIONAL CORP COM	COMMON STOCK	178566105	1315	29700	SH	DEFINED
CLEAR CHANNEL COMMUNICATIONS I	COMMON STOCK	184502102	4060	64757	SH	DEFINED
CLEAR CHANNEL COMMUNICATIONS I	COMMON STOCK	184502102	9271	147868	SH	OTHER
CLOROX CO COM *	COMMON STOCK	189054109	662	19571	SH	DEFINED
CLOROX CO COM *	COMMON STOCK	189054109	808	23868	SH	OTHER
COCA COLA CO COM *	COMMON STOCK	191216100	10013	222510	SH	DEFINED
COCA COLA CO COM *	COMMON STOCK	191216100	1606	35697	SH	OTHER
COLGATE-PALMOLIVE CO COM *	COMMON STOCK	194162103	4949	83894	SH	DEFINED
COLGATE-PALMOLIVE CO COM *	COMMON STOCK	194162103	392	6650	SH	OTHER
COMCAST CORP CLASS A SPECIAL	COMMON STOCK	200300200	499	11498	SH	DEFINED
COMCAST CORP CLASS A SPECIAL	COMMON STOCK	200300200	30	700	SH	OTHER
COMMERCIAL FEDERAL CORP COM	COMMON STOCK	201647104	3852	166771	SH	DEFINED
COMMERCIAL FEDERAL CORP COM	COMMON STOCK	201647104	48	2066	SH	OTHER
COMPAQ COMPUTER CORP COM *	COMMON STOCK	204493100	6655	434394	SH	DEFINED
COMPAQ COMPUTER CORP COM *	COMMON STOCK	204493100	1013	66150	SH	OTHER
COMPUTER ASSOC INTL INC COM*	COMMON STOCK	204912109	2344	65100	SH	DEFINED
COMPUTER ASSOC INTL INC COM*	COMMON STOCK	204912109	446	12400	SH	OTHER
COMPUTER SCIENCES CORP COM *	COMMON STOCK	205363104	2278	65835	SH	DEFINED
COMPUTER SCIENCES CORP COM *	COMMON STOCK	205363104	800	23130	SH	OTHER
COMVERSE TECHNOLOGY INC COM*	COMMON STOCK	205862402	9023	158016	SH	DEFINED
COMVERSE TECHNOLOGY INC COM*	COMMON STOCK	205862402	399	6986	SH	OTHER
CONOCO INC CL B WI	COMMON STOCK	208251405	124	4298	SH	DEFINED
CONOCO INC CL B WI	COMMON STOCK	208251405	89	3070	SH	OTHER
CONSECO INC COM	COMMON STOCK	208464107	1497	108100	SH	DEFINED
CONSECO INC COM	COMMON STOCK	208464107	54	3900	SH	OTHER
CONSTELLATION ENERGY GROUP INC	COMMON STOCK	210371100	456	10700	SH	DEFINED
CONSTELLATION ENERGY GROUP INC	COMMON STOCK	210371100	17	400	SH	OTHER
COOPER COMPANIES INC COM	COMMON STOCK	216648402	1470	28600	SH	DEFINED
COOPER INDUSTRIES INC COM	COMMON STOCK	216669101	241	6100	SH	DEFINED
CORNING INC COM*	COMMON STOCK	219350105	1729	103492	SH	DEFINED
CORNING INC COM*	COMMON STOCK	219350105	66	3968	SH	OTHER

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COST PLUS INC CALIF COM	COMMON STOCK	221485105	2111	70350	SH	DEFINED
COSTCO WHOLESALE CORP NEW COM*	COMMON STOCK	22160K105	13452	327461	SH	DEFINED
COSTCO WHOLESALE CORP NEW COM*	COMMON STOCK	22160K105	977	23794	SH	OTHER
COX COMMUNICATIONS INC CLASS A	COMMON STOCK	224044107	435	9811	SH	DEFINED
CRESCENT REAL EST EQTY TRUST	COMMON STOCK	225756105	826	33610	SH	DEFINED
CRESCENT REAL EST EQTY TRUST	COMMON STOCK	225756105	83	3368	SH	OTHER
CTS CORP COM*	COMMON STOCK	126501105	534	26069	SH	DEFINED
CTS CORP COM*	COMMON STOCK	126501105	135	6605	SH	OTHER
CULLEN/FROST BANKERS INC COM	COMMON STOCK	229899109	13346	394280	SH	DEFINED
CULLEN/FROST BANKERS INC COM	COMMON STOCK	229899109	1522	44950	SH	OTHER
CVS CORP COM *	COMMON STOCK	126650100	8859	229503	SH	DEFINED
CVS CORP COM *	COMMON STOCK	126650100	733	19001	SH	OTHER
DANAHER CORPORATION COM*	COMMON STOCK	235851102	1430	25530	SH	DEFINED
DANAHER CORPORATION COM*	COMMON STOCK	235851102	25	450	SH	OTHER
DEERE & CO COM *	COMMON STOCK	244199105	1751	46250	SH	DEFINED
DEERE & CO COM *	COMMON STOCK	244199105	491	12970	SH	OTHER
DELL COMPUTER CORP COM*	COMMON STOCK	247025109	13112	501423	SH	DEFINED
DELL COMPUTER CORP COM*	COMMON STOCK	247025109	1335	51049	SH	OTHER
DELPHI AUTOMOTIVE SYSTEMS CORP	COMMON STOCK	247126105	4346	272842	SH	DEFINED
DELPHI AUTOMOTIVE SYSTEMS CORP	COMMON STOCK	247126105	82	5126	SH	OTHER
DELTA & PINE LAND CO	COMMON STOCK	247357106	1012	51500	SH	DEFINED
DENTSPLY INTERNATIONAL INC NEW	COMMON STOCK	249030107	430	9698	SH	DEFINED
DIEBOLD INC COM *	COMMON STOCK	253651103	341	10620	SH	DEFINED
DIEBOLD INC COM *	COMMON STOCK	253651103	24	750	SH	OTHER
DILLARDS INC CLASS A	COMMON STOCK	254067101	2830	185308	SH	DEFINED
DILLARDS INC CLASS A	COMMON STOCK	254067101	38	2471	SH	OTHER
DISNEY (WALT) COMPANY HOLDING	COMMON STOCK	254687106	3258	112768	SH	DEFINED
DISNEY (WALT) COMPANY HOLDING	COMMON STOCK	254687106	986	34136	SH	OTHER
DONNELLEY R R & SONS CO COM	COMMON STOCK	257867101	218	7336	SH	DEFINED
DOVER CORP COM *	COMMON STOCK	260003108	694	18421	SH	DEFINED
DOVER CORP COM *	COMMON STOCK	260003108	97	2585	SH	OTHER
DOW CHEMICAL CO COM *	COMMON STOCK	260543103	2990	89915	SH	DEFINED
DOW CHEMICAL CO COM *	COMMON STOCK	260543103	150	4509	SH	OTHER
DU PONT E I DE NEMOURS & CO CO	COMMON STOCK	263534109	5118	106086	SH	DEFINED
DU PONT E I DE NEMOURS & CO CO	COMMON STOCK	263534109	1408	29193	SH	OTHER
DUKE ENERGY CORP *	COMMON STOCK	264399106	5536	141914	SH	DEFINED
DUKE ENERGY CORP *	COMMON STOCK	264399106	483	12372	SH	OTHER
DYNACQ INTERNATIONAL INC COM	COMMON STOCK	267919306	1088	56600	SH	DEFINED
DYNEGY INC NEW CL A*	COMMON STOCK	26816Q101	953	20942	SH	DEFINED
DYNEGY INC NEW CL A*	COMMON STOCK	26816Q101	117	2580	SH	OTHER
E M C CORP MASSACHUSETTS COM *	COMMON STOCK	268648102	12883	440448	SH	DEFINED
E M C CORP MASSACHUSETTS COM *	COMMON STOCK	268648102	1519	51924	SH	OTHER
EASTMAN KODAK CO COM *	COMMON STOCK	277461109	273	5854	SH	DEFINED
EASTMAN KODAK CO COM *	COMMON STOCK	277461109	23	500	SH	OTHER
EATON CORP COM *	COMMON STOCK	278058102	354	5048	SH	DEFINED
ECOLAB INC COM	COMMON STOCK	278865100	450	10972	SH	DEFINED
EL PASO CORP COM*	COMMON STOCK	28336L109	16977	323130	SH	DEFINED
EL PASO CORP COM*	COMMON STOCK	28336L109	2997	57048	SH	OTHER
ELECTRONIC DATA SYSTEMS CORP C	COMMON STOCK	285661104	3005	48081	SH	DEFINED
ELECTRONIC DATA SYSTEMS CORP C	COMMON STOCK	285661104	139	2224	SH	OTHER
ELI LILLY & CO COM *	COMMON STOCK	532457108	895	12100	SH	DEFINED
ELI LILLY & CO COM *	COMMON STOCK	532457108	703	9500	SH	OTHER
EMERSON ELECTRIC CO COM *	COMMON STOCK	291011104	6425	106198	SH	DEFINED
EMERSON ELECTRIC CO COM *	COMMON STOCK	291011104	1346	22242	SH	OTHER
ENCOMPASS SERVICES CORPORATION	COMMON STOCK	29255U104	255	28537	SH	DEFINED
ENRON CORP COM *	COMMON STOCK	293561106	12197	248416	SH	DEFINED
ENRON CORP COM *	COMMON STOCK	293561106	1406	28633	SH	OTHER
ENSCO INTERNATIONAL INC COM*	COMMON STOCK	26874Q100	2299	98245	SH	DEFINED
ENSCO INTERNATIONAL INC COM*	COMMON STOCK	26874Q100	76	3267	SH	OTHER
ENERGY CORP NEW COM	COMMON STOCK	29364G103	461	11996	SH	DEFINED
ENERGY CORP NEW COM	COMMON STOCK	29364G103	27	700	SH	OTHER
ENZO BIOCHEM INC COM	COMMON STOCK	294100102	914	26870	SH	DEFINED

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EXPEDITORS INTL WASHINGTON INC	COMMON STOCK	302130109	378	6300	SH	DEFINED
EXPRESS SCRIPTS INC	COMMON STOCK	302182100	489	8880	SH	DEFINED
EXXON MOBIL CORP COM *	COMMON STOCK	30231G102	55944	640457	SH	DEFINED
EXXON MOBIL CORP COM *	COMMON STOCK	30231G102	9536	109166	SH	OTHER
FAMILY DOLLAR STORES INC COM	COMMON STOCK	307000109	2436	90500	SH	DEFINED
FANNIE MAE *	COMMON STOCK	313586109	34654	407550	SH	DEFINED
FANNIE MAE *	COMMON STOCK	313586109	2597	30548	SH	OTHER
FIRST DATA CORP COM *	COMMON STOCK	319963104	910	14134	SH	DEFINED
FIRST HEALTH GROUP CORP COM	COMMON STOCK	320960107	1847	76568	SH	DEFINED
FISERV INC COM *	COMMON STOCK	337738108	3926	61368	SH	DEFINED
FISERV INC COM *	COMMON STOCK	337738108	331	5171	SH	OTHER
FLAG TELECOM HOLDINGS LTD	COMMON STOCK	G3529L102	42	12000	SH	DEFINED
FLEETBOSTON FINANCIAL CORP COM	COMMON STOCK	339030108	8041	203821	SH	DEFINED
FLEETBOSTON FINANCIAL CORP COM	COMMON STOCK	339030108	1405	35605	SH	OTHER
FLORIDA ROCK INDUSTRIES INC CO	COMMON STOCK	341140101	1299	27700	SH	DEFINED
FOCUS ENHANCEMENTS INC	COMMON STOCK	344159108	72	67500	SH	DEFINED
FORD MOTOR COMPANY *	COMMON STOCK	345370860	7800	317733	SH	DEFINED
FORD MOTOR COMPANY *	COMMON STOCK	345370860	147	6008	SH	OTHER
FORTUNE BRANDS INC COM *	COMMON STOCK	349631101	772	20130	SH	DEFINED
FORTUNE BRANDS INC COM *	COMMON STOCK	349631101	39	1004	SH	OTHER
FPL GROUP INC COM *	COMMON STOCK	302571104	402	6680	SH	DEFINED
FPL GROUP INC COM *	COMMON STOCK	302571104	69	1150	SH	OTHER
FREDDIE MAC *	COMMON STOCK	313400301	437	6427	SH	DEFINED
FREDDIE MAC *	COMMON STOCK	313400301	296	4350	SH	OTHER
GABELLI ASSET MANAGEMENT INC C	COMMON STOCK	36239Y102	1247	30300	SH	DEFINED
GANNETT CO COM*	COMMON STOCK	364730101	568	8625	SH	DEFINED
GANNETT CO COM*	COMMON STOCK	364730101	66	1000	SH	OTHER
GAP INC COM *	COMMON STOCK	364760108	2792	96259	SH	DEFINED
GAP INC COM *	COMMON STOCK	364760108	150	5164	SH	OTHER
GENERAL ELECTRIC CO COM *	COMMON STOCK	369604103	51528	1056981	SH	DEFINED
GENERAL ELECTRIC CO COM *	COMMON STOCK	369604103	8456	173448	SH	OTHER
GENERAL MILLS INC COM	COMMON STOCK	370334104	480	10962	SH	DEFINED
GENERAL MILLS INC COM	COMMON STOCK	370334104	473	10800	SH	OTHER
GENERAL MOTORS CORP CLASS H NE	COMMON STOCK	370442832	458	21933	SH	DEFINED
GENERAL MOTORS CORP CLASS H NE	COMMON STOCK	370442832	31	1485	SH	OTHER
GENERAL MOTORS CORP COM	COMMON STOCK	370442105	8541	132724	SH	DEFINED
GENERAL MOTORS CORP COM	COMMON STOCK	370442105	366	5685	SH	OTHER
GENTEX CORP COM	COMMON STOCK	371901109	1998	71700	SH	DEFINED
GILLETTE CO COM *	COMMON STOCK	375766102	445	15355	SH	DEFINED
GILLETTE CO COM *	COMMON STOCK	375766102	12	400	SH	OTHER
GOODRICH CORP COM	COMMON STOCK	382388106	1656	43600	SH	DEFINED
GOODRICH CORP COM	COMMON STOCK	382388106	34	900	SH	OTHER
GOODYEAR TIRE & RUBBER CO COM	COMMON STOCK	382550101	360	12856	SH	DEFINED
GOODYEAR TIRE & RUBBER CO COM	COMMON STOCK	382550101	22	800	SH	OTHER
GRANITE CONSTRUCTION INC COM	COMMON STOCK	387328107	2034	80025	SH	DEFINED
GRANT PRIDECO INC COM	COMMON STOCK	38821G101	799	45700	SH	DEFINED
GREY WOLF INC COM	COMMON STOCK	397888108	60	15000	SH	DEFINED
HALLIBURTON CO COM *	COMMON STOCK	406216101	3816	107194	SH	DEFINED
HALLIBURTON CO COM *	COMMON STOCK	406216101	562	15780	SH	OTHER
HANDLEMAN CO DEL COM	COMMON STOCK	410252100	1228	73300	SH	DEFINED
HARLEY-DAVIDSON INC COM *	COMMON STOCK	412822108	291	6189	SH	DEFINED
HARLEY-DAVIDSON INC COM *	COMMON STOCK	412822108	153	3250	SH	OTHER
HARRIS CORP DELAWARE COM	COMMON STOCK	413875105	2461	90428	SH	DEFINED
HARTFORD FINANCIAL SERVICES GR	COMMON STOCK	416515104	2020	29529	SH	DEFINED
HARTFORD FINANCIAL SERVICES GR	COMMON STOCK	416515104	177	2586	SH	OTHER
HCA - THE HEALTHCARE COMPANY*	COMMON STOCK	404119109	16729	370187	SH	DEFINED
HCA - THE HEALTHCARE COMPANY*	COMMON STOCK	404119109	1465	32418	SH	OTHER
HEALTH MGMT ASSOC INC NEW CLAS	COMMON STOCK	421933102	209	9922	SH	DEFINED
HEALTH MGMT ASSOC INC NEW CLAS	COMMON STOCK	421933102	27	1300	SH	OTHER
HEALTHSOUTH CORP COM	COMMON STOCK	421924101	1365	85500	SH	DEFINED
HEALTHSOUTH CORP COM	COMMON STOCK	421924101	2	100	SH	OTHER
HEINZ H. J. CO COM*	COMMON STOCK	423074103	1989	48650	SH	DEFINED

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HEINZ H. J. CO COM*	COMMON STOCK	423074103	202	4950	SH	OTHER
HERSHEY FOODS CORP COM	COMMON STOCK	427866108	228	3700	SH	DEFINED
HERSHEY FOODS CORP COM	COMMON STOCK	427866108	123	2000	SH	OTHER
HEWLETT PACKARD CO COM (DEL) *	COMMON STOCK	428236103	2729	95404	SH	DEFINED
HEWLETT PACKARD CO COM (DEL) *	COMMON STOCK	428236103	1043	36477	SH	OTHER
HIBERNIA CORP CLASS A	COMMON STOCK	428656102	1130	63500	SH	DEFINED
HILFIGER TOMMY CORP COM *	COMMON STOCK	G8915Z102	3149	224900	SH	DEFINED
HILFIGER TOMMY CORP COM *	COMMON STOCK	G8915Z102	57	4100	SH	OTHER
HOME DEPOT INC COM *	COMMON STOCK	437076102	7306	156944	SH	DEFINED
HOME DEPOT INC COM *	COMMON STOCK	437076102	406	8723	SH	OTHER
HONEYWELL INTERNATIONAL INC CO	COMMON STOCK	438516106	14822	423596	SH	DEFINED
HONEYWELL INTERNATIONAL INC CO	COMMON STOCK	438516106	1082	30934	SH	OTHER
HOUSEHOLD INTERNATIONAL CORP C	COMMON STOCK	441815107	746	11183	SH	DEFINED
HUGHES SUPPLY INC COM	COMMON STOCK	444482103	298	12590	SH	DEFINED
IBP INC COM	COMMON STOCK	449223106	5332	211155	SH	DEFINED
IBP INC COM	COMMON STOCK	449223106	40	1597	SH	OTHER
IDEX CORP	COMMON STOCK	45167R104	213	6254	SH	DEFINED
ILLINOIS TOOL WORKS INC COM *	COMMON STOCK	452308109	1397	22067	SH	DEFINED
ILLINOIS TOOL WORKS INC COM *	COMMON STOCK	452308109	777	12282	SH	OTHER
INFORMATION ARCHITECTS CORP	COMMON STOCK	45669R107	13	10000	SH	DEFINED
INGERSOLL-RAND CO COM *	COMMON STOCK	456866102	1956	47478	SH	DEFINED
INGERSOLL-RAND CO COM *	COMMON STOCK	456866102	323	7850	SH	OTHER
INSITUFORM TECHNOLOGIES INC	COMMON STOCK	457667103	1248	34200	SH	DEFINED
INT'L BUSINESS MACHINES CORP C	COMMON STOCK	459200101	19262	170463	SH	DEFINED
INT'L BUSINESS MACHINES CORP C	COMMON STOCK	459200101	3647	32275	SH	OTHER
INTEL CORP COM *	COMMON STOCK	458140100	18545	634021	SH	DEFINED
INTEL CORP COM *	COMMON STOCK	458140100	2770	94700	SH	OTHER
INTERNATIONAL PAPER CO COM *	COMMON STOCK	460146103	5898	165200	SH	DEFINED
INTERNATIONAL PAPER CO COM *	COMMON STOCK	460146103	466	13050	SH	OTHER
INTERNATIONAL RECTIFIER CORP C	COMMON STOCK	460254105	979	28720	SH	DEFINED
INTERNATIONAL RECTIFIER CORP C	COMMON STOCK	460254105	36	1050	SH	OTHER
INTERTAN INC	COMMON STOCK	461120107	1764	125965	SH	DEFINED
INTERTRUST TECHNOLOGIES CORP	COMMON STOCK	46113Q109	18	15363	SH	DEFINED
INVESTMENT TECHNOLOGY GROUP IN	COMMON STOCK	46145F105	2424	48200	SH	DEFINED
IRON MOUNTAIN INC PA COM	COMMON STOCK	462846106	325	7254	SH	DEFINED
ITT EDUCATIONAL SERVICES INC C	COMMON STOCK	45068B109	1908	42400	SH	DEFINED
ITXC CORP COM	COMMON STOCK	45069F109	357	51000	SH	DEFINED
J P MORGAN CHASE & CO COM*	COMMON STOCK	46625H100	2757	61806	SH	DEFINED
J P MORGAN CHASE & CO COM*	COMMON STOCK	46625H100	187	4191	SH	OTHER
JDS UNIPHASE CORP COM	COMMON STOCK	46612J101	410	32804	SH	DEFINED
JDS UNIPHASE CORP COM	COMMON STOCK	46612J101	26	2107	SH	OTHER
JOHN HANCOCK FINANCIAL SRVCS C	COMMON STOCK	41014S106	224	5563	SH	DEFINED
JOHNSON & JOHNSON COM *	COMMON STOCK	478160104	8932	178635	SH	DEFINED
JOHNSON & JOHNSON COM *	COMMON STOCK	478160104	3351	67020	SH	OTHER
JOHNSON CONTROLS INC COM *	COMMON STOCK	478366107	1533	21160	SH	DEFINED
JOHNSON CONTROLS INC COM *	COMMON STOCK	478366107	667	9210	SH	OTHER
JONES APPAREL GROUP INC COM*	COMMON STOCK	480074103	942	21800	SH	DEFINED
JONES APPAREL GROUP INC COM*	COMMON STOCK	480074103	86	2000	SH	OTHER
K MART CORP COM	COMMON STOCK	482584109	369	32200	SH	DEFINED
KANSAS CITY POWER & LIGHT CO C	COMMON STOCK	485134100	551	22428	SH	DEFINED
KANSAS CITY POWER & LIGHT CO C	COMMON STOCK	485134100	44	1798	SH	OTHER
KEYSPAN CORP COM *	COMMON STOCK	49337W100	484	13261	SH	DEFINED
KEYSPAN CORP COM *	COMMON STOCK	49337W100	79	2168	SH	OTHER
KIMBERLY CLARK CORP COM *	COMMON STOCK	494368103	16152	288938	SH	DEFINED
KIMBERLY CLARK CORP COM *	COMMON STOCK	494368103	1715	30679	SH	OTHER
KPMG CONSULTING INC COM	COMMON STOCK	48265R109	1067	69500	SH	DEFINED
KRAFT FOODS INC	COMMON STOCK	50075N104	254	8200	SH	DEFINED
LAFARGE CORP COM	COMMON STOCK	505862102	9898	295372	SH	DEFINED
LAFARGE CORP COM	COMMON STOCK	505862102	199	5928	SH	OTHER
LATTICE SEMICONDUCTOR CORP COM	COMMON STOCK	518415104	1232	50500	SH	DEFINED
LEGG MASON INC COM	COMMON STOCK	524901105	1324	26600	SH	DEFINED
LEGGETT & PLATT INC COM	COMMON STOCK	524660107	600	27247	SH	DEFINED

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LINENS N THINGS INC COM	COMMON STOCK	535679104	1134	41500	SH	DEFINED
LOCKHEED MARTIN CORP COM *	COMMON STOCK	539830109	481	12970	SH	DEFINED
LOCKHEED MARTIN CORP COM *	COMMON STOCK	539830109	104	2800	SH	OTHER
LONGVIEW FIBRE CO COM	COMMON STOCK	543213102	129	10500	SH	DEFINED
LOWES COS INC COM *	COMMON STOCK	548661107	25834	356081	SH	DEFINED
LOWES COS INC COM *	COMMON STOCK	548661107	3488	48078	SH	OTHER
LUBY'S INC COM	COMMON STOCK	549282101	1009	103082	SH	DEFINED
LUBY'S INC COM	COMMON STOCK	549282101	2	185	SH	OTHER
LUCENT TECHNOLOGIES INC COM	COMMON STOCK	549463107	120	19253	SH	DEFINED
LUCENT TECHNOLOGIES INC COM	COMMON STOCK	549463107	40	6468	SH	OTHER
LYONDELL CHEMICAL CO. COM	COMMON STOCK	552078107	158	10300	SH	DEFINED
MACROCHEM CORP DELAWARE COM	COMMON STOCK	555903103	562	63276	SH	DEFINED
MANPOWER INC WISCONSIN COM	COMMON STOCK	56418H100	1431	47855	SH	DEFINED
MANPOWER INC WISCONSIN COM	COMMON STOCK	56418H100	39	1296	SH	OTHER
MARSHALL & ILSLEY CORP COM	COMMON STOCK	571834100	1041	19320	SH	DEFINED
MASCO CORP COM *	COMMON STOCK	574599106	2226	89200	SH	DEFINED
MASSEY ENERGY CORP COM	COMMON STOCK	576206106	1608	81400	SH	DEFINED
MATTEL INC COM	COMMON STOCK	577081102	222	11718	SH	DEFINED
MATTEL INC COM	COMMON STOCK	577081102	17	891	SH	OTHER
MAVERICK TUBE CORPORATION COM	COMMON STOCK	577914104	1203	71000	SH	DEFINED
MAXIMUS INC COM	COMMON STOCK	577933104	2449	61100	SH	DEFINED
MBNA CORP COM *	COMMON STOCK	55262L100	10908	330556	SH	DEFINED
MBNA CORP COM *	COMMON STOCK	55262L100	888	26913	SH	OTHER
MCDATA CORP CL A	COMMON STOCK	580031201	453	25816	SH	DEFINED
MCDATA CORP CL A	COMMON STOCK	580031201	6	360	SH	OTHER
MCDONALD'S CORP COM *	COMMON STOCK	580135101	2046	75593	SH	DEFINED
MCDONALD'S CORP COM *	COMMON STOCK	580135101	298	11000	SH	OTHER
MCGRAW HILL COMPANIES INC. *	COMMON STOCK	580645109	13375	202195	SH	DEFINED
MCGRAW HILL COMPANIES INC. *	COMMON STOCK	580645109	1848	27933	SH	OTHER
MEDTRONIC INC COM *	COMMON STOCK	585055106	21896	475904	SH	DEFINED
MEDTRONIC INC COM *	COMMON STOCK	585055106	1900	41303	SH	OTHER
MELLON FINANCIAL CORP COM	COMMON STOCK	58551A108	283	6318	SH	DEFINED
MELLON FINANCIAL CORP COM	COMMON STOCK	58551A108	54	1200	SH	OTHER
MERCK & CO INC COM *	COMMON STOCK	589331107	7195	112574	SH	DEFINED
MERCK & CO INC COM *	COMMON STOCK	589331107	1936	30298	SH	OTHER
MERRILL LYNCH & CO INC COM	COMMON STOCK	590188108	526	8880	SH	DEFINED
MERRILL LYNCH & CO INC COM	COMMON STOCK	590188108	379	6400	SH	OTHER
MGIC INVESTMENT CORP WISCONSIN	COMMON STOCK	552848103	1086	14950	SH	DEFINED
MGIC INVESTMENT CORP WISCONSIN	COMMON STOCK	552848103	13	179	SH	OTHER
MICROSOFT CORP WASHINGTON COM	COMMON STOCK	594918104	26460	362463	SH	DEFINED
MICROSOFT CORP WASHINGTON COM	COMMON STOCK	594918104	2742	37556	SH	OTHER
MID ATLANTIC MED SVCS INC COM	COMMON STOCK	59523C107	1361	75900	SH	DEFINED
MILLIPORE CORP COM *	COMMON STOCK	601073109	906	14619	SH	DEFINED
MILLIPORE CORP COM *	COMMON STOCK	601073109	454	7325	SH	OTHER
MINNESOTA MINING & MANUFACTURI	COMMON STOCK	604059105	16989	148894	SH	DEFINED
MINNESOTA MINING & MANUFACTURI	COMMON STOCK	604059105	2658	23297	SH	OTHER
MIRANT CORP COM	COMMON STOCK	604675108	299	8698	SH	DEFINED
MIRANT CORP COM	COMMON STOCK	604675108	47	1373	SH	OTHER
MITCHELL ENERGY & DEV CORP CLA	COMMON STOCK	606592202	1412	30306	SH	DEFINED
MOBILE MINI INC COM	COMMON STOCK	60740F105	1557	47209	SH	DEFINED
MORGAN STANLEY, DEAN WITTER &	COMMON STOCK	617446448	11518	179317	SH	DEFINED
MORGAN STANLEY, DEAN WITTER &	COMMON STOCK	617446448	223	3477	SH	OTHER
MOTOROLA INC COM	COMMON STOCK	620076109	381	22990	SH	DEFINED
MOTOROLA INC COM	COMMON STOCK	620076109	118	7140	SH	OTHER
MSC SOFTWARE CORP COM	COMMON STOCK	553531104	1279	68200	SH	DEFINED
MURPHY OIL CORPORATION COM	COMMON STOCK	626717102	1075	14600	SH	DEFINED
NASDAQ 100 SHARES	COMMON STOCK	631100104	352	7697	SH	DEFINED
NASDAQ 100 SHARES	COMMON STOCK	631100104	51	1125	SH	OTHER
NATIONAL SERVICES INDUSTRIES I	COMMON STOCK	637657107	1896	84000	SH	DEFINED
NATIONAL SERVICES INDUSTRIES I	COMMON STOCK	637657107	11	500	SH	OTHER
NATIONAL-OILWELL INC COM	COMMON STOCK	637071101	677	25250	SH	DEFINED
NEW PLAN EXCEL REALTY TRUST IN	COMMON STOCK	648053106	1210	79100	SH	DEFINED

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NEWELL RUBBERMAID INC COM	COMMON STOCK	651229106	98	3920	SH	DEFINED
NEWELL RUBBERMAID INC COM	COMMON STOCK	651229106	119	4728	SH	OTHER
NICOR INC COM *	COMMON STOCK	654086107	1665	42726	SH	DEFINED
NICOR INC COM *	COMMON STOCK	654086107	759	19480	SH	OTHER
NIKE INC CLASS B *	COMMON STOCK	654106103	1403	33410	SH	DEFINED
NIKE INC CLASS B *	COMMON STOCK	654106103	25	600	SH	OTHER
NISOURCE INC COM	COMMON STOCK	65473P105	19	689	SH	DEFINED
NISOURCE INC COM	COMMON STOCK	65473P105	465	17007	SH	OTHER
NOBLE AFFILIATES INC COM	COMMON STOCK	654894104	12625	357150	SH	DEFINED
NOBLE AFFILIATES INC COM	COMMON STOCK	654894104	148	4196	SH	OTHER
NOBLE DRILLING CORP COM	COMMON STOCK	655042109	980	29935	SH	DEFINED
NOBLE DRILLING CORP COM	COMMON STOCK	655042109	16	500	SH	OTHER
NORDSTROM INC COM	COMMON STOCK	655664100	1178	63500	SH	DEFINED
NORTHEAST UTILITIES COM	COMMON STOCK	664397106	276	13300	SH	DEFINED
OCCIDENTAL PETROLEUM CORP COM	COMMON STOCK	674599105	468	17604	SH	DEFINED
OCEAN ENERGY INC TEX COM	COMMON STOCK	67481E106	1054	60400	SH	DEFINED
OCEAN ENERGY INC TEX COM	COMMON STOCK	67481E106	16	900	SH	OTHER
OMNICOM GROUP COM *	COMMON STOCK	681919106	11493	133644	SH	DEFINED
OMNICOM GROUP COM *	COMMON STOCK	681919106	2042	23739	SH	OTHER
ORACLE CORPORATION*	COMMON STOCK	68389X105	5841	307446	SH	DEFINED
ORACLE CORPORATION*	COMMON STOCK	68389X105	118	6210	SH	OTHER
ORIENT-EXPRESS HOTELS INC	COMMON STOCK	G67743107	873	39600	SH	DEFINED
OXFORD HEALTH PLANS INC COM	COMMON STOCK	691471106	1336	46700	SH	DEFINED
PARAMETRIC TECHNOLOGY CORP COM	COMMON STOCK	699173100	153	10950	SH	DEFINED
PARK PLACE ENTERTAINMENT CORP	COMMON STOCK	700690100	139	11500	SH	DEFINED
PARKER DRILLING CO	COMMON STOCK	701081101	1215	186900	SH	DEFINED
PATTERSON-UTI ENERGY INC COM	COMMON STOCK	703481101	557	31176	SH	DEFINED
PEPSICO INC COM*	COMMON STOCK	713448108	4625	104646	SH	DEFINED
PEPSICO INC COM*	COMMON STOCK	713448108	2151	48657	SH	OTHER
PFIZER INC COM *	COMMON STOCK	717081103	19895	496754	SH	DEFINED
PFIZER INC COM *	COMMON STOCK	717081103	5257	131256	SH	OTHER
PHARMACIA CORP COM*	COMMON STOCK	71713U102	12417	270221	SH	DEFINED
PHARMACIA CORP COM*	COMMON STOCK	71713U102	811	17643	SH	OTHER
PHILIP MORRIS COS INC COM *	COMMON STOCK	718154107	6165	121477	SH	DEFINED
PHILIP MORRIS COS INC COM *	COMMON STOCK	718154107	832	16400	SH	OTHER
PHILLIPS PETROLEUM CO COM	COMMON STOCK	718507106	485	8500	SH	DEFINED
PHILLIPS PETROLEUM CO COM	COMMON STOCK	718507106	57	1000	SH	OTHER
PIONEER NATURAL RESOURCES CO C	COMMON STOCK	723787107	1503	88142	SH	DEFINED
PIONEER NATURAL RESOURCES CO C	COMMON STOCK	723787107	9	502	SH	OTHER
PITNEY BOWES INC COM *	COMMON STOCK	724479100	2047	48600	SH	DEFINED
PLEXUS CORP COM	COMMON STOCK	729132100	1472	44600	SH	DEFINED
PNC FINANCIAL SERVICES GROUP	COMMON STOCK	693475105	414	6300	SH	DEFINED
POLYCOM INC COM	COMMON STOCK	73172K104	1554	67300	SH	DEFINED
POTLATCH CORP COM	COMMON STOCK	737628107	377	10960	SH	DEFINED
PPG INDUSTRIES INC COM *	COMMON STOCK	693506107	284	5400	SH	DEFINED
PPL CORPORATION COM*	COMMON STOCK	69351T106	2459	44700	SH	DEFINED
PROCTER & GAMBLE CO COM *	COMMON STOCK	742718109	8738	136964	SH	DEFINED
PROCTER & GAMBLE CO COM *	COMMON STOCK	742718109	1163	18228	SH	OTHER
PROGRESS SOFTWARE CORP COM	COMMON STOCK	743312100	389	24036	SH	DEFINED
PROLOGIS TRUST INC COM	COMMON STOCK	743410102	4889	215190	SH	DEFINED
PROLOGIS TRUST INC COM	COMMON STOCK	743410102	64	2838	SH	OTHER
PROVIDENT FINANCIAL GROUP INC	COMMON STOCK	743866105	208	6311	SH	DEFINED
PROVIDIAN FINANCIAL CORP COM *	COMMON STOCK	74406A102	8522	143957	SH	DEFINED
PROVIDIAN FINANCIAL CORP COM *	COMMON STOCK	74406A102	214	3613	SH	OTHER
QUAKER OATS CO COM	COMMON STOCK	747402105	146	1600	SH	DEFINED
QUAKER OATS CO COM	COMMON STOCK	747402105	164	1800	SH	OTHER
QUALCOMM INC COM	COMMON STOCK	747525103	414	7082	SH	DEFINED
QUALCOMM INC COM	COMMON STOCK	747525103	1	10	SH	OTHER
QUIKSILVER INC COM	COMMON STOCK	74838C106	1355	54200	SH	DEFINED
QWEST COMMUNICATIONS INTERNATI	COMMON STOCK	749121109	10461	328233	SH	DEFINED
QWEST COMMUNICATIONS INTERNATI	COMMON STOCK	749121109	1060	33260	SH	OTHER
RADIOSHACK CORP COM	COMMON STOCK	750438103	982	32197	SH	DEFINED

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RADIOSHACK CORP COM	COMMON STOCK	750438103	6	200	SH	OTHER
RAYTHEON CO COM NEW	COMMON STOCK	755111507	476	17910	SH	DEFINED
RAYTHEON CO COM NEW	COMMON STOCK	755111507	8	293	SH	OTHER
RELIANT ENERGY INC COM*	COMMON STOCK	75952J108	3699	114826	SH	DEFINED
RELIANT ENERGY INC COM*	COMMON STOCK	75952J108	140	4350	SH	OTHER
RIGHTCHOICE MANAGED CARE INC C	COMMON STOCK	76657T102	2167	48800	SH	DEFINED
ROCKWELL INTERNATIONAL CORP NE	COMMON STOCK	773903109	1022	26807	SH	DEFINED
ROCKWELL INTERNATIONAL CORP NE	COMMON STOCK	773903109	154	4050	SH	OTHER
SABRE HOLDINGS CORPORATION*	COMMON STOCK	785905100	1038	20750	SH	DEFINED
SABRE HOLDINGS CORPORATION*	COMMON STOCK	785905100	75	1500	SH	OTHER
SAFEWAY INC COM NEW *	COMMON STOCK	786514208	1100	22922	SH	DEFINED
SAFEWAY INC COM NEW *	COMMON STOCK	786514208	260	5425	SH	OTHER
SANMINA CORP COM*	COMMON STOCK	800907107	1253	53520	SH	DEFINED
SANMINA CORP COM*	COMMON STOCK	800907107	156	6670	SH	OTHER
SARA LEE CORP COM *	COMMON STOCK	803111103	2516	132848	SH	DEFINED
SARA LEE CORP COM *	COMMON STOCK	803111103	775	40900	SH	OTHER
SBC COMMUNICATIONS INC COM *	COMMON STOCK	78387G103	22735	567531	SH	DEFINED
SBC COMMUNICATIONS INC COM *	COMMON STOCK	78387G103	3348	83583	SH	OTHER
SCANA CORP COM NEW	COMMON STOCK	80589M102	7141	251430	SH	DEFINED
SCANA CORP COM NEW	COMMON STOCK	80589M102	109	3822	SH	OTHER
SCHERING-PLOUGH CORP COM *	COMMON STOCK	806605101	9255	255388	SH	DEFINED
SCHERING-PLOUGH CORP COM *	COMMON STOCK	806605101	1280	35330	SH	OTHER
SCHLUMBERGER LIMITED COM *	COMMON STOCK	806857108	11383	216206	SH	DEFINED
SCHLUMBERGER LIMITED COM *	COMMON STOCK	806857108	1365	25927	SH	OTHER
SCHOLASTIC CORP	COMMON STOCK	807066105	326	7238	SH	DEFINED
SCHWAB CHARLES CORP NEW COM	COMMON STOCK	808513105	388	24648	SH	DEFINED
SCHWAB CHARLES CORP NEW COM	COMMON STOCK	808513105	28	1800	SH	OTHER
SCI SYSTEMS INC COM*	COMMON STOCK	783890106	890	34910	SH	DEFINED
SCI SYSTEMS INC COM*	COMMON STOCK	783890106	167	6550	SH	OTHER
SCIENTIFIC-ATLANTA INC COM	COMMON STOCK	808655104	419	10324	SH	DEFINED
SEARS ROEBUCK & CO COM *	COMMON STOCK	812387108	262	6196	SH	DEFINED
SEARS ROEBUCK & CO COM *	COMMON STOCK	812387108	80	1900	SH	OTHER
SEEBEYOND TECHNOLOGY CORP COM	COMMON STOCK	815704101	159	10000	SH	DEFINED
SEI INVESTMENTS CO COM*	COMMON STOCK	784117103	13094	276254	SH	DEFINED
SEI INVESTMENTS CO COM*	COMMON STOCK	784117103	865	18244	SH	OTHER
SHERWIN-WILLIAMS CO COM *	COMMON STOCK	824348106	2780	125206	SH	DEFINED
SHERWIN-WILLIAMS CO COM *	COMMON STOCK	824348106	49	2203	SH	OTHER
SIEBEL SYSTEMS INC COM*	COMMON STOCK	826170102	865	18449	SH	DEFINED
SIEBEL SYSTEMS INC COM*	COMMON STOCK	826170102	343	7310	SH	OTHER
SIGMA-ALDRICH CORP COM	COMMON STOCK	826552101	54	1400	SH	DEFINED
SIGMA-ALDRICH CORP COM	COMMON STOCK	826552101	154	4000	SH	OTHER
SILVERSTAR HOLDINGS LTD ORD	COMMON STOCK	G81365101	12	15000	SH	DEFINED
SKYWEST INC COM	COMMON STOCK	830879102	2268	81000	SH	DEFINED
SOUTHERN CO COM	COMMON STOCK	842587107	611	26283	SH	DEFINED
SOUTHERN CO COM	COMMON STOCK	842587107	80	3458	SH	OTHER
SOUTHWEST AIRLINES CO COM *	COMMON STOCK	844741108	5498	297324	SH	DEFINED
SOUTHWEST AIRLINES CO COM *	COMMON STOCK	844741108	2393	129397	SH	OTHER
SOUTHWEST GAS CORP COM	COMMON STOCK	844895102	5870	247894	SH	DEFINED
SOUTHWEST GAS CORP COM	COMMON STOCK	844895102	145	6121	SH	OTHER
STAPLES INC COM (RETAIL&DELIVE	COMMON STOCK	855030102	1200	75019	SH	DEFINED
STAPLES INC COM (RETAIL&DELIVE	COMMON STOCK	855030102	65	4050	SH	OTHER
STARBUCKS CORP COM*	COMMON STOCK	855244109	1173	51000	SH	DEFINED
STARBUCKS CORP COM*	COMMON STOCK	855244109	24	1050	SH	OTHER
STATE STREET CORP*	COMMON STOCK	857477103	381	7702	SH	DEFINED
STERLING BANCSHARES INC COM	COMMON STOCK	858907108	1260	65702	SH	DEFINED
STERLING BANCSHARES INC COM	COMMON STOCK	858907108	384	20000	SH	OTHER
STEWART & STEVENSON SERVICES I	COMMON STOCK	860342104	476	14415	SH	DEFINED
STRYKER CORP COM *	COMMON STOCK	863667101	411	7500	SH	DEFINED
STRYKER CORP COM *	COMMON STOCK	863667101	302	5500	SH	OTHER
SUN MICROSYSTEMS INC COM *	COMMON STOCK	866810104	4442	282545	SH	DEFINED
SUN MICROSYSTEMS INC COM *	COMMON STOCK	866810104	338	21495	SH	OTHER
SUNGARD DATA SYSTEMS INC COM	COMMON STOCK	867363103	495	16502	SH	DEFINED

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SUNTRUST BANKS INC COM	COMMON STOCK	867914103	302	4662	SH	DEFINED
SUNTRUST BANKS INC COM	COMMON STOCK	867914103	19	300	SH	OTHER
SWIFT TRANSPORTATION INC COM	COMMON STOCK	870756103	1254	65100	SH	DEFINED
SYLVAN LEARNING SYSTEMS INC CO	COMMON STOCK	871399101	1052	43300	SH	DEFINED
SYNTROLEUM CORP COM	COMMON STOCK	871630109	273	30000	SH	DEFINED
SYSCO CORP COM *	COMMON STOCK	871829107	4658	171556	SH	DEFINED
SYSCO CORP COM *	COMMON STOCK	871829107	10081	371310	SH	OTHER
TALBOTS INC COM*	COMMON STOCK	874161102	947	21644	SH	DEFINED
TARGET CORP COM *	COMMON STOCK	87612E106	718	20759	SH	DEFINED
TARGET CORP COM *	COMMON STOCK	87612E106	346	10000	SH	OTHER
TCF FINANCIAL CORP COM	COMMON STOCK	872275102	1426	30800	SH	DEFINED
TECH DATA CORP COM*	COMMON STOCK	878237106	776	23265	SH	DEFINED
TECH DATA CORP COM*	COMMON STOCK	878237106	199	5961	SH	OTHER
TELEFLEX INC COM*	COMMON STOCK	879369106	220	5000	SH	DEFINED
TELLABS INC COM*	COMMON STOCK	879664100	307	15824	SH	DEFINED
TELLABS INC COM*	COMMON STOCK	879664100	126	6510	SH	OTHER
TEMPLE-INLAND INC COM	COMMON STOCK	879868107	36259	680405	SH	DEFINED
TEMPLE-INLAND INC COM	COMMON STOCK	879868107	58	1080	SH	OTHER
TEXACO INC COM *	COMMON STOCK	881694103	11068	166032	SH	DEFINED
TEXACO INC COM *	COMMON STOCK	881694103	1390	20859	SH	OTHER
TEXAS INSTRUMENTS INC COM *	COMMON STOCK	882508104	16964	531787	SH	DEFINED
TEXAS INSTRUMENTS INC COM *	COMMON STOCK	882508104	1076	33742	SH	OTHER
TEXTRON INC COM *	COMMON STOCK	883203101	3362	61081	SH	DEFINED
TEXTRON INC COM *	COMMON STOCK	883203101	855	15534	SH	OTHER
THE MCCLATCHY CO CLASS A COM	COMMON STOCK	579489105	786	20100	SH	DEFINED
TORCHMARK CORP COM	COMMON STOCK	891027104	269	6678	SH	DEFINED
TRACTOR SUPPLY CO COM	COMMON STOCK	892356106	1911	119500	SH	DEFINED
TRICON GLOBAL RESTAURANTS INC	COMMON STOCK	895953107	133	3028	SH	DEFINED
TRICON GLOBAL RESTAURANTS INC	COMMON STOCK	895953107	86	1964	SH	OTHER
TRITON ENERGY LTD CL A	COMMON STOCK	G90751101	301	9200	SH	DEFINED
TUPPERWARE CORP COM	COMMON STOCK	899896104	300	12791	SH	DEFINED
TXU CORP COM *	COMMON STOCK	873168108	4466	92678	SH	DEFINED
TXU CORP COM *	COMMON STOCK	873168108	834	17298	SH	OTHER
TYCO INTL LTD NEW COM*	COMMON STOCK	902124106	21563	395576	SH	DEFINED
TYCO INTL LTD NEW COM*	COMMON STOCK	902124106	2228	40880	SH	OTHER
ULTRAMAR DIAMOND SHAMROCK CORP	COMMON STOCK	904000106	234	4957	SH	DEFINED
UNITED TECHNOLOGIES CORP COM	COMMON STOCK	913017109	139	1900	SH	DEFINED
UNITED TECHNOLOGIES CORP COM	COMMON STOCK	913017109	309	4224	SH	OTHER
UNOCAL CORP COM *	COMMON STOCK	915289102	2631	77037	SH	DEFINED
UNOCAL CORP COM *	COMMON STOCK	915289102	113	3300	SH	OTHER
US BANCORP DEL COM NEW	COMMON STOCK	902973304	222	9761	SH	DEFINED
US BANCORP DEL COM NEW	COMMON STOCK	902973304	62	2700	SH	OTHER
USA EDUCATION INC	COMMON STOCK	90390U102	467	6400	SH	DEFINED
USFREIGHTWAYS CORP COM *	COMMON STOCK	916906100	5724	194029	SH	DEFINED
USFREIGHTWAYS CORP COM *	COMMON STOCK	916906100	443	15002	SH	OTHER
UST INC COM	COMMON STOCK	902911106	390	13500	SH	DEFINED
USX-MARATHON GROUP COM*	COMMON STOCK	902905827	481	16287	SH	DEFINED
USX-MARATHON GROUP COM*	COMMON STOCK	902905827	295	10000	SH	OTHER
VARCO INTL INC DEL COM	COMMON STOCK	922122106	917	49294	SH	DEFINED
VARI-LITE INTERNATIONAL INC CO	COMMON STOCK	922152103	528	377351	SH	DEFINED
VARIAN INC COM	COMMON STOCK	922206107	2041	63200	SH	DEFINED
VARIAN MEDICAL SYSTEMS INC COM	COMMON STOCK	92220P105	1493	20877	SH	DEFINED
VENATOR GROUP INC COM	COMMON STOCK	922944103	3170	207164	SH	DEFINED
VENTAS INC COM	COMMON STOCK	92276F100	5873	536316	SH	DEFINED
VENTAS INC COM	COMMON STOCK	92276F100	33	3055	SH	OTHER
VERIZON COMMUNICATIONS*	COMMON STOCK	92343V104	16057	300127	SH	DEFINED
VERIZON COMMUNICATIONS*	COMMON STOCK	92343V104	1685	31493	SH	OTHER
VISHAY INTERTECHNOLOGY INC COM	COMMON STOCK	928298108	3429	149105	SH	DEFINED
VISHAY INTERTECHNOLOGY INC COM	COMMON STOCK	928298108	273	11890	SH	OTHER
WADDELL & REED FINANCIAL INC C	COMMON STOCK	930059100	1405	44250	SH	DEFINED
WAL MART STORES INC COM *	COMMON STOCK	931142103	9791	200642	SH	DEFINED
WAL MART STORES INC COM *	COMMON STOCK	931142103	2536	51971	SH	OTHER

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WALGREEN CO COM	COMMON STOCK	931422109	1282	37193	SH	DEFINED
WALGREEN CO COM	COMMON STOCK	931422109	96	2800	SH	OTHER
WASHINGTON FEDERAL INC COM	COMMON STOCK	938824109	6965	284070	SH	DEFINED
WASHINGTON FEDERAL INC COM	COMMON STOCK	938824109	97	3938	SH	OTHER
WASHINGTON MUTUAL INC COM	COMMON STOCK	939322103	627	16700	SH	DEFINED
WASHINGTON MUTUAL INC COM	COMMON STOCK	939322103	138	3664	SH	OTHER
WASTE MANAGEMENT DEL INC COM	COMMON STOCK	94106L109	391	12700	SH	DEFINED
WAUSAU-MOSINEE PAPER CORP COM	COMMON STOCK	943315101	390	30293	SH	DEFINED
WELLS FARGO & CO NEW COM *	COMMON STOCK	949746101	14784	318423	SH	DEFINED
WELLS FARGO & CO NEW COM *	COMMON STOCK	949746101	1719	37027	SH	OTHER
WENDY'S INTERNATIONAL INC COM	COMMON STOCK	950590109	581	22750	SH	DEFINED
WESTPORT RESOURCES CORP COM	COMMON STOCK	961415106	993	47300	SH	DEFINED
WHIRLPOOL CORP COM	COMMON STOCK	963320106	1894	30300	SH	DEFINED
WHOLE FOODS MARKET INC COM	COMMON STOCK	966837106	1328	49000	SH	DEFINED
WILLAMETTE INDUSTRIES INC COM*	COMMON STOCK	969133107	436	8800	SH	OTHER
WILLBROS GROUP INC COM	COMMON STOCK	969199108	1019	78400	SH	DEFINED
WILLIAMS COS COM *	COMMON STOCK	969457100	13059	396337	SH	DEFINED
WILLIAMS COS COM *	COMMON STOCK	969457100	1983	60179	SH	OTHER
WILLIAMS SONOMA INC COM*	COMMON STOCK	969904101	1091	28100	SH	DEFINED
WILSONS LEATHER EXPERTS INC	COMMON STOCK	972463103	1159	62500	SH	DEFINED
WORLDCOM INC WORLDCOM GRP TRAC	COMMON STOCK	98157D106	9591	675409	SH	DEFINED
WORLDCOM INC WORLDCOM GRP TRAC	COMMON STOCK	98157D106	1370	96475	SH	OTHER
WRIGLEY WM JR CO COM	COMMON STOCK	982526105	105	2245	SH	DEFINED
WRIGLEY WM JR CO COM	COMMON STOCK	982526105	141	3000	SH	OTHER
XCEL ENERGY INC *	COMMON STOCK	98389B100	16312	573352	SH	DEFINED
XCEL ENERGY INC *	COMMON STOCK	98389B100	658	23113	SH	OTHER
YORK INTERNATIONAL CORP NEW CO	COMMON STOCK	986670107	1373	39200	SH	DEFINED
ZEBRA TECHNOLOGIES CORP CLASS	COMMON STOCK	989207105	295	6000	SH	DEFINED
AGRIUM INC COM	COMMON STOCK	008916108	7318	731763	SH	DEFINED
AGRIUM INC COM	COMMON STOCK	008916108	75	7527	SH	OTHER
BIOVAIL CORPORATION COM*	COMMON STOCK	09067J109	395	9082	SH	DEFINED
BP PLC SPONSORED ADR'S*	COMMON STOCK	055622104	12936	259493	SH	DEFINED
BP PLC SPONSORED ADR'S*	COMMON STOCK	055622104	3194	64065	SH	OTHER
BRITISH AIRWAYS PLC SPONSORED	COMMON STOCK	110419306	680	13900	SH	DEFINED
BRITISH TELECOMMUNICATIONS PLC	COMMON STOCK	111021408	926	14320	SH	DEFINED
CANADIAN NATIONAL RAILWAY CO	COMMON STOCK	136375102	4259	105166	SH	DEFINED
CANADIAN NATIONAL RAILWAY CO	COMMON STOCK	136375102	50	1224	SH	OTHER
CANADIAN NATURAL RESOURCES LTD	COMMON STOCK	136385101	861	29027	SH	DEFINED
CANADIAN NATURAL RESOURCES LTD	COMMON STOCK	136385101	7	240	SH	OTHER
CANADIAN PACIFIC LTD NEW COM	COMMON STOCK	135923100	434	11200	SH	DEFINED
CORUS GROUP PLC SPONSORED ADR	COMMON STOCK	22087M101	432	51300	SH	DEFINED
DSG INTERNATIONAL LIMITED ORD	COMMON STOCK	G28471103	96	16000	SH	DEFINED
ENDESA S.A. SPONSORED ADR	COMMON STOCK	29258N107	862	54300	SH	DEFINED
ENI SPA SONSORED ADR	COMMON STOCK	26874R108	682	11050	SH	DEFINED
ENTERPRISE OIL PLC SPONSORED A	COMMON STOCK	293779302	12274	492917	SH	DEFINED
ENTERPRISE OIL PLC SPONSORED A	COMMON STOCK	293779302	149	5999	SH	OTHER
GLAXOSMITHKLINE PLC ADR	COMMON STOCK	37733W105	1590	28297	SH	DEFINED
GLAXOSMITHKLINE PLC ADR	COMMON STOCK	37733W105	7	117	SH	OTHER
HITACHI LTD ADR	COMMON STOCK	433578507	891	9000	SH	DEFINED
ING GROEP N V SPONSORED ADR	COMMON STOCK	456837103	299	4534	SH	DEFINED
KONINKLIJKE PHILIPS ELECTRS N	COMMON STOCK	500472303	1186	44856	SH	DEFINED
KOREA ELECTRIC POWER CORP SPON	COMMON STOCK	500631106	437	46000	SH	DEFINED
KOREA TELECOM CORP SPONSORED A	COMMON STOCK	50063P103	437	19900	SH	DEFINED
MANULIFE FINANCIAL CORP COM	COMMON STOCK	56501R106	710	25440	SH	DEFINED
NOKIA CORP SPONSORED PREFERENC	COMMON STOCK	654902204	10129	456458	SH	DEFINED
NOKIA CORP SPONSORED PREFERENC	COMMON STOCK	654902204	1231	55486	SH	OTHER
NORSK HYDRO A. S. SPONSORED AD	COMMON STOCK	656531605	10285	240858	SH	DEFINED
NORSK HYDRO A. S. SPONSORED AD	COMMON STOCK	656531605	144	3371	SH	OTHER
NORTEL NETWORKS CORP NEW COM *	COMMON STOCK	656568102	994	110083	SH	DEFINED
NORTEL NETWORKS CORP NEW COM *	COMMON STOCK	656568102	173	19157	SH	OTHER
PECHINEY SA SPONSORED ADR	COMMON STOCK	705151207	6197	243795	SH	DEFINED
PECHINEY SA SPONSORED ADR	COMMON STOCK	705151207	109	4291	SH	OTHER

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PETROLEO BRASILEIRO SA PETROBR	COMMON STOCK	71654V408	429	16500	SH	DEFINED
PORTUGAL TELECOM SGPS S A	COMMON STOCK	737273102	504	72930	SH	DEFINED
POWERGEN PLC SPONS ADR-FINAL I	COMMON STOCK	738905405	608	15000	SH	DEFINED
RENAISSANCE RE HOLDINGS LTD CO	COMMON STOCK	G7496G103	2861	38641	SH	DEFINED
RENAISSANCE RE HOLDINGS LTD CO	COMMON STOCK	G7496G103	19	261	SH	OTHER
REPSOL YPF S.A. SPONSORED ADR	COMMON STOCK	76026T205	886	53200	SH	DEFINED
ROYAL DUTCH PETROLEUM CO NY SH	COMMON STOCK	780257804	3358	57624	SH	DEFINED
ROYAL DUTCH PETROLEUM CO NY SH	COMMON STOCK	780257804	546	9370	SH	OTHER
SAN PAOLO-IMI S P A SPONSORED	COMMON STOCK	799175104	443	17000	SH	DEFINED
SAP AKTIENGESELLSCHAFT SPONSOR	COMMON STOCK	803054204	449	12800	SH	DEFINED
SCOTTISH POWER PLC SPON ADR	COMMON STOCK	81013T705	3929	134553	SH	DEFINED
SCOTTISH POWER PLC SPON ADR	COMMON STOCK	81013T705	81	2761	SH	OTHER
SHELL TRANS & TRADING PLC NY S	COMMON STOCK	822703609	934	18550	SH	DEFINED
SONY CORP AMERICAN SHARES NEW	COMMON STOCK	835699307	849	12900	SH	DEFINED
STORA ENSO CORP SPN ADR SER R	COMMON STOCK	86210M106	123	11587	SH	DEFINED
TALISMAN ENERGY INC COM	COMMON STOCK	87425E103	267	7000	SH	OTHER
TELECOM ITALIA SPA	COMMON STOCK	87927W106	854	9700	SH	DEFINED
TELEFONOS DE MEXICO S A SPON O	COMMON STOCK	879403780	649	18500	SH	DEFINED
TEVA PHARMACEUTICAL INDS LTD A	COMMON STOCK	881624209	1595	25600	SH	DEFINED
TOTAL FINA ELF S A SPONSORED A	COMMON STOCK	89151E109	892	12700	SH	DEFINED
TOYOTA MOTOR CORP ADR 2 COM	COMMON STOCK	892331307	437	6200	SH	DEFINED
TRANSOCEAN SEDCO FOREX INC *	COMMON STOCK	G90078109	6806	164982	SH	DEFINED
TRANSOCEAN SEDCO FOREX INC *	COMMON STOCK	G90078109	523	12671	SH	OTHER
UNILEVER NV NEW YORK SHARES NE	COMMON STOCK	904784709	1356	22770	SH	DEFINED
UNILEVER NV NEW YORK SHARES NE	COMMON STOCK	904784709	175	2944	SH	OTHER
VODAFONE GROUP PLC	COMMON STOCK	92857W100	505	22587	SH	DEFINED
VODAFONE GROUP PLC	COMMON STOCK	92857W100	105	4720	SH	OTHER
XL CAPITAL LTD CLASS A	COMMON STOCK	G98255105	6518	79388	SH	DEFINED
XL CAPITAL LTD CLASS A	COMMON STOCK	G98255105	61	739	SH	OTHER
EL PASO ENERGY CAP I 4.75% CON	PREFERRED STOCK	283678209	809	12300	SH	DEFINED
WENDYS FINANCING I 5.0% A CONV	PREFERRED STOCK	950588202	429	8100	SH	DEFINED
NORAM ENERGY CORP 6% 3	OTHER	655419AC3	92	100000	PRN	DEFINED
NORAM ENERGY CORP 6% 3	OTHER	655419AC3	92	100000	PRN	OTHER
EQUITY INCOME FD UNIT 1ST EXCH	OTHER	294700703	644	5100	SH	OTHER
MORGAN STANLEY INDIA INVESTMEN	OTHER	61745C105	154	18500	SH	DEFINED
TRI-CONTINENTAL CORP COM	OTHER	895436103	282	12940	SH	DEFINED
ACM GOVERNMENT INCOME FUND INC	OTHER	000912105	117	13450	SH	DEFINED
ACM GOVERNMENT INCOME FUND INC	OTHER	000912105	88	10091	SH	OTHER
PACHOLDER HIGH YIELD FUND INC	OTHER	693742108	193	17767	SH	DEFINED
PUTNAM MASTER INTER INCOME TRU	OTHER	746909100	112	17331	SH	DEFINED
PUTNAM MASTER INTER INCOME TRU	OTHER	746909100	12	1914	SH	OTHER
DREYFUS STRATEGIC MUNI BOND FU	OTHER	26202F107	183	20288	SH	DEFINED
DREYFUS STRATEGIC MUNICIPALS I	OTHER	261932107	177	19034	SH	DEFINED
DUFF & PHELPS UTILS T/F INCOME	OTHER	264325101	143	10000	SH	DEFINED
MFS MUNICIPAL INCOME TRUST	OTHER	552738106	219	26171	SH	DEFINED
NUVEEN INSD MUN OPPORTUNITY FD	OTHER	670984103	337	23177	SH	DEFINED
NUVEEN INSD MUN OPPORTUNITY FD	OTHER	670984103	19	1288	SH	OTHER
NUVEEN MUNI MKT OPPORTUNITY FU	OTHER	67062W103	267	18742	SH	DEFINED
NUVEEN MUNI MKT OPPORTUNITY FU	OTHER	67062W103	21	1500	SH	OTHER
NUVEEN MUNICIPAL VALUE FUND IN	OTHER	670928100	328	35531	SH	DEFINED
NUVEEN MUNICIPAL VALUE FUND IN	OTHER	670928100	18	2000	SH	OTHER
NUVEEN PREM INCOME MUN FD 2 IN	OTHER	67063W102	175	12030	SH	DEFINED
NUVEEN SELECT QUALITY MUN FD I	OTHER	670973106	159	11097	SH	DEFINED
NUVEEN SELECT QUALITY MUN FD I	OTHER	670973106	64	4429	SH	OTHER
NUVEEN TEX QUALITY INCOME MUN	OTHER	670983105	136	9329	SH	DEFINED
NUVEEN TEX QUALITY INCOME MUN	OTHER	670983105	37	2575	SH	OTHER
ASA LTD	OTHER	002050102	191	10000	SH	DEFINED
BUCKEYE PARTNERS L P UNIT	OTHER	118230101	1105	31998	SH	DEFINED
BUCKEYE PARTNERS L P UNIT	OTHER	118230101	62	1800	SH	OTHER
KINDER MORGAN ENERGY PARTNERS	OTHER	494550106	34	500	SH	DEFINED
KINDER MORGAN ENERGY PARTNERS	OTHER	494550106	193	2800	SH	OTHER
SABINE ROYALTY TRUST UNITS BEN	OTHER	785688102	198	9400	SH	DEFINED

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SABINE ROYALTY TRUST UNITS BEN OTHER	785688102	106	5000 SH	OTHER
SAN JUAN BASIN RTY TR UNIT BEN OTHER	798241105	179	14100 SH	DEFINED
SAN JUAN BASIN RTY TR UNIT BEN OTHER	798241105	21	1650 SH	OTHER