

SECURITIES AND EXCHANGE COMMISSION

FORM 13F-HR

Initial quarterly Form 13F holdings report filed by institutional managers

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FILER

TRUST CO OF TOLEDO NA /OH/

CIK: **1008937** | IRS No.: **341661757** | State of Incorp.: **OH** | Fiscal Year End: **1231**
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Mailing Address
6135 TRUST DRIVE
STE 206
HOLLAND OH 43528

Business Address
6135 TRUST DRIVE
SUITE 206
HOLLAND OH 43528
4198653066

<TABLE>
<CAPTION>

Name of Issuer	Type	Cusip	Market Value	Shares/PV	SH/ PRN	Invest Disc	Other Mgrs	Sole	Voting Authority Shared	None
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>		
Aflac Inc Common Stock	Equity	001055102	233,026	7,400	SH	Other	0	3,000	0	4,400
AOL Time Warner Inc	Equity	00184A105	5,300	100	SH	Sole	0	2,400	0	27,700
AOL Time Warner Inc	Equity	00184A105	45,050	850	SH	Defined	0	0	0	0
AOL Time Warner Inc	Equity	00184A105	1,544,950	29,150	SH	Other	0	0	0	0
AT&T Corp Common	Equity	001957109	827,530	37,615	SH	Other	0	0	0	37,615
AT&T Corp-Liberty Media	Equity	001957208	3,296,935	188,504	SH	Other	0	136,864	0	51,640
A T & T Wireless Services	Equity	00209A106	40,352	2,468	SH	Defined	0	24,308	0	9,312
A T & T Wireless Services	Equity	00209A106	509,335	31,152	SH	Other	0	0	0	0
Abbott Laboratories	Equity	002824109	153,600	3,200	SH	Sole	0	10,300	0	20,300
Abbott Laboratories	Equity	002824109	340,800	7,100	SH	Defined	0	0	0	0
Abbott Laboratories	Equity	002824109	974,400	20,300	SH	Other	0	0	0	0
Activision Inc New Common	Equity	004930202	618,188	15,750	SH	Other	0	15,700	0	50
Aetna Inc	Equity	00817Y108	5,178	200	SH	Defined	0	200	0	14,500
Aetna Inc	Equity	00817Y108	375,405	14,500	SH	Other	0	0	0	0
Agere Systems Inc-A	Equity	00845V100	759,200	104,000	SH	Other	0	0	0	104,000
Agilent Technologies Inc	Equity	00846U101	39,000	1,200	SH	Sole	0	3,087	0	9,396
Agilent Technologies Inc	Equity	00846U101	61,328	1,887	SH	Defined	0	0	0	0
Agilent Technologies Inc	Equity	00846U101	305,370	9,396	SH	Other	0	0	0	0
Albertsons Inc	Equity	013104104	749,750	25,000	SH	Other	0	0	0	25,000
Alcoa Inc.	Equity	013817101	31,520	800	SH	Defined	0	800	0	20,000
Alcoa Inc.	Equity	013817101	788,000	20,000	SH	Other	0	0	0	0
Alltel Corp	Equity	020039103	61,260	1,000	SH	Sole	0	1,800	0	9,200
Alltel Corp	Equity	020039103	49,008	800	SH	Defined	0	0	0	0
Alltel Corp	Equity	020039103	563,592	9,200	SH	Other	0	0	0	0
Alstom S A - ADR	Equity	021244108	348,750	12,500	SH	Other	0	0	0	12,500
Altera Corp	Equity	021441100	406,000	14,000	SH	Other	0	0	0	14,000
American Express Co	Equity	025816108	675,120	17,400	SH	Other	0	1,200	0	16,200
American Home Products	Equity	026609106	904,750	15,400	SH	Sole	0	22,625	0	15,600
American Home Products	Equity	026609106	534,625	9,100	SH	Defined	0	0	0	0
American Home Products	Equity	026609106	806,344	13,725	SH	Other	0	0	0	0
American Intl Group Inc	Equity	026874106	98,187	1,155	SH	Sole	0	14,438	0	13,549
American Intl Group Inc	Equity	026874106	60,187	708	SH	Defined	0	0	0	0
American Intl Group Inc	Equity	026874106	2,220,801	26,124	SH	Other	0	0	0	0
Amgen, Inc. Com W/Rts	Equity	031162100	20,692	341	SH	Sole	0	4,716	0	600
Amgen, Inc. Com W/Rts	Equity	031162100	10,619	175	SH	Defined	0	0	0	0
Amgen, Inc. Com W/Rts	Equity	031162100	291,264	4,800	SH	Other	0	0	0	0
Anadarko Petro Corp	Equity	032511107	695,439	12,900	SH	Other	0	5,300	0	7,600
Anheuser-Busch Cos	Equity	035229102	164,800	4,000	SH	Sole	0	4,400	0	5,000
Anheuser-Busch Cos	Equity	035229102	16,480	400	SH	Defined	0	0	0	0
Anheuser-Busch Cos	Equity	035229102	206,000	5,000	SH	Other	0	0	0	0
Apache Corp	Equity	037411105	578,550	11,400	SH	Other	0	8,600	0	2,800
Applied Matls Inc W/Rts	Equity	038222105	39,280	800	SH	Sole	0	10,900	0	7,400
Applied Matls Inc W/Rts	Equity	038222105	859,250	17,500	SH	Other	0	0	0	0
Automatic Data Processing	Equity	053015103	651,766	13,114	SH	Sole	0	13,114	0	200
Automatic Data Processing	Equity	053015103	9,940	200	SH	Other	0	0	0	0

BJ Services Co	Equity	055482103	301,600	10,400	SH Other	0	10,400	0	0
BP PLC Sponsored ADR	Equity	055622104	521,730	10,466	SH Sole	0	19,858	0	1,460
BP PLC Sponsored ADR	Equity	055622104	468,191	9,392	SH Defined	0	0	0	0
BP PLC Sponsored ADR	Equity	055622104	72,781	1,460	SH Other	0	0	0	0
Bank of America Corp	Equity	060505104	1,342,571	22,365	SH Other	0	0	0	22,365
Bank One Corporation	Equity	06423A103	194,466	5,432	SH Sole	0	11,978	0	937
Bank One Corporation	Equity	06423A103	234,347	6,546	SH Defined	0	0	0	0
Bank One Corporation	Equity	06423A103	33,545	937	SH Other	0	0	0	0
Barrick Gold Corp	Equity	067901108	500,708	33,050	SH Other	0	850	0	32,200
Baxter Intl	Equity	071813108	90,900	1,800	SH Defined	0	200	0	4,400
Baxter Intl	Equity	071813108	141,400	2,800	SH Other	0	0	0	0
Bellsouth Corp	Equity	079860101	150,328	3,733	SH Sole	0	6,733	0	1,800
Bellsouth Corp	Equity	079860101	72,486	1,800	SH Defined	0	0	0	0
Bellsouth Corp	Equity	079860101	120,810	3,000	SH Other	0	0	0	0
Biomet Inc.	Equity	090613100	366,458	7,625	SH Other	0	0	0	7,625
Bob Evans Farms	Equity	096761101	272,178	15,121	SH Sole	0	15,121	0	0
Bristol Myers Squibb	Equity	110122108	4,975,613	95,136	SH Sole	0	99,586	0	2,000
Bristol Myers Squibb	Equity	110122108	96,755	1,850	SH Defined	0	0	0	0
Bristol Myers Squibb	Equity	110122108	240,580	4,600	SH Other	0	0	0	0
Cardinal Health Inc	Equity	14149Y108	20,562	298	SH Defined	0	5,730	0	298
Cardinal Health Inc	Equity	14149Y108	395,370	5,730	SH Other	0	0	0	0
Carnival Corp Common	Equity	143658102	620,140	20,200	SH Other	0	600	0	19,600
Caterpillar Inc	Equity	149123101	520,520	10,400	SH Other	0	400	0	10,000
Centrum Industries	Equity	15640H106	60	2,000	SH Sole	0	2,000	0	174,653
Centrum Industries	Equity	15640H106	5,240	174,653	SH Other	0	0	0	0
Chevron Corp	Equity	166751107	421,640	4,659	SH Sole	0	4,659	0	3,250
Chevron Corp	Equity	166751107	31,675	350	SH Defined	0	0	0	0
Chevron Corp	Equity	166751107	262,450	2,900	SH Other	0	0	0	0
Chubb Corp	Equity	171232101	495,552	6,400	SH Other	0	400	0	6,000
Ciena Corp	Equity	171779101	722,000	19,000	SH Other	0	18,500	0	500
Cisco Systems, Inc.	Equity	17275R102	119,574	6,570	SH Sole	0	11,990	0	13,098
Cisco Systems, Inc.	Equity	17275R102	85,904	4,720	SH Defined	0	0	0	0
Cisco Systems, Inc.	Equity	17275R102	251,124	13,798	SH Other	0	0	0	0
Citigroup Inc	Equity	172967101	2,166	41	SH Sole	0	8,813	0	30,206
Citigroup Inc	Equity	172967101	105,680	2,000	SH Defined	0	0	0	0
Citigroup Inc	Equity	172967101	1,953,918	36,978	SH Other	0	0	0	0
Coca Cola Company	Equity	191216109	92,475	2,055	SH Sole	0	15,305	0	3,300
Coca Cola Company	Equity	191216109	596,250	13,250	SH Defined	0	0	0	0
Coca Cola Company	Equity	191216109	148,500	3,300	SH Other	0	0	0	0
Cognizant Tech Solutions	Equity	192446102	424,500	10,000	SH Defined	0	10,000	0	0
Colgate Palmolive Company	Equity	194162102	16,812	285	SH Sole	0	2,385	0	3,200
Colgate Palmolive Company	Equity	194162102	312,647	5,300	SH Other	0	0	0	0
ComcAst Corp Cl K	Equity	200300200	355,880	8,200	SH Other	0	8,000	0	200
Compaq Computer Corp	Equity	204493100	7,660	500	SH Sole	0	11,000	0	13,500
Compaq Computer Corp	Equity	204493100	160,860	10,500	SH Defined	0	0	0	0
Compaq Computer Corp	Equity	204493100	206,820	13,500	SH Other	0	0	0	0
Conoco Inc.	Equity	208251306	282,000	10,000	SH Other	0	0	0	10,000
Conoco Inc Cl B	Equity	208251405	663,833	22,970	SH Other	0	0	0	22,970
Countrywide Credit Ind	Equity	222372104	18,352	400	SH Defined	0	400	0	16,600
Countrywide Credit Ind	Equity	222372104	761,608	16,600	SH Other	0	0	0	0
DTE Energy Company	Equity	233331107	808,056	17,400	SH Other	0	0	0	17,400
Dana Corp	Equity	235811105	183,266	7,852	SH Sole	0	7,952	0	850

Dana Corp	Equity	235811105	2,334	100 SH Defined	0	0	0	0
Dana Corp	Equity	235811105	19,839	850 SH Other	0	0	0	0
Deere & Company	Equity	244199104	287,660	7,600 SH Other	0	600	0	7,000
Delphi Automotive Systems	Equity	247126105	1,593	100 SH Defined	0	100	0	56,049
Delphi Automotive Systems	Equity	247126105	892,861	56,049 SH Other	0	0	0	0
Delta Air Lines Inc	Equity	247361108	749,360	17,000 SH Other	0	0	0	17,000
Disney Company Common	Equity	254687106	104,437	3,615 SH Sole	0	9,665	0	10,200
Disney Company Common	Equity	254687106	174,785	6,050 SH Defined	0	0	0	0
Disney Company Common	Equity	254687106	294,678	10,200 SH Other	0	0	0	0
Du Pont (E.I.) de Nemours &	Equity	263534109	37,482	777 SH Sole	0	877	0	5,710
Du Pont (E.I.) de Nemours &	Equity	263534109	4,824	100 SH Defined	0	0	0	0
Du Pont (E.I.) de Nemours &	Equity	263534109	275,450	5,710 SH Other	0	0	0	0
Duke Energy Corp	Equity	264399105	124,832	3,200 SH Sole	0	5,700	0	12,200
Duke Energy Corp	Equity	264399105	105,327	2,700 SH Defined	0	0	0	0
Duke Energy Corp	Equity	264399105	468,120	12,000 SH Other	0	0	0	0
EMC Corporation	Equity	268648102	5,675	194 SH Sole	0	194	0	9,320
EMC Corporation	Equity	268648102	272,610	9,320 SH Other	0	0	0	0
Eaton Corp	Equity	278058101	210,300	3,000 SH Other	0	0	0	3,000
El Paso Corporation	Equity	28336L109	327,850	6,240 SH Defined	0	9,040	0	200
El Paso Corporation	Equity	28336L109	157,620	3,000 SH Other	0	0	0	0
Electronic Arts Inc.	Equity	285512109	662,955	11,450 SH Other	0	10,400	0	1,050
Electronic Data Systems Corp	Equity	285661104	27,500	440 SH Sole	0	540	0	4,100
Electronic Data Systems Corp	Equity	285661104	6,250	100 SH Defined	0	0	0	0
Electronic Data Systems Corp	Equity	285661104	256,250	4,100 SH Other	0	0	0	0
Emerson Elec Company	Equity	291011103	75,746	1,252 SH Sole	0	5,894	0	7,500
Emerson Elec Company	Equity	291011103	280,841	4,642 SH Defined	0	0	0	0
Emerson Elec Company	Equity	291011103	453,750	7,500 SH Other	0	0	0	0
Encompass Services Inc	Equity	29255U104	1,757,896	196,413 SH Defined	0	196,413	0	100
Encompass Services Inc	Equity	29255U104	895	100 SH Other	0	0	0	0
Enron Corp	Equity	293561105	122,897	2,503 SH Defined	0	5,703	0	305
Enron Corp	Equity	293561105	172,096	3,505 SH Other	0	0	0	0
Enzon Inc.	Equity	293904108	371,875	5,950 SH Other	0	5,200	0	750
Exxon-Mobil Corporation	Equity	30231G102	2,322,986	26,594 SH Sole	0	38,597	0	7,494
Exxon-Mobil Corporation	Equity	30231G102	960,413	10,995 SH Defined	0	0	0	0
Exxon-Mobil Corporation	Equity	30231G102	742,650	8,502 SH Other	0	0	0	0
Federal Home Loan Mortgage	Equity	313400301	13,270	195 SH Sole	0	5,495	0	2,300
Federal Home Loan Mortgage	Equity	313400301	517,180	7,600 SH Other	0	0	0	0
Federal National Mortgage	Equity	313586109	15,305	180 SH Sole	0	12,380	0	2,200
Federal National Mortgage	Equity	313586109	654,731	7,700 SH Defined	0	0	0	0
Federal National Mortgage	Equity	313586109	569,701	6,700 SH Other	0	0	0	0
Fidelity National Financial	Equity	316326107	508,599	20,700 SH Other	0	0	0	20,700
Fifth Third Bancorp, Common	Equity	316773100	2,942,690	49,004 SH Sole	0	363,525	0	3,461
Fifth Third Bancorp, Common	Equity	316773100	18,604,091	309,810 SH Defined	0	0	0	0
Fifth Third Bancorp, Common	Equity	316773100	490,729	8,172 SH Other	0	0	0	0
First Union Corp	Equity	33735810	6,988	200 SH Defined	0	200	0	36,050
First Union Corp	Equity	33735810	1,259,587	36,050 SH Other	0	0	0	0
Fleetboston Financial Corp	Equity	339030108	816,615	20,700 SH Sole	0	18,450	0	26,950
Fleetboston Financial Corp	Equity	339030108	974,415	24,700 SH Other	0	0	0	0
Fortune Brands Inc. (fka	Equity	349631101	663,628	17,300 SH Other	0	0	0	17,300
Franklin Res Inc.	Equity	354613101	228,850	5,000 SH Other	0	0	0	5,000
Futura Banc Corp	Equity	36113R108	222,588	11,563 SH Defined	0	11,563	0	0

General Electric Co	Equity	369604103	1,831,489	37,569	SH Sole	0	81,794	0	27,334
General Electric Co	Equity	369604103	2,073,094	42,525	SH Defined	0	0	0	0
General Electric Co	Equity	369604103	1,415,408	29,034	SH Other	0	0	0	0
Genesis Energy L.P.	Equity	371927104	45,150	10,500	SH Sole	0	10,500	0	7,900
Genesis Energy L.P.	Equity	371927104	33,970	7,900	SH Defined	0	0	0	0
Genzyme Corp Common	Equity	372917104	7,808	128	SH Sole	0	10,500	0	528
Genzyme Corp Common	Equity	372917104	664,900	10,900	SH Other	0	0	0	0
Gilead Sciences Inc Common	Equity	375558103	669,185	11,500	SH Other	0	11,500	0	0
Gillette Company	Equity	375766102	5,798	200	SH Defined	0	860	0	10,150
Gillette Company	Equity	375766102	313,382	10,810	SH Other	0	0	0	0
Glaxo Wellcome PLC Sponsored	Equity	37733W105	449,600	8,000	SH Sole	0	7,000	0	9,097
Glaxo Wellcome PLC Sponsored	Equity	37733W105	28,100	500	SH Defined	0	0	0	0
Glaxo Wellcome PLC Sponsored	Equity	37733W105	426,951	7,597	SH Other	0	0	0	0
Halliburton Company	Equity	406216101	744,040	20,900	SH Other	0	0	0	20,900
John Hancock Financial	Equity	41014S106	406,022	10,085	SH Defined	0	10,085	0	0
Hartford Financial Services	Equity	416515104	27,360	400	SH Defined	0	400	0	14,000
Hartford Financial Services	Equity	416515104	957,600	14,000	SH Other	0	0	0	0
Hayes Wheels Int'l Warrants	Equity	421124WTS	0	13,463	SH Defined	0	13,463	0	0
Health Care REIT	Equity	42217K106	146,704	6,177	SH Sole	0	10,527	0	0
Health Care REIT	Equity	42217K106	34,438	1,450	SH Defined	0	0	0	0
Health Care REIT	Equity	42217K106	68,875	2,900	SH Other	0	0	0	0
Heinz H J Co	Equity	423074103	18,401	450	SH Sole	0	450	0	7,600
Heinz H J Co	Equity	423074103	310,764	7,600	SH Other	0	0	0	0
Heller Financial Inc Cl A	Equity	423328103	908,000	22,700	SH Other	0	0	0	22,700
Hewlett Packard Co	Equity	428236103	1,100,528	38,480	SH Sole	0	44,410	0	10,050
Hewlett Packard Co	Equity	428236103	279,708	9,780	SH Defined	0	0	0	0
Hewlett Packard Co	Equity	428236103	177,320	6,200	SH Other	0	0	0	0
Home Depot Inc	Equity	437076102	12,708	273	SH Sole	0	8,653	0	3,372
Home Depot Inc	Equity	437076102	31,654	680	SH Defined	0	0	0	0
Home Depot Inc	Equity	437076102	515,402	11,072	SH Other	0	0	0	0
Honeywell International Inc.	Equity	438516106	130,618	3,733	SH Defined	0	3,733	0	9,400
Honeywell International Inc.	Equity	438516106	328,906	9,400	SH Other	0	0	0	0
Household Intl Inc	Equity	441815106	160,080	2,400	SH Sole	0	7,100	0	0
Household Intl Inc	Equity	441815106	313,490	4,700	SH Other	0	0	0	0
Human Genome Sciences Inc	Equity	444903108	674,800	11,200	SH Other	0	10,500	0	700
Huntington Bancshares Inc	Equity	446150104	136,686	8,360	SH Sole	0	9,970	0	779
Huntington Bancshares Inc	Equity	446150104	26,324	1,610	SH Defined	0	0	0	0
Huntington Bancshares Inc	Equity	446150104	12,737	779	SH Other	0	0	0	0
IDEC Pharmaceuticals Corp	Equity	449370105	703,976	10,400	SH Other	0	10,400	0	0
IMS Health Incorporated	Equity	449934108	353,970	12,420	SH Defined	0	23,920	0	12,200
IMS Health Incorporated	Equity	449934108	675,450	23,700	SH Other	0	0	0	0
Illinois Tool Works Inc	Equity	452308108	99,128	1,566	SH Sole	0	1,566	0	5,000
Illinois Tool Works Inc	Equity	452308108	316,500	5,000	SH Other	0	0	0	0
IndyMac Mortgage Holdings	Equity	456607100	999,640	37,300	SH Other	0	0	0	37,300
Ingersoll Rand Co	Equity	456866101	61,800	1,500	SH Defined	0	0	0	25,000
Ingersoll Rand Co	Equity	456866101	968,200	23,500	SH Other	0	0	0	0
Intel Corp	Equity	458140100	517,140	17,680	SH Sole	0	86,000	0	25,000
Intel Corp	Equity	458140100	1,480,050	50,600	SH Defined	0	0	0	0
Intel Corp	Equity	458140100	1,249,560	42,720	SH Other	0	0	0	0
Intl Business Machines Corp	Equity	459200101	226,000	2,000	SH Sole	0	16,100	0	11,400

Intl Business Machines Corp	Equity	459200101	531,100	4,700	SH Defined	0	0	0	0
Intl Business Machines Corp	Equity	459200101	2,350,400	20,800	SH Other	0	0	0	0
International Paper Co	Equity	460146103	481,950	13,500	SH Other	0	0	0	13,500
Internet Security Systems	Equity	46060X107	951,776	19,600	SH Other	0	19,600	0	0
JP Morgan Chase & Co	Equity	46625H100	291,327	6,532	SH Defined	0	14,232	0	16,200
JP Morgan Chase & Co	Equity	46625H100	1,065,940	23,900	SH Other	0	0	0	0
Johnson & Johnson	Equity	478160104	683,300	13,666	SH Sole	0	19,568	0	4,148
Johnson & Johnson	Equity	478160104	192,500	3,850	SH Defined	0	0	0	0
Johnson & Johnson	Equity	478160104	310,000	6,200	SH Other	0	0	0	0
Kennametal Inc.	Equity	489170100	221,400	6,000	SH Other	0	0	0	6,000
Kerr-McGee Corp	Equity	492386106	656,073	9,900	SH Other	0	0	0	9,900
Keycorp New Common Stock	Equity	493267108	1,010,115	38,776	SH Sole	0	56,198	0	65,813
Keycorp New Common Stock	Equity	493267108	375,693	14,422	SH Defined	0	0	0	0
Keycorp New Common Stock	Equity	493267108	1,792,579	68,813	SH Other	0	0	0	0
Kimberly Clark Corp	Equity	494368101	67,080	1,200	SH Sole	0	2,300	0	5,100
Kimberly Clark Corp	Equity	494368101	346,580	6,200	SH Other	0	0	0	0
LSI Logic Corp	Equity	502161102	539,560	28,700	SH Other	0	0	0	28,700
Lilly Eli & Co	Equity	532457108	392,200	5,300	SH Sole	0	7,000	0	3,410
Lilly Eli & Co	Equity	532457108	59,200	800	SH Defined	0	0	0	0
Lilly Eli & Co	Equity	532457108	318,940	4,310	SH Other	0	0	0	0
Lincoln National Corp Ind	Equity	534187109	10,350	200	SH Defined	0	200	0	9,500
Lincoln National Corp Ind	Equity	534187109	491,625	9,500	SH Other	0	0	0	0
MGIC Investment Corp	Equity	552848103	1,329,312	18,300	SH Other	0	8,600	0	9,700
Manor Care Inc	Equity	564055101	6,096	192	SH Sole	0	12,592	0	2,400
Manor Care Inc	Equity	564055101	393,700	12,400	SH Defined	0	0	0	0
Manor Care Inc	Equity	564055101	76,200	2,400	SH Other	0	0	0	0
Marsh & McLennan Co Inc	Equity	571748101	328,250	3,250	SH Other	0	0	0	3,250
Mattel Inc	Equity	577081102	204,336	10,800	SH Other	0	0	0	10,800
May Dept Stores Co	Equity	577778102	359,730	10,500	SH Sole	0	9,350	0	1,150
McDonalds Corp	Equity	580135100	211,068	7,800	SH Sole	0	13,000	0	200
McDonalds Corp	Equity	580135100	140,712	5,200	SH Defined	0	0	0	0
McDonalds Corp	Equity	580135100	5,412	200	SH Other	0	0	0	0
Mead Corporation	Equity	582834105	3,119,119	114,927	SH Defined	0	0	0	114,927
Medtronic Inc	Equity	585055105	9,662	210	SH Sole	0	210	0	9,800
Medtronic Inc	Equity	585055105	450,898	9,800	SH Other	0	0	0	0
Mellon Financial Corporation	Equity	58551A108	134,430	3,000	SH Defined	0	3,000	0	4,300
Mellon Financial Corporation	Equity	58551A108	192,683	4,300	SH Other	0	0	0	0
Merck & Co Inc	Equity	589331106	739,630	11,573	SH Sole	0	22,384	0	19,650
Merck & Co Inc	Equity	589331106	579,089	9,061	SH Defined	0	0	0	0
Merck & Co Inc	Equity	589331106	1,367,674	21,400	SH Other	0	0	0	0
Mercury Interactive Corp	Equity	589405109	1,069,215	17,850	SH Other	0	15,700	0	2,150
Microsoft Corp Common	Equity	594918104	793,656	10,872	SH Sole	0	81,819	0	23,861
Microsoft Corp Common	Equity	594918104	1,492,485	20,445	SH Defined	0	0	0	0
Microsoft Corp Common	Equity	594918104	5,428,499	74,363	SH Other	0	0	0	0
Minnesota Mining & Mfg	Equity	604059104	182,560	1,600	SH Sole	0	2,125	0	400
Minnesota Mining & Mfg	Equity	604059104	105,543	925	SH Defined	0	0	0	0
Mirant Corp Com	Equity	604675108	273,136	7,940	SH Other	0	0	0	7,940
Moody's Corporation	Equity	615369105	278,687	8,319	SH Defined	0	9,519	0	0
Moody's Corporation	Equity	615369105	40,200	1,200	SH Other	0	0	0	0
Morgan Stanley, Dean Witter,	Equity	617446448	57,036	888	SH Sole	0	5,028	0	0
Morgan Stanley, Dean Witter,	Equity	617446448	265,912	4,140	SH Defined	0	0	0	0

Motorola Inc	Equity	620076109	5,167	312	SH Sole	0	312	0	38,000
Motorola Inc	Equity	620076109	629,280	38,000	SH Other	0	0	0	0
NTL Inc.	Equity	629407107	166,290	13,800	SH Other	0	0	0	13,800
Nabors Industries Inc	Equity	629568106	204,414	5,495	SH Other	0	4,700	0	795
National City Corp	Equity	635405103	4,872,597	158,304	SH Sole	0	163,072	0	28,040
National City Corp	Equity	635405103	103,667	3,368	SH Defined	0	0	0	0
National City Corp	Equity	635405103	906,163	29,440	SH Other	0	0	0	0
Newell Rubbermaid Inc	Equity	651229106	666,907	26,570	SH Sole	0	23,820	0	2,986
Newell Rubbermaid Inc	Equity	651229106	5,924	236	SH Other	0	0	0	0
Nextel Communications Inc	Equity	65332V103	764,750	43,700	SH Other	0	43,300	0	400
Noble Affiliates Inc	Equity	654894104	530,250	15,000	SH Other	0	0	0	15,000
Norfolk Southern Corp	Equity	655844107	60,922	2,936	SH Sole	0	2,936	0	20,000
Norfolk Southern Corp	Equity	655844107	415,000	20,000	SH Other	0	0	0	0
Nvidia Corp	Equity	67066G104	1,910,650	20,600	SH Other	0	20,600	0	0
Oracle Corporation	Equity	68389x105	5,700	300	SH Sole	0	1,300	0	28,400
Oracle Corporation	Equity	68389x105	19,000	1,000	SH Defined	0	0	0	0
Oracle Corporation	Equity	68389x105	539,600	28,400	SH Other	0	0	0	0
Owens-Illinois, Inc. Common	Equity	690768403	8,814	1,300	SH Sole	0	5,700	0	279,878
Owens-Illinois, Inc. Common	Equity	690768403	1,889,437	278,678	SH Defined	0	0	0	0
Owens-Illinois, Inc. Common	Equity	690768403	37,968	5,600	SH Other	0	0	0	0
PMC Sierra Inc	Equity	69344F106	155,350	5,000	SH Sole	0	5,000	0	1,650
PMC Sierra Inc	Equity	69344F106	51,266	1,650	SH Other	0	0	0	0
PMI Group, Inc.	Equity	69344M101	779,194	10,875	SH Other	0	8,800	0	2,075
PPG Ind Inc	Equity	693506106	220,794	4,200	SH Other	0	0	0	4,200
Packaging Corp America	Equity	695156109	719,039	46,300	SH Other	0	0	0	46,300
Parametric Technology Corp	Equity	699173100	209,850	15,000	SH Other	0	0	0	15,000
Parker Hannifin Corp	Equity	701094104	848,800	20,000	SH Other	0	0	0	20,000
Pepsico Inc	Equity	713448107	636,480	14,400	SH Defined	0	9,900	0	10,550
Pepsico Inc	Equity	713448107	267,410	6,050	SH Other	0	0	0	0
Pfizer Inc	Equity	717081103	860,434	21,484	SH Sole	0	37,835	0	32,580
Pfizer Inc	Equity	717081103	620,815	15,501	SH Defined	0	0	0	0
Pfizer Inc	Equity	717081103	1,338,872	33,430	SH Other	0	0	0	0
Philip Morris Cos Inc	Equity	718154107	30,450	600	SH Sole	0	1,100	0	32,900
Philip Morris Cos Inc	Equity	718154107	25,375	500	SH Defined	0	0	0	0
Philip Morris Cos Inc	Equity	718154107	1,669,675	32,900	SH Other	0	0	0	0
Praxair Inc	Equity	74005P104	893,000	19,000	SH Other	0	0	0	19,000
Procter & Gamble Co	Equity	742718108	76,560	1,200	SH Sole	0	2,200	0	10,485
Procter & Gamble Co	Equity	742718108	63,800	1,000	SH Defined	0	0	0	0
Procter & Gamble Co	Equity	742718108	668,943	10,485	SH Other	0	0	0	0
Quaker Oats Co	Equity	747402105	365,000	4,000	SH Other	0	0	0	4,000
Qualcomm Inc	Equity	747525103	2,047	35	SH Defined	0	11,235	0	800
Qualcomm Inc	Equity	747525103	701,760	12,000	SH Other	0	0	0	0
Quantum Corp - DLT & Storage	Equity	747906204	419,744	41,600	SH Other	0	0	0	41,600
Quest Diagnostics Inc Common	Equity	74834L100	1,152,690	15,400	SH Other	0	15,400	0	0
Raytheon Company New	Equity	755111507	15,930	600	SH Defined	0	600	0	22,631
Raytheon Company New	Equity	755111507	600,853	22,631	SH Other	0	0	0	0
Rohm & Haas Co	Equity	775371107	677,740	20,600	SH Other	0	0	0	20,600
Royal Dutch Petroleum 1.25	Equity	780257804	139,848	2,400	SH Sole	0	7,700	0	0
Royal Dutch Petroleum 1.25	Equity	780257804	262,215	4,500	SH Defined	0	0	0	0
Royal Dutch Petroleum 1.25	Equity	780257804	46,616	800	SH Other	0	0	0	0
SBC Communications Inc.	Equity	78387G103	398,958	9,959	SH Sole	0	14,326	0	19,000
SBC Communications Inc.	Equity	78387G103	174,942	4,367	SH Defined	0	0	0	0
SBC Communications Inc.	Equity	78387G103	761,140	19,000	SH Other	0	0	0	0

SSBH Capital I Trust	Preferred	784646200	212,971	8,675	SH Sole	0	8,675	0	0
Sara Lee Corp	Equity	803111103	7,576	400	SH Sole	0	400	0	24,700
Sara Lee Corp	Equity	803111103	467,818	24,700	SH Other	0	0	0	0
Schering-Plough Corp	Equity	806605101	364,502	10,058	SH Sole	0	10,613	0	7,200
Schering-Plough Corp	Equity	806605101	1,087	30	SH Defined	0	0	0	0
Schering-Plough Corp	Equity	806605101	279,954	7,725	SH Other	0	0	0	0
Schlumberger LTD	Equity	806857107	31,590	600	SH Sole	0	1,100	0	7,500
Schlumberger LTD	Equity	806857107	421,200	8,000	SH Other	0	0	0	0
Scripps E.W. Inc. New Cl A	Equity	811054204	1,186,800	17,200	SH Other	0	0	0	17,200
Sky Financial Group Inc	Equity	83080P103	542,382	28,652	SH Defined	0	28,652	0	970
Sky Financial Group Inc	Equity	83080P103	18,362	970	SH Other	0	0	0	0
Snap-On Tools Corp	Equity	833034101	483,200	20,000	SH Other	0	0	0	20,000
Spartan Stores Inc	Equity	846822104	47,602	2,964	SH Sole	0	336,297	0	1,600
Spartan Stores Inc	Equity	846822104	5,353,328	333,333	SH Defined	0	0	0	0
Spartan Stores Inc	Equity	846822104	25,696	1,600	SH Other	0	0	0	0
Sprint Corp Common	Equity	852061100	4,272	200	SH Defined	0	200	0	46,000
Sprint Corp Common	Equity	852061100	982,560	46,000	SH Other	0	0	0	0
Sun Microsystems W/Rts Exp	Equity	866810104	12,576	800	SH Sole	0	900	0	10,500
Sun Microsystems W/Rts Exp	Equity	866810104	1,572	100	SH Defined	0	0	0	0
Sun Microsystems W/Rts Exp	Equity	866810104	165,060	10,500	SH Other	0	0	0	0
Sundance Resources Inc	Preferred	867264913	0	12,500	SH Sole	0	0	0	12,500
Target Corporation	Equity	87612E106	41,520	1,200	SH Defined	0	1,200	0	21,200
Target Corporation	Equity	87612E106	733,520	21,200	SH Other	0	0	0	0
Tel & Data Sys Inc	Equity	879433100	967,875	8,900	SH Other	0	0	0	8,900
Tenet Healthcare Corp	Equity	88033G100	626,940	12,150	SH Other	0	0	0	12,150
Teradyne Inc.	Equity	880770102	420,000	12,000	SH Other	0	0	0	12,000
Texaco Inc	Equity	881694102	233,310	3,500	SH Defined	0	4,410	0	1,000
Texaco Inc	Equity	881694102	127,321	1,910	SH Other	0	0	0	0
Texas Instruments Inc	Equity	882508102	1,046,320	32,800	SH Other	0	16,800	0	16,000
Textron Inc	Equity	883203100	5,504	100	SH Defined	0	100	0	6,000
Textron Inc	Equity	883203100	330,240	6,000	SH Other	0	0	0	0
Tiffany & Co	Equity	886547108	289,760	8,000	SH Other	0	0	0	8,000
Torchmark Corp	Equity	89102710	663,465	16,500	SH Other	0	0	0	16,500
Tosco Corp	Equity	891490302	881,000	20,000	SH Other	0	0	0	20,000
Tribune Co	Equity	896047106	280,070	7,000	SH Other	0	0	0	7,000
Tyco International	Equity	902124106	534,198	9,800	SH Other	0	600	0	9,200
US Bankcorp New	Equity	902973304	205,110	9,000	SH Sole	0	31,077	0	0
US Bankcorp New	Equity	902973304	298,025	13,077	SH Defined	0	0	0	0
US Bankcorp New	Equity	902973304	205,110	9,000	SH Other	0	0	0	0
USX-US Steel Group Com	Equity	90337T101	513,825	25,500	SH Other	0	0	0	25,500
UnitedHealth Group Inc.	Equity	91324P102	321,100	5,200	SH Other	0	5,200	0	0
Veritas Software Corp	Equity	923436109	279,426	4,200	SH Other	0	4,200	0	0
VeriSign Inc	Equity	92343E102	2,286,381	38,100	SH Other	0	38,100	0	0
Verizon Communications Inc.	Equity	92343V104	624,185	11,667	SH Sole	0	12,319	0	8,028
Verizon Communications Inc.	Equity	92343V104	80,357	1,502	SH Defined	0	0	0	0
Verizon Communications Inc.	Equity	92343V104	384,023	7,178	SH Other	0	0	0	0
Vodafone Group PLC	Equity	92857W100	22,350	1,000	SH Sole	0	60,349	0	442
Vodafone Group PLC	Equity	92857W100	44,812	2,005	SH Defined	0	0	0	0
Vodafone Group PLC	Equity	92857W100	1,291,517	57,786	SH Other	0	0	0	0
Wal-Mart Stores Inc	Equity	931142103	218,819	4,484	SH Sole	0	4,984	0	1,600
Wal-Mart Stores Inc	Equity	931142103	14,640	300	SH Defined	0	0	0	0

Wal-Mart Stores Inc	Equity	931142103	87,840	1,800	SH Other	0	0	0	0
Walgreen Co	Equity	931422109	220,544	6,400	SH Sole	0	6,600	0	3,400
Walgreen Co	Equity	931422109	6,892	200	SH Defined	0	0	0	0
Walgreen Co	Equity	931422109	117,164	3,400	SH Other	0	0	0	0
Washington Mutual Inc.	Equity	939322103	14,194	378	SH Defined	0	378	0	11,550
Washington Mutual Inc.	Equity	939322103	433,703	11,550	SH Other	0	0	0	0
Wellpoint Health Networks	Equity	94973H108	593,712	6,300	SH Other	0	4,200	0	2,100
Wells Fargo & Co New	Equity	949746101	27,858	600	SH Sole	0	3,100	0	10,100
Wells Fargo & Co New	Equity	949746101	116,075	2,500	SH Defined	0	0	0	0
Wells Fargo & Co New	Equity	949746101	468,943	10,100	SH Other	0	0	0	0
Worldcom Inc.	Equity	98157D106	14,200	1,000	SH Sole	0	1,279	0	18,064
Worldcom Inc.	Equity	98157D106	3,962	279	SH Defined	0	0	0	0
Worldcom Inc.	Equity	98157D106	256,509	18,064	SH Other	0	0	0	0
Centaur, Inc. Class A Common	Equity	9S025200	4,199,163	1,408	SH Other	0	1,408	0	0
Daimler Chrysler AG	Equity	D1668R123	11,894	258	SH Sole	0	258	0	19,292
Daimler Chrysler AG	Equity	D1668R123	889,361	19,292	SH Defined	0	0	0	0
Transocean Sedco Forex Inc	Equity	G90078109	1,609	39	SH Sole	0	7,939	0	3,355
Transocean Sedco Forex Inc	Equity	G90078109	165,000	4,000	SH Defined	0	0	0	0
Transocean Sedco Forex Inc	Equity	G90078109	299,269	7,255	SH Other	0	0	0	0
Pacific Century Cyberworks	Equity	Y6801N134	2,600	10,000	SH Other	0	0	0	10,000

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