



HIBERNIA

0046

July 30, 2002

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OFFICE OF THE SECRETARY

JUL 31 2002

Via UPS Overnight Delivery

Mr. Jonathan G. Katz
Secretary
Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, D.C. 20549

Re: Sworn Statements of Principal Executive Officer and Principal Financial Officer of
Hibernia Corporation

Dear Mr. Katz:

Enclosed please find the sworn statements of Mr. J. Herbert Boydston, principal executive officer of Hibernia Corporation, and Ms. Marsha M. Gassan, principal financial officer of Hibernia Corporation, as required by Commission Order 4-460, Order Requiring the Filing of Sworn Statements Pursuant to Section 21(a)(1) of the Securities Exchange Act of 1934.

Please acknowledge receipt of this letter and the attached statements by stamping and returning the enclosed copy of this letter in the self-addressed stamped envelope that is enclosed.

Very truly yours,

Cathy E. Chessin
Senior Vice President, Corporate Counsel
and Secretary

Enclosures

0066

**STATEMENT UNDER OATH OF PRINCIPAL FINANCIAL OFFICER REGARDING
FACTS AND CIRCUMSTANCES RELATING TO EXCHANGE ACT FILINGS**

I, Marsha M. Gassan, state and attest that:

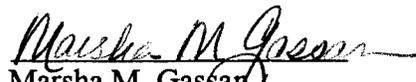
(1) To the best of my knowledge, based upon a review of the covered reports of Hibernia Corporation, and, except as corrected or supplemented in a subsequent covered report:

- no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
- no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).

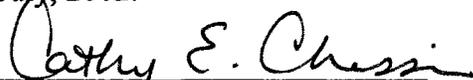
(2) I have reviewed the contents of this statement with the Company's Audit Committee.

(3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":

- Annual Report on Form 10-K for the fiscal year ended December 31, 2001 of Hibernia Corporation;
- all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of Hibernia Corporation filed with the Commission subsequent to the filing of the Form 10-K identified above; and
- any amendments to any of the foregoing.


Marsha M. Gassan
July 30, 2002

Subscribed and sworn to
before me this 30th day of
July, 2002.


Cathy E. Chessin, Notary Public
My Commission Expires: at death

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