

FINANCIAL HIGHLIGHTS

Year Ended December 31	2008	2007	2006	2005	2004
Operating Results (in thousands)					
Net interest income	\$ 263,762	\$ 235,667	\$ 227,029	\$ 222,399	\$ 198,056
Provision for loan losses	41,807	22,486	7,644	12,365	7,042
Noninterest income	94,820	87,370	85,185	85,227	79,720
Noninterest expense	213,485	199,123	195,851	184,730	172,470
Net income	72,023	68,105	72,070	72,031	64,177
Period-End Balances (in thousands)					
Total assets	\$ 7,719,803	\$ 7,249,650	\$ 6,751,806	\$ 6,555,895	\$ 6,141,519
Loans and leases (1)	5,773,100	5,290,434	4,922,728	4,639,766	4,541,993
Total deposits	5,404,462	5,295,458	5,053,763	4,878,352	4,210,096
Redeemable class A common stock	53,970	50,678	47,022	43,730	40,335
Shareholders' equity	620,660	582,802	540,755	502,904	463,856
Financial Ratios					
Return on average assets	0.97	0.98	1.10	1.14	1.10
Return on average equity (2)	11.0	11.2	12.7	13.7	13.2
Net interest margin (3)	3.91	3.76	3.85	3.90	3.77
Operating efficiency ratio (4)	57.5	59.4	60.6	58.3	60.2
Tangible equity to assets (2)	7.7	7.6	7.4	7.0	6.7
Per Share of Common Stock (2)					
Net income-basic and diluted	\$ 6.00	\$ 5.68	\$ 6.01	\$ 6.00	\$ 5.35
Dividends paid per share	2.48	2.48	2.32	2.08	1.90
Book value	56.22	52.79	48.98	45.55	42.02

(1) Net of unearned discount and includes nonaccrual loans and leases.

(2) Calculation includes shareholders' equity and redeemable class A common stock.

(3) Tax-equivalent basis (TEB).

(4) Noninterest expense as a percentage of tax-equivalent net interest income and noninterest income.