

FINANCIAL HIGHLIGHTS

Year Ended December 31	2009	2008	2007	2006	2005
Operating Results (in thousands)					
Net interest income	\$ 273,372	\$ 263,762	\$ 235,667	\$ 227,029	\$ 222,399
Provision for loan losses	59,394	41,807	22,486	7,644	12,365
Noninterest income	114,909	94,820	87,370	85,185	85,227
Noninterest expense	235,002	213,485	199,123	195,851	184,730
Net income	65,157	72,023	68,105	72,070	72,031
Period-End Balances (in thousands)					
Total assets	\$ 7,799,981	\$ 7,719,803	\$ 7,249,650	\$ 6,751,806	\$ 6,555,895
Loans and leases ⁽¹⁾	5,542,253	5,773,100	5,290,434	4,922,728	4,639,766
Total deposits	6,075,871	5,404,462	5,295,458	5,053,763	4,878,352
Redeemable class A common stock	57,762	53,970	50,678	47,022	43,730
Shareholders' equity	664,265	620,660	582,802	540,755	502,904
Financial Ratios					
Return on average assets	0.85%	0.97%	0.98%	1.10%	1.14%
Return on average equity ⁽²⁾	9.3	11.0	11.2	12.7	13.7
Net interest margin ⁽³⁾	3.93	3.91	3.76	3.85	3.90
Operating efficiency ratio ⁽⁴⁾	58.5	57.5	59.4	60.6	58.3
Tangible equity to assets ⁽²⁾	8.2	7.7	7.6	7.4	7.0
Per Share of Common Stock ⁽²⁾					
Net income-basic and diluted	\$ 5.43	\$ 6.00	\$ 5.68	\$ 6.01	\$ 6.00
Dividends paid per share	2.00	2.48	2.48	2.32	2.08
Book value	60.17	56.22	52.79	48.98	45.55

(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.