

CONDENSED STATEMENTS OF INCOME

Three Months Ended March 31

(thousands, except share data; unaudited)	2005		2004	
Interest income	\$	148,245	\$	123,694
Interest expense		42,578		31,227
Net interest income		105,667		92,467
Provision for loan and lease losses		5,326		7,847
Net interest income after provision for loan and lease losses		100,341		84,620
Noninterest income		61,223		61,543
Noninterest expense		121,345		118,896
Income before income taxes		40,219		27,267
Income taxes		15,222		9,936
Net income	\$	24,997	\$	17,331
Taxable-equivalent net interest income	\$	106,014	\$	92,792
Net income per share	\$	2.40	\$	1.66
Cash dividends per share		0.275		0.275
Profitability Information (annualized)				
Return on average assets		0.76 %		0.56 %
Return on average equity		9.26		6.72
Taxable-equivalent net yield on interest-earning assets		3.60		3.35

CONDENSED BALANCE SHEETS

(thousands, except share data; unaudited)	March 31 2005	December 31 2004	March 31 2004
Cash and due from banks	\$ 599,358	\$ 679,683	\$ 639,658
Investment securities	2,187,374	2,125,524	2,150,738
Loans	9,404,742	9,354,387	8,616,987
Allowance for loan and lease losses	(125,710)	(130,832)	(121,957)
Other assets	1,526,911	1,229,978	1,421,529
Total assets	\$ 13,592,675	\$ 13,258,740	\$ 12,706,955
Deposits	\$ 11,629,382	\$ 11,350,798	\$ 10,795,536
Other liabilities	860,725	821,632	864,336
Shareholders' equity	1,102,568	1,086,310	1,047,083
Total liabilities and shareholders' equity	\$ 13,592,675	\$ 13,258,740	\$ 12,706,955
Book value per share	\$ 105.67	\$ 104.11	\$ 100.33
Tangible book value per share	94.66	93.12	89.25

SELECTED AVERAGE BALANCES

(thousands, except shares outstanding; unaudited)	Three Months Ended March 31	
	2005	2004
Total assets	\$ 13,309,802	\$ 12,508,227
Investment securities	2,072,316	2,340,956
Loans	9,357,480	8,454,599
Interest-earning assets	11,929,086	11,138,812
Deposits	11,379,079	10,634,865
Interest-bearing liabilities	9,640,417	9,210,244
Shareholders' equity	\$ 1,094,213	\$ 1,037,260
Shares outstanding	10,434,453	10,436,345

ASSET QUALITY

(dollars in thousands; unaudited)	March 31 2005	December 31 2004	March 31 2004
Nonaccrual loans	\$ 15,344	\$ 14,266	\$ 13,969
Other real estate	7,533	9,020	6,202
Total nonperforming assets	\$ 22,877	\$ 23,286	\$ 20,171
Accruing loans 90 days or more past due	\$ 7,479	\$ 12,192	\$ 16,220
Net charge-offs (year-to-date)	3,476	22,998	5,247
Nonperforming assets to gross loans plus other real estate	0.24 %	0.25 %	0.25 %
Allowance for loan and lease losses and reserve for unfunded commitments to gross loans	1.41	1.40	1.42
Net charge-offs to average total loans (annualized)	0.15	0.26	0.23

CAPITAL INFORMATION

(dollars in thousands; unaudited)	March 31 2005	December 31 2004	March 31 2004
Tier 1 capital	\$ 1,239,068	\$ 1,217,149	\$ 1,167,526
Total capital	1,375,558	1,351,535	1,292,265
Risk-weighted assets	10,197,287	10,023,469	9,257,813
Tier 1 capital ratio	12.15 %	12.14 %	12.61 %
Total capital ratio	13.49	13.48	13.96
Leverage capital ratio	9.39	9.26	9.42