

CONDENSED STATEMENTS OF INCOME

(thousands, except share data; unaudited)	Three Months Ended September 30		Nine Months Ended September 30	
	2005	2004	2005	2004
Interest income	\$ 173,534	\$ 131,411	\$ 481,985	\$ 379,765
Interest expense	59,306	33,320	151,420	95,667
Net interest income	114,228	98,091	330,565	284,098
Provision for credit losses	7,211	7,972	19,531	25,736
Net interest income after provision for credit losses	107,017	90,119	311,034	258,362
Noninterest income	68,106	63,634	197,895	188,078
Noninterest expense	128,665	120,381	373,961	360,625
Income before income taxes	46,458	33,372	134,968	85,815
Income taxes	16,505	16,504	49,942	35,744
Net income	\$ 29,953	\$ 16,868	\$ 85,026	\$ 50,071
Taxable-equivalent net interest income	\$ 114,603	\$ 98,403	\$ 331,655	\$ 285,045
Net income per share	\$ 2.87	\$ 1.62	\$ 8.15	\$ 4.80
Cash dividends per share	0.275	0.275	0.825	0.825
Profitability Information (annualized)				
Return on average assets	0.84 %	0.52 %	0.83 %	0.53 %
Return on average equity	10.39	6.34	10.16	6.39
Taxable-equivalent net yield on interest-earning assets	3.57	3.39	3.60	3.35

CONDENSED BALANCE SHEETS

(thousands, except share data; unaudited)	September 30	December 31	September 30
	2005	2004	2004
Cash and due from banks	\$ 702,837	\$ 679,683	\$ 666,482
Investment securities	2,871,731	2,125,524	2,027,837
Loans	9,359,540	9,354,387	9,150,859
Allowance for loan and lease losses	(126,297)	(123,861)	(121,266)
Other assets	1,677,108	1,229,978	1,301,778
Total assets	\$14,484,919	\$13,265,711	\$13,025,690
Deposits	\$12,123,491	\$11,350,798	\$11,124,996
Other liabilities	1,202,543	828,603	832,680
Shareholders' equity	1,158,885	1,086,310	1,068,014
Total liabilities and shareholders' equity	\$14,484,919	\$13,265,711	\$13,025,690
Book value per share	\$ 111.06	\$ 104.11	\$ 102.35
Tangible book value per share	100.17	93.12	91.31

SELECTED AVERAGE BALANCES

(thousands, except shares outstanding; unaudited)	Three Months Ended September 30		Nine Months Ended September 30	
	2005	2004	2005	2004
Total assets	\$14,160,391	\$12,935,674	\$13,699,234	\$12,723,224
Investment securities	2,764,377	2,022,450	2,396,451	2,171,462
Loans	9,323,115	9,058,562	9,334,806	8,778,200
Interest-earning assets	12,750,494	11,561,331	12,314,757	11,359,728
Deposits	11,836,193	11,039,247	11,594,227	10,839,790
Interest-bearing liabilities	10,312,675	9,330,244	9,943,013	9,258,712
Shareholders' equity	\$ 1,143,391	\$ 1,057,749	\$ 1,118,609	\$ 1,046,592
Shares outstanding	10,434,453	10,434,453	10,434,453	10,435,514

ASSET QUALITY

(dollars in thousands; unaudited)	September 30	December 31	September 30
	2005	2004	2004
Nonaccrual loans	\$ 11,065	\$ 14,266	\$ 16,062
Other real estate	4,843	9,020	7,749
Total nonperforming assets	\$ 15,908	\$ 23,286	\$ 23,811
Accruing loans 90 days or more past due	\$ 7,712	\$ 12,192	\$ 10,473
Net charge-offs (year-to-date)	\$ 15,558	22,998	\$ 17,236
Nonperforming assets to gross loans plus other real estate	0.17 %	0.25 %	0.26 %
Allowance for credit losses to total loans and leases	1.42	1.40	1.40
Net charge-offs to average total loans (annualized, year-to-date)	0.22	0.26	0.26

CAPITAL INFORMATION

(dollars in thousands; unaudited)	September 30	December 31	September 30
	2005	2004	2004
Tier 1 capital	\$ 1,294,600	\$ 1,217,149	\$ 1,194,632
Total capital	1,560,206	1,351,535	1,325,966
Risk-weighted assets	10,346,169	10,023,469	9,823,485
Tier 1 capital ratio	12.51 %	12.14 %	12.16 %
Total capital ratio	15.08	13.48	13.50
Leverage capital ratio	9.22	9.26	9.32