

CONDENSED STATEMENTS OF INCOME

(thousands, except share data; unaudited)	Three Months Ended December 31		Year Ended December 31	
	2005	2004	2005	2004
Interest income	\$ 183,949	\$ 141,352	\$ 665,934	\$ 521,117
Interest expense	66,731	38,159	218,151	133,826
Net interest income	117,218	103,193	447,783	387,291
Provision for credit losses	13,578	8,737	33,109	34,473
Net interest income after provision for credit losses	103,640	94,456	414,674	352,818
Noninterest income	65,457	62,878	263,352	250,956
Noninterest expense	125,395	118,954	499,356	479,579
Income before income taxes	43,702	38,380	178,670	124,195
Income taxes	15,866	13,608	65,808	49,352
Net income	\$ 27,836	\$ 24,772	\$ 112,862	\$ 74,843
Taxable-equivalent net interest income	\$ 117,601	\$ 103,511	\$ 449,256	\$ 388,556
Net income per share	\$ 2.67	\$ 2.37	\$ 10.82	\$ 7.17
Cash dividends per share	0.275	0.275	1.10	1.10
Profitability Information (annualized)				
Return on average assets	0.76 %	0.74 %	0.81 %	0.58 %
Return on average equity	9.45	9.16	9.98	7.10
Taxable-equivalent net yield on interest-earning assets	3.58	3.47	3.60	3.38

CONDENSED BALANCE SHEETS

(thousands, except share data; unaudited)	December 31		Change
	2005	2004	
Cash and due from banks	\$ 777,928	\$ 679,683	14.45%
Investment securities	2,929,516	2,125,524	37.83%
Loans and leases	9,642,994	9,354,387	3.09%
Allowance for loan and lease losses	(128,847)	(123,861)	4.03%
Other assets	1,417,801	1,229,978	15.27%
Total assets	\$ 14,639,392	\$ 13,265,711	10.36%
Deposits	\$ 12,173,858	\$ 11,350,798	7.25%
Other liabilities	1,284,475	828,603	55.02%
Shareholders' equity	1,181,059	1,086,310	8.72%
Total liabilities and shareholders' equity	\$ 14,639,392	\$ 13,265,711	10.36%
Book value per share	\$ 113.19	\$ 104.11	8.72%
Tangible book value per share	102.35	93.12	9.91%

SELECTED AVERAGE BALANCES

(thousands, except shares outstanding; unaudited)	Three Months Ended December 31		Year Ended December 31	
	2005	2004	2005	2004
Total assets	\$ 14,516,620	\$ 13,251,848	\$ 13,905,260	\$ 12,856,102
Investment securities	2,938,833	2,115,389	2,533,161	2,157,367
Loans and leases	9,455,059	9,232,186	9,364,327	8,892,317
Interest-earning assets	13,024,871	11,852,896	12,492,955	11,483,694
Deposits	12,071,673	11,323,508	11,714,569	10,961,380
Interest-bearing liabilities	10,621,384	9,532,116	10,113,999	9,327,436
Shareholders' equity	\$ 1,169,113	\$ 1,075,566	\$ 1,131,066	\$ 1,053,860
Shares outstanding	10,434,453	10,434,453	10,434,453	10,435,247

ASSET QUALITY

(dollars in thousands; unaudited)	December 31		Change
	2005	2004	
Nonaccrual loans and leases	\$ 18,969	\$ 14,266	32.97%
Other real estate	6,753	9,020	-25.13%
Total nonperforming assets	\$ 25,722	\$ 23,286	10.46%
Accruing loans and leases 90 days or more past due	\$ 9,180	\$ 12,192	-24.70%
Nonperforming assets to loans and leases plus other real estate	0.27 %	0.25 %	
Allowance for loan and lease losses to loans and leases (period-end)	1.34	1.32	
Net charge-offs to average loans and leases	0.28	0.26	

CAPITAL INFORMATION

(dollars in thousands; unaudited)	December 31		Change
	2005	2004	
Tier 1 capital	\$1,320,152	\$1,217,149	8.46%
Total capital	1,588,141	1,351,535	17.51%
Risk-weighted assets	10,510,254	10,023,469	4.86%
Tier 1 capital ratio	12.56 %	12.14 %	
Total capital ratio	15.11	13.48	
Leverage capital ratio	9.17	9.26	