

CONDENSED STATEMENTS OF INCOME

(thousands, except share data; unaudited)	Three Months Ended December 31		Year Ended December 31	
	2006	2005	2006	2005
Interest income	\$ 218,102	\$ 183,949	\$ 825,252	\$ 665,934
Interest expense	101,215	66,731	353,737	218,151
Net interest income	116,887	117,218	471,515	447,783
Provision for credit losses	7,383	13,578	20,906	33,109
Net interest income after provision for credit losses	109,504	103,640	450,609	414,674
Noninterest income	71,381	65,589	279,344	263,779
Noninterest expense	132,223	125,527	534,007	499,783
Income before income taxes	48,662	43,702	195,946	178,670
Income taxes	15,467	15,866	69,455	65,808
Net income	\$ 33,195	\$ 27,836	\$ 126,491	\$ 112,862
Taxable-equivalent net interest income	\$ 117,394	\$ 117,601	\$ 473,316	\$ 449,256
Net income per share	\$ 3.18	\$ 2.67	\$ 12.12	\$ 10.82
Cash dividends per share	0.275	0.275	1.10	1.10
Profitability Information (annualized)				
Return on average assets	0.84 %	0.76 %	0.83 %	0.81 %
Return on average equity	10.22	9.45	10.23	9.98
Taxable-equivalent net yield on interest-earning assets	3.34	3.58	3.48	3.60

CONDENSED BALANCE SHEETS

(thousands, except share data; unaudited)	December 31	December 31	Change
	2006	2005	
Cash and due from banks	\$ 1,010,984	\$ 777,928	29.96%
Investment securities	3,221,048	2,929,516	9.95%
Loans and leases	10,239,551	9,642,994	6.19%
Allowance for loan and lease losses	(132,004)	(128,847)	2.45%
Other assets	1,385,764	1,417,801	-2.26%
Total assets	\$15,725,343	\$14,639,392	7.42%
Deposits	\$12,743,324	\$12,173,858	4.68%
Other liabilities	1,675,554	1,284,475	30.45%
Shareholders' equity	1,306,465	1,181,059	10.62%
Total liabilities and shareholders' equity	\$15,725,343	\$14,639,392	7.42%
Book value per share	\$ 125.21	\$ 113.19	10.62%
Tangible book value per share	114.60	102.35	11.97%

SELECTED AVERAGE BALANCES

(thousands, except shares outstanding; unaudited)	Three Months Ended December 31		Year Ended December 31	
	2006	2005	2006	2005
Total assets	\$15,624,481	\$14,516,620	\$15,235,973	\$13,905,260
Investment securities	3,176,845	2,938,833	3,028,384	2,533,161
Loans and leases	10,133,502	9,455,059	9,961,032	9,364,327
Interest-earning assets	13,951,134	13,024,871	13,608,663	12,492,955
Deposits	12,601,708	12,071,673	12,452,955	11,714,569
Interest-bearing liabilities	11,601,752	10,621,384	11,262,423	10,113,999
Shareholders' equity	\$ 1,288,417	\$ 1,169,113	\$ 1,236,900	\$ 1,131,066
Shares outstanding	10,434,453	10,434,453	10,434,453	10,434,453

ASSET QUALITY

(dollars in thousands; unaudited)	December 31	December 31	Change
	2006	2005	
Nonaccrual loans and leases	\$ 14,882	\$ 18,969	-21.55%
Other real estate	6,028	6,753	-10.74%
Total nonperforming assets	\$ 20,910	\$ 25,722	-18.71%
Accruing loans and leases 90 days or more past due	\$ 5,185	\$ 9,180	-43.52%
Nonperforming assets to gross loans and leases plus other real estate	0.20 %	0.27 %	
Allowance for credit losses to gross loans and leases	1.35	1.41	
Net charge-offs to average loans and leases	0.18	0.28	

CAPITAL INFORMATION

(dollars in thousands; unaudited)	December 31	December 31	Change
	2006	2005	
Tier 1 capital	\$1,452,593	\$1,320,152	10.03%
Total capital	1,727,672	1,588,141	8.79%
Risk-weighted assets	11,261,988	10,510,254	7.15%
Tier 1 capital ratio	12.90 %	12.56 %	
Total capital ratio	15.34	15.11	
Leverage capital ratio	9.36	9.17	