

## CONDENSED STATEMENTS OF INCOME

(thousands, except share data; unaudited)	Three Months Ended December 31		Year Ended December 31	
	2007	2006	2007	2006
Interest income	\$ 230,827	\$ 219,493	\$ 904,056	\$ 830,315
Interest expense	109,197	101,215	423,714	353,737
Net interest income	121,630	118,278	480,342	476,578
Provision for credit losses	11,795	7,462	33,594	20,922
Net interest income after provision for credit losses	109,835	110,816	446,748	455,656
Noninterest income	76,534	69,246	295,470	271,367
Noninterest expense	146,286	131,400	574,664	531,077
Income before income taxes	40,083	48,662	167,554	195,946
Income taxes	13,920	15,467	58,937	69,455
Net income	\$ 26,163	\$ 33,195	\$ 108,617	\$ 126,491
Taxable-equivalent net interest income	\$ 123,666	\$ 120,110	\$ 488,019	\$ 482,927
Net income per share	\$ 2.51	\$ 3.18	\$ 10.41	\$ 12.12
Cash dividends per share	0.275	0.275	1.10	1.10
Profitability Information (annualized)				
Return on average assets	0.64 %	0.84 %	0.68 %	0.83 %
Return on average equity	7.31	10.19	7.92	10.19
Taxable-equivalent net yield on interest-earning assets	3.35	3.41	3.41	3.54

## CONDENSED BALANCE SHEETS

(thousands, except share data; unaudited)	December 31	December 31	Change
	2007	2006	
Cash and due from banks	\$ 793,788	\$ 1,010,984	-21.48%
Investment securities	3,236,835	3,221,048	0.49%
Loans and leases	10,963,904	10,273,043	6.72%
Allowance for loan and lease losses	(136,974)	(132,004)	3.77%
Other assets	1,354,554	1,356,626	-0.15%
Total assets	\$16,212,107	\$15,729,697	3.07%
Deposits	\$12,928,544	\$12,743,324	1.45%
Other liabilities	1,842,355	1,675,554	9.95%
Shareholders' equity	1,441,208	1,310,819	9.95%
Total liabilities and shareholders' equity	\$16,212,107	\$15,729,697	3.07%
Book value per share	\$ 138.12	\$ 125.62	9.95%
Tangible book value per share	127.72	115.02	11.04%

## SELECTED AVERAGE BALANCES

(thousands, except shares outstanding; unaudited)	Three Months Ended December 31		Year Ended December 31	
	2007	2006	2007	2006
Total assets	\$16,276,649	\$15,628,835	\$15,919,222	\$15,240,327
Investment securities	3,272,015	3,176,845	3,144,052	3,028,384
Loans and leases	10,831,571	10,167,157	10,513,599	9,989,757
Interest-earning assets	14,655,309	13,984,789	14,292,322	13,637,388
Deposits	12,876,549	12,601,708	12,659,236	12,452,955
Interest-bearing liabilities	12,216,067	11,601,752	11,883,421	11,262,423
Shareholders' equity	\$ 1,420,348	\$ 1,292,771	\$ 1,370,617	\$ 1,241,254
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
	2007	2006	
Nonaccrual loans and leases	\$ 13,021	\$ 14,882	-12.51%
Other real estate	6,893	6,028	14.35%
Total nonperforming assets	\$ 19,914	\$ 20,910	-4.76%
Accruing loans and leases 90 days or more past due	\$ 6,941	\$ 5,185	33.87%
Nonperforming assets to gross loans and leases plus other real estate	0.18 %	0.20 %	
Allowance for credit losses to gross loans and leases	1.32	1.35	
Net charge-offs to average loans and leases	0.27	0.18	

## CAPITAL INFORMATION

(dollars in thousands; unaudited)	December 31	December 31	Change
	2007	2006	
Tier 1 capital	\$1,557,190	\$1,456,947	6.88%
Total capital	1,836,763	1,732,026	6.05%
Risk-weighted assets	11,961,124	11,266,342	6.17%
Tier 1 capital ratio	13.02 %	12.93 %	
Total capital ratio	15.36	15.37	
Leverage capital ratio	9.63	9.39	