

## Highlights

(\$ in thousands)	For the three months ended			For the nine months ended	
	December 31	September 30	December 31	December 31	December 31
	2001	2001	2000	2001	2000
<b>Operating Results</b>					
Total revenue	\$ 119,635	\$ 118,736	\$ 114,618	\$ 354,314	\$ 335,540
Provision for credit losses	2,164	6,157	6,079	14,478	18,237
Non-interest expense	70,789	68,514	67,124	208,133	193,964
Net income	46,682	44,065	41,415	131,703	123,339
<b>Balance Sheet Summary</b>					
Assets	\$ 12,353,283	\$ 12,392,941	\$ 11,463,765	\$ 12,353,283	\$ 11,463,765
Loans	10,255,917	9,960,568	9,598,342	10,255,917	9,598,342
Deposits	11,448,261	11,528,441	10,785,561	11,448,261	10,785,561
Impaired loans, net of loan loss allowance	(86,554)	(79,613)	(57,126)	(86,554)	(57,126)
<b>Key Performance Indicators</b>					
(percentage)	December 31	September 30	December 31	March 31	December 31
	2001	2001	2001	2001	2000
	<b>Three months</b>	<b>Three months</b>	<b>Nine months</b>	<b>Twelve months</b>	<b>Nine months</b>
Operating revenue growth*	4.38	6.75	5.60	5.77	6.58
Net interest margin	2.95	3.09	3.06	3.26	3.27
Other income to operating revenue	22.59	20.09	20.95	19.75	19.54
Expenses to operating revenue	59.17	57.70	58.74	59.55	57.81
Return on average assets	1.49	1.44	1.44	1.46	1.49
Operating expense growth*	5.46	10.80	7.30	12.03	13.36
Net impaired loans to total gross loans	(0.83)	(0.79)	(0.83)	(0.58)	(0.58)
Credit losses to average loans	0.09	0.25	0.20	0.22	0.26
Loan growth*	6.85	6.13	6.85	6.96	10.59
Deposit growth*	6.14	9.17	6.14	10.02	12.66
Asset growth*	7.76	10.89	7.76	11.68	14.00

\* Growth percentages calculated over a one year period