

Highlights

(unaudited)

Three months ended (\$ in thousands)	June 30 2002	March 31 2002	June 30 2001
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Operating results

Total revenue	\$ 114,564	\$ 112,478	\$ 115,943
Provision (recovery) for credit losses	1,340	6,617	6,157
Non-interest expense	76,072	79,638	68,830
Net income	37,152	26,223	40,956

Balance Sheet Summary

Assets	\$ 12,614,843	\$ 12,353,810	\$ 12,107,914
Loans	10,570,762	10,400,563	9,671,267
Deposits	11,658,298	11,425,210	11,306,541
Impaired loans net of loan loss allowances	(86,421)	(86,387)	(58,904)

Key Performance Indicators

(In percentages)	June 30 2002 Three months	March 31 2002 Twelve months	June 30 2001 Three months
Operating revenue growth*	(1.19)	3.49	5.70
Net interest margin	2.85	3.00	3.13
Net interest spread on average earning assets	2.93	3.09	3.23
Other income to operating revenue	22.75	21.68	20.13
Expenses to operating revenue	66.40	61.65	59.37
Return on average assets	1.20	1.29	1.38
Operating expense growth*	10.52	7.13	5.88
Net impaired loans to total gross loans	(0.80)	(0.82)	(0.60)
Credit losses to average loans	0.05	0.21	0.26
Loan growth*	9.30	8.86	5.59
Deposit growth*	3.11	4.64	9.24
Asset growth*	4.19	5.96	11.03

* Growth percentages calculated over a one-year period



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