

## Highlights

(unaudited)

	For the three months ended			For the nine months ended	
	December 31	September 30	December 31	December 31	December 30
	2005	2005	2004	2005	2004
<b>Operating results</b> (\$ in thousands)					
Interest income	\$ 210,412	\$ 194,248	\$ 181,213	\$ 589,956	\$ 518,841
Interest expense	90,851	82,503	77,367	251,827	224,336
Net interest income	119,561	111,745	103,846	338,129	294,505
Other Income	33,768	38,025	35,810	108,796	102,235
Total operating revenues	153,329	149,770	139,656	446,925	396,740
Provision for (recovery of) credit losses	7,081	(317)	1,274	2,288	(11,909)
Non-interest expenses	104,843	95,709	87,659	297,877	266,017
Net income	\$ 41,405	\$ 54,378	\$ 50,723	\$ 146,760	\$ 142,632

### Financial position

Total assets	\$ 17,428,297	\$ 16,589,841	\$ 15,234,572	\$ 17,428,297	\$ 15,234,572
Total deposits	\$ 15,703,144	\$ 14,940,498	\$ 13,814,490	\$ 15,703,144	\$ 13,814,490
Total loans, net of allowance for losses	\$ 14,502,665	\$ 13,976,636	\$ 12,862,785	\$ 14,502,665	\$ 12,862,785
Equity	\$ 1,297,034	\$ 1,255,629	\$ 1,105,593	\$ 1,297,034	\$ 1,105,593

### Key Performance Measures

Operating revenue growth*	9.79	13.68	7.76	12.65	2.25
Net interest margin**	2.81	2.72	2.75	2.75	2.68
Net interest spread on average earning assets**	2.87	2.78	2.81	2.81	2.74
Other income to operating revenue	22.02	25.39	25.64	24.34	25.77
Non-interest expenses to operating revenue	68.38	63.90	62.77	66.65	67.05
Return on average assets**	0.97	1.32	1.34	1.20	1.30
Operating expense growth*	19.60	8.73	8.48	11.98	10.22
Net impaired loans to total gross loans	(0.62)	(0.53)	(0.59)	(0.62)	(0.59)
Credit losses to average loans**	0.20	(0.01)	0.04	0.02	(0.13)
Loan growth*	12.75	10.70	6.50	12.75	6.50
Deposit growth*	13.67	12.16	7.20	13.67	7.20
Asset growth*	14.40	12.77	8.11	14.40	8.11

\* Growth percentage calculated over comparable prior year period.

\*\* Measure calculated as average over the three or six month period.