

## Interim Consolidated Statement of Income and Changes in Equity

(unaudited)

(\$ in thousands)	For the three months ended			For the nine months ended	
	Dec 31 2006	Sep 30 2006	Dec 31 2005	Dec 31 2006	Dec 31 2005
<b>Interest Income</b>					
Loans	\$ 249,609	\$ 239,256	\$ 193,213	\$ 710,580	\$ 544,965
Securities	18,407	17,686	9,499	52,426	24,220
Deposits with financial institutions	11,571	10,878	7,700	34,357	20,771
	<u>279,587</u>	<u>267,820</u>	<u>210,412</u>	<u>797,363</u>	<u>589,956</u>
<b>Interest Expense</b>					
Deposits	130,211	123,957	89,994	369,135	249,260
Subordinated debentures	826	826	857	2,509	2,567
	<u>131,037</u>	<u>124,783</u>	<u>90,851</u>	<u>371,644</u>	<u>251,827</u>
<b>Net Interest Income</b>	<u>148,550</u>	<u>143,037</u>	<u>119,561</u>	<u>425,719</u>	<u>338,129</u>
<b>Other Income</b>					
Service charges	16,396	17,032	15,605	49,774	46,570
Credit fees	7,240	8,237	6,993	23,330	23,655
Sundry	3,841	2,215	(1,564)	9,629	2,623
Card fees	7,299	6,848	6,338	20,483	17,918
Investor services	7,363	6,673	4,768	20,176	12,861
Foreign exchange	2,457	1,783	1,628	6,405	5,169
	<u>44,596</u>	<u>42,788</u>	<u>33,768</u>	<u>129,797</u>	<u>108,796</u>
<b>Total Operating Revenues</b>	<u>193,146</u>	<u>185,825</u>	<u>153,329</u>	<u>555,516</u>	<u>446,925</u>
<b>Provision for (Recovery of) Credit Losses</b>	<u>2,285</u>	<u>(20,108)</u>	<u>7,081</u>	<u>(16,464)</u>	<u>2,288</u>
<b>Non-interest Expenses</b>					
Salaries and employee benefits	64,857	59,783	53,489	187,605	152,713
Other	21,369	18,254	19,670	57,698	54,395
Communications and electronic processing	19,967	18,328	17,556	55,253	48,728
Premises and equipment, including amortization	15,484	15,649	14,128	46,263	42,041
	<u>121,677</u>	<u>112,014</u>	<u>104,843</u>	<u>346,819</u>	<u>297,877</u>
<b>Net Income</b>	<u>69,184</u>	<u>93,919</u>	<u>41,405</u>	<u>225,161</u>	<u>146,760</u>
Equity at beginning of period	1,504,972	1,411,053	1,255,629	1,348,995	1,150,274
<b>Equity at End of Period</b>	<u>\$ 1,574,156</u>	<u>\$ 1,504,972</u>	<u>\$ 1,297,034</u>	<u>\$ 1,574,156</u>	<u>\$ 1,297,034</u>

The accompanying notes are an integral part of these interim consolidated financial statements.