

CONSOLIDATED BALANCE SHEETS*(Dollar Amounts in Thousands)*

	December 31,	
	2002	2001
ASSETS		
Cash and due from banks	\$ 81,114	\$ 98,130
Interest-bearing bank deposits	1,973	4,250
Securities available for sale, at market	1,482,771	1,469,118
Securities held to maturity, at amortized cost, (Market value \$204,887 in 2002 and \$298,643 in 2001)	197,838	293,290
Loans	2,609,440	2,569,231
Unearned income	(806)	(1,297)
Allowance for credit losses	(34,496)	(34,157)
Net loans	2,574,138	2,533,777
Premises and equipment	45,730	46,366
Other real estate owned	1,651	1,619
Goodwill	8,131	6,539
Amortizing intangibles, net	29	232
Other assets	131,368	130,209
Total assets	\$ 4,524,743	\$ 4,583,530
LIABILITIES		
Deposits (all domestic):		
Noninterest-bearing	\$ 377,466	\$ 412,695
Interest-bearing	2,666,658	2,680,455
Total deposits	3,044,124	3,093,150
Short-term borrowings	469,065	427,736
Other liabilities	30,230	28,358
Company obligated mandatorily redeemable capital securities of subsidiary trust	35,000	35,000
Other long-term debt	544,934	629,220
Total long-term debt	579,934	664,220
Total liabilities	4,123,353	4,213,464
SHAREHOLDERS' EQUITY		
Preferred stock, \$1 par value per share, 3,000,000 shares authorized, none issued	-0-	-0-
Common stock \$1 par value per share, 100,000,000 shares authorized; 62,525,412 shares issued in 2002 and 2001; 58,962,543 shares outstanding in 2002 and 58,451,624 shares outstanding in 2001	62,525	62,525
Additional paid-in capital	64,885	66,176
Retained earnings	296,165	288,219
Accumulated other comprehensive income	25,851	8,703
Treasury stock (3,562,869 and 4,073,788 shares at December 31, 2002 and 2001, respectively at cost)	(44,981)	(51,431)
Unearned ESOP shares	(3,055)	(4,126)
Total shareholders' equity	401,390	370,066
Total liabilities and shareholders' equity	\$ 4,524,743	\$ 4,583,530

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