

H I G H L I G H T S

	At or for the 12 Months Ended December 31,				
	2002	2001	2000	1999	1998
<b>Selected Financial Condition Data:</b>					
Total assets	\$2,946,374	\$2,779,882	\$2,586,684	\$2,406,394	\$1,829,675
Tangible Assets	2,886,962	2,716,919	2,524,910	2,345,403	1,805,337
Loans, net of allowance for loan losses	2,154,619	2,040,070	1,800,062	1,564,414	1,079,690
Allowance for loan losses	15,458	15,492	15,382	14,689	12,046
Loan originations	716,991	518,935	348,692	519,342	439,653
Investment and mortgage-backed securities	468,341	461,153	548,751	602,741	620,741
Deposits	1,927,175	1,595,362	1,264,664	1,204,781	1,023,992
Borrowings	675,541	872,547	1,016,954	953,170	579,554
Stockholders' equity	265,737	243,917	216,232	211,348	177,443
Tangible Stockholders' equity	206,325	180,954	154,458	150,357	153,105
<b>Selected Operating Data:</b>					
Interest income	\$181,914	\$185,676	\$174,225	\$152,515	\$116,043
Interest expense	91,790	111,054	108,324	88,865	65,733
Net interest income	90,124	74,622	65,901	63,650	50,310
Provision for losses	240	240	740	240	705
Net interest income after provision for loan losses	89,884	74,382	65,161	63,410	49,605
Non-interest income	19,999	10,323	6,016	9,101	8,655
Non-interest expense	38,696	35,030	33,289	34,622	30,097
Income before income tax	71,187	49,675	37,888	37,889	28,163
Income tax expense	26,565	18,485	14,925	15,720	12,122
Net income	\$44,622	\$31,190	\$22,963	\$22,169	\$16,041
<b>Financial and Performance Ratios:</b>					
Return on average assets	1.57%	1.15%	0.92%	0.98%	0.99%
Return on average stockholders' equity	17.65	13.69	10.96	10.58	8.80
Stockholders' equity to total assets at end of period	9.02	8.77	8.36	8.78	9.70
Tangible equity to tangible assets at end of period	7.15	6.66	6.12	6.41	8.48
Loans to deposits at end of period	112.60	128.85	143.55	131.07	106.62
Loans to interest-earning assets at end of period	77.85	78.13	74.31	69.48	61.89
Average interest rate spread	2.93	2.46	2.42	2.63	2.68
Net interest margin	3.33	2.91	2.82	2.99	3.23
Non-interest expense to average assets	1.36	1.30	1.34	1.53	1.85
Efficiency ratio	36.49	41.40	45.80	47.63	54.50
Dividend payout ratio	25.00	28.23	35.56	33.75	26.98
<b>Per Share Data:</b>					
Diluted earnings per share	\$1.76	\$1.24	\$0.90	\$0.80	\$0.63
Cash dividends per share	0.44	0.35	0.32	0.27	0.17
Book value per share	10.36	9.46	8.44	7.54	6.85
Tangible book value per share	8.04	7.01	6.03	5.36	5.92
<b>Asset Quality Ratios and Other Data:</b>					
Total non-performing loans	\$2,116	\$1,899	\$3,950	\$2,967	\$1,327
Other real estate owned, net	134	179	438	1,180	492
Non-performing loans to total loans	0.10%	0.09%	0.22%	0.19%	0.12%
Non-performing assets to total assets	0.08	0.07	0.17	0.17	0.10
<b>Allowance for Loan Losses to:</b>					
Non-performing loans	730.53%	815.80%	389.42%	495.08%	907.76%
Total loans	0.71	0.75	0.85	0.93	1.10
<b>Regulatory Capital Ratios: (Bank only)</b>					
Tangible capital	7.19%	6.69%	6.01%	5.66%	7.26%
Core capital	7.19	6.69	6.01	5.66	7.26
Risk-based capital	13.17	13.17	12.72	10.73	14.28

**EARNINGS PER SHARE**  
(in dollars)



**CASH DIVIDENDS PER SHARE**  
(in dollars)

