

CONSOLIDATED BALANCE SHEETS*(Dollar Amounts in Thousands)*

	December 31,	
	2001	2000
ASSETS		
Cash and due from banks	\$ 98,130	\$ 90,723
Interest-bearing bank deposits	4,250	427
Federal funds sold	-0-	11,125
Securities available for sale, at market	1,469,118	1,238,230
Securities held to maturity, at amortized cost, (Market value \$298,643 in 2001 and \$398,661 in 2000)	293,290	398,107
Loans	2,569,231	2,492,874
Unearned income	(1,297)	(2,047)
Allowance for credit losses	(34,157)	(33,601)
Net loans	2,533,777	2,457,226
Premises and equipment	46,366	44,671
Other real estate owned	1,619	1,661
Other assets	136,980	130,142
Total assets	<u>\$ 4,583,530</u>	<u>\$ 4,372,312</u>
LIABILITIES		
Deposits (all domestic):		
Noninterest-bearing	\$ 412,695	\$ 349,804
Interest-bearing	2,680,455	2,714,342
Total deposits	3,093,150	3,064,146
Short-term borrowings	427,736	272,171
Other liabilities	28,358	44,984
Company obligated mandatorily redeemable capital securities of subsidiary trust	35,000	35,000
Other long-term debt	629,220	621,855
Total long-term debt	664,220	656,855
Total liabilities	<u>4,213,464</u>	<u>4,038,156</u>
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 and 58,451,624 shares outstanding in 2001; 62,525,412 shares issued and 58,195,450 shares outstanding in 2000	62,525	62,525
Additional paid-in capital	66,176	67,223
Retained earnings	288,219	272,169
Accumulated other comprehensive income (loss)	8,703	(7,808)
Treasury stock (4,073,788 and 4,329,962 shares at December 31, 2001 and 2000, respectively at cost)	(51,431)	(54,666)
Unearned ESOP shares	(4,126)	(5,287)
Total shareholders' equity	370,066	334,156
Total liabilities and shareholders' equity	<u>\$ 4,583,530</u>	<u>\$ 4,372,312</u>

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