

CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY*(Dollar Amounts in Thousands)*

	Common Stock	Additional Paid-in Capital	Retained Earnings	Accumulated Other Comprehensive Income (Loss)	Treasury Stock	Unearned ESOP Shares	Total Shareholders' Equity
Balance at December 31, 1998	\$ 62,525	\$ 68,978	\$ 235,623	\$ 2,199	\$ (5,913)	\$ (8,007)	\$ 355,405
Comprehensive income							
Net income	-0-	-0-	53,030	-0-	-0-	-0-	53,030
Other comprehensive income, net of tax:							
Unrealized holding gains (losses) on securities arising during the period	-0-	-0-	-0-	(42,137)	-0-	-0-	(42,137)
Less: reclassification adjustment for gains on securities included in net income	-0-	-0-	-0-	(366)	-0-	-0-	(366)
Total other comprehensive income	-0-	-0-	-0-	(42,503)	-0-	-0-	(42,503)
Total comprehensive income	-0-	-0-	53,030	(42,503)	-0-	-0-	10,527
Cash dividends declared	-0-	-0-	(30,880)	-0-	-0-	-0-	(30,880)
Net increase in unearned ESOP shares	-0-	53	-0-	-0-	-0-	1,814	1,867
Discount on dividend reinvestment plan purchases	-0-	(358)	-0-	-0-	-0-	-0-	(358)
Treasury stock acquired	-0-	-0-	-0-	-0-	(51,331)	-0-	(51,331)
Treasury stock reissued	-0-	(343)	-0-	-0-	1,796	-0-	1,453
Balance at December 31, 1999	62,525	68,330	257,773	(40,304)	(55,448)	(6,193)	286,683
Comprehensive income							
Net income	-0-	-0-	47,246	-0-	-0-	-0-	47,246
Other comprehensive income, net of tax:							
Unrealized holding gains (losses) on securities arising during the period	-0-	-0-	-0-	33,630	-0-	-0-	33,630
Less: reclassification adjustment for gains on securities included in net income	-0-	-0-	-0-	(1,134)	-0-	-0-	(1,134)
Total other comprehensive income	-0-	-0-	-0-	32,496	-0-	-0-	32,496
Total comprehensive income	-0-	-0-	47,246	32,496	-0-	-0-	79,742
Cash dividends declared	-0-	-0-	(32,850)	-0-	-0-	-0-	(32,850)
Decrease in unearned ESOP shares	-0-	(113)	-0-	-0-	-0-	906	793
Discount on dividend reinvestment plan purchases	-0-	(593)	-0-	-0-	-0-	-0-	(593)
Treasury stock acquired	-0-	-0-	-0-	-0-	(873)	-0-	(873)
Treasury stock reissued	-0-	(476)	-0-	-0-	1,655	-0-	1,179
Tax benefit of stock options	-0-	75	-0-	-0-	-0-	-0-	75
Balance at December 31, 2000	62,525	67,223	272,169	(7,808)	(54,666)	(5,287)	334,156
Comprehensive income							
Net income	-0-	-0-	50,189	-0-	-0-	-0-	50,189
Other comprehensive income, net of tax:							
Unrealized holding gains (losses) on securities arising during the period	-0-	-0-	-0-	18,639	-0-	-0-	18,639
Less: reclassification adjustment for gains on securities included in net income	-0-	-0-	-0-	(2,128)	-0-	-0-	(2,128)
Total other comprehensive income	-0-	-0-	-0-	16,511	-0-	-0-	16,511
Total comprehensive income	-0-	-0-	50,189	16,511	-0-	-0-	66,700
Cash dividends declared	-0-	-0-	(34,139)	-0-	-0-	-0-	(34,139)
Decrease in unearned ESOP shares	-0-	31	-0-	-0-	-0-	1,161	1,192
Discount on dividend reinvestment plan purchases	-0-	(612)	-0-	-0-	-0-	-0-	(612)
Treasury stock reissued	-0-	(735)	-0-	-0-	3,235	-0-	2,500
Tax benefit of stock options	-0-	269	-0-	-0-	-0-	-0-	269
Balance at December 31, 2001	\$ 62,525	\$ 66,176	\$ 288,219	\$ 8,703	\$ (51,431)	\$ (4,126)	\$ 370,066

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