

At or For the Years Ended December 31,

| | 2002 | 2001 | 2000 | 1999 | 1998 |
|---|-------------|-------------|-------------|-------------|-------------|
| Key Ratios ⁽³⁾ | | | | | |
| Return on average assets | 1.26% | 1.02% | 0.94% | 0.70% | 0.93% |
| Return on average equity | 13.12 | 10.83 | 10.75 | 7.84 | 8.47 |
| Equity to assets at end of period | 8.89 | 9.42 | 9.10 | 8.59 | 8.84 |
| Earning assets to interest-bearing liabilities | 117.24 | 116.99 | 114.66 | 112.83 | 114.55 |
| Interest rate spread ⁽⁴⁾ | 4.13 | 3.52 | 3.36 | 3.50 | 3.48 |
| Net interest margin (TE) ^{(4) (5)} | 4.49 | 4.11 | 3.95 | 3.96 | 4.03 |
| Noninterest expense to average assets | 3.01 | 2.94 | 2.87 | 3.31 | 3.11 |
| Efficiency ratio ⁽⁶⁾ | 56.85 | 60.02 | 61.99 | 70.81 | 66.22 |
| Tangible efficiency ratio (TE) ^{(2) (5)} | 55.03 | 55.03 | 56.72 | 65.29 | 62.12 |
| Dividend payout ratio | 23.68 | 28.71 | 31.42 | 41.88 | 36.56 |
| Asset Quality Data | | | | | |
| Nonperforming assets to total assets at end of period ⁽⁷⁾ | 0.42% | 0.91% | 0.57% | 0.24% | 0.44% |
| Allowance for loan losses to nonperforming loans at end of period ⁽⁷⁾ | 301.64 | 159.86 | 135.78 | 279.25 | 124.37 |
| Allowance for loan losses to total loans at end of period | 1.25 | 1.16 | 1.09 | 1.04 | 0.93 |
| Consolidated Capital Ratios | | | | | |
| Tier 1 leverage capital ratio | 7.62% | 6.95% | 6.67% | 6.26% | 5.81% |
| Tier 1 risk-based capital ratio | 10.66 | 9.96 | 10.05 | 9.42 | 9.89 |
| Total risk-based capital ratio | 11.89 | 11.09 | 11.19 | 10.43 | 10.80 |

⁽¹⁾ Shares used for book value purposes exclude shares held in treasury and unreleased shares allocated to the Employee Stock Ownership Plan at the end of the period.

⁽²⁾ Tangible calculations eliminate the effect of goodwill and acquisition related intangible assets and the corresponding amortization expense on a tax-effected basis where applicable.

⁽³⁾ With the exception of end-of-period ratios, all ratios are based on average daily balances during the respective periods.

⁽⁴⁾ Interest rate spread represents the difference between the weighted average yield on earning assets and the weighted average cost of interest-bearing liabilities. Net interest margin represents net interest income as a percentage of average earning assets.

⁽⁵⁾ Fully taxable equivalent (TE) calculations include the tax benefit associated with related income sources that are tax-exempt using a marginal tax rate of 35%.

⁽⁶⁾ The efficiency ratio represents noninterest expense as a percentage of total revenues. Total revenues is the sum of net interest income and noninterest income.

⁽⁷⁾ Nonperforming loans consist of nonaccruing loans and loans 90 days or more past due. Nonperforming assets consist of nonperforming loans and repossessed assets.