

# Consolidated statements of shareholders' equity and comprehensive income

DOLLARS IN THOUSANDS	Shares Outstanding	Common Stock	Additional Paid-in Capital	Accumulated Other Comprehensive Income (Loss)	Cumulative Earnings	Total Comprehensive Income	Cumulative Distributions to Shareholders	Treasury Stock	Total Shareholders' Equity
Balance at									
December 31, 1998	74,693,565	\$758	\$1,018,859	\$(18,776)	\$277,220		\$(442,896)	\$(13,062)	\$822,103
Common stock									
options exercised	159,938	2	1,779	—	—	\$ —	—	—	1,781
Directors' and officers' notes receivable	—	—	8,503	—	—	—	—	—	8,503
Deferred compensation, restricted stock	234,661	2	2,543	—	—	—	—	—	2,545
401(k) contribution	56,126	1	704	—	—	—	—	—	705
Net gain on mortgage securities available for sale	—	—	—	26,209	—	26,209	—	—	26,209
Dividend reinvestment plan	4,474,969	44	47,939	—	—	—	—	—	47,983
Purchases of common stock	(4,542,391)	—	—	—	—	—	—	(63,316)	(63,316)
Net earnings	—	—	—	—	115,929	115,929	—	—	115,929
Dividends paid	—	—	—	—	—	—	(134,912)	—	(134,912)
Net change	383,303	49	61,468	26,209	115,929	142,138	(134,912)	(63,316)	5,427
Balance at									
December 31, 1999	75,076,868	807	1,080,327	7,433	393,149		(577,808)	(76,378)	827,530
Common stock									
options exercised	874,836	7	18,785	—	—	—	—	—	18,792
Directors' and officers' notes receivable	—	—	506	—	—	—	—	—	506
Deferred compensation, restricted stock	79,038	3	3,982	—	—	—	—	—	3,985
401(k) contribution	72,980	1	1,109	—	—	—	—	—	1,110
Net loss on mortgage securities available for sale	—	—	—	(10,036)	—	(10,036)	—	—	(10,036)
Dividend reinvestment plan	11,329	—	155	—	—	—	—	—	155
Purchases of common stock	(13,938,735)	—	—	—	—	—	—	(232,075)	(232,075)
Close-out of cumulative earnings and distributions to additional paid-in capital	—	—	(184,659)	—	(393,149)	—	577,808	—	—
Net earnings	—	—	—	—	117,926	117,926	—	—	117,926
Net change	(12,900,552)	11	(160,122)	(10,036)	(275,223)	107,890	577,808	(232,075)	(99,637)
Balance at									
December 31, 2000	62,176,316	818	920,205	(2,603)	117,926		—	(308,453)	727,893
Common stock									
options exercised	1,417,038	14	19,984	—	—	—	—	—	19,998
Directors' and officers' notes receivable	—	—	(48)	—	—	—	—	—	(48)
Deferred compensation, restricted stock	62,189	—	2,318	—	—	—	—	—	2,318
401(k) contribution	73,453	1	1,876	—	—	—	—	—	1,877
Net gain on mortgage securities available for sale	—	—	—	2,136	—	2,136	—	—	2,136
Net realized gain on derivatives used in cash flow hedges	—	—	—	1,037	—	1,037	—	—	1,037
Dividend reinvestment plan	1,524	—	37	—	—	—	—	—	37
Purchases of common stock	(3,364,254)	—	—	—	—	—	—	(78,775)	(78,775)
Issuance of warrants	—	—	52,277	—	—	—	—	—	52,277
Net earnings	—	—	—	—	116,388	116,388	—	—	116,388
Net change	(1,810,050)	15	76,444	3,173	116,388	\$119,561	—	(78,775)	117,245
Balance at									
December 31, 2001	60,366,266	\$833	\$996,649	\$570	\$234,314		\$ —	\$(387,228)	\$845,138