

RECENT PRICE	74.03	P/E RATIO	14.2 (Trailing: 13.4 Median: NMF)	RELATIVE P/E RATIO	0.77	DIV'D YLD	1.6%	VALUE LINE
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2018-20 PROJECTIONS				
	Price	Gain	Ann'l Total Return	
High	100	(+35%)	9%	
Low	80	(+10%)	4%	

Insider Decisions									
	D	J	F	M	A	M	J	J	A
to Buy	0	0	1	0	0	1	0	0	0
Options	0	0	1	0	0	2	0	0	1
to Sell	0	0	1	1	1	3	0	1	0

Institutional Decisions			
	4Q2014	1Q2015	2Q2015
to Buy	612	661	544
to Sell	520	613	612
Hld's(000)	834630	830397	818669

% TOT. RETURN 10/15		
	THIS STOCK	VL ARITH. INDEX
1 yr.	-17.4	-1.3
3 yr.	35.4	49.3
5 yr.	88.3	73.5

2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	© VALUE LINE PUB. LLC	18-20
2.43	2.92	3.39	2.48	1.54	3.35	4.09	4.40	4.88	5.56	5.30	5.40	Earnings per sh ^A	6.50
.48	.57	.63	.72	.72	.72	.72	.78	.86	.98	1.10	1.22	Div'ds Decl'd per sh ^B	1.40
8.50	8.77	9.52	10.21	12.09	13.56	16.15	17.09	18.32	20.21	22.05	23.15	Book Value per sh	26.20
1241.0	1199.0	1158.0	1160.0	1192.0	1197.0	1164.0	1105.0	1064.0	1023.0	975.00	950.00	Common Shs Outst'g ^C	900.00
21.9	18.7	17.4	15.3	17.5	12.4	11.6	12.7	15.0	16.2	Bold figures are Value Line estimates		Avg Ann'l P/E Ratio	14.0
1.17	1.01	.92	.92	1.17	.79	.73	.81	.84	.85			Relative P/E Ratio	.90
.9%	1.0%	1.1%	1.9%	2.7%	1.7%	1.5%	1.4%	1.2%	1.1%			Avg Ann'l Div'd Yield	1.5%
113960	128329	149830	126074	124088	147042	153337	153140	153375	159103	155000	156000	Total Assets (\$mill)	167000
40801	43116	53436	40659	30010	57616	61166	64309	66585	70104	69000	68500	Loans (\$mill)	73000
2440.0	2993.0	3590.0	3646.0	3124.0	4869.0	4641.0	4628.0	5047.0	5472.0	5500	5525	Net Interest Inc (\$mill)	6150
2758.0	3026.0	4341.0	5798.0	5330.0	2207.0	1112.0	1990.0	2110.0	2044.0	1990	2050	Loan Loss Prov'n (\$mill)	2100
19985	22161	24141	24719	21399	22950	25321	26954	27927	28820	27400	27300	Noninterest Inc (\$mill)	29000
15614	16989	17824	18986	16369	19648	21894	22246	22976	23257	23000	22920	Noninterest Exp (\$mill)	24100
3062.0	3611.0	4048.0	2871.0	2137.0	4057.0	4899.0	5076.0	5359.0	5885.0	5300	5265	Net Profit (\$mill)	6000
24.5%	29.7%	27.3%	19.8%	24.8%	32.0%	29.6%	30.9%	32.1%	34.5%	33.0%	33.0%	Income Tax Rate	33.0%
2.69%	2.81%	2.70%	2.28%	1.72%	2.76%	3.20%	3.31%	3.49%	3.70%	3.40%	3.40%	Return on Total Assets	3.60%
30781	42747	55285	60041	52338	66416	59570	58973	55330	57955	50000	48000	Long-Term Debt (\$mill)	45000
10549	10511	11029	11841	14406	16230	18794	18886	19496	20673	21500	22000	Shr. Equity (\$mill)	23600
9.3%	8.2%	7.4%	9.4%	11.6%	11.0%	12.3%	12.3%	12.7%	13.0%	14.0%	14.0%	Shr. Eq. to Total Assets	14.0%
35.8%	33.6%	35.7%	32.3%	24.2%	39.2%	39.9%	42.0%	43.4%	44.1%	44.5%	44.0%	Loans to Tot Assets	43.5%
29.0%	34.4%	36.7%	24.2%	14.8%	25.0%	26.1%	26.9%	27.5%	28.5%	24.5%	24.0%	Return on Shr. Equity	25.5%
23.4%	28.1%	30.2%	17.2%	8.4%	19.7%	21.5%	22.1%	22.7%	23.4%	19.5%	18.5%	Retained to Com Eq	20.0%
19%	18%	18%	29%	43%	21%	18%	18%	18%	18%	21%	23%	All Div'ds to Net Prof	22%

(\$MILL.)