Reconciliation of Non-GAAP Financial Measures

(dollars in thousands)	1Q13	4Q12	3Q12	2Q12	1Q12
Core deposits					
Core deposits excluding time deposits					
Total deposits	$ 20,561,193	21,057,044	20,846,830	21,565,065	22,137,702
Subtract: Brokered deposits	(1,332,632)	(1,092,749)	(919,959)	(1,148,892)	(1,406,709)
Core deposits	19,228,561	19,964,295	19,926,871	20,416,173	20,730,993
Subtract: Time deposits	(3,482,196)	(3,583,304)	(3,771,117)	(4,097,834)	(4,302,292)
Core deposits excluding time deposits	$ 15,746,365	16,380,991	16,155,754	16,318,339	16,428,701
Tangible common equity to tangible assets ratio					
Total assets	$ 26,212,879	26,760,012	25,764,644	26,294,110	27,064,792
Subtract: Goodwill	(24,431)	(24,431)	(24,431)	(24,431)	(24,431)
Subtract: Other intangible assets, net	(4,583)	(5,149)	(5,895)	(6,693)	(7,589)
Tangible assets	$ 26,183,865	26,730,432	25,734,318	26,262,986	27,032,772
Total shareholders' equity	$ 3,578,106	3,569,431	2,875,700	2,853,389	2,821,763
Subtract: Goodwill	(24,431)	(24,431)	(24,431)	(24,431)	(24,431)
Subtract: Other intangible assets, net	(4,583)	(5,149)	(5,895)	(6,693)	(7,589)
Subtract: Series A Preferred Stock, no par value	(960,005)	(957,327)	(954,690)	(952,093)	(949,536)
Tangible common equity	$ 2,589,087	2,582,524	1,890,684	1,870,172	1,840,207
Total shareholders' equity to total assets ratio	13.65%	13.34	11.16	10.85	10.43
Tangible common equity to tangible assets ratio	9.89%	9.66	7.35	7.12	6.81
Tier 1 Common Equity Ratio					
Total shareholders' equity	$ 3,578,106	3,569,431	2,875,700	2,853,389	2,821,763
Subtract/Add: Accumulated other comprehensive (income) loss	(2,787)	(4,101)	(16,156)	(7,003)	2,195
Subtract: Goodwill	(24,431)	(24,431)	(24,431)	(24,431)	(24,431)
Subtract: Other intangible assets, net	(4,583)	(5,149)	(5,895)	(6,693)	(7,589)
Subtract: Disallowed deferred tax assets[1]	(687,007)	(710,488)	-	-	-
Other items	7,191	6,982	6,730	7,225	7,856
Tier 1capital	$ 2,866,489	2,832,244	2,835,948	2,822,487	2,799,794
Subtract: Qualifying trust preferred securities	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)
Subtract: Series A Preferred Stock	(960,005)	(957,327)	(954,690)	(952,093)	(949,536)
Tier 1 common equity	$ 1,896,484	$ 1,864,917	1,871,258	1,860,353	1,840,258
Risk weighted assets	$21,235,129[2]	21,387,935	21,443,178	21,146,174	21,230,198
Tier 1 common equity ratio	8.93%[2]	8.72	8.73	8.80	8.67
Pre-tax, Pre-credit Costs Income					
Income (loss) before income taxes	$ 46,553	(72,299)	30,514	37,347	35,916
Add: Provision for losses on loans	35,696	146,526	63,572	44,222	66,049
Add: Other credit costs[3]	13,595	39,236	22,046	26,119	24,849
Add: Restructuring charges	4,850	1,969	1,192	1,393	858
Subtract: Investment securities gains, net.	(45)	(8,233)	(6,656)	(4,170)	(20,083)
Add: Visa indemnification charges	37	757	833	1,734	2,979
Pre-tax, pre-credit costs income	$ 100,686	107,956	111,501	106,645	110,568
Non-interest income excluding investment securities gains, net					
Total non-interest income	$ 64,721	80,117	73,233	76,477	84,139
Subtract: Investment securities gains, net	(45)	(8,233)	(6,656)	(4,170)	(20,083)
Non-interest income excluding investment securities gains, net	$ 64,676	71,884	66,577	72,307	64,056
Net sequential quarter loan (decline) growth					
Sequential quarter (decline) growth in total loans	$ (173,803)	(190,175)	51,739	(163,571)	(236,115)
Add: Transfers to other loans held for sale	45,997	479,016	70,464	109,589	97,199
Add: Foreclosures	29,576	33,572	42,961	30,087	48,127
Add: Charge-offs excluding transfers to other loans held for sale	46,636	22,940	74,400	53,075	65,498
Net sequential quarter loan (decline)growth	$ (51,594)	345,353	239,564	29,180	(25,291)

Core Expenses

Total non-interest expense	$ 182,286	213,346	191,492	208,264	203,133
Subtract: Other credit costs(3)	(13,595)	(39,236)	(22,046)	(26,119)	(24,849)
Subtract: Restructuring charges	(4,850)	(1,969)	(1,192)	(1,393)	(858)
Subtract: Visa indemnification charges	(37)	(757)	(833)	(1,734)	(2,979)
Core expenses	$ 163,804	171,384	167,421	179,018	174,447

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(1) Calculated based on twelve months future taxable income for regulatory capital purposes.
(2) Preliminary
(3) Other credit costs consist primarily of losses on ORE, provision for losses on unfunded commitments, and charges related to other loans held for sale.

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