Reconciliation of Non-GAAP Financial Measures					
(dollars in thousands)	**3Q13**	**2Q13**	**1Q13**	**4Q12**	**3Q12**
Pre-tax, Pre-credit Costs Income					
Income (loss) before income taxes	$ 73,459	72,906	46,553	(72,299)	30,514
Add: Provision for losses on loans	6,761	13,077	35,696	146,526	63,572
Add: Other credit costs[1]	15,603	10,887	13,595	39,236	22,046
Add: Restructuring charges	687	1,758	4,850	1,969	1,192
Subtract: Investment securities gains, net.	(1,124)	(1,403)	(45)	(8,233)	(6,656)
Add: Visa indemnification charges	-	764	37	757	833
Pre-tax, pre-credit costs income	$ 95,386	97,989	100,686	107,956	111,501
Adjusted Non-interest Expense					
Total non-interest expense	$ 187,328	181,186	182,286	213,346	191,492
Subtract: Other credit costs[1]	(15,603)	(10,887)	(13,595)	(39,236)	(22,046)
Subtract: Restructuring charges	(687)	(1,758)	(4,850)	(1,969)	(1,192)
Subtract: Visa indemnification charges	-	(764)	(37)	(757)	(833)
Adjusted non-interest expense	$ 171,038	167,777	163,804	171,384	167,421
Core deposits					
Core deposits excluding time deposits					
Total deposits	$ 20,973,856	20,710,703	20,561,193	21,057,044	20,846,830
Subtract: Brokered deposits	(1,275,200)	(1,338,064)	(1,332,632)	(1,092,749)	(919,959)
Core deposits	19,698,656	19,372,639	19,228,561	19,964,295	19,926,871
Subtract: Time deposits	(3,569,752)	(3,377,215)	(3,482,196)	(3,583,304)	(3,771,117)
Core deposits excluding time deposits	$ 16,128,904	15,995,424	15,746,365	16,380,991	16,155,754
Tier 1 Common Equity Ratio					
Total shareholders' equity	$ 2,931,860	3,568,204	3,578,106	3,569,431	2,875,700
Add/subtract: Accumulated other comprehensive loss (income)	29,514	33,060	(2,787)	(4,101)	(16,156)
Subtract: Goodwill	(24,431)	(24,431)	(24,431)	(24,431)	(24,431)
Subtract: Other intangible assets, net	(3,783)	(4,156)	(4,583)	(5,149)	(5,895)
Subtract: Disallowed deferred tax asset	(647,828)	(674,996)	(687,007)	(710,488)	-
Other items	7,425	7,304	7,191	6,982	6,732
Tier 1 capital	2,292,757	2,904,985	2,866,489	2,832,244	2,835,950
Subtract: Qualifying trust preferred securities	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)
Subtract: Series C Preferred Stock, no par value	(125,400)	-	-	-	-
Subtract: Series A Preferred Stock, no par value	-	(962,725)	(960,005)	(957,327)	(954,690)
Tier 1 common equity	2,157,357	1,932,260	1,896,484	1,864,917	1,871,260
Risk-weighted assets	21,736,116[2]	21,542,287	21,235,129	21,387,935	21,443,178
Tier 1 common equity ratio	9.93%[2]	8.97	8.93	8.72	8.73
Tangible common equity to tangible assets ratio					
Total assets	$ 26,218,360	26,563,174	26,212,879	26,760,012	25,764,644
Subtract: Goodwill	(24,431)	(24,431)	(24,431)	(24,431)	(24,431)
Subtract: Other intangible assets, net	(3,783)	(4,156)	(4,583)	(5,149)	(5,895)
Tangible assets	$ 26,190,146	26,534,587	26,183,865	26,730,432	25,734,318
Total shareholders' equity	$ 2,931,860	3,568,204	3,578,106	3,569,431	2,875,700
Subtract: Goodwill	(24,431)	(24,431)	(24,431)	(24,431)	(24,431)
Subtract: Other intangible assets, net	(3,783)	(4,156)	(4,583)	(5,149)	(5,895)
Subtract: Series C Preferred Stock, no par value	(125,400)	-	-	-	-
Subtract: Series A Preferred Stock, no par value	-	(962,725)	(960,005)	(957,327)	(954,690)
Tangible common equity	$ 2,778,246	2,576,892	2,589,087	2,582,524	1,890,684
Total shareholders' equity to total assets ratio	11.18%	13.43	13.65	13.34	11.16
Tangible common equity to tangible assets ratio	10.61%	9.71	9.89	9.66	7.35

[1] Other credit costs consist primarily of foreclosed real estate expense, net
[2] Preliminary

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