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**Reconciliation of Non-GAAP Financial Measures***(dollars in thousands)*

	1Q15	4Q14	3Q14	2Q14	1Q14
<b>Average core deposits</b>					
<b>Average core deposits excluding state, county, and municipal deposits</b>					
<b>Average non-interest bearing demand deposit accounts (DDAs) excluding average state, county, and municipal non-interest bearing DDAs</b>					
<b>Average money market deposits excluding average state, county, and municipal money market deposits</b>					
Average total deposits	\$ 21,615,049	21,336,007	20,938,587	20,863,706	20,725,259
Subtract: Average brokered deposits	<u>(1,594,822)</u>	<u>(1,602,354)</u>	<u>(1,494,620)</u>	<u>(1,401,167)</u>	<u>(1,234,847)</u>
Average core deposits	<u>20,020,227</u>	<u>19,733,653</u>	<u>19,443,967</u>	<u>19,462,539</u>	<u>19,490,412</u>
Subtract: Average state, county, and municipal deposits	<u>(2,224,193)</u>	<u>(2,184,757)</u>	<u>(2,045,817)</u>	<u>(2,268,852)</u>	<u>(2,365,096)</u>
Average core deposits excluding state, county, and municipal deposits	<u>\$ 17,796,034</u>	<u>17,548,896</u>	<u>17,398,150</u>	<u>17,193,687</u>	<u>17,125,316</u>
Average non-interest bearing DDAs	\$ 6,108,558	6,110,047	5,765,287	5,824,592	5,537,090
Subtract: Average state, county, and municipal non-interest bearing DDAs	<u>(734,177)</u>	<u>(794,852)</u>	<u>(743,145)</u>	<u>(654,228)</u>	<u>(685,070)</u>
Average non-interest bearing DDAs excluding average state, county, and municipal non-interest bearing DDAs	<u>\$ 5,374,381</u>	<u>5,315,195</u>	<u>5,022,142</u>	<u>5,170,364</u>	<u>4,852,020</u>
Average money market deposits	\$ 6,210,704	6,009,897	6,033,523	6,044,138	6,077,357
Subtract: Average state, county, and municipal money market deposits	<u>(415,800)</u>	<u>(356,343)</u>	<u>(397,480)</u>	<u>(371,538)</u>	<u>(444,170)</u>
Average money market deposits excluding average state, county, and municipal money market deposits	<u>\$ 5,794,904</u>	<u>5,653,554</u>	<u>5,636,043</u>	<u>5,672,600</u>	<u>5,633,187</u>
<b>Tangible common equity to tangible assets ratio</b>					
Total assets	\$ 27,633,784	27,051,231	26,519,110	26,627,290	26,435,426
Subtract: Goodwill	(24,431)	(24,431)	(24,431)	(24,431)	(24,431)
Subtract: Other intangible assets, net	<u>(1,061)</u>	<u>(1,265)</u>	<u>(1,471)</u>	<u>(1,678)</u>	<u>(1,883)</u>
Tangible assets	<u>27,608,292</u>	<u>27,025,535</u>	<u>26,493,208</u>	<u>26,601,181</u>	<u>26,409,112</u>
Total shareholders' equity	3,030,635	3,041,270	3,076,545	3,053,051	2,998,496
Subtract: Goodwill	(24,431)	(24,431)	(24,431)	(24,431)	(24,431)
Subtract: Other intangible assets, net	(1,061)	(1,265)	(1,471)	(1,678)	(1,883)
Subtract: Series C Preferred Stock, no par value	<u>(125,980)</u>	<u>(125,980)</u>	<u>(125,980)</u>	<u>(125,980)</u>	<u>(125,980)</u>
Tangible common equity	<u>\$ 2,879,163</u>	<u>2,889,594</u>	<u>2,924,663</u>	<u>2,900,962</u>	<u>2,846,202</u>
Total shareholders' equity to total assets ratio	10.97%	11.24%	11.60	11.47	11.34
Tangible common equity to tangible assets ratio	10.43%	10.69%	11.04	10.91	10.78

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**Reconciliation of Non-GAAP Financial Measures, continued***(dollars in thousands)*

	1Q15	4Q14	3Q14	2Q14	1Q14
<b>Adjusted Pre-tax, Pre-credit Costs Income</b>					
Income before income taxes	\$ 85,812	78,928	72,656	73,950	77,024
Add: Provision for losses on loans	4,397	8,193	3,843	12,284	9,511
Add: Other credit costs <sup>(1)</sup>	11,272	8,213	11,858	4,635	8,128
Add: Restructuring charges	(107)	3,484	809	7,716	8,577
Add: Litigation settlement expenses <sup>(24)</sup>	-	463	12,349	-	-
Subtract: Investment securities gains, net	(725)	-	-	-	(1,331)
Add: Visa indemnification charges	375	310	1,979	356	396
Subtract: Gain on sale of Memphis branches, net <sup>(3)</sup>	-	-	-	-	(5,789)
Pre-tax, pre-credit costs income	<u>\$ 101,025</u>	<u>99,591</u>	<u>103,494</u>	<u>98,941</u>	<u>96,516</u>
<b>Adjusted Non-interest Income</b>					
Total non-interest income	\$ 65,854	64,549	63,985	63,388	70,182
Subtract: Investment securities gains, net	(725)	-	-	-	(1,331)
Subtract: Gain on sale of Memphis branches, net <sup>(3)</sup>	-	-	-	-	(5,789)
Adjusted non-interest income	<u>\$ 65,129</u>	<u>64,549</u>	<u>63,985</u>	<u>63,388</u>	<u>63,062</u>
<b>Adjusted Non-interest Expense</b>					
Total non-interest expense	\$ 178,908	184,883	193,749	182,205	184,161
Subtract: Other credit costs <sup>(1)</sup>	(11,272)	(8,213)	(11,858)	(4,635)	(8,128)
Subtract: Restructuring charges	107	(3,484)	(809)	(7,716)	(8,577)
Subtract: Visa indemnification charges	(375)	(310)	(1,979)	(356)	(396)
Subtract: Litigation settlement expenses <sup>(2)</sup>	-	(463)	(12,349)	-	-
Adjusted non-interest expense	<u>\$ 167,367</u>	<u>172,413</u>	<u>166,754</u>	<u>169,498</u>	<u>167,060</u>

<sup>(1)</sup> Other credit costs consist primarily of foreclosed real estate expense, net.<sup>(2)</sup> Amounts consist of litigation settlement expenses with respect to certain legal matters. Amounts for other periods presented herein are not reported separately as amounts are not material.<sup>(3)</sup> Consists of gain, net of associated costs, from the sale of certain loans, premises, deposits, and other assets and liabilities of the Memphis, Tennessee branches of Trust One Bank, a division of Synovus Bank.