

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

	2Q15	1Q15	4Q14	3Q14	2Q14
Average core deposits					
Average core deposits excluding state, county, and municipal deposits					
Average total deposits	\$ 22,466,102	21,615,049	21,336,007	20,938,587	20,863,706
Subtract: Average brokered deposits	<u>(1,555,931)</u>	<u>(1,594,822)</u>	<u>(1,602,354)</u>	<u>(1,494,620)</u>	<u>(1,401,167)</u>
Average core deposits	<u>20,910,171</u>	<u>20,020,227</u>	<u>19,733,653</u>	<u>19,443,967</u>	<u>19,462,539</u>
Subtract: Average state, county, and municipal deposits	<u>(2,277,783)</u>	<u>(2,224,193)</u>	<u>(2,184,757)</u>	<u>(2,045,817)</u>	<u>(2,268,852)</u>
Average core deposits excluding state, county, and municipal deposits	<u>\$ 18,632,388</u>	<u>17,796,034</u>	<u>17,548,896</u>	<u>17,398,150</u>	<u>17,193,687</u>
Tangible common equity to tangible assets ratio					
Total assets	\$ 28,205,870	27,633,784	27,051,231	26,519,110	26,627,290
Subtract: Goodwill	(24,431)	(24,431)	(24,431)	(24,431)	(24,431)
Subtract: Other intangible assets, net	<u>(863)</u>	<u>(1,061)</u>	<u>(1,265)</u>	<u>(1,471)</u>	<u>(1,678)</u>
Tangible assets	<u>28,180,576</u>	<u>27,608,292</u>	<u>27,025,535</u>	<u>26,493,208</u>	<u>26,601,181</u>
Total shareholders' equity	3,006,157	3,030,635	3,041,270	3,076,545	3,053,051
Subtract: Goodwill	(24,431)	(24,431)	(24,431)	(24,431)	(24,431)
Subtract: Other intangible assets, net	(863)	(1,061)	(1,265)	(1,471)	(1,678)
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>\$ 2,854,883</u>	<u>2,879,163</u>	<u>2,889,594</u>	<u>2,924,663</u>	<u>2,900,962</u>
Total shareholders' equity to total assets ratio	10.66%	10.97	11.24%	11.60	11.47
Tangible common equity to tangible assets ratio	10.13%	10.43	10.69%	11.04	10.91
Adjusted net income per diluted common share					
Net income available to common shareholders	\$ 53,234				
Add: Litigation contingency expense (after-tax) ⁽¹⁾	2,688				
Adjusted net income available to common shareholders	<u>\$ 55,922</u>				
Weighted average common shares outstanding - diluted	133,625				
Adjusted net income per diluted common share	\$ 0.42				

**Reconciliation of Non-GAAP Financial Measures,
continued**

(dollars in thousands)

	2Q15	1Q15	4Q14	3Q14	2Q14
Adjusted Pre-tax, Pre-credit Costs Income					
Income before income taxes	\$ 88,035	85,812	78,928	72,656	73,950
Add: Provision for losses on loans	6,636	4,397	8,193	3,843	12,284
Add: Other credit costs ⁽²⁾	6,175	11,273	8,213	11,858	4,635
Add: Restructuring charges	4	(107)	3,484	809	7,716
Add: Litigation contingency/settlement expenses ⁽¹⁾	4,400	-	463	12,349	-
Subtract: Investment securities gains, net	(1,985)	(725)	-	-	-
Add: Visa indemnification charges	<u>354</u>	<u>375</u>	<u>310</u>	<u>1,979</u>	<u>356</u>
Pre-tax, pre-credit costs income	<u>\$ 103,619</u>	<u>101,025</u>	<u>99,591</u>	<u>103,494</u>	<u>98,941</u>
Adjusted Non-interest Income					
Total non-interest income	\$ 68,832	65,854	64,549	63,985	63,388
Subtract: Investment securities gains, net	<u>(1,985)</u>	<u>(725)</u>	-	-	-
Adjusted non-interest income	<u>\$ 66,847</u>	<u>65,129</u>	<u>64,549</u>	<u>63,985</u>	<u>63,388</u>
Adjusted Non-interest Expense					
Total non-interest expense	\$ 177,805	178,908	184,883	193,749	182,205
Subtract: Other credit costs ⁽²⁾	(6,175)	(11,273)	(8,213)	(11,858)	(4,635)
Subtract: Restructuring charges	(4)	107	(3,484)	(809)	(7,716)
Subtract: Visa indemnification charges	(354)	(375)	(310)	(1,979)	(356)
Subtract: Litigation contingency/settlement expenses ⁽¹⁾	<u>(4,400)</u>	-	<u>(463)</u>	<u>(12,349)</u>	-
Adjusted non-interest expense	<u>\$ 166,872</u>	<u>167,367</u>	<u>172,413</u>	<u>166,754</u>	<u>169,498</u>

⁽¹⁾ Amounts for other periods presented herein are not reported separately as amounts are not material.

⁽²⁾ Other credit costs consist primarily of foreclosed real estate expense, net.