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

	3Q15	2Q15	1Q15	4Q14	3Q14
<b>Average core deposits</b>					
<b>Average core deposits excluding state, county, and municipal deposits</b>					
Average total deposits	\$ 22,860,019	22,466,102	21,615,049	21,336,007	20,938,587
Subtract: Average brokered deposits	<u>(1,357,163)</u>	<u>(1,555,931)</u>	<u>(1,594,822)</u>	<u>(1,602,354)</u>	<u>(1,494,620)</u>
Average core deposits	<u>21,502,856</u>	<u>20,910,171</u>	<u>20,020,227</u>	<u>19,733,653</u>	<u>19,443,967</u>
Subtract: Average state, county, and municipal deposits	<u>(2,124,812)</u>	<u>(2,277,783)</u>	<u>(2,224,193)</u>	<u>(2,184,757)</u>	<u>(2,045,817)</u>
Average core deposits excluding state, county, and municipal deposits	<u>\$ 19,378,044</u>	<u>18,632,388</u>	<u>17,796,034</u>	<u>17,548,896</u>	<u>17,398,150</u>
<b>Tangible common equity to tangible assets ratio</b>					
Total assets	\$ 28,167,827	28,205,870	27,633,784	27,051,231	26,519,110
Subtract: Goodwill	(24,431)	(24,431)	(24,431)	(24,431)	(24,431)
Subtract: Other intangible assets, net	<u>(667)</u>	<u>(863)</u>	<u>(1,061)</u>	<u>(1,265)</u>	<u>(1,471)</u>
Tangible assets	<u>28,142,729</u>	<u>28,180,576</u>	<u>27,608,292</u>	<u>27,025,535</u>	<u>26,493,208</u>
Total shareholders' equity	3,017,116	3,006,157	3,030,635	3,041,270	3,076,545
Subtract: Goodwill	(24,431)	(24,431)	(24,431)	(24,431)	(24,431)
Subtract: Other intangible assets, net	(667)	(863)	(1,061)	(1,265)	(1,471)
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>\$ 2,866,038</u>	<u>2,854,883</u>	<u>2,879,163</u>	<u>2,889,594</u>	<u>2,924,663</u>
Total shareholders' equity to total assets ratio	10.71%	10.66%	10.97	11.24%	11.60
Tangible common equity to tangible assets ratio	10.18%	10.13%	10.43	10.69%	11.04
<b>Adjusted net income per common share, diluted</b>					
Net income available to common shareholders	\$ 55,369				44,229
Add: Litigation settlement expenses (after-tax)	-				7,545
Deduct: Recovery of previously incurred legal costs related to certain legal matters, net of legal costs incurred in 3Q14 related to those same legal matters (after-tax) <sup>(1)</sup>	-				(2,211)
Add: Restructuring charges (after-tax)	42				494
Add: Visa indemnification charges (after-tax)	<u>222</u>				<u>1,209</u>
Adjusted net income available to common shareholders	\$ 55,633				51,266
Weighted average common shares outstanding - diluted	132,297				139,726
Adjusted net income per common share, diluted	<u>\$ 0.42</u>				<u>0.37</u>

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

	3Q15	2Q15	1Q15	4Q14	3Q14
<b>Adjusted Pre-tax, Pre-credit Costs Income</b>					
Income before income taxes	\$ 93,986	88,034	85,812	78,928	72,656
Add: Provision for losses on loans	2,956	6,636	4,397	8,193	3,843
Add: Other credit costs <sup>(2)</sup>	7,344	6,175	11,273	8,213	11,858
Add: Restructuring charges	69	5	(107)	3,484	809
Add: Litigation contingency/settlement expenses	-	4,400	-	463	12,349
Subtract: Investment securities gains, net	-	(1,985)	(725)	-	-
Add: Visa indemnification charges	<u>363</u>	<u>354</u>	<u>375</u>	<u>310</u>	<u>1,979</u>
Pre-tax, pre-credit costs income	<u>\$ 104,718</u>	<u>103,619</u>	<u>101,025</u>	<u>99,591</u>	<u>103,494</u>
<b>Adjusted Non-interest Income</b>					
Total non-interest income	\$ 67,059	68,832	65,854	64,549	63,985
Subtract: Investment securities gains, net	=	<u>(1,985)</u>	<u>(725)</u>	=	=
Adjusted non-interest income	<u>\$ 67,059</u>	<u>66,847</u>	<u>65,129</u>	<u>64,549</u>	<u>63,985</u>
<b>Adjusted Non-interest Expense</b>					
Total non-interest expense	\$ 177,907	177,806	178,908	184,883	193,749
Subtract: Other credit costs <sup>(2)</sup>	(7,344)	(6,175)	(11,273)	(8,213)	(11,858)
Subtract: Restructuring charges	(69)	(5)	107	(3,484)	(809)
Subtract: Visa indemnification charges	(363)	(354)	(375)	(310)	(1,979)
Subtract: Litigation contingency/settlement expenses	=	<u>(4,400)</u>	=	<u>(463)</u>	<u>(12,349)</u>
Adjusted non-interest expense	<u>\$ 170,131</u>	<u>166,872</u>	<u>167,367</u>	<u>172,413</u>	<u>166,754</u>

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<sup>(1)</sup> Recovery of previously incurred legal costs represents a reimbursement from an insurance carrier for attorney fees incurred in previous periods in connection with certain litigation. This amount, net of attorney fees incurred in 3Q14 relating to the same legal matters, is recorded as a component of professional fees in the consolidated income statement. These items are also a component of adjusted pre-tax, pre-credit costs income.

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