

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

	4Q15	3Q15	4Q14	YTD 2015	YTD 2014
<b>Average core deposits</b>					
<b>Average core deposits excluding state, county, and municipal deposits</b>					
Average total deposits	\$ 23,244,256	22,860,019	21,336,007	22,551,679	20,967,488
Subtract: Average brokered deposits	<u>(1,185,093)</u>	<u>(1,357,163)</u>	<u>(1,602,354)</u>	<u>(1,421,949)</u>	<u>(1,434,422)</u>
Average core deposits	<u>22,059,163</u>	<u>21,502,856</u>	<u>19,733,653</u>	<u>21,129,730</u>	<u>19,533,066</u>
Subtract: Average state, county, and municipal deposits	<u>(2,303,278)</u>	<u>(2,124,812)</u>	<u>(2,184,757)</u>	<u>(2,232,438)</u>	<u>(2,215,170)</u>
Average core deposits excluding state, county, and municipal deposits	<u>\$ 19,755,885</u>	<u>19,378,044</u>	<u>17,548,896</u>	<u>18,897,292</u>	<u>17,317,896</u>

	4Q15	3Q15	2Q15	1Q15	4Q14
<b>Tangible Common Equity ratio</b>					
Total assets	\$ 28,792,653	28,167,135	28,205,078	27,632,890	27,050,237
Subtract: Goodwill	(24,431)	(24,431)	(24,431)	(24,431)	(24,431)
Subtract: Other intangible assets, net	<u>(471)</u>	<u>(667)</u>	<u>(863)</u>	<u>(1,061)</u>	<u>(1,265)</u>
Tangible assets	<u>28,767,751</u>	<u>28,142,037</u>	<u>28,179,784</u>	<u>27,607,398</u>	<u>27,024,541</u>
Total shareholders' equity	3,000,196	3,017,116	3,006,157	3,030,635	3,041,270
Subtract: Goodwill	(24,431)	(24,431)	(24,431)	(24,431)	(24,431)
Subtract: Other intangible assets, net	(471)	(667)	(863)	(1,061)	(1,265)
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>\$ 2,849,314</u>	<u>2,866,038</u>	<u>2,854,883</u>	<u>2,879,163</u>	<u>2,889,594</u>
Total shareholders' equity to total assets ratio	10.42%	10.71%	10.66	10.97	11.24
Tangible Common Equity ratio	9.90%	10.18%	10.13	10.43	10.69

**Estimated Common Equity Tier 1 (CET1) ratio under Basel III (as of December 31, 2014)**

Tier 1 common equity (Basel I)	\$2,407,645
Add: Adjustment to capital components	<u>157,765</u>
Estimated common equity Tier 1 (CET1) under Basel III	2,565,410
Estimated risk-weighted assets under Basel III	\$23,891,728
Estimated Common Equity Tier 1 (CET1) ratio under Basel III	10.74%

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

	4Q15	3Q15	2Q15	1Q15	4Q14
<b>Adjusted net income per common share, diluted</b>					
Net income available to common shareholders	\$ 55,839	55,369	53,233	51,404	50,612
Add: Litigation settlement expenses (after-tax)	434	-	2,688	-	283
Add: Restructuring charges (after-tax)	42	42	3	(65)	2,129
Add: Loss on extinguishment of debt (after-tax)	937	-	-	-	-
Add: Visa indemnification charges (after-tax)	<u>227</u>	<u>222</u>	<u>216</u>	<u>229</u>	<u>189</u>
Adjusted net income available to common shareholders	\$ 57,479	55,633	56,140	51,568	53,213
Weighted average common shares outstanding - diluted	131,197	132,297	133,625	135,744	137,831
Adjusted net income per common share, diluted	<u>\$ 0.44</u>	<u>0.42</u>	<u>0.42</u>	<u>0.38</u>	<u>0.39</u>
<b>Adjusted Pre-tax, Pre-credit Costs Income</b>					
Income before income taxes	\$ 90,741	93,986	88,034	85,812	78,928
Add: Provision for losses on loans	5,021	2,956	6,636	4,397	8,193
Add: Other credit costs <sup>(1)</sup>	6,864	7,344	6,175	11,273	8,213
Add: Restructuring charges	69	69	5	(107)	3,484
Add: Litigation contingency/settlement expenses	710	-	4,400	-	463
Add: Loss on extinguishment of debt	1,533	-	-	-	-
Add: Visa indemnification charges	371	363	354	375	310
Subtract: Investment securities gains, net	<u>(58)</u>	-	<u>(1,985)</u>	<u>(725)</u>	-
Pre-tax, pre-credit costs income	<u>\$ 105,251</u>	<u>104,718</u>	<u>103,619</u>	<u>101,025</u>	<u>99,591</u>
<b>Adjusted Non-interest Expense</b>					
Total non-interest expense	\$ 183,033	177,907	177,806	178,908	184,883
Subtract: Other credit costs <sup>(1)</sup>	(6,864)	(7,344)	(6,175)	(11,273)	(8,213)
Subtract: Restructuring charges	(69)	(69)	(5)	107	(3,484)
Subtract: Visa indemnification charges	(371)	(363)	(354)	(375)	(310)
Subtract: Loss on extinguishment of debt	(1,533)	-	-	-	-
Subtract: Litigation contingency/settlement expenses	<u>(710)</u>	-	<u>(4,400)</u>	-	<u>(463)</u>
Adjusted non-interest expense	<u>\$ 173,486</u>	<u>170,131</u>	<u>166,872</u>	<u>167,367</u>	<u>172,413</u>

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<sup>(1)</sup> Other credit costs consist primarily of foreclosed real estate expense, net.