

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

	<u>1Q16</u>	<u>4Q15</u>	<u>1Q15</u>
<b>Average core deposits</b>			
<b>Average core deposits excluding state, county, and municipal deposits</b>			
Average total deposits	\$ 23,210,263	23,244,256	21,615,049
Subtract: Average brokered deposits	<u>(1,095,239)</u>	<u>(1,185,093)</u>	<u>(1,594,822)</u>
Average core deposits	<u>22,115,024</u>	<u>22,059,163</u>	<u>20,020,227</u>
Subtract: Average state, county, and municipal deposits	<u>(2,440,749)</u>	<u>(2,303,278)</u>	<u>(2,224,193)</u>
Average core deposits excluding state, county, and municipal deposits	<u>\$ 19,647,275</u>	<u>19,755,885</u>	<u>17,796,034</u>
<b>Core deposits excluding state, county, and municipal deposits</b>			
Total deposits	\$ 23,449,928	23,242,661	22,107,849
Subtract: Brokered deposits	<u>(1,204,517)</u>	<u>(1,075,520)</u>	<u>(1,604,946)</u>
Core deposits	<u>22,245,411</u>	<u>22,167,141</u>	<u>20,502,903</u>
Subtract: State, county, and municipal deposits	<u>(2,344,361)</u>	<u>(2,504,315)</u>	<u>(2,207,935)</u>
Core deposits excluding state, county, and municipal deposits	<u>\$ 19,901,050</u>	<u>19,662,826</u>	<u>18,294,968</u>
<b>Tangible common equity to tangible assets ratio</b>			
Total assets	\$ 29,171,257	28,792,653	27,633,784
Subtract: Goodwill	(24,431)	(24,431)	(24,431)
Subtract: Other intangible assets, net	<u>(277)</u>	<u>(471)</u>	<u>(1,061)</u>
Tangible assets	<u>29,146,549</u>	<u>28,767,751</u>	<u>27,608,292</u>
Total shareholders' equity	2,953,268	3,000,196	3,030,635
Subtract: Goodwill	(24,431)	(24,431)	(24,431)
Subtract: Other intangible assets, net	(277)	(471)	(1,061)
Subtract: Series C Preferred Stock, no par value	<u>(125,980)</u>	<u>(125,980)</u>	<u>(125,980)</u>
Tangible common equity	<u>\$ 2,802,580</u>	<u>2,849,314</u>	<u>2,879,163</u>
Total shareholders' equity to total assets ratio	10.12%	10.42%	10.97
Tangible common equity to tangible assets ratio	9.62%	9.90%	10.43

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

	<u>1Q16</u>	<u>4Q15</u>	<u>1Q15</u>
<b>Common equity Tier 1 (CET1) ratio (fully phased-in)</b>			
Common equity Tier 1 (CET1)	\$ 2,609,191	2,660,016	2,592,618
Adjustment related to capital components	<u>(125,980)</u>	<u>(128,480)</u>	<u>(128,480)</u>
CET1 (fully phased-in)	\$ 2,483,211	2,531,536	2,464,138
Total risk-weighted assets (fully phased-in)	\$ 26,216,248	25,915,650	24,307,203
Common equity Tier 1 (CET1) ratio (fully phased-in)	9.47%	9.77%	10.14%
<b>Adjusted net income per common share, diluted</b>			
Net income available to common shareholders	\$ 49,972	55,839	51,404
Add: Litigation contingency/settlement expenses (after-tax) <sup>(1)</sup>	1,712	457	-
Add: Restructuring charges (after-tax)	723	44	(67)
Add: Loss on early extinguishment of debt (after-tax)	<u>3,002</u>	<u>988</u>	<u>-</u>
Adjusted net income available to common shareholders	\$ 55,409	57,328	51,337
Weighted average common shares outstanding - diluted	127,857	131,197	135,744
Adjusted net income per common share, diluted	<u>\$ 0.43</u>	<u>0.44</u>	<u>0.38</u>
<b>Adjusted non-interest Expense</b>			
Total non-interest expense	\$ 188,233	183,033	178,908
Subtract: Restructuring charges	(1,140)	(69)	107
Subtract: Visa indemnification charges	(360)	(371)	(375)
Subtract: Loss on early extinguishment of debt	(4,735)	(1,533)	-
Subtract: Litigation contingency/settlement expenses <sup>(1)</sup>	<u>(2,700)</u>	<u>(710)</u>	<u>-</u>
Adjusted non-interest expense	<u>\$ 179,298</u>	<u>180,350</u>	<u>178,640</u>

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