

INCOME STATEMENT DATA
(Unaudited)

Six Months Ended

(Dollars in thousands, except per share data)

| | June 30, | | |
|---|-----------------|-------------|---------------|
| | 2016 | 2015 | Change |
| Interest income | \$ 501,716 | 465,055 | 7.9 % |
| Interest expense | 62,073 | 58,148 | 6.8 |
| Net interest income | 439,643 | 406,907 | 8.0 |
| Provision for loan losses | 16,070 | 11,034 | 45.6 |
| Net interest income after provision for loan losses | 423,573 | 395,873 | 7.0 |
| Non-interest income: | | | |
| Service charges on deposit accounts | 39,950 | 38,928 | 2.6 |
| Fiduciary and asset management fees | 22,854 | 23,414 | (2.4) |
| Brokerage revenue | 13,821 | 14,032 | (1.5) |
| Mortgage banking income | 11,425 | 13,995 | (18.4) |
| Bankcard fees | 16,718 | 16,576 | 0.9 |
| Investment securities gains, net | 67 | 2,710 | (97.5) |
| Other fee income | 10,084 | 9,851 | 2.4 |
| Other non-interest income | 16,114 | 15,181 | 6.1 |
| Total non-interest income | 131,033 | 134,687 | (2.7) |
| Non-interest expense: | | | |
| Salaries and other personnel expense | 198,419 | 191,054 | 3.9 |
| Net occupancy and equipment expense | 53,360 | 52,713 | 1.2 |
| Third-party processing expense | 22,814 | 21,015 | 8.6 |
| FDIC insurance and other regulatory fees | 13,344 | 13,725 | (2.8) |
| Professional fees | 13,307 | 12,011 | 10.8 |
| Advertising expense | 9,761 | 6,309 | 54.7 |
| Foreclosed real estate expense, net | 7,272 | 13,847 | (47.5) |
| Visa indemnification charges | 720 | 729 | (1.2) |
| Loss on early extinguishment of debt | 4,735 | - | nm |
| Litigation contingency expense | 2,700 | 4,400 | (38.6) |
| Restructuring charges, net | 6,981 | (102) | nm |
| Other operating expenses | 43,431 | 41,012 | 5.9 |
| Total non-interest expense | 376,844 | 356,713 | 5.6 |
| Income before income taxes | 177,762 | 173,847 | 2.3 |
| Income tax expense | 64,773 | 64,091 | 1.1 |
| Net income | 112,989 | 109,756 | 2.9 |
| Dividends on preferred stock | 5,119 | 5,119 | - |
| Net income available to common shareholders | \$ 107,870 | 104,637 | 3.1 % |
| Net income per common share, basic | \$ 0.85 | 0.78 | 8.8 % |
| Net income per common share, diluted | 0.85 | 0.78 | 9.5 |
| Cash dividends declared per common share | 0.24 | 0.20 | 20.0 |
| Return on average assets | 0.78 % | 0.80 | (2) bps |
| Return on average common equity | 7.66 | 7.27 | 39 |
| Weighted average common shares outstanding, basic | 126,164 | 133,935 | (5.8) % |
| Weighted average common shares outstanding, diluted | 126,778 | 134,678 | (5.9) |

nm - not meaningful

bps - basis points

INCOME STATEMENT DATA

(Unaudited)

(In thousands, except per share data)

| | | 2016 | | | 2015 | | 2nd Quarter |
|---|----|----------------|---------------|----------------|---------------|----------------|--------------------|
| | | Second Quarter | First Quarter | Fourth Quarter | Third Quarter | Second Quarter | '16 vs. '15 Change |
| Interest income | \$ | 252,393 | 249,323 | 242,814 | 238,093 | 233,654 | 8.0 % |
| Interest expense | | 30,944 | 31,130 | 30,194 | 30,303 | 30,010 | 3.1 |
| Net interest income | | 221,449 | 218,193 | 212,620 | 207,790 | 203,644 | 8.7 |
| Provision for loan losses | | 6,693 | 9,377 | 5,021 | 2,956 | 6,636 | 0.9 |
| Net interest income after provision for loan losses | | 214,756 | 208,816 | 207,599 | 204,834 | 197,008 | 9.0 |
| Non-interest income: | | | | | | | |
| Service charges on deposit accounts | | 20,240 | 19,710 | 20,522 | 20,692 | 19,795 | 2.2 |
| Fiduciary and asset management fees | | 11,580 | 11,274 | 11,206 | 11,308 | 11,843 | (2.2) |
| Brokerage revenue | | 7,338 | 6,483 | 6,877 | 6,946 | 6,782 | 8.2 |
| Mortgage banking income | | 5,941 | 5,484 | 4,136 | 5,965 | 7,511 | (20.9) |
| Bankcard fees | | 8,346 | 8,372 | 8,262 | 8,334 | 8,499 | (1.8) |
| Investment securities gains, net | | - | 67 | 58 | - | 1,985 | nm |
| Other fee income | | 5,280 | 4,804 | 5,798 | 5,521 | 4,605 | 14.7 |
| Other non-interest income | | 9,161 | 6,953 | 9,316 | 8,293 | 7,812 | 17.3 |
| Total non-interest income | | 67,886 | 63,147 | 66,175 | 67,059 | 68,832 | (1.4) |
| Non-interest expense: | | | | | | | |
| Salaries and other personnel expense | | 97,061 | 101,358 | 95,524 | 94,341 | 94,565 | 2.6 |
| Net occupancy and equipment expense | | 26,783 | 26,577 | 27,816 | 26,937 | 26,541 | 0.9 |
| Third-party processing expense | | 11,698 | 11,116 | 10,993 | 10,844 | 10,672 | 9.6 |
| FDIC insurance and other regulatory fees | | 6,625 | 6,719 | 6,776 | 6,591 | 6,767 | (2.1) |
| Professional fees | | 6,938 | 6,369 | 8,265 | 6,371 | 6,417 | 8.1 |
| Advertising expense | | 7,351 | 2,410 | 3,680 | 5,488 | 2,865 | 156.6 |
| Foreclosed real estate expense, net | | 4,588 | 2,684 | 4,454 | 4,503 | 4,351 | 5.4 |
| Visa indemnification charges | | 360 | 360 | 371 | 363 | 354 | 1.7 |
| Loss on early extinguishment of debt | | - | 4,735 | 1,533 | - | - | nm |
| Litigation contingency/settlement expenses | | - | 2,700 | 710 | - | 4,400 | nm |
| Restructuring charges, net | | 5,841 | 1,140 | 69 | 69 | 5 | nm |
| Other operating expenses | | 21,366 | 22,065 | 22,842 | 22,400 | 20,869 | 2.4 |
| Total non-interest expense | | 188,611 | 188,233 | 183,033 | 177,907 | 177,806 | 6.1 |
| Income before income taxes | | 94,031 | 83,730 | 90,741 | 93,986 | 88,034 | 6.8 |
| Income tax expense | | 33,574 | 31,199 | 32,343 | 36,058 | 32,242 | 4.1 |
| Net income | | 60,457 | 52,531 | 58,398 | 57,928 | 55,792 | 8.4 |
| Dividends on preferred stock | | 2,559 | 2,559 | 2,559 | 2,559 | 2,559 | - |
| Net income available to common shareholders | \$ | 57,898 | 49,972 | 55,839 | 55,369 | 53,233 | 8.8 % |
| Net income per common share, basic | \$ | 0.46 | 0.39 | 0.43 | 0.42 | 0.40 | 15.6 % |
| Net income per common share, diluted | | 0.46 | 0.39 | 0.43 | 0.42 | 0.40 | 15.6 |
| Cash dividends declared per common share | | 0.12 | 0.12 | 0.12 | 0.10 | 0.10 | 20.0 |
| Return on average assets * | % | 0.83 | 0.73 | 0.81 | 0.81 | 0.80 | 3 bps |
| Return on average common equity * | | 8.26 | 7.06 | 7.67 | 7.64 | 7.39 | 87 |
| Weighted average common shares outstanding, basic | | 125,100 | 127,227 | 130,354 | 131,516 | 132,947 | (5.9) % |
| Weighted average common shares outstanding, diluted | | 125,699 | 127,857 | 131,197 | 132,297 | 133,625 | (5.9) |

nm - not meaningful

bps - basis points

* - ratios are annualized

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BALANCE SHEET DATA (Unaudited)

(In thousands, except share data)

ASSETS

| | June 30, 2016 | December 31, 2015 | June 30, 2015 |
|--|----------------------|-------------------|-------------------|
| Cash and cash equivalents | \$ 377,334 | 367,092 | 360,832 |
| Interest bearing funds with Federal Reserve Bank | 904,406 | 829,887 | 1,289,205 |
| Interest earning deposits with banks | 24,541 | 17,387 | 18,694 |
| Federal funds sold and securities purchased under resale agreements | 77,685 | 69,819 | 72,487 |
| Trading account assets, at fair value | 1,001 | 5,097 | 11,973 |
| Mortgage loans held for sale, at fair value | 87,824 | 59,275 | 98,202 |
| Investment securities available for sale, at fair value | 3,580,359 | 3,587,818 | 3,354,673 |
| Loans, net of deferred fees and costs | 23,060,908 | 22,429,565 | 21,494,869 |
| Allowance for loan losses | (255,076) | (252,496) | (254,702) |
| Loans, net | <u>22,805,832</u> | <u>22,177,069</u> | <u>21,240,167</u> |
| Premises and equipment, net | 424,967 | 445,155 | 445,579 |
| Goodwill | 24,431 | 24,431 | 24,431 |
| Other real estate | 33,289 | 47,030 | 66,449 |
| Deferred tax asset, net | 425,160 | 511,948 | 571,402 |
| Other assets | <u>692,862</u> | <u>650,645</u> | <u>650,984</u> |
| Total assets | <u>\$ 29,459,691</u> | <u>28,792,653</u> | <u>28,205,078</u> |

LIABILITIES AND SHAREHOLDERS' EQUITY

Liabilities:

Deposits:

| | | | |
|---|-------------------|-------------------|-------------------|
| Non-interest bearing deposits | \$ 6,934,443 | 6,732,970 | 6,421,815 |
| Interest bearing deposits, excluding brokered deposits | 15,495,318 | 15,434,171 | 14,775,216 |
| Brokered deposits | <u>1,496,161</u> | <u>1,075,520</u> | <u>1,452,150</u> |
| Total deposits | <u>23,925,922</u> | <u>23,242,661</u> | <u>22,649,181</u> |
| Federal funds purchased and securities sold under repurchase agreements | 247,179 | 177,025 | 188,285 |
| Long-term debt | 2,135,892 | 2,186,893 | 2,138,427 |
| Other liabilities | <u>199,039</u> | <u>185,878</u> | <u>223,028</u> |
| Total liabilities | <u>26,508,032</u> | <u>25,792,457</u> | <u>25,198,920</u> |

Shareholders' equity:

| | | | |
|---|----------------------|-------------------|-------------------|
| Series C Preferred Stock - no par value, 5,200,000 shares outstanding at June 30, 2016, December 31, 2015, and June 30, 2015 | 125,980 | 125,980 | 125,980 |
| Common stock - \$1.00 par value. 124,047,659 shares outstanding at June 30, 2016, 129,547,032 shares outstanding at December 31, 2015 and 132,257,577 shares outstanding at June 30, 2015 | 141,008 | 140,592 | 140,425 |
| Additional paid-in capital | 2,993,985 | 2,989,981 | 2,981,434 |
| Treasury stock, at cost - 16,959,977 shares at June 30, 2016, 11,045,377 shares at December 31, 2015, and 8,167,677 shares at June 30, 2015 | (573,058) | (401,511) | (311,859) |
| Accumulated other comprehensive gain (loss) | 11,005 | (29,819) | (22,323) |
| Retained earnings | <u>252,739</u> | <u>174,973</u> | <u>92,500</u> |
| Total shareholders' equity | <u>2,951,659</u> | <u>3,000,196</u> | <u>3,006,157</u> |
| Total liabilities and shareholders' equity | <u>\$ 29,459,691</u> | <u>28,792,653</u> | <u>28,205,078</u> |

AVERAGE BALANCES AND YIELDS/RATES (1)

(Unaudited)

(Dollars in thousands)

| | 2016 | | | 2015 | |
|---|----------------------|-------------------|-------------------|-------------------|-------------------|
| | Second Quarter | First Quarter | Fourth Quarter | Third Quarter | Second Quarter |
| Interest Earning Assets | | | | | |
| Taxable investment securities ⁽²⁾ | \$ 3,529,030 | 3,537,131 | 3,481,184 | 3,380,543 | 3,165,513 |
| Yield | 1.89 % | 1.91 | 1.85 | 1.76 | 1.79 |
| Tax-exempt investment securities ^{(2) (4)} | \$ 3,491 | 4,091 | 4,352 | 4,509 | 4,595 |
| Yield (taxable equivalent) | 6.08 % | 6.37 | 6.16 | 6.21 | 6.15 |
| Trading account assets | \$ 3,803 | 5,216 | 8,067 | 7,278 | 12,564 |
| Yield | 1.27 % | 1.65 | 2.24 | 1.84 | 3.72 |
| Commercial loans ^{(3) (4)} | \$ 18,433,638 | 18,253,169 | 17,884,661 | 17,522,735 | 17,297,130 |
| Yield | 4.04 % | 4.03 | 3.97 | 3.99 | 4.01 |
| Consumer loans ⁽³⁾ | \$ 4,497,147 | 4,334,817 | 4,233,061 | 4,105,639 | 3,986,151 |
| Yield | 4.32 % | 4.37 | 4.27 | 4.31 | 4.37 |
| Allowance for loan losses | \$ (251,101) | (258,097) | (252,049) | (256,102) | (254,177) |
| Loans, net ⁽³⁾ | \$ 22,679,684 | 22,329,889 | 21,865,673 | 21,372,272 | 21,029,104 |
| Yield | 4.15 % | 4.15 | 4.08 | 4.10 | 4.14 |
| Mortgage loans held for sale | \$ 72,477 | 63,339 | 50,668 | 69,438 | 90,419 |
| Yield | 3.59 % | 3.72 | 3.84 | 3.82 | 3.39 |
| Federal funds sold, due from Federal Reserve Bank, and other short-term investments | \$ 907,615 | 885,939 | 1,081,604 | 1,380,686 | 1,590,114 |
| Yield | 0.47 % | 0.47 | 0.27 | 0.24 | 0.24 |
| Federal Home Loan Bank and Federal Reserve Bank stock ⁽⁵⁾ | \$ 77,571 | 80,679 | 66,790 | 71,852 | 76,091 |
| Yield | 5.15 % | 3.82 | 5.08 | 4.71 | 4.57 |
| Total interest earning assets | \$ 27,273,670 | 26,906,284 | 26,558,338 | 26,286,578 | 25,968,400 |
| Yield | 3.73 % | 3.73 | 3.63 | 3.60 | 3.61 |
| Interest Bearing Liabilities | | | | | |
| Interest bearing demand deposits | \$ 4,233,310 | 4,198,738 | 4,117,116 | 3,955,803 | 3,919,401 |
| Rate | 0.18 % | 0.17 | 0.17 | 0.18 | 0.18 |
| Money market accounts | \$ 7,082,759 | 7,095,778 | 7,062,517 | 6,893,563 | 6,466,610 |
| Rate | 0.31 % | 0.32 | 0.35 | 0.36 | 0.35 |
| Savings deposits | \$ 746,225 | 722,172 | 692,536 | 685,813 | 675,260 |
| Rate | 0.06 % | 0.07 | 0.06 | 0.06 | 0.06 |
| Time deposits under \$100,000 | \$ 1,262,280 | 1,279,811 | 1,307,601 | 1,338,994 | 1,351,299 |
| Rate | 0.64 % | 0.65 | 0.65 | 0.66 | 0.68 |
| Time deposits over \$100,000 | \$ 2,016,116 | 2,006,302 | 2,033,193 | 2,086,851 | 2,061,434 |
| Rate | 0.89 % | 0.89 | 0.88 | 0.88 | 0.88 |
| Non maturing brokered deposits | \$ 451,398 | 315,006 | 297,925 | 221,817 | 185,909 |
| Rate | 0.39 % | 0.48 | 0.31 | 0.31 | 0.31 |
| Brokered time deposits | \$ 885,603 | 780,232 | 887,168 | 1,135,346 | 1,370,022 |
| Rate | 0.85 % | 0.83 | 0.76 | 0.71 | 0.67 |
| Total interest bearing deposits | \$ 16,677,691 | 16,398,039 | 16,398,056 | 16,318,187 | 16,029,935 |
| Rate | 0.39 % | 0.39 | 0.40 | 0.42 | 0.42 |
| Federal funds purchased and securities sold under repurchase agreements | \$ 221,276 | 177,921 | 158,810 | 207,894 | 232,531 |
| Rate | 0.09 % | 0.10 | 0.08 | 0.09 | 0.08 |
| Long-term debt | \$ 2,279,043 | 2,361,973 | 2,007,924 | 2,072,455 | 2,172,765 |
| Rate | 2.55 % | 2.55 | 2.63 | 2.46 | 2.39 |
| Total interest bearing liabilities | \$ 19,178,010 | 18,937,933 | 18,564,790 | 18,598,536 | 18,435,231 |
| Rate | 0.65 % | 0.66 | 0.65 | 0.65 | 0.65 |
| Non-interest bearing demand deposits | \$ 6,930,336 | 6,812,223 | 6,846,200 | 6,541,832 | 6,436,167 |
| Effective cost of funds | 0.46 % | 0.46 | 0.45 | 0.46 | 0.46 |
| Net interest margin | 3.27 % | 3.27 | 3.18 | 3.14 | 3.15 |
| Taxable equivalent adjustment | \$ 329 | 305 | 311 | 315 | 330 |

(1) Yields and rates are annualized.

(2) Excludes net unrealized gains and losses.

(3) Average loans are shown net of unearned income. Non-performing loans are included.

(4) Reflects taxable-equivalent adjustments, using the statutory federal income tax rate of 35%, in adjusting interest on tax-exempt loans and investment securities to a taxable-equivalent basis.

(5) Included as a component of Other Assets on the consolidated balance sheet

LOANS OUTSTANDING AND NON-PERFORMING LOANS COMPOSITION

(Unaudited)

(Dollars in thousands)

| Loan Type | June 30, 2016 | | | |
|--|----------------------|---|----------------------------|--|
| | Total Loans | Loans as a % of Total Loans Outstanding | Total Non-performing Loans | Non-performing Loans as a % of Total Nonperforming Loans |
| Multi-Family | \$ 1,528,192 | 6.6 % | \$ 4,070 | 2.6 % |
| Hotels | 746,397 | 3.2 | 5,052 | 3.3 |
| Office Buildings | 1,559,631 | 6.8 | 2,563 | 1.7 |
| Shopping Centers | 926,147 | 4.0 | 358 | 0.2 |
| Warehouses | 535,889 | 2.3 | 1,128 | 0.7 |
| Other Investment Property | 624,405 | 2.7 | 978 | 0.7 |
| Total Investment Properties | 5,920,661 | 25.6 | 14,149 | 9.2 |
| 1-4 Family Construction | 208,871 | 0.9 | 304 | 0.2 |
| 1-4 Family Investment Mortgage | 758,463 | 3.3 | 7,994 | 5.2 |
| Residential Development | 160,446 | 0.7 | 9,571 | 6.2 |
| Total 1-4 Family Properties | 1,127,780 | 4.9 | 17,869 | 11.6 |
| Land Acquisition | 459,254 | 2.0 | 7,610 | 4.9 |
| Total Commercial Real Estate | 7,507,695 | 32.5 | 39,628 | 25.7 |
| Commercial, Financial, and Agricultural Owner-Occupied | 6,596,835 | 28.5 | 55,821 | 36.2 |
| | 4,358,595 | 18.9 | 17,118 | 11.1 |
| Total Commercial & Industrial | 10,955,430 | 47.4 | 72,939 | 47.3 |
| Home Equity Lines | 1,657,109 | 7.2 | 16,912 | 11.0 |
| Consumer Mortgages | 2,132,114 | 9.2 | 21,895 | 14.2 |
| Credit Cards | 236,034 | 1.1 | - | - |
| Other Retail Loans | 600,153 | 2.6 | 2,698 | 1.8 |
| Total Retail | 4,625,410 | 20.1 | 41,505 | 27.0 |
| Unearned Income | (27,627) | - | - | - |
| Total | \$ 23,060,908 | 100.0 % | \$ 154,072 | 100.0 % |

LOANS OUTSTANDING BY TYPE COMPARISON

(Unaudited)

(Dollars in thousands)

| Loan Type | Total Loans | | 2Q16 vs. 1Q16 % change ⁽¹⁾ | 2Q16 vs. 2Q15 | |
|--|----------------------|-------------------|---------------------------------------|----------------------|---------------|
| | June 30, 2016 | March 31, 2016 | | June 30, 2015 | % change |
| Multi-Family | \$ 1,528,192 | 1,524,850 | 0.9 % | \$ 1,286,747 | 18.8 % |
| Hotels | 746,397 | 718,640 | 15.5 | 663,286 | 12.5 |
| Office Buildings | 1,559,631 | 1,557,608 | 0.5 | 1,348,234 | 15.7 |
| Shopping Centers | 926,147 | 963,520 | (15.6) | 917,678 | 0.9 |
| Warehouses | 535,889 | 568,662 | (23.2) | 524,525 | 2.2 |
| Other Investment Property | 624,405 | 649,865 | (15.8) | 662,924 | (5.8) |
| Total Investment Properties | 5,920,661 | 5,983,145 | (4.2) | 5,403,394 | 9.6 |
| 1-4 Family Construction | 208,871 | 211,312 | (4.6) | 163,866 | 27.5 |
| 1-4 Family Investment Mortgage | 758,463 | 787,354 | (14.8) | 788,704 | (3.8) |
| Residential Development | 160,446 | 161,942 | (3.7) | 161,130 | (0.4) |
| Total 1-4 Family Properties | 1,127,780 | 1,160,608 | (11.4) | 1,113,700 | 1.3 |
| Land Acquisition | 459,254 | 469,882 | (9.1) | 554,501 | (17.2) |
| Total Commercial Real Estate | 7,507,695 | 7,613,635 | (5.6) | 7,071,595 | 6.2 |
| Commercial, Financial, and Agricultural Owner-Occupied | 6,596,835 | 6,537,253 | 3.7 | 6,243,259 | 5.7 |
| | 4,358,595 | 4,272,219 | 8.1 | 4,161,268 | 4.7 |
| Total Commercial & Industrial | 10,955,430 | 10,809,472 | 5.4 | 10,404,527 | 5.3 |
| Home Equity Lines | 1,657,109 | 1,669,406 | (3.0) | 1,683,651 | (1.6) |
| Consumer Mortgages | 2,132,114 | 1,970,193 | 33.1 | 1,793,752 | 18.9 |
| Credit Cards | 236,034 | 232,554 | 6.0 | 246,724 | (4.3) |
| Other Retail Loans | 600,153 | 492,274 | 88.1 | 323,741 | 85.4 |
| Total Retail | 4,625,410 | 4,364,427 | 24.1 | 4,047,868 | 14.3 |
| Unearned Income | (27,627) | (29,331) | (23.4) | (29,121) | (5.1) |
| Total | \$ 23,060,908 | 22,758,203 | 5.3 % | \$ 21,494,869 | 7.3 % |

(1) Percentage change is annualized.

CREDIT QUALITY DATA**(Unaudited)**

(Dollars in thousands)

| | 2016 | | 2015 | | | 2nd Quarter |
|--|----------------|---------------|----------------|---------------|----------------|--------------------|
| | Second Quarter | First Quarter | Fourth Quarter | Third Quarter | Second Quarter | '16 vs. '15 Change |
| Non-performing Loans | \$ 154,072 | 178,167 | 168,370 | 157,640 | 173,638 | (11.3) % |
| Other Real Estate | 33,289 | 38,462 | 47,030 | 64,346 | 66,449 | (49.9) |
| Non-performing Assets | 187,361 | 216,629 | 215,400 | 221,986 | 240,087 | (22.0) |
| Allowance for loan losses | 255,076 | 254,516 | 252,496 | 250,900 | 254,702 | 0.1 |
| Net Charge-Offs - Quarter | 6,133 | 7,357 | 3,425 | 6,758 | 5,306 | 15.6 |
| Net Charge-Offs / Average Loans - Quarter ⁽¹⁾ | 0.11 % | 0.13 | 0.06 | 0.12 | 0.10 | |
| Non-performing Loans / Loans | 0.67 | 0.78 | 0.75 | 0.72 | 0.81 | |
| Non-performing Assets / Loans, Other Loans Held for Sale & ORE | 0.81 | 0.95 | 0.96 | 1.01 | 1.11 | |
| Allowance / Loans | 1.11 | 1.12 | 1.13 | 1.15 | 1.18 | |
| Allowance / Non-performing Loans | 165.56 | 142.85 | 149.96 | 159.16 | 146.69 | |
| Allowance / Non-performing Loans ⁽²⁾ | 195.25 | 173.64 | 189.47 | 205.90 | 202.08 | |
| Past Due Loans over 90 days and Still Accruing | \$ 5,964 | 3,214 | 2,621 | 2,998 | 4,832 | 23.4 |
| As a Percentage of Loans Outstanding | 0.03 % | 0.01 | 0.01 | 0.01 | 0.02 | |
| Total Past Due Loans and Still Accruing | \$ 55,716 | 63,852 | 47,912 | 39,350 | 50,860 | 9.5 |
| As a Percentage of Loans Outstanding | 0.24 % | 0.28 | 0.21 | 0.18 | 0.24 | |
| Accruing Troubled Debt Restructurings (TDRs) | \$ 205,165 | 209,159 | 223,873 | 240,370 | 268,542 | (23.6) |

(1) Ratio is annualized.

(2) Excludes non-performing loans for which the expected loss has been charged off.

SELECTED CAPITAL INFORMATION ⁽¹⁾**(Unaudited)**

(Dollars in thousands)

| | June 30, 2016 | March 31, 2016 | June 30, 2015 |
|---|---------------|----------------|---------------|
| Tier 1 Capital | \$ 2,627,574 | 2,609,191 | 2,615,827 |
| Total Risk-Based Capital | 3,146,898 | 3,183,901 | 2,971,518 |
| Common Equity Tier 1 Ratio (transitional) | 10.02 % | 10.04 | 10.73 |
| Common Equity Tier 1 Ratio (fully phased-in) | 9.49 | 9.47 | 10.09 |
| Tier 1 Capital Ratio | 10.06 | 10.04 | 10.73 |
| Total Risk-Based Capital Ratio | 12.05 | 12.25 | 12.18 |
| Tier 1 Leverage Ratio | 9.10 | 9.15 | 9.48 |
| Common Equity as a Percentage of Total Assets ⁽²⁾ | 9.59 | 9.69 | 10.21 |
| Tangible Common Equity as a Percentage of Tangible Assets ⁽³⁾ | 9.52 | 9.62 | 10.13 |
| Tangible Common Equity as a Percentage of Risk Weighted Assets ⁽³⁾ | 10.72 | 10.78 | 11.71 |
| Book Value Per Common Share ⁽⁴⁾ | 22.78 | 22.47 | 21.78 |
| Tangible Book Value Per Common Share ⁽³⁾ | 22.58 | 22.27 | 21.59 |

(1) Current quarter regulatory capital information is preliminary.

(2) Common equity consists of Total Shareholders' Equity less Preferred Stock.

(3) Excludes the carrying value of goodwill and other intangible assets from common equity and total assets

(4) Book Value Per Common Share consists of Total Shareholders' Equity less Preferred Stock divided by total common shares outstanding.