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

	2Q16	1Q16	2Q15
<b>Average core deposits</b>			
<b>Average core deposits excluding state, county, and municipal deposits</b>			
Total average deposits	\$ 23,608,027	23,210,263	22,466,102
Subtract: Average brokered deposits	<u>(1,337,001)</u>	<u>(1,095,239)</u>	<u>(1,555,931)</u>
Average core deposits	<u>22,271,026</u>	<u>22,115,024</u>	<u>20,910,171</u>
Subtract: Average state, county, and municipal deposits	<u>(2,280,038)</u>	<u>(2,440,749)</u>	<u>(2,277,783)</u>
Average core deposits excluding state, county, and municipal deposits	<u>\$ 19,990,988</u>	<u>19,674,275</u>	<u>18,632,388</u>
<b>Tangible common equity ratio</b>			
Total assets	\$ 29,459,691	29,171,257	28,205,870
Subtract: Goodwill	(24,431)	(24,431)	(24,431)
Subtract: Other intangible assets, net	<u>(228)</u>	<u>(277)</u>	<u>(863)</u>
Tangible assets	<u>\$ 29,435,032</u>	<u>29,146,549</u>	<u>28,180,576</u>
<b>Total shareholders' equity</b>			
Total shareholders' equity	\$ 2,951,659	2,953,268	3,006,157
Subtract: Goodwill	(24,431)	(24,431)	(24,431)
Subtract: Other intangible assets, net	(228)	(277)	(863)
Subtract: Series C Preferred Stock, no par value	<u>(125,980)</u>	<u>(125,980)</u>	<u>(125,980)</u>
Tangible common equity	<u>\$ 2,801,020</u>	<u>2,802,580</u>	<u>2,854,883</u>
Total shareholders' equity to total assets ratio	10.02%	10.12%	10.66
Tangible common equity ratio	9.52%	9.62%	10.13
<b>Common Equity Tier 1 (CET1) ratio (fully phased-in)</b>			
Common Equity Tier 1 (CET1)	\$ 2,615,939	2,609,191	2,615,827
Adjustment related to capital components	<u>(114,751)</u>	<u>(125,980)</u>	<u>(125,729)</u>
CET1 (fully phased-in)	<u>\$ 2,501,188</u>	<u>2,483,211</u>	<u>2,490,098</u>
Total risk-weighted assets (fully phased-in)	\$ 26,368,883	26,231,764	24,673,795
Common Equity Tier 1 (CET1) ratio (fully phased-in)	9.49%	9.47%	10.09%

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

	2Q16	1Q16	2Q15
<b>Adjusted Non-interest Income</b>			
Total non-interest income	\$ 67,886	63,147	68,832
Subtract: Investment securities gains, net	<u>-</u>	<u>(67)</u>	<u>(1,985)</u>
Adjusted non-interest income	<u>\$ 67,886</u>	<u>63,080</u>	<u>66,847</u>

**Adjusted Diluted Earnings per Share**

Net income available to common shareholders	\$ 57,898	49,972	53,234
Add: Litigation contingency expense <sup>(1)</sup>	-	2,700	4,400
Add: Restructuring charges	5,841	1,140	5
Add: Loss on early extinguishment of debt	-	4,735	-
Tax effect of adjustments	<u>(2,138)</u>	<u>(3,138)</u>	<u>(1,612)</u>
Adjusted net income available to common shareholders	<u>\$ 61,601</u>	<u>55,409</u>	<u>56,027</u>
Weighted average common shares outstanding - diluted	125,699	127,857	133,625
Adjusted diluted earnings per share	<u>\$ 0.49</u>	<u>0.43</u>	<u>0.42</u>

**Adjusted Non-interest Expense**

Total non-interest expense	\$ 188,611	188,233	177,806
Subtract: Restructuring charges	(5,841)	(1,140)	(5)
Subtract: Visa indemnification charges	(360)	(360)	(354)
Subtract: Loss on early extinguishment of debt	-	(4,735)	-
Subtract: Litigation contingency expense <sup>(1)</sup>	<u>-</u>	<u>(2,700)</u>	<u>(4,400)</u>
Adjusted non-interest expense	<u>\$ 182,410</u>	<u>179,298</u>	<u>173,047</u>

**Adjusted Efficiency Ratio**

Adjusted non-interest expense	\$ 182,410	179,298	173,047
Subtract: Other credit costs <sup>(2)</sup>	<u>(4,143)</u>	<u>(4,950)</u>	<u>(6,175)</u>
Adjusted non-interest expense excluding other credit costs	<u>\$ 178,267</u>	<u>174,348</u>	<u>166,872</u>
Net interest income	221,449	218,193	203,644
Add: Tax equivalent adjustment	329	305	330
Add: Total non-interest income	67,886	63,147	68,832
Subtract: Investment securities gains, net	<u>-</u>	<u>(67)</u>	<u>(1,985)</u>
Total revenues	<u>\$ 289,664</u>	<u>281,578</u>	<u>270,821</u>
Adjusted efficiency ratio	<u>61.54%</u>	<u>61.92</u>	<u>61.62</u>

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

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