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

	<u>3Q16</u>	<u>2Q16</u>	<u>3Q15</u>
<b>Adjusted Diluted Earnings per Share</b>			
Net income available to common shareholders	\$ 62,686	57,898	55,369
(Subtract)/Add: Litigation contingency/settlement (recovery) expense*	(189)	-	-
Add: Restructuring charges	1,243	5,841	69
Add: Merger-related expenses	550	-	-
Tax effect of adjustments	<u>(587)</u>	<u>(2,138)</u>	<u>(25)</u>
Adjusted net income available to common shareholders	<u>\$ 63,703</u>	<u>61,601</u>	<u>55,413</u>
Weighted average common shares outstanding - diluted	123,604	125,699	132,297
Adjusted diluted earnings per share	<u>\$ 0.52</u>	<u>0.49</u>	<u>0.42</u>
<b>Return on Average Tangible Common Equity</b>			
Total average shareholders' equity	\$ 2,932,513	2,946,697	3,002,428
Subtract: Average goodwill	(24,431)	(24,431)	(24,431)
Subtract: Average other intangible assets, net	(226)	(249)	(758)
Subtract: Average Series C Preferred Stock, no par value	<u>(125,980)</u>	<u>(125,980)</u>	<u>(125,980)</u>
Average tangible common equity	\$ 2,781,876	2,796,037	2,851,259
Net income available to common shareholders annualized	\$ 249,377	232,866	219,671
Return on average tangible common equity	8.96%	8.33	7.70
<b>Average Core Transaction Deposit Accounts</b>			
Total average deposits	\$24,030,291	23,608,027	22,860,019
Subtract: Average brokered deposits	(1,409,740)	(1,337,001)	(1,357,163)
Subtract: Average time deposits excluding average SCM time deposits	(3,153,366)	(3,141,621)	(3,274,406)
Subtract: Average state, county, and municipal (SCM) deposits	<u>(2,105,126)</u>	<u>(2,280,038)</u>	<u>(2,124,812)</u>
Average core transaction deposit accounts	<u>\$ 17,362,059</u>	<u>16,849,367</u>	<u>16,103,638</u>

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

	3Q16	2Q16	3Q15
<b>Adjusted Non-interest Expense</b>			
Total non-interest expense	\$ 185,871	188,611	177,907
Subtract: Restructuring charges	(1,243)	(5,841)	(69)
Subtract: Visa indemnification charges	(360)	(360)	(363)
Add/(Subtract): Litigation contingency/settlement recovery (expense)*	189	-	-
Subtract: Merger-related expenses	<u>(550)</u>	<u>-</u>	<u>-</u>
Adjusted non-interest expense	<u>\$ 183,907</u>	<u>182,410</u>	<u>177,475</u>
<b>Adjusted Efficiency Ratio</b>			
Adjusted non-interest expense	\$ 183,907	182,410	177,475
Subtract: Foreclosed real estate expense	(2,725)	(4,588)	(4,503)
Subtract: Other credit costs	<u>(2,913)</u>	<u>445</u>	<u>(2,842)</u>
Adjusted non-interest expense excluding total credit costs	<u>\$ 178,269</u>	<u>178,267</u>	<u>170,130</u>
Net interest income	226,007	221,449	207,790
Add: Tax equivalent adjustment	330	329	315
Add: Total non-interest income	68,155	67,886	67,059
Subtract: Investment securities gains, net	<u>(59)</u>	<u>-</u>	<u>-</u>
Total revenues	<u>\$ 294,433</u>	<u>289,664</u>	<u>275,164</u>
Adjusted efficiency ratio	<u>60.55%</u>	<u>61.54</u>	<u>61.83</u>
<b>Tangible common equity ratio</b>			
Total assets	\$ 29,727,096	29,459,691	28,167,135
Subtract: Goodwill	(24,431)	(24,431)	(24,431)
Subtract: Other intangible assets, net	<u>(225)</u>	<u>(228)</u>	<u>(667)</u>
Tangible assets	<u>\$ 29,702,440</u>	<u>29,435,032</u>	<u>28,142,037</u>
Total shareholders' equity	\$ 2,906,659	2,951,659	3,017,116
Subtract: Goodwill	(24,431)	(24,431)	(24,431)
Subtract: Other intangible assets, net	(225)	(228)	(667)
Subtract: Series C Preferred Stock, no par value	<u>(125,980)</u>	<u>(125,980)</u>	<u>(125,980)</u>
Tangible common equity	<u>\$ 2,756,023</u>	<u>2,801,020</u>	<u>2,866,038</u>
Total shareholders' equity to total assets ratio	9.78%	10.02%	10.71
Tangible common equity ratio	9.28%	9.52%	10.18
<b>Common Equity Tier 1 (CET1) ratio (fully phased-in)</b>			
Common Equity Tier 1 (CET1)	\$ 2,596,233	2,616,181	2,637,462
Subtract: Adjustment related to capital components	<u>(101,843)</u>	<u>(114,588)</u>	<u>(128,481)</u>
CET1 (fully phased-in)	<u>\$ 2,494,390</u>	<u>2,501,593</u>	<u>2,508,981</u>
Total risk-weighted assets (fully phased-in)	\$ 26,289,626	26,373,430	25,142,523
Common Equity Tier 1 (CET1) ratio (fully phased-in)	9.49%	9.49	9.98

\* Amounts for other periods presented herein are not reported separately as amounts are not material.