

Reconciliation of Non-GAAP Financial Measures

(dollars in thousands)

	<u>2Q17</u>	<u>1Q17</u>	<u>2Q16</u>
Average Core Transaction Deposits			
Total average deposits	\$24,991,708	24,918,855	23,608,027
Subtract: Average brokered deposits	(1,379,559)	(1,380,786)	(1,337,001)
Subtract: Average time deposits excluding average SCM time deposits	(3,151,333)	(3,151,888)	(3,141,621)
Subtract: Average state, county, and municipal (SCM) deposits	<u>(2,051,646)</u>	<u>(2,238,324)</u>	<u>(2,280,038)</u>
Average core transaction deposits	<u>\$ 18,409,170</u>	<u>18,147,857</u>	<u>16,849,367</u>
Adjusted Non-interest Income			
Total non-interest income	\$68,701	71,839	67,886
Subtract/add: Investment securities gains (losses), net	1	(7,668)	-
Subtract/add: (Decrease) increase in fair value of private equity investments, net	<u>1,352</u>	<u>1,814</u>	<u>(113)</u>
Adjusted non-interest income	<u>\$70,054</u>	<u>65,985</u>	<u>67,773</u>
Adjusted Non-interest Expense			
Total non-interest expense	\$ 191,747	197,388	188,611
Subtract: Restructuring charges	(13)	(6,511)	(5,841)
Subtract: Fair value adjustment to Visa derivative	-	-	(360)
Subtract: Merger-related expense	-	(86)	-
Subtract: Amortization of intangibles	<u>(292)</u>	<u>(183)</u>	-
Adjusted non-interest expense	<u>\$ 191,442</u>	<u>\$ 190,608</u>	<u>182,410</u>
Adjusted Efficiency Ratio			
Adjusted non-interest expense	\$ 191,442	190,608	182,410
Net interest income	251,097	239,927	221,449
Add: Tax equivalent adjustment	298	309	329
Add: Total non-interest income	68,701	71,839	67,886
Subtract/add: Decrease (increase) in fair value of private equity investments, net	1,352	1,814	(113)
Subtract/add: Investment securities gains (losses), net	<u>1</u>	<u>(7,668)</u>	-
Total revenues	\$ 321,449	\$ 306,221	289,551
Adjusted efficiency ratio	<u>59.56%</u>	<u>62.25</u>	<u>63.00</u>

Reconciliation of Non-GAAP Financial Measures, continued

(dollars in thousands)

	2Q17	1Q17	2Q16
Tangible common equity ratio			
Total assets	\$ 30,687,966	30,679,589	29,459,691
Subtract: Goodwill	(57,092)	(57,010)	(24,431)
Subtract: Other intangible assets, net	<u>(11,843)</u>	<u>(12,137)</u>	<u>(228)</u>
Tangible assets	<u>\$ 30,619,031</u>	<u>30,610,442</u>	<u>29,435,032</u>
Total shareholders' equity	\$ 2,997,947	2,962,127	2,951,659
Subtract: Goodwill	(57,092)	(57,010)	(24,431)
Subtract: Other intangible assets, net	(11,843)	(12,137)	(288)
Subtract: Series C Preferred Stock, no par value	<u>(125,980)</u>	<u>(125,980)</u>	<u>(125,980)</u>
Tangible common equity	<u>\$ 2,803,032</u>	<u>2,767,000</u>	<u>2,800,960</u>
Tangible common equity ratio	9.15%	9.04	9.52
Common Equity Tier 1 (CET1) ratio (fully phased-in)			
Common Equity Tier 1 (CET1)	\$2,733,823	2,672,649	2,615,939
Adjustment related to capital components	<u>(31,913)</u>	<u>(39,834)</u>	<u>(114,751)</u>
CET1 (fully phased-in)	<u>\$ 2,701,910</u>	<u>2,632,815</u>	<u>2,501,188</u>
Total risk-weighted assets (fully phased-in)	\$ 27,528,806	27,332,093	26,363,698
Common Equity Tier 1 (CET1) ratio (fully phased-in)	9.81%	9.63	9.49