

Reconciliation of Non-GAAP Financial Measures

<i>(dollars in thousands)</i>	<u>4Q17</u>	<u>3Q17</u>	<u>4Q16</u>	<u>2017</u>	<u>2016</u>
Adjusted non-interest income					
Total non-interest income	\$69,352	135,435	74,006	345,327	273,194
Subtract: Cabela's transaction fee	-	(75,000)	-	(75,000)	-
Add/subtract: Investment securities losses (gains), net	-	7,956	(5,885)	289	(6,011)
Subtract/add: (Increase)/decrease in fair value of private equity investments, net	<u>(100)</u>	<u>27</u>	<u>499</u>	<u>3,093</u>	<u>1,026</u>
Adjusted non-interest income	<u>\$69,252</u>	<u>68,418</u>	<u>68,620</u>	<u>273,709</u>	<u>268,209</u>
Adjusted non-interest expense					
Total non-interest expense	\$ 226,534	205,646	193,209	821,313	755,923
Subtract: 3Q17 discounts to fair value for completed or planned ORE accelerated dispositions	-	(7,082)	-	(7,082)	-
Subtract: 3Q17 asset impairment charges related to accelerated disposition of corporate real estate and other properties	-	(1,168)	-	(1,168)	-
Subtract: Earnout liability adjustments	(1,700)	(2,059)	-	(3,759)	-
Add/subtract: Restructuring charges, net	29	(519)	(42)	(7,014)	(8,267)
Subtract: Loss on early extinguishment of debt, net	(23,160)	-	-	(23,160)	(4,735)
Subtract: Fair value adjustment to Visa derivative	-	-	(4,716)	-	(5,795)
Subtract: Litigation settlement/contingency expense	(300)	(401)	-	(701)	(2,511)
Subtract: Merger-related expense	-	(23)	(1,086)	(110)	(1,636)
Subtract: Amortization of intangibles	<u>(292)</u>	<u>(292)</u>	<u>(400)</u>	<u>(1,059)</u>	<u>(521)</u>
Adjusted non-interest expense	<u>\$ 201,111</u>	<u>194,102</u>	<u>186,965</u>	<u>777,260</u>	<u>732,458</u>
Adjusted efficiency ratio					
Adjusted non-interest expense	\$ 201,111	194,102	186,965	777,260	732,458
Net interest income	269,713	262,572	233,530	1,023,309	899,180
Add: Tax equivalent adjustment	234	283	322	1,124	1,285
Add: Total non-interest income	69,352	135,435	74,006	345,327	273,194
Add/subtract: Investment securities losses (gains), net	-	<u>7,956</u>	<u>(5,885)</u>	<u>289</u>	<u>(6,011)</u>
Total FTE revenues	339,299	406,246	301,973	1,370,049	1,167,648
Subtract: Cabela's transaction fee	-	(75,000)	-	(75,000)	-
Subtract/add: (Increase)/decrease in fair value of private equity investments, net	<u>(100)</u>	<u>27</u>	<u>499</u>	<u>3,093</u>	<u>1,026</u>
Adjusted total revenues	\$ 339,199	331,273	302,472	1,298,142	1,168,674
Efficiency ratio	66.77%	50.62	63.98	59.95	64.74
Adjusted efficiency ratio	<u>59.29%</u>	<u>58.59</u>	<u>61.81</u>	<u>59.87</u>	<u>62.67</u>

**Reconciliation of Non-GAAP Financial Measures,
continued**

(dollars in thousands)	<u>4Q17</u>	<u>3Q17</u>	<u>4Q16</u>	<u>2017</u>	<u>2016</u>
Adjusted net income per common share, diluted					
Net income available to common shareholders	\$ 27,046	95,448	65,990	265,236	236,546
Add: Earnout liability adjustments	1,700	2,059	-	3,759	-
Add: Income tax expense related to effect of Federal Tax Reform	47,181	-	-	47,181	-
Add: Merger-related expense	-	23	1,086	110	1,636
Add: Fair value adjustment to VISA derivative	-	-	4,716	-	5,795
Add: Litigation settlement/contingency expense	300	401	-	701	2,511
Subtract/add: Restructuring charges, net	(29)	519	42	7,014	8,267
Add: Amortization of intangibles	292	292	400	1,059	521
Add: Loss on early extinguishment of debt, net	23,160	-	-	23,160	4,735
Add: 3Q17 provision expense on loans transferred to held-for-sale	-	27,710	-	27,710	-
Add: 3Q17 discounts to fair value for completed or planned ORE accelerated dispositions	-	7,082	-	7,082	-
Add: 3Q17 asset impairment charges related to accelerated disposition of corporate real estate and other properties	-	1,168	-	1,168	-
Add/subtract: Investment securities losses (gains), net	-	7,956	(5,885)	289	(6,011)
Subtract/add: (Increase)/decrease in fair value of private equity investments, net	(100)	27	499	3,093	1,026
Subtract: Cabela's transaction fee	-	(75,000)	-	(75,000)	-
Subtract: Income tax benefit related to pre-2017 R&D credits and state taxes	(4,847)	-	-	(4,847)	-
Add/subtract: Tax effect of adjustments	<u>(8,740)</u>	<u>11,034</u>	<u>(318)</u>	<u>1,337</u>	<u>(6,838)</u>
Adjusted net income	\$ 85,963	78,719	66,530	309,052	248,188
Weighted average common shares outstanding-diluted	120,182	121,814	123,187	122,012	125,078
Adjusted net income per common share, diluted	<u>\$0.72</u>	<u>0.65</u>	<u>0.54</u>	<u>2.53</u>	<u>1.98</u>

**Reconciliation of Non-GAAP Financial Measures,
continued**

<i>(dollars in thousands)</i>	<u>4Q17</u>	<u>3Q17</u>	<u>4Q16</u>	<u>2017</u>	<u>2016</u>
Adjusted return on average assets					
Net income	\$ 29,605	98,007	68,549	275,474	246,784
Add: Earnout liability adjustments	1,700	2,059	-	3,759	-
Add: Income tax expense related to effect of Federal Tax Reform	47,181	-	-	47,181	-
Add: Merger-related expense	-	23	1,086	110	1,636
Add: Fair value adjustment to VISA derivative	-	-	4,716	-	5,795
Add: Litigation settlement/contingency expense	300	401	-	701	2,511
Subtract/add: Restructuring charges, net	(29)	519	42	7,014	8,267
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Add: 3Q17 asset impairment charges related to accelerated disposition of corporate real estate and other properties	-	1,168	-	1,168	-
Subtract/add: Investment securities losses (gains), net	-	7,956	(5,885)	289	(6,011)
Subtract/add: (Increase)/decrease in fair value of private equity investments, net	(100)	27	499	3,093	1,026
Subtract: Cabela's transaction fee	-	(75,000)	-	(75,000)	-
Subtract: Income tax benefit related to pre-2017 R&D credits and state taxes	(4,847)	-	-	(4,847)	-
Subtract/add: Tax effect of adjustments	<u>(8,740)</u>	<u>11,034</u>	<u>(318)</u>	<u>1,337</u>	<u>(6,838)</u>
Adjusted net income	\$ 88,522	81,278	69,089	319,290	258,426
Net income annualized	\$351,201	322,462	274,854	319,290	258,426
Total average assets	\$31,388,724	30,678,388	30,207,257	30,787,289	29,480,972
Adjusted return on average assets	<u>1.12%</u>	<u>1.05</u>	<u>0.91</u>	<u>1.04</u>	<u>0.88</u>

**Reconciliation of Non-GAAP Financial Measures,
continued**

(dollars in thousands)

	<u>4Q17</u>	<u>3Q17</u>	<u>4Q16</u>	<u>2017</u>	<u>2016</u>
Adjusted return on average common equity					
Net income available to common shareholders	\$ 27,046	95,448	65,990	265,236	236,546
Add: Earnout liability adjustments	1,700	2,059	-	3,759	-
Add: Income tax expense related to effect of Federal Tax Reform	47,181	-	-	47,181	-
Add: Merger-related expense	-	23	1,086	110	1,636
Add: Fair value adjustment to VISA derivative	-	-	4,716	-	5,795
Add/subtract: Litigation settlement/ contingency expense	300	401	-	701	2,511
Subtract/add: Restructuring charges, net	(29)	519	42	7,014	8,267
Add: Amortization of intangibles	292	292	400	1,059	521
Add: Loss on early extinguishment of debt, net	23,160	-	-	23,160	4,735
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Add/subtract: Investment securities losses (gains), net	-	7,956	(5,885)	289	(6,011)
Subtract/add: (Increase)/decrease in fair value of private equity investments, net	(100)	27	499	3,093	1,026
Subtract: Cabela's transaction fee	-	(75,000)	-	(75,000)	-
Subtract: Income tax benefit related to pre-2017 R&D credits and state taxes	(4,847)	-	-	(4,847)	-
Add/subtract: Tax effect of adjustments	<u>(8,740)</u>	<u>11,034</u>	<u>(318)</u>	<u>1,337</u>	<u>(6,838)</u>
Adjusted net income	\$ 85,963	78,719	66,530	309,052	248,188
Net income annualized	\$341,049	312,309	264,674	309,052	248,188
Total average shareholders' equity less preferred stock	\$2,851,523	2,859,491	2,786,707	2,844,570	2,813,526
Subtract: Goodwill	(57,315)	(57,167)	(55,144)	(57,779)	(32,151)
Subtract: Other intangibles assets, net	<u>(11,353)</u>	<u>(11,648)</u>	<u>(233)</u>	<u>(12,030)</u>	<u>(269)</u>
Total average tangible shareholders' equity less preferred stock	\$2,782,855	2,790,676	2,731,330	2,774,761	2,781,106
Adjusted return on average common equity	<u>11.96%</u>	<u>10.92</u>	<u>9.50</u>	<u>10.86</u>	<u>8.82</u>
Adjusted return on average tangible common equity	<u>12.26%</u>	<u>11.19</u>	<u>9.69</u>	<u>11.14</u>	<u>8.92</u>

**Reconciliation of Non-GAAP Financial Measures,
continued**

(dollars in thousands)

	<u>4Q17</u>	<u>3Q17</u>	<u>4Q16</u>
Tangible common equity to tangible assets ratio			
Total assets	\$31,221,837	31,642,123	30,104,002
Subtract: Goodwill	(57,315)	(57,315)	(59,678)
Subtract: Other intangible assets, net	<u>(11,254)</u>	<u>(11,548)</u>	<u>(13,223)</u>
Tangible assets	<u>\$ 31,153,268</u>	<u>31,573,260</u>	<u>30,031,101</u>
Total shareholders' equity	\$ 2,961,566	2,997,078	2,927,924
Subtract: Goodwill	(57,315)	(57,315)	(59,678)
Subtract: Other intangible assets, net	(11,254)	(11,548)	(13,223)
Subtract: Series C Preferred Stock	<u>(125,980)</u>	<u>(125,980)</u>	<u>(125,980)</u>
Tangible common equity	<u>\$ 2,767,017</u>	<u>2,802,235</u>	<u>2,729,043</u>
Total shareholder's equity to total assets ratio	9.49%	9.47	9.73
Tangible common equity to tangible assets ratio	8.88%	8.88	9.09

Average core deposits and average core transaction deposits

Total average deposits	\$26,286,009	25,286,919	24,661,265
Subtract: Average brokered deposits	<u>(2,198,333)</u>	<u>(1,530,889)</u>	<u>(1,380,931)</u>
Average core deposits	24,087,676	23,756,030	23,280,334
Subtract: Average time deposits excluding average SCM time deposits	(3,084,272)	(3,160,915)	(3,147,620)
Subtract: Average state, county, and municipal (SCM) deposits	<u>(2,211,686)</u>	<u>(1,991,954)</u>	<u>(2,356,567)</u>
Average core transaction deposits	<u>\$ 18,791,718</u>	<u>18,603,161</u>	<u>17,776,147</u>

Common equity Tier 1 (CET1) ratio (fully phased-in)

Common Equity Tier 1 (CET1)	\$2,763,170
Subtract: Adjustment related to capital components	<u>(17,147)</u>
CET1 (fully phased-in)	<u>\$ 2,746,023</u>
Total risk-weighted assets	\$27,672,344
Total risk-weighted assets (fully phased-in)	\$ 27,787,437
Common equity Tier 1 (CET 1) ratio	9.99%
Common Equity Tier 1 (CET1) ratio (fully phased-in)	9.88%