

## Reconciliation of Non-GAAP Financial Measures

<i>(dollars in thousands)</i>	<u>3Q18</u>	<u>2Q18</u>	<u>3Q17</u>
<b>Adjusted non-interest income</b>			
Total non-interest income	\$71,668	\$73,387	\$135,435
Add: Investment securities losses, net	-	1,296	7,956
Subtract/add: (Increase) decrease in fair value of private equity investments, net	(434)	37	27
Subtract: Cabela's Transaction Fee	-	-	<u>(75,000)</u>
Adjusted non-interest income	<u>\$71,234</u>	<u>\$74,720</u>	<u>\$68,418</u>
<b>Adjusted non-interest expense and adjusted other expenses</b>			
Total non-interest expense	\$ 220,297	\$ 204,057	\$205,646
Add/subtract: Litigation settlement/contingency expense	-	1,400	(401)
Subtract: Discounts to fair value for completed or planned ORE accelerated dispositions	-	-	(7,082)
Subtract: Asset impairment charges related to accelerated disposition of corporate real estate and other properties	-	-	(1,168)
Subtract: Earnout liability adjustments	(11,652)	-	(2,059)
Subtract: Restructuring charges, net	(21)	(103)	(519)
Subtract: Amortization of intangibles	(292)	(292)	(292)
Subtract: Merger-related expense	(6,684)	-	(23)
Subtract: Valuation adjustment to Visa derivative	-	<u>(2,328)</u>	-
Adjusted non-interest expense	\$ 201,648	\$ 202,734	\$194,102
Subtract: Salaries and other personnel expense	(114,341)	(111,863)	(109,675)
Subtract: Net occupancy and equipment expense	<u>(32,088)</u>	<u>(32,654)</u>	<u>(30,573)</u>
Adjusted other expenses	\$55,219	\$58,217	\$53,854
<b>Adjusted total revenues and adjusted efficiency ratio</b>			
Adjusted non-interest expense	\$ 201,648	\$ 202,734	\$194,102
Net interest income	291,619	284,577	262,572
Add: Tax equivalent adjustment	136	120	283
Add: Total non-interest income	71,668	73,387	135,435
Add: Investment securities losses, net	-	<u>1,296</u>	<u>7,956</u>
Total FTE revenues	363,423	359,380	406,246
Subtract/add: (Increase) decrease in fair value of private equity investments, net	(434)	37	27
Subtract: Cabela's Transaction Fee	-	-	<u>(75,000)</u>
Adjusted total revenues	\$ 362,989	\$ 359,417	\$331,273
Efficiency ratio	60.62%	56.78%	50.62%
Adjusted efficiency ratio	<u>55.55%</u>	<u>56.41%</u>	<u>58.59%</u>

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

(in thousands, except per share data)	<u>3Q18</u>	<u>2Q18</u>	<u>3Q17</u>
<b>Adjusted earnings per diluted share</b>			
Net income available to common shareholders	\$ 99,330	\$ 108,622	\$95,448
Subtract: Income tax benefit related to effects of State Tax Reform	-	(608)	-
Add: Earnout liability adjustments	11,652	-	2,059
Subtract: Income taxes	(9,865)	-	-
Add: Preferred stock redemption	4,020	-	-
Add: Merger-related expense	6,684	-	23
Subtract/add: Litigation settlement/contingency expense	-	(1,400)	401
Add: Provision expense on loans transferred to held-for-sale	-	-	27,710
Add: Discounts to fair value for completed or planned ORE accelerated dispositions	-	-	7,082
Add: Asset impairment charges related to accelerated disposition of corporate real estate and other properties	-	-	1,168
Add: Restructuring charges, net	21	103	519
Add: Amortization of intangibles	292	292	292
Add: Valuation adjustment to Visa derivative	-	2,328	-
Add: Investment securities losses, net	-	1,296	7,956
Subtract/add: (Increase) decrease in fair value of private equity investments, net	(434)	37	27
Subtract: Cabela's Transaction Fee	-	-	(75,000)
Add/subtract: Tax effect of adjustments	<u>27</u>	<u>(624)</u>	<u>11,034</u>
Adjusted net income available to common shareholders	\$ 111,727	\$ 110,046	\$78,719
Weighted average common shares outstanding, diluted	118,095	119,139	121,814
Adjusted earnings per diluted share	<u>\$0.95</u>	<u>\$0.92</u>	<u>\$0.65</u>

## Reconciliation of Non-GAAP Financial Measures, continued

(dollars in thousands)

	<u>3Q18</u>	<u>2Q18</u>	<u>3Q17</u>
<b>Adjusted return on average assets</b>			
Net income	\$ 109,059	\$ 111,181	\$98,007
Subtract: Income tax benefit related to effects of State Tax Reform	-	(608)	-
Add: Earnout liability adjustments	11,652	-	2,059
Subtract: Income taxes	(9,865)	-	-
Add: Merger-related expense	6,684	-	23
Subtract/add: Litigation settlement/contingency expense	-	(1,400)	401
Add: Provision expense on loans transferred to held-for-sale	-	-	27,710
Add: Discounts to fair value for completed or planned ORE accelerated dispositions	-	-	7,082
Add: Asset impairment charges related to accelerated disposition of corporate real estate and other properties	-	-	1,168
Add: Restructuring charges, net	21	103	519
Add: Amortization of intangibles	292	292	292
Add: Valuation adjustment to Visa derivative	-	2,328	-
Add: Investment securities losses, net	-	1,296	7,956
Subtract/add: (Increase) decrease in fair value of private equity investments, net	(434)	37	27
Subtract: Cabela's Transaction Fee	-	-	(75,000)
Add/subtract: Tax effect of adjustments	<u>27</u>	<u>(624)</u>	<u>11,034</u>
Adjusted net income	\$ 117,436	\$ 112,605	\$81,278
Adjusted net income annualized	\$465,915	\$451,657	\$322,462
Total average assets	\$31,725,604	\$31,502,758	\$30,678,388
Adjusted return on average assets	1.47%	1.43%	1.05%

## Reconciliation of Non-GAAP Financial Measures, continued

(dollars in thousands)

	<u>3Q18</u>	<u>2Q18</u>	<u>3Q17</u>
<b>Adjusted return on average common equity and adjusted return on average tangible common equity</b>			
Net income available to common shareholders	\$ 99,330	\$ 108,622	\$95,448
Subtract: Income tax benefit related to effects of State Tax Reform	-	(608)	-
Add: Earnout liability adjustments	11,652	-	2,059
Subtract: Income taxes	(9,865)	-	-
Add: Preferred stock redemption	4,020	-	-
Add: Merger-related expense	6,684	-	23
Subtract/add: Litigation settlement/contingency expense	-	(1,400)	401
Add: Provision expense on loans transferred to held-for-sale	-	-	27,710
Add: Discounts to fair value for completed or planned ORE accelerated dispositions	-	-	7,082
Add: Asset impairment charges related to accelerated disposition of corporate real estate and other properties	-	-	1,168
Add: Restructuring charges, net	21	103	519
Add: Amortization of intangibles	292	292	292
Add: Valuation adjustment to Visa derivative	-	2,328	-
Add: Investment securities losses, net	-	1,296	7,956
Subtract/add: (Increase) decrease in fair value of private equity investments, net	(434)	37	27
Subtract: Cabela's Transaction Fee	-	-	(75,000)
Add/subtract: Tax effect of adjustments	<u>27</u>	<u>(624)</u>	<u>11,034</u>
Adjusted net income available to common shareholders	\$ 111,727	\$ 110,046	\$78,719
Adjusted net income annualized	\$443,265	\$441,393	\$312,309
Total average shareholders' equity less preferred stock	\$2,824,707	\$2,831,368	\$2,859,491
Subtract: Goodwill	(57,315)	(57,315)	(57,167)
Subtract: Other intangibles assets, net	<u>(10,265)</u>	<u>(10,555)</u>	<u>(11,648)</u>
Total average tangible shareholders' equity less preferred stock	\$2,757,127	\$2,763,498	\$2,790,676
Adjusted return on average common equity	<u>15.69%</u>	<u>15.59%</u>	<u>10.92%</u>
Adjusted return on average tangible common equity	<u>16.08%</u>	<u>15.97%</u>	<u>11.19%</u>

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

*(dollars in thousands)*

	<u>3Q18</u>	<u>2Q18</u>	<u>3Q17</u>
<b>Tangible common equity ratio</b>			
Total assets	\$32,075,120	\$31,740,305	\$31,642,123
Subtract: Goodwill	(57,315)	(57,315)	(57,315)
Subtract: Other intangible assets, net	<u>(10,166)</u>	<u>(10,458)</u>	<u>(11,548)</u>
Tangible assets	<u>\$ 32,007,639</u>	<u>\$ 31,672,532</u>	<u>\$31,573,260</u>
Total shareholders' equity	\$ 3,040,073	\$ 3,167,694	\$ 2,997,078
Subtract: Goodwill	(57,315)	(57,315)	(57,315)
Subtract: Other intangible assets, net	(10,166)	(10,458)	(11,548)
Subtract: Preferred Stock	<u>(195,138)</u>	<u>(321,118)</u>	<u>(125,980)</u>
Tangible common equity	<u>\$ 2,777,454</u>	<u>\$ 2,778,803</u>	<u>\$ 2,802,235</u>
Total shareholders' equity to total assets ratio	9.48%	9.98%	9.47%
Tangible common equity ratio	8.68%	8.77%	8.88%

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

Common equity Tier 1 (CET1)	\$2,846,417
Subtract: Adjustment related to capital components	<u>(2,785)</u>
CET1 (fully phased-in)	<u>\$ 2,843,632</u>
Total risk-weighted assets	\$28,701,637
Total risk-weighted assets (fully phased-in)	\$ 28,808,199
Common equity Tier 1 (CET 1) ratio	9.92%
Common equity Tier 1 (CET1) ratio (fully phased-in)	9.87%