

**Calculation of Average Tangible Common
Stockholders' Equity and the Return on
Average Tangible Common Stockholders' Equity**
Unaudited

	Three Months Ended June 30,		Six Months Ended June 30,	
	2017	2016	2017	2016
	(Dollars in thousands)			
Net income available to common stockholders	\$ 90,532	\$ 54,474	\$ 179,720	\$ 106,162
Average common stockholders' equity before noncontrolling interest	\$3,014,462	\$1,526,828	\$2,921,165	\$1,505,742
Less average intangible assets:				
Goodwill	(660,789)	(125,873)	(660,472)	(125,660)
Core deposit and other intangibles, net of accumulated amortization	(56,281)	(24,468)	(57,929)	(25,317)
Total average intangibles	(717,070)	(150,341)	(718,401)	(150,977)
Average tangible common stockholders' equity	\$2,297,392	\$1,376,487	\$2,202,764	\$1,354,765
Return on average common stockholders' equity ⁽¹⁾	12.05%	14.35%	12.41%	14.18%
Return on average tangible common stockholders' equity ⁽¹⁾	15.81%	15.92%	16.45%	15.76%

⁽¹⁾Ratios for interim periods annualized based on actual days.