

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

	Three Months Ended March 31,	
	2018	2017
	(Dollars in thousands)	
Net income available to common stockholders	\$ 113,144	\$ 89,188
Average common stockholders' equity before noncontrolling interest	\$ 3,484,297	\$ 2,826,832
Less average intangible assets:		
Goodwill	(660,789)	(660,151)
Core deposit and other intangibles, net of accumulated amortization	(47,122)	(59,596)
Total average intangibles	(707,911)	(719,747)
Average tangible common stockholders' equity	\$ 2,776,386	\$ 2,107,085
Return on average common stockholders' equity <sup>(1)</sup>	13.17%	12.80%
Return on average tangible common stockholders' equity <sup>(1)</sup>	16.53%	17.17%

<sup>(1)</sup>Ratios for interim periods annualized based on actual days.