

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

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2018	2017	2018	2017
	(Dollars in thousands)			
Net income available to common stockholders	\$ 74,180	\$ 96,007	\$ 302,075	\$ 275,727
Average common stockholders' equity before noncontrolling interest	\$ 3,648,398	\$ 3,295,394	\$ 3,567,148	\$ 3,047,279
Less average intangible assets:				
Goodwill	(660,789)	(660,789)	(660,789)	(659,871)
Core deposit and other intangibles, net of accumulated amortization	(40,743)	(53,128)	(43,886)	(56,311)
Total average intangibles	(701,532)	(713,917)	(704,675)	(716,182)
Average tangible common stockholders' equity	\$ 2,946,866	\$ 2,581,477	\$ 2,862,473	\$ 2,331,097
Return on average common stockholders' equity ⁽¹⁾	8.07%	11.56%	11.32%	12.10%
Return on average tangible common stockholders' equity ⁽¹⁾	9.99%	14.76%	14.11%	15.81%

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