

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

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2016	2015	2016	2015
	(Dollars in thousands)			
Net income available to common stockholders	\$ 76,030	\$ 46,128	\$ 182,193	\$ 130,798
Average common stockholders' equity before noncontrolling interest	\$2,483,181	\$1,265,619	\$1,833,933	\$1,169,885
Less average intangible assets:				
Goodwill	(538,583)	(123,681)	(264,306)	(115,376)
Other intangible assets, net of accumulated amortization	(55,693)	(28,807)	(36,844)	(28,927)
Total average intangibles	(594,276)	(152,488)	(301,150)	(144,303)
Average tangible common stockholders' equity	\$1,888,905	\$1,113,131	\$1,532,783	\$1,025,582
Return on average common stockholders' equity ⁽¹⁾	12.18%	14.46%	13.27%	14.95%
Return on average tangible common stockholders' equity ⁽¹⁾	16.01%	16.44%	15.88%	17.05%

(1) Ratios annualized based on actual days.