

Appendix

Reconciliations of Non-GAAP
Financial Measures

Cash-Basis Results

	Sept. 30 2009	2008	2007	2006	2005
Efficiency ratio - GAAP	54.3 %	52.0 %	53.9 %	55.6 %	53.3 %
Effect of securities gains (losses), net	1.6	.7	-	(.6)	-
Effect of merger-related and restructuring charges, net	(.5)	.1	(.3)	(.3)	.2
Effect of foreclosed property expense	(3.3)	(1.2)	(.5)	(.3)	(.4)
Effect of amortization of intangibles	(1.2)	(1.4)	(1.5)	(1.6)	(1.9)
Effect of other special items	(.7)	.7	(.2)	.4	(.7)
Efficiency ratio - reported	50.2	50.9	51.4	53.2	50.5
Fee income ratio - GAAP	45.1 %	42.5 %	41.3 %	39.9 %	39.2 %
Effect of securities gains (losses), net	(1.7)	(.8)	-	.7	-
Effect of Visa ownership gains	-	(.6)	-	-	-
Effect of leveraged lease settlement	-	(.4)	-	-	-
Fee income ratio - reported	43.4	40.7	41.3	40.6	39.2