

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

	For the Year Ended December 31,							
	2008	2009	2010	2011	2012	2013	2014	2015
Net Income Available To Common Stockholders	\$ 34,474	\$ 36,826	\$ 64,001	\$ 101,321	\$ 77,044	\$ 91,237	\$ 118,606	\$ 182,253
Average Common Stockholders' Equity Before Noncontrolling Interest	\$ 213,271	\$ 267,768	\$ 296,035	\$ 374,664	\$ 458,595	\$ 560,351	\$ 786,430	\$ 1,217,475
Less Average Intangible Assets:								
Goodwill	(5,231)	(5,243)	(5,243)	(5,243)	(5,243)	(5,243)	(51,793)	(118,013)
Core deposit and other intangibles, net of accumulated amortization	(515)	(368)	(1,621)	(5,932)	(5,989)	(9,661)	(21,651)	(28,660)
Total Average Intangibles	(5,746)	(5,611)	(6,864)	(11,175)	(11,232)	(14,904)	(73,444)	(146,673)
Average Tangible Common Stockholders' Equity	<u>\$ 207,525</u>	<u>\$ 262,157</u>	<u>\$ 289,171</u>	<u>\$ 363,489</u>	<u>\$ 447,363</u>	<u>\$ 545,447</u>	<u>\$ 712,986</u>	<u>\$ 1,070,802</u>
Return On Average Common Stockholders' Equity	<u>16.16%</u>	<u>13.75%</u>	<u>21.62%</u>	<u>27.04%</u>	<u>16.80%</u>	<u>16.28%</u>	<u>15.08%</u>	<u>14.97%</u>
Return On Average Tangible Common Stockholders' Equity	<u>16.61%</u>	<u>14.05%</u>	<u>22.13%</u>	<u>27.87%</u>	<u>17.22%</u>	<u>16.73%</u>	<u>16.63%</u>	<u>17.02%</u>

	For the Year Ended December 31,				Three Months Ended *	
	2016	2017	2018	2019	12/31/2018	12/31/2019
Net Income Available To Common Stockholders	\$ 269,979	\$ 421,891	\$ 417,106	\$ 425,906	\$ 115,031	\$ 100,806
Average Common Stockholders' Equity Before Noncontrolling Interest	\$ 2,068,328	\$ 3,127,576	\$ 3,598,628	\$ 3,971,952	\$ 3,692,044	\$ 4,110,322
Less Average Intangible Assets:						
Goodwill	(363,324)	(660,632)	(660,789)	(660,789)	(660,789)	(660,789)
Core deposit and other intangibles, net of accumulated amortization	(43,623)	(54,702)	(42,315)	(29,784)	(37,654)	(25,315)
Total Average Intangibles	(406,947)	(715,334)	(703,104)	(690,573)	(698,443)	(686,104)
Average Tangible Common Stockholders' Equity	<u>\$ 1,661,381</u>	<u>\$ 2,412,242</u>	<u>\$ 2,895,524</u>	<u>\$ 3,281,379</u>	<u>\$ 2,993,601</u>	<u>\$ 3,424,218</u>
Return On Average Common Stockholders' Equity	<u>13.05%</u>	<u>13.49%</u>	<u>11.59%</u>	<u>10.72%</u>	<u>12.36%</u>	<u>9.73%</u>
Return On Average Tangible Common Stockholders' Equity	<u>16.25%</u>	<u>17.49%</u>	<u>14.41%</u>	<u>12.98%</u>	<u>15.24%</u>	<u>11.68%</u>

* Ratios for interim periods annualized based on actual days