

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

	Three Months Ended		
	March 31,		December 31,
	2020	2019	2019
	(Dollars in thousands)		
Net income available to common stockholders	\$ 11,866	\$ 110,706	\$ 100,806
Average common stockholders' equity before noncontrolling interest	\$ 4,118,614	\$ 3,813,979	\$ 4,110,322
Less average intangible assets:			
Goodwill	(660,789)	(660,789)	(660,789)
Core deposit and other intangibles, net of accumulated amortization	(22,412)	(34,437)	(25,315)
Total average intangibles	(683,201)	(695,226)	(686,104)
Average tangible common stockholders' equity	\$ 3,435,413	\$ 3,118,753	\$ 3,424,218
Return on average common stockholders' equity ⁽¹⁾	1.16%	11.77%	9.73%
Return on average tangible common stockholders' equity ⁽¹⁾	1.39%	14.40%	11.68%

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