

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

	Three Months Ended			Six Months Ended	
	June 30, 2021	June 30, 2020	March 31, 2021	June 30, 2021	June 30, 2020
	(Dollars in thousands)				
Net income available to common stockholders	<u>\$ 150,535</u>	<u>\$ 50,266</u>	<u>\$ 148,416</u>	<u>\$ 298,950</u>	<u>\$ 62,132</u>
Average common stockholders' equity before noncontrolling interest	\$4,423,093	\$4,110,038	\$4,307,174	\$4,365,454	\$4,114,035
Less average intangible assets:					
Goodwill	(660,789)	(660,789)	(660,789)	(660,789)	(660,789)
Core deposit and other intangible assets, net of accumulated amortization	<u>(12,175)</u>	<u>(19,563)</u>	<u>(13,828)</u>	<u>(12,997)</u>	<u>(20,987)</u>
Total average intangibles	<u>(672,964)</u>	<u>(680,352)</u>	<u>(674,617)</u>	<u>(673,786)</u>	<u>(681,776)</u>
Average tangible common stockholders' equity	<u>\$3,750,129</u>	<u>\$3,429,686</u>	<u>\$3,632,557</u>	<u>\$3,691,668</u>	<u>\$3,432,259</u>
Return on average common stockholders' equity ⁽¹⁾	<u>13.65%</u>	<u>4.92%</u>	<u>13.97%</u>	<u>13.81%</u>	<u>3.04%</u>
Return on average tangible common stockholders' equity ⁽¹⁾	<u>16.10%</u>	<u>5.89%</u>	<u>16.57%</u>	<u>16.33%</u>	<u>3.64%</u>

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