

**Calculation of Average Common Stockholders' Equity,
Average Tangible Common Stockholders' Equity
and the Annualized Returns on Average Common Stockholders' Equity and
Average Tangible Common Stockholders' Equity**
Unaudited

	Three Months Ended March 31,		Three Months Ended December 31,
	2024	2023	2023
	(Dollars in thousands)		
Net income available to common stockholders	\$ 171,490	\$ 165,853	\$ 171,079
Average stockholders' equity before noncontrolling interest	\$ 5,210,418	\$ 4,751,481	\$ 4,995,217
Less average preferred stock	(338,980)	(338,980)	(338,980)
Total average common stockholders' equity	4,871,438	4,412,501	4,656,237
Less average intangible assets:			
Goodwill	(660,789)	(660,789)	(660,789)
Core deposit and other intangible assets, net of accumulated amortization	—	(2,243)	—
Total average intangibles	(660,789)	(663,032)	(660,789)
Average tangible common stockholders' equity	\$ 4,210,649	\$ 3,749,469	\$ 3,995,448
Return on average common stockholders' equity ⁽¹⁾	14.16%	15.24%	14.58%
Return on average tangible common stockholders' equity ⁽¹⁾	16.38%	17.94%	16.99%

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