

**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				
	December 31,		September 30,	Year Ended December 31,	
	2024	2023	2024	2024	2023
	(Dollars in thousands)				
Net income available to common stockholders	\$ 178,135	\$ 171,079	\$ 177,147	\$ 700,269	\$ 674,596
Average stockholders' equity before noncontrolling interest	\$ 5,655,337	\$ 4,995,217	\$ 5,502,526	\$ 5,425,658	\$ 4,855,976
Less average preferred stock	(338,980)	(338,980)	(338,980)	(338,980)	(338,980)
Total average common stockholders' equity	5,316,357	4,656,237	5,163,546	5,086,678	4,516,996
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	—	—	—	—	(821)
Total average intangibles	(660,789)	(660,789)	(660,789)	(660,789)	(661,610)
Average tangible common stockholders' equity	\$ 4,655,568	\$ 3,995,448	\$ 4,502,757	\$ 4,425,889	\$ 3,855,386
Return on average common stockholders' equity ⁽¹⁾	13.33%	14.58%	13.65%	13.77%	14.93%
Return on average tangible common stockholders' equity ⁽¹⁾	15.22%	16.99%	15.65%	15.82%	17.50%

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