

**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			Six Months Ended	
	June 30, 2024	June 30, 2023	March 31, 2024	June 30, 2024	June 30, 2023
	(Dollars in thousands)				
Net income available to common stockholders	\$ 173,496	\$ 167,917	\$ 171,490	\$ 344,987	\$ 333,771
Average stockholders' equity before noncontrolling interest	\$ 5,330,984	\$ 4,788,584	\$ 5,210,418	\$ 5,270,700	\$ 4,770,135
Less average preferred stock	(338,980)	(338,980)	(338,980)	(338,980)	(338,980)
Total average common stockholders' equity	4,992,004	4,449,604	\$ 4,871,438	4,931,720	4,431,155
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	—	(999)		—	(1,618)
Total average intangibles	(660,789)	(661,788)	(660,789)	(660,789)	(662,407)
Average tangible common stockholders' equity	\$ 4,331,215	\$ 3,787,816	\$ 4,210,649	\$ 4,270,931	\$ 3,768,748
Return on average common stockholders' equity <sup>(1)</sup>	13.98%	15.14%	14.16%	14.07%	15.19%
Return on average tangible common stockholders' equity <sup>(1)</sup>	16.11%	17.78%	16.38%	16.24%	17.86%

<sup>(1)</sup> Ratios for interim periods annualized based on actual days.