

**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 | | | Twelve Months Ended | |
|---|------------------------|--------------|---------------|---------------------|--------------|
| | December 31, 2025 | | September 30, | December 31, | |
| | 2025 | 2024 | 2025 | 2025 | 2024 |
| | (Dollars in thousands) | | | | |
| Net income available to common stockholders | \$ 171,916 | \$ 178,135 | \$ 180,533 | \$ 699,293 | \$ 700,269 |
| Average stockholders' equity before noncontrolling interest | \$ 6,119,467 | \$ 5,655,337 | \$ 5,997,434 | \$ 5,941,620 | \$ 5,425,658 |
| Less average preferred stock | (338,980) | (338,980) | (338,980) | (338,980) | (338,980) |
| Total average common stockholders' equity | 5,780,487 | 5,316,357 | 5,658,454 | 5,602,640 | 5,086,678 |
| Goodwill | (660,789) | (660,789) | (660,789) | (660,789) | (660,789) |
| Average tangible common stockholders' equity | \$ 5,119,698 | \$ 4,655,568 | \$ 4,997,665 | \$ 4,941,851 | \$ 4,425,889 |
| Return on average common stockholders' equity ⁽¹⁾ | 11.80% | 13.33% | 12.66% | 12.48% | 13.77% |
| Return on average tangible common stockholders' equity ⁽¹⁾ | 13.32% | 15.22% | 14.33% | 14.15% | 15.82% |

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