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			Nine Months Ended	
	September 30,		June 30,	September 30,	
	2026	2025	2026	2026	2025
	(Dollars in thousands)				
Net income available to common stockholders	$ 164,315	$ 180,533	$ 163,325	$ 486,957	$ 527,377
Average stockholders' equity before noncontrolling interest	$6,298,364	$5,997,434	$6,218,347	$6,233,452	$5,881,686
Less average preferred stock	(338,980)	(338,980)	(338,980)	(338,980)	(338,980)
Total average common stockholders' equity	$5,959,384	$5,658,454	$5,879,367	$5,894,472	$5,542,706
Less goodwill	(660,789)	(660,789)	(660,789)	(660,789)	(660,789)
Average tangible common stockholders' equity	$5,298,595	$4,997,665	$5,218,578	$5,233,683	$4,881,917
Return on average common stockholders' equity[(1)]	10.94%	12.66%	11.14%	11.05%	12.72%
Return on average tangible common stockholders' equity[(1)]	12.30%	14.33%	12.55%	12.44%	14.44%

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