Common Stockholders' Equity and Reconciliation of Non-GAAP Financial Measures. We use non-GAAP financial measures, specifically tangible common stockholders' equity to total tangible assets, tangible book value per common share and return on average tangible common stockholders' equity as important measures of the strength of our capital and our ability to generate earnings on tangible common equity invested by our shareholders. We believe presentation of these non-GAAP financial measures provides useful supplemental information that contributes to a proper understanding of our financial results and capital levels. These non-GAAP disclosures should not be viewed as a substitute for financial results determined in accordance with GAAP, nor are they necessarily comparable to non-GAAP performance measures that may be presented by other companies. Reconciliations of these non-GAAP financial measures to the most directly comparable GAAP financial measures are included in the following tables.

Calculation of Total Common Stockholders' Equity,
Total Tangible Common Stockholders' Equity
and the Ratio of Total Tangible Common Stockholders' Equity
to Total Tangible Assets

Unaudited

	September 30,		June 30,
	2026	2025	2026
		(Dollars in thousands)	
Total stockholders' equity	$ 6,148,397	$ 6,093,406	$ 6,278,068
Less preferred stock	(338,980)	(338,980)	(338,980)
Total common stockholders' equity	$ 5,809,417	$ 5,754,426	$ 5,939,088
Less goodwill	(660,789)	(660,789)	(660,789)
Total tangible common stockholders' equity	$ 5,148,628	$ 5,093,637	$ 5,278,299
Total assets	$ 43,189,349	$ 41,606,548	$ 41,703,135
Less goodwill	(660,789)	(660,789)	(660,789)
Total tangible assets	$ 42,528,560	$ 40,945,759	$ 41,042,346
Ratio of total common stockholders' equity to total assets	13.45%	13.83%	14.24%
Ratio of total tangible common stockholders' equity to total tangible assets	12.11%	12.44%	12.86%