Calculation of Pre-Tax Pre-Provision Net Revenue

Unaudited

	Three Months Ended					Nine Months Ended	
	Sept. 30, 2026	June 30, 2026	March 31, 2026	Dec. 31, 2025	Sept. 30, 2025	September 30, 2026	September 30, 2025
	(Dollars in thousands)						
Net income available to common stockholders	$164,315	$163,325	$159,317	$171,916	$180,533	$486,957	$527,377
Preferred stock dividends	4,047	4,047	4,047	4,047	4,047	12,141	12,141
Earnings attributable to noncontrolling interest	—	—	—	(52)	(6)	—	31
Provision for income taxes	45,303	46,400	48,247	52,523	57,740	139,951	166,288
Provision for credit losses	47,762	45,601	41,948	50,568	48,314	135,310	121,945
Pre-tax pre-provision net revenue	$261,427	$259,373	$253,559	$279,002	$290,628	$774,359	$827,782