

Calculation of Pre-Tax Pre-Provision Net Revenue
Unaudited

	Three Months Ended					Year Ended	
	Dec 31,	Sept 30,	June 30,	March 31,	Dec 31,	December 31,	
	2024	2024	2024	2024	2023	2024	2023
	(Dollars in thousands)						
Net income available to common stockholders	\$ 178,135	\$ 177,147	\$ 173,496	\$ 171,490	\$ 171,079	\$ 700,269	\$ 674,596
Preferred stock dividends	4,047	4,047	4,047	4,047	4,047	16,187	16,187
Earnings attributable to noncontrolling interest	26	12	(8)	18	6	47	56
Provision for income taxes	52,831	54,953	52,778	54,226	43,600	214,789	176,164
Provision for credit losses	37,174	46,443	49,012	42,923	43,832	175,552	165,470
Pre-tax pre-provision net revenue	\$ 272,213	\$ 282,602	\$ 279,325	\$ 272,704	\$ 262,564	\$ 1,106,844	\$ 1,032,473