

Calculation of Pre-Tax Pre-Provision Net Revenue

Unaudited

	Three Months Ended				
	March 31, 2026	Dec. 31, 2025	Sept. 30, 2025	June 30, 2025	March 31, 2025
	(Dollars in thousands)				
Net income available to common stockholders	\$ 159,317	\$ 171,916	\$ 180,533	\$ 178,931	\$ 167,912
Preferred stock dividends	4,047	4,047	4,047	4,047	4,047
Earnings attributable to noncontrolling interest	—	(52)	(6)	25	12
Provision for income taxes	48,247	52,523	57,740	56,656	51,892
Provision for credit losses	41,948	50,568	48,314	35,215	38,417
Pre-tax pre-provision net revenue	<u>\$ 253,559</u>	<u>\$ 279,002</u>	<u>\$ 290,628</u>	<u>\$ 274,874</u>	<u>\$ 262,280</u>