

Calculation of Pre-Tax Pre-Provision Net Revenue
Unaudited

	Three Months Ended				Nine Months Ended		
	Sept 30,	June 30,	Mar 31,	Dec 31,	Sept 30,	September 30,	
	2024	2024	2024	2023	2023	2024	
	(Dollars in thousands)						
Net income available to common stockholders	\$ 177,147	\$ 173,496	\$ 171,490	\$ 171,079	\$ 169,746	\$ 522,134	\$ 503,517
Preferred stock dividends	4,047	4,047	4,047	4,047	4,047	12,141	12,141
Earnings attributable to noncontrolling interest	12	(8)	18	6	37	22	50
Provision for income taxes	54,953	52,778	54,226	43,600	46,144	161,958	132,564
Provision for credit losses	46,443	49,012	42,923	43,832	44,036	138,378	121,638
Pre-tax pre-provision net revenue	<u>\$ 282,602</u>	<u>\$ 279,325</u>	<u>\$ 272,704</u>	<u>\$ 262,564</u>	<u>\$ 264,010</u>	<u>\$ 834,633</u>	<u>\$ 769,910</u>