

Calculation of Pre-Tax Pre-Provision Net Revenue
Unaudited

	Three Months Ended				Six Months Ended		
	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022	June 30, 2022	June 30, 2022	
	(Dollars in thousands)						
Net income available to common stockholders	\$ 167,917	\$ 165,853	\$ 158,832	\$ 128,302	\$ 132,358	\$ 333,771	\$ 260,386
Preferred stock dividends	4,047	4,047	4,047	4,047	4,047	8,094	8,527
Earnings attributable to noncontrolling interest	1	12	(54)	—	8	13	3
Provision for income taxes	45,717	40,703	45,686	35,969	39,375	86,420	75,786
Provision for credit losses	41,774	35,829	32,508	39,771	7,025	77,602	11,215
Pre-tax pre-provision net revenue	<u>\$ 259,456</u>	<u>\$ 246,444</u>	<u>\$ 241,019</u>	<u>\$ 208,089</u>	<u>\$ 182,813</u>	<u>\$ 505,900</u>	<u>\$ 355,917</u>