

**Calculation of Pre-Tax Pre-Provision Net Revenue**  
Unaudited

|                                   | Three Months Ended     |                       |                   | Nine Months Ended     |                       |
|-----------------------------------|------------------------|-----------------------|-------------------|-----------------------|-----------------------|
|                                   | September 30,<br>2022  | September 30,<br>2021 | June 30,<br>2022  | September 30,<br>2022 | September 30,<br>2021 |
|                                   | (Dollars in thousands) |                       |                   |                       |                       |
| Income before taxes               | \$ 168,318             | \$ 170,998            | \$ 175,788        | \$ 513,019            | \$ 558,958            |
| Provision for credit losses       | 39,771                 | (7,454)               | 7,025             | 50,986                | (69,946)              |
| Pre-tax pre-provision net revenue | <u>\$ 208,089</u>      | <u>\$ 163,544</u>     | <u>\$ 182,813</u> | <u>\$ 564,005</u>     | <u>\$ 489,012</u>     |