

**Calculation of Average Common Stockholders' Equity,
Average Tangible Common Stockholders' Equity
and the Annualized Returns on Average Common Stockholders' Equity and
Average Tangible Common Stockholders' Equity**
Unaudited

	Three Months Ended			Nine Months Ended	
	Sept. 30, 2024	Sept. 30, 2023	June 30 2024	Sept. 30, 2024	Sept. 30, 2023
	(Dollars in thousands)				
Net income available to common stockholders	\$ 177,147	\$ 169,746	\$ 173,496	\$ 522,134	\$ 503,517
Average stockholders' equity before noncontrolling interest	\$ 5,502,526	\$ 4,885,620	\$ 5,330,984	\$ 5,348,540	\$ 4,809,053
Less average preferred stock	(338,980)	(338,980)	(338,980)	(338,980)	(338,980)
Total average common stockholders' equity	5,163,546	4,546,640	4,992,004	5,009,560	4,470,073
Less average intangible assets:					
Goodwill	(660,789)	(660,789)	(660,789)	(660,789)	(660,789)
Core deposit and other intangible assets, net of accumulated amortization	—	—	—	—	(1,098)
Total average intangibles	(660,789)	(660,789)	(660,789)	(660,789)	(661,887)
Average tangible common stockholders' equity	\$ 4,502,757	\$ 3,885,851	\$ 4,331,215	\$ 4,348,771	\$ 3,808,186
Return on average common stockholders' equity ⁽¹⁾	13.65%	14.81%	13.98%	13.92%	15.06%
Return on average tangible common stockholders' equity ⁽¹⁾	15.65%	17.33%	16.11%	16.04%	17.68%

⁽¹⁾ Ratios for interim periods annualized based on actual days.