

**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		
	March 31, 2026	March 31, 2025	December 31, 2025
	(Dollars in thousands)		
Net income available to common stockholders	\$ 159,317	\$ 167,912	\$ 171,916
Average stockholders' equity before noncontrolling interest	\$ 6,182,369	\$ 5,778,560	\$ 6,119,467
Less average preferred stock	(338,980)	(338,980)	(338,980)
Total average common stockholders' equity	\$ 5,843,389	\$ 5,439,580	\$ 5,780,487
Less goodwill	(660,789)	(660,789)	(660,789)
Average tangible common stockholders' equity	\$ 5,182,600	\$ 4,778,791	\$ 5,119,698
Return on average common stockholders' equity ⁽¹⁾	11.06%	12.52%	11.80%
Return on average tangible common stockholders' equity ⁽¹⁾	12.47%	14.25%	13.32%

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