

Calculation of Pre-Tax Pre-Provision Net Revenue

Unaudited

	Three Months Ended					Six Months Ended	
	June 30,	March 31,	Dec. 31,	Sept. 30	June 30,	June 30,	
	2026	2026	2025	2025	2025	2026	2025
	(Dollars in thousands)						
Net income available to common stockholders	\$163,325	\$159,317	\$171,916	\$180,533	\$178,931	\$322,641	\$346,843
Preferred stock dividends	4,047	4,047	4,047	4,047	4,047	8,094	8,094
Earnings attributable to noncontrolling interest	—	—	(52)	(6)	25	—	37
Provision for income taxes	46,400	48,247	52,523	57,740	56,656	94,648	108,548
Provision for credit losses	45,601	41,948	50,568	48,314	35,215	87,549	73,632
Pre-tax pre-provision net revenue	<u>\$259,373</u>	<u>\$253,559</u>	<u>\$279,002</u>	<u>\$290,628</u>	<u>\$274,874</u>	<u>\$512,932</u>	<u>\$537,154</u>