

**Calculation of Average Tangible Common  
Stockholders' Equity and the Return on  
Average Tangible Common Stockholders' Equity**  
Unaudited

	Three Months Ended			Year Ended	
	December 31,		September 30,		
	2020	2019	2020	2020	2019
	(Dollars in thousands)				
Net income available to common stockholders	\$ 120,513	\$ 100,806	\$ 109,253	\$ 291,898	\$ 425,906
Average common stockholders' equity before noncontrolling interest	\$ 4,219,249	\$ 4,110,322	\$ 4,148,409	\$ 4,149,123	\$ 3,971,952
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	(15,578)	(25,315)	(17,461)	(18,741)	(29,784)
Total average intangibles	(676,367)	(686,104)	(678,250)	(679,530)	(690,573)
Average tangible common stockholders' equity	\$ 3,542,882	\$ 3,424,218	\$ 3,470,159	\$ 3,469,593	\$ 3,281,379
Return on average common stockholders' equity <sup>(1)</sup>	11.36%	9.73%	10.48%	7.04%	10.72%
Return on average tangible common stockholders' equity <sup>(1)</sup>	13.53%	11.68%	12.52%	8.41%	12.98%

<sup>(1)</sup>Ratios for interim periods annualized based on actual days.