

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

	<b>Three Months Ended</b>		
	<b>March 31,</b>	<b>December 31,</b>	
	<b>2021</b>	<b>2020</b>	<b>2020</b>
	(Dollars in thousands)		
Net income available to common stockholders	\$ 148,416	\$ 11,866	\$ 120,513
Average common stockholders' equity before noncontrolling interest	\$ 4,307,174	\$ 4,118,614	\$ 4,219,249
Less average intangible assets:			
Goodwill	(660,789)	(660,789)	(660,789)
Core deposit and other intangible assets, net of accumulated amortization	(13,828)	(22,412)	(15,578)
Total average intangibles	(674,617)	(683,201)	(676,367)
Average tangible common stockholders' equity	\$ 3,632,557	\$ 3,435,413	\$ 3,542,882
Return on average common stockholders' equity <sup>(1)</sup>	13.97%	1.16%	11.36%
Return on average tangible common stockholders' equity <sup>(1)</sup>	16.57%	1.39%	13.53%

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