

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

	For the Year Ended December 31,							
	2008	2009	2010	2011	2012	2013	2014	2015
Net Income Available To Common Stockholders	\$ 34,474	\$ 36,826	\$ 64,001	\$ 101,321	\$ 77,044	\$ 91,237	\$ 118,606	\$ 182,253
Average Common Stockholders' Equity Before Noncontrolling Interest	\$ 213,271	\$ 267,768	\$ 296,035	\$ 374,664	\$ 458,595	\$ 560,351	\$ 786,430	\$ 1,217,475
Less Average Intangible Assets:								
Goodwill	(5,231)	(5,243)	(5,243)	(5,243)	(5,243)	(5,243)	(51,793)	(118,013)
Core deposit and other intangibles, net of accumulated amortization	(515)	(368)	(1,621)	(5,932)	(5,989)	(9,661)	(21,651)	(28,660)
Total Average Intangibles	(5,746)	(5,611)	(6,864)	(11,175)	(11,232)	(14,904)	(73,444)	(146,673)
Average Tangible Common Stockholders' Equity	\$ 207,525	\$ 262,157	\$ 289,171	\$ 363,489	\$ 447,363	\$ 545,447	\$ 712,986	\$ 1,070,802
Return On Average Common Stockholders' Equity	16.16%	13.75%	21.62%	27.04%	16.80%	16.28%	15.08%	14.97%
Return On Average Tangible Common Stockholders' Equity	16.61%	14.05%	22.13%	27.87%	17.22%	16.73%	16.63%	17.02%

	For the Year Ended December 31,			Three Months Ended *		Nine Months Ended *	
	2016	2017	2018	9/30/2018	9/30/2019	9/30/2018	9/30/2019
Net Income Available To Common Stockholders	\$ 269,979	\$ 421,891	\$ 417,106	\$ 74,180	\$ 103,891	\$ 302,075	\$ 325,100
Average Common Stockholders' Equity Before Noncontrolling Interest	\$ 2,068,328	\$ 3,127,576	\$ 3,598,628	\$ 3,648,398	\$ 4,032,066	\$ 3,567,148	\$ 3,925,321
Less Average Intangible Assets:							
Goodwill	(363,324)	(660,632)	(660,789)	(660,789)	(660,789)	(660,789)	(660,789)
Core deposit and other intangibles, net of accumulated amortization	(43,623)	(54,702)	(42,315)	(40,743)	(28,275)	(43,886)	(31,290)
Total Average Intangibles	(406,947)	(715,334)	(703,104)	(701,532)	(689,064)	(704,675)	(692,079)
Average Tangible Common Stockholders' Equity	\$ 1,661,381	\$ 2,412,242	\$ 2,895,524	\$ 2,946,866	\$ 3,343,002	\$ 2,862,473	\$ 3,233,242
Return On Average Common Stockholders' Equity	13.05%	13.49%	11.59%	8.07%	10.22%	11.32%	11.07%
Return On Average Tangible Common Stockholders' Equity	16.25%	17.49%	14.41%	9.99%	12.33%	14.11%	13.44%

* Ratios for interim periods annualized based on actual days