

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

	Three Months Ended	
	March 31,	
	2019	2018
	(Dollars in thousands)	
Net income available to common stockholders	\$ 110,706	\$ 113,144
Average common stockholders' equity before noncontrolling interest	\$ 3,813,979	\$ 3,484,297
Less average intangible assets:		
Goodwill	(660,789)	(660,789)
Core deposit and other intangibles, net of accumulated amortization	(34,437)	(47,122)
Total average intangibles	(695,226)	(707,911)
Average tangible common stockholders' equity	\$ 3,118,753	\$ 2,776,386
Return on average common stockholders' equity ⁽¹⁾	11.77%	13.17%
Return on average tangible common stockholders' equity ⁽¹⁾	14.40%	16.53%