Dollars in millions, except per share data		TI	hree	Months E	nded	I		Six Mor	ıths F	Ended
Communication of Data & Von Matrice		June 30,]	March 31,		June 30,		June 30,		June 30,
Summary Financial Data & Key Metrics		2025		2025		2024	_	2025		2024
Results of Operations: Net interest income	\$	1,695	\$	1 662	\$	1,821	\$	2 250	\$	2 629
Provision for credit losses	Þ	1,693	Ф	1,663 154	Ф	95	Ф	3,358 269	Ф	3,638 159
Net interest income after provision for credit losses	_	1,580		1,509		1,726		3,089		3,479
Noninterest income Noninterest income		678		635		639				
Noninterest income Noninterest expense		1,500		1,493		1,386		1,313 2,993		1,266 2,762
Income before income taxes		758		651		979		1,409		1,983
		183		168		272		351		545
Income tax expense Net income		575		483		707	_	1,058		1,438
Preferred stock dividends		14		15		16		1,038		31
		561	•	468	\$		•	1,029	\$	1,407
Net income available to common stockholders	\$		\$			691	\$ \$			
Adjusted net income available to common stockholders ⁽¹⁾	2	593	\$	513	\$	739	\$	1,106	\$	1,508
Pre-tax, pre-provision net revenue (PPNR) ⁽¹⁾		873		805		1,074		1,678		2,142
Adjusted PPNR ⁽¹⁾		929		865		1,132		1,794		2,273
Per Share Information:	•	10.06	•	24.45	•	45.54	•	T (T)	•	06.00
Diluted earnings per common share (EPS)	\$	42.36	\$	34.47	\$	47.54	\$	76.73	\$	96.80
Adjusted diluted EPS ⁽¹⁾		44.78		37.79		50.87		82.48		103.79
Book value per common share at period end		1,637.72		1,596.30		1,487.00				
Tangible book value per common share (TBV) ⁽¹⁾ at period end		1,594.38		1,553.06		1,443.92				
Key Performance Metrics:										
Return on average assets (ROA)		1.01 %	6	0.87 %	6	1.30 %	Ó	0.94 %	6	1.33 9
Adjusted ROA ⁽¹⁾		1.07		0.95		1.39		1.01		1.42
PPNR ROA ⁽¹⁾		1.54		1.45		1.97		1.49		1.98
Adjusted PPNR ROA ⁽¹⁾		1.64		1.56		2.08		1.60		2.10
Return on average common equity (ROE)		10.41		8.79		13.13		9.61		13.54
Adjusted ROE ⁽¹⁾		11.00		9.64		14.05		10.33		14.52
Return on average tangible common equity (ROTCE) ⁽¹⁾		10.69		9.04		13.53		9.87		13.97
Adjusted ROTCE ⁽¹⁾		11.30		9.91		14.48		10.61		14.98
Efficiency ratio		63.22		64.97		56.36		64.08		56.33
Adjusted efficiency ratio ⁽¹⁾		57.92		59.62		50.77		58.75		50.53
Net interest margin (NIM) ⁽²⁾		3.26		3.26		3.64		3.26		3.66
NIM, excluding purchase accounting accretion (PAA) ^{(1), (2)}		3.14		3.12		3.36		3.13		3.36
Select Balance Sheet Items at Period End:										
Total investment securities	\$	43,346	\$	44,319	\$	37,666				
Total loans and leases		141,269		141,358		139,341				
Total operating lease equipment, net		9,466		9,371		8,945				
Total deposits		159,935		159,325		151,079				
Total borrowings		38,112		38,406		37,458				
Loan to deposit ratio		88.33 %	6	88.72 %	6	92.23 %	,)			
Noninterest-bearing deposits to total deposits		25.56		25.59		26.49				
Capital Ratios at Period End: (3)										
Total risk-based capital ratio		14.25 %	6	15.23 %	6	15.45 %	,)			
Tier 1 risk-based capital ratio		12.63		13.35		13.87				
Common equity Tier 1 ratio		12.12		12.81		13.33				
Tier 1 leverage capital ratio		9.64		9.75		10.29				
Asset Quanty at Period End:										
Asset Quality at Period End: Nonaccrual loans to total loans and leases		0.93 %	6	0.85 %	6	0.82 %	,)			
Asset Quality at Period End: Nonaccrual loans to total loans and leases Allowance for loan and lease losses (ALLL) to loans and leases		0.93 % 1.18	6	0.85 % 1.19	6	0.82 % 1.22	ò			

⁽¹⁾ Denotes a non-GAAP measure. Refer to the non-GAAP reconciliation tables included at the end of this financial supplement for a reconciliation to the most directly comparable GAAP measure. "Adjusted" items exclude the impacts of Notable Items.

⁽²⁾ Calculated net of average credit balances of factoring clients to appropriately reflect the interest-earning portion of factoring receivables.

⁽³⁾ Capital ratios as of the current quarter-end are preliminary pending completion of quarterly regulatory filings.

Net income available to common stockholders \$ 561 \$ 468 \$ 691 \$ 1,029 \$ 1,407 Basic earnings per common share \$ 42.36 \$ 34.47 \$ 47.54 \$ 76.73 \$ 96.81 Diluted earnings per common share \$ 42.36 \$ 34.47 \$ 47.54 \$ 76.73 \$ 96.80	Dollars in millions, except share and per share data		Th	ree	Months En	ded			Six Month	s Ended
Interest income S 2,270 \$ 2,232 \$ 2,470 \$ 4,70 Interest on forestra tendres 419 414 330 633 612 Interest on deposits a benks 2,945 2,85 3,73 50.0 62,14 Total interest on deposits a benks 2,945 2,85 3,33 60.0 62,14 Total interest spense 884 893 353 695 1,70 1,00 Borrowings 356 339 334 695 6,73 Total interest spense 1250 1,232 1,309 2,235 Total interest income 1,695 1,663 1,821 3,388 3,388 Prosision for cedit loses 1,500 1,600 1,821 2,338 3,538 Prosision for cedit loses 2,500 1,500 2,500 2,500 2,500 2,500 2,500 2,500 2,500 2,500 2,500 2,500 2,500 2,500 2,500 2,500 2,500 2,	Income Statement (unaudited)]						
Interest and fees on loans	,		2023		2023		2024	_	2023	2024
Interest on investment securities		S	2 270	\$	2 236	\$	2 422	\$	4 506 5	4 776
Interest not deposits at banks		Ψ		Ψ	,	Ψ	,	Ψ	,	
Total interest income										
Deposit	•	_						-		
Deposits September Sept		_	2,743		2,073		3,130		3,040	0,214
Bornowing	•		894		893		975		1 787	1 903
Total interest expense	·									
Note Interest income 1,695		_						_		
Provision for credit losses 115 154 95 269 159 Net interest income after provision for credit losses 1,580 1,500 1,700 3,080 3,479 Noninterest income after provision for credit losses 2,580 2,591 5,581 5,	·	_						_		
Net interest income 1,580 1,509 1,726 3,089 3,479 Noniterest income Rental income on operating lease equipment 272 270 259 542 514 Endital income on operating lease equipment 272 270 259 542 514 Londing-related fees 69 66 63 135 122 Deposit fees and service charges 59 58 57 117 115 Client investment fees 55 55 55 52 111 103 International fees 33 32 29 65 57 Factoring commissions 18 17 19 35 53 Cardholder services, net 41 41 40 82 88 Merchant services, net 41 41 41 42 27 24 Insurance commissions 14 41 41 33 28 28 Fair value adjustment on marketable equity securities, net 2 55										
Nominterest income 272 270 259 542 514 Lending-related fees 69 66 63 135 122 Deposit fees and service charges 59 58 57 117 115 Client investment fees 52 53 54 105 104 Wealth imanagement services 55 56 52 111 103 International fees 33 32 29 65 57 Factoring commissions 18 17 19 35 36 Cardholder services, net 13 14 12 27 24 Insurance commissions 14 14 13 28 28 Fair value adjustment on marketable equity securities, net 2 (5) 02 03 06 Gain on sale of leasing equipment, net 8 5 4 13 14 Loss on extinguishment on marketable equity securities, net 8 5 9 131 146 Loss on exti		_						_		
Rental income on operating lease equipment 272 270 259 542 514 Lending-related fees	•	_	1,500		1,507		1,720	_	3,007	3,477
Lending-related fees			272		270		250		5/12	514
Deposit fees and service charges	1 6 11									
Client investment fees										
Wealth management services 55 56 52 111 103 International fees 33 32 29 65 57 Factoring commissions 18 17 19 35 36 Cardholder services, net 41 41 40 82 80 Merchant services, net 13 14 12 27 24 Insurance commissions 14 14 13 28 28 Fair value adjustment on marketable equity securities, net 2 65 4 13 14 Loss on extinguishment of debt ————————————————————————————————————										
International fees										
Factoring commissions	5									
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Insurance commissions										
Fair value adjustment on marketable equity securities, net										
Gain on sale of leasing equipment, net 8 5 4 13 14 Loss on extinguishment of debt — <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>										
Coss on extinguishment of debt	* *									` ′
Other noninterest income 42 14 39 66 77 Total noninterest income 678 635 639 1,313 1,266 Noninterest expense 8 635 639 1,313 1,266 Popperciation on operating lease equipment 100 98 98 1										
Total nominterest income 678 635 639 1,313 1,266 Nominterest expense Personal condon operating lease equipment 100 98 98 198 194 Maintenance and other operating lease expenses 55 58 60 113 105 Personnel cost 810 818 745 1,628 1,489 Net occupancy expense 61 58 58 119 120 Equipment expense 131 136 126 267 240 Professional fees 30 25 24 55 49 Third-party processing fees 63 63 58 126 118 FDC insurance expense 38 38 33 76 74 Marketing expense 38 48 33 76 74 Marketing expense 38 42 44 80 102 Intagible asset amortization 13 15 15 28 32 Other noninterest e	-									
Nominterest expense 100 98 98 198 194 194 Maintenance and other operating lease expenses 55 58 60 113 105 Personnel cost 810 818 745 1,628 1,489 Net occupancy expense 61 58 58 119 120 Equipment expense 131 136 126 267 240 Equipment expense 131 136 126 267 240 Professional fees 30 25 24 55 449 Third-party processing fees 63 63 58 126 118 FDIC insurance expense 38 38 33 76 74 Marketing expense 38 38 33 76 74 Marketing expense 38 42 44 80 102 Intangible asset amortization 113 15 15 28 32 Other noninterest expense 129 110 107 239 207 Total noninterest expense 1,500 1,493 1,386 2,993 2,762 Income before income taxes 758 651 979 1,409 1,983 Income tax expense 183 168 272 351 545 Net income \$575 \$483 \$707 \$1,058 \$1,438 Preferred stock dividends 14 15 16 29 31 Net income available to common stockholders \$42.36 \$34.47 \$47.54 \$76.73 \$96.81 Diluted earnings per common share \$42.36 \$34.47 \$47.54 \$76.73 \$96.81 Diluted earnings per common share \$42.36 \$34.47 \$47.54 \$76.73 \$96.81 Diluted earnings per common share \$42.36 \$34.47 \$47.54 \$76.73 \$96.81 Diluted earnings per common share \$42.36 \$34.47 \$47.54 \$76.73 \$96.81 Diluted earnings per common share \$42.36 \$34.47 \$47.54 \$76.73 \$96.81 Diluted earnings per common share \$42.36 \$34.47 \$47.54 \$76.73 \$96.81 Diluted earnings per common share \$42.36 \$34.47 \$47.54 \$76.73 \$96.81 Diluted earnings per common share \$42.36 \$34.47 \$47.54 \$76.73 \$96.81 Diluted earnings per common share \$42.36 \$34.47 \$47.54 \$76.73 \$96.81 Diluted earnings per common share \$42.36 \$34.47 \$47.54 \$76.73 \$96.81 Diluted earnings per common share \$42.36 \$34.47 \$47.54 \$76.73 \$96.81 Diluted earnings per		_								
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Maintenance and other operating lease expenses 55 58 60 113 105 Personnel cost 810 818 745 1,628 1,489 Net occupancy expense 61 58 58 119 120 Equipment expense 131 136 126 267 240 Professional fees 30 25 24 55 49 Third-party processing fees 63 63 58 126 118 FDIC insurance expense 38 38 33 76 74 Marketing expense 32 32 18 64 32 Acquisition-related expenses 38 42 44 80 102 Intangible asset amortization 13 15 15 28 32 Other noninterest expense 129 110 107 239 207 Total noninterest expense 1,500 1,493 1,386 2,993 2,762 Income tax expense 183	•		100		00		00		100	104
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Equipment expense 131 136 126 267 240 Professional fees 30 25 24 55 49 Third-party processing fees 63 63 58 126 118 FDIC insurance expense 38 38 33 76 74 Marketing expense 32 32 18 64 32 Acquisition-related expenses 38 42 44 80 102 Intangible asset amortization 13 15 15 28 32 Other noninterest expense 129 110 107 239 207 Total noninterest expense 1,500 1,493 1,386 2,993 2,762 Income before income taxes 758 651 979 1,409 1,983 Income tax expense 183 168 272 351 545 Net income \$ 575 \$ 483 707 \$ 1,058 \$ 1,438 Preferred stock dividends 14										
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FDIC insurance expense 38 38 33 76 74 Marketing expense 32 32 18 64 32 Acquisition-related expenses 38 42 44 80 102 Intangible asset amortization 13 15 15 28 32 Other noninterest expense 129 110 107 239 207 Total noninterest expense 1,500 1,493 1,386 2,993 2,762 Income before income taxes 758 651 979 1,409 1,983 Income tax expense 183 168 272 351 545 Net income \$ 575 \$ 483 707 \$ 1,058 \$ 1,438 Preferred stock dividends 14 15 16 29 31 Net income available to common stockholders \$ 561 468 691 \$ 1,029 \$ 1,407 Basic earnings per common share \$ 42.36 \$ 34.47 \$ 47.54 \$ 76.73 \$ 96.80										
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Intangible asset amortization 13 15 15 28 32 Other noninterest expense 129 110 107 239 207 Total noninterest expense 1,500 1,493 1,386 2,993 2,762 Income before income taxes 758 651 979 1,409 1,983 Income tax expense 183 168 272 351 545 Net income \$ 575 \$ 483 707 \$ 1,058 \$ 1,438 Preferred stock dividends 14 15 16 29 31 Net income available to common stockholders \$ 561 468 691 \$ 1,029 \$ 1,407 Basic earnings per common share \$ 42.36 \$ 34.47 \$ 47.54 \$ 76.73 \$ 96.80 Diluted earnings per common share \$ 42.36 \$ 34.47 \$ 47.54 \$ 76.73 \$ 96.80										
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Income before income taxes 758 651 979 1,409 1,983 Income tax expense 183 168 272 351 545 Net income \$ 575 483 707 \$ 1,058 1,438 Preferred stock dividends 14 15 16 29 31 Net income available to common stockholders \$ 561 468 691 \$ 1,029 \$ 1,407 Basic earnings per common share \$ 42.36 34.47 \$ 47.54 \$ 76.73 \$ 96.80 Diluted earnings per common share \$ 42.36 34.47 47.54 76.73 96.80	-	_						_		
Income tax expense 183 168 272 351 545 Net income \$ 575 \$ 483 707 \$ 1,058 \$ 1,438 Preferred stock dividends 14 15 16 29 31 Net income available to common stockholders \$ 561 \$ 468 691 \$ 1,029 \$ 1,407 Basic earnings per common share \$ 42.36 \$ 34.47 \$ 47.54 \$ 76.73 \$ 96.80 Diluted earnings per common share \$ 42.36 \$ 34.47 \$ 47.54 \$ 76.73 \$ 96.80	-	_						_		
Net income \$ 575 \$ 483 \$ 707 \$ 1,058 \$ 1,438 Preferred stock dividends 14 15 16 29 31 Net income available to common stockholders \$ 561 \$ 468 \$ 691 \$ 1,029 \$ 1,407 Basic earnings per common share \$ 42.36 \$ 34.47 \$ 47.54 \$ 76.73 \$ 96.81 Diluted earnings per common share \$ 42.36 \$ 34.47 \$ 47.54 \$ 76.73 \$ 96.80										
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Net income available to common stockholders \$ 561 \$ 468 \$ 691 \$ 1,029 \$ 1,407 Basic earnings per common share \$ 42.36 \$ 34.47 \$ 47.54 \$ 76.73 \$ 96.81 Diluted earnings per common share \$ 42.36 \$ 34.47 \$ 47.54 \$ 76.73 \$ 96.80		\$		\$		\$		\$		
Basic earnings per common share \$ 42.36 \$ 34.47 \$ 47.54 \$ 76.73 \$ 96.81 Diluted earnings per common share \$ 42.36 \$ 34.47 \$ 47.54 \$ 76.73 \$ 96.80		_						_		31
Diluted earnings per common share \$ 42.36 \$ 34.47 \$ 47.54 \$ 76.73 \$ 96.80	Net income available to common stockholders	\$	561	\$	468	\$	691	\$	1,029	1,407
· ·	Basic earnings per common share	\$	42.36	\$	34.47	\$	47.54	\$	76.73	96.81
Weighted george common charge outstanding (hocia) 12 227 226 12 575 221 14 524 400 12 405 205 14 522 000	Diluted earnings per common share	\$	42.36	\$	34.47	\$	47.54	\$	76.73	96.80
weighted average common shares outstanding (basic) 13,237,220 13,373,231 14,334,499 13,403,293 14,333,900	Weighted average common shares outstanding (basic)		13,237,226		13,575,231		14,534,499		13,405,295	14,533,900
Weighted average common shares outstanding (diluted) 13,237,226 13,575,231 14,534,499 13,405,295 14,535,472	Weighted average common shares outstanding (diluted)		13,237,226		13,575,231		14,534,499		13,405,295	14,535,472

Dollars in millions, except share data

Balance Sheet (unaudited)	Ju	ne 30, 2025	March 31, 2025	June 30, 2024
Assets				
Cash and due from banks	\$	889	\$ 812	\$ 764
Interest-earning deposits at banks		26,184	24,692	25,361
Securities purchased under agreements to resell		300	345	392
Investment in marketable equity securities		97	95	78
Investment securities available for sale		33,060	33,900	27,053
Investment securities held to maturity		10,189	10,324	10,535
Assets held for sale		125	185	92
Loans and leases		141,269	141,358	139,341
Allowance for loan and lease losses		(1,672)	(1,680)	(1,700)
Loans and leases, net of allowance for loan and lease losses		139,597	139,678	137,641
Operating lease equipment, net		9,466	9,371	8,945
Premises and equipment, net		2,115	2,044	1,938
Goodwill		346	346	346
Other intangible assets, net		221	234	280
Other assets		7,064	6,796	6,402
Total assets	\$	229,653	\$ 228,822	\$ 219,827
Liabilities				
Deposits:				
Noninterest-bearing	\$	40,879	\$ 40,767	\$ 40,016
Interest-bearing		119,056	118,558	111,063
Total deposits		159,935	159,325	151,079
Credit balances of factoring clients		1,077	1,145	1,175
Borrowings:				
Short-term borrowings		471	450	386
Long-term borrowings		37,641	37,956	37,072
Total borrowings		38,112	38,406	37,458
Other liabilities		8,233	7,651	7,628
Total liabilities	\$	207,357	\$ 206,527	\$ 197,340
Stockholders' equity				
Preferred stock		881	881	881
Common stock:				
Class A - \$1 par value		12	12	14
Class B - \$1 par value		1	1	1
Additional paid in capital		1,179	1,798	4,099
Retained earnings		20,337	19,802	18,102
Accumulated other comprehensive loss		(114)	(199)	(610)
Total stockholders' equity		22,296	22,295	22,487
Total liabilities and stockholders' equity	\$	229,653	\$ 228,822	\$ 219,827

Dollars in millions, except share per share data	Thre	e Months Ende	d	Si	ix Months	Ended
Notable Items (1)	ine 30, 2025	March 31, 2025	June 30, 2024		e 30, 125	June 30, 2024
Noninterest income						
Rental income on operating lease equipment (2)	\$ (155) \$	(156) \$	(158)	\$	(311) \$	(299)
Fair value adjustment on marketable equity securities, net	(2)	5	2		3	6
Gain on sale of leasing equipment, net	(8)	(5)	(4)		(13)	(14)
Loss on extinguishment of debt	_	_	_		_	2
Other noninterest income (3)	_	_	_		_	(4)
Impact of notable items on adjusted noninterest income	\$ (165) \$	(156) \$	(160)	\$	(321) \$	(309)
Noninterest expense						
Depreciation on operating lease equipment (2)	(100)	(98)	(98)		(198)	(194)
Maintenance and other operating lease equipment expense (2)	(55)	(58)	(60)		(113)	(105)
Professional fees (4)	_	_	(1)		_	(4)
FDIC insurance special assessment	_	_	(2)		_	(11)
Acquisition-related expenses	(38)	(42)	(44)		(80)	(102)
Intangible asset amortization	(13)	(15)	(15)		(28)	(32)
Other noninterest expense (5)	(15)	(3)	2		(18)	8
Impact of notable items on adjusted noninterest expense	\$ (221) \$	(216) \$	(218)	\$	(437) \$	(440)
Impact of notable items on adjusted pre-tax income	\$ 56 \$	60 \$	58	\$	116 \$	131
Income tax impact ⁽⁶⁾	24	15	10		39	30
Impact of notable items on adjusted net income	\$ 32 \$	3 45 \$	48	\$	77 \$	101
Impact of notable items on adjusted diluted EPS	\$ 2.42 \$	3.32 \$	3.33	\$	5.75 \$	6.99

⁽¹⁾ Notable items include income and expense for infrequent transactions and certain recurring items (typically noncash) that management believes should be excluded from adjusted measures (non-GAAP) to enhance understanding of operations and comparability to historical periods. Management utilizes both GAAP and adjusted measures (non-GAAP) to analyze BancShares' performance. Refer to subsequent pages of this financial supplement for a reconciliation of non-GAAP measures to the most directly comparable GAAP

⁽²⁾ Depreciation and maintenance and other operating lease expenses are deducted from rental income on operating lease equipment to calculate adjusted rental income on operating lease equipment (non-GAAP). There is no net impact to earnings for this non-GAAP item because adjusted noninterest income and expense are reduced by the same amount. Management believes adjusted rental income on operating lease equipment (non-GAAP) is meaningful because it helps management monitor the performance and profitability of the operating leases after deducting direct expenses. Refer to subsequent pages of this financial supplement for a reconciliation of non-GAAP measures to the most directly comparable GAAP measures.

⁽³⁾ Other noninterest income includes a gain on settlement of litigation in 1Q24.

⁽⁴⁾ Professional fees include expenses related to integration activities in 1Q24 and 2Q24.

⁽⁵⁾ Other noninterest expense includes an accrual resulting from a vendor dispute and an increase in litigation reserve in 2Q25, impairment of capitalized software and related projects in 1Q25, as well as litigation reserve releases in 1Q24 and 2Q24.

⁽⁶⁾ For the periods presented, the income tax impact may include tax discrete items and changes in the estimated annualized effective tax rate.

Dollars in millions, except share and per share data	Th	ree	Months En	ded	l	Six Mont	ths	Ended
Condensed Income Statements (unaudited) - Adjusted for Notable Items (1)	June 30, 2025]	March 31, 2025		June 30, 2024	June 30, 2025		June 30, 2024
Interest income	\$ 2,945	\$	2,895	\$	3,130	\$ 5,840	\$	6,214
Interest expense	1,250		1,232		1,309	2,482		2,576
Net interest income	1,695		1,663		1,821	3,358		3,638
Provision for credit losses	115		154		95	269		159
Net interest income after provision for credit losses	1,580		1,509		1,726	3,089		3,479
Noninterest income	513		479		479	992		957
Noninterest expense	1,279		1,277		1,168	2,556		2,322
Income before income taxes	814		711		1,037	1,525		2,114
Income tax expense	207		183		282	390		575
Net income	\$ 607	\$	528	\$	755	\$ 1,135	\$	1,539
Preferred stock dividends	14		15		16	29		31
Net income available to common stockholders	\$ 593	\$	513	\$	739	\$ 1,106	\$	1,508
Basic earnings per common share	\$ 44.78	\$	37.79	\$	50.87	\$ 82.48	\$	103.81
Diluted earnings per common share	44.78		37.79		50.87	82.48		103.79
Weighted average common shares outstanding (basic)	13,237,226		13,575,231		14,534,499	13,405,295		14,533,900
Weighted average common shares outstanding (diluted)	13,237,226		13,575,231		14,534,499	13,405,295		14,535,472

⁽¹⁾ The GAAP income statements and notable items are included previously in this financial supplement. The condensed adjusted income statements above (non-GAAP) exclude the impact of notable items. Refer to the non-GAAP reconciliation tables at the end of this financial supplement for a reconciliation of non-GAAP measures to the most directly comparable GAAP measure.

Dollars in millions

Loans and Leases by Class (end of period)	 June 30, 2025	March 31, 2025	June 30, 2024
Commercial			
Commercial construction	\$ 5,714	\$ 5,529	\$ 4,484
Owner occupied commercial mortgages	17,053	16,951	16,233
Non-owner occupied commercial mortgages	16,100	16,139	15,580
Commercial and industrial (1)	40,658	41,040	39,931
Leases	2,028	2,022	2,049
Global fund banking (1)	28,677	28,572	28,915
Investor dependent (1)	2,777	2,958	3,806
Total commercial	\$ 113,007	\$ 113,211	\$ 110,998
Consumer			
Residential mortgage	\$ 23,059	\$ 23,060	\$ 23,101
Revolving mortgage	2,736	2,635	2,351
Consumer auto	1,490	1,487	1,503
Consumer other	977	965	1,388
Total consumer	\$ 28,262	\$ 28,147	\$ 28,343
Total loans and leases	\$ 141,269	\$ 141,358	\$ 139,341
Less: allowance for loan and lease losses	(1,672)	(1,680)	(1,700)
Total loans and leases, net of allowance for loan and lease losses	\$ 139,597	\$ 139,678	\$ 137,641

Deposits by Type (end of period)	June 30, 2025	March 31, 2025	June 30, 2024
Noninterest-bearing demand	\$ 40,879	\$ 40,767 \$	40,016
Checking with interest	23,283	23,041	23,907
Money market	37,654	37,705	32,641
Savings	46,877	45,817	39,356
Time	11,242	11,995	15,159
Total deposits	\$ 159,935	\$ 159,325 \$	151,079

⁽¹⁾ During the second quarter of 2025, the loan classes which were reported in the SVB portfolio in the 2024 Form 10-K, were recast to the Commercial portfolio (the "2025 Loan Class Changes") as summarized below.

- Global fund banking remained a separate loan class, but is reported under the Commercial portfolio.
 - Investor dependent-early stage and investor dependent-growth stage were combined into a single investor dependent loan class, which is reported under the Commercial
- Cash flow dependent and innovation C&I was combined with the commercial and industrial loan class, which is reported under the Commercial portfolio.

 Loan and lease disclosures for all periods presented in this Financial Supplement were recast to reflect the 2025 Loan Class Changes.

	Three Months Ended							Six Months Ended				
Credit Quality and Allowance for Loan and Lease Losses (ALLL)	J	une 30, 2025	I	March 31, 2025		June 30, 2024		June 30, 2025		June 30, 2024		
Nonaccrual loans at period end	\$	1,319	\$	1,206	\$	1,141						
Ratio of nonaccrual loans to total loans at period end		0.93 %	6	0.85 %	6	0.82 %						
Charge-offs	\$	(144)	\$	(167)	\$	(159)	\$	(311)	\$	(287)		
Recoveries		25		23		27		48		52		
Net charge-offs	\$	(119)	\$	(144)	\$	(132)	\$	(263)	\$	(235)		
Net charge-off ratio		0.33 %	6	0.41 %	o	0.38 %		0.37 %	ó	0.35 %		
ALLL to loans ratio at period end		1.18 %	6	1.19 %	6	1.22 %						
ALLL at beginning of period	\$	1,680	\$	1,676	\$	1,737	\$	1,676	\$	1,747		
Provision for loan and lease losses		111		148		95		259		188		
Net charge-offs		(119)		(144)		(132)		(263)		(235)		
ALLL at end of period	\$	1,672	\$	1,680	\$	1,700	\$	1,672	\$	1,700		

Dollars in millions	Three Months Ended
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	J	une 30, 2025		M	larch 31, 202	5	J	une 30, 2024	
Average Balance Sheets, Yields and Rates	Average Balance	Income/ Expense	Yield/ Rate	Average Balance	Income/ Expense	Yield/ Rate	Average Balance	Income/ Expense	Yield/ Rate
Loans and leases (1)(2)	\$ 140,699	\$ 2,270	6.47%	\$ 139,491	\$ 2,236	6.49%	\$ 135,965	\$ 2,422	7.15 %
Investment securities	43,935	416	3.79	43,555	411	3.79	36,445	327	3.60
Securities purchased under agreements to resell	237	3	4.34	283	3	4.37	236	3	5.37
Interest-earning deposits at banks	23,304	256	4.40	22,699	245	4.38	28,059	378	5.42
Total interest-earning assets (2)	\$ 208,175	\$ 2,945	5.67%	\$ 206,028	\$ 2,895	5.68%	\$ 200,705	\$ 3,130	6.26 %
Operating lease equipment, net	\$ 9,419			\$ 9,350			\$ 8,888		
Cash and due from banks	804			787			750		
Allowance for loan and lease losses	(1,713)			(1,705)			(1,763)		
All other noninterest-earning assets	10,867			10,989	_		10,311		
Total assets	\$ 227,552			\$ 225,449			\$ 218,891		
Interest-bearing deposits			•		•	•			
Checking with interest	\$ 22,929	\$ 97	1.69%	\$ 23,931	\$ 104	1.77%	\$ 24,427	\$ 137	2.26 %
Money market	37,980	269	2.84	36,760	257	2.83	32,003	250	3.14
Savings	46,163	428	3.72	43,918	417	3.85	38,429	415	4.35
Time deposits	11,510	100	3.48	12,615	115	3.71	16,043	173	4.33
Total interest-bearing deposits	118,582	894	3.02	117,224	893	3.09	110,902	975	3.54
Borrowings:									
Securities sold under customer repurchase agreements	471	_	0.57	428	1	0.52	380	_	0.46
Senior unsecured borrowings	555	8	5.27	169	2	4.88	375	3	2.49
Subordinated debt	1,473	19	5.23	959	8	3.36	901	7	3.32
Other borrowings	35,880	329	3.66	35,842	328	3.66	35,824	324	3.61
Long-term borrowings	37,908	356	3.74	36,970	338	3.66	37,100	334	3.60
Total borrowings	38,379	356	3.71	37,398	339	3.62	37,480	334	3.56
Total interest-bearing liabilities	\$ 156,961	\$ 1,250	3.19%	\$ 154,622	\$ 1,232	3.22%	\$ 148,382	\$ 1,309	3.54 %
Noninterest-bearing deposits	\$ 39,082			\$ 39,154			\$ 39,344		
Credit balances of factoring clients	1,157			1,089			1,234		
Other noninterest-bearing liabilities	7,864			8,127			7,879		
Stockholders' equity	22,488			22,457			22,052		
Total liabilities and stockholders' equity	\$ 227,552			\$ 225,449			\$ 218,891		
Total habilities and stockholders 'equity	\$ 221,332			\$ 223,449			\$ 210,091		
Net interest income	•	\$ 1,695			\$ 1,663			\$ 1,821	
Net interest spread (2)	•		2.48%			2.46%			2.72 %
Net interest margin (2)			3.26%			3.26%			3.64 %

⁽¹⁾ Loans and leases include nonaccrual loans and loans held for sale. Interest income on loans and leases includes loan PAA income and loan fees.

⁽²⁾ The average balances and yields for loans and leases are calculated net of average credit balances of factoring clients to appropriately reflect the interest-earning portion of factoring receivables.

Dollars in millions			Six Mont	hs Ended		
		June 30, 202	5	J	une 30, 2024	1
Average Balance Sheets, Yields and Rates	Average Balance	Income/ Expense	Yield/ Rate	Average Balance	Income/ Expense	Yield/ Rate
Loans and leases (1) (2)	\$ 140,099	\$ 4,506	6.48%	\$ 134,139	\$ 4,776	7.15 %
Investment securities	43,746	827	3.79	34,546	606	3.51
Securities purchased under agreements to resell	260	6	4.36	240	6	5.38
Interest-earning deposits at banks	23,003	501	4.39	30,721	826	5.41
Total interest-earning assets (2)	\$ 207,108	\$ 5,840	5.67%	\$ 199,646	\$ 6,214	6.25 %
Operating lease equipment, net	\$ 9,385			\$ 8,847		
Cash and due from banks	795			768		
Allowance for loan and lease losses	(1,709))		(1,780)		
All other noninterest-earning assets	10,927			10,005		
Total assets	\$ 226,506	-		\$ 217,486		
Interest-bearing deposits		•	•			
Checking with interest	\$ 23,427	\$ 201	1.73%	\$ 24,195	\$ 267	2.22 %
Money market	37,373	526	2.84	31,470	482	3.08
Savings	45,046	845	3.79	37,456	806	4.33
Time deposits	12,060	215	3.60	16,361	348	4.27
Total interest-bearing deposits	117,906	1,787	3.06	109,482	1,903	3.50
Borrowings:						
Securities sold under customer repurchase agreements	450	1	0.55	406	1	0.47
Senior unsecured borrowings	363	10	5.16	376	5	2.50
Subordinated debt	1,218	27	4.49	906	15	3.30
Other borrowings	35,861	657	3.66	35,842	652	3.64
Long-term borrowings	37,442	694	3.70	37,124	672	3.62
Total borrowings	37,892	695	3.66	37,530	673	3.58
Total interest-bearing liabilities	\$ 155,798	\$ 2,482	3.20%	\$ 147,012	\$ 2,576	3.52 %
Noninterest-bearing deposits	\$ 39,118			\$ 39,498		
Credit balances of factoring clients	1,123			1,169		
Other noninterest-bearing liabilities	7,995			8,032		
Stockholders' equity	22,472			21,775		
Total liabilities and stockholders' equity	\$ 226,506			\$ 217,486		
Net interest income		\$ 3,358			\$ 3,638	
Net interest spread (2)			2.47%	•		2.73 %
Net interest margin (2)			3.26%			3.66 %

⁽¹⁾ Loans and leases include nonaccrual loans and loans held for sale. Interest income on loans and leases includes loan PAA income and loan fees.

⁽²⁾ The average balances and yields for loans and leases are calculated net of average credit balances of factoring clients to appropriately reflect the interest-earning portion of factoring receivables.

Dollars in millions, except share and per share data			Tł	ree l	Months Er	ıded			Six Mon	ths I	Ended
Non-GAAP Reconciliations		J	June 30, 2025	N	Iarch 31, 2025	J	June 30, 2024	J	June 30, 2025		June 30, 2024
Net income and EPS											
Net income (GAAP)	a	\$	575	\$	483	\$	707	\$	1,058	\$	1,438
Preferred stock dividends			14		15		16		29		31
Net income available to common stockholders (GAAP)	b	\$	561	\$	468	\$	691	\$	1,029	\$	1,407
Total notable items, after income tax	c		32		45		48		77		101
Adjusted net income (non-GAAP)	d = (a+c)		607		528		755		1,135		1,539
Adjusted net income available to common stockholders (non-GAAP)	e = (b+c)	\$	593	\$	513	\$	739	\$	1,106	\$	1,508
Weighted average common shares outstanding											
Basic	f	13,	,237,226	13	,575,231	14	,534,499	13,	,405,295	14	,533,900
Diluted	g	13,	,237,226	13	,575,231	14	,534,499	13,	,405,295	14	,535,472
EPS (GAAP)											
Basic	b/f	\$	42.36	\$	34.47	\$	47.54	\$	76.73	\$	96.81
Diluted	b/g		42.36		34.47		47.54		76.73		96.80
Adjusted EPS (non-GAAP)											
Basic	e/f	\$	44.78	\$	37.79	\$	50.87	\$	82.48	\$	103.81
Diluted	e/g		44.78		37.79		50.87		82.48		103.79
Noninterest income and expense											
Noninterest income (GAAP)	h	\$	678	\$	635	\$	639	\$	1,313	\$	1,266
Impact of notable items, before income tax			(165)		(156)		(160)		(321)		(309)
Adjusted noninterest income (non-GAAP)	i	\$	513	\$	479	\$	479	\$	992	\$	957
Noninterest expense (GAAP)	j	\$	1,500	\$	1,493	\$	1,386	\$	2,993	\$	2,762
Impact of notable items, before income tax			(221)		(216)		(218)		(437)		(440)
Adjusted noninterest expense (non-GAAP)	k	\$	1,279	\$	1,277	\$	1,168	\$	2,556	\$	2,322
PPNR											
Net income (GAAP)	a	\$	575	\$	483	\$	707	\$	1,058	\$	1,438
Plus: provision for credit losses			115		154		95		269		159
Plus: income tax expense			183		168		272		351		545
PPNR (non-GAAP)	1	\$	873	\$	805	\$	1,074	\$	1,678	\$	2,142
Impact of notable items (1)			56		60		58		116		131
Adjusted PPNR (non-GAAP)	m	\$	929	\$	865	\$	1,132	\$	1,794	\$	2,273

⁽¹⁾ Excludes the impact of notable items on income taxes as this is excluded from PPNR as presented in the table above.

Net income (GAAP)	Dollars in millions		Three Months Ended							Six Months Ended			
Net income (GAAP) a 8 5.75 8 4.83 8 7.07 8 1.05 8 1.438 Annualized net income annualized and income (non-GAAP) d 0 6.07 7.52 7.55 7.135 1.539 Annualized adjusted net income annualized adjusted net income (non-GAAP) a 0 227.52 225.49 218.09 2.2506 21.368 ROA and 20 227.52 225.49 218.09 20.00 22.00 21.368 ROA and 20 227.52 225.49 218.09 20.00 20.00 21.368 ROA and 20 227.52 225.49 218.09 20.00 20.00 21.368 ROA and 20 227.52 225.49 218.09 20.00 20.00 20.00 20.00 20.00 20.00 21.368 ROA and 20 227.52 20.00 2	Non-GAAP Reconciliations (continued)			June 30, 2025									
Annualized net income or annualized squared net income (non-GAAP) of 82, 82, 82, 82, 83, 83, 83, 84, 84, 84, 84, 84, 84, 84, 84, 84, 84	ROA												
Ammalized net income (non-GIAP) d 697 528 755 1,33 1,239 Ammalized alignsed net income (non-GIAP) d 109° 2752 2,245 1,239 3,036 2,288 3,039 Ammalized alignsed net income (non-GIAP) pro	Net income (GAAP)	a	\$	575	\$	483	\$	707	\$	1,058	\$	1,438	
Adjusted net income (non-GAAP)	Annualized not income			2 207		1.056		2 842		2 122		2 802	
Amuslized adjusted net income available to common stockholders adjusted adjusted net income available to common stockholders adjusted adjusted net income available to common stockholders and graph and stockholders adjusted net income available to common stockholders and graph and								· · · · · · · · · · · · · · · · · · ·					
Amualized adjusted net income Amualized adjusted net income Any Acraige assels o 27,552 25,44 218,89 218,96 22,566 217,486 ROA n'o 1.01 0 0.87 7 13.00 20,95 13.00 20,96 13.3 Adjusted ROA (non-GAAP) pro 1.07 0.95 1.30 1.01 1.42 PPNR ROA PPNR ROA PPNR ROA Annualized PPNR amualized PPNR (non-GAAP) m 29 865 1.132 1.79 1.67 1.67 1.22 Annualized PPNR (non-GAAP) m 29 865 1.132 1.79 1.67 1.67 1.22 Annualized PPNR (non-GAAP) m 29 865 1.132 1.79 1.79 1.22 Annualized PPNR (non-GAAP) m 29 865 1.132 1.79 1.45 1.45 1.45 1.45 1.45 1.45 1.45 1.45	Adjusted net income (non-GAAP)			607		528		/55		1,135		1,539	
ROA	Annualized adjusted net income			2,435		2,139		3,036		2,288		3,096	
PPNR ROA PPNR (non-GAAP)	Average assets	o		227,552		225,449		218,891		226,506		217,486	
PPNR ROA PPNR (non-GAAP)	ROA	n/o		1.01	%	0.87 %	6	1.30 %		0.94 %	5	1.33	
PPNR (non-GAAP)	Adjusted ROA (non-GAAP)	p/o		1.07		0.95		1.39		1.01		1.42	
PPNR (non-GAAP)													
PPNR (non-GAAP)	PPNR ROA												
Annualized PPNR (non-GAAP) m 929 865 1,132 1,794 2,273 Annualized adjusted PPNR (non-GAAP) m 929 865 1,132 1,794 2,273 Annualized adjusted PPNR (non-GAAP) g/o 1.54 1.45 1.45 1.97 1,192 2,273 Annualized adjusted PPNR (non-GAAP) g/o 1.54 1.45 1.45 1.97 1,194 2,273 Annualized adjusted PPNR ROA (non-GAAP) g/o 1.54 1.45 1.45 1.97 1,198 1.49 1.98 Adjusted PPNR ROA (non-GAAP) r/o 1.64 1.56 2.08 1.60 2.10 ROE and ROTCE Annualized net income available to common stockholders Annualized adjusted net income available to common stockholders annualized adjusted net income available to common stockholders annualized 2,2377 2,230 2,277 2,230 2,230 2,230 3,034 Average stockholders' equity (GAAP)		1	\$	873	\$	805	\$	1 074	\$	1 678	\$	2.142	
Annualized PPNR on annualized 3,501 3,264 4,316 3,383 4,306 Adjusted PPNR (non-GAAP) m 929 865 1,132 1,794 2,273 Annualized adjusted PPNR (non-GAAP) q/o 1,54 1,45 1,45 1,45 1,45 1,45 1,45 1,45	(a = 1	-	0,70	-		-	-,-,	-	-,0,0		_,	
Annualized adjusted PPNR Annualized 3,728 3,507 4,552 3,618 4,571	Annualized PPNR			3,501		3,264		4,316		3,383		4,306	
Annualized adjusted PPNR annualized 3,728 3,507 4,552 3,618 4,571 PPNR ROA (non-GAAP) q/o 1.54 % 1.45 % 1.97 % 1.49 % 1.98 Adjusted PPNR ROA (non-GAAP) r/o 1.64 1.55 % 2.08 1.60 2.10	Adjusted PPNR (non-GAAP)	m		929		865		1,132		1,794		2,273	
PPNR ROA (non-GAAP) q/o 1.54 % 1.45 % 1.97 % 1.49 % 1.98 Adjusted PPNR ROA (non-GAAP) r/o 1.64 % 1.56 % 2.08 % 1.60 % 2.10 ROE and ROTCE ***ROE and ROTCE*** ***Annualized net income available to common stockholders** ***Annualized adjusted net income available to common stockholders** ***Average stockholders* equity (GAAP) \$ 2,248 \$ 2,247 \$ 2,052 \$ 2,247 \$ 2,1775 \$ 2.081 \$ 2,974 \$ 2,230 \$ 3,034 \$ 2,0775 \$ 2,081 \$ 2,074 \$ 2,230 \$ 3,034 \$ 2,0775 \$ 2,081 \$ 2,074 \$ 2,230 \$ 3,034 \$ 2,0775 \$ 2,081 \$ 2,074 \$ 2,230 \$ 3,034 \$ 2,0775 \$ 2,081 \$ 2,074 \$ 2,230 \$ 3,034 \$ 2,0775 \$ 2,081 \$ 2,077	A CONTRACTOR OF THE PROPERTY O			2.720		2.505		4.550		2.610		4.551	
Adjusted PPNR ROA (non-GAAP) r/o 1.64 1.56 2.08 1.60 2.10 ROE and ROTCE ***Team nualized adjusted net income available to common stockholders annualized \$2,248 \$2,249 \$1,898 \$2,779 \$2,074 \$2,830 \$3,034 \$2,000 \$2,00	,						,				,		
Annualized net income available to common stockholders annualized adjusted net income available to common technolders annualized adjusted net income available to common teel annualized ann		•			%		0)		
Annualized net income available to common stockholders annualized adjusted net income available to common to ckholders annualized adjusted net income available to common to ckholders annualized adjusted net income available to common to ckholders annualized adjusted net income available to common to ckholders annualized adjusted net income available to common to ckholders annualized adjusted net income available to common to ckholders annualized anualized annualized annualized annualized annualized annualized an	Adjusted PPNR ROA (non-GAAP)	r/o		1.64		1.56		2.08		1.60		2.10	
Annualized net income available to common stockholders annualized adjusted net income available to common to ckholders annualized adjusted net income available to common to ckholders annualized adjusted net income available to common to ckholders annualized adjusted net income available to common to ckholders annualized adjusted net income available to common to ckholders annualized adjusted net income available to common to ckholders annualized anualized annualized annualized annualized annualized annualized an													
Annualized net income available to common stockholders annualized \$ 2,249 \$ 1,898 \$ 2,779 \$ 2,074 \$ 2,830 Annualized adjusted net income available to common stockholders	ROE and ROTCE												
Annualized adjusted net income available to common stockholders Average stockholders S 22,488	Annualized not income available to common steekholders		e	2 240	e	1 909	©	2 770	¢	2.074	Q	2 820	
Average stockholders' equity (GAAP) Less: average preferred stock Less: average goodwill Less: average other intangible assets Average tangible common equity (non-GAAP) V 10 11 11 10 11 11 11 11 11			Ф	2,249	Ф	1,090	Ф	2,779	Ф	2,074	Ф	2,630	
Ress: average preferred stock 881 88	stockholders		\$	2,377	\$	2,081	\$	2,974	\$	2,230	\$	3,034	
Ress: average preferred stock 881 88													
Ress: average preferred stock 881 88	Average stockholders' equity (GAAP)		\$	22,488	\$	22,457	\$	22,052	\$	22,472	\$	21,775	
Average common stockholders' equity u \$ 21,607 \$ 21,576 \$ 21,171 \$ 21,591 \$ 20,894 Less: average goodwill 346 346 346 346 346 346 346 229 244 288 236 296 Average tangible common equity (non-GAAP) v \$ 21,032 \$ 20,986 \$ 20,537 \$ 21,009 \$ 20,252 ROE 8/u 10.41 % 8.79 % 13.13 % 9.61 % 13.54 Adjusted ROE (non-GAAP) t/u 11.00 9.64 14.05 10.33 14.52 ROTCE (non-GAAP) 8/v 10.69 9.04 13.53 9.87 13.97 Adjusted ROTCE (non-GAAP) t/v 11.30 9.91 14.48 10.61 14.98 Tangible common equity to tangible assets at period end Stockholders' equity (GAAP) w \$ 22,296 \$ 22,295 \$ 22,487 Less: preferred stock 881 881 881 Common equity \ x \$ 21,415 \$ 21,414 \$ 21,606 Less: goodwill \$ 346 346 346 Less: cother intangible assets \$ 221 234 280 Tangible common equity (non-GAAP) \$ 20,848 \$ 20,834 \$ 20,980 Total assets (GAAP) \$ 2 229,653 228,822 219,827 Tangible assets (non-GAAP) \$ 30,74 % 10.23 % \$ 30,894 \$ 30,298 Total equity to total assets (GAAP) w/z 9.71 % 9.74 % 10.23 %				881		881		881		881			
Less: average goodwill 346		u	\$	21,607	\$	21,576	\$	21,171	\$	21,591	\$	20,894	
Less: average other intangible assets 229 244 288 236 296 Average tangible common equity (non-GAAP) v \$21,032 \$20,986 \$20,537 \$21,009 \$20,252 ROE s/u 10.41 8.79 13.13 9.61 13.54 Adjusted ROE (non-GAAP) t/u 11.00 9.64 14.05 10.33 14.52 ROTCE (non-GAAP) s/v 10.69 9.04 13.53 9.87 13.97 Adjusted ROTCE (non-GAAP) v/v 11.30 9.91 14.48 10.61 14.98 Tangible common equity to tangible assets at period end Stockholders' equity (GAAP) w \$22,296 \$22,295 \$22,487 Less: preferred stock 881 881 881 881 Common equity x \$21,415 \$21,414 \$21,606 346 346 346 346 346 346 346 346 346 346 346 346 346 348 340 346 346<				346									
ROE S/U 10.41 % 8.79 % 13.13 % 9.61 % 13.54				229		244		288		236		296	
Adjusted ROE (non-GAAP) t/u 11.00 9.64 14.05 10.33 14.52 ROTCE (non-GAAP) s/v 10.69 9.04 13.53 9.87 13.97 Adjusted ROTCE (non-GAAP) t/v 11.30 9.91 14.48 10.61 14.98 Tangible common equity to tangible assets at period end Stockholders' equity (GAAP) w \$ 22,296 \$ 22,295 \$ 22,487 Less: preferred stock 881 881 881 881 Common equity x \$ 21,415 \$ 21,414 \$ 21,606 Less: goodwill 346 346 346 346 Less: other intangible assets \$ 221 234 280 Tangible common equity (non-GAAP) y \$ 20,848 \$ 20,834 \$ 20,980 Total assets (GAAP) z \$ 229,653 228,822 219,827 Tangible assets (non-GAAP) aa 229,086 228,242 219,201 Total equity to total assets (GAAP) w/z 9.71 % 9.74 % 10.23 %	Average tangible common equity (non-GAAP)	v	\$	21,032	\$	20,986	\$	20,537	\$	21,009	\$	20,252	
ROTCE (non-GAAP)	ROE	s/u		10.41	%	8.79 %	6	13.13 %	_	9.61 %	5	13.54 9	
Adjusted ROTCE (non-GAAP) **Tangible common equity to tangible assets at period end** Stockholders' equity (GAAP) **Less: preferred stock** **Less: preferred stock** **Less: goodwill** **Less: goodwill** **Less: other intangible assets** **Less: other intangible assets** **Tangible common equity (non-GAAP) **Total assets (GAAP) **Total assets (GAAP) **Total equity to total assets (GAAP) **Tot	Adjusted ROE (non-GAAP)	t/u		11.00		9.64		14.05		10.33		14.52	
Tangible common equity to tangible assets at period end Stockholders' equity (GAAP) w \$ 22,296 \$ 22,295 \$ 22,487 Less: preferred stock 881 881 881 Common equity x \$ 21,415 \$ 21,414 \$ 21,606 Less: goodwill 346 346 346 Less: other intangible assets 221 234 280 Tangible common equity (non-GAAP) y \$ 20,848 \$ 20,834 \$ 20,980 Total assets (GAAP) z 229,653 228,822 219,201 Total equity to total assets (GAAP) w/z 9.71 % 9.74 % 10.23 %	ROTCE (non-GAAP)	s/v		10.69		9.04		13.53		9.87		13.97	
Stockholders' equity (GAAP) w \$ 22,296 \$ 22,295 \$ 22,487 Less: preferred stock 881 881 881 Common equity x \$ 21,415 \$ 21,414 \$ 21,606 Less: goodwill 346 346 346 Less: other intangible assets 221 234 280 Tangible common equity (non-GAAP) y \$ 20,848 \$ 20,834 \$ 20,980 Total assets (GAAP) z 229,653 228,822 219,827 Tangible assets (non-GAAP) aa 229,086 228,242 219,201 Total equity to total assets (GAAP) w/z 9.71 % 9.74 % 10.23 %	Adjusted ROTCE (non-GAAP)	t/v		11.30		9.91		14.48		10.61		14.98	
Stockholders' equity (GAAP) w \$ 22,296 \$ 22,295 \$ 22,487 Less: preferred stock 881 881 881 Common equity x \$ 21,415 \$ 21,414 \$ 21,606 Less: goodwill 346 346 346 Less: other intangible assets 221 234 280 Tangible common equity (non-GAAP) y \$ 20,848 \$ 20,834 \$ 20,980 Total assets (GAAP) z 229,653 228,822 219,827 Tangible assets (non-GAAP) aa 229,086 228,242 219,201 Total equity to total assets (GAAP) w/z 9.71 % 9.74 % 10.23 %													
Stockholders' equity (GAAP) w \$ 22,296 \$ 22,295 \$ 22,487 Less: preferred stock 881 881 881 Common equity x \$ 21,415 \$ 21,414 \$ 21,606 Less: goodwill 346 346 346 Less: other intangible assets 221 234 280 Tangible common equity (non-GAAP) y \$ 20,848 \$ 20,834 \$ 20,980 Total assets (GAAP) z 229,653 228,822 219,827 Tangible assets (non-GAAP) aa 229,086 228,242 219,201 Total equity to total assets (GAAP) w/z 9.71 % 9.74 % 10.23 %	Tangible common equity to tangible assets at period end												
Less: preferred stock 881 881 881 Common equity x \$ 21,415 \$ 21,414 \$ 21,606 Less: goodwill 346 346 346 Less: other intangible assets 221 234 280 Tangible common equity (non-GAAP) y \$ 20,848 \$ 20,834 \$ 20,980 Total assets (GAAP) z 229,653 228,822 219,827 Tangible assets (non-GAAP) aa 229,086 228,242 219,201 Total equity to total assets (GAAP) w/z 9.71 % 9.74 % 10.23 %		w	\$	22.296	\$	22.295	\$	22.487					
Common equity x \$ 21,415 \$ 21,414 \$ 21,606 Less: goodwill 346 346 346 Less: other intangible assets 221 234 280 Tangible common equity (non-GAAP) y \$ 20,848 \$ 20,834 \$ 20,980 Total assets (GAAP) z 229,653 228,822 219,827 Tangible assets (non-GAAP) aa 229,086 228,242 219,201 Total equity to total assets (GAAP) w/z 9.71 % 9.74 % 10.23 %			_				_						
Less: goodwill 346 346 346 Less: other intangible assets 221 234 280 Tangible common equity (non-GAAP) y \$20,848 \$20,834 \$20,980 Total assets (GAAP) z 229,653 228,822 219,827 Tangible assets (non-GAAP) aa 229,086 228,242 219,201 Total equity to total assets (GAAP) w/z 9.71 % 9.74 % 10.23 %	-	x	\$		\$		\$						
Less: other intangible assets 221 234 280 Tangible common equity (non-GAAP) y \$ 20,848 \$ 20,834 \$ 20,980 Total assets (GAAP) z 229,653 228,822 219,827 Tangible assets (non-GAAP) aa 229,086 228,242 219,201 Total equity to total assets (GAAP) w/z 9.71 % 9.74 % 10.23 %			-		7		-						
Tangible common equity (non-GAAP) y \$ 20,848 \$ 20,834 \$ 20,980 Total assets (GAAP) z 229,653 228,822 219,827 Tangible assets (non-GAAP) aa 229,086 228,242 219,201 Total equity to total assets (GAAP) w/z 9.71 % 9.74 % 10.23 %	-												
Total assets (GAAP) z 229,653 228,822 219,827 Tangible assets (non-GAAP) aa 229,086 228,242 219,201 Total equity to total assets (GAAP) w/z 9.71 % 9.74 % 10.23 %	-	V	\$		\$		\$						
Tangible assets (non-GAAP) aa 229,086 228,242 219,201 Total equity to total assets (GAAP) w/z 9.71 % 9.74 % 10.23 %			Ť		Ψ		*						
Total equity to total assets (GAAP) w/z 9.71 % 9.74 % 10.23 %													
					%		6						
	Tangible common equity to tangible assets (non-GAAP)	y/aa		9.10		9.13		9.57					

Dollars in millions, except share and per share data			Th	Three Months En			<u> </u>		Six Months Ended			
Non-GAAP Reconciliations (continued)		June 30, 2025		March 31, 2025		June 30, 2024		June 30, 2025			June 30, 2024	
Book value and tangible book value per common share at												
period end												
Common shares outstanding at period end	bb		3,075,979		3,414,938		4,529,735					
Book value per share	x/bb	\$	1,637.72	\$	1,596.30	\$	1,487.00					
Tangible book value per common share (non-GAAP)	y/bb		1,594.38		1,553.06		1,443.92					
Efficiency ratio												
Net interest income	cc	\$	1,695	\$	1,663	\$	1,821	\$	3,358	\$	3,638	
Efficiency ratio (GAAP)	j/(h+cc)		63.22 %		64.97 %	,	56.36 %		64.08 %	ò	56.33 %	
Adjusted efficiency ratio (non-GAAP)	k/(i+cc)		57.92		59.62		50.77		58.75 %	,)	50.53 %	
Rental income on operating lease equipment												
Rental income on operating lease equipment (GAAP)		\$	272	\$	270	\$	259	\$	542	\$	514	
Less: depreciation on operating lease equipment			100		98		98		198		194	
Less: maintenance and other operating lease expenses			55		58		60		113		105	
Plus: accelerated depreciation on impaired operating lease equipment			_		_		_		_		_	
Adjusted rental income on operating lease equipment (non-GAAP)		\$	117	\$	114	\$	101	\$	231	\$	215	
Net interest income & Net interest margin												
Net interest income (GAAP)	cc	\$	1,695	\$	1,663	\$	1,821	\$	3,358	\$	3,638	
Loan PAA	dd		75		84		145		159		308	
Other PAA	ee	_	(9)		(9)		(5)		(17)		(10)	
PAA	ff = (dd + ee)	\$	66	\$	75	\$	140	\$	142	\$	298	
Net interest income, excluding PAA (non-GAAP)	gg = (cc - ff)	\$	1,629	\$	1,588	\$	1,681	\$	3,216	\$	3,340	
	hh = cc											
Annualized net interest income	annualized	\$	6,800	\$	6,744	\$	7,322	\$	6,772	\$	7,315	
Annualized net interest income, excluding PAA	ii = gg annualized		6,533		6,439		6,760		6,486		6,715	
Average interest-earning assets	jj		208,175		206,028		200,705		207,108		199,646	
NIM (GAAP)	hh/jj		3.26 %		3.26 %	1	3.64 %		3.26 %	ò	3.66 %	
NIM, excluding PAA (non-GAAP)	ii/jj		3.14		3.12		3.36		3.13		3.36	
Interest income on loans (GAAP)		\$	2,270	\$	2,236	\$	2,422	\$	4,506	\$	4,776	
Less: loan PAA	dd		75		84		145		159		308	
Interest income on loans, excluding loan PAA (non-GAAP)		\$	2,195	\$	2,152	\$	2,277	\$	4,347	\$	4,468	
Income tax expense												
Income tax expense		\$	183	\$	168	\$	272	\$	351	\$	545	
Impact of notable items			24		15		10		39		30	
Adjusted income tax expense (non-GAAP)		\$	207	\$	183	\$	282	\$	390	\$	575	