

CFG Bank | Regulatory Financial Highlights

(MI KEY: 4053348; SPCIQ KEY: 34664580)

Periods: Last Four Years & YTD

<i>Regulatory Line Item #</i>	2020 Y	2021 Y	2022 Y	2023 Y	2024T3
End of Period Date	12/31/2020	12/31/2021	12/31/2022	12/31/2023	9/30/2024
Last Update Date	1/30/2021	1/28/2022	4/26/2023	5/23/2024	10/30/2024
Regulatory Filer Type	51	51	51	51	41
Average Exchange Rate	1.000000	1.000000	1.000000	1.000000	1.000000
Spot Exchange Rate	1.000000	1.000000	1.000000	1.000000	1.000000

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Balance Sheet Highlights

Total Assets	RCON2170	1,714,351	2,634,154	4,255,659	5,026,379	5,266,973
Asset Growth Rate (%)		39.80	53.65	61.56	18.11	6.38
Total Loans & Leases (Incl HFI & HFS)	RCON2122	1,291,544	1,915,628	3,279,118	3,558,866	3,604,688
Loan Growth Rate (%)		41.08	48.32	71.18	8.53	1.72
Total Loans & Leases/ Assets (%)		75.34	72.72	77.05	70.80	68.44
Total Deposits (Incl Dom & For)		1,494,580	2,225,121	3,798,738	4,379,207	4,570,474
Deposit Growth Rate (%)		43.15	48.88	70.72	15.28	5.82
Loans/ Deposits (%)		86.42	86.09	86.32	81.27	78.87
Memo: Full-time Employees	RIAD4150	147	174	247	276	294

Performance Measures

Net Income	RIAD4340	34,874	76,423	118,681	130,389	66,850
ROAA (%)		2.10	3.68	3.48	2.71	1.74
ROAE (%)		20.36	35.07	39.17	29.74	15.91
Interest Income/ Avg Assets (%)		4.80	5.45	6.43	8.62	8.17
Interest Expense/ Average Assets (%)		1.30	0.50	1.25	3.14	3.53
Net Interest Income/ Avg Assets (%)		3.50	4.96	5.18	5.48	4.64
Noninterest Income/ Average Assets (%)		1.62	2.06	0.96	0.11	0.35
Noninterest Expense/ Avg Assets (%)		2.49	2.96	2.25	2.42	2.29
Net Interest Margin (%)		3.66	5.08	5.32	5.69	4.84
Yield/ Cost Spread (%)		3.10	4.80	4.80	4.87	3.96
Efficiency Ratio (FTE) (%)		48.60	42.17	36.72	43.26	45.96

Capitalization

GRB: Total Equity Capital	RCON3210	183,491	249,492	389,226	534,465	587,522
Tangible Equity		182,258	248,259	387,993	533,232	586,289
Tangible Common Equity		182,258	248,259	387,993	533,232	586,289
Tier 1 Capital		180,569	247,936	396,072	540,278	590,410
B3 or GRB: Tier 1 Common Capital (CET1)		180,569	247,936	396,072	540,278	590,410
Equity/ Assets (%)		10.70	9.47	9.15	10.63	11.15

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Tang Equity/ Tang Assets (%)	10.64	9.43	9.12	10.61	11.13
Tang Common Eqty/ Tang Assts (%)	10.64	9.43	9.12	10.61	11.13
Risk Based Capital Ratio (%)	NA	NA	NA	11.80	13.46
Tier 1 Risk-based Ratio (%)	NA	NA	NA	10.62	12.21
B3 or GRB: Tier 1 Common Capital (CET1) RB Ratio (%)	NA	NA	NA	10.62	12.21
Leverage Ratio (%)	9.22	10.46	9.42	10.77	11.21
Common Dividends Declared/ Net Income (%)	61.79	51.11	42.47	35.04	24.26
Commercial RE Loans/ Total Risk-Based Capital (%)	352.59	261.57	372.05	311.35	258.38
Loan Composition (%)					
DOM: Construction & Land Development Loans/ Loans	2.78	3.14	6.24	8.68	6.29
DOM: Tot 1-4 Fam Loans/ Loans	1.96	1.45	0.70	0.66	0.60
DOM: Multifamily Loans/ Loans	3.61	12.73	28.01	24.32	18.03
DOM: Farm Loans/ Loans	0.04	0.09	0.14	0.12	0.19
DOM: CommRE(Nfarm/NRes)/ Loans	56.36	55.75	43.98	43.98	49.66
Foreign RE Lns/ Loans	0.00	0.00	0.00	0.00	0.00
CON: Real Estate Loans/ Loans	64.75	73.15	79.08	77.76	74.77
CON: Total C&I Loans/ Loans	34.79	26.73	20.88	22.16	25.21
CON: Total Cons Lns/ Loans	0.04	0.02	0.02	0.07	0.02
CON: Agricultural Prod/ Loans	0.00	0.00	0.00	0.00	0.00
CON: Other Loans/ Loans	0.00	0.00	0.00	0.00	0.00
CON: Total Leases/ Loans	0.42	0.10	0.02	0.01	0.00
CON: LESS: Unearn Inc/ Loans	0.00	0.00	0.00	0.00	0.00
Deposit Composition (%)					
Nonint-bear Dep/ Deposits	29.94	28.11	17.42	12.21	10.03
Transaction Accounts/ Deposits	30.66	28.22	17.52	12.44	10.03
MMDAs+Savings/ Deposits	41.58	34.53	47.09	48.91	47.86
Retail Time Dep/ Deposits	20.86	32.62	30.58	29.46	32.81
Jumbo Time Deposits/ Deposits	6.90	4.62	4.82	9.20	9.30
Foreign Deposits/ Deposits	NA	NA	NA	NA	NA
Asset Quality (%)					
Noncurrent Loans/ Loans	1.46	0.34	0.17	2.35	4.02
NPLs/ Loans	1.46	0.33	0.17	2.35	8.55
NPAs/ Assets	1.19	0.30	0.16	1.67	6.20
NPA Excluding Restructured Loans/ Total Assets	1.19	0.30	0.16	1.67	3.10
NPAs/ (Loans+OREO)	1.58	0.41	0.21	2.35	9.01
NPAs+90s/ (Loans+OREO)	1.58	0.42	0.22	2.35	9.01

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NPAs + 90 Days PD/ Assets	1.19	0.31	0.17	1.67	6.20
Loan Loss Reserves/ Gross Loans	2.11	1.89	1.53	1.55	1.66
Reserves/ NPAs	133.39	464.43	715.13	65.98	18.28
Net Chargeoffs/ Avg Loans	0.06	(0.08)	0.00	0.24	0.42
Loan Loss Prov/ NCOs	NM	(677.14)	NM	162.40	140.04
Liquidity (%)					
Liquidity Ratio	25.47	27.79	23.03	26.64	20.74
Earning Assets/ IBL	157.01	149.54	131.02	125.74	122.64
Secs (FV)/ Secs (Amt Cost)	100.81	100.05	98.32	99.45	100.11
Pledged Secs/ Securities	0.00	0.00	0.00	12.31	53.69
Brokered Deposits/ Deposits	0.00	16.63	25.91	4.44	7.10
Jumbo Time Deposits/ Domestic Deposits	6.90	4.62	4.82	9.20	9.30
Yields/Cost (%)					
Yield on Total Loans and Leases	5.84	6.28	6.96	9.65	9.41
Yield on Loans	5.85	6.28	6.96	9.65	9.41
Yield on RE Loans: 1-4 Family	4.93	5.38	5.44	6.76	5.59
Yield on RE Loans: Oth RE Loans	5.74	6.45	6.80	9.34	9.28
Yield on RE Loans	5.72	6.42	6.78	9.32	9.25
Yield on C&I Loans	5.52	6.00	7.59	10.94	9.95
Yield on Consumer Loans Excluding Credit Card	5.58	5.93	5.81	1.72	1.15
Yield on Leases	4.73	4.84	4.50	1.03	4.22
Yield on Bal in Dep Inst	0.37	0.13	2.10	5.32	5.73
Yield on Debt and Equity Securities	6.98	6.75	7.75	8.52	6.65
Yield on Earning Assets	5.03	5.58	6.61	8.95	8.52
Yld on U.S. Treas&Govt Agcy Secs	2.42	NA	NA	NA	NA
Yield on Mortgage Backed Secs	6.98	6.75	7.75	8.52	6.65
Yield on All Other Secs	NA	NA	NA	NA	NA
Yield on Trading Accts	NA	NA	NA	NA	NA
Yield on FFSold&RevRepos	NA	NA	NA	NA	NA
Cost of Interest Bearing Deposits (Point Avg)	1.61	0.80	1.85	4.11	4.56
Cost of Borrowings	4.90	0.61	0.94	0.03	0.00
Cost of Int-bearing Trans Accts	0.14	1.71	0.28	1.02	1.25
Cost of Svgs Deps (Incl MMDAs)	0.84	0.49	1.61	3.88	4.21
Cost of Time Deposits > \$250K	2.48	1.60	1.91	4.35	4.92
Cost of Other Time Deposits	2.37	1.18	2.11	4.17	4.73
Cost of Foreign Office Deposits	NA	NA	NA	NA	NA

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Cost of Interest Bearing Deposits	1.56	0.81	1.82	4.02	4.45
Cost of FFPuch&Repos	0.00	0.00	0.00	0.00	NA
Cost of Interest-bearing Liabilities	1.92	0.79	1.81	4.08	4.56
Cost of Funds	1.46	0.56	1.40	3.49	3.97
Yield/ Cost Spread	3.10	4.80	4.80	4.87	3.96
Interest Rate Sensitivity					
Rate-sensitive Assets	1,047,822	1,850,009	3,260,347	3,344,098	3,401,516
Rate-sensitive Liabilities	294,911	686,030	501,311	1,181,349	1,356,979
Rate-sensitive Time Deposits	293,911	651,427	500,311	1,180,349	1,355,979
One Year Cumulative Repricing Gap	752,911	1,163,979	2,759,036	2,162,749	2,044,537
One Year Gap/ Assets	43.92	44.19	64.83	43.03	38.82
Rate-sensitive Assets/ Assets	61.12	70.23	76.61	66.53	64.58
Rate-sensitive Liab/ Assets	17.20	26.04	11.78	23.50	25.76