

**CFG Bank | Regulatory Financial Highlights**

(MI KEY: 4053348; SPCIQ KEY: 34664580)

Periods: Last Four Years & YTD

Regulatory Line Item #	2021 Y	2022 Y	2023 Y	2024 Y	2025 Y
End of Period Date	12/31/2021	12/31/2022	12/31/2023	12/31/2024	12/31/2025
Last Update Date	1/28/2022	4/26/2023	5/23/2024	3/24/2025	1/30/2026
Regulatory Filer Type	51	51	51	41	41

**(\$000)**

**Balance Sheet Highlights**

Total Assets	RCON2170	2,634,154	4,255,659	5,026,379	5,400,229	5,739,598
Asset Growth Rate (%)		53.65	61.56	18.11	7.44	6.28
Total Loans & Leases (Incl HFI & HFS)	RCON2122	1,915,628	3,279,118	3,558,866	3,662,068	3,923,917
Loan Growth Rate (%)		48.32	71.18	8.53	2.90	7.15
Total Loans & Leases/ Assets (%)		72.72	77.05	70.80	67.81	68.37
Total Deposits (Incl Dom & For)		2,225,121	3,798,738	4,379,207	4,740,372	4,993,853
Deposit Growth Rate (%)		48.88	70.72	15.28	8.25	5.35
Loans/ Deposits (%)		86.09	86.32	81.27	77.25	78.57
Memo: Full-time Employees	RIAD4150	174	247	276	297	309

**Performance Measures**

Net Income	RIAD4340	76,423	118,681	130,389	64,829	78,954
ROAA (%)		3.68	3.48	2.71	1.26	1.44
ROAE (%)		35.07	39.17	29.74	11.50	13.16
Interest Income/ Avg Assets (%)		5.45	6.43	8.62	7.92	7.18
Interest Expense/ Average Assets (%)		0.50	1.25	3.14	3.51	3.19
Net Interest Income/ Avg Assets (%)		4.96	5.18	5.48	4.41	3.99
Noninterest Income/ Average Assets (%)		2.06	0.96	0.11	0.64	0.69
Noninterest Expense/ Avg Assets (%)		2.96	2.25	2.42	2.25	2.40
Net Interest Margin (%)		5.08	5.32	5.69	4.60	4.17
Yield/ Cost Spread (%)		4.80	4.80	4.87	3.76	3.45
Efficiency Ratio (FTE) (%)		42.17	36.72	43.26	44.43	51.22

**Capitalization**

GRB: Total Equity Capital	RCON3210	249,492	389,226	534,465	559,979	639,837
Tangible Equity		248,259	387,993	533,232	558,746	638,604
Tangible Common Equity		248,259	387,993	533,232	558,746	638,604
Tier 1 Capital		247,936	396,072	540,278	576,990	641,420
B3 or GRB: Tier 1 Common Capital (CET1)		247,936	396,072	540,278	576,990	641,420
Equity/ Assets (%)		9.47	9.15	10.63	10.37	11.15
Tang Equity/ Tang Assets (%)		9.43	9.12	10.61	10.35	11.13
Tang Common Eqty/ Tang Assts (%)		9.43	9.12	10.61	10.35	11.13
Risk Based Capital Ratio (%)		NA	NA	11.80	12.77	13.30
Tier 1 Risk-based Ratio (%)		NA	NA	10.62	11.61	12.19
B3 or GRB: Tier 1 Common Capital (CET1) RB Ratio (%)		NA	NA	10.62	11.61	12.19
Leverage Ratio (%)		10.46	9.42	10.77	10.92	11.62
Common Dividends Declared/ Net Income (%)		51.11	42.47	35.04	42.60	17.76
Commercial RE Loans/ Total Risk-Based Capital (%)		261.57	372.05	311.35	275.83	238.74

**Loan Composition (%)**

DOM: Construction & Land Development Loans/ Loans		3.14	6.24	8.68	6.55	4.64
DOM: Tot 1-4 Fam Loans/ Loans		1.45	0.70	0.66	0.59	0.66
DOM: Multifamily Loans/ Loans		12.73	28.01	24.32	17.00	11.10
DOM: Farm Loans/ Loans		0.09	0.14	0.12	0.19	0.28
DOM: CommRE(Nfarm/NRes)/ Loans		55.75	43.98	43.98	49.51	57.32
Foreign RE Lns/ Loans		0.00	0.00	0.00	0.00	0.00
CON: Real Estate Loans/ Loans		73.15	79.08	77.76	73.85	74.00
CON: Total C&I Loans/ Loans		26.73	20.88	22.16	26.11	25.99
CON: Total Cons Lns/ Loans		0.02	0.02	0.07	0.04	0.01
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		0.10	0.02	0.01	0.00	0.00
CON: LESS: Unearn Inc/ Loans		0.00	0.00	0.00	0.00	0.00

**Deposit Composition (%)**

Nonint-bear Dep/ Deposits	28.11	17.42	12.21	10.14	9.41
Transaction Accounts/ Deposits	28.22	17.52	12.44	10.14	9.41
MMDAs+Savings/ Deposits	34.53	47.09	48.91	45.89	44.45
Retail Time Dep/ Deposits	32.62	30.58	29.46	35.67	41.09
Jumbo Time Deposits/ Deposits	4.62	4.82	9.20	8.30	5.05
Foreign Deposits/ Deposits	NA	NA	NA	NA	NA

**Asset Quality (%)**

Noncurrent Loans/ Loans	0.34	0.17	2.35	6.67	3.42
NPLs/ Loans	0.33	0.17	2.35	10.02	6.01
NPAs/ Assets	0.30	0.16	1.67	7.69	5.25
NPA Excluding Restructured Loans/ Total Assets	0.30	0.16	1.67	4.87	2.89
NPAs/ (Loans+OREO)	0.41	0.21	2.35	11.29	7.60
NPAs+90s/ (Loans+OREO)	0.42	0.22	2.35	11.29	7.73
NPAs + 90 Days PD/ Assets	0.31	0.17	1.67	7.70	5.33
Loan Loss Reserves/ Gross Loans	1.89	1.53	1.55	1.52	1.39
Reserves/ NPAs	464.43	715.13	65.98	13.35	18.07
Net Chargeoffs/ Avg Loans	(0.08)	0.00	0.24	1.72	0.47
Loan Loss Prov/ NCOs	(677.14)	NM	162.40	100.41	93.78

**Liquidity (%)**

Liquidity Ratio	27.79	23.03	26.64	19.88	18.77
Earning Assets/ IBL	149.54	131.02	125.74	120.74	121.07
Secs (FV)/ Secs (Amt Cost)	100.05	98.32	99.45	97.88	99.97
Pledged Secs/ Securities	0.00	0.00	12.31	54.65	55.79
Brokered Deposits/ Deposits	16.63	25.91	4.44	13.45	21.49
Jumbo Time Deposits/ Domestic Deposits	4.62	4.82	9.20	8.30	5.05

**Yields/Cost (%)**

Yield on Total Loans and Leases	6.28	6.96	9.65	9.17	8.32
Yield on Loans	6.28	6.96	9.65	9.17	8.32
Yield on RE Loans: 1-4 Family	5.38	5.44	6.76	5.47	4.62
Yield on RE Loans: Oth RE Loans	6.45	6.80	9.34	8.98	7.95
Yield on RE Loans	6.42	6.78	9.32	8.95	7.92
Yield on C&I Loans	6.00	7.59	10.94	9.87	9.56
Yield on Consumer Loans Excluding Credit Card	5.93	5.81	1.72	1.03	5.58
Yield on Leases	4.84	4.50	1.03	4.43	NA
Yield on Bal in Dep Inst	0.13	2.10	5.32	5.59	4.57
Yield on Debt and Equity Securities	6.75	7.75	8.52	6.28	5.96
Yield on Earning Assets	5.58	6.61	8.95	8.27	7.49
Yld on U.S. Treas&Govt Agcy Secs	NA	NA	NA	NA	NA
Yield on Mortgage Backed Secs	6.75	7.75	8.52	6.28	5.96
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)	0.80	1.85	4.11	4.51	4.05
Cost of Borrowings	0.61	0.94	0.03	1.90	1.60
Cost of Int-bearing Trans Accts	1.71	0.28	1.02	1.24	1.15
Cost of Svgs Deps (Incl MMDAs)	0.49	1.61	3.88	4.17	3.63
Cost of Time Deposits > \$250K	1.60	1.91	4.35	4.92	4.41
Cost of Other Time Deposits	1.18	2.11	4.17	4.72	4.40
Cost of Foreign Office Deposits	NA	NA	NA	NA	NA
Cost of Interest Bearing Deposits	0.81	1.82	4.02	4.43	3.99
Cost of Total Deposits	0.55	1.42	3.56	4.02	3.64
Cost of FFPuch&Repos	0.00	0.00	0.00	0.00	0.00
Cost of Interest-bearing Liabilities	0.79	1.81	4.08	4.51	4.05
Cost of Funds	0.56	1.40	3.49	3.96	3.60
Yield/ Cost Spread	4.80	4.80	4.87	3.76	3.45

**Interest Rate Sensitivity**

Rate-sensitive Assets	1,850,009	3,260,347	3,344,098	3,326,848	3,580,843
Rate-sensitive Liabilities	686,030	501,311	1,181,349	1,222,627	924,565
Rate-sensitive Time Deposits	651,427	500,311	1,180,349	1,221,627	923,565
One Year Cumulative Repricing Gap	1,163,979	2,759,036	2,162,749	2,104,221	2,656,278
One Year Gap/ Assets	44.19	64.83	43.03	38.97	46.28
Rate-sensitive Assets/ Assets	70.23	76.61	66.53	61.61	62.39
Rate-sensitive Liab/ Assets	26.04	11.78	23.50	22.64	16.11