



# CFG BANK Financial Highlights

	12/31/17 YTD	12/31/18 YTD	12/31/19 YTD	9/30/20 YTD	
<b>BALANCE SHEET</b>	Total Assets (\$000s)	\$684,325	\$832,274	\$1,226,251	\$1,725,139
	Total Loans (\$000s)	\$583,439	\$696,120	\$915,454	\$1,346,560
	Total Deposits (\$000s)	\$499,279	\$659,577	\$1,044,098	\$1,519,974
	Loan Growth	-3.0%	19.3%	31.5%	47.1%
	Loans / Deposits	116.9%	105.5%	87.7%	88.6%
<b>PERFORMANCE MEASURES</b>	Net Income (\$000s)*	\$17,913	\$24,595	\$19,968	\$19,307
	ROAA*	2.58%	3.20%	1.95%	1.72%
	ROAE*	15.75%	18.64%	11.91%	15.22%
	Net Interest Margin	5.5%	5.0%	4.8%	3.7%
	Efficiency Ratio	56.6%	55.8%	63.0%	50.3%
<b>CAPITAL RATIOS</b>	Risk-Based Capital Ratio**	18.37%	20.87%	15.27%	N/A
	Tier 1 Risk-Based Ratio**	17.07%	19.58%	14.00%	N/A
	Leverage Ratio	14.16%	17.46%	12.65%	10.34%
<b>ASSET QUALITY</b>	Non-Performing Loans	2.70%	1.89%	0.99%	0.29%
	Non-Performing Assets	2.30%	1.59%	0.74%	0.32%
	Loan Loss Reserves/Loans	2.35%	2.24%	2.06%	1.86%
	Loan Loss Reserves / NPLs	86.6%	118.0%	208.1%	618.8%
	Texas Ratio	14.3%	8.7%	5.6%	3.0%
	Full-Time Employees	119	125	132	141
<b>RATINGS</b>	IDC	300	300	300	300
	Egan Jones Rating	A	A	A	A

Source: S&P Global Market Intelligence derived from selected FFIEC Call Report data for the periods presented.

\*These performance measures reflect S Corporation earnings and are accordingly not tax effected.

\*\*Effective with the filing of the 9/30/20 Call Report, CFG Community Bank elected the Community Bank. Leverage Ratio and the Risk-Based and Tier 1 Risk-Based capital ratios were no longer required.