



CFG BANK Financial Highlights

	12/31/16 YTD	12/31/17 YTD	12/31/18 YTD	9/30/19 YTD	
BALANCE SHEET	Total Assets (\$000s)	\$711,150	\$684,325	\$832,274	\$1,098,059
	Total Loans (\$000s)	\$601,682	\$583,439	\$696,120	\$896,231
	Total Deposits (\$000s)	\$617,982	\$499,279	\$659,577	\$908,393
	Loan Growth	13.2%	-3.0%	19.3%	28.7%
	Loans/Deposits	97.4%	116.9%	105.5%	98.7%
PERFORMANCE MEASURES	Net Income (\$000s)	\$13,494	\$17,913	\$24,595	\$13,726
	ROAA	2.07%	2.58%	3.20%	1.90%
	ROAE	17.05%	15.75%	18.64%	10.95%
	Net Interest Margin	5.6%	5.5%	5.0%	5.0%
	Efficiency Ratio	54.9%	56.6%	55.8%	61.2%
CAPITAL RATIOS	Risk-Based Capital Ratio	12.10%	18.37%	20.87%	17.33%
	Tier 1 Risk-Based Ratio	10.82%	17.07%	19.58%	16.05%
	Leverage Ratio	9.91%	14.16%	17.46%	14.93%
ASSET QUALITY	Non-Performing Loans	2.54%	2.70%	1.89%	1.07%
	Non-Performing Assets	2.15%	2.30%	1.59%	0.88%
	Loan Loss Reserves/Loans	1.49%	2.35%	2.24%	2.10%
	Loan Loss Reserves/NPLs	64.7%	86.6%	118.0%	193.61%
	Texas Ratio	17.2%	14.3%	8.7%	5.9%
	Full-Time Employees	105	119	125	136
RATINGS	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.