

Below Table shows the “CRE Concentration Ratio (%)”

Bank Type	Bank	Quarter	CRE Loans	Total Capital	CRE Concentration Ratio (%)
Base	First Citizens	Q1 2023	500	2000	25
Base	First Citizens	Q2 2023	520	2100	24.8
Base	First Citizens	Q3 2023	540	2200	24.5
Base	First Citizens	Q4 2023	560	2300	24.3
Peer	Huntington	Q1 2023	480	1900	25.3
Peer	Huntington	Q2 2023	500	1950	25.6
Peer	Huntington	Q3 2023	515	2000	25.8
Peer	Huntington	Q4 2023	530	2050	25.9
Peer	Regions	Q1 2023	450	1850	24.3
Peer	Regions	Q2 2023	470	1900	24.7
Peer	Regions	Q3 2023	490	1950	25.1
Peer	Regions	Q4 2023	510	2000	25.5

Below Table shows the “Loan-to-Deposit Ratio (%)”

Bank Type	Bank	Quarter	Total Loans (in millions)	Total Deposits (in millions)	Loan-to-Deposit Ratio (%)
Base	First Citizens	Q1 2023	1200	1500	80
Base	First Citizens	Q2 2023	1250	1550	80.6
Base	First Citizens	Q3 2023	1300	1600	81.3
Base	First Citizens	Q4 2023	1350	1650	81.8
Peer	Huntington	Q1 2023	1100	1400	78.6
Peer	Huntington	Q2 2023	1150	1450	79.3

Peer	Huntington	Q3 2023	1200	1500	80
Peer	Huntington	Q4 2023	1250	1550	80.6
Peer	Regions	Q1 2023	1300	1700	76.5
Peer	Regions	Q2 2023	1350	1750	77.1
Peer	Regions	Q3 2023	1400	1800	77.8
Peer	Regions	Q4 2023	1450	1850	78.4

Below Table shows the “Net Interest Margin (%)”

Bank Type	Bank	Quarter	Interest Income (in millions)	Interest Expense (in millions)	Average Earning Assets (in millions)	Net Interest Margin (%)
Base	First Citizens	Q1 2023	50	15	2000	1.75
Base	First Citizens	Q2 2023	52	16	2050	1.76
Base	First Citizens	Q3 2023	54	17	2100	1.76
Base	First Citizens	Q4 2023	56	18	2150	1.77
Peer	Huntington	Q1 2023	48	14	1950	1.74
Peer	Huntington	Q2 2023	50	15	2000	1.75
Peer	Huntington	Q3 2023	52	16	2050	1.76
Peer	Huntington	Q4 2023	54	17	2100	1.76
Peer	Regions	Q1 2023	45	13	1900	1.68
Peer	Regions	Q2 2023	47	14	1950	1.69
Peer	Regions	Q3 2023	49	15	2000	1.7
Peer	Regions	Q4 2023	51	16	2050	1.71