

CENTIER BANK 071902878					
SOURCE OF DATA	HIGHLINE BANKING DATA SERVICE	HIGHLINE BANKING DATA SERVICE	HIGHLINE BANKING DATA SERVICE	HIGHLINE BANKING DATA SERVICE	CENTIER BANK
DATE	9/30/2008	12/31/2008	3/31/2009	6/30/2009	9/30/2009
TOTAL ASSETS \$(000)	1,840,978	1,959,803	1,957,283	2,008,191	2,024,363
TOTAL CAPITAL \$(000)	167,614	172,812	185,460	176,440	179,169
REGULATORY CAPITAL CATEGORY	1	1	2	2	N/A
TOTAL RBC RATIO	12.35	10.31	8.73	8.82	9.04
TIER 1 RBC RATIO	11.23	9.22	7.81	7.70	7.83
LEVERAGE RATIO	8.91	8.36	8.51	7.87	7.80
TANGIBLE EQUITY RATIO	8.91	8.36	8.51	7.87	7.80
NONPERFORMING ASSET / TOTAL ASSETS	0.59	0.78	2.41	3.28	N/A
NONPERFORMING LOANS / GROSS LOANS	0.65	0.87	1.42	1.46	N/A
NET CHARGEOFFS / AVERAGE LOANS	0.11	0.11	0.09	0.08	N/A
LOAN LOSS RESERVE / TOTAL LOANS	1.16	1.24	1.28	1.40	1.46
RETURN ON AVERAGE ASSETS	1.56	1.15	0.94	-1.14	N/A
RETURN ON AVERAGE EQUITY	23.09	16.99	14.23	-17.56	N/A
EFFICIENCY RATIO	60.57	57.57	63.00	62.58	N/A
LIABILITY DEPENDENCE RATIO	9.74	9.22	13.62	17.04	N/A

CENTIER BANK HAS ADOPTED BOARD RESOLUTIONS INCLUDING A CAPITAL PLAN THAT WILL STRENGTHEN ALL OF THE CAPITAL RATIOS TO THE WELL CAPITALIZED LEVELS OVER THE LAST QUARTER OF 2009. THE PARENT COMPANY ADDED \$5 MILLION TO CAPITAL IN OCTOBER AND HAS AN ADDITIONAL \$10 MILLION THAT WILL BE ADDED IN DECEMBER. THE PLAN RESULTS IN A YEAR END TOTAL RBC RATIO OF 10.39% AND A TIER 1 RBC RATIO OF 9.21%.

PLEASE CONTACT JOE ERPELDING AT 219-755-6196 OR E-MAIL

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