

CENTIER BANK 071902878					
SOURCE OF DATA	HIGHLINE BANKING DATA SERVICE	HIGHLINE BANKING DATA SERVICE	HIGHLINE BANKING DATA SERVICE	HIGHLINE BANKING DATA SERVICE	HIGHLINE BANKING DATA SERVICE
DATE	12/31/2008	3/31/2009	6/30/2009	9/30/2009	12/31/2009
TOTAL ASSETS \$(000)	1,959,803	1,957,283	2,008,191	2,024,363	2,011,062
TOTAL CAPITAL \$(000)	172,812	185,460	176,440	179,169	190,375
REGULATORY CAPITAL CATEGORY	1	2	2	2	1
TOTAL RBC RATIO	10.31	8.73	8.82	9.04	10.22
TIER 1 RBC RATIO	9.22	7.81	7.70	7.83	8.97
LEVERAGE RATIO	8.36	8.51	7.87	7.80	8.36
TANGIBLE EQUITY RATIO	8.36	8.51	7.87	7.80	8.36
NONPERFORMING ASSET / TOTAL ASSETS	0.78	2.41	3.28	3.34	3.01
NONPERFORMING LOANS / GROSS LOANS	0.87	1.42	1.46	1.41	1.97
NET CHARGEOFFS / AVERAGE LOANS	0.11	0.09	0.08	0.09	0.22
LOAN LOSS RESERVE / TOTAL LOANS	1.24	1.28	1.40	1.46	1.51
RETURN ON AVERAGE ASSETS	1.15	0.94	-1.14	-0.76	-1.34
RETURN ON AVERAGE EQUITY	16.99	14.23	-17.56	-11.53	-19.88
EFFICIENCY RATIO	57.57	63.00	62.58	59.72	58.85
LIABILITY DEPENDENCE RATIO	9.22	13.62	17.04	18.01	16.22

HIGHLINE BANKING DATA SERVICE JUST UPDATED FOR DECEMBER 31ST. AS YOU CAN SEE, CENTIER BANK IS BACK TO A REGULATORY CAPITAL CATEGORY 1 RATING.

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