

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	12/31/2010	3/31/2011	6/30/2011	9/30/2011	12/31/2011
TOTAL ASSETS \$(000)	2,001,416	2,056,415	2,086,420	2,100,502	2,123,880
TOTAL CAPITAL \$(000) (REGULATORY)	196,087	198,958	199,009	206,260	213,674
REGULATORY CAPITAL CATEGORY - HIGHLINE	1	1	1	1	1
TOTAL RBC RATIO	11.08	11.24	11.58	11.46	11.35
TIER 1 RBC RATIO	9.82	9.98	10.32	10.21	10.10
LEVERAGE RATIO	8.75	8.74	8.73	8.93	9.16
TANGIBLE EQUITY RATIO	8.75	8.74	8.73	8.93	9.16
NONPERFORMING ASSET / TOTAL ASSETS	4.22	4.27	3.79	3.53	3.48
NONPERFORMING LOANS / GROSS LOANS	4.43	4.70	2.71	2.46	1.90
NET CHARGEOFFS / AVERAGE LOANS	0.82	1.08	1.80	1.40	1.33
LOAN LOSS RESERVE / TOTAL LOANS	1.97	2.09	1.94	1.90	1.69
RETURN ON AVERAGE ASSETS	0.51	0.54	0.53	0.68	0.81
RETURN ON AVERAGE EQUITY	6.39	6.71	6.53	8.23	9.67
EFFICIENCY RATIO	54.67	56.92	57.66	57.31	57.05
LIABILITY DEPENDENCE RATIO	10.41	5.50	5.45	6.59	8.11

THE DATA FOR DECEMBER 31ST HAS BEEN UPDATED WITH THE LATEST HIGHLINE RELEASE.

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

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