

CENTIER BANK 071902878				
SOURCE OF DATA	HIGHLINE BANKING DATA SERVICE	HIGHLINE BANKING DATA SERVICE	HIGHLINE BANKING DATA SERVICE	PER CENTIER BANK
DATE	12/31/2008	12/31/2009	3/31/2010	6/30/2010
TOTAL ASSETS \$(000)	1,959,803	2,011,062	2,012,874	2,036,040
TOTAL CAPITAL \$(000) (REGULATORY)	172,812	190,375	182,640	189,142
REGULATORY CAPITAL CATEGORY - HIGHLINE	1	1	1	1
TOTAL RBC RATIO	10.31	10.22	10.12	10.58
TIER 1 RBC RATIO	9.22	8.97	8.87	9.33
LEVERAGE RATIO	8.36	8.36	8.07	8.35
TANGIBLE EQUITY RATIO	8.36	8.36	8.07	8.35
NONPERFORMING ASSET / TOTAL ASSETS	0.78	3.01	1.97	3.23
NONPERFORMING LOANS / GROSS LOANS	0.87	1.97	1.27	2.86
NET CHARGEOFFS / AVERAGE LOANS	0.11	0.22	0.55	0.39
LOAN LOSS RESERVE / TOTAL LOANS	1.24	1.51	1.40	1.51
RETURN ON AVERAGE ASSETS	1.15	-1.34	0.31	0.55
RETURN ON AVERAGE EQUITY	16.99	-19.88	4.09	7.08
EFFICIENCY RATIO	57.57	58.85	55.86	55.80
LIABILITY DEPENDENCE RATIO	9.22	16.22	13.92	11.59

FINAL DATA FOR JUNE 30TH SHOWN ABOVE. ALSO, CENTIER BANK DOES PARTICIPATE IN THE TGP SO YOUR ACCOUNT IS FULLY INSURED.

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

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