

# Centier Fact Sheet



## Company Profile

Centier Bank is Indiana's largest private family-owned bank. Since 1895, the Schrage Family has been a legacy of success, both in business and in philanthropy, that extends throughout the communities we serve. Centier Bank stands firmly behind our "not for sale" promise, pledging to the families, businesses, and communities of Indiana that we will continue to preserve independent, hometown banking for decades to come, permanently by your side and honoring our commitments to you without disruption.

**\$9B+**  
In Assets

**59+**  
Branch Locations

**55,000+**  
Partner ATMs  
Nationwide

**A**  
Egan-Jones  
Rating<sup>1</sup>



● Primary Market Area

Accurate as of 1-2025

<sup>1</sup>This is based on our holding company First Bancshares, Inc

## Correspondent Bank Information

CENTIER BANK 71902878	S&P GLOBAL SERVICE				
SOURCE OF DATA	12/31/2024	3/31/2025	6/30/2025	9/30/2025	12/31/2025
DATE					
TOTAL ASSETS \$(000)	9,692,491	9,470,954	9,834,967	9,917,852	9,663,367
TOTAL CAPITAL \$(000) (REGULATORY)	1,008,057	1,039,579	1,076,493	1,112,354	1,145,058
TOTAL RBC RATIO	12.25	13.05	13.06	13.27	14.06
CET1 RATIO	11.18	11.92	11.93	12.12	12.84
TIER 1 RBC RATIO	11.18	11.92	11.93	12.12	12.84
LEVERAGE RATIO	9.61	9.96	10.03	10.30	10.62
TANGIBLE EQUITY RATIO	8.53	9.16	9.17	9.52	10.16
NONPERFORMING ASSETS / TOTAL ASSETS	0.12	0.14	0.13	0.11	0.29
NET CHARGEOFFS / AVERAGE LOANS	0.01	0.02	0.01	0.03	0.03
RETURN ON AVERAGE ASSETS	1.56	1.58	1.75	1.68	1.61
RETURN ON AVERAGE EQUITY	18.03	17.80	19.42	18.00	16.46
TEXAS RATIO	1.32	1.45	1.41	1.15	2.79
LIQUIDITY RATIO	14.40	15.23	15.47	14.93	14.55

\*The Data Is Updated Quarterly As Calculated By S&P Global

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