

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
Rating¹



● Primary Market Area

Accurate as of 1-2025

¹ This is based on our holding company First Bancshares, Inc

Correspondent Bank Information

CENTIER BANK 71902878					
SOURCE OF DATA	S&P GLOBAL SERVICE	S&P GLOBAL SERVICE	S&P GLOBAL SERVICE	S&P GLOBAL SERVICE	S&P GLOBAL SERVICE
DATE	6/30/2024	9/30/2024	12/31/2024	3/31/2025	6/30/2025
TOTAL ASSETS \$(000)	8,919,002	9,270,704	9,692,491	9,470,954	9,834,967
TOTAL CAPITAL \$(000) (REGULATORY)	951,429	976,790	1,008,057	1,039,579	1,076,493
TOTAL RBC RATIO	12.46	12.42	12.25	13.05	13.06
CET1 RATIO	11.28	11.33	11.18	11.92	11.93
TIER 1 RBC RATIO	11.28	11.33	11.18	11.92	11.93
LEVERAGE RATIO	9.56	9.59	9.61	9.96	10.03
TANGIBLE EQUITY RATIO	8.63	8.96	8.53	9.16	9.17
NONPERFORMING ASSETS / TOTAL ASSETS	0.18	0.10	0.12	0.14	0.13
NET CHARGEOFFS / AVERAGE LOANS	0.01	0.42	0.01	0.02	0.01
RETURN ON AVERAGE ASSETS	1.69	1.68	1.56	1.58	1.75
RETURN ON AVERAGE EQUITY	20.10	19.55	18.03	17.80	19.42
TEXAS RATIO	1.99	1.12	1.32	1.45	1.41
LIQUIDITY RATIO	17.61	18.38	14.40	15.23	15.47

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

Please contact Eric Sommer, Controller, at esommer@centier.com or Kyle Scherer, Sr. Accountant, at kyscherer@centier.com Quarterly updates to this report are available at www.centier.com (Correspondent Bank link at the bottom of the website).