

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	12/31/2021	3/31/2022	6/30/2022	9/30/2022	12/31/2022
TOTAL ASSETS \$(000)	6,193,839	6,220,355	6,372,677	6,257,053	6,722,761
TOTAL CAPITAL \$(000) (REGULATORY)	665,373	673,920	701,981	730,604	761,087
VERIBANC RATING	GREEN/***	GREEN/***	GREEN/***	N/A	N/A
TOTAL RBC RATIO	13.02	12.42	12.65	13.45	13.06
CET1 RATIO	11.79	11.22	11.48	12.22	11.87
TIER 1 RBC RATIO	11.79	11.22	11.48	12.22	11.87
LEVERAGE RATIO	9.81	9.95	10.12	10.63	10.59
TANGIBLE EQUITY RATIO	9.83	9.19	9.01	9.04	9.02
NONPERFORMING ASSETS / TOTAL ASSETS	0.10	0.09	0.10	0.14	0.13
NET CHARGEOFFS / AVERAGE LOANS	0.10	0.01	0.02	0.06	0.04
RETURN ON AVERAGE ASSETS	1.45	1.39	1.77	1.72	1.97
RETURN ON AVERAGE EQUITY	14.82	14.36	19.44	18.84	21.98
TEXAS RATIO	0.95	0.90	1.04	1.55	1.49
LIQUIDITY RATIO	21.05	17.06	17.01	16.95	17.32
THE DATA IS UPDATED QUARTERLY AS CALCULATED BY S&P GLOBAL					
Please contact David Erpelding, Controller, at derpeldi@centier.com or Jason Griffin, Assistant Controller, at jagriffin@centier.com Quarterly updates to this report are available at www.centier.com (Correspondent Bank link at the bottom of the website).					