

CENTIER BANK 71902878					
SOURCE OF DATA	S&P GLOBAL SERVICE				
DATE	3/31/2021	6/30/2021	9/30/2021	12/31/2021	3/31/2022
TOTAL ASSETS \$(000)	5,760,534	5,885,967	5,965,795	6,193,839	6,220,355
TOTAL CAPITAL \$(000) (REGULATORY)	607,622	623,673	647,923	665,373	673,920
VERIBANC RATING	GREEN/***	GREEN/***	GREEN/***	N/A	N/A
TOTAL RBC RATIO	13.55	13.49	12.75	13.02	12.42
CET1 RATIO	12.30	12.24	11.49	11.79	11.22
TIER 1 RBC RATIO	12.30	12.24	11.49	11.79	11.22
LEVERAGE RATIO	9.65	9.72	9.92	9.81	9.95
TANGIBLE EQUITY RATIO	9.74	9.81	9.91	9.83	9.19
NONPERFORMING ASSETS / TOTAL ASSETS	0.27	0.16	0.09	0.10	0.09
NET CHARGEOFFS / AVERAGE LOANS	-0.05	-0.01	0.26	0.10	0.01
RETURN ON AVERAGE ASSETS	1.46	1.28	1.56	1.45	1.39
RETURN ON AVERAGE EQUITY	15.00	13.11	15.70	14.82	14.36
TEXAS RATIO	2.47	1.43	0.81	0.95	0.90
LIQUIDITY RATIO	18.35	20.58	14.99	21.05	17.06

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).