

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	9/30/2019	12/31/2019	3/31/2020	6/30/2020	9/30/2020
TOTAL ASSETS \$(000)	4,811,249	4,694,690	4,902,335	5,373,900	5,572,500
TOTAL CAPITAL \$(000) (REGULATORY)	507,769	521,571	538,182	562,663	580,022
VERIBANC RATING	GREEN/***	GREEN/***	GREEN/***	N/A	N/A
TOTAL RBC RATIO	12.29	12.91	12.75	12.84	12.65
CET1 RATIO	11.26	11.83	11.66	11.59	11.40
TIER 1 RBC RATIO	11.26	11.83	11.66	11.59	11.40
LEVERAGE RATIO	9.74	10.06	10.51	9.88	9.65
TANGIBLE EQUITY RATIO	9.81	10.33	10.29	9.72	9.64
NONPERFORMING ASSETS / TOTAL ASSETS	0.33	0.53	0.41	0.38	0.31
NET CHARGEOFFS / AVERAGE LOANS	0.02	0.04	0.08	-0.06	0.26
RETURN ON AVERAGE ASSETS	1.56	1.36	1.45	1.54	1.40
RETURN ON AVERAGE EQUITY	16.04	13.54	13.71	15.40	14.33
TEXAS RATIO	3.05	4.83	3.70	3.53	2.91
LIQUIDITY RATIO	11.22	12.10	10.35	9.92	10.12

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