

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	9/30/2020	12/31/2020	3/31/2021	6/30/2021	9/30/2021
TOTAL ASSETS \$(000)	5,572,500	5,684,149	5,760,534	5,885,967	5,965,795
TOTAL CAPITAL \$(000) (REGULATORY)	580,022	593,603	607,622	623,673	647,923
VERIBANC RATING	GREEN/***	GREEN/***	GREEN/***	N/A	N/A
TOTAL RBC RATIO	12.65	12.66	13.55	13.49	12.75
CET1 RATIO	11.40	11.41	12.30	12.24	11.49
TIER 1 RBC RATIO	11.40	11.41	12.30	12.24	11.49
LEVERAGE RATIO	9.65	9.59	9.65	9.72	9.92
TANGIBLE EQUITY RATIO	9.64	9.69	9.74	9.81	9.91
NONPERFORMING ASSETS / TOTAL ASSETS	0.31	0.29	0.27	0.16	0.09
NET CHARGEOFFS / AVERAGE LOANS	0.26	0.01	-0.05	-0.01	0.26
RETURN ON AVERAGE ASSETS	1.40	1.17	1.46	1.28	1.56
RETURN ON AVERAGE EQUITY	14.33	12.03	15.00	13.11	15.70
TEXAS RATIO	2.91	2.72	2.47	1.43	0.81
LIQUIDITY RATIO	10.12	12.19	18.35	20.58	14.99

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).