

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	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019
TOTAL ASSETS \$(000)	4,426,972	4,508,030	4,744,713	4,811,249	4,694,690
TOTAL CAPITAL \$(000) (REGULATORY)	464,126	476,436	491,208	507,769	521,571
VERIBANC RATING	GREEN/***	GREEN/***	GREEN/***	GREEN/***	N/A
TOTAL RBC RATIO	12.10	12.10	11.99	12.29	12.91
CET1 RATIO	11.05	11.09	10.97	11.26	11.83
TIER 1 RBC RATIO	11.05	11.09	10.97	11.26	11.83
LEVERAGE RATIO	9.76	9.96	9.77	9.74	10.06
TANGIBLE EQUITY RATIO	9.54	9.73	9.59	9.81	10.33
NONPERFORMING ASSETS / TOTAL ASSETS	0.83	0.76	0.65	0.33	0.53
NET CHARGEOFFS / AVERAGE LOANS	0.11	0.19	0.00	0.02	0.04
RETURN ON AVERAGE ASSETS	1.43	1.39	1.39	1.56	1.36
RETURN ON AVERAGE EQUITY	15.00	14.19	14.29	16.04	13.54
TEXAS RATIO	8.01	7.17	6.20	3.05	4.83
LIQUIDITY RATIO	12.69	12.08	12.39	11.22	12.10

THE DATA IS UPDATED QUARTERLY AS CALCULATED BY S&P GLOBAL

PLEASE CONTACT DAVID ERPELDING AT 219-755-6130 ext. 1228 OR  
[derpeldi@centier.com](mailto:derpeldi@centier.com)