

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	12/31/2019	3/31/2020	6/30/2020	9/30/2020	12/31/2020
TOTAL ASSETS \$(000)	4,694,690	4,902,335	5,373,900	5,572,500	5,684,149
TOTAL CAPITAL \$(000) (REGULATORY)	521,571	538,182	562,663	580,022	593,603
VERIBANC RATING	GREEN/***	GREEN/***	GREEN/***	N/A	N/A
TOTAL RBC RATIO	12.91	12.75	12.84	12.65	12.66
CET1 RATIO	11.83	11.66	11.59	11.40	11.41
TIER 1 RBC RATIO	11.83	11.66	11.59	11.40	11.41
LEVERAGE RATIO	10.06	10.51	9.88	9.65	9.59
TANGIBLE EQUITY RATIO	10.33	10.29	9.72	9.64	9.69
NONPERFORMING ASSETS / TOTAL ASSETS	0.53	0.41	0.38	0.31	0.29
NET CHARGEOFFS / AVERAGE LOANS	0.04	0.08	-0.06	0.26	0.01
RETURN ON AVERAGE ASSETS	1.36	1.45	1.54	1.40	1.17
RETURN ON AVERAGE EQUITY	13.54	13.71	15.40	14.33	12.03
TEXAS RATIO	4.83	3.70	3.53	2.91	2.72
LIQUIDITY RATIO	12.10	10.35	9.92	10.12	12.19

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).