

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	6/30/2021	9/30/2021	12/31/2021	3/31/2022	6/30/2022
TOTAL ASSETS \$(000)	5,885,967	5,965,795	6,193,839	6,220,355	6,372,677
TOTAL CAPITAL \$(000) (REGULATORY)	623,673	647,923	665,373	673,920	701,981
VERIBANC RATING	GREEN/***	GREEN/***	GREEN/***	N/A	N/A
TOTAL RBC RATIO	13.49	12.75	13.02	12.42	12.65
CET1 RATIO	12.24	11.49	11.79	11.22	11.48
TIER 1 RBC RATIO	12.24	11.49	11.79	11.22	11.48
LEVERAGE RATIO	9.72	9.92	9.81	9.95	10.12
TANGIBLE EQUITY RATIO	9.81	9.91	9.83	9.19	9.01
NONPERFORMING ASSETS / TOTAL ASSETS	0.16	0.09	0.10	0.09	0.10
NET CHARGEOFFS / AVERAGE LOANS	-0.01	0.26	0.10	0.01	0.02
RETURN ON AVERAGE ASSETS	1.28	1.56	1.45	1.39	1.77
RETURN ON AVERAGE EQUITY	13.11	15.70	14.82	14.36	19.44
TEXAS RATIO	1.43	0.81	0.95	0.90	1.04
LIQUIDITY RATIO	20.58	14.99	21.05	17.06	17.01

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

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Quarterly updates to this report are available at [www.centier.com](http://www.centier.com) (Correspondent Bank link at the bottom of the website).