

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	9/30/2021	12/31/2021	3/31/2022	6/30/2022	9/30/2022
TOTAL ASSETS \$(000)	5,965,795	6,193,839	6,220,355	6,372,677	6,257,053
TOTAL CAPITAL \$(000) (REGULATORY)	647,923	665,373	673,920	701,981	730,604
VERIBANC RATING	GREEN/***	GREEN/***	GREEN/***	N/A	N/A
TOTAL RBC RATIO	12.75	13.02	12.42	12.65	13.45
CET1 RATIO	11.49	11.79	11.22	11.48	12.22
TIER 1 RBC RATIO	11.49	11.79	11.22	11.48	12.22
LEVERAGE RATIO	9.92	9.81	9.95	10.12	10.63
TANGIBLE EQUITY RATIO	9.91	9.83	9.19	9.01	9.04
NONPERFORMING ASSETS / TOTAL ASSETS	0.09	0.10	0.09	0.10	0.14
NET CHARGEOFFS / AVERAGE LOANS	0.26	0.10	0.01	0.02	0.06
RETURN ON AVERAGE ASSETS	1.56	1.45	1.39	1.77	1.72
RETURN ON AVERAGE EQUITY	15.70	14.82	14.36	19.44	18.84
TEXAS RATIO	0.81	0.95	0.90	1.04	1.55
LIQUIDITY RATIO	14.99	21.05	17.06	17.01	16.95

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).