

Centier Fact Sheet



Company Profile

Centier Bank is Indiana's largest private family-owned bank. Since 1895, the Schrage Family has been a legacy of success, both in business and in philanthropy, that extends throughout the communities we serve. Centier Bank stands firmly behind our "not for sale" promise, pledging to the families, businesses, and communities of Indiana that we will continue to preserve independent, hometown banking for decades to come, permanently by your side and honoring our commitments to you without disruption.



● Primary Market Area

\$8B+
In Assets

55+
Branch Locations

55,000+
Partner ATMs
Nationwide

A
Egan-Jones
Rating¹

Accurate as of 9-2023

¹ This is based on our holding company First Bancshares, Inc

Correspondent Bank Information

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	12/31/2022	3/31/2023	6/30/2023	9/30/2023	12/31/2023
TOTAL ASSETS \$(000)	6,722,761	7,050,289	7,774,511	8,187,249	8,718,026
TOTAL CAPITAL \$(000) (REGULATORY)	761,087	787,999	816,914	850,426	885,703
VERIBANC RATING	GREEN/***	GREEN/***	GREEN/***	N/A	N/A
TOTAL RBC RATIO	13.06	12.65	11.88	11.73	11.73
CET1 RATIO	11.87	11.48	10.80	10.64	10.64
TIER 1 RBC RATIO	11.87	11.48	10.80	10.64	10.64
LEVERAGE RATIO	10.59	10.54	10.11	9.73	9.47
TANGIBLE EQUITY RATIO	9.02	9.09	8.40	7.95	8.38
NONPERFORMING ASSETS / TOTAL ASSETS	0.13	0.10	0.18	0.17	0.15
NET CHARGEOFFS / AVERAGE LOANS	0.04	0.00	0.07	-0.01	0.01
RETURN ON AVERAGE ASSETS	1.97	1.84	1.87	1.84	1.85
RETURN ON AVERAGE EQUITY	21.98	20.07	21.27	22.41	22.75
TEXAS RATIO	1.49	1.04	2.01	2.02	1.75
LIQUIDITY RATIO	17.32	16.37	14.93	15.57	17.23

*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