

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

59+
Branch Locations

55,000+
Partner ATMs
Nationwide

A
Egan-Jones
Rating¹

Accurate as of 8-2024

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	9/30/2023	12/31/2023	3/31/2024	6/30/2024	9/30/2024
TOTAL ASSETS \$(000)	8,187,249	8,718,026	8,685,808	8,919,002	9,270,704
TOTAL CAPITAL \$(000) (REGULATORY)	850,426	885,703	916,644	951,429	976,790
TOTAL RBC RATIO	11.73	11.73	12.31	12.46	12.42
CET1 RATIO	10.64	10.64	11.17	11.28	11.33
TIER 1 RBC RATIO	10.64	10.64	11.17	11.28	11.33
LEVERAGE RATIO	9.73	9.47	9.60	9.56	9.59
TANGIBLE EQUITY RATIO	7.95	8.38	8.60	8.63	8.96
NONPERFORMING ASSETS / TOTAL ASSETS	0.17	0.15	0.14	0.18	0.10
NET CHARGEOFFS / AVERAGE LOANS	-0.01	0.01	0.02	0.01	0.42
RETURN ON AVERAGE ASSETS	1.84	1.85	1.68	1.69	1.68
RETURN ON AVERAGE EQUITY	22.41	22.75	19.66	20.10	19.55
TEXAS RATIO	2.02	1.75	1.69	1.99	1.12
LIQUIDITY RATIO	15.57	17.23	17.51	17.61	18.38

*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