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.

\$9B+In Assets Br

59+

Branch Locations

55,000+

Partner ATMs Nationwide Egan-Jones Rating¹

Accurate as of 1-2025 1 This is based on our holding company First Bancshares, Inc



Correspondent Bank Information

CENTIER BANK 71902878					
SOURCE OF DATA	S&P	S&P	S&P	S&P	S&P
	GLOBAL	GLOBAL	GLOBAL	GLOBAL	GLOBAL
	SERVICE	SERVICE	SERVICE	SERVICE	SERVICE
DATE	9/30/2024	12/31/2024	3/31/2025	6/30/2025	9/30/2025
TOTAL ASSETS \$(000)	9,270,704	9,692,491	9,470,954	9,834,967	9,917,852
TOTAL CAPITAL \$(000) (REGULATORY)	976,790	1,008,057	1,039,579	1,076,493	1,112,354
TOTAL RBC RATIO	12.42	12.25	13.05	13.06	13.27
CET1 RATIO	11.33	11.18	11.92	11.93	12.12
TIER 1 RBC RATIO	11.33	11.18	11.92	11.93	12.12
LEVERAGE RATIO	9.59	9.61	9.96	10.03	10.30
TANGIBLE EQUITY RATIO	8.96	8.53	9.16	9.17	9.52
NONPERFORMING ASSETS / TOTAL ASSETS	0.10	0.12	0.14	0.13	0.11
NET CHARGEOFFS / AVERAGE LOANS	0.42	0.01	0.02	0.01	0.03
RETURN ON AVERAGE ASSETS	1.68	1.56	1.58	1.75	1.68
RETURN ON AVERAGE EQUITY	19.55	18.03	17.80	19.42	18.00
TEXAS RATIO	1.12	1.32	1.45	1.41	1.15
LIQUIDITY RATIO	18.38	14.40	15.23	15.47	14.93

^{*}The Data Is Updated Quarterly As Calculated By S&P Global