

CENTRUE FINANCIAL CORPORATION

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1206591	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,308	\$1,102	-15.7%		
Loans	\$886	\$722	-18.4%		
<i>Construction & development</i>	\$129	\$72	-43.9%		
<i>Closed-end 1-4 family residential</i>	\$151	\$127	-15.8%		
<i>Home equity</i>	\$61	\$46	-24.8%		
<i>Credit card</i>	\$0	\$0			
<i>Other consumer</i>	\$4	\$3	-27.2%		
<i>Commercial & Industrial</i>	\$102	\$82	-20.1%		
<i>Commercial real estate</i>	\$296	\$268	-9.4%		
Unused commitments	\$145	\$119	-17.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$213	\$174	-18.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$50	\$44	-10.9%		
Cash & balances due	\$56	\$83	46.9%		
Residential mortgage originations					
<i>Closed-end mortgage originated for sale (quarter)</i>	\$19	\$31	61.4%		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0			
<i>Closed-end mortgage originations sold (quarter)</i>	\$19	\$31	61.8%		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0			
Liabilities	\$1,172	\$1,028	-12.2%		
Deposits	\$1,058	\$934	-11.7%		
Total other borrowings	\$102	\$87	-14.9%		
FHLB advances	\$86	\$71	-17.6%		
Equity					
Equity capital at quarter end	\$136	\$74	-45.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$19	\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	7.6%	6.0%	--		
Tier 1 risk based capital ratio	9.8%	8.4%	--		
Total risk based capital ratio	11.1%	9.7%	--		
Return on equity ¹	-41.6%	-164.6%	--		
Return on assets ¹	-4.4%	-13.6%	--		
Net interest margin ¹	3.3%	3.3%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	50.9%	45.2%	--		
Loss provision to net charge-offs (qtr)	239.1%	46.8%	--		
Net charge-offs to average loans and leases ¹	4.1%	12.0%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2009	2010	2009	2010	
<i>Construction & development</i>	39.8%	50.4%	4.9%	17.3%	--
<i>Closed-end 1-4 family residential</i>	3.8%	2.6%	0.2%	0.3%	--
<i>Home equity</i>	0.6%	0.8%	0.8%	0.0%	--
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.2%	--
<i>Commercial & Industrial</i>	3.6%	5.4%	0.1%	1.4%	--
<i>Commercial real estate</i>	3.3%	6.2%	0.1%	0.4%	--
<i>Total loans</i>	9.1%	9.6%	1.1%	3.0%	--