

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	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$900	\$882	-2.1%	
Loans	\$564	\$572	1.3%	
Construction & development	\$25	\$18	-28.4%	
Closed-end 1-4 family residential	\$85	\$75	-11.6%	
Home equity	\$41	\$41	1.7%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	5.9%	
Commercial & Industrial	\$57	\$62	7.2%	
Commercial real estate	\$244	\$252	3.7%	
Unused commitments	\$105	\$113	8.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$158	\$138	-13.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$34	\$20	-41.4%	
Cash & balances due	\$58	\$66	12.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$30	\$10	-66.3%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$30	\$10	-67.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$834	\$813	-2.5%	
Deposits	\$786	\$757	-3.8%	
Total other borrowings	\$43	\$52	21.1%	
FHLB advances	\$20	\$30	49.6%	
Equity				
Equity capital at quarter end	\$66	\$68	3.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.6%	7.5%	--	
Tier 1 risk based capital ratio	9.1%	10.7%	--	
Total risk based capital ratio	10.4%	11.9%	--	
Return on equity ¹	0.3%	0.1%	--	
Return on assets ¹	0.0%	0.0%	--	
Net interest margin ¹	3.3%	3.5%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	50.5%	40.3%	--	
Loss provision to net charge-offs (qtr)	37.1%	109.9%	--	
Net charge-offs to average loans and leases ¹	2.4%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	35.4%	36.3%	5.7%	0.6%
Closed-end 1-4 family residential	8.7%	5.8%	0.8%	0.6%
Home equity	0.5%	0.3%	0.1%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.2%	0.0%
Commercial & Industrial	4.6%	0.7%	0.5%	0.0%
Commercial real estate	7.2%	6.7%	0.4%	0.1%
Total loans	6.6%	5.1%	0.6%	0.2%