

CENTERBANK

	CPP Disbursement Date 05/01/2009	Cert 35117	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$92	\$104	12.4%	
Loans	\$80	\$79	-0.5%	
<i>Construction & development</i>	\$6	\$8	33.3%	
<i>Closed-end 1-4 family residential</i>	\$15	\$14	-5.3%	
<i>Home equity</i>	\$5	\$4	-21.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$0	-24.0%	
<i>Commercial & Industrial</i>	\$19	\$16	-17.9%	
<i>Commercial real estate</i>	\$33	\$31	-4.1%	
Unused commitments	\$9	\$6	-27.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$6		
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$5		
Cash & balances due	\$7	\$10	38.6%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$85	\$94	10.5%	
Deposits	\$84	\$94	11.8%	
Total other borrowings	\$1	\$0	-100.0%	
FHLB advances	\$1	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$7	\$9	35.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	7.6%	9.5%	--	
Tier 1 risk based capital ratio	9.1%	11.4%	--	
Total risk based capital ratio	10.1%	12.4%	--	
Return on equity ¹	-4.2%	5.7%	--	
Return on assets ¹	-0.3%	0.5%	--	
Net interest margin ¹	3.9%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	57.2%	212.8%	--	
Loss provision to net charge-offs (qtr)	96.6%	153.8%	--	
Net charge-offs to average loans and leases ¹	1.7%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	4.1%	0.5%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.7%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	2.3%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	2.3%	1.2%	0.1%	0.3%
<i>Commercial real estate</i>	0.7%	0.4%	0.9%	0.0%
<i>Total loans</i>	1.6%	0.5%	0.4%	0.1%