

CENTRA FINANCIAL HOLDINGS, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 2856498	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,213	\$1,292	6.5%	
Loans	\$1,027	\$1,025	-0.2%	
<i>Construction & development</i>	\$173	\$170	-1.6%	
<i>Closed-end 1-4 family residential</i>	\$284	\$274	-3.5%	
<i>Home equity</i>	\$41	\$45	10.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$33	\$25	-24.4%	
<i>Commercial & Industrial</i>	\$142	\$129	-9.1%	
<i>Commercial real estate</i>	\$290	\$309	6.9%	
Unused commitments	\$192	\$181	-5.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$119	\$131	10.3%	
Cash & balances due	\$20	\$6	-70.9%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$11	\$19	72.3%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$12	\$19	58.1%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,101	\$1,170	6.3%	
Deposits	\$1,014	\$1,117	10.1%	
Total other borrowings	\$75	\$41	-45.8%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$112	\$122	8.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.9%	8.3%	--	
Tier 1 risk based capital ratio	9.8%	10.6%	--	
Total risk based capital ratio	11.1%	11.8%	--	
Return on equity ¹	3.2%	3.6%	--	
Return on assets ¹	0.3%	0.3%	--	
Net interest margin ¹	3.9%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	242.1%	250.2%	--	
Loss provision to net charge-offs (qtr)	153.0%	189.6%	--	
Net charge-offs to average loans and leases ¹	0.8%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.7%	1.7%	0.6%	0.7%
<i>Closed-end 1-4 family residential</i>	1.0%	0.9%	0.1%	0.0%
<i>Home equity</i>	0.2%	0.5%	0.8%	0.6%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.4%	1.0%	0.5%	0.2%
<i>Commercial & Industrial</i>	0.1%	0.3%	0.1%	0.1%
<i>Commercial real estate</i>	0.2%	0.3%	0.0%	0.0%
<i>Total loans</i>	0.7%	0.7%	0.2%	0.2%