

**CENTRIC FINANCIAL CORPORATION**

	CPP Disbursement Date 12/18/2009	RSSD (Holding Company) 1144086	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$125	\$161	28.7%	
Loans	\$89	\$114	27.5%	
<i>Construction &amp; development</i>	\$8	\$8	7.7%	
<i>Closed-end 1-4 family residential</i>	\$19	\$23	23.7%	
<i>Home equity</i>	\$6	\$9	55.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	3.7%	
<i>Commercial &amp; Industrial</i>	\$16	\$15	-4.3%	
<i>Commercial real estate</i>	\$37	\$51	37.8%	
Unused commitments	\$16	\$22	38.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$17	\$17	3.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$5	92.5%	
Cash & balances due	\$2	\$16	719.8%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$112	\$147	30.5%	
Deposits	\$105	\$140	33.3%	
Total other borrowings	\$6	\$6	0.0%	
FHLB advances	\$6	\$6	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$13	\$14	12.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$5	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.3%	8.8%	--	
Tier 1 risk based capital ratio	12.3%	11.5%	--	
Total risk based capital ratio	13.5%	12.5%	--	
Return on equity <sup>1</sup>	-15.5%	-62.8%	--	
Return on assets <sup>1</sup>	-1.5%	-5.3%	--	
Net interest margin <sup>1</sup>	3.1%	2.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	47.0%	57.7%	--	
Loss provision to net charge-offs (qtr)	121.8%	98.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.7%	3.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	4.8%	2.4%	0.6%	0.4%
<i>Home equity</i>	2.1%	1.7%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	6.3%	15.2%	0.0%	0.2%
<i>Commercial &amp; Industrial</i>	2.8%	1.7%	0.0%	1.3%
<i>Commercial real estate</i>	2.4%	2.1%	0.0%	1.3%
<i>Total loans</i>	2.7%	1.9%	0.4%	0.8%