

**CENTRIX BANK&TRUST**

	CPP Disbursement Date 02/06/2009	Cert 35035	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>	\$471	\$591	25.4%	
Loans	\$361	\$428	18.4%	
<i>Construction &amp; development</i>	\$43	\$45	4.5%	
<i>Closed-end 1-4 family residential</i>	\$16	\$29	86.9%	
<i>Home equity</i>	\$10	\$16	60.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$5	\$1	-74.5%	
<i>Commercial &amp; Industrial</i>	\$88	\$102	16.0%	
<i>Commercial real estate</i>	\$186	\$213	14.9%	
Unused commitments	\$83	\$92	10.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$88	\$129	46.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$7	\$14	97.6%	
Cash & balances due	\$8	\$9	7.8%	
<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>	\$439	\$547	24.6%	
Deposits	\$390	\$492	26.2%	
Total other borrowings	\$41	\$46	13.7%	
FHLB advances	\$12	\$14	16.1%	
<b>Equity</b>				
Equity capital at quarter end	\$33	\$44	36.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$8	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	6.8%	7.2%	--	
Tier 1 risk based capital ratio	8.2%	9.4%	--	
Total risk based capital ratio	10.8%	11.9%	--	
Return on equity <sup>1</sup>	11.2%	12.4%	--	
Return on assets <sup>1</sup>	0.8%	0.9%	--	
Net interest margin <sup>1</sup>	4.0%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	376.0%	127.7%	--	
Loss provision to net charge-offs (qtr)	142.5%	787.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	0.1%	--	
<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>	0.9%	3.5%	0.9%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	0.4%	0.2%	0.0%	0.1%
<i>Commercial real estate</i>	0.1%	1.1%	0.0%	0.0%
<i>Total loans</i>	0.3%	0.9%	0.1%	0.0%