CPP **ANNUAL USE OF CAPITAL SURVEY - 2013**

NAME OF INSTITUTION
(Include Holding Company Where Applicable)

CENTRUE FINANCIAL CORPORATION

Person to be contacted regarding this report:	DANIEL R. KADOLPH, CFO	RSSD: (For Bank Holding Companies)	1206591
UST Sequence Number:	248	Holding Company Docket Number: (For Thrift Holding Companies)	
CPP/CDCI Funds Received:	32,668,000	FDIC Certificate Number: (For Depository Institutions)	
CPP/CDCI Funds Repaid to Date:	0	Credit Union Charter Number: (For Credit Unions)	
Date Funded (first funding):	N/A	City:	OTTAWA
Date Repaid[1]:	N/A	State:	Illinois

[1]If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

☒	Increase lending or reduce lending less than otherwise would have occurred.	The Company implemented a capital strategy to reduce balance sheet risk, through a reduction of loans. Without CPP funds, all new lending activities would have been significantly reduced, if not completed suspended.
☒	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	The Company's loans increased $7.3 million in 2013. Increase was commercial and agricultural loans.
☐	Increase securities purchased (ABS, MBS, etc.).	

☐	Make other investments	
☒	Increase reserves for non-performing assets	CPP funds allowed the Company to take and retain a conservative stance in evaluating nonperforming assets for impairment and established appropriate reserves. This has provided the Company with greater flexibility in managing the downward swings in real estate values.
☐	Reduce borrowings	
☒	Increase charge-offs	Allowed the Company to swiftly move through problem credits in an effort to quickly address deteriorating loans and reduce substandard assets.
☐	Purchase another financial institution or purchase assets from another financial institution	
☐	Held as non-leveraged increase to total capital	

What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?

Preserve sufficient liquidity levels and prevent a severe curtailment in lending activities.

What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?

Allowed the Company to work with and restructure consumer, residential, farm and small business loans prior to them reaching a non-performing status and avoid the liquidation or foreclosure that would have otherwise resulted. Allowed the Company to adopt a more conservative interpretation of FAS 5 in determining the adequacy of the allowance for loan losses. Allowed us to offset losses in prior years. Provided the Company the luxury of making loans that we would have not have otherwise made. Allowed the Company to maintain a greater degree of flexibility in assisting troubled borrowers and, in some instances, avoiding complete liquidation. For borrowers unable or unwilling to work with the Company's Bank Subsidiary, the CPP funds have provided the flexibility to swiftly exit these relationships and liquidate the related collateral.

Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.

As the economy improves and real estate values have stabilized, the CPP funds have allowed us to return to lending activities. New lending opportunities: consumer, residential, farm, small business and commercial increased at a moderate rate in 2013 and that trends is expected to continue into and through 2014.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.