

CENTERBANK

	CPP Disbursement Date 05/01/2009	Cert 35117	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$105	\$113	8.2%		
Loans	\$82	\$94	14.7%		
<i>Construction & development</i>	\$10	\$13	30.7%		
<i>Closed-end 1-4 family residential</i>	\$16	\$19	17.5%		
<i>Home equity</i>	\$3	\$3	-5.8%		
<i>Credit card</i>	\$0	\$0			
<i>Other consumer</i>	\$1	\$1	24.1%		
<i>Commercial & Industrial</i>	\$13	\$17	24.7%		
<i>Commercial real estate</i>	\$30	\$32	5.5%		
Unused commitments	\$11	\$12	12.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$3	-37.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$8	5.0%		
Cash & balances due	\$6	\$5	-16.9%		
Residential mortgage originations					
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$27			
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0			
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$26			
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0			
Liabilities	\$94	\$102	8.1%		
Deposits	\$90	\$100	11.6%		
Total other borrowings	\$4	\$1	-75.0%		
FHLB advances	\$4	\$1	-75.0%		
Equity					
Equity capital at quarter end	\$10	\$11	9.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.5%	9.6%	--		
Tier 1 risk based capital ratio	11.8%	11.7%	--		
Total risk based capital ratio	12.8%	12.9%	--		
Return on equity ¹	14.6%	9.4%	--		
Return on assets ¹	1.4%	0.9%	--		
Net interest margin ¹	4.4%	4.5%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	126.6%	73.8%	--		
Loss provision to net charge-offs (qtr)	96.2%	255.9%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.3%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2011	2012	2011	2012	
<i>Construction & development</i>	0.0%	4.8%	0.0%	0.0%	--
<i>Closed-end 1-4 family residential</i>	0.0%	1.9%	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>	3.0%	0.0%	0.0%	0.0%	--
<i>Commercial & Industrial</i>	1.1%	3.7%	0.3%	0.0%	--
<i>Commercial real estate</i>	0.1%	0.0%	0.0%	0.0%	--
<i>Total loans</i>	0.9%	1.7%	0.0%	0.1%	--