

CENTRUE FINANCIAL CORPORATION

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1206591	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$965	\$900	-6.7%	
Loans	\$588	\$564	-4.0%	
Construction & development	\$42	\$25	-40.0%	
Closed-end 1-4 family residential	\$106	\$85	-19.7%	
Home equity	\$41	\$41	-0.4%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	12.3%	
Commercial & Industrial	\$60	\$57	-4.7%	
Commercial real estate	\$236	\$244	3.1%	
Unused commitments	\$108	\$105	-2.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$195	\$158	-18.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$32	\$34	5.0%	
Cash & balances due	\$65	\$58	-10.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$23	\$30	31.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$23	\$30	29.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$898	\$834	-7.1%	
Deposits	\$851	\$786	-7.6%	
Total other borrowings	\$41	\$43	5.1%	
FHLB advances	\$23	\$20	-13.0%	
Equity				
Equity capital at quarter end	\$67	\$66	-1.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.1%	6.6%	--	
Tier 1 risk based capital ratio	9.0%	9.1%	--	
Total risk based capital ratio	10.3%	10.4%	--	
Return on equity ¹	3.7%	0.3%	--	
Return on assets ¹	0.3%	0.0%	--	
Net interest margin ¹	3.3%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	47.5%	50.5%	--	
Loss provision to net charge-offs (qtr)	41.5%	37.1%	--	
Net charge-offs to average loans and leases ¹	2.3%	2.4%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2011	2012	2011	2012
Construction & development	56.5%	35.4%	1.8%	5.7%
Closed-end 1-4 family residential	3.5%	8.7%	0.3%	0.8%
Home equity	1.7%	0.5%	0.0%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	6.7%	0.2%
Commercial & Industrial	2.2%	4.6%	0.5%	0.5%
Commercial real estate	5.1%	7.2%	0.5%	0.4%
Total loans	7.6%	6.6%	0.6%	0.6%