

**CENTRUE FINANCIAL CORPORATION**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1206591	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2013</b> \$ millions	<b>2014</b> \$ millions	<b>%chg from prev</b>	
<b>Assets</b>	\$882	\$814	-7.7%	
Loans	\$572	\$559	-2.2%	
Construction & development	\$18	\$14	-23.1%	
Closed-end 1-4 family residential	\$75	\$66	-12.3%	
Home equity	\$41	\$41	-1.0%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	64.3%	
Commercial & Industrial	\$62	\$58	-5.5%	
Commercial real estate	\$252	\$264	4.5%	
Unused commitments	\$113	\$113	-0.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$138	\$100	-27.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$20	\$36	78.8%	
Cash & balances due	\$66	\$44	-32.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$10	\$8	-20.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$10	\$8	-19.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$813	\$751	-7.7%	
Deposits	\$757	\$700	-7.5%	
Total other borrowings	\$52	\$47	-10.7%	
FHLB advances	\$30	\$20	-33.3%	
<b>Equity</b>				
Equity capital at quarter end	\$68	\$63	-7.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.5%	7.6%	--	
Tier 1 risk based capital ratio	10.7%	10.6%	--	
Total risk based capital ratio	11.9%	11.8%	--	
Return on equity <sup>1</sup>	0.1%	-34.6%	--	
Return on assets <sup>1</sup>	0.0%	-2.8%	--	
Net interest margin <sup>1</sup>	3.5%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	40.3%	103.0%	--	
Loss provision to net charge-offs (qtr)	109.9%	50.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.7%	6.9%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2013</b>	<b>2014</b>	<b>2013</b>	<b>2014</b>
Construction & development	36.3%	5.9%	0.6%	6.1%
Closed-end 1-4 family residential	5.8%	1.8%	0.6%	1.8%
Home equity	0.3%	0.5%	0.1%	0.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.7%	0.8%	0.0%	2.4%
Commercial real estate	6.7%	0.3%	0.1%	2.2%
Total loans	5.1%	1.4%	0.2%	1.8%