

**CENTERBANK**

	CPP Disbursement Date 05/01/2009	Cert 35117	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$104	\$105	1.4%	
Loans	\$79	\$84	5.6%	
<i>Construction &amp; development</i>	\$8	\$9	15.2%	
<i>Closed-end 1-4 family residential</i>	\$14	\$15	10.4%	
<i>Home equity</i>	\$4	\$3	-21.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	-5.1%	
<i>Commercial &amp; Industrial</i>	\$16	\$14	-7.7%	
<i>Commercial real estate</i>	\$31	\$33	4.2%	
Unused commitments	\$6	\$10	61.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$4	-36.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$4	-19.7%	
Cash & balances due	\$10	\$10	-2.4%	
<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>	\$94	\$95	1.4%	
Deposits	\$94	\$95	1.4%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$9	\$10	1.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.5%	9.0%	--	
Tier 1 risk based capital ratio	11.4%	11.1%	--	
Total risk based capital ratio	12.4%	12.3%	--	
Return on equity <sup>1</sup>	5.7%	28.1%	--	
Return on assets <sup>1</sup>	0.5%	2.5%	--	
Net interest margin <sup>1</sup>	3.5%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	212.8%	103.1%	--	
Loss provision to net charge-offs (qtr)	153.8%	23.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	2.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
<i>Construction &amp; development</i>	0.0%	6.3%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.5%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.5%
<i>Commercial &amp; Industrial</i>	1.2%	1.6%	0.3%	3.9%
<i>Commercial real estate</i>	0.4%	0.6%	0.0%	0.0%
<i>Total loans</i>	0.5%	1.2%	0.1%	0.7%