

CENTRA FINANCIAL HOLDINGS, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 2856498	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$1,292	\$1,373	6.3%	
Loans	\$1,025	\$1,059	3.3%	
Construction & development	\$170	\$161	-5.2%	
Closed-end 1-4 family residential	\$274	\$267	-2.5%	
Home equity	\$45	\$49	6.8%	
Credit card	\$0	\$0		
Other consumer	\$25	\$21	-14.5%	
Commercial & Industrial	\$129	\$135	5.2%	
Commercial real estate	\$309	\$330	6.6%	
Unused commitments	\$181	\$193	6.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$131	\$130	-1.2%	
Cash & balances due	\$6	\$7	25.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$19	\$23	25.2%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$19	\$21	13.8%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,170	\$1,219	4.2%	
Deposits	\$1,117	\$1,169	4.6%	
Total other borrowings	\$41	\$38	-7.7%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$122	\$154	26.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$25	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	10.0%	--	
Tier 1 risk based capital ratio	10.6%	13.5%	--	
Total risk based capital ratio	11.8%	14.7%	--	
Return on equity ¹	3.6%	3.5%	--	
Return on assets ¹	0.3%	0.4%	--	
Net interest margin ¹	3.8%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	250.2%	102.0%	--	
Loss provision to net charge-offs (qtr)	189.6%	112.5%	--	
Net charge-offs to average loans and leases ¹	0.7%	0.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	1.7%	5.3%	0.7%	0.4%
Closed-end 1-4 family residential	0.9%	1.3%	0.0%	0.3%
Home equity	0.5%	1.3%	0.6%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.0%	1.8%	0.2%	0.2%
Commercial & Industrial	0.3%	1.7%	0.1%	0.6%
Commercial real estate	0.3%	0.8%	0.0%	0.0%
Total loans	0.7%	1.7%	0.2%	0.2%