

**CENTER FINANCIAL CORPORATION**

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 3003178	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$2,049	\$2,190	6.9%	
Loans	\$1,720	\$1,539	-10.5%	
Construction & development	\$96	\$49	-48.3%	
Closed-end 1-4 family residential	\$3	\$6	110.7%	
Home equity	\$24	\$27	12.5%	
Credit card	\$1	\$1	3.8%	
Other consumer	\$50	\$35	-31.3%	
Commercial & Industrial	\$303	\$255	-15.8%	
Commercial real estate	\$1,193	\$1,066	-10.7%	
Unused commitments	\$220	\$187	-15.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$147	\$289	96.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$35	\$82	130.1%	
Cash & balances due	\$46	\$87	86.9%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,830	\$1,925	5.2%	
Deposits	\$1,618	\$1,762	8.9%	
Total other borrowings	\$193	\$148	-23.0%	
FHLB advances	\$192	\$147	-23.6%	
<b>Equity</b>				
Equity capital at quarter end	\$220	\$265	20.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$44	\$83	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.6%	12.0%	--	
Tier 1 risk based capital ratio	11.9%	15.8%	--	
Total risk based capital ratio	13.1%	17.1%	--	
Return on equity <sup>1</sup>	-10.2%	-41.1%	--	
Return on assets <sup>1</sup>	-1.0%	-4.4%	--	
Net interest margin <sup>1</sup>	3.7%	3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	186.6%	92.3%	--	
Loss provision to net charge-offs (qtr)	627.9%	80.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.7%	7.2%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	2008	2009	2008	2009
Construction & development	2.0%	25.1%	0.2%	0.5%
Closed-end 1-4 family residential	0.0%	4.9%	0.0%	3.9%
Home equity	0.5%	1.0%	0.0%	0.8%
Credit card	0.0%	0.0%	0.7%	0.8%
Other consumer	0.5%	0.2%	2.2%	0.2%
Commercial & Industrial	1.4%	3.1%	0.5%	3.0%
Commercial real estate	1.2%	4.0%	0.0%	1.7%
Total loans	1.2%	4.1%	0.2%	1.8%