

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,397	\$1,312	-6.0%	
Loans	\$1,005	\$886	-11.9%	
<i>Construction & development</i>	\$165	\$129	-22.3%	
<i>Closed-end 1-4 family residential</i>	\$188	\$151	-19.8%	
<i>Home equity</i>	\$67	\$61	-9.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$5	\$4	-15.8%	
<i>Commercial & Industrial</i>	\$110	\$102	-7.3%	
<i>Commercial real estate</i>	\$315	\$296	-6.0%	
Unused commitments	\$234	\$145	-38.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$163	\$213	30.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$76	\$50	-34.3%	
Cash & balances due	\$35	\$56	61.2%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$10	\$19	83.8%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$10	\$19	88.1%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,244	\$1,172	-5.8%	
Deposits	\$1,050	\$1,058	0.8%	
Total other borrowings	\$187	\$102	-45.1%	
FHLB advances	\$140	\$86	-38.5%	
Equity				
Equity capital at quarter end	\$153	\$141	-7.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$19	NA	
Performance Ratios				
Tier 1 leverage ratio	9.4%	8.2%	--	
Tier 1 risk based capital ratio	11.5%	10.6%	--	
Total risk based capital ratio	12.7%	11.8%	--	
Return on equity ¹	-2.5%	-26.2%	--	
Return on assets ¹	-0.3%	-2.8%	--	
Net interest margin ¹	3.5%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	145.6%	41.5%	--	
Loss provision to net charge-offs (qtr)	313.2%	158.5%	--	
Net charge-offs to average loans and leases ¹	0.7%	4.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.1%	39.8%	0.0%	4.9%
<i>Closed-end 1-4 family residential</i>	1.0%	3.8%	0.6%	0.2%
<i>Home equity</i>	2.5%	0.6%	0.2%	0.8%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	0.0%	0.8%	0.0%
<i>Commercial & Industrial</i>	0.1%	3.6%	0.2%	0.1%
<i>Commercial real estate</i>	0.4%	3.3%	0.1%	0.1%
<i>Total loans</i>	1.0%	9.1%	0.2%	1.1%