CENTRUE FINANCIAL CORP

Form 10-Q						
August 08, 2016						
UNITED STATES						
SECURITIES AND EXCHANGE	COMMISSION					
Washington, D.C. 20549						
FORM 10-Q						
QUARTERLY REPORT						
Pursuant to Section 13 or 15(d) of		ct of 1934				
For the quarterly period ended Jun						
Commission File Number: 0-2884	6					
Centrue Financial Corporation						
(Exact name of Registrant as speci	ified in its charter)					
Delaware		36-3145350				
(State or other jurisdiction of incor	rporation or organization)	(I.R.S. Employer Identification number)				
122 W. Madison Street, Ottawa, II						
(Address of principal executive of	fices including zip code)					
(815) 431-8400						
(Registrant's telephone number, in	cluding area code)					
Indicate by check mark whether th	ne Registrant (1) has filed al	ll reports required to be filed by Section 13 or 15(d) of				
the Securities Exchange Act of 193	34 during the preceding 12	months (or for such shorter period that the Registrant				
was required to file such reports),	and (2) has been subject to	such filing requirements for the past 90 days. Yes [ü] No				
Indicate by check mark whether th	e registrant has submitted e	electronically and posted on its corporate Web site, if				
	_	posted pursuant to Rule 405 of Regulation S-T during				
the preceding 12 months (or for su	ich shorter period that the re	egistrant was required to submit and post such files). Yes				
[ü] No []	-					
Indicate by check mark whether th	e registrant is a large accel	erated filer, an accelerated filer, a non-accelerated filer,				
or a smaller reporting company. See the definitions of "large accelerated filer," "accelerated filer" and "smaller reporting						
company" in Rule 12b-2 of the Ex	change Act.					
Large accelerated filer [] Accelera	ated filer []					
Non-accelerated filer [] Smaller:	reporting company [ü]					
Indicate by check mark whether th	e registrant is a shell comp	any (as defined in Rule 12b-2 of the Exchange Act). Yes				
[] No [ü].						
Indicate the number of shares outs	tanding of each of the issue	er's classes of common stock, as of the latest practicable				
date.						
Class	Shares outstanding at Aug	ust 8, 2016				
Common Stock, Par Value \$0.01	6,513,694					

Centrue Financial Corporation Form 10-Q Index

June 30, 2016

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CENTRUE FINANCIAL CORPORATION
PART I FINANCIAL INFORMATION
ITEM 1. FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED BALANCE SHEETS
(IN THOUSANDS, EXCEPT FOR PAR VALUE AND SHARE DATA)

ASSETS Cash and cash equivalents Securities available-for-sale Restricted securities Loans, net of allowance for loan loss: 2016 - \$8,925; 2015 - \$8,591 Loans, net of allowance for loan loss: 2016 - \$8,925; 2015 - \$8,591 Branch assets held for sale Loans, net of allowance for loan loss: 2016 - \$8,925; 2015 - \$8,591 Branch assets held for sale Branch assets held for sale Loans, net of allowance for loan loss: 2016 - \$8,925; 2015 - \$8,591 Branch assets held for sale Branch assets held for sale Loans, net of allowance for loan loss: 2016 - \$8,925; 2015 - \$8,591 Branch assets held for sale Branch assets held for sale Loans, net of allowance for loan loss: 2016 - \$8,925; 2015 - \$8,591 Branch assets held for sale Loans, net of allowance for loan loss: 2016 - \$8,925; 2015 - \$8,591 Branch assets held for sale Loans, net of allowance for loan loss: 2016 - \$8,925; 2015 - \$8,591 Branch assets held for sale Loans, net of allowance for loan loss: 2016 - \$8,925; 2015 - \$8,591 Branch assets held for sale Loans, net of allowance for loan loss: 2016 - \$8,925; 2015 - \$8,544 Branch assets held for sale Loans, net of allowance for loan loss: 2016 - \$8,925; 2015 - \$8,544 Branch assets held for sale Loans, net of allowance for loan loss: 2016 - \$8,925; 2015 - \$8,544 Branch assets held for sale Loans, net of allowance for loan loss: 2016 - \$8,925; 2015 - \$8,544 Branch assets held for sale Loans, net of sale sale sale sale sale sale sale sale		June 30, 2016	December 31, 2015
Securities available-for-sale 160,582 171,440 Restricted securities 10,027 9,116 Loans held for sale 187 735 Loans, net of allowance for loan loss: 2016 - \$8,925; 2015 - \$8,591 648,829 624,956 Branch assets held for sale — 16,673 Bank-owned life insurance 35,544 35,103 Mortgage servicing rights 2,065 2,129 Premises and equipment, net 16,682 16,852 Intangible assets, net 404 880 Other real estate owned, net 56,253 38,180 Deferred tax assets, net 36,235 38,180 Other assets 8,313 9,098 Total assets 8,313 9,098 LIABILITIES AND STOCKHOLDERS' EQUITY 15,000 5952,657 961,218 LIABILITIES AND STOCKHOLDERS' EQUITY 15,000 14,007 17,000 Total deposits 716,424 718,504 718,504 Federal Imperest-bearing 569,659 554,367 701 701 71,000 70,000 <td< td=""><td>ASSETS</td><td></td><td></td></td<>	ASSETS		
Restricted securities 10,027 9,116 Loans held for sale 187 735 Loans, net of allowance for loan loss: 2016 - \$8,925; 2015 - \$8,591 648,829 624,956 Branch assets held for sale — 16,673 Bank-owned life insurance 35,544 35,103 Mortgage servicing rights 2,065 2,129 Premises and equipment, net 16,682 16,882 Intangible assets, net 404 880 Other real estate owned, net 6,765 8,401 Deferred tax assets, net 36,235 38,180 Other assets 8,313 9,098 LIABILITIES AND STOCKHOLDERS' EQUITY 11,000 11,000 Liabilities 595,657 \$ 961,218 Deposits: Non-interest-bearing \$ 146,765 \$ 164,137 Interest-bearing \$ 59,659 \$ 554,367 Total deposits 7 16,424 7 18,504 Federal funds purchased and securities sold under agreements to repurchase 10,605 18,730 Federal Home Loan Bank advances 75,000 76,000	Cash and cash equivalents		\$ 27,655
Loans held for sale 187 735 Loans, net of allowance for loan loss: 2016 - \$8,925; 2015 - \$8,591 648,829 624,956 Branch assets held for sale — 16,6673 Bank-owned life insurance 35,544 35,103 Mortgage servicing rights 2,065 2,129 Premises and equipment, net 16,682 16,852 Intangible assets, net 404 880 Other real estate owned, net 6,765 8,401 Deferred tax assets, net 36,235 38,180 Other assets 8,313 9,098 Total assets 8,313 9,098 Total assets 8,313 9,098 LIABILITIES AND STOCKHOLDERS' EQUITY 18,146,765 \$ 164,137 Interest-bearing \$146,765 \$ 164,137 Interest-bearing \$146,765 \$ 164,137 Interest-bearing \$16,065 \$ 18,730 Federal funds purchased and securities sold under agreements to repurchase \$69,659 \$ 54,367 Federal Home Loan Bank advances 75,000 76,000 \$ 20,620	Securities available-for-sale	160,582	171,440
Loans, net of allowance for loan loss: 2016 - \$8,925; 2015 - \$8,591 648,829 624,956 Branch assets held for sale — 16,673 Bank-owned life insurance 35,544 35,103 Mortgage servicing rights 2,065 2,129 Premises and equipment, net 16,682 16,852 Intangible assets, net 404 880 Other real estate owned, net 6,765 8,401 Deferred tax assets, net 36,235 38,180 Other assets 8,313 9,098 Total assets 8952,657 \$961,218 LIABILITIES AND STOCKHOLDERS' EQUITY Liabilities 875,2657 \$961,218 Deposits: 146,765 \$164,137 Interest-bearing 569,659 554,367 Total deposits 716,424 718,504 Federal funds purchased and securities sold under agreements to repurchase 10,605 818,730 Federal Home Loan Bank advances 209 268 266 Subordinated debentures 20,620 20,620 20,620 Other liabilities — — —<	Restricted securities	10,027	9,116
Branch assets held for sale — 16,673 Bank-owned life insurance 35,544 35,103 Mortgage servicing rights 2,065 2,129 Premises and equipment, net 16,682 16,852 Intangible assets, net 404 880 Other real estate owned, net 6,765 8,401 Deferred tax assets, net 36,235 38,180 Other assets 8,313 9,098 Total assets 8,952,657 \$961,218 LIABILITIES AND STOCKHOLDERS' EQUITY Liabilities Deposits: S146,765 \$164,137 Interest-bearing \$146,765 \$164,137 Interest-bearing \$146,765 \$164,137 Total deposits 716,424 718,504 Federal funds purchased and securities sold under agreements to repurchase 10,605 18,730 Federal Home Loan Bank advances 75,000 76,000 Series B mandatory redeemable preferred stock 209 20,620 Other liabilities 4,805 5,815 Total liabilities 4,805 <	Loans held for sale	187	735
Bank-owned life insurance 35,544 35,103 Mortgage servicing rights 2,065 2,129 Premises and equipment, net 16,682 16,882 Intangible assets, net 404 880 Other real estate owned, net 36,235 38,180 Other assets 36,235 38,180 Other assets 8,313 9,098 Total assets \$952,657 \$961,218 LIABILITIES AND STOCKHOLDERS' EQUITY Liabilities Liabilities Deposits: Total deposits \$146,765 \$164,137 Interest-bearing 569,659 554,367 Total deposits 716,424 718,504 Federal funds purchased and securities sold under agreements to repurchase 10,605 18,730 Federal Home Loan Bank advances 75,000 76,000 Series B mandatory redeemable preferred stock 209 208 Subordinated debentures 20,620 20,620 Other liabilities 4,805 5,815 Total liabilities 827,663 839,937 Commitment	Loans, net of allowance for loan loss: 2016 - \$8,925; 2015 - \$8,591	648,829	624,956
Mortgage servicing rights 2,065 2,129 Premises and equipment, net 16,682 16,852 Intangible assets, net 404 880 Other real estate owned, net 6,765 8,401 Deferred tax assets, net 36,235 38,180 Other assets 8,313 9,098 Total assets \$952,657 \$961,218 LIABILITIES AND STOCKHOLDERS' EQUITY *** *** Liabilities *** *** Deposits: *** *** Non-interest-bearing \$146,765 \$164,137 Interest-bearing \$146,765 \$154,367 Total deposits 716,424 718,504 Federal funds purchased and securities sold under agreements to repurchase 10,605 18,730 Federal Home Loan Bank advances 75,000 76,000 Series B mandatory redeemable preferred stock 209 268 Subordinated debentures 20,620 20,620 Other liabilities 4,805 5,815 Total liabilities 827,663 839,937 <td>Branch assets held for sale</td> <td>_</td> <td>16,673</td>	Branch assets held for sale	_	16,673
Premises and equipment, net 16,682 16,852 Intangible assets, net 404 880 Other real estate owned, net 6,765 8,401 Deferred tax assets, net 36,235 38,180 Other assets 8,313 9,098 Total assets \$952,657 \$961,218 LIABILITIES AND STOCKHOLDERS' EQUITY Liabilities Deposits: \$96,659 \$54,467 Non-interest-bearing \$146,765 \$164,137 Interest-bearing \$569,659 \$54,367 Total deposits 716,424 718,504 Federal funds purchased and securities sold under agreements to repurchase 10,605 18,730 Federal Home Loan Bank advances 75,000 76,000 Series B mandatory redeemable preferred stock 209 268 Subordinated debentures 20,620 20,620 Other liabilities 4,805 5,815 Total liabilities 827,663 839,937 Commitments and contingent liabilities — — Stockholders' equity — —	Bank-owned life insurance	35,544	35,103
Intangible assets, net 404 880 Other real estate owned, net 6,765 8,401 Deferred tax assets, net 36,235 38,180 Other assets 8,313 9,098 Total assets \$952,657 \$961,218 LIABILITIES AND STOCKHOLDERS' EQUITY **** Liabilities ***** ***** Deposits: ***** ****** Non-interest-bearing \$146,765 \$164,137 Interest-bearing 569,659 554,367 Total deposits 716,424 718,504 Federal funds purchased and securities sold under agreements to repurchase 10,605 18,730 Federal Home Loan Bank advances 75,000 76,000 Series B mandatory redeemable preferred stock 209 268 Subordinated debentures 20,620 20,620 Other liabilities 4,805 5,815 Total liabilities *** *** Commitments and contingent liabilities *** *** Stockholders' equity *** ***	Mortgage servicing rights	2,065	2,129
Intangible assets, net 404 880 Other real estate owned, net 6,765 8,401 Deferred tax assets, net 36,235 38,180 Other assets 8,313 9,098 Total assets \$952,657 \$961,218 LIABILITIES AND STOCKHOLDERS' EQUITY **** Liabilities ***** ***** Deposits: ***** ****** Non-interest-bearing \$146,765 \$164,137 Interest-bearing 569,659 554,367 Total deposits 716,424 718,504 Federal funds purchased and securities sold under agreements to repurchase 10,605 18,730 Federal Home Loan Bank advances 75,000 76,000 Series B mandatory redeemable preferred stock 209 268 Subordinated debentures 20,620 20,620 Other liabilities 4,805 5,815 Total liabilities *** *** Commitments and contingent liabilities *** *** Stockholders' equity *** ***	Premises and equipment, net	16,682	16,852
Deferred tax assets, net 36,235 38,180 Other assets 8,313 9,098 Total assets \$952,657 \$961,218 LIABILITIES AND STOCKHOLDERS' EQUITY ************************************		404	880
Other assets 8,313 9,098 Total assets \$952,657 \$961,218 LIABILITIES AND STOCKHOLDERS' EQUITY *** *** Liabilities *** *** Deposits: *** *** Non-interest-bearing \$146,765 \$164,137 Interest-bearing \$69,659 \$54,367 Total deposits 716,424 718,504 Federal funds purchased and securities sold under agreements to repurchase 10,605 18,730 Federal Home Loan Bank advances 75,000 76,000 Series B mandatory redeemable preferred stock 209 268 Subordinated debentures 20,620 20,620 Other liabilities 4,805 5,815 Total liabilities 4,805 5,815 Total liabilities — — Stockholders' equity ** ** Series D Fixed Rate, Non-Cumulative Perpetual Preferred Stock, ** 2,636 2,636 Common stock, \$0.01 par value; 215,000,000 shares authorized; 6,581,544 shares issued at June 30, 2016 and December 31, 2015 6	Other real estate owned, net	6,765	8,401
Total assets \$952,657 \$961,218 LIABILITIES AND STOCKHOLDERS' EQUITY \$146,765 \$164,137 Liabilities \$146,765 \$164,137 Deposits: \$569,659 \$54,367 Non-interest-bearing \$69,659 \$54,367 Total deposits 716,424 718,504 Federal funds purchased and securities sold under agreements to repurchase 10,605 18,730 Federal Home Loan Bank advances 209 268 Subordinated debentures 20,620 20,620 Other liabilities 4,805 5,815 Total liabilities 4,805 5,815 Total liabilities Stockholders' equity 827,663 839,937 Commitments and contingent liabilities Stockholders' equity 5 2,636 2,636 Series D Fixed Rate, Non-Cumulative Perpetual Preferred Stock, 2,2636 2,636 2,363 shares authorized and issued at June 30, 2016 and 2,636 2,636 December 31, 2015; aggregate liquidation preference of \$2,636 2,636 2,636 Common stock, \$0.01 par valu	Deferred tax assets, net	36,235	38,180
LIABILITIES AND STOCKHOLDERS' EQUITY Liabilities Deposits: Non-interest-bearing \$146,765 \$164,137 Interest-bearing 569,659 554,367 Total deposits 716,424 718,504 Federal funds purchased and securities sold under agreements to repurchase 10,605 18,730 Federal Home Loan Bank advances 75,000 76,000 Series B mandatory redeemable preferred stock 209 268 Subordinated debentures 20,620 20,620 Other liabilities 4,805 5,815 Total liabilities 827,663 839,937 Commitments and contingent liabilities — — Stockholders' equity Series D Fixed Rate, Non-Cumulative Perpetual Preferred Stock, 2,363 2,636 2,636 2,363 shares authorized and issued at June 30, 2016 and December 31, 2015; aggregate liquidation preference of \$2,636 2,636 2,636 Common stock, \$0.01 par value; 215,000,000 shares authorized; 6,581,544 shares issued at June 30, 2016 and December 31, 2015 66 66 Surplus 140,640 140,669	Other assets	8,313	9,098
LIABILITIES AND STOCKHOLDERS' EQUITY Liabilities Deposits: Non-interest-bearing \$146,765 \$164,137 Interest-bearing 569,659 554,367 Total deposits 716,424 718,504 Federal funds purchased and securities sold under agreements to repurchase 10,605 18,730 Federal Home Loan Bank advances 75,000 76,000 Series B mandatory redeemable preferred stock 209 268 Subordinated debentures 20,620 20,620 Other liabilities 4,805 5,815 Total liabilities 827,663 839,937 Commitments and contingent liabilities — — Stockholders' equity Series D Fixed Rate, Non-Cumulative Perpetual Preferred Stock, 2,363 2,636 2,636 2,363 shares authorized and issued at June 30, 2016 and December 31, 2015; aggregate liquidation preference of \$2,636 2,636 2,636 Common stock, \$0.01 par value; 215,000,000 shares authorized; 6,581,544 shares issued at June 30, 2016 and December 31, 2015 66 66 Surplus 140,640 140,669	Total assets	\$952,657	\$ 961,218
Deposits: \$146,765 \$164,137 Interest-bearing 569,659 554,367 Total deposits 716,424 718,504 Federal funds purchased and securities sold under agreements to repurchase 10,605 18,730 Federal Home Loan Bank advances 75,000 76,000 Series B mandatory redeemable preferred stock 209 268 Subordinated debentures 20,620 20,620 Other liabilities 4,805 5,815 Total liabilities 827,663 839,937 Commitments and contingent liabilities — — Stockholders' equity Series D Fixed Rate, Non-Cumulative Perpetual Preferred Stock, 2,363 2,636 2,363 shares authorized and issued at June 30, 2016 and 2,636 2,636 December 31, 2015; aggregate liquidation preference of \$2,636 2,636 2,636 Common stock, \$0.01 par value; 215,000,000 shares authorized; 6,581,544 shares issued at June 30, 2016 and December 31, 2015 66 66 Surplus 140,640 140,669	LIABILITIES AND STOCKHOLDERS' EQUITY		
Non-interest-bearing \$146,765 \$164,137 Interest-bearing 569,659 554,367 Total deposits 716,424 718,504 Federal funds purchased and securities sold under agreements to repurchase 10,605 18,730 Federal Home Loan Bank advances 75,000 76,000 Series B mandatory redeemable preferred stock 209 268 Subordinated debentures 20,620 20,620 Other liabilities 4,805 5,815 Total liabilities 827,663 839,937 Commitments and contingent liabilities — — Stockholders' equity — — Stockholders' equity — — Stockholders' authorized and issued at June 30, 2016 and 2,636 2,636 December 31, 2015; aggregate liquidation preference of \$2,636 2,636 2,636 Common stock, \$0.01 par value; 215,000,000 shares authorized; 6,581,544 shares issued at June 30, 2016 and December 31, 2015 66 66 Surplus 140,640 140,669	Liabilities		
Non-interest-bearing \$146,765 \$164,137 Interest-bearing 569,659 554,367 Total deposits 716,424 718,504 Federal funds purchased and securities sold under agreements to repurchase 10,605 18,730 Federal Home Loan Bank advances 75,000 76,000 Series B mandatory redeemable preferred stock 209 268 Subordinated debentures 20,620 20,620 Other liabilities 4,805 5,815 Total liabilities 827,663 839,937 Commitments and contingent liabilities — — Stockholders' equity — — Stockholders' equity — — Stockholders' authorized and issued at June 30, 2016 and 2,636 2,636 December 31, 2015; aggregate liquidation preference of \$2,636 2,636 2,636 Common stock, \$0.01 par value; 215,000,000 shares authorized; 6,581,544 shares issued at June 30, 2016 and December 31, 2015 66 66 Surplus 140,640 140,669	Deposits:		
Interest-bearing Total deposits Tota	-	\$146,765	\$ 164,137
Total deposits Federal funds purchased and securities sold under agreements to repurchase Federal Home Loan Bank advances Fede		569,659	554,367
Federal funds purchased and securities sold under agreements to repurchase Federal Home Loan Bank advances Foliable Federal Home Loan Bank ad	<u> </u>	716,424	
Federal Home Loan Bank advances Series B mandatory redeemable preferred stock Subordinated debentures Other liabilities Other liabilities Total liabilities Commitments and contingent liabilities Commitments and contingent liabilities Total Preferred Stock, 827,663 Surplus 75,000 76,000 20,620 20,620 20,620 4,805 5,815 827,663 839,937 Commitments and contingent liabilities — Stockholders' equity Series D Fixed Rate, Non-Cumulative Perpetual Preferred Stock, 2,363 shares authorized and issued at June 30, 2016 and December 31, 2015; aggregate liquidation preference of \$2,636 Common stock, \$0.01 par value; 215,000,000 shares authorized; 6,581,544 shares issued at June 30, 2016 and December 31, 2015 66 66 Surplus	•		
Series B mandatory redeemable preferred stock Subordinated debentures Other liabilities Other liabilities 4,805 Total liabilities 4,805 827,663 839,937 Commitments and contingent liabilities — Stockholders' equity Series D Fixed Rate, Non-Cumulative Perpetual Preferred Stock, 2,363 shares authorized and issued at June 30, 2016 and December 31, 2015; aggregate liquidation preference of \$2,636 Common stock, \$0.01 par value; 215,000,000 shares authorized; 6,581,544 shares issued at June 30, 2016 and December 31, 2015 66 66 Surplus 66 66 66 Surplus		75,000	
Subordinated debentures Other liabilities Total liabilities Commitments and contingent liabilities Commitments and contingent liabilities — Stockholders' equity Series D Fixed Rate, Non-Cumulative Perpetual Preferred Stock, 2,363 shares authorized and issued at June 30, 2016 and December 31, 2015; aggregate liquidation preference of \$2,636 Common stock, \$0.01 par value; 215,000,000 shares authorized; 6,581,544 shares issued at June 30, 2016 and December 31, 2015 Surplus 20,620 4,805 5,815 827,663 839,937 Commitments and contingent liabilities — — 666 66 66 67 686 686 686	Series B mandatory redeemable preferred stock	•	•
Other liabilities 4,805 5,815 Total liabilities 827,663 839,937 Commitments and contingent liabilities — — Stockholders' equity Series D Fixed Rate, Non-Cumulative Perpetual Preferred Stock, 2,363 shares authorized and issued at June 30, 2016 and December 31, 2015; aggregate liquidation preference of \$2,636 Common stock, \$0.01 par value; 215,000,000 shares authorized; 6,581,544 shares issued at June 30, 2016 and December 31, 2015 Surplus 66 66 Surplus 140,640 140,609		20,620	20,620
Total liabilities 827,663 839,937 Commitments and contingent liabilities — — Stockholders' equity Series D Fixed Rate, Non-Cumulative Perpetual Preferred Stock, 2,363 shares authorized and issued at June 30, 2016 and December 31, 2015; aggregate liquidation preference of \$2,636 Common stock, \$0.01 par value; 215,000,000 shares authorized; 6,581,544 shares issued at June 30, 2016 and December 31, 2015 Surplus 66 66 67 68 68 69 69 69 69 69 60 60 60 60 60 60 60 60 60 60 60 60 60			•
Commitments and contingent liabilities — — — Stockholders' equity Series D Fixed Rate, Non-Cumulative Perpetual Preferred Stock, 2,363 shares authorized and issued at June 30, 2016 and December 31, 2015; aggregate liquidation preference of \$2,636 Common stock, \$0.01 par value; 215,000,000 shares authorized; 6,581,544 shares issued at June 30, 2016 and December 31, 2015 Surplus 66 66 140,640 140,609		•	•
Stockholders' equity Series D Fixed Rate, Non-Cumulative Perpetual Preferred Stock, 2,363 shares authorized and issued at June 30, 2016 and December 31, 2015; aggregate liquidation preference of \$2,636 Common stock, \$0.01 par value; 215,000,000 shares authorized; 6,581,544 shares issued at June 30, 2016 and December 31, 2015 66 Surplus 66 140,640 140,609		,	,
Series D Fixed Rate, Non-Cumulative Perpetual Preferred Stock, 2,363 shares authorized and issued at June 30, 2016 and December 31, 2015; aggregate liquidation preference of \$2,636 Common stock, \$0.01 par value; 215,000,000 shares authorized; 6,581,544 shares issued at June 30, 2016 and December 31, 2015 Surplus 66 66 140,640 140,609	Commitments and contingent liabilities	_	_
Series D Fixed Rate, Non-Cumulative Perpetual Preferred Stock, 2,363 shares authorized and issued at June 30, 2016 and December 31, 2015; aggregate liquidation preference of \$2,636 Common stock, \$0.01 par value; 215,000,000 shares authorized; 6,581,544 shares issued at June 30, 2016 and December 31, 2015 Surplus 66 66 140,640 140,609	Stockholders' equity		
2,363 shares authorized and issued at June 30, 2016 and December 31, 2015; aggregate liquidation preference of \$2,636 Common stock, \$0.01 par value; 215,000,000 shares authorized; 6,581,544 shares issued at June 30, 2016 and December 31, 2015 Surplus 66 67 140,640 140,609			
December 31, 2015; aggregate liquidation preference of \$2,636 Common stock, \$0.01 par value; 215,000,000 shares authorized; 6,581,544 shares issued at June 30, 2016 and December 31, 2015 Surplus 2,636 2,636 66 140,640 140,609	•		
Common stock, \$0.01 par value; 215,000,000 shares authorized; 6,581,544 shares issued at June 30, 2016 and December 31, 2015 66 66 Surplus 140,640 140,609	·	2 636	2 636
6,581,544 shares issued at June 30, 2016 and December 31, 2015 66 66 Surplus 140,640 140,609	77 7 2	2,030	2,030
Surplus 140,640 140,609	<u>.</u>	66	66
•			
1 100 u 11 u 1 u 1 u 1 u 1 u 1 u 1 u 1 u	•		
Accumulated other comprehensive loss (2,145) (2,946)			
141,120 137,407	recommend offer comprehensive ross		

Treasury stock, at cost, 67,850 shares at June 30, 2016
and December 31, 2015

Total stockholders' equity

124,994

121,281

Total liabilities and stockholders' equity

\$952,657

\$961,218

See Accompanying Notes to Consolidated Financial Statements

1

CENTRUE FINANCIAL CORPORATION UNAUDITED CONSOLIDATED STATEMENTS OF INCOME AND COMPREHENSIVE INCOME (IN THOUSANDS, EXCEPT PER SHARE DATA)

	Three Months Ended June 30,		Six Months Ended June 30,	
	2016	,		2015
Interest income				
Loans	\$7,073	\$6,305	\$14,102	\$12,392
Securities				
Taxable	734	632	1,563	1,226
Exempt from federal income taxes	22	43	45	76
Federal funds sold and other	33	27	65	47
Total interest income		7,007	15,775	13,741
Interest expense				
Deposits	316	304	579	624
Federal funds purchased and securities sold under				
agreements to repurchase	11	11	23	24
Federal Home Loan Bank advances	170	113	400	