



**NEWS RELEASE**  
For Immediate Release

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**Centric Bank Announces 2010 Earnings Recognizing a 430% Increase in Net Income; 30.3% Increase in Total Loans**

HARRISBURG (January 27, 2011) — Centric Financial Corporation, the parent company of Centric Bank and headquartered in Harrisburg, announces its earnings for 2010, recognizing a 430% increase in net income after taxes and total loan growth of 30.3%.

- **Consolidated Net Income after Taxes** for 2010 was \$850,636, an increase of 430%; versus a consolidated net loss of (\$2.8 million) for 2009.
- **Total Loans** in 2010 were \$148.2 million, an increase of 30.3 %, or \$34.4 million; versus \$113.7 million in 2009. Centric Bank funded over \$65 million in gross loans.
- **Deposits** increased by \$36.2 million, or 26.2% growth. 2010 Year-end deposits totaled \$174.5 million; deposits were \$138.3 million in 2009.
- **Assets** increased \$39.7 million, or 24.7% over 2009, ending 2010 with \$200.5 million in assets.
- **Delinquency rate** is 1.6% as compared to 3.2% in 2009.

“To increase lending capacity by 30% to small and family-owned businesses is an achievement we are especially proud of as well as our 430% net income growth. Our Chemistry of Banking philosophy places deep value on the *people* who save, borrow, build, invest, and create jobs in our community. As one of Pennsylvania’s 2010 Best Places to Work, Centric Bank is a premier pipeline for financing in central Pennsylvania’s business community,” said Centric President & CEO Patricia A. Husic.

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Harrisburg, PA 17112  
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6480 Carlisle Pike  
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1625 Market Street  
Camp Hill, PA 17011  
Opening in March 2011

[www.centricbank.com](http://www.centricbank.com)

“Centric ranked No.1 for the second consecutive year in central Pennsylvania for organic loan growth, leading the area at 30%. Statewide, the bank ranked fifth among 182 financial institutions,” Husic said.

What is the banking difference? Centric Bank promises its customers immediate, direct access to bank decision makers—one degree of separation—and delivers the finest personal banking services in the industry. “Because trust is our most important commodity, we are focused on building and sustaining long-term, multi-generational relationships with our customers, community, employees, and shareholders. In every transaction, Centric Bank demonstrates its tagline: *We Revolve Around You,*” said Husic.

The bank has financial centers located in Harrisburg, Lower Paxton Township, and Mechanicsburg, Silver Spring Township. A new financial center under construction in Camp Hill Borough is slated to open March 2011.

For more information about Centric Bank, please call 717.657.7727 or visit their Web site at [www.centricbank.com](http://www.centricbank.com).

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