

CENTRUE FINANCIAL CORP
Form 11-K
June 28, 2007

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SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 11-K

Annual Report Pursuant to Section 15(d) of the
Securities Exchange Act of 1934

ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF
1934

For the fiscal year ended December 31, 2006

OR

TRANSITION REPORT PURSUANT TO SECTION 15 (d) OF THE SECURITIES EXCHANGE ACT
OF 1934

For the transition period from _____ to _____

Commission File Number 000-28846

A. Full title of the plan and the address of the plan, if
different from that of the issuer named below:

Centrue Financial Corporation 401(k) Profit Sharing Plan
(formerly known as UnionBancorp, Inc. 401(k) Profit Sharing Plan)

B. Name of issuer of the securities held pursuant to the plan and
the address of its principal executive office:

Centrue Financial Corporation
122 West Madison Street
Ottawa, Illinois 61350

=====

REQUIRED INFORMATION

The following financial statements and schedules of the Centrue
Financial Corporation 401(k) Profit Sharing Plan (the "Plan"), prepared in
accordance with the Employee Retirement Income Security Act of 1974, as amended
("ERISA"), are filed herewith. Crowe Chizek and Company LLC, the current
independent auditors for the Plan, audited the financial statements and
schedules of the Plan as of and for the fiscal years ended December 31, 2006 and
2005. The consent of Crowe Chizek and Company LLC is attached as Exhibit 23.1 to
this Form 11-K.

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CENTRUE BANK 401(k) PROFIT
SHARING PLAN AND TRUST
(formerly known as UnionBancorp, Inc.
401(k) Profit Sharing Plan)
Ottawa, Illinois

FINANCIAL STATEMENTS
December 31, 2006 and 2005

CENTRUE BANK 401(k) PROFIT
SHARING PLAN AND TRUST
(formerly known as UnionBancorp, Inc.
401(k) Profit Sharing Plan)
Ottawa, Illinois

FINANCIAL STATEMENTS
December 31, 2006 and 2005

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REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

To the Plan Administrator of
Centrue Bank 401(k) Profit Sharing Plan and Trust
(formerly known as UnionBancorp, Inc. 401(k) Profit Sharing Plan)
Ottawa, Illinois

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We have audited the accompanying statements of net assets available for benefits of the Centrue Bank 401(k) Profit Sharing Plan and Trust (formerly known as the UnionBancorp, Inc. 401(k) Profit Sharing Plan) (the Plan) as of December 31, 2006 and 2005, and the related statement of changes in net assets available for benefits for the year ended December 31, 2006. These financial statements are the responsibility of the Plan's Administrator. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with the standards of the Public Company Accounting Oversight Board (United States). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2006 and 2005, and the changes in net assets available for benefits for the year ended December 31, 2006, in conformity with U.S. generally accepted accounting principles.

Our audit was conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental schedule of assets (held at end of year) and schedule of nonexempt transactions are not a required part of the basic financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The supplemental schedules are the responsibility of the Plan's management. The supplemental schedules have been subjected to the auditing procedures applied in the audit of the basic 2006 financial statements and, in our opinion, are fairly stated in all material respects in relation to the basic 2006 financial statements taken as a whole.

/s/ Crowe Chizek and Company LLC

 Crowe Chizek and Company LLC

Oak Brook, Illinois
 June 27, 2007

CENTRUE BANK 401(k) PROFIT
 SHARING PLAN AND TRUST
 (formerly known as UnionBancorp, Inc.
 401(k) Profit Sharing Plan)
 STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
 December 31, 2006 and 2005

	2006	2005
	-----	-----
ASSETS		
Investments at fair value (Note 4)	\$ 6,187,062	\$ 5,667,466
Cash	--	200

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Total assets	6,187,062	5,667,666
LIABILITIES		
Accrued expenses	--	10,593
Net assets reflecting all investments at fair value	6,187,062	5,657,073
Adjustment from fair value to contract value for fully benefit-responsive contracts	14,556	--
NET ASSETS AVAILABLE FOR BENEFITS	\$ 6,201,638	\$ 5,657,073

See accompanying notes to financial statements.

2.

CENTRUE BANK 401(k) PROFIT
SHARING PLAN AND TRUST
(formerly known as UnionBancorp, Inc.
401(k) Profit Sharing Plan)
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Year ended December 31, 2006

Additions to net assets attributed to		
Investment income		
Net appreciation in fair value of investments (Note 4)	\$	471,686
Interest and Dividends		109,899
		581,585
Contributions		
Participant wage deferrals		664,298
Rollovers		32,233
Employer		445,651
		1,142,182
Reimbursement for prohibited transaction (Note 7)		51,620
Total additions		1,775,387
Deductions from net assets attributed to		
Benefits paid to participants		1,213,917
Administrative expenses		16,905
Total deductions		1,230,822

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Net increase	544,565
Net assets available for benefits	
Beginning of year	5,657,073
End of year	\$ 6,201,638

See accompanying notes to financial statements.

3.

CENTRUE BANK 401(K) PROFIT
SHARING PLAN AND TRUST
(formerly known as UnionBancorp, Inc.
401(k) Profit Sharing Plan)
December 31, 2006 and 2005

NOTE 1 - DESCRIPTION OF THE PLAN

Effective November 13, 2006, the Board of Directors of UnionBancorp, Inc. unanimously consented to change the name of the Plan from the UnionBancorp, Inc. 401(k) Profit Sharing Plan and Trust to the Centrue Bank 401(k) Profit Sharing Plan and Trust ("the Plan") pursuant to UnionBancorp, Inc.'s merger with Centrue Financial Corporation ("the Company").

The following brief description of the Plan is provided for general information purposes only. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General: The Plan is a defined contribution plan covering employees of the Company and certain of its subsidiaries. The Plan was established effective January 1, 1998 and restated effective January 1, 2006 and covers all employees who have completed three months of service (six months prior to January 1, 2002) and are aged 20 1/2 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The administrator of the Plan is Centrue Financial Corporation (the Administrator) and the trustee of the Plan is Centrue Bank (the Trustee), which is a subsidiary of the Administrator. The Plan's assets are held by First Mercantile Trust Company.

Contributions: Each year, participants may contribute up to the maximum allowed under Internal Revenue Code (IRC) Sections 402(g) and 415 of their annual compensation. The Company can make a discretionary contribution, subject to certain limitations under applicable federal income tax laws and regulations, on an annual basis. The Company's discretionary contribution is allocated to participant accounts on the last day of the year based on the ratio of each participant's eligible compensation for the year to total eligible compensation for the year. The Company's discretionary matching contribution is allocated to participant accounts each pay period based on each participant's voluntary contributions. The employer contributed 4% of eligible wages for the 2006 plan year.

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Participant Accounts: Each participant's account is credited with that employee's contributions and an allocation of plan earnings. Employer contributions are allocated to participant accounts in proportion to employee contributions or employee compensation, as provided in the plan document. Plan earnings are allocated to participant accounts in proportion to the participant's account balance to total account balances in each investment. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

(Continued)

4.

CENTRUE BANK 401(K) PROFIT
SHARING PLAN AND TRUST
(formerly known as UnionBancorp, Inc.
401(k) Profit Sharing Plan)
December 31, 2006 and 2005

NOTE 1 - DESCRIPTION OF THE PLAN (Continued)

Upon termination of a participant, the portion of the employer contribution account not vested will be forfeited and allocated to eligible participants as of the last day of the plan year for which the terminated participant receives a distribution.

Retirement, Death, and Disability: A participant is entitled to 100% of his or her account balance upon attainment of early retirement age (55) and completion of six years of service or attainment of normal retirement age (65), death, or disability.

Vesting: Participants are immediately vested in their voluntary contributions and any employer safe-harbor contributions, plus actual earnings thereon. In the event that the Company makes matching contributions in excess of safe-harbor contributions, a participant would be 100% vested after six years of service for plan years beginning after December 31, 2001 in accordance with the table below.

Years of Service	Percent Vested
Less than two	0%
Two	20
Three	40
Four	60
Five	80
Six	100

Prior to December 31, 2001, participants were 100% vested after seven years.

Payment of Benefits: Upon retirement, death, disability, or other termination of employment with the Company, participants or designated beneficiaries may receive distributions of their vested accounts in lump-sum cash amounts.

Adoption of New Accounting Standard: The Plan retroactively adopted Financial Accounting Standards Board (FASB) Staff Position AAG INV-1 and SOP 94-4-1, Reporting of Fully Benefit-Responsive Investment Contracts Held by the Certain Investment Companies Subject to the AICPA Investment Company Guide and Defined-Contribution Health and Welfare and Pension Plans ("the FSP") in 2006.

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Pursuant to the adoption of the FSP, fully benefit-responsive investment contracts included in the underlying investments of common collective trust funds in which the Plan holds an interest are to be presented at fair value. In addition, any material difference between the fair value of these investments and their contract value is to be presented as a separate adjustment line in the statement of net assets available for benefits, because contract value remains the relevant measurement attribute for that portion of net assets available for

(Continued)

5.

CENTRUE BANK 401(K) PROFIT
SHARING PLAN AND TRUST
(formerly known as UnionBancorp, Inc.
401(k) Profit Sharing Plan)
December 31, 2006 and 2005

NOTE 1 - DESCRIPTION OF THE PLAN (Continued)

benefits attributable to fully benefit-responsive investment contracts. The adoption of the FSP had no impact on the net assets available for benefits as of December 31, 2006 or 2005. There is no adjustment from fair value to contract value for fully benefit-responsive contracts reported in the 2005 statement of net assets available for benefits, as the Plan did not have a direct or indirect interest in fully benefit-responsive contracts at December 31, 2005. The net depreciation reported in the Plan's statement of changes in net assets available for benefits has not been impacted by the adoption of the FSP either, as the amount reflect the contract value of fully benefit-responsive contracts held directly or indirectly by the Plan.

Loan Provisions: Participants may borrow up to 50% of their vested account balance up to a maximum of \$50,000. Loan transactions are treated as a transfer from the investment fund to the participant notes fund. Loan terms range from one to five years except for the purchase of a primary residence, which may be for a reasonable period of time. Loans are secured by the balance in the participant's account and bear interest at a rate commensurate with the local prevailing rates as determined quarterly by the plan administrator. Interest rates on loans outstanding at December 31, 2006 range from 5% to 10.50%. Principal and interest are paid ratably through semi-monthly payroll deductions, and repayments are reinvested into the participant's account according to the current investment election.

Investment Options: Upon enrollment in the Plan, a participant may direct contributions in the investment options made available by the Administrator. The employee may elect to direct these contributions in multiples of 5%. Employer contributions are allocated in the same percentages that the employee has elected. The Plan offers various investment options, including Centrue Financial Corporation common stock. Plan participants are allowed to reallocate funds between investment options on a daily basis.

NOTE 2 - SUMMARY OF ACCOUNTING POLICIES

Accounting Method: The Plan uses the accrual basis of accounting based on accounting principles generally accepted in the United States of America.

Estimates: The preparation of financial statements in conformity with U.S.

generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of income and expenses during the reporting period. Actual results could differ from those estimates.

(Continued)

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CENTRUE BANK 401(K) PROFIT
SHARING PLAN AND TRUST
(formerly known as UnionBancorp, Inc.
401(k) Profit Sharing Plan)
December 31, 2006 and 2005

NOTE 2 - SUMMARY OF ACCOUNTING POLICIES (Continued)

Investment Valuation and Income Recognition: The Plan's investments are stated at fair value. The fair values of the Plan's interests in common collective trust funds are based upon the net asset values of the funds as reported by the Plan custodian. Securities traded on a national securities exchange are valued at the last reported sales price on the last business day of the plan year. The fair value of employer common stock is based on quoted market prices. The fair values of the Plan's interests in stable value funds are based upon the net assets values of such funds reflecting all investments at fair value, including direct and indirect interests in fully benefit-responsive contracts, as reported by the fund managers. Purchases and sales of investments are accounted for on the trade date. Dividend income is recorded on the ex-dividend date. Income from other investments is recorded as earned. Participant loans are carried at their remaining balance, which approximates fair value.

Risks and Uncertainties: The Plan provides for various investment options in common collective trust funds, mutual funds and employer stock. The underlying investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statement of net assets available for benefits and the participants' individual account balances.

NOTE 3 - PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA and its related regulations. In the event of the Plan's termination, participants will become 100% vested in their accounts.

(Continued)

7.

CENTRUE BANK 401(K) PROFIT

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SHARING PLAN AND TRUST
 (formerly known as UnionBancorp, Inc.
 401(k) Profit Sharing Plan)
 December 31, 2006 and 2005

NOTE 4 - INVESTMENTS

The following table presents the fair value of plan investments as of December 31, 2006 and 2005 that represent 5% or more of the Plan's net assets.

	2006	2005
	-----	-----
Investments at fair value		
Common collective funds		
ABN-AMRO Stable Value Fund	\$ 935,785	\$
Lifestyle Moderate Growth Strategy Fund	334,186	
Federated Kaufmann A Fund Fund	680,234	
Vanguard Midcap Index Fund	365,130	
American Funds Growth Fund	469,509	
Smith Group Asset Management Fund	419,200	
NWQ Investment Management Fund	589,888	
American Funds Europacific R4 Fund	564,452	
Mutual funds		
Federated Kaufmann Fund	--	55
Federated Capital Appreciation Fund	--	38
Federated Mid-Cap Fund	--	38
American Balanced Fund	--	46
American Euro Pacific Growth Fund	--	39
Money market funds		
Federated Automated Cash Management Fund	--	90
Common stock		
Centrue Financial Corporation common stock fund (formerly known as UnionBancorp, Inc. common stock fund) (24,955 and 23,975 shares at December 31, 2006 and 2005)	471,661	51

During the year ended December 31, 2006, the Plan's investments (including investments bought, sold, and held during the year) appreciated (depreciated) in fair value as follows:

Common collective trusts	\$	36
Mutual funds		26
Common stock		(16)

Net change in fair value	\$	47
		=====

For the plan year ended December 31, 2006, the Plan's investments earned dividends and interest income of \$109,899.

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8.

CENTRUE BANK 401(K) PROFIT
SHARING PLAN AND TRUST
(formerly known as UnionBancorp, Inc.
401(k) Profit Sharing Plan)
December 31, 2006 and 2005

NOTE 5 - PARTIES-IN-INTEREST TRANSACTIONS

Parties in interest are defined under Department of Labor regulations as any fiduciary of the Plan, any party rendering service to the Plan, the employer, and certain others. At December 31, 2006, the Plan held investments in common collective funds managed by First Mercantile Trust Company (First Mercantile). First Mercantile is the custodian of the Plan; therefore, these qualify as party-in-interest investments. At December 31, 2005, all plan assets were considered to be party-in-interest investments, exclusive of the Plan's investment in American Funds. The Plan also holds party-in-interest investments in the form of participant loans at December 31, 2006 and 2005 of \$124,115 and \$127,043, respectively.

The Plan allows participants to invest their account balances in the Centrue Financial Corporation common stock fund (formerly known as UnionBancorp, Inc. Stock Fund). At December 31, 2006 and 2005, the Plan had \$471,661 and \$510,668, respectively, invested in Employer Stock. In 2006, the Plan's investment in Employer Stock was held through a unitized investment fund managed by First Mercantile. The Plan held 23,975 and 24,225 shares of Employer stock as of December 31, 2006 and 2005, respectively.

Professional fees for the audit of the Plan and other administrative costs of the Plan were paid by the Company. During the Plan year ended December 31, 2006, the Plan paid administrative fees to the following parties in interest:

Centrue Bank Trust Department	Trustee	\$	3,385
Federated Investors	Recordkeeper		1,225
DC Consultants	Recordkeeper		3,750
First Mercantile	Custodian		8,545

NOTE 6 - TERMINATED PARTICIPANTS

Included in net assets available for benefits are amounts allocated to individuals who have elected to withdraw from the Plan but have not been paid as of the Plan's year end. Amounts allocated to these participants were \$17,165 and \$118,870 at December 31, 2006 and 2005, respectively.

(Continued)

9.

CENTRUE BANK 401(K) PROFIT
SHARING PLAN AND TRUST
(formerly known as UnionBancorp, Inc.
401(k) Profit Sharing Plan)
December 31, 2006 and 2005

NOTE 7 - TAX STATUS

The Internal Revenue Service (IRS) has determined and informed the Company by letter dated November 19, 2001 that the Non-Standardized Profit Sharing Plan (Prototype) upon which the Company's plan is based is designed in accordance with applicable sections of the IRC. The Plan has been amended since receiving the determination letter. However, the Plan administrator believes that the Plan is designed and continues to be operated in compliance with the applicable requirements of the IRC, after correction of the matter discussed in the paragraph immediately below. Therefore, no provision for income taxes has been included in the Plan's financial statements.

In September 2006, the Department of Labor (DOL) concluded an investigation pertaining to administrative expenses that were paid by the Plan to the Plan trustee from 2000 through 2005 which were in excess of amounts allowable under ERISA. This constituted a prohibited transaction and was considered an operational deficiency in the Plan's compliance with the applicable qualification section of the IRC. The Company and Plan's management corrected the operational deficiency in December 2006 by reimbursing the Plan for fees of \$51,620 that exceeded direct costs, including lost earnings. Per a letter dated September 7, 2006, the DOL has notified the Company that it will not take further action on this matter. As of September 2006, the Plan ceased paying expenses to the Plan trustee. The plan administrator believes that the Plan is qualified and the related trust is tax exempt as of the financial date.

NOTE 8 - RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2006 and 2005 to the Form 5500:

	2006	2005
	-----	-----
Net assets available for benefits per the financial statements	\$ 6,201,638	\$ 5,650,000
Amounts allocated to withdrawing participants	(17,165)	(11,000)
	-----	-----
Net assets available for benefits per the Form 5500	\$ 6,184,473	\$ 5,539,000
	=====	=====

The following is a reconciliation of 2006 benefits paid to participants per the financial statements to benefits paid to participants per the 2006 Form 5500:

Benefits paid to participants per the financial statements	\$ 1,210,000
Amounts allocated to withdrawing participants at December, 31 2006	1,000
Less: amounts allocated to withdrawing participants at December 31, 2005	(11,000)

Benefits paid to participants per the Form 5500	\$ 1,199,000
	=====

SUPPLEMENTAL SCHEDULES

CENTRUE BANK 401(K) PROFIT
SHARING PLAN AND TRUST
(formerly known as UnionBancorp, Inc.
401(k) Profit Sharing Plan)
December 31, 2006 and 2005
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2006

Name of Plan Sponsor: Centrue Financial Corporation
Employer Identification Number: 36-3145350
Three Digit Plan Number: 002

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost**
---	-----	-----	-----
		Money market funds -----	
*	First Mercantile	FMT/Money Market Fund; 5,417.6483	
*	First Mercantile	Common Stock Fund/Money Market Fund	
		Common collective funds -----	
*	First Mercantile	ABN-AMRO Stable Value Fund; 90,115.5774	
*	First Mercantile.	Vanguard 500 Index Fund ; 18,224.7000	
*	First Mercantile	Federated Kaufmann A Fund Fund; 67,086.1624	
*	First Mercantile	Vanguard Midcap Index Fund; 36,241.8779	
*	First Mercantile	BlackRock Interm Government Bond Fund; 5,308.0794	
*	First Mercantile	American Funds Growth Fund; 44,897.6826	
*	First Mercantile	Jennison Dryden Small Cap Core Fund; 21,301.6554	
*	First Mercantile	Oppenheimer Developing Markets Fund; 11,307.9748	
*	First Mercantile	American Funds Europacific R4 Fund; 53,678.5684	

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* First
 Mercantile Calvert Income A Fund; 18,820.1868
 * First
 Mercantile LifeStyle Moderate Growth Strategy Fund; 32,031.9466

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11.

CENTRUE BANK 401(K) PROFIT
 SHARING PLAN AND TRUST
 (formerly known as UnionBancorp, Inc.
 401(k) Profit Sharing Plan)
 December 31, 2006 and 2005
 SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 December 31, 2006

Name of Plan Sponsor: Centrue Financial Corporation
 Employer Identification Number: 36-3145350
 Three Digit Plan Number: 002

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost**
*	First Mercantile	Smith Group Asset Management Fund; 38,741.6604	
*	First Mercantile	NWQ Investment Management, LLC Fund; 53,607.1310	
*	First Mercantile	BlackRock Capital Management, Inc Fund.; 318.5964	
*	First Mercantile	Zevenbergen Capital Investments LLC Fund; 12,932.2063	
*	First Mercantile	LifeStyle Conservative Growth Strategy Fund; 606.0051	
*	First Mercantile	LifeStyle Aggressive Growth Strategy Fund; 24,931.7861	
		Common Stock -----	
*	Centrue Bank	23,975 shares	

Participant Loans

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* Participant loans Interest rates ranging from 5.00% to 10.50%
 Total investments

* Party in interest.
 ** Not applicable for participant-directed investments.

(Continued)

12.

CENTRUE BANK 401(K) PROFIT
 SHARING PLAN AND TRUST
 (formerly known as UnionBancorp, Inc.
 401(k) Profit Sharing Plan)
 December 31, 2006 and 2005
 SCHEDULE G, PART III - NONEXEMPT TRANSACTIONS
 DECEMBER 31, 2006

Name of plan sponsor: Centrue Financial Corporation
 Employer identification number: 36-3145350
 Three-digit plan number: 002

(a) Identity of Party Involved	(b) Relationship to plan, employer, or other party-in-interest	(c) Description of transaction
UnionBancorp, Inc.	Trustee	Administrative fees charged to plan in excess of related party's direct expenses of plan administration.

13.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

CENTRUE FINANCIAL CORPORATION

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401(k) PROFIT SHARING PLAN

Date: June 28, 2007

By: /s/ KURT R. STEVENSON

Kurt R. Stevenson
Senior Executive Vice President, Chief
Operating Officer and Chief Executive
Officer

CENTRUE FINANCIAL CORPORATION 401(k) PROFIT SHARING PLAN

EXHIBIT INDEX
TO
ANNUAL REPORT ON FORM 11-K

Exhibit
No.

Description

23.1

Consent of Crowe Chizek and Company LLC