

PRIVATE BANCORPORATION, INC.

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 2361880	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$158	\$164	3.8%	
Loans	\$145	\$150	2.9%	
Construction & development	\$8	\$5	-32.8%	
Closed-end 1-4 family residential	\$9	\$17	81.4%	
Home equity	\$62	\$63	1.8%	
Credit card	\$0	\$0		
Other consumer	\$3	\$3	7.1%	
Commercial & Industrial	\$36	\$31	-13.4%	
Commercial real estate	\$14	\$14	-4.2%	
Unused commitments	\$57	\$52	-8.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$6	59.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0	-100.0%	
Cash & balances due	\$7	\$5	-34.8%	
Residential mortgage originations				
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		
Liabilities	\$142	\$144	1.1%	
Deposits	\$127	\$133	4.4%	
Total other borrowings	\$15	\$11	-27.8%	
FHLB advances	\$12	\$11	-13.0%	
Equity				
Equity capital at quarter end	\$16	\$21	27.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	10.2%	12.8%	--	
Tier 1 risk based capital ratio	9.7%	12.1%	--	
Total risk based capital ratio	10.9%	13.1%	--	
Return on equity ¹	-6.2%	-1.0%	--	
Return on assets ¹	-0.6%	-0.1%	--	
Net interest margin ¹	3.6%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	102.1%	205.4%	--	
Loss provision to net charge-offs (qtr)	-8614.3%	238.5%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.3%
Home equity	1.0%	0.9%	0.0%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.7%	0.8%	0.1%	0.0%
Commercial & Industrial	3.7%	0.0%	0.0%	0.0%
Commercial real estate	2.5%	0.0%	0.0%	0.0%
Total loans	1.8%	0.6%	0.0%	0.2%