

TAYLOR CAPITAL GROUP, INC.

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 2495039	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$4,378	\$4,396	0.4%	
Loans	\$3,233	\$3,035	-6.1%	
Construction & development	\$513	\$365	-28.8%	
Closed-end 1-4 family residential	\$129	\$184	42.5%	
Home equity	\$111	\$94	-15.4%	
Credit card	\$0	\$0		
Other consumer	\$12	\$8	-32.1%	
Commercial & Industrial	\$1,177	\$1,038	-11.8%	
Commercial real estate	\$907	\$1,027	13.3%	
Unused commitments	\$928	\$865	-6.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$875	\$1,102	25.9%	
Asset-backed securities	\$0	\$2		
Other securities	\$220	\$167	-23.9%	
Cash & balances due	\$53	\$48	-8.2%	
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	\$11		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$4,057	\$4,091	0.8%	
Deposits	\$3,208	\$3,023	-5.8%	
Total other borrowings	\$726	\$953	31.3%	
FHLB advances	\$450	\$155	-65.6%	
Equity				
Equity capital at quarter end	\$321	\$306	-4.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$114	\$16	NA	
Performance Ratios				
Tier 1 leverage ratio	7.1%	6.8%	--	
Tier 1 risk based capital ratio	8.3%	8.7%	--	
Total risk based capital ratio	11.1%	11.6%	--	
Return on equity ¹	-17.5%	-1.7%	--	
Return on assets ¹	-1.2%	-0.1%	--	
Net interest margin ¹	2.6%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	64.2%	75.1%	--	
Loss provision to net charge-offs (qtr)	153.5%	95.3%	--	
Net charge-offs to average loans and leases ¹	2.5%	2.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	22.6%	14.3%	3.0%	2.3%
Closed-end 1-4 family residential	5.4%	7.2%	0.1%	0.8%
Home equity	2.2%	6.2%	0.1%	1.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.0%	1.4%	1.5%	2.1%
Commercial & Industrial	3.3%	1.8%	0.1%	0.5%
Commercial real estate	2.0%	3.1%	0.0%	0.1%
Total loans	6.2%	4.7%	0.6%	0.7%