



ANNUAL USE OF CAPITAL SURVEY - 2009

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Bridgeview Bancorp, Inc.

Person to be contacted regarding this report:	William L. Conaghan
CPP Funds Received:	\$38,000,000
CPP Funds Repaid to Date:	\$0
Date Funded (first funding):	12/19/2008
Date Repaid ¹ :	

RSSD: (For Bank Holding Companies)	1209145
Holding Company Docket Number: (For Thrift Holding Companies)	
FDIC Certificate Number: (For Depository Institutions)	21122
City:	Bridgeview
State:	Illinois

¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP). To answer that question, Treasury is seeking responses that describe generally how the CPP investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP investment was deployed or how many CPP dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP funds were outstanding).

<input type="checkbox"/> Increase lending or reduce lending less than otherwise would have occurred.	
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<input type="checkbox"/> To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	
<input type="checkbox"/> Increase securities purchased (ABS, MBS, etc.).	
<input type="checkbox"/> Make other investments	
<input type="checkbox"/> Increase reserves for non-performing assets	

<input type="checkbox"/> Reduce borrowings	
<input type="checkbox"/> Increase charge-offs	
<input type="checkbox"/> Purchase another financial institution or purchase assets from another financial institution	
<input checked="" type="checkbox"/> Held as non-leveraged increase to total capital	The continuing pressure to maintain additional capital at the Bank and BHC level serves as a disincentive for the Bank to add a significant amount of new loans to its balance sheet which would be 100% risk weighted assets and may further contribute to excessive concentration levels.

What actions were you able to avoid because of the capital infusion of CPP funds?

As a result of the capital infusion of CPP funds, Bridgeview Bancorp, Inc., and its subsidiary, Bridgeview Bank Group ("Bank"), was able to work with those of its customers who were suffering severe financial stress yet remained committed to servicing their debt obligations with the Bank. Without this infusion of CPP funds, the Bank and its Management team would have been under significant pressure to aggressively pursue foreclosure on many of our borrowers. Additionally, without the CPP infusion, the Bank would not have been able to maintain capital levels in excess of the well capitalized levels.

What actions were you able to take that you may not have taken without the capital infusion of CPP funds?

As a result the capital infusion of CPP funds, Bridgeview Bank Group has been able to maintain its capital ratios in excess of the well capitalized levels at both the Bank and the Bank Holding Company. In addition, as is evidenced in the Bank's Call Reports in 2009, the Bank worked with certain of its customers by restructuring almost \$65,000,000 in loans with borrowers whose financial stress levels would not enable them to continue making regular payments at the initially contractually agreed upon rates. This restructuring, referred to as TDR's in the Call Report, enabled borrowers who were committed to honor their financial commitments to the Bank to restructure their repayment terms and continue working with the Bank until circumstances should change (i. e. rentals increase, values increase, sales occur...).

Please describe any other actions that you were able to undertake with the capital infusion of CPP funds.



According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.