

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	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$149	\$142	-4.5%	
Loans	\$117	\$103	-11.8%	
<i>Construction & development</i>	\$7	\$10	45.6%	
<i>Closed-end 1-4 family residential</i>	\$20	\$22	11.7%	
<i>Home equity</i>	\$46	\$37	-19.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$6	\$4	-44.1%	
<i>Commercial & Industrial</i>	\$22	\$15	-31.2%	
<i>Commercial real estate</i>	\$9	\$7	-25.2%	
Unused commitments	\$44	\$41	-6.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$11	\$13	15.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$18	\$25	34.7%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$132	\$127	-4.2%	
Deposits	\$132	\$127	-3.9%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$16	\$15	-7.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$1	-\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	10.6%	10.8%	--	
Tier 1 risk based capital ratio	11.9%	13.0%	--	
Total risk based capital ratio	13.1%	14.3%	--	
Return on equity ¹	-27.5%	-3.0%	--	
Return on assets ¹	-3.2%	-0.3%	--	
Net interest margin ¹	4.3%	4.0%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	58.0%	97.0%	--	
Loss provision to net charge-offs (qtr)	32.2%	-523.8%	--	
Net charge-offs to average loans and leases ¹	3.6%	-0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	2.0%	5.1%	0.0%	0.0%
<i>Home equity</i>	3.0%	1.7%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.9%	2.8%	0.1%
<i>Commercial & Industrial</i>	5.3%	3.5%	3.2%	0.0%
<i>Commercial real estate</i>	10.9%	0.0%	1.5%	0.0%
<i>Total loans</i>	3.3%	2.3%	0.9%	0.0%