

ILLINOIS STATE BANCORP, INC.

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 1889565	Number of Insured Depository Institutions 2	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$303	\$357	17.9%	
Loans	\$239	\$271	13.2%	
<i>Construction & development</i>	\$28	\$23	-16.7%	
<i>Closed-end 1-4 family residential</i>	\$24	\$30	25.2%	
<i>Home equity</i>	\$12	\$12	6.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$4	45.4%	
<i>Commercial & Industrial</i>	\$28	\$21	-24.5%	
<i>Commercial real estate</i>	\$115	\$141	23.3%	
Unused commitments	\$35	\$26	-26.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$3	-19.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$21	\$40	88.6%	
Cash & balances due	\$4	\$5	26.8%	
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	\$278	\$325	17.0%	
Deposits	\$250	\$285	13.9%	
Total other borrowings	\$26	\$39	51.3%	
FHLB advances	\$22	\$22	0.0%	
Equity				
Equity capital at quarter end	\$25	\$32	27.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	8.9%	--	
Tier 1 risk based capital ratio	10.6%	11.6%	--	
Total risk based capital ratio	11.5%	12.8%	--	
Return on equity ¹	8.5%	1.3%	--	
Return on assets ¹	0.7%	0.1%	--	
Net interest margin ¹	3.1%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	687.1%	361.4%	--	
Loss provision to net charge-offs (qtr)	97.7%	96750.0%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	1.2%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.3%	0.2%	0.2%	0.0%
<i>Total loans</i>	0.1%	0.5%	0.1%	0.0%