

PRIVATEBANCORP, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1839319	Number of Insured Depository Institutions 2	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$10,260	\$12,101	17.9%	
Loans	\$8,074	\$9,511	17.8%	
<i>Construction &amp; development</i>	\$1,371	\$1,166	-14.9%	
<i>Closed-end 1-4 family residential</i>	\$587	\$602	2.5%	
<i>Home equity</i>	\$197	\$296	50.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$57	\$118	106.4%	
<i>Commercial &amp; Industrial</i>	\$3,028	\$3,615	19.4%	
<i>Commercial real estate</i>	\$2,255	\$2,726	20.9%	
Unused commitments	\$3,107	\$3,787	21.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,099	\$1,368	24.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$304	\$201	-33.8%	
Cash & balances due	\$270	\$595	120.7%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$4	\$80	1774.8%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$3	\$72	2020.8%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$9,327	\$10,883	16.7%	
Deposits	\$8,057	\$10,227	26.9%	
Total other borrowings	\$993	\$386	-61.2%	
FHLB advances	\$378	\$379	0.5%	
<b>Equity</b>				
Equity capital at quarter end	\$933	\$1,219	30.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$431	\$281	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.5%	9.0%	--	
Tier 1 risk based capital ratio	8.7%	9.9%	--	
Total risk based capital ratio	11.2%	12.3%	--	
Return on equity <sup>1</sup>	-23.5%	-2.5%	--	
Return on assets <sup>1</sup>	-2.2%	-0.2%	--	
Net interest margin <sup>1</sup>	2.9%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	85.0%	56.8%	--	
Loss provision to net charge-offs (qtr)	109.6%	172.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	5.6%	1.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	6.5%	11.4%	6.0%	1.2%
<i>Closed-end 1-4 family residential</i>	2.7%	5.7%	1.2%	0.7%
<i>Home equity</i>	0.4%	4.7%	1.0%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.0%	6.3%	1.1%	0.2%
<i>Commercial &amp; Industrial</i>	0.1%	1.5%	0.2%	0.1%
<i>Commercial real estate</i>	0.8%	4.3%	0.4%	0.5%
<i>Total loans</i>	1.6%	4.2%	1.4%	0.4%