

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$153	\$150	-2.0%	
Loans	\$133	\$117	-12.1%	
Construction & development	\$5	\$7	38.3%	
Closed-end 1-4 family residential	\$18	\$20	9.0%	
Home equity	\$58	\$46	-20.3%	
Credit card	\$0	\$0		
Other consumer	\$5	\$6	16.5%	
Commercial & Industrial	\$26	\$22	-15.3%	
Commercial real estate	\$12	\$9	-26.0%	
Unused commitments	\$46	\$44	-5.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$10	\$11	4.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$5	\$18	275.9%	
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	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$135	\$132	-1.9%	
Deposits	\$131	\$132	0.6%	
Total other borrowings	\$3	\$0	-100.0%	
FHLB advances	\$3	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$18	\$18	-2.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	10.7%	10.6%	--	
Tier 1 risk based capital ratio	10.8%	11.8%	--	
Total risk based capital ratio	12.0%	13.1%	--	
Return on equity ¹	-12.5%	0.8%	--	
Return on assets ¹	-1.5%	0.1%	--	
Net interest margin ¹	4.4%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	90.3%	58.0%	--	
Loss provision to net charge-offs (qtr)	92.8%	32.2%	--	
Net charge-offs to average loans and leases ¹	3.8%	3.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.0%	0.0%	2.9%	0.0%
Closed-end 1-4 family residential	4.9%	2.0%	0.6%	0.0%
Home equity	1.0%	3.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.4%	2.8%
Commercial & Industrial	4.3%	5.3%	2.0%	3.2%
Commercial real estate	3.3%	10.9%	3.8%	1.5%
Total loans	2.2%	3.3%	1.0%	0.9%