

CPP ANNUAL USE OF CAPITAL SURVEY - 2011



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Suburban Illinois Bancorp, Inc./Suburban Bank & Trust

Point of Contact:	Wayne Pavlicek	RSSD: (For Bank Holding Companies)	2327541
UST Sequence Number:	1289	Docket Number: (For Thrift Holding Companies)	
CPP/CDCI Funds Received:	15,000,000	FDIC Certificate Number: (For Depository Institutions)	20443
CPP/CDCI Funds Repaid to Date:		Credit Union Charter Number: (For Credit Unions)	
Date Funded (first funding):	June 19, 2009	City:	Elmhurst
Date Repaid ¹ :	N/A	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) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI 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/CDCI investment was deployed or how many CPP/CDCI 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/CDCI 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/CDCI funds were outstanding).

Increase lending or reduce lending less than otherwise would have occurred.

Initially CPP funds were pushed down to the Bank from the Holding Company, allowing us to continue to lend money to individuals and businesses in the communities we serve. As our borrowers ability to repay continued to be stressed (2010 & 2011), we limited our lending.

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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.).

Consumer lending (installment), Home Equity, small business loans, owner occupied commercial real estate and multi family lending. (all forms of lending have curtailed in 2011)

Increase securities purchased (ABS, MBS, etc.).

Make other investments.

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X Increase reserves for non-performing assets.

In the earlier period of taking CPP monies we used a large portion of the CPP monies to provide additional reserves for our problem assets. In 2011 although asset quality has not materially changed, we have been able to take appropriate reserves through earnings and additional stock sales.

X Reduce borrowings.

In 2009 a small borrowing line was repaid with use of CPP funds.

X Increase charge-offs.

See increased reserves for non-performing assets above.

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Purchase another financial institution or purchase assets from another financial institution.

Held as non-leveraged increase to total capital.

Initially, but currently there are no excess funds.

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

The capital infusion from the Department of Treasury, allowed us to remain in a stronger capital position that would not have been possible through just stock sales. The Bank is currently under a consent order and the holding company is under a written agreement with their respective primary regulators. To date, the only provision of either order not in compliance with is the leverage capital ratio at the bank level. There are plans to bring that ratio back in compliance by the second quarter of 2012. Without the CPP funds we would be unable to be in compliance with the above referenced orders and additionally these funds have allowed us to continue to service our customers in a conservative/limited capacity. Without these funds we would have stopped all lending, sold many of our quality community based assets and cease serving our customers in the communities we serve.

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

As referenced above, we would not be able to service our customers. The use of CPP funds has allowed us to operate in the communities we serve.

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

No other actions were taken as a result of the CPP funds.