

CPP ANNUAL USE OF CAPITAL SURVEY - 2011



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Taylor Capital Group, Inc.

Point of Contact:	Brian Black, General Counsel	RSSD: (For Bank Holding Companies)	2495039
UST Sequence Number:	83	Docket Number: (For Thrift Holding Companies)	N/A
CPP/CDCI Funds Received:	104,823,000	FDIC Certificate Number: (For Depository Institutions)	22599
CPP/CDCI Funds Repaid to Date:		Credit Union Charter Number: (For Credit Unions)	
Date Funded (first funding):	November 21, 2008	City:	Rosemont
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.

During 2011, the Company originated approximately \$2.8 billion in new loans.

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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.).

Empty response box for increased lending.

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

Empty response box for increased securities purchased.

Make other investments.

Empty response box for other investments.

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Increase reserves for non-performing assets.

Empty response box for 'Increase reserves for non-performing assets.'

Reduce borrowings.

Empty response box for 'Reduce borrowings.'

Increase charge-offs.

Empty response box for 'Increase charge-offs.'

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

Empty response area for the first question.

Held as non-leveraged increase to total capital.

Empty response area for the second question.

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

The CPP capital infusion allowed the Company to continue to pursue its growth strategies. Repositioning of our balance sheet away from a focus on residential construction and land loans and the addition of our residential mortgage and asset based lending national businesses has expanded our revenue streams and provided a stronger, more diverse balance sheet.

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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?

The Company began the operation of a residential mortgage origination unit during the first quarter of 2010. This unit is now qualified to do business in 33 states (3 of which were added in 2012.) The Company added asset based lending capabilities in 2008. Since inception, this unit has added over 100 new clients. This business unit provides the Company additional geographic diversity given its nationwide reach from nine offices spread across the United States. The CPP capital infusion enabled the Company to pursue these growth opportunities, as well as to continue its strategy of lending to closely-held commercial customer and their owner-operators.

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

None other than those described above.