

SUBURBAN ILLINOIS BANCORP, INC.

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 2327541	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$663	\$623	-6.0%	
Loans	\$481	\$450	-6.5%	
Construction & development	\$66	\$41	-38.4%	
Closed-end 1-4 family residential	\$28	\$29	4.8%	
Home equity	\$65	\$63	-2.4%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-26.9%	
Commercial & Industrial	\$26	\$26	0.6%	
Commercial real estate	\$242	\$238	-1.9%	
Unused commitments	\$80	\$67	-16.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$62	\$62	0.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$67	\$32	-52.7%	
Cash & balances due	\$30	\$62	108.2%	
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	\$606	\$573	-5.5%	
Deposits	\$556	\$524	-5.7%	
Total other borrowings	\$48	\$47	-2.9%	
FHLB advances	\$28	\$21	-23.6%	
Equity				
Equity capital at quarter end	\$57	\$50	-11.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$9	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	8.1%	--	
Tier 1 risk based capital ratio	10.9%	10.8%	--	
Total risk based capital ratio	12.2%	12.0%	--	
Return on equity ¹	-162.2%	-53.0%	--	
Return on assets ¹	-17.3%	-4.5%	--	
Net interest margin ¹	3.4%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	26.3%	23.8%	--	
Loss provision to net charge-offs (qtr)	96.5%	103.6%	--	
Net charge-offs to average loans and leases ¹	5.6%	5.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	36.8%	40.4%	5.9%	6.4%
Closed-end 1-4 family residential	4.3%	18.2%	0.0%	0.8%
Home equity	0.0%	0.1%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	0.7%	0.2%	1.9%
Commercial & Industrial	11.8%	13.0%	0.0%	3.8%
Commercial real estate	3.8%	10.6%	0.1%	0.9%
Total loans	7.9%	11.5%	1.4%	1.4%