



ANNUAL USE OF CAPITAL SURVEY - 2009

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Delaware Place Bank (Chicago Shore Corporation, ID1286)

Person to be contacted regarding this report:	Maurice J. Lewis
UST Sequence Number:	1286
CPP Funds Received:	7,000,000
CPP Funds Repaid to Date:	0
Date Funded (first funding):	Jul 31, 2009
Date Repaid ¹ :	N/A

RSSD: (For Bank Holding Companies)	0002485076
Holding Company Docket Number: (For Thrift Holding Companies)	
FDIC Certificate Number: (For Depository Institutions)	22370
City:	Chicago
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). To answer that question, Treasury is seeking responses that describe generally how the CPP 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 investment was deployed or how many CPP 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 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 funds were outstanding).

<input checked="" type="checkbox"/>	Increase lending or reduce lending less than otherwise would have occurred.	Pursued small business lending in a very competitive Chicagoland market.
<input checked="" type="checkbox"/>	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.).	Delaware Place Bank originated \$14.25 million of small business loans and commercial loans secured with real estate.
<input type="checkbox"/>	Increase securities purchased (ABS, MBS, etc.).	

<input type="checkbox"/>	Make other investments	
<input checked="" type="checkbox"/>	Increase reserves for non-performing assets	Delaware Place Bank increased the loan loss provision \$573,621 in the period of august through December 2009.
<input checked="" type="checkbox"/>	Reduce borrowings	Delaware Place Bank reduced volatile liabilities (FHLB advances) \$10,000,000 in the 4th quarter 2009.
<input type="checkbox"/>	Increase charge-offs	
<input type="checkbox"/>	Purchase another financial institution or purchase assets from another financial institution	
<input checked="" type="checkbox"/>	Held as non-leveraged increase to total capital	Normal credit market were frozen in 2009, TARP is an excellent source of capital that will allow the bank to expand in its market, provide a capital cushion for possible future real estate losses and provide capital for future possible acquisitions.

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

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

Delaware Place Bank has done due diligence on a smaller bank in the Chicago market that was offer to bid by the F.D.I.C. Management has not yet determined if a bid will be submitted, however, the presence of \$7,000,000 of TAP capital make this acquisition very appealing. The bank would remain well capitalized after the acquisition due to the TARP capital.

We remain committed to origination small business loans in the Chicago market as a result of a strong management team and a strong capital base.

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

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.