

PRIVATE BANCORPORATION, INC.

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 2361880	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$162	\$153	-5.9%	
Loans	\$150	\$133	-11.7%	
Construction & development	\$5	\$5	-0.8%	
Closed-end 1-4 family residential	\$18	\$18	2.4%	
Home equity	\$67	\$58	-13.9%	
Credit card	\$0	\$0		
Other consumer	\$4	\$5	33.8%	
Commercial & Industrial	\$35	\$26	-25.0%	
Commercial real estate	\$12	\$12	1.3%	
Unused commitments	\$49	\$46	-5.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$10	89.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$4	\$5	30.1%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$144	\$135	-6.5%	
Deposits	\$141	\$131	-7.1%	
Total other borrowings	\$3	\$3	25.4%	
FHLB advances	\$3	\$3	25.4%	
<b>Equity</b>				
Equity capital at quarter end	\$18	\$18	-1.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.1%	10.7%	--	
Tier 1 risk based capital ratio	9.9%	10.8%	--	
Total risk based capital ratio	11.2%	12.0%	--	
Return on equity <sup>1</sup>	31.0%	-12.5%	--	
Return on assets <sup>1</sup>	3.3%	-1.5%	--	
Net interest margin <sup>1</sup>	4.4%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	76.2%	90.3%	--	
Loss provision to net charge-offs (qtr)	257.9%	92.8%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.9%	3.8%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	46.7%	0.0%	0.0%	2.9%
Closed-end 1-4 family residential	3.1%	4.9%	0.2%	0.6%
Home equity	1.5%	1.0%	0.4%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.4%	0.4%
Commercial & Industrial	0.0%	4.3%	0.0%	2.0%
Commercial real estate	0.0%	3.3%	0.2%	3.8%
Total loans	2.6%	2.2%	0.2%	1.0%