

OLD SECOND BANCORP, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1206911	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$2,044	\$1,985	-2.9%	
Loans	\$1,160	\$1,105	-4.7%	
Construction & development	\$42	\$29	-30.4%	
Closed-end 1-4 family residential	\$200	\$185	-7.5%	
Home equity	\$139	\$123	-11.3%	
Credit card	\$0	\$0		
Other consumer	\$3	\$3	-5.3%	
Commercial & Industrial	\$90	\$95	6.1%	
Commercial real estate	\$554	\$544	-1.8%	
Unused commitments	\$254	\$246	-2.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$298	\$320	7.4%	
Asset-backed securities	\$157	\$271	72.6%	
Other securities	\$125	\$38	-69.8%	
Cash & balances due	\$129	\$48	-62.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$82	\$30	-63.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$78	\$29	-62.6%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,852	\$1,728	-6.7%	
Deposits	\$1,721	\$1,685	-2.1%	
Total other borrowings	\$118	\$28	-76.6%	
FHLB advances	\$100	\$5	-95.0%	
Equity				
Equity capital at quarter end	\$191	\$257	34.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.7%	11.0%	--	
Tier 1 risk based capital ratio	13.6%	16.8%	--	
Total risk based capital ratio	14.9%	18.0%	--	
Return on equity ¹	6.7%	1.9%	--	
Return on assets ¹	0.6%	0.2%	--	
Net interest margin ¹	3.6%	3.5%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	49.7%	70.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	1068.4%	--	
Net charge-offs to average loans and leases ¹	0.6%	-0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	22.1%	9.3%	1.6%	0.2%
Closed-end 1-4 family residential	6.9%	3.9%	0.5%	0.1%
Home equity	2.6%	2.4%	0.4%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.4%	0.0%
Commercial & Industrial	0.8%	0.0%	0.3%	0.0%
Commercial real estate	7.5%	3.7%	0.1%	0.1%
Total loans	6.7%	3.5%	0.3%	0.2%