

BANK OF KENTUCKY FINANCIAL CORPORATION, THE

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2291624	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,254	\$1,562	24.6%	
Loans	\$1,030	\$1,165	13.1%	
Construction & development	\$151	\$148	-1.6%	
Closed-end 1-4 family residential	\$129	\$145	12.2%	
Home equity	\$82	\$94	14.5%	
Credit card	\$5	\$6	22.2%	
Other consumer	\$12	\$14	17.5%	
Commercial & Industrial	\$175	\$224	28.1%	
Commercial real estate	\$425	\$472	11.0%	
Unused commitments	\$244	\$267	9.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$44	\$83	89.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$75	\$131	74.4%	
Cash & balances due	\$38	\$41	5.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$9	\$27	187.6%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$8	\$23	202.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,131	\$1,407	24.4%	
Deposits	\$1,071	\$1,346	25.7%	
Total other borrowings	\$30	\$28	-7.0%	
FHLB advances	\$6	\$6	0.0%	
Equity				
Equity capital at quarter end	\$123	\$156	26.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$26	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	8.9%	--	
Tier 1 risk based capital ratio	8.5%	9.3%	--	
Total risk based capital ratio	11.0%	11.9%	--	
Return on equity ¹	10.6%	6.5%	--	
Return on assets ¹	1.0%	0.7%	--	
Net interest margin ¹	3.8%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	103.6%	59.3%	--	
Loss provision to net charge-offs (qtr)	136.3%	144.0%	--	
Net charge-offs to average loans and leases ¹	0.5%	1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	1.8%	5.4%	0.4%	0.4%
Closed-end 1-4 family residential	2.4%	3.3%	0.0%	0.1%
Home equity	0.0%	0.9%	0.0%	0.1%
Credit card	1.4%	0.8%	0.3%	0.4%
Other consumer	1.8%	0.8%	0.7%	1.6%
Commercial & Industrial	0.5%	1.2%	0.2%	0.3%
Commercial real estate	0.6%	1.9%	0.1%	0.3%
Total loans	0.9%	2.2%	0.1%	0.3%