

OLD SECOND BANCORP, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1206911	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$2,982	\$2,554	-14.3%	
Loans	\$2,294	\$2,084	-9.2%	
Construction & development	\$374	\$283	-24.2%	
Closed-end 1-4 family residential	\$394	\$315	-20.1%	
Home equity	\$191	\$197	2.9%	
Credit card	\$0	\$0		
Other consumer	\$12	\$8	-38.2%	
Commercial & Industrial	\$212	\$180	-15.2%	
Commercial real estate	\$872	\$876	0.4%	
Unused commitments	\$438	\$316	-27.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$147	\$66	-55.0%	
Asset-backed securities	\$10	\$0	-100.0%	
Other securities	\$250	\$139	-44.5%	
Cash & balances due	\$67	\$58	-13.0%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$75	\$118	56.4%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$63	\$115	81.5%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$2,668	\$2,296	-13.9%	
Deposits	\$2,387	\$2,208	-7.5%	
Total other borrowings	\$250	\$73	-70.6%	
FHLB advances	\$172	\$50	-70.9%	
<b>Equity</b>				
Equity capital at quarter end	\$314	\$258	-17.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.7%	9.1%	--	
Tier 1 risk based capital ratio	10.3%	10.6%	--	
Total risk based capital ratio	11.5%	11.9%	--	
Return on equity <sup>1</sup>	-4.6%	-3.9%	--	
Return on assets <sup>1</sup>	-0.5%	-0.4%	--	
Net interest margin <sup>1</sup>	3.8%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	38.0%	34.7%	--	
Loss provision to net charge-offs (qtr)	515.1%	144.8%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.7%	2.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
Construction & development	16.9%	36.1%	0.0%	3.2%
Closed-end 1-4 family residential	4.2%	6.4%	1.0%	0.6%
Home equity	2.0%	4.5%	0.1%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	2.3%	0.8%	0.0%
Commercial & Industrial	1.5%	0.6%	0.1%	0.6%
Commercial real estate	1.4%	4.4%	0.0%	0.2%
Total loans	4.7%	8.9%	0.2%	0.7%