

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$1,562	\$1,664	6.5%	
Loans	\$1,165	\$1,122	-3.7%	
Construction & development	\$148	\$108	-27.4%	
Closed-end 1-4 family residential	\$145	\$146	0.8%	
Home equity	\$94	\$94	0.0%	
Credit card	\$6	\$6	9.7%	
Other consumer	\$14	\$9	-34.2%	
Commercial & Industrial	\$224	\$217	-3.4%	
Commercial real estate	\$472	\$478	1.3%	
Unused commitments	\$267	\$293	10.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$83	\$99	19.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$131	\$186	41.5%	
Cash & balances due	\$41	\$41	1.7%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$27	\$53	97.3%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$23	\$59	159.9%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,407	\$1,490	5.9%	
Deposits	\$1,346	\$1,426	5.9%	
Total other borrowings	\$28	\$34	20.5%	
FHLB advances	\$6	\$10	66.7%	
Equity				
Equity capital at quarter end	\$156	\$174	11.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$26	\$9	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	9.2%	--	
Tier 1 risk based capital ratio	9.3%	10.8%	--	
Total risk based capital ratio	11.9%	13.5%	--	
Return on equity ¹	6.5%	9.1%	--	
Return on assets ¹	0.7%	1.0%	--	
Net interest margin ¹	3.6%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	59.3%	82.5%	--	
Loss provision to net charge-offs (qtr)	144.0%	107.3%	--	
Net charge-offs to average loans and leases ¹	1.1%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	5.4%	5.0%	0.4%	1.4%
Closed-end 1-4 family residential	3.3%	2.6%	0.1%	0.1%
Home equity	0.9%	0.8%	0.1%	0.1%
Credit card	0.8%	1.4%	0.4%	0.5%
Other consumer	0.8%	0.5%	1.6%	1.9%
Commercial & Industrial	1.2%	2.2%	0.3%	0.1%
Commercial real estate	1.9%	1.3%	0.3%	0.1%
Total loans	2.2%	1.9%	0.3%	0.3%