

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$2,548	\$2,126	-16.6%	
Loans	\$2,074	\$1,701	-18.0%	
Construction & development	\$274	\$130	-52.7%	
Closed-end 1-4 family residential	\$315	\$272	-13.6%	
Home equity	\$197	\$180	-8.4%	
Credit card	\$0	\$0		
Other consumer	\$8	\$5	-27.8%	
Commercial & Industrial	\$180	\$160	-10.9%	
Commercial real estate	\$876	\$778	-11.2%	
Unused commitments	\$316	\$512	62.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$66	\$81	22.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$139	\$66	-52.2%	
Cash & balances due	\$58	\$98	68.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$118	\$116	-1.3%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$115	\$117	1.6%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$2,296	\$1,937	-15.7%	
Deposits	\$2,208	\$1,914	-13.3%	
Total other borrowings	\$73	\$6	-91.6%	
FHLB advances	\$50	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$252	\$189	-25.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$34	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	8.1%	--	
Tier 1 risk based capital ratio	10.3%	10.3%	--	
Total risk based capital ratio	11.6%	11.6%	--	
Return on equity ¹	-13.4%	-119.3%	--	
Return on assets ¹	-1.3%	-12.0%	--	
Net interest margin ¹	4.1%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	36.8%	35.8%	--	
Loss provision to net charge-offs (qtr)	127.7%	239.1%	--	
Net charge-offs to average loans and leases ¹	4.5%	1.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	33.8%	49.0%	6.6%	2.5%
Closed-end 1-4 family residential	6.4%	8.6%	0.6%	0.4%
Home equity	4.5%	4.2%	0.3%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.3%	0.1%	0.0%	0.3%
Commercial & Industrial	0.6%	2.3%	0.6%	0.4%
Commercial real estate	4.4%	13.7%	0.2%	0.4%
Total loans	8.5%	12.5%	1.2%	0.5%