CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Bank of Kentucky Financial Corporation
Person to be contacted about this report: Martin J. Gerrety EVP & CFO
Submission date: April 22, 2009

RSSD (for Bank Holding Companies): 2291624
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 33022

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$223,864	$218,736		
b. Average Commercial Loans	$806,467	$804,017		
c. Total Loans (sum of lines a and b)	$1,030,331	$1,022,753		

2. General Market Commentary (optional)