

KENTUCKY BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2023

| Institution | Sub S | Count/City | Total Assets \$ | Total Loans \$ | YTD Net Income \$ | ROAA (%) | ROAE (%) | NIM (%) | Efficiency Ratio (%) | Leverage Ratio (%) | Liquidity (%) | YTD Provision \$ | YTD Recoveries \$ | YTD C/O's \$ | P/D Still Accruing | | Non Accrual \$ | OREO \$ | ALLL/Loans (%) | NPAs/Assets (%) |
|---|-------|----------------|-----------------|----------------|-------------------|----------|----------|---------|----------------------|--------------------|---------------|------------------|-------------------|--------------|--------------------|---------|----------------|---------|----------------|-----------------|
| | | | | | | | | | | | | | | | 30-90 \$ | 90 + \$ | | | | |
| State Summary | | | | | | | | | | | | | | | | | | | | |
| Greater than \$1 Billion | | 15 | 44,101,301 | 30,715,503 | 477,902 | 0.96 | 11.42 | 3.15 | 65.01 | 10.03 | 10.27 | 80,784 | 17,279 | 69,472 | 73,707 | 13,950 | 86,367 | 8,502 | 1.26% | 0.25% |
| \$500 Million to \$1 Billion | | 18 | 12,570,967 | 8,983,723 | 127,626 | 1.01 | 13.99 | 3.32 | 68.27 | 9.72 | 13.20 | 12,986 | 1,696 | 7,253 | 37,712 | 6,843 | 25,978 | 1,485 | 1.25% | 0.27% |
| \$250 Million to \$500 Million | | 33 | 11,896,174 | 8,289,899 | 121,003 | 1.05 | 11.31 | 3.32 | 67.23 | 10.95 | 13.03 | 7,563 | 2,328 | 4,046 | 59,831 | 5,595 | 36,952 | 2,777 | 1.18% | 0.37% |
| \$100 Million to \$250 Million | | 39 | 6,748,477 | 4,281,439 | 56,134 | 0.75 | 9.75 | 3.58 | 73.18 | 11.43 | 16.38 | 18,479 | 2,274 | 13,514 | 32,291 | 6,623 | 41,340 | 1,499 | 1.31% | 0.64% |
| Less than \$100 Million | | 17 | 1,084,266 | 697,909 | 8,553 | 0.72 | 7.63 | 3.58 | 76.75 | 16.14 | 23.52 | 434 | 148 | 509 | 7,660 | 1,223 | 5,129 | 518 | 1.48% | 0.59% |
| State Total | | 122 | 76,401,185 | 52,968,473 | 791,218 | 0.96 | 11.62 | 3.25 | 66.78 | 10.33 | 11.91 | 120,246 | 23,725 | 94,794 | 211,201 | 34,234 | 195,766 | 14,781 | 1.26% | 0.31% |
| Greater than \$1 Billion | | | | | | | | | | | | | | | | | | | | |
| Stock Yards Bank & Trust Company | No | Louisville | 8,165,735 | 5,770,029 | 111,007 | 1.41 | 13.78 | 3.43 | 52.60 | 9.30 | 6.70 | 12,472 | 884 | 7,512 | 9,470 | 110 | 19,058 | 10 | 1.38% | 0.23% |
| Republic Bank & Trust Company | No | Louisville | 6,586,777 | 5,239,991 | 89,795 | 1.42 | 10.60 | 4.93 | 55.20 | 13.25 | 10.43 | 47,624 | 5,091 | 41,214 | 13,715 | 1 | 20,618 | 1,371 | 1.57% | 0.33% |
| Community Trust Bank, Inc. | No | Pikeville | 5,733,770 | 4,050,906 | 77,770 | 1.36 | 11.44 | 3.31 | 52.20 | 13.22 | 1.83 | 6,811 | 5,010 | 8,259 | 15,343 | 9,920 | 4,048 | 1,616 | 1.22% | 0.27% |
| Independence Bank Of Kentucky | Yes | Owensboro | 3,721,922 | 2,015,118 | 19,611 | 0.53 | 6.49 | 2.04 | 78.80 | 7.40 | 8.36 | - | 46 | 11 | 3,038 | 42 | 2,435 | - | 0.94% | 0.07% |
| Central Bank & Trust Company | No | Lexington | 3,441,698 | 2,686,883 | 34,218 | 0.95 | 9.17 | 3.67 | 70.90 | 11.31 | (1.18) | 7,063 | 2,543 | 6,419 | 4,670 | 1,266 | 5,520 | - | 1.12% | 0.19% |
| Traditional Bank, Inc. | No | Mount Sterling | 2,345,377 | 1,417,217 | 19,537 | 0.84 | 12.66 | 2.36 | 63.30 | 9.20 | 19.67 | (271) | 79 | 290 | 1,788 | 206 | 2,776 | 4,387 | 1.10% | 0.31% |
| Whitaker Bank, Inc. | No | Lexington | 1,906,901 | 964,566 | 24,605 | 1.21 | 13.26 | 3.49 | 62.00 | 12.81 | 28.98 | (603) | 1,520 | 530 | 5,517 | 566 | 1,060 | 918 | 1.57% | 0.13% |
| South Central Bank, Inc. | No | Glasgow | 1,853,741 | 1,410,197 | 20,112 | 1.13 | 13.67 | 3.25 | 59.20 | 9.63 | 6.41 | 1,716 | 269 | 611 | 2,840 | - | 10,584 | 100 | 1.00% | 0.58% |
| Planters Bank, Inc. | No | Hopkinsville | 1,774,550 | 1,469,556 | 16,508 | 1.07 | 9.59 | 2.66 | 56.40 | 11.47 | 3.47 | 1,250 | 53 | 118 | 1,668 | - | 835 | - | 1.26% | 0.05% |
| Heritage Bank, Inc. | No | Erlanger | 1,763,862 | 1,036,469 | 15,908 | 0.95 | 20.11 | 2.73 | 62.30 | 7.81 | 22.49 | 651 | 238 | 555 | 2,031 | - | 1,047 | 86 | 1.34% | 0.06% |
| Forcht Bank, National Association | No | Lexington | 1,536,361 | 1,070,757 | 5,870 | 0.38 | 4.53 | 3.02 | 85.80 | 8.49 | 3.67 | - | 286 | 368 | 1,211 | 8 | 2,112 | - | 1.24% | 0.14% |
| The Cecilian Bank | No | Cecilia | 1,485,066 | 971,658 | 14,807 | 1.01 | 12.63 | 3.02 | 58.40 | 10.42 | 5.73 | 1,606 | 392 | 456 | 2,875 | 880 | 2,520 | - | 1.04% | 0.23% |
| Community Financial Services Bank | No | Benton | 1,392,541 | 961,796 | 8,341 | 0.58 | 8.85 | 2.70 | 76.90 | 9.63 | 6.78 | 1,575 | 393 | 1,719 | 3,939 | 348 | 7,651 | 14 | 1.66% | 0.58% |
| Monticello Banking Company | No | Monticello | 1,198,688 | 855,635 | 8,834 | 0.74 | 13.26 | 2.77 | 70.90 | 8.15 | 14.16 | 309 | 362 | 670 | 1,919 | 16 | 1,050 | - | 1.15% | 0.09% |
| First Southern National Bank | No | Lancaster | 1,194,312 | 794,725 | 10,979 | 0.90 | 11.19 | 3.85 | 70.30 | 8.35 | 16.59 | 581 | 113 | 740 | 3,683 | 587 | 5,053 | - | 1.38% | 0.47% |
| Total/Average | | | 44,101,301 | 30,715,503 | 477,902 | 0.96 | 11.42 | 3.15 | 65.01 | 10.03 | 10.27 | 80,784 | 17,279 | 69,472 | 73,707 | 13,950 | 86,367 | 8,502 | 1.26% | 0.25% |
| \$500 Million to \$1 Billion | | | | | | | | | | | | | | | | | | | | |
| Edmonton State Bank | Yes | Glasgow | 967,785 | 780,170 | 11,689 | 1.46 | 9.24 | 4.48 | 58.10 | 10.19 | 11.34 | 2,411 | 65 | 413 | 4,190 | 866 | 257 | - | 1.10% | 0.12% |
| The Paducah Bank And Trust Company | Yes | Paducah | 962,464 | 715,914 | 11,967 | 1.30 | 10.38 | 3.46 | 66.50 | 10.98 | 12.05 | 750 | 36 | 186 | 309 | 15 | 131 | 71 | 1.59% | 0.02% |
| The Farmers National Bank Of Danville | No | Danville | 958,014 | 645,107 | 11,033 | 1.20 | 16.80 | 3.55 | 64.50 | 8.91 | 15.81 | 956 | 391 | 794 | 1,989 | 6 | 3,260 | - | 1.36% | 0.34% |
| Franklin Bank & Trust Company | No | Franklin | 766,574 | 664,065 | 7,539 | 1.05 | 8.83 | 3.70 | 54.90 | 11.82 | 7.22 | 2,652 | 57 | 3,394 | 6,366 | - | 7,769 | 453 | 0.97% | 1.07% |
| American Bank & Trust Company Inc. | No | Bowling Green | 748,605 | 595,855 | 5,557 | 0.80 | 9.33 | 2.75 | 63.40 | 10.02 | 8.81 | 767 | 43 | 88 | 2,929 | 214 | 852 | - | 0.83% | 0.14% |
| Wilson & Muir Bank & Trust Company | Yes | Bardstown | 739,520 | 442,445 | 17,189 | 2.28 | 51.97 | 4.16 | 47.20 | 8.55 | 32.13 | 918 | 22 | 219 | 1,404 | 5 | 2,431 | - | 1.12% | 0.33% |
| Cumberland Valley National Bank & Trust Company | No | East Bernstadt | 725,662 | 500,329 | 4,759 | 0.66 | 8.03 | 3.41 | 75.30 | 9.62 | 13.46 | 1,314 | 157 | 427 | 1,515 | 57 | 2,341 | - | 1.34% | 0.33% |
| Field & Main Bank | No | Henderson | 705,304 | 556,695 | 6,498 | 1.02 | 11.36 | 3.49 | 70.40 | 8.74 | 11.10 | 730 | 112 | 192 | 2,069 | 757 | 955 | 24 | 1.29% | 0.25% |
| Farmers Bank & Trust Company | Yes | Marion | 691,109 | 560,932 | 7,857 | 1.24 | 12.07 | 3.37 | 66.60 | 8.62 | 11.62 | - | 48 | 139 | 653 | 631 | 515 | - | 0.69% | 0.17% |
| Fnb Bank, Inc. | No | Mayfield | 674,770 | 471,206 | 7,014 | 1.05 | 15.00 | 3.44 | 60.80 | 8.22 | 7.30 | 180 | 17 | 99 | 3,828 | 3,859 | 286 | 522 | 1.74% | 0.69% |
| Citizens Bank Of Kentucky, Inc | No | Paintsville | 659,813 | 313,803 | 5,872 | 0.84 | 7.96 | 3.01 | 70.10 | 12.66 | 23.81 | 274 | 218 | 75 | 839 | - | 814 | 93 | 1.55% | 0.14% |
| First & Farmers National Bank, Inc. | No | Somersets | 651,306 | 442,964 | 5,400 | 0.83 | 8.36 | 3.46 | 64.00 | 10.63 | 17.05 | 535 | 219 | 92 | 1,551 | 59 | 811 | - | 1.52% | 0.13% |
| The Citizens National Bank of Somerset | Yes | Somersets | 628,218 | 329,181 | 8,374 | 1.36 | 38.01 | 2.84 | 62.10 | 9.19 | 1.94 | 420 | 99 | 134 | 2,167 | 74 | 1,278 | 132 | 1.54% | 0.24% |
| First Kentucky Bank, Inc. | Yes | Mayfield | 564,980 | 350,126 | 5,941 | 1.03 | 14.42 | 2.85 | 73.20 | 8.72 | 21.96 | (659) | 16 | 81 | 387 | - | 244 | - | 1.33% | 0.04% |
| First United Bank And Trust Company, Inc. | Yes | Madisonville | 557,775 | 365,504 | 4,514 | 0.84 | 15.63 | 2.91 | 73.20 | 9.07 | 9.19 | 248 | 24 | 4 | 390 | - | 422 | - | 1.13% | 0.08% |
| Peoples Exchange Bank, Inc. | No | Winchester | 544,878 | 435,372 | 4,086 | 0.76 | 9.18 | 3.46 | 75.60 | 9.31 | 12.93 | 157 | 13 | 106 | 1,567 | 300 | 1,069 | - | 1.15% | 0.25% |
| Hearthside Bank Corporation | No | Middlesboro | 513,330 | 382,986 | 3,152 | 0.63 | 7.20 | 3.38 | 78.40 | 10.61 | 7.87 | 457 | 157 | 706 | 2,318 | - | 198 | 190 | 1.26% | 0.08% |
| Eclipse Bank, Inc. | No | Louisville | 510,860 | 431,069 | (815) | (0.17) | (1.95) | 1.98 | 104.60 | 9.06 | 11.96 | 876 | 2 | 104 | 3,241 | - | 2,345 | - | 0.99% | 0.46% |
| Total/Average | | | 12,570,967 | 8,983,723 | 127,626 | 1.01 | 13.99 | 3.32 | 68.27 | 9.72 | 13.20 | 12,986 | 1,696 | 7,253 | 37,712 | 6,843 | 25,978 | 1,485 | 1.25% | 0.27% |

KENTUCKY BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2023

| Institution | Sub S | Count/City | Total Assets \$ | Total Loans \$ | YTD Net Income \$ | ROAA (%) | ROAE (%) | NIM (%) | Efficiency Ratio (%) | Leverage Ratio (%) | Liquidity (%) | YTD Provision \$ | YTD Recoveries \$ | YTD C/O's \$ | P/D Still Accruing | | Non Accrual \$ | OREO \$ | ALLL/Loans (%) | NPAs/Assets (%) |
|---|-------|-----------------|-------------------|------------------|-------------------|-------------|--------------|-------------|----------------------|--------------------|---------------|------------------|-------------------|--------------|--------------------|--------------|----------------|--------------|----------------|-----------------|
| | | | | | | | | | | | | | | | 30-90 \$ | 90 + \$ | | | | |
| \$250 Million to \$500 Million | | | | | | | | | | | | | | | | | | | | |
| Peoples Bank Of Kentucky, Inc. | No | Flemingsburg | 484,302 | 373,829 | 6,131 | 1.34 | 13.14 | 4.43 | 57.20 | 10.53 | (0.75) | 1,200 | 47 | 270 | 6,239 | - | 4,840 | - | 2.01% | 1.00% |
| Magnolia Bank, Inc | Yes | Elizabethtown | 478,230 | 251,037 | (653) | (0.15) | (1.29) | 2.74 | 99.40 | 10.65 | 1.55 | 485 | 1 | 13 | 823 | 32 | 23 | - | 1.69% | 0.01% |
| West Point Bank | No | Radcliff | 473,127 | 363,052 | 1,986 | 0.46 | 7.13 | 2.01 | 73.70 | 8.56 | 13.05 | 357 | 5 | 1 | 5,725 | 18 | 89 | - | 0.49% | 0.02% |
| The Murray Bank | Yes | Murray | 466,748 | 318,180 | 4,939 | 1.10 | 13.52 | 2.81 | 60.80 | 8.88 | 17.51 | 760 | 26 | 35 | 545 | - | 167 | - | 1.54% | 0.04% |
| United Community Bank Of West Kentucky, Inc. | No | Morganfield | 451,651 | 244,468 | 5,904 | 1.27 | 18.30 | 2.89 | 51.80 | 10.49 | 15.19 | 105 | 46 | 55 | 135 | - | 323 | - | 1.39% | 0.07% |
| River City Bank, Inc. | No | Louisville | 448,280 | 316,602 | 1,120 | 0.26 | 2.88 | 2.58 | 87.40 | 11.61 | 19.58 | (110) | 59 | - | 1,061 | - | 38 | - | 0.66% | 0.01% |
| First Community Bank Of The Heartland, Inc. | Yes | Clinton | 443,344 | 356,181 | 3,328 | 0.79 | 8.38 | 3.54 | 80.80 | 8.27 | 7.45 | - | 46 | 121 | 2,082 | 2,813 | 36 | 81 | 0.87% | 0.22% |
| Town & Country Bank And Trust Company | No | Bardstown | 434,309 | 273,720 | 4,452 | 1.03 | 11.54 | 3.56 | 67.30 | 11.11 | 16.94 | 14 | 22 | 19 | 157 | - | 71 | - | 0.96% | 0.02% |
| The Lincoln National Bank Of Hodgenville | No | Hodgenville | 416,993 | 315,858 | 5,583 | 1.32 | 11.51 | 3.90 | 56.90 | 13.08 | 12.20 | 284 | 19 | 71 | 545 | - | 768 | - | 1.34% | 0.18% |
| Springfield State Bank | No | Springfield | 413,801 | 267,759 | 4,052 | 1.05 | 9.87 | 2.79 | 56.20 | 15.53 | 11.07 | 360 | 18 | 51 | 1,157 | - | 313 | - | 1.03% | 0.08% |
| First State Bank Of The Southeast, Inc | Yes | Middlesboro | 401,496 | 349,512 | 4,117 | 1.05 | 10.80 | 3.60 | 73.10 | 9.06 | 9.61 | 392 | 723 | 492 | 2,525 | 20 | 5,299 | 900 | 1.19% | 1.55% |
| United Cumberland Bank | Yes | Whitley City | 393,950 | 269,182 | 7,594 | 1.96 | 16.23 | 4.32 | 57.00 | 11.88 | 11.12 | 614 | 175 | 397 | 4,064 | 1 | 6,991 | 14 | 1.43% | 1.59% |
| Meade County Bank, Inc. | No | Brandenburg | 382,470 | 310,470 | 3,583 | 0.99 | 13.93 | 2.74 | 62.10 | 9.04 | 9.79 | 75 | 3 | 26 | 1,850 | 18 | 23 | 220 | 0.32% | 0.07% |
| The Casey County Bank, Inc. | No | Liberty | 376,100 | 181,313 | 4,473 | 1.20 | 19.42 | 3.12 | 52.50 | 8.50 | (9.49) | 404 | 76 | 198 | 2,323 | 418 | 326 | 107 | 1.51% | 0.23% |
| Bank Of The Bluegrass And Trust Co. | No | Lexington | 351,625 | 273,630 | 3,540 | 1.04 | 12.98 | 3.16 | 67.90 | 10.69 | 16.37 | 180 | 198 | 56 | - | - | - | - | 1.85% | 0.00% |
| Bank Of Lexington, Inc. | No | Lexington | 345,335 | 261,051 | 5,428 | 1.47 | 15.04 | 3.90 | 50.30 | 10.89 | 18.72 | 52 | - | 30 | - | - | 422 | - | 0.60% | 0.12% |
| The First National Bank Of Russell Springs | No | Russell Springs | 343,720 | 247,346 | 4,128 | 1.24 | 13.96 | 3.41 | 55.50 | 11.43 | 9.04 | 110 | 3 | 27 | 177 | - | - | - | 1.17% | 0.00% |
| Citizens Bank & Trust Company | No | Campbellsville | 333,281 | 173,975 | 2,817 | 0.91 | 7.67 | 2.68 | 64.30 | 14.06 | 27.47 | 30 | 6 | 85 | 1,294 | 299 | - | - | 1.88% | 0.09% |
| Cumberland Security Bank, Inc. | Yes | Somerset | 330,716 | 269,394 | 11,135 | 3.47 | 21.76 | 5.20 | 38.60 | 13.40 | 16.33 | 560 | 17 | 70 | 1,117 | 102 | - | - | 2.78% | 0.03% |
| Peoples Bank & Trust Company Of Hazard | No | Hazard | 325,993 | 237,921 | 1,978 | 0.64 | 14.78 | 3.39 | 72.00 | 8.43 | 18.21 | 98 | 22 | 70 | 2,297 | 29 | 3,852 | 312 | 1.28% | 1.29% |
| Morgantown Bank & Trust Company, Incorporated | No | Morgantown | 324,882 | 236,848 | 1,581 | 0.53 | 8.90 | 2.89 | 80.00 | 7.44 | 12.41 | 145 | 39 | 98 | 423 | 20 | 242 | - | 0.65% | 0.08% |
| The First National Bank Of Grayson | No | Grayson | 322,199 | 196,660 | 4,920 | 1.53 | 16.07 | 4.03 | 57.90 | 12.37 | 25.10 | 150 | 67 | 238 | 1,735 | - | 1,309 | 28 | 1.15% | 0.42% |
| United Southern Bank | No | Hopkinsville | 321,644 | 235,856 | 3,539 | 1.15 | 11.91 | 3.67 | 61.60 | 11.45 | 13.45 | 264 | 64 | 84 | 1,184 | - | 547 | - | 1.09% | 0.17% |
| The Farmers Bank Of Milton | No | Milton | 304,504 | 200,564 | 1,264 | 0.42 | 5.26 | 2.63 | 82.50 | 12.59 | 12.22 | (103) | 267 | 42 | 1,041 | - | 1,883 | 43 | 0.85% | 0.63% |
| Citizens Deposit Bank Of Arlington, Inc. | Yes | Arlington | 299,934 | 211,303 | 3,563 | 1.22 | 8.64 | 3.16 | 63.10 | 14.51 | 8.68 | 120 | 28 | 104 | 3,361 | 156 | 86 | - | 2.12% | 0.08% |
| First State Bank | No | Irvington | 295,547 | 205,228 | 4,790 | 1.70 | 18.60 | 3.83 | 56.20 | 12.19 | 18.61 | 37 | 9 | 48 | 1,731 | 92 | 482 | - | 0.27% | 0.19% |
| 1St Trust Bank, Inc. | No | Hazard | 288,808 | 219,376 | 1,194 | 0.46 | 4.92 | 3.08 | 80.60 | 10.64 | 11.86 | 180 | 16 | 280 | 189 | 173 | 460 | 644 | 0.71% | 0.44% |
| Hometown Bank Of Corbin Inc. | No | Corbin | 278,658 | 163,796 | 1,445 | 0.50 | 10.35 | 2.98 | 83.30 | 8.43 | 15.86 | 157 | 49 | 181 | - | - | 566 | - | 0.89% | 0.20% |
| First Federal Savings Bank Of Kentucky | No | Frankfort | 278,349 | 246,661 | (242) | (0.09) | (0.80) | 2.27 | 104.80 | 10.70 | 7.54 | 41 | 12 | 49 | 2,838 | 65 | 3,690 | - | 0.66% | 1.35% |
| Citizens Guaranty Bank | Yes | Richmond | 277,636 | 250,208 | 2,146 | 0.75 | 9.03 | 4.35 | 82.70 | 7.64 | 5.23 | 308 | 59 | 446 | 2,440 | 8 | 2,890 | 155 | 1.20% | 1.10% |
| Kentucky Farmers Bank Corporation | Yes | Ashland | 275,822 | 164,882 | 6,133 | 2.17 | 11.82 | 4.51 | 54.70 | 17.76 | 23.22 | 149 | 148 | 215 | 1,415 | 48 | 331 | - | 1.02% | 0.14% |
| Bank Of Edmonson County | Yes | Brownsville | 271,220 | 186,923 | 3,737 | 1.39 | 16.89 | 3.46 | 57.10 | 10.54 | 17.26 | 100 | 31 | 143 | 4,704 | - | 308 | 273 | 0.96% | 0.21% |
| Bank Of Hindman | No | Hindman | 261,500 | 117,114 | 1,298 | 0.47 | 9.95 | 1.86 | 69.20 | 8.89 | 17.49 | 45 | 27 | 31 | 4,654 | 1,283 | 577 | - | 1.29% | 0.71% |
| Total/Average | | | 11,896,174 | 8,289,899 | 121,003 | 1.05 | 11.31 | 3.32 | 67.23 | 10.95 | 13.03 | 7,563 | 2,328 | 4,046 | 59,831 | 5,595 | 36,952 | 2,777 | 1.18% | 0.37% |

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|---|-------|------------------|-----------------|----------------|-------------------|----------|----------|---------|----------------------|--------------------|---------------|------------------|-------------------|--------------|--------------------|---------|----------------|---------|----------------|-----------------|
| | | | | | | | | | | | | | | | 30-90 \$ | 90 + \$ | | | | |
| \$100 Million to \$250 Million | | | | | | | | | | | | | | | | | | | | |
| Farmers Bank | No | Nicholasville | 249,479 | 156,175 | 1,726 | 0.73 | 8.03 | 2.80 | 64.90 | 9.90 | 17.72 | 208 | 66 | 45 | 125 | - | - | - | 1.42% | 0.00% |
| Bank of Jamestown | No | Jamestown | 237,741 | 150,627 | 2,462 | 1.05 | 9.29 | 3.06 | 58.60 | 12.52 | 0.03 | 146 | 14 | 27 | 107 | - | - | - | 1.33% | 0.00% |
| United Citizens Bank Of Southern Kentucky, Inc. | No | Columbia | 231,294 | 196,639 | 2,902 | 1.29 | 11.77 | 4.14 | 60.80 | 12.19 | 7.18 | 240 | 43 | 190 | 1,968 | 66 | 479 | - | 1.30% | 0.24% |
| First National Bank Of Manchester, The | No | Manchester | 230,881 | 149,188 | 1,223 | 0.59 | 6.87 | 3.93 | 72.80 | 8.55 | 18.79 | 550 | 439 | 555 | 2,620 | 618 | 870 | 15 | 1.46% | 0.65% |
| Taylor County Bank | Yes | Campbellsville | 228,111 | 145,908 | 4,220 | 1.90 | 17.81 | 3.97 | 56.80 | 12.16 | 19.32 | 184 | 116 | 174 | 2,234 | 129 | 254 | - | 0.91% | 0.17% |
| First & Peoples Bank And Trust Company | No | Russell | 226,113 | 117,216 | (9,039) | (3.64) | (53.78) | 2.47 | 97.80 | 9.90 | 12.13 | 11,447 | 342 | 9,506 | 956 | 212 | 27,993 | - | 5.97% | 12.47% |
| Commercial Bank Of Grayson, The | No | Grayson | 214,959 | 130,668 | 614 | 0.28 | 2.99 | 3.52 | 72.10 | 11.88 | 19.22 | 1,394 | 21 | 568 | 4,490 | 776 | 1,732 | - | 1.19% | 1.17% |
| First National Bank Of Kentucky | Yes | Carrollton | 211,082 | 164,966 | 1,453 | 0.73 | 7.06 | 3.86 | 75.20 | 8.96 | 15.76 | 629 | - | 384 | 1,664 | 11 | 371 | - | 1.37% | 0.18% |
| Citizens Bank | Yes | Mount Vernon | 209,817 | 175,458 | 2,133 | 1.04 | 10.36 | 3.60 | 73.70 | 8.12 | 6.13 | 20 | 34 | 85 | 1,239 | - | 504 | - | 1.20% | 0.24% |
| Farmers Bank And Trust Company, Princeton, Kentucky | Yes | Princeton | 206,210 | 132,969 | 1,885 | 0.97 | 12.23 | 3.14 | 73.40 | 9.73 | 18.79 | 24 | 36 | 74 | 219 | 62 | 46 | - | 1.37% | 0.05% |
| Commercial Bank | Yes | West Liberty | 205,931 | 124,233 | 2,002 | 1.00 | 9.55 | 3.37 | 70.30 | 10.09 | 2.16 | 50 | 21 | 303 | 1,310 | 129 | 2,137 | 6 | 0.87% | 1.10% |
| Citizens Bank & Trust Co. Of Jackson | Yes | Jackson | 202,707 | 148,451 | 3,033 | 1.56 | 13.04 | 4.68 | 68.90 | 9.07 | 11.50 | 128 | 138 | 215 | 480 | 67 | 28 | 1,377 | 1.39% | 0.73% |
| Bank of Columbia | Yes | Columbia | 196,960 | 160,630 | 3,655 | 1.96 | 19.33 | 4.24 | 54.20 | 9.56 | 10.74 | 337 | 23 | 142 | 298 | - | 656 | - | 1.65% | 0.33% |
| United Citizens Bank & Trust Company | No | Campbellsburg | 195,327 | 143,073 | 2,540 | 1.40 | 17.04 | 4.20 | 59.80 | 9.21 | 12.94 | 145 | 5 | 48 | 71 | - | 224 | - | 0.92% | 0.11% |
| Citizens Bank, The | Yes | Morehead | 191,425 | 127,687 | 2,687 | 1.35 | 18.39 | 4.30 | 69.00 | 7.66 | 2.09 | 240 | 29 | 99 | 557 | - | 317 | - | 0.99% | 0.17% |
| Citizens Bank, The | Yes | Hickman | 189,409 | 134,857 | 2,362 | 1.24 | 10.45 | 3.24 | 66.60 | 12.83 | 1.93 | - | 60 | 137 | 1,265 | 2,589 | 99 | 41 | 1.43% | 1.44% |
| Elkton Bank & Trust Company | No | Elkton | 187,981 | 68,124 | 1,821 | 1.04 | 9.70 | 3.25 | 62.90 | 12.34 | 25.11 | 60 | 15 | 52 | 136 | 62 | 12 | - | 1.03% | 0.04% |
| Century Bank Of Kentucky, Inc. | Yes | Lawrenceburg | 185,238 | 126,105 | 2,211 | 1.25 | 12.98 | 3.19 | 64.90 | 9.57 | 27.30 | - | 6 | 21 | 267 | - | 35 | - | 1.10% | 0.02% |
| Lewisburg Banking Company | Yes | Lewisburg | 182,807 | 125,941 | 2,720 | 1.51 | 16.36 | 3.86 | 64.70 | 10.24 | (3.00) | 56 | 27 | 49 | 990 | 10 | 257 | - | 1.27% | 0.15% |
| Jackson County Bank | No | Mc Kee | 164,161 | 75,522 | 2,748 | 1.66 | 6.74 | 4.14 | 51.20 | 26.26 | 19.34 | 201 | 73 | 89 | 454 | 64 | 290 | - | 2.50% | 0.22% |
| Bank Of Clarkson | No | Clarkson | 162,466 | 91,763 | 2,040 | 1.36 | 15.87 | 3.55 | 58.20 | 12.50 | 36.46 | 172 | 1 | 14 | 1,066 | - | - | - | 0.57% | 0.00% |
| Peoples Bank | No | Lebanon | 160,702 | 130,887 | 1,222 | 0.90 | 11.94 | 3.64 | 64.30 | 9.88 | (4.12) | 300 | 3 | 6 | 269 | - | - | - | 0.67% | 0.00% |
| Citizens National Bank Of Lebanon, The | Yes | Lebanon | 160,017 | 42,079 | 2,027 | 1.28 | 34.20 | 2.81 | 62.10 | 11.48 | 26.58 | 11 | 4 | 9 | 413 | 60 | 86 | - | 0.91% | 0.09% |
| Bank Of Maysville | No | Maysville | 158,594 | 76,608 | 1,445 | 0.87 | 6.77 | 2.87 | 67.40 | 15.06 | 30.69 | (4) | 3 | 4 | 278 | 73 | 96 | - | 0.89% | 0.11% |
| Commonwealth Community Bank, Inc. | Yes | Hartford | 155,339 | 46,850 | (426) | (0.29) | (2.60) | 1.79 | 109.90 | 15.72 | 60.32 | 80 | 14 | 16 | 365 | 128 | 135 | - | 1.31% | 0.17% |
| Pbk Bank, Inc | No | Stanford | 150,501 | 93,957 | 2,835 | 1.91 | 16.41 | 5.18 | 58.10 | 14.21 | 30.54 | - | 57 | 102 | 450 | 55 | 442 | - | 0.99% | 0.33% |
| Hyden Citizens Bank, Inc | Yes | Hyden | 144,962 | 79,355 | 1,118 | 0.74 | 16.08 | 3.31 | 78.00 | 8.85 | 15.99 | 81 | 5 | 53 | 737 | 100 | 183 | - | 1.25% | 0.20% |
| Independent Correspondent Bankers' Bank, Inc. | No | Frankfort | 143,039 | 77,434 | 842 | 0.55 | 4.70 | 2.55 | 83.00 | 13.44 | (5.35) | 64 | 9 | 6 | - | - | - | - | 1.32% | 0.00% |
| Sacramento Deposit Bank, The | Yes | Sacramento | 136,108 | 84,120 | 2,013 | 1.51 | 20.54 | 3.63 | 59.30 | 9.67 | 30.85 | 100 | 14 | 45 | 457 | 75 | 1,139 | - | 1.01% | 0.89% |
| Salyersville National Bank, The | No | Salyersville | 135,585 | 79,276 | 1,938 | 1.30 | 15.63 | 3.51 | 54.10 | 13.46 | (5.79) | (68) | 406 | - | 482 | - | - | - | 0.99% | 0.00% |
| Bank Of Cadiz And Trust Company | Yes | Cadiz | 135,377 | 65,163 | 1,158 | 0.79 | NM | 2.92 | 74.00 | 8.65 | 28.88 | 60 | 6 | 7 | 421 | 7 | 229 | - | 1.16% | 0.17% |
| Auburn Banking Company | Yes | Auburn | 132,718 | 95,886 | 2,008 | 1.63 | 21.54 | 4.01 | 60.20 | 8.30 | 10.08 | 125 | 15 | 9 | 760 | 6 | 141 | - | 0.71% | 0.11% |
| The Peoples Bank | No | Marion | 130,498 | 107,462 | 1,262 | 0.94 | 9.99 | 3.78 | 64.50 | 11.00 | 7.49 | 452 | 26 | 122 | 282 | 339 | 991 | 60 | 1.08% | 1.07% |
| The Peoples Bank | Yes | Taylorville | 125,392 | 70,057 | 2,417 | 1.76 | 20.06 | 4.12 | 61.00 | 11.49 | 14.58 | 60 | 5 | 32 | 268 | 18 | 525 | - | 1.89% | 0.43% |
| Farmers National Bank Of Lebanon, The | No | Lebanon | 124,734 | 75,153 | 986 | 0.78 | 9.38 | 3.49 | 69.50 | 11.30 | 28.41 | 235 | 30 | 150 | 845 | - | - | - | 1.27% | 0.00% |
| Sonata Bank | No | Sebree | 118,067 | 97,244 | (6,190) | (9.30) | (36.89) | 4.27 | 300.60 | 15.53 | 14.32 | 500 | - | - | 681 | 131 | 18 | - | 0.82% | 0.13% |
| Bedford Loan & Deposit Bank | No | Bedford | 113,425 | 75,288 | 1,136 | 1.00 | 8.73 | 3.69 | 67.80 | 14.61 | 10.65 | 122 | 136 | 157 | 2,244 | 610 | 1,044 | - | 1.53% | 1.46% |
| Peoples Bank Mt Washington | Yes | Mount Washington | 109,397 | 67,259 | 1,618 | 1.43 | 17.51 | 4.36 | 69.50 | 10.75 | 35.76 | 14 | - | 4 | 173 | - | - | - | 1.38% | 0.00% |
| Bank of Buffalo | Yes | Buffalo | 103,923 | 71,161 | 1,327 | 1.37 | 14.30 | 3.14 | 53.80 | 9.25 | 27.42 | 116 | 32 | 15 | 650 | 226 | 7 | - | 0.83% | 0.22% |
| Total/Average | | | 6,748,477 | 4,281,439 | 56,134 | 0.75 | 9.75 | 3.58 | 73.18 | 11.43 | 16.38 | 18,479 | 2,274 | 13,514 | 32,291 | 6,623 | 41,340 | 1,499 | 1.31% | 0.64% |

KENTUCKY BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2023

| Institution | Sub S | Count/City | Total Assets \$ | Total Loans \$ | YTD Net Income \$ | ROAA (%) | ROAE (%) | NIM (%) | Efficiency Ratio (%) | Leverage Ratio (%) | Liquidity (%) | YTD Provision \$ | YTD Recoveries \$ | YTD C/O's \$ | P/D Still Accruing | | Non Accrual \$ | OREO \$ | ALLL/ Loans (%) | NPAs/ Assets (%) |
|--|-------|--------------|------------------|----------------|-------------------|-------------|-------------|-------------|----------------------|--------------------|---------------|------------------|-------------------|--------------|--------------------|--------------|----------------|------------|-----------------|------------------|
| | | | | | | | | | | | | | | | 30-90 \$ | 90 + \$ | | | | |
| Less than \$100 Million | | | | | | | | | | | | | | | | | | | | |
| Fredonia Valley Bank | No | Fredonia | 99,699 | 63,638 | 869 | 0.87 | 8.93 | 3.65 | 72.10 | 13.99 | 26.97 | 80 | 39 | 94 | 564 | 387 | 282 | 124 | 1.68% | 0.80% |
| Citizens Bank Of Cumberland County, Inc. | Yes | Burkesville | 92,838 | 62,965 | 1,585 | 1.76 | 12.82 | 4.47 | 63.20 | 11.78 | 21.35 | 27 | 25 | 57 | 836 | - | 582 | - | 1.25% | 0.63% |
| Owingsville Banking Company | No | Owingsville | 91,090 | 65,130 | 534 | 0.62 | 10.20 | 4.47 | 81.20 | 9.30 | 13.14 | 23 | 7 | 63 | 383 | 117 | 358 | 109 | 1.37% | 0.64% |
| First Federal Savings And Loan Association | No | Hazard | 88,321 | 81,038 | 190 | 0.22 | 1.04 | 1.91 | 85.60 | 20.67 | 7.98 | (26) | - | - | 1,528 | 189 | 1,268 | 10 | 0.62% | 1.66% |
| Bank Of The Mountains, Inc. | No | West Liberty | 86,029 | 59,384 | 695 | 0.78 | 8.38 | 5.11 | 77.30 | 10.04 | 12.84 | 115 | 23 | 60 | 449 | - | 398 | 63 | 1.36% | 0.54% |
| Clinton Bank | No | Clinton | 75,595 | 40,546 | 392 | 0.60 | 3.82 | 3.35 | 78.90 | 18.27 | 31.74 | 24 | - | 2 | 215 | - | 379 | - | 1.15% | 0.50% |
| The First National Bank Of Brooksville | Yes | Brooksville | 74,673 | 38,189 | 602 | 0.77 | 8.14 | 3.31 | 78.60 | 10.24 | 17.24 | 1 | 8 | 9 | 594 | 200 | 64 | - | 1.16% | 0.28% |
| Security Bank And Trust Company | Yes | Maysville | 71,125 | 27,931 | 869 | 1.24 | 6.35 | 2.78 | 57.40 | 15.12 | 52.48 | - | 2 | 3 | 79 | 24 | 36 | - | 1.02% | 0.08% |
| Farmers & Traders Bank Of Campton | Yes | Campton | 67,433 | 32,793 | 801 | 1.16 | 30.69 | 3.61 | 65.00 | 8.80 | 26.00 | 101 | 7 | 31 | 170 | - | 136 | - | 1.43% | 0.20% |
| Farmers State Bank, Inc | Yes | Booneville | 62,011 | 26,498 | 797 | 1.21 | 23.80 | 3.79 | 69.40 | 11.20 | 26.37 | 51 | 31 | 67 | 108 | - | 680 | - | 2.63% | 1.10% |
| Blue Grass Federal Savings And Loan Association | No | Paris | 51,640 | 38,319 | 150 | 0.30 | 1.72 | 3.07 | 85.10 | 17.29 | 24.01 | 30 | 2 | - | 161 | - | - | - | 0.96% | 0.00% |
| Pinnacle Bank, Inc | No | Vanceburg | 51,201 | 32,055 | 508 | 0.97 | 5.80 | 4.45 | 70.60 | 16.41 | 14.43 | - | 3 | 29 | 1,152 | 129 | 188 | 212 | 1.83% | 1.03% |
| Citizens Federal Savings And Loan Association Of Covington | No | Covington | 39,951 | 30,475 | (13) | (0.03) | (0.12) | 2.54 | 81.70 | 29.03 | 31.29 | - | - | - | 35 | - | - | - | 0.89% | 0.00% |
| Carrollton Federal Bank | No | Carrollton | 39,302 | 24,759 | 277 | 0.72 | 5.37 | 3.76 | 76.00 | 15.84 | 16.91 | - | 1 | 2 | 311 | - | - | - | 0.78% | 0.00% |
| First Federal Savings And Loan Association | No | Morehead | 38,108 | 35,266 | 23 | 0.06 | 0.23 | 3.30 | 100.90 | 26.84 | 7.61 | - | - | 92 | 1,075 | 177 | 591 | - | 0.92% | 2.02% |
| Home Savings Bank, FSB | No | Ludlow | 28,457 | 20,336 | (71) | (0.28) | (2.07) | 3.15 | 101.80 | 11.59 | 27.97 | 8 | - | - | - | - | 167 | - | 0.73% | 0.59% |
| Hart County Bank And Trust Company | No | Munfordville | 26,793 | 18,587 | 345 | 1.25 | 4.60 | 4.15 | 60.00 | 27.96 | 41.58 | - | - | - | - | - | - | - | 5.46% | 0.00% |
| Total/Average | | | 1,084,266 | 697,909 | 8,553 | 0.72 | 7.63 | 3.58 | 76.75 | 16.14 | 23.52 | 434 | 148 | 509 | 7,660 | 1,223 | 5,129 | 518 | 1.48% | 0.59% |