

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 + \$				
<b>State Summary</b>																				
Greater than \$1 Billion		15	42,684,665	29,276,168	251,831	1.02	12.16	3.26	63.45	10.07	11.97	47,297	7,589	43,567	60,843	11,467	86,055	11,578	1.28%	0.27%
\$500 Million to \$1 Billion		16	10,967,478	7,614,134	66,377	1.20	16.02	3.44	64.61	9.92	13.01	4,014	645	1,874	20,367	5,607	19,437	679	1.28%	0.23%
\$250 Million to \$500 Million		35	12,543,307	8,618,028	61,447	1.02	11.07	3.33	67.83	10.90	15.21	3,833	1,701	2,603	48,631	7,002	34,297	3,246	1.19%	0.34%
\$100 Million to \$250 Million		37	6,369,617	3,930,821	27,967	0.99	14.55	3.59	66.00	11.25	17.65	10,422	844	9,341	24,058	5,515	32,161	136	1.27%	0.52%
Less than \$100 Million		19	1,215,508	775,707	2,019	0.10	5.93	3.61	89.94	16.74	25.67	352	110	212	9,510	1,315	5,005	407	1.47%	0.52%
State Total		122	73,780,575	50,214,858	409,641	1.03	12.65	3.33	65.03	10.40	13.39	65,918	10,889	57,597	163,409	30,906	176,955	16,046	1.27%	0.30%
<b>Greater than \$1 Billion</b>																				
Stock Yards Bank & Trust Company	No	Louisville	7,724,821	5,417,600	57,525	1.50	14.61	3.50	51.30	9.51	10.80	4,401	469	690	4,265	437	17,364	677	1.43%	0.24%
Republic Bank & Trust Company	No	Louisville	6,362,643	5,053,321	48,334	1.55	11.58	5.50	52.20	13.49	11.51	32,905	1,306	32,638	11,111	549	16,928	1,478	1.43%	0.30%
Community Trust Bank, Inc.	No	Pikeville	5,491,657	3,929,695	38,759	1.38	11.65	3.38	52.20	13.24	(0.09)	3,125	2,630	3,718	12,158	6,399	5,345	2,047	1.22%	0.24%
Independence Bank of Kentucky	Yes	Owensboro	3,615,794	1,897,735	13,400	0.74	8.73	2.29	72.50	7.62	6.18	-	15	11	1,871	-	1,288	495	1.00%	0.05%
Central Bank & Trust Company	No	Lexington	3,601,189	2,503,389	18,083	0.99	9.93	3.73	70.10	10.78	6.28	4,056	1,322	3,318	4,404	1,415	6,258	-	1.15%	0.20%
Traditional Bank, Inc.	No	Mount Sterling	2,235,897	1,317,166	11,592	1.03	15.29	2.49	61.00	9.90	19.82	(1,140)	32	127	422	2	1,857	5,360	1.13%	0.32%
Whitaker Bank, Inc	No	Lexington	1,956,886	920,954	11,854	1.15	12.77	3.39	62.10	12.11	30.63	300	697	252	4,501	314	3,651	1,037	1.69%	0.26%
South Central Bank, Inc.	No	Glasgow	1,744,666	1,337,808	9,983	1.14	13.77	3.30	59.30	9.66	7.14	741	130	218	8,456	-	10,776	-	1.00%	0.62%
Planters Bank, Inc.	No	Hopkinsville	1,687,101	1,384,964	8,649	1.04	10.21	2.72	53.30	11.53	3.47	750	26	94	861	231	949	50	1.30%	0.07%
Heritage Bank, Inc.	No	Erlanger	1,582,317	1,002,301	7,912	0.97	20.34	2.90	62.50	8.00	16.11	256	129	307	954	62	1,072	420	1.36%	0.10%
Forcht Bank, National Association	No	Lexington	1,494,641	1,005,350	3,701	0.48	5.66	3.15	84.10	8.71	16.87	-	85	167	880	-	3,424	-	1.32%	0.23%
The Cecilian Bank	No	Cecilia	1,433,505	923,765	7,590	1.04	13.35	3.01	56.90	10.24	8.21	542	219	225	2,595	339	2,318	-	0.99%	0.19%
Community Financial Services Bank	No	Benton	1,372,181	961,123	4,501	0.62	9.35	2.79	74.90	9.83	5.88	950	260	962	1,749	1,117	8,796	14	1.66%	0.72%
First Southern National Bank	No	Lancaster	1,204,166	780,310	5,285	0.87	10.86	3.87	69.50	8.34	22.48	220	60	310	3,987	595	4,948	-	1.41%	0.46%
Monticello Banking Company	No	Monticello	1,177,201	840,687	4,663	0.79	14.29	2.88	69.90	8.13	14.25	191	209	530	2,629	7	1,081	-	1.15%	0.09%
<b>Total/Average</b>			42,684,665	29,276,168	251,831	1.02	12.16	3.26	63.45	10.07	11.97	47,297	7,589	43,567	60,843	11,467	86,055	11,578	1.28%	0.27%
<b>\$500 Million to \$1 Billion</b>																				
The Farmers National Bank Of Danville	No	Danville	921,029	623,879	5,849	1.28	18.02	3.65	64.10	8.79	14.59	643	117	306	1,204	-	3,160	-	1.39%	0.34%
The Paducah Bank And Trust Company	Yes	Paducah	909,530	701,910	5,550	1.22	9.74	3.48	67.20	11.00	10.46	600	17	100	303	17	289	-	1.61%	0.03%
Edmonton State Bank	Yes	Glasgow	740,201	569,587	7,474	2.05	12.50	4.23	54.90	13.41	16.90	300	19	217	1,640	570	272	-	1.16%	0.11%
Franklin Bank & Trust Company	No	Franklin	734,488	632,209	5,143	1.47	12.10	3.88	51.40	12.35	7.97	427	27	306	4,757	2,425	3,044	-	1.01%	0.74%
Wilson & Muir Bank & Trust Company	Yes	Bardstown	727,950	428,381	8,567	2.30	50.94	4.08	46.70	8.02	17.18	446	12	186	762	-	2,578	-	1.05%	0.35%
Cumberland Valley National Bank & Trust Company	No	East Bernstadt	711,221	467,304	2,695	0.75	9.26	3.50	72.80	9.50	16.49	580	18	315	1,902	44	2,197	32	1.28%	0.32%
Citizens Bank Of Kentucky, Inc	No	Paintsville	698,940	300,028	3,156	0.89	8.44	3.09	70.20	11.94	28.98	81	166	32	501	26	1,604	-	1.56%	0.23%
American Bank & Trust Company Inc.	No	Bowling Green	690,561	536,027	2,197	0.65	7.50	2.68	67.60	10.20	13.11	355	36	7	748	-	1,486	-	0.86%	0.22%
FNB Bank, INC.	No	Mayfield	670,031	465,769	3,844	1.14	16.05	3.49	57.30	8.26	7.42	150	13	34	1,395	414	442	579	1.79%	0.21%
The Citizens National Bank of Somerset	Yes	Somerset	646,952	333,699	4,379	1.44	39.68	3.00	61.60	9.14	(0.69)	210	49	70	547	294	992	-	1.46%	0.20%
First & Farmers National Bank, Inc.	No	Somerset	638,861	418,748	2,619	0.80	8.16	3.45	65.40	10.55	17.91	175	16	37	996	196	874	-	1.48%	0.17%
Farmers Bank & Trust Company	Yes	Marion	621,567	516,218	4,168	1.36	12.94	3.56	65.20	9.14	9.57	-	19	45	1,232	1,438	398	-	0.76%	0.30%
Field & Main Bank	No	Henderson	618,075	500,090	3,339	1.10	11.86	3.66	70.20	9.46	7.14	60	108	164	2,045	122	1,420	-	1.30%	0.25%
First Kentucky Bank, Inc.	Yes	Mayfield	565,600	337,519	3,291	1.13	15.95	2.89	68.90	8.58	19.91	(212)	9	23	264	-	286	-	1.53%	0.05%
First United Bank And Trust Company, Inc.	Yes	Madisonville	544,379	353,167	2,172	0.81	14.44	2.85	73.40	8.95	10.22	123	10	3	393	-	395	-	1.13%	0.07%
Peoples Exchange Bank, Inc.	No	Winchester	528,093	429,599	1,934	0.73	8.80	3.49	76.90	9.46	11.02	76	9	29	1,678	61	-	68	1.16%	0.02%
<b>Total/Average</b>			10,967,478	7,614,134	66,377	1.20	16.02	3.44	64.61	9.92	13.01	4,014	645	1,874	20,367	5,607	19,437	679	1.28%	0.23%

**KENTUCKY BANKS - PERFORMANCE COMPARISON - JUNE 30, 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 + \$				
<b>\$250 Million to \$500 Million</b>																				
Eclipse Bank, Inc.	No	Louisville	492,399	425,504	185	0.08	0.88	2.39	91.00	9.90	10.12	386	2	73	803	195	490	-	0.90%	0.14%
Hearthside Bank Corporation	No	Middlesboro	492,302	362,226	1,674	0.67	7.61	3.47	77.80	10.81	12.59	228	139	659	843	-	1,340	265	1.28%	0.33%
Peoples Bank Of Kentucky, Inc.	No	Flemingsburg	465,761	363,461	3,050	1.38	13.42	4.33	54.50	10.71	4.14	600	24	153	4,829	-	3,505	-	1.93%	0.75%
The Murray Bank	Yes	Murray	459,946	297,578	2,355	1.08	13.31	2.83	60.50	9.02	23.33	432	24	12	445	1,795	127	-	1.55%	0.42%
United Community Bank Of West Kentucky, Inc.	No	Morganfield	458,962	236,394	3,188	1.37	15.89	3.09	50.20	10.82	24.71	105	25	22	238	-	416	-	1.44%	0.09%
Town & Country Bank And Trust Company	No	Bardstown	438,214	269,235	2,378	1.09	12.54	3.54	65.70	10.69	8.22	-	7	13	55	5	5	-	0.97%	0.00%
Magnolia Bank, Inc	Yes	Elizabethtown	427,877	205,222	(2,166)	(1.00)	(8.51)	2.54	109.20	11.25	6.59	241	-	7	616	20	250	-	1.95%	0.06%
The Lincoln National Bank Of Hodgenville	No	Hodgenville	427,390	294,016	2,547	1.22	10.71	3.88	58.30	12.55	19.02	217	8	48	711	-	437	29	1.42%	0.11%
West Point Bank	No	Radcliff	427,064	318,362	798	0.39	5.71	1.98	81.90	9.18	14.04	(15)	2	-	811	-	208	-	0.44%	0.05%
River City Bank, Inc.	No	Louisville	422,273	283,796	578	0.28	2.92	2.63	86.60	12.33	24.22	(172)	11	-	199	6	139	-	0.69%	0.03%
First Community Bank Of The Heartland, Inc.	Yes	Clinton	420,752	332,524	1,815	0.88	9.39	3.50	78.40	8.66	7.19	-	24	54	937	2,867	1,648	106	0.94%	0.49%
Springfield State Bank	No	Springfield	393,615	246,743	2,102	1.10	10.37	2.80	54.80	15.61	14.27	180	9	15	1,373	8	239	-	1.09%	0.06%
First State Bank Of The Southeast, Inc	Yes	Middlesboro	392,917	347,356	2,104	1.08	11.14	3.69	71.90	8.86	7.69	292	722	474	450	108	3,639	900	1.17%	1.18%
United Cumberland Bank	Yes	Whitley City	378,530	259,000	3,815	1.99	16.67	4.39	56.70	12.08	9.01	274	121	144	5,357	-	5,108	31	1.43%	1.16%
The Casey County Bank, Inc	No	Liberty	376,281	176,670	2,205	1.19	19.64	3.07	51.40	8.44	(5.79)	200	43	50	1,557	-	551	66	1.50%	0.16%
Bank Of Lexington, Inc.	No	Lexington	374,778	243,445	2,717	1.48	15.58	3.99	49.90	9.83	31.07	(73)	-	-	110	-	345	-	0.61%	0.09%
Meade County Bank, Inc.	No	Brandenburg	363,010	294,397	1,601	0.90	12.59	2.79	61.50	9.03	7.07	30	2	12	2,876	142	25	220	0.32%	0.11%
Bank of the Bluegrass and Trust Co.	No	Lexington	337,749	261,092	2,055	1.22	14.98	3.25	63.70	10.97	21.59	60	175	24	-	111	-	-	1.89%	0.03%
The First National Bank Of Grayson	No	Grayson	336,830	195,971	2,552	1.57	17.15	3.94	56.50	11.91	25.14	-	44	75	1,306	-	1,301	91	1.15%	0.41%
The First National Bank Of Russell Springs	No	Russell Springs	330,789	231,905	1,962	1.21	13.55	3.43	57.30	11.34	10.38	34	2	12	627	-	-	-	1.22%	0.00%
Cumberland Security Bank, Inc.	Yes	Somerset	318,380	264,866	5,495	3.50	22.25	5.16	39.70	13.07	15.07	30	8	35	780	28	-	-	2.64%	0.01%
United Southern Bank	No	Hopkinsville	312,534	230,501	1,723	1.14	11.85	3.71	63.00	11.20	17.62	75	5	9	205	-	1,012	120	1.04%	0.36%
Citizens Bank & Trust Company	No	Campbellsville	310,617	171,339	1,434	0.95	7.87	2.86	65.60	14.39	26.45	30	1	57	205	127	-	-	1.92%	0.04%
Peoples Bank & Trust Company Of Hazard	No	Hazard	303,026	222,012	1,428	0.95	22.06	3.65	70.60	8.83	12.51	100	16	27	280	90	2,058	475	1.39%	0.87%
The Farmers Bank Of Milton	No	Milton	301,084	189,912	527	0.35	4.26	2.63	81.70	12.52	15.55	97	17	28	1,254	-	1,990	42	0.88%	0.67%
Morgantown Bank & Trust Company, Incorporated	No	Morgantown	296,048	207,200	825	0.57	9.41	2.80	79.60	7.64	17.48	48	17	62	742	-	207	-	0.71%	0.07%
Citizens Deposit Bank Of Arlington, Inc.	Yes	Arlington	295,263	200,131	1,820	1.25	8.91	3.20	62.40	14.44	13.81	60	9	13	3,179	616	121	45	2.24%	0.26%
Citizens Guaranty Bank	Yes	Richmond	287,500	243,492	947	0.66	8.31	4.27	85.90	6.85	10.10	30	36	114	2,748	9	2,241	155	1.25%	0.84%
Hometown Bank Of Corbin Inc.	No	Corbin	281,555	156,988	852	0.60	12.23	3.08	79.40	8.48	23.90	60	29	59	299	-	261	-	0.93%	0.09%
Kentucky Farmers Bank Corporation	Yes	Ashland	280,220	163,097	3,581	2.54	14.25	4.53	50.40	16.69	24.97	108	131	142	1,561	189	340	20	1.04%	0.20%
First State Bank	No	Irrington	279,226	182,081	1,980	1.41	15.71	3.75	64.00	11.69	22.72	(9)	1	21	1,604	103	490	-	0.29%	0.21%
Bank of Edmonson County	Yes	Brownsville	272,730	182,900	1,629	1.21	14.98	3.38	57.60	10.50	22.20	55	20	139	2,318	-	1,180	177	0.95%	0.50%
Bank Of Hindman	No	Hindman	265,073	116,591	883	0.63	13.22	2.11	61.10	8.59	22.51	45	5	6	5,564	121	601	-	1.29%	0.27%
1st Trust Bank, Inc.	No	Hazard	262,182	208,198	682	0.54	5.66	3.28	79.80	10.87	7.13	85	10	11	704	175	1,052	444	0.83%	0.64%
First Federal Savings Bank Of Kentucky	No	Frankfort	260,430	233,823	126	0.10	0.82	2.53	95.50	11.67	5.90	-	12	33	3,045	287	2,971	60	0.47%	1.27%
<b>Total/Average</b>			12,543,307	8,618,028	61,447	1.02	11.07	3.33	67.83	10.90	15.21	3,833	1,701	2,603	48,631	7,002	34,297	3,246	1.19%	0.34%

**KENTUCKY BANKS - PERFORMANCE COMPARISON - JUNE 30, 2023**

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															30-90 \$	90 + \$				
<b>\$100 Million to \$250 Million</b>																				
Bank of Jamestown	No	Jamestown	236,290	140,491	1,126	0.96	8.69	3.00	60.30	12.26	7.65	99	6	16	129	-	24	-	1.39%	0.01%
Farmers Bank	No	Nicholasville	234,030	152,655	885	0.76	8.42	2.86	63.60	10.11	15.56	100	19	41	-	-	-	-	1.35%	0.00%
First & Peoples Bank And Trust Company	No	Russell	228,228	120,149	(8,355)	(6.52)	(88.01)	2.48	90.70	10.32	10.16	7,937	239	8,022	2,415	831	19,847	-	4.05%	9.06%
United Citizens Bank Of Southern Kentucky, Inc.	No	Columbia	222,522	193,273	1,368	1.21	11.36	3.92	60.70	11.54	6.53	120	40	61	941	33	345	-	1.33%	0.17%
Taylor County Bank	Yes	Campbellsville	221,189	140,957	1,853	1.69	15.39	4.00	57.20	12.11	17.73	277	6	36	1,828	110	352	-	1.03%	0.21%
The Commercial Bank Of Grayson	No	Grayson	213,099	120,696	442	0.41	4.31	3.42	79.50	12.31	21.93	60	1	75	2,106	1,788	348	32	0.57%	1.02%
The Citizens Bank	Yes	Morehead	205,799	121,943	1,075	1.08	15.12	4.18	73.70	7.22	8.09	120	17	51	343	-	304	-	0.96%	0.15%
Citizens Bank	Yes	Mount Vernon	205,251	167,701	1,022	1.02	10.06	3.65	73.90	8.25	8.19	20	26	50	1,139	3	465	-	1.27%	0.23%
The First National Bank Of Manchester	No	Manchester	202,445	132,938	985	1.00	11.20	4.03	65.70	9.63	14.27	260	39	93	2,723	415	912	10	1.47%	0.66%
First National Bank Of Kentucky	Yes	Carrollton	197,798	156,868	461	0.48	4.65	3.88	79.90	9.12	14.85	349	-	241	681	-	1,019	-	1.35%	0.52%
Commercial Bank	Yes	West Liberty	196,827	118,367	1,128	1.15	10.83	3.40	68.20	10.45	(3.71)	-	14	36	823	700	-	6	1.09%	0.36%
Citizens Bank & Trust Co. Of Jackson	Yes	Jackson	194,546	145,550	1,578	1.66	14.01	4.96	66.00	8.98	7.71	210	119	75	774	293	978	5	1.56%	0.66%
Farmers Bank And Trust Company, Princeton, Kentucky	Yes	Princeton	193,782	123,403	985	1.03	12.87	3.14	72.80	10.41	18.75	12	13	53	200	8	48	-	1.47%	0.03%
The Citizens Bank	Yes	Hickman	191,169	138,499	1,367	1.42	12.20	3.31	63.10	9.37	0.83	-	25	66	274	518	39	23	1.42%	0.30%
Bank of Columbia	Yes	Columbia	187,422	154,472	1,911	2.09	20.58	4.22	52.40	9.44	12.08	122	8	39	493	185	26	-	1.63%	0.11%
Independent Correspondent Bankers' Bank, Inc.	No	Frankfort	187,006	73,951	547	0.69	6.16	2.42	72.20	11.01	(0.70)	64	6	4	-	-	-	-	1.38%	0.00%
Lewisburg Banking Company	Yes	Lewisburg	178,564	118,627	1,545	1.70	18.86	3.84	60.50	9.82	(2.39)	20	8	44	230	-	222	-	1.30%	0.12%
United Citizens Bank & Trust Company	No	Campbellsburg	177,131	133,719	970	1.11	13.49	3.96	63.80	9.58	13.56	49	2	37	148	-	1,466	-	0.92%	0.83%
Elkton Bank & Trust Company	No	Elkton	174,104	63,097	1,164	1.36	12.59	3.45	56.10	13.64	34.16	30	9	6	152	22	20	-	1.13%	0.02%
Century Bank Of Kentucky, Inc.	Yes	Lawrenceburg	173,816	120,363	1,278	1.46	14.98	3.32	60.20	10.33	27.75	-	3	9	649	-	791	-	1.16%	0.46%
The Citizens National Bank Of Lebanon	Yes	Lebanon	164,240	40,350	1,306	1.67	46.18	3.25	56.30	10.99	38.20	6	4	8	172	17	120	-	0.93%	0.08%
Jackson County Bank	No	Mc Kee	160,619	74,998	1,407	1.68	7.00	4.01	51.40	25.62	20.57	50	28	18	676	80	275	-	2.35%	0.22%
Bank Of Maysville	No	Maysville	156,413	76,726	712	0.86	6.76	2.90	68.10	14.84	29.56	(11)	2	1	290	-	93	-	0.88%	0.06%
Pbk Bank, Inc	No	Stanford	152,120	91,142	1,421	1.92	16.90	5.08	56.80	13.55	34.50	-	22	38	336	32	524	-	1.05%	0.37%
Bank Of Clarkson	No	Clarkson	148,308	87,290	777	1.06	11.95	3.53	63.80	13.04	32.94	44	-	2	877	102	-	-	0.46%	0.07%
Commonwealth Community Bank, Inc.	Yes	Hartford	147,492	41,960	(42)	(0.06)	(0.52)	1.94	102.30	16.32	55.04	-	5	15	361	84	89	-	1.41%	0.12%
Hyden Citizens Bank, Inc	Yes	Hyden	142,607	74,356	691	0.91	19.41	3.40	74.30	8.71	17.12	35	2	13	193	115	280	-	1.32%	0.28%
The Salyersville National Bank	No	Salyersville	141,759	78,510	946	1.28	15.05	3.50	53.30	12.87	(1.84)	-	1	-	175	-	-	-	0.57%	0.00%
Peoples Bank	No	Lebanon	137,157	106,881	676	1.05	13.44	3.90	61.00	10.78	5.04	150	1	2	972	-	-	-	0.68%	0.00%
Bank Of Cadiz And Trust Company	Yes	Cadiz	135,947	64,040	566	0.77	148.22	3.00	74.70	8.33	29.53	30	4	2	488	-	236	-	1.14%	0.17%
The Peoples Bank	No	Marion	135,706	108,818	662	0.97	11.10	3.57	64.20	9.56	11.11	156	13	56	937	-	1,263	60	0.85%	0.97%
The Sacramento Deposit Bank	Yes	Sacramento	132,565	78,515	1,091	1.65	22.36	3.70	58.50	10.15	34.39	-	12	38	96	69	121	-	0.96%	0.14%
The Peoples Bank	Yes	Taylorsville	129,596	73,255	1,295	1.84	20.80	4.02	57.80	11.47	25.21	30	2	19	126	-	583	-	1.78%	0.45%
The Farmers National Bank Of Lebanon	No	Lebanon	122,013	67,704	563	0.91	10.92	3.44	68.40	10.99	32.68	-	29	4	661	-	-	-	1.28%	0.00%
Auburn Banking Company	Yes	Auburn	119,912	90,792	1,054	1.78	22.71	4.04	59.00	8.48	1.98	-	3	-	106	-	158	-	0.60%	0.13%
Bedford Loan & Deposit Bank	No	Bedford	114,417	74,831	659	1.15	10.17	3.86	64.10	14.19	14.40	63	116	70	1,526	110	1,213	-	1.55%	1.16%
Peoples Bank Mt Washington	Yes	Mount Washington	107,728	62,934	848	1.49	17.96	4.29	67.40	10.54	39.70	20	-	-	18	-	-	-	1.52%	0.00%
<b>Total/Average</b>			<b>6,369,617</b>	<b>3,930,821</b>	<b>27,967</b>	<b>0.99</b>	<b>14.55</b>	<b>3.59</b>	<b>66.00</b>	<b>11.25</b>	<b>17.65</b>	<b>10,422</b>	<b>844</b>	<b>9,341</b>	<b>24,058</b>	<b>5,515</b>	<b>32,161</b>	<b>136</b>	<b>1.27%</b>	<b>0.52%</b>



**KENTUCKY BANKS - PERFORMANCE COMPARISON - JUNE 30, 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 + \$				
<b>Less than \$100 Million</b>																				
Fredonia Valley Bank	No	Fredonia	98,772	62,152	500	1.00	10.38	3.70	67.40	13.46	27.55	-	34	52	1,100	157	414	-	1.65%	0.58%
Bank of Buffalo	Yes	Buffalo	97,006	65,046	620	1.33	13.71	3.27	55.90	9.61	29.00	66	22	8	1,068	301	50	-	0.83%	0.36%
Bank Of The Mountains, Inc.	No	West Liberty	90,003	55,632	385	0.86	9.43	5.00	76.50	9.68	25.83	15	11	30	274	-	415	59	1.30%	0.53%
Citizens Bank Of Cumberland County, Inc.	Yes	Burkesville	89,433	62,381	722	1.62	11.91	4.42	65.10	12.47	18.82	28	6	37	554	-	615	-	1.27%	0.69%
Owingsville Banking Company	No	Owingsville	89,150	63,105	237	0.56	9.51	4.21	79.50	9.25	15.77	23	3	12	530	180	466	4	1.48%	0.73%
First Federal Savings And Loan Association	No	Hazard	89,077	81,538	183	0.42	2.00	2.12	72.90	20.41	7.39	-	-	-	1,217	106	1,337	10	0.66%	1.63%
The First National Bank Of Brooksville	Yes	Brooksville	75,008	37,815	364	0.93	10.09	3.35	74.20	10.10	19.36	6	1	7	635	251	69	-	1.17%	0.35%
Security Bank And Trust Company	Yes	Maysville	70,509	25,285	398	1.14	5.84	2.65	58.80	15.34	55.73	-	1	2	94	1	39	-	1.13%	0.06%
Farmers & Traders Bank Of Campton	Yes	Campton	64,597	29,034	405	1.18	31.38	3.66	66.50	8.72	33.07	25	4	10	85	-	112	-	1.42%	0.17%
Clinton Bank	No	Clinton	63,950	38,607	205	0.64	3.99	3.53	77.10	19.77	16.50	24	-	1	169	-	138	-	1.21%	0.22%
Farmers State Bank, Inc	Yes	Booneville	61,000	24,709	365	1.12	21.82	3.72	71.70	10.95	26.99	21	24	26	124	13	694	-	2.84%	1.16%
Sonata Bank	No	Sebree	55,558	39,096	(3,046)	(12.30)	(35.56)	4.49	375.00	32.15	21.96	118	-	-	1,057	120	3	-	1.05%	0.22%
Blue Grass Federal Savings And Loan Association	No	Paris	52,567	36,899	63	0.26	1.45	3.14	86.60	17.52	29.63	18	2	-	218	120	-	-	0.96%	0.23%
Pinnacle Bank, Inc	No	Vanceburg	52,565	32,491	270	1.01	6.24	4.39	69.30	15.69	19.74	-	2	27	1,211	-	36	237	1.80%	0.52%
Citizens Federal Savings And Loan Association Of Covington	No	Covington	39,272	29,131	29	0.15	0.53	2.61	77.00	29.65	34.00	-	-	-	37	-	-	-	0.93%	0.00%
Carrollton Federal Bank	No	Carrollton	38,401	24,115	148	0.77	5.79	3.72	74.40	15.49	23.73	-	-	-	446	-	-	-	0.80%	0.00%
First Federal Savings And Loan Association	No	Morehead	35,948	32,879	3	0.02	0.06	3.31	99.40	28.34	8.88	-	-	-	691	66	440	-	1.27%	1.41%
Hart County Bank And Trust Company	No	Munfordville	27,451	18,897	183	1.30	4.88	4.07	58.00	26.75	40.54	-	-	-	-	-	-	-	5.37%	0.00%
Home Savings Bank, FSB	No	Ludlow	25,241	16,895	(15)	(0.12)	(0.87)	3.28	103.50	12.72	33.33	8	-	-	-	-	177	97	0.88%	1.09%
<b>Total/Average</b>			1,215,508	775,707	2,019	0.10	5.93	3.61	89.94	16.74	25.67	352	110	212	9,510	1,315	5,005	407	1.47%	0.52%