

## KENTUCKY BANKS - PERFORMANCE COMPARISON - JUNE 30, 2024

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		16	45,488,216	32,505,349	252,906	0.98	10.14	3.15	66.78	10.36	9.75	51,295	11,807	57,656	90,821	21,787	82,547	12,859	1.23%	0.26%	
\$500 Million to \$1 Billion		18	12,229,086	8,732,671	66,902	1.08	13.34	3.26	68.55	9.80	11.07	5,428	783	2,521	30,594	5,894	30,174	1,302	1.34%	0.29%	
\$250 Million to \$500 Million		32	11,747,126	8,403,459	53,315	0.92	9.33	3.11	71.50	10.86	13.77	3,268	968	2,904	58,151	7,893	37,505	4,155	1.10%	0.43%	
\$100 Million to \$250 Million		40	7,002,477	4,564,658	33,073	0.93	12.45	3.52	72.27	11.35	16.69	3,272	882	3,109	40,838	8,171	40,417	1,421	1.30%	0.65%	
Less than \$100 Million		16	984,869	652,820	4,003	0.74	6.59	3.53	78.66	16.33	22.14	161	224	167	8,660	450	5,480	280	1.50%	0.61%	
<b>State Total</b>		<b>122</b>	<b>77,451,774</b>	<b>54,858,957</b>	<b>410,199</b>	<b>0.98</b>	<b>10.68</b>	<b>3.20</b>	<b>68.42</b>	<b>10.51</b>	<b>11.35</b>	<b>63,424</b>	<b>14,664</b>	<b>66,357</b>	<b>229,064</b>	<b>44,195</b>	<b>196,123</b>	<b>20,017</b>	<b>1.24%</b>	<b>0.33%</b>	
<b>Greater than \$1 Billion</b>																					
Stock Yards Bank & Trust Company	No	Louisville	8,312,851	6,070,963	55,949	1.35	12.75	3.24	55.20	9.69	5.95	2,250	1,140	610	20,918	186	17,371	10	1.35%	0.21%	
Republic Bank & Trust Company	No	Louisville	6,610,761	5,264,353	56,001	1.60	12.53	5.14	48.40	13.30	11.51	35,771	5,053	42,267	11,677	1	20,541	1,265	1.53%	0.33%	
Community Trust Bank, Inc.	No	Pikeville	5,767,834	4,261,247	37,490	1.27	10.26	3.29	51.80	13.42	(0.52)	5,628	2,480	5,503	24,099	14,703	5,127	1,626	1.22%	0.36%	
Independence Bank Of Kentucky	Yes	Owensboro	3,718,915	2,004,857	12,064	0.64	7.97	1.71	85.00	7.68	7.46	2,250	12	2,803	2,810	-	1,962	1,250	0.92%	0.09%	
Central Bank & Trust Company	No	Lexington	3,565,058	2,847,241	16,845	0.96	8.40	3.81	72.90	11.76	(2.37)	3,066	1,175	2,092	3,886	1,606	5,076	-	1.13%	0.18%	
Traditional Bank, Inc.	No	Mount Sterling	2,319,006	1,477,805	4,379	0.37	5.27	2.18	71.10	10.22	15.68	872	47	297	273	-	2,086	3,779	1.10%	0.25%	
Whitaker Bank, Inc	No	Lexington	1,886,227	1,010,047	10,214	1.04	10.27	3.57	63.90	13.23	22.16	243	509	139	5,424	67	1,117	801	1.56%	0.11%	
South Central Bank, Inc.	No	Glasgow	1,845,172	1,448,345	10,495	1.13	13.23	3.29	60.10	9.93	5.89	570	193	400	2,123	-	5,613	-	1.00%	0.30%	
Planters Bank, Inc.	No	Hopkinsville	1,828,263	1,526,258	6,996	0.77	7.58	2.46	61.70	11.26	2.56	600	10	1,272	372	215	4,834	3,750	1.17%	0.48%	
Heritage Bank, Inc.	No	Erlanger	1,739,081	1,089,853	6,951	0.77	14.72	2.38	72.70	8.01	16.84	(1,868)	117	158	4,826	-	2,222	58	1.06%	0.13%	
Forcht Bank, National Association	No	Lexington	1,557,705	1,110,770	2,892	0.36	4.41	2.82	87.50	8.39	4.30	-	250	170	1,199	-	1,514	-	1.20%	0.10%	
The Cecilian Bank	No	Cecilia	1,517,258	996,489	6,936	0.90	10.51	2.83	62.00	10.38	8.59	182	151	171	3,858	1,027	3,193	-	1.03%	0.28%	
Community Financial Services Bank	No	Benton	1,387,204	970,279	2,808	0.39	5.82	2.55	83.70	9.65	7.18	725	326	1,292	1,222	-	6,322	320	1.62%	0.48%	
First Southern National Bank	No	Lancaster	1,214,956	766,168	7,948	1.30	15.08	3.88	67.90	8.66	23.10	376	76	203	3,242	3,194	4,295	-	1.46%	0.62%	
Monticello Banking Company	No	Monticello	1,183,261	852,209	3,411	0.56	8.38	2.57	76.20	9.23	13.45	180	185	154	1,527	8	1,026	-	1.18%	0.09%	
Edmonton State Bank	Yes	Glasgow	1,034,664	808,465	11,527	2.32	15.02	4.74	48.30	10.90	14.20	450	83	125	3,365	780	248	-	1.11%	0.10%	
<b>Total/Average</b>			<b>45,488,216</b>	<b>32,505,349</b>	<b>252,906</b>	<b>0.98</b>	<b>10.14</b>	<b>3.15</b>	<b>66.78</b>	<b>10.36</b>	<b>9.75</b>	<b>51,295</b>	<b>11,807</b>	<b>57,656</b>	<b>90,821</b>	<b>21,787</b>	<b>82,547</b>	<b>12,859</b>	<b>1.23%</b>	<b>0.26%</b>	
<b>\$500 Million to \$1 Billion</b>																					
The Paducah Bank And Trust Company	Yes	Paducah	962,734	728,842	6,461	1.33	10.62	3.36	65.20	10.57	11.88	260	19	99	149	3	375	32	1.59%	0.04%	
The Farmers National Bank Of Danville	No	Danville	940,304	682,136	5,777	1.15	15.99	3.23	65.30	8.77	6.65	958	136	409	3,383	9	3,995	-	1.39%	0.43%	
American Bank & Trust Company Inc.	No	Bowling Green	815,626	664,968	2,926	0.74	9.13	2.79	62.70	9.18	8.85	565	8	65	3,359	68	1,268	-	0.82%	0.16%	
Wilson & Muir Bank & Trust Company	Yes	Bardstown	770,830	490,209	9,084	2.31	43.79	4.08	47.40	8.25	13.37	74	8	14	782	-	2,345	-	1.02%	0.30%	
Franklin Bank & Trust Company	No	Franklin	745,189	639,715	4,457	1.17	10.07	3.45	57.70	11.92	8.76	297	28	374	947	3,110	5,599	430	1.00%	1.23%	
Cumberland Valley National Bank & Trust Company	No	East Bernstadt	735,797	502,977	2,368	0.64	7.47	3.33	78.10	9.85	14.53	260	298	635	987	287	3,437	-	1.32%	0.51%	
Field & Main Bank	No	Henderson	726,980	597,924	3,463	0.93	11.32	3.15	69.90	8.43	8.19	323	17	1	1,454	1,296	3,501	-	1.26%	0.62%	
Farmers Bank & Trust Company	Yes	Marion	693,997	585,187	4,111	1.18	11.84	3.23	67.10	8.61	8.23	-	23	158	2,190	70	669	25	0.63%	0.11%	
Fnb Bank, Inc.	No	Mayfield	669,750	477,138	2,970	0.88	12.71	3.13	68.80	8.23	5.70	-	3	41	5,732	518	284	520	1.71%	0.20%	
Citizens Bank Of Kentucky, Inc	No	Paintsville	668,289	335,944	2,381	0.70	6.11	2.97	76.80	12.92	21.94	97	42	54	863	2	1,412	93	1.48%	0.23%	
First & Farmers National Bank, Inc.	No	Somerset	658,990	460,639	3,207	0.99	9.57	3.45	59.40	11.05	14.31	250	44	94	2,334	80	1,012	-	1.50%	0.17%	
The Citizens National Bank of Somerset	Yes	Somerset	607,021	333,388	2,855	0.87	20.41	2.57	70.90	8.87	9.92	210	27	118	2,236	311	625	52	1.56%	0.16%	
First Kentucky Bank, Inc.	Yes	Mayfield	576,019	351,799	2,329	0.79	10.55	2.74	76.00	8.67	21.76	-	14	16	82	-	396	-	1.33%	0.07%	
First United Bank And Trust Company, Inc.	Yes	Madisonville	554,288	374,573	2,123	0.78	13.77	2.89	74.80	9.14	8.80	124	23	44	703	-	575	22	1.13%	0.11%	
Peoples Exchange Bank, Inc.	No	Winchester	547,039	433,781	1,861	0.68	7.89	3.30	77.50	9.54	13.66	23	26	49	908	-	15	128	1.15%	0.03%	
Hearthside Bank Corporation	No	Middlesboro	538,849	410,054	1,019	0.38	4.49	3.05	85.10	10.17	7.42	221	18	31	518	-	767	-	1.23%	0.14%	
Peoples Bank Of Kentucky, Inc.	No	Flemingsburg	508,786	386,843	3,431	1.40	13.45	4.59	54.60	10.91	6.01	950	48	308	3,764	-	3,879	-	2.13%	0.76%	
Magnolia Bank, Inc	Yes	Elizabethtown	508,598	276,554	6,079	2.46	21.01	3.41	76.60	11.36	9.29	816	1	11	203	140	20	-	1.82%	0.03%	
<b>Total/Average</b>			<b>12,229,086</b>	<b>8,732,671</b>	<b>66,902</b>	<b>1.08</b>	<b>13.34</b>	<b>3.26</b>	<b>68.55</b>	<b>9.80</b>	<b>11.07</b>	<b>5,428</b>	<b>783</b>	<b>2,521</b>	<b>30,594</b>	<b>5,894</b>	<b>30,174</b>	<b>1,302</b>	<b>1.34%</b>	<b>0.29%</b>	

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	498,557	424,345	662	0.26	3.25	1.62	122.80	9.00	11.24	-	16	4	222	287	2,644	-	1.01%	0.59%	
The Murray Bank	Yes	Murray	496,913	350,783	2,466	1.03	11.91	2.85	60.90	8.78	17.68	567	11	52	756	-	247	-	1.55%	0.05%	
West Point Bank	No	Radcliff	492,413	385,075	953	0.39	6.45	2.05	75.90	7.94	7.49	127	1	1	1,537	-	188	-	0.49%	0.04%	
River City Bank, Inc.	No	Louisville	474,284	339,884	410	0.17	2.10	2.49	88.40	10.54	20.56	158	99	16	1,761	-	13	-	0.68%	0.00%	
United Community Bank Of West Kentucky, Inc.	No	Morganfield	462,894	260,580	2,213	0.98	12.41	2.48	60.70	11.44	17.32	15	18	32	809	-	181	-	1.30%	0.04%	
First Community Bank Of The Heartland, Inc.	Yes	Clinton	453,857	365,320	1,821	0.82	8.57	3.34	79.50	8.17	7.35	-	13	149	3,950	3,884	114	41	0.81%	0.50%	
Town & Country Bank And Trust Company	No	Bardstown	428,745	278,380	2,143	0.99	10.23	3.68	71.10	11.33	14.48	63	18	92	181	-	49	-	0.94%	0.01%	
Springfield State Bank	No	Springfield	422,539	277,291	1,588	0.77	7.09	2.49	63.50	14.80	12.99	180	28	27	1,180	-	212	-	1.06%	0.05%	
The Lincoln National Bank Of Hodgenville	No	Hodgenville	419,313	328,765	2,842	1.32	10.76	4.01	59.00	13.55	12.33	50	11	57	920	-	1,243	-	1.29%	0.30%	
First State Bank Of The Southeast, Inc	Yes	Middlesboro	415,207	353,422	1,847	0.93	9.33	3.32	76.20	9.02	9.97	-	170	306	876	-	3,180	2,598	1.13%	1.39%	
Meade County Bank, Inc.	No	Brandenburg	404,564	325,476	1,497	0.75	10.77	2.68	66.20	8.45	11.11	25	3	17	2,873	37	3	-	0.31%	0.01%	
United Cumberland Bank	Yes	Whitley City	402,133	282,849	3,598	1.76	14.08	4.15	57.60	11.77	9.05	550	68	273	7,169	-	5,547	322	1.48%	1.43%	
The Casey County Bank, Inc.	No	Liberty	391,074	184,979	2,104	1.10	15.90	3.06	56.10	8.85	(9.52)	156	61	341	2,200	14	672	107	1.41%	0.20%	
Bank Of The Bluegrass And Trust Co.	No	Lexington	366,211	274,021	1,778	0.97	12.28	2.90	69.00	10.42	23.33	-	22	44	77	100	-	-	1.84%	0.03%	
Morgantown Bank & Trust Company, Incorporated	No	Morgantown	357,471	266,395	999	0.60	9.35	3.08	74.20	8.75	13.45	117	17	42	1,437	3	225	-	0.62%	0.06%	
The First National Bank Of Russell Springs	No	Russell Springs	356,561	255,242	1,983	1.11	12.18	3.19	57.70	11.25	10.52	-	3	16	1,583	-	115	-	1.13%	0.03%	
Cumberland Security Bank, Inc.	Yes	Somerset	353,371	285,663	5,936	3.52	21.10	5.19	38.60	13.60	18.42	210	29	29	803	83	122	-	2.70%	0.06%	
Bank Of Lexington, Inc.	No	Lexington	342,422	266,156	1,359	0.80	7.12	3.18	68.70	11.52	14.27	(31)	15	-	-	-	105	-	0.59%	0.03%	
United Southern Bank	No	Hopkinsville	335,526	243,011	1,834	1.12	11.27	3.39	62.70	11.32	15.41	60	21	18	1,674	-	661	-	1.08%	0.20%	
Citizens Bank & Trust Company	No	Campbellsville	329,911	185,944	1,458	0.88	7.44	2.63	63.50	13.78	19.72	-	7	-	996	77	167	-	1.76%	0.07%	
The First National Bank Of Grayson	No	Grayson	326,768	203,094	2,316	1.45	13.83	4.16	58.80	12.82	23.55	118	40	119	2,695	-	2,222	28	1.14%	0.69%	
Peoples Bank & Trust Company Of Hazard	No	Hazard	323,698	235,039	1,048	0.67	14.00	2.94	77.30	8.97	18.93	25	7	78	822	44	7,844	11	1.28%	2.44%	
First State Bank	No	Irvington	319,128	230,857	2,056	1.33	14.23	3.95	57.50	11.48	16.34	90	4	15	1,672	77	263	-	0.28%	0.11%	
The Farmers Bank Of Milton	No	Milton	306,827	206,706	528	0.33	4.29	2.36	88.70	11.93	11.71	(75)	64	47	1,168	-	1,975	-	0.80%	0.64%	
Citizens Deposit Bank Of Arlington, Inc.	Yes	Arlington	302,433	213,937	1,552	1.04	7.12	3.03	67.20	14.60	11.93	60	42	12	5,840	1,401	22	-	2.13%	0.47%	
1st Trust Bank, Inc.	No	Hazard	290,708	228,768	318	0.22	2.50	2.69	86.00	9.90	8.51	75	31	169	206	247	66	695	-	0.65%	0.35%
First Federal Savings Bank Of Kentucky	No	Frankfort	288,048	253,501	(27)	(0.02)	(0.18)	2.18	100.40	10.24	8.53	(5)	8	3	4,936	228	2,564	-	0.64%	0.97%	
Citizens Guaranty Bank	Yes	Richmond	286,874	253,306	1,201	0.85	9.20	4.49	80.50	7.58	7.57	215	55	182	2,925	7	3,852	-	1.22%	1.35%	
Bank Of Edmonson County	Yes	Brownsville	279,087	193,251	1,793	1.25	14.41	3.42	54.60	10.07	18.89	405	18	568	3,466	-	1,331	353	0.85%	0.60%	
Hometown Bank Of Corbin Inc.	No	Corbin	278,625	172,249	366	0.25	4.83	2.83	89.70	8.44	14.09	139	20	134	54	-	1,013	-	0.86%	0.36%	
Kentucky Farmers Bank Corporation	Yes	Ashland	277,826	162,757	2,523	1.80	8.59	4.37	64.20	18.22	24.94	(26)	33	37	1,129	-	138	-	1.01%	0.05%	
Bank Of Hindman	No	Hindman	263,138	116,413	150	0.11	2.01	1.46	90.90	8.99	18.35	-	15	24	2,234	1,404	527	-	1.29%	0.73%	
<b>Total/Average</b>			<b>11,747,126</b>	<b>8,403,459</b>	<b>53,315</b>	<b>0.92</b>	<b>9.33</b>	<b>3.11</b>	<b>71.50</b>	<b>10.86</b>	<b>13.77</b>	<b>3,268</b>	<b>968</b>	<b>2,904</b>	<b>58,151</b>	<b>7,893</b>	<b>37,505</b>	<b>4,155</b>	<b>1.10%</b>	<b>0.43%</b>	

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United Citizens Bank Of Southern Kentucky, Inc.	No	Columbia	249,502	208,928	1,770	1.48	13.62	4.34	57.00	11.40	10.13	120	54	49	1,476	123	390	-	1.29%	0.21%
Bank Of Jamestown	No	Jamestown	246,823	153,746	1,277	1.05	8.97	3.10	58.50	12.57	7.19	125	11	3	933	750	-	-	1.39%	0.30%
Farmers Bank	No	Nicholasville	240,057	160,161	879	0.72	7.58	2.91	67.10	10.46	11.80	108	104	6	706	-	-	-	1.51%	0.00%
Taylor County Bank	Yes	Campbellsville	226,806	156,688	1,870	1.67	14.96	3.97	57.60	12.64	17.69	279	3	10	3,035	907	232	-	1.02%	0.50%
The Commercial Bank Of Grayson	No	Grayson	224,993	139,158	902	0.81	8.24	3.53	73.50	12.13	16.75	146	119	23	8,244	1,398	1,601	-	1.29%	1.33%
First National Bank Of Kentucky	Yes	Carrollton	219,254	173,875	1,083	1.01	9.54	3.88	73.80	8.75	14.82	125	8	51	1,484	-	944	-	1.35%	0.43%
The First National Bank Of Manchester	No	Manchester	216,120	153,777	1,118	0.98	11.81	4.02	71.70	8.96	11.98	90	156	273	2,188	1,111	395	15	1.40%	0.70%
First & Peoples Bank And Trust Company	No	Russell	214,922	111,456	(634)	(0.54)	(8.28)	2.52	115.30	9.99	15.45	116	6	1,542	829	275	25,785	2	5.00%	12.13%
Citizens Bank	Yes	Mount Vernon	213,748	180,514	876	0.84	8.20	3.61	78.70	8.47	5.77	-	13	19	990	-	754	-	1.16%	0.35%
Commercial Bank	Yes	West Liberty	210,731	131,838	873	0.83	7.81	3.19	73.40	9.84	2.62	25	50	16	1,512	2	2,389	20	0.86%	1.14%
Citizens Bank & Trust Co. Of Jackson	Yes	Jackson	205,138	152,643	1,316	1.28	10.54	4.22	73.70	8.83	9.61	-	27	97	727	69	58	1,272	1.31%	0.68%
United Citizens Bank & Trust Company	No	Campbellsburg	204,554	153,066	1,066	1.06	12.93	3.93	64.30	9.22	13.62	109	2	17	1,739	180	592	-	0.92%	0.38%
The Citizens Bank	Yes	Morehead	204,452	132,877	1,418	1.43	16.92	4.59	69.80	7.95	9.09	90	26	101	85	-	96	-	0.96%	0.05%
Farmers Bank And Trust Company, Princeton, Kentucky	Yes	Princeton	203,651	137,812	1,049	1.04	12.37	3.14	71.40	10.06	15.71	60	7	19	247	28	-	-	1.36%	0.01%
Bank Of Columbia	Yes	Columbia	202,652	168,514	1,988	2.01	19.29	4.21	53.50	9.24	10.61	107	12	57	677	29	167	-	1.61%	0.10%
The Citizens Bank	Yes	Hickman	195,397	144,073	995	1.03	8.11	2.97	70.80	12.70	3.81	-	15	67	806	44	57	52	1.31%	0.08%
Elkton Bank & Trust Company	No	Elkton	193,284	73,530	719	0.77	7.20	3.09	69.80	12.23	23.24	50	3	16	483	22	14	-	1.01%	0.02%
Lewisburg Banking Company	Yes	Lewisburg	185,489	129,718	1,409	1.55	15.63	3.84	63.60	9.93	(2.25)	44	19	46	648	-	342	-	1.24%	0.18%
Century Bank Of Kentucky, Inc.	Yes	Lawrenceburg	184,748	129,174	1,079	1.18	11.94	3.08	65.80	9.95	26.24	-	2	8	123	-	30	-	1.07%	0.02%
Sonata Bank	No	Brentwood	178,467	159,644	(2,515)	(3.48)	(32.53)	3.32	177.00	10.17	4.33	540	-	20	1,484	308	348	-	0.82%	0.37%
Peoples Bank	No	Lebanon	166,721	131,432	745	0.91	12.81	3.50	63.10	9.11	10.99	150	2	7	961	567	-	-	0.78%	0.34%
Jackson County Bank	No	Mc Kee	166,620	75,278	1,843	2.21	8.61	4.46	49.20	27.08	23.54	109	17	51	482	66	303	-	2.60%	0.22%
Bank Of Clarkson	No	Clarkson	165,437	94,653	1,080	1.29	15.47	3.59	56.60	11.73	35.08	73	-	10	1,555	15	-	-	0.62%	0.01%
The Citizens National Bank Of Lebanon	Yes	Lebanon	158,696	45,897	468	0.59	11.47	2.41	79.70	11.39	25.82	-	-	7	467	12	56	-	0.90%	0.04%
Pbk Bank, Inc	No	Stanford	157,452	93,921	1,450	1.90	15.56	5.26	59.10	14.26	34.19	-	30	67	492	51	402	-	0.95%	0.29%
Bank Of Maysville	No	Maysville	156,732	77,595	696	0.85	6.05	2.85	67.60	15.52	27.15	(10)	3	2	113	-	-	-	0.87%	0.00%
Commonwealth Community Bank, Inc.	Yes	Hartford	155,449	49,251	(239)	(0.31)	(2.51)	1.25	114.30	15.12	56.64	-	15	11	619	49	177	-	1.25%	0.15%
Independent Correspondent Bankers' Bank, Inc.	No	Frankfort	144,779	80,818	413	0.58	4.48	2.86	79.00	12.92	(10.30)	61	1	-	-	-	-	-	1.34%	0.00%
Hyden Citizens Bank, Inc	Yes	Hyden	142,638	78,917	343	0.46	8.39	3.14	86.70	8.62	19.87	-	27	14	282	-	187	-	1.27%	0.13%
The Salyersville National Bank	No	Salyersville	141,207	79,028	922	1.23	14.06	3.49	54.80	13.75	0.39	-	6	-	320	87	-	-	1.00%	0.06%
Auburn Banking Company	Yes	Auburn	138,462	106,044	1,103	1.62	21.38	4.02	58.00	8.10	5.92	124	-	4	391	-	121	-	0.75%	0.09%
The Sacramento Deposit Bank	Yes	Sacramento	135,897	84,568	1,049	1.54	19.79	3.61	60.60	10.14	30.44	5	1	88	343	59	299	-	0.90%	0.26%
Bank Of Cadiz And Trust Company	Yes	Cadiz	132,995	68,712	432	0.58	122.03	2.92	77.60	8.56	25.69	30	-	10	137	-	229	-	1.13%	0.17%
The Farmers National Bank Of Lebanon	No	Lebanon	128,453	81,208	522	0.78	8.93	3.41	69.90	10.96	25.83	41	7	11	258	-	743	-	1.23%	0.58%
The Peoples Bank	No	Marion	127,644	103,863	289	0.46	4.24	4.09	71.80	11.06	9.28	361	85	213	1,161	1,162	1,541	60	1.34%	2.16%
The Peoples Bank	Yes	Taylorsville	119,705	74,831	1,130	1.75	18.85	4.27	61.90	12.00	18.21	30	4	53	553	13	487	-	1.74%	0.42%
Peoples Bank Mt Washington	Yes	Mount Washington	115,029	71,095	906	1.56	18.58	4.48	67.60	10.42	32.95	-	-	-	18	-	-	-	1.30%	0.00%
Bedford Loan & Deposit Bank	No	Bedford	113,593	74,010	363	0.63	5.25	3.25	77.90	14.62	17.17	39	33	21	2,007	667	1,114	-	1.62%	1.57%
Bank Of Buffalo	Yes	Buffalo	109,445	76,011	665	1.25	12.74	3.15	53.20	9.43	27.82	125	4	68	1,202	-	156	-	0.86%	0.14%
Fredonia Valley Bank	No	Fredonia	104,735	66,334	355	0.71	6.78	3.43	76.00	13.86	22.78	-	10	32	1,061	177	408	-	1.58%	0.56%
<b>Total/Average</b>			<b>7,002,477</b>	<b>4,564,658</b>	<b>33,073</b>	<b>0.93</b>	<b>12.45</b>	<b>3.52</b>	<b>72.27</b>	<b>11.35</b>	<b>16.69</b>	<b>3,272</b>	<b>882</b>	<b>3,109</b>	<b>40,838</b>	<b>8,171</b>	<b>40,417</b>	<b>1,421</b>	<b>1.30%</b>	<b>0.65%</b>

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>																				
Owingsville Banking Company	No	Owingsville	93,754	67,110	433	0.95	14.57	4.38	72.40	9.34	15.48	11	2	19	478	58	215	-	1.32%	0.29%
Citizens Bank Of Cumberland County, Inc.	Yes	Burkesville	92,933	64,092	921	2.03	14.25	4.70	60.10	12.26	19.89	-	19	30	418	-	636	-	1.22%	0.68%
Bank Of The Mountains, Inc.	No	West Liberty	89,955	60,809	401	0.93	9.24	5.23	76.50	9.83	18.15	-	7	22	387	10	842	70	1.30%	1.03%
First Federal Savings And Loan Association	No	Hazard	89,804	81,577	(47)	(0.11)	(0.52)	1.69	104.30	20.44	8.75	15	-	17	2,034	21	1,077	10	0.61%	1.23%
The First National Bank Of Brooksville	Yes	Brooksville	74,300	38,718	179	0.47	4.43	3.12	85.10	10.54	15.49	5	3	8	606	258	58	-	1.14%	0.36%
Security Bank And Trust Company	Yes	Maysville	73,244	28,731	627	1.70	9.05	3.21	49.40	15.30	52.75	-	3	1	64	21	33	-	1.00%	0.07%
Clinton Bank	No	Clinton	65,902	42,076	177	0.51	3.36	3.14	79.00	19.21	24.75	24	1	-	78	-	376	-	1.17%	0.57%
Farmers & Traders Bank Of Campton	Yes	Campton	65,702	34,960	318	0.89	17.95	3.35	71.40	8.41	21.82	40	83	32	335	-	114	-	1.60%	0.17%
Farmers State Bank, Inc	Yes	Booneville	60,842	27,818	352	1.06	16.25	3.78	72.40	11.19	26.38	30	13	28	199	-	656	-	2.56%	1.08%
Pinnacle Bank, Inc	No	Vanceburg	53,942	33,357	244	0.93	5.37	4.51	73.20	16.09	14.23	-	1	8	1,940	8	478	200	1.73%	1.27%
Blue Grass Federal Savings And Loan Association	No	Paris	52,104	41,380	50	0.19	1.12	2.63	88.20	17.30	19.05	16	-	-	21	-	-	-	0.93%	0.00%
Citizens Federal Savings And Loan Association Of Covington	No	Covington	41,322	32,021	(25)	(0.12)	(0.45)	2.06	104.00	28.27	29.34	-	-	-	-	-	35	-	0.85%	0.08%
Carrollton Federal Bank	No	Carrollton	39,013	24,778	125	0.64	4.56	3.74	79.90	15.75	18.02	-	-	-	23	-	180	-	0.78%	0.46%
First Federal Savings And Loan Association	No	Morehead	38,808	36,504	52	0.27	1.02	3.54	88.40	26.39	5.73	18	92	2	847	74	495	-	1.19%	1.47%
Home Savings Bank, Fsb	No	Ludlow	27,541	21,486	1	0.01	0.06	3.14	99.30	11.57	20.77	2	-	-	1,230	-	285	-	0.70%	1.03%
Hart County Bank And Trust Company	No	Munfordville	25,703	17,403	195	1.51	5.14	4.31	55.00	29.40	43.58	-	-	-	-	-	-	-	5.83%	0.00%
<b>Total/Average</b>			<b>984,869</b>	<b>652,820</b>	<b>4,003</b>	<b>0.74</b>	<b>6.59</b>	<b>3.53</b>	<b>78.66</b>	<b>16.33</b>	<b>22.14</b>	<b>161</b>	<b>224</b>	<b>167</b>	<b>8,660</b>	<b>450</b>	<b>5,480</b>	<b>280</b>	<b>1.50%</b>	<b>0.61%</b>