

KENTUCKY BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2021

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		17	42,078,007	25,857,344	415,477	1.29	11.91	3.29	60.40	9.89	22.95	7,459	12,925	35,428	55,093	9,308	112,555	38,952	1.43%	0.38%
\$500 Million to \$1 Billion		14	9,715,895	5,984,926	91,238	1.28	11.53	3.27	61.57	9.65	26.31	4,134	2,269	3,653	16,113	1,794	25,769	3,468	1.38%	0.32%
\$250 Million to \$500 Million		39	13,010,535	8,189,546	123,458	1.26	10.55	3.52	63.22	10.65	25.11	8,954	1,838	3,208	39,781	6,916	52,662	8,067	1.30%	0.55%
\$100 Million to \$250 Million		38	6,234,032	3,424,205	57,812	1.28	10.28	3.61	64.38	11.34	28.99	3,059	1,097	1,439	23,438	6,804	20,556	1,371	1.23%	0.44%
Less than \$100 Million		20	1,210,410	682,002	7,460	0.71	4.66	3.40	78.25	15.97	35.46	316	188	395	6,354	965	8,573	752	1.62%	0.75%
State Total		128	72,248,879	44,138,023	695,445	1.27	11.35	3.36	61.71	10.22	24.52	23,922	18,317	44,123	140,779	25,787	220,115	52,610	1.38%	0.41%
Greater than \$1 Billion																				
Republic Bank & Trust Company	No	Louisville	6,178,025	4,344,022	69,819	1.47	11.82	3.51	63.80	12.72	14.68	4,504	3,448	13,846	9,750	693	20,253	1,845	1.45%	0.37%
Stock Yards Bank & Trust Company	No	Louisville	6,170,370	4,189,183	52,878	1.32	13.20	3.29	59.20	8.69	14.21	2,497	1,138	5,779	8,284	3	4,881	7,230	1.35%	0.19%
Community Trust Bank, Inc.	No	Pikeville	5,351,968	3,398,229	67,704	1.69	13.05	3.25	50.60	12.15	10.56	(6,919)	3,586	3,474	8,874	6,650	12,084	4,314	1.21%	0.37%
Central Bank & Trust Company	No	Lexington	3,669,339	2,140,736	25,718	0.99	9.78	3.14	72.30	9.84	27.52	727	1,225	2,704	4,521	822	13,124	385	1.14%	0.38%
Independence Bank of Kentucky	Yes	Owensboro	3,062,572	1,514,208	37,727	1.65	16.60	3.34	54.80	7.91	18.91	1,250	16	206	916	7	1,231	640	1.18%	0.06%
Traditional Bank, Inc.	Yes	Mount Sterling	2,210,527	1,150,110	30,304	1.89	15.93	3.11	41.40	9.05	35.19	1,252	293	2,399	302	45	12,213	13,955	1.30%	1.18%
Whitaker Bank, Inc	No	Lexington	2,063,331	848,196	12,591	0.84	6.47	2.94	70.20	11.42	42.20	-	1,511	1,691	5,455	232	14,695	5,274	1.83%	0.98%
South Central Bank, Inc.	No	Glasgow	1,534,938	1,018,788	18,298	1.59	16.35	3.42	54.10	9.93	19.92	218	316	358	3,694	18	8,571	-	1.10%	0.56%
Forcht Bank, National Association	No	Lexington	1,524,856	840,786	7,437	0.67	5.96	3.19	78.00	8.54	31.99	-	86	175	1,059	-	1,131	-	1.28%	0.07%
Community Financial Services Bank	No	Benton	1,450,640	873,904	9,218	0.86	9.31	2.81	65.20	9.21	20.38	1,000	291	2,748	1,741	-	9,385	1,930	1.57%	0.78%
The Cecilian Bank	No	Cecilia	1,413,606	778,148	12,505	1.21	13.00	3.13	54.20	8.84	18.03	(320)	190	291	870	182	1,956	377	1.20%	0.18%
Heritage Bank, Inc.	No	Erlanger	1,376,609	749,035	10,699	1.09	13.61	3.28	59.70	7.87	28.96	742	140	385	1,071	-	1,862	1,596	1.49%	0.25%
Limestone Bank, Inc	No	Louisville	1,345,357	968,088	13,367	1.33	11.32	3.68	56.10	10.96	15.06	650	160	280	772	-	1,627	-	1.34%	0.12%
Planters Bank, Inc.	No	Hopkinsville	1,313,868	995,391	18,037	1.85	15.27	3.87	41.20	12.30	10.90	835	23	24	596	-	1,069	-	1.68%	0.08%
Commonwealth Bank And Trust Company	Yes	Louisville	1,174,719	709,600	12,736	1.41	11.53	3.00	77.50	9.51	19.74	300	194	523	4,069	-	3,124	-	2.24%	0.27%
First Southern National Bank	No	Lancaster	1,127,703	629,034	6,874	0.83	8.52	3.53	66.10	8.25	34.01	443	107	219	2,098	579	5,142	688	1.64%	0.57%
Citizens Union Bank Of Shelbyville	No	Shelbyville	1,109,579	709,886	9,565	1.20	10.69	3.45	62.40	10.93	27.89	280	201	326	1,021	77	207	718	1.25%	0.09%
Total/Average			42,078,007	25,857,344	415,477	1.29	11.91	3.29	60.40	9.89	22.95	7,459	12,925	35,428	55,093	9,308	112,555	38,952	1.43%	0.38%
\$500 Million to \$1 Billion																				
Monticello Banking Company	No	Monticello	990,069	625,637	7,866	1.08	11.65	3.38	61.90	8.99	23.99	1,190	362	298	609	76	1,367	-	1.34%	0.15%
The Farmers National Bank Of Danville	No	Danville	825,429	469,541	6,201	1.03	11.50	3.18	70.20	8.19	33.00	520	189	382	1,294	-	3,925	78	1.33%	0.49%
The Paducah Bank And Trust Company	Yes	Paducah	800,265	597,132	11,017	1.83	11.39	3.70	58.50	12.88	12.00	615	84	525	159	41	673	375	1.71%	0.14%
Citizens Bank Of Kentucky, Inc	No	Paintsville	776,322	364,311	4,235	0.74	5.96	2.63	71.10	10.22	38.72	-	212	400	396	-	4,019	978	1.02%	0.64%
Edmonton State Bank	Yes	Glasgow	717,704	474,818	10,906	2.10	13.19	3.41	51.20	12.58	28.94	450	61	52	1,784	1,091	390	-	1.33%	0.21%
Franklin Bank & Trust Company	No	Franklin	707,863	535,235	6,849	1.37	12.02	3.38	51.90	11.30	21.73	40	46	562	44	-	336	384	1.22%	0.10%
Cumberland Valley National Bank & Trust Company	No	East Bernstadt	687,840	403,931	4,303	0.85	9.57	3.00	70.60	8.83	27.48	110	63	116	2,721	-	4,713	289	1.24%	0.73%
Wilson & Muir Bank & Trust Company	Yes	Bardstown	659,462	333,044	10,131	2.08	20.07	3.52	50.80	7.71	33.98	100	371	883	965	2	3,324	-	1.28%	0.50%
First & Farmers National Bank, Inc.	No	Somersset	626,427	352,861	5,329	1.15	9.47	3.80	58.60	10.41	31.20	50	139	57	951	40	520	-	1.52%	0.09%
The Citizens National Bank of Somerset	Yes	Somersset	618,706	298,501	5,697	1.28	11.71	2.92	60.10	8.07	22.24	315	280	128	1,114	118	1,156	771	1.39%	0.33%
American Bank & Trust Company Inc.	No	Bowling Green	610,629	372,557	2,840	0.65	8.05	2.58	69.00	10.32	35.80	229	24	173	934	55	1,689	-	0.94%	0.29%
Field & Main Bank	No	Henderson	594,745	431,571	5,640	1.28	13.30	3.40	64.50	8.41	18.75	-	266	20	3,574	182	2,976	-	1.34%	0.53%
FNB Bank, Inc.	No	Mayfield	577,504	419,049	5,063	1.17	12.15	3.57	59.60	8.54	9.88	200	40	34	1,270	189	274	593	1.86%	0.18%
First Kentucky Bank, Inc.	Yes	Mayfield	522,930	306,738	5,161	1.33	11.36	3.35	64.00	8.67	30.66	315	132	23	298	-	407	-	1.83%	0.08%
Total/Average			9,715,895	5,984,926	91,238	1.28	11.53	3.27	61.57	9.65	26.31	4,134	2,269	3,653	16,113	1,794	25,769	3,468	1.38%	0.32%

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															30-90	90 +				
															\$	\$				
\$250 Million to \$500 Million																				
Peoples Exchange Bank	No	Winchester	499,063	359,779	4,153	1.15	12.59	3.67	65.50	9.12	20.70	75	58	17	426	136	119	-	1.21%	0.03%
Farmers Bank & Trust Company	Yes	Marion	488,976	367,251	7,265	2.08	16.05	4.66	54.60	9.60	12.90	651	72	167	1,174	198	1,002	16	0.85%	0.25%
First United Bank And Trust Company, Inc.	Yes	Madisonville	465,848	284,940	6,089	1.84	14.34	4.23	57.90	9.79	17.91	285	14	15	386	-	476	-	1.21%	0.10%
Hearthside Bank Corporation	No	Middlesboro	464,640	302,993	2,870	0.86	7.83	3.72	73.00	10.79	26.17	309	24	77	401	-	2,791	59	1.36%	0.61%
Magnolia Bank, Inc	Yes	Magnolia	461,873	151,481	8,835	2.38	16.08	2.25	86.80	12.26	40.41	525	1	7	509	-	77	-	2.11%	0.02%
Town & Country Bank And Trust Company	No	Bardstow	424,097	232,002	3,163	1.04	9.76	3.42	64.80	10.38	44.18	-	15	10	43	-	287	-	1.12%	0.07%
The Murray Bank	Yes	Murray	403,104	242,274	4,446	1.52	13.73	3.53	52.40	8.79	23.74	719	6	17	414	-	544	-	1.52%	0.14%
The Lincoln National Bank Of Hodgenville	No	Hodgenville	388,881	255,606	3,748	1.33	10.52	3.74	57.60	12.39	26.51	82	22	69	395	-	499	-	1.42%	0.13%
Springfield State Bank	No	Springfield	381,723	187,496	3,304	1.19	8.33	3.06	52.30	14.65	34.43	180	86	108	1,067	-	1,256	-	1.15%	0.33%
River City Bank, Inc.	No	Louisville	381,297	218,331	2,998	1.05	8.34	3.50	63.90	12.81	37.98	-	8	13	1,312	-	1,652	18	0.94%	0.44%
United Cumberland Bank	Yes	Whitley City	375,085	201,275	4,036	1.50	10.08	3.57	64.10	11.67	28.42	60	279	221	3,459	156	3,234	227	1.62%	0.66%
United Community Bank Of West Kentucky, Inc.	No	Morganfield	372,679	196,735	3,923	1.46	12.80	3.52	51.50	11.17	33.14	210	60	120	54	-	292	-	1.56%	0.08%
Peoples Bank Of Kentucky, Inc.	No	Flemingsburg	366,218	291,613	3,826	1.40	12.46	4.26	50.80	11.15	5.91	900	55	257	4,730	-	3,495	523	1.81%	1.10%
First State Bank Of The Southeast, Inc	Yes	Middlesboro	362,190	279,916	3,020	1.11	9.45	3.71	72.10	9.15	19.22	375	9	766	1,393	-	4,997	4,180	0.99%	2.53%
First Community Bank Of The Heartland, Inc.	Yes	Clinton	356,771	271,058	4,320	1.76	13.89	4.24	61.30	8.23	8.54	604	45	71	2,047	481	664	764	1.13%	0.41%
West Point Bank	No	Radcliff	343,208	207,105	2,833	1.02	12.09	2.90	53.40	9.71	38.72	144	13	21	981	-	2,569	-	0.49%	0.75%
Hancock Bank & Trust Company	Yes	Hawesville	333,817	240,386	1,254	0.52	3.87	3.00	85.40	10.29	16.24	-	66	1	1,132	282	326	-	1.20%	0.18%
The First National Bank Of Grayson	No	Grayson	329,091	169,884	2,974	1.24	11.50	3.30	60.70	11.03	36.99	-	88	95	1,537	65	1,123	-	1.19%	0.36%
Bank of the Bluegrass and Trust Co.	No	Lexington	323,732	209,063	2,893	1.28	11.10	3.38	64.70	10.81	37.07	150	49	18	224	-	-	-	2.16%	0.00%
Citizens Commerce Bank	No	Versailles	313,899	228,717	3,882	1.68	16.60	4.50	54.10	10.54	11.67	135	65	14	339	634	277	375	1.22%	0.41%
The Farmers Bank Of Milton	No	Milton	303,816	157,924	1,964	0.85	6.78	3.02	66.70	12.25	34.13	-	51	32	812	-	3,380	43	0.94%	1.13%
Citizens Bank & Trust Company	No	Campbellsville	297,165	164,449	2,487	1.14	8.17	3.19	58.80	13.41	36.91	225	15	4	599	251	267	-	1.97%	0.17%
The Casey County Bank, Inc.	No	Liberty	290,677	158,231	2,073	0.93	10.30	2.78	60.30	9.35	10.80	100	112	252	763	20	1,326	3	1.42%	0.46%
The First National Bank Of Russell Springs	No	Russell Springs	285,884	180,243	3,433	1.64	13.80	3.15	52.60	11.70	17.74	-	13	20	93	-	34	-	1.17%	0.01%
Bank Of Lexington, Inc.	No	Lexington	283,230	209,283	1,788	0.80	7.38	3.31	68.10	10.74	14.63	-	7	-	84	-	101	-	0.89%	0.04%
Cumberland Security Bank, Inc.	Yes	Somerset	281,882	208,803	6,365	3.18	18.86	4.47	42.70	13.32	24.62	90	170	8	524	219	85	-	2.89%	0.11%
Meade County Bank, Inc.	No	Brandenburg	280,026	189,249	2,560	1.27	14.16	3.57	53.70	10.23	26.21	-	2	6	717	80	-	-	0.33%	0.03%
Eclipse Bank, Inc.	No	Louisville	275,161	221,784	1,597	0.85	8.91	3.26	73.10	9.39	17.02	246	8	-	-	-	511	-	0.91%	0.19%
United Southern Bank	No	Hopkinsville	275,135	160,274	1,999	0.99	8.90	3.54	66.00	11.03	35.23	30	36	1	119	-	2,662	47	1.42%	0.98%
Bank Of Hindman	No	Hindman	273,437	96,034	1,213	0.57	5.92	1.99	60.90	8.26	42.63	75	69	106	1,133	1,438	537	240	1.39%	0.81%
Kentucky Farmers Bank Corporation	Yes	Ashland	271,872	137,550	5,174	2.73	12.15	4.35	46.80	16.16	37.39	(35)	84	43	1,401	80	137	9	0.70%	0.08%
Citizens Deposit Bank Of Arlington, Inc.	Yes	Arlington	265,232	174,864	2,267	1.12	5.94	3.68	55.60	14.68	21.20	1,050	11	239	3,008	881	961	-	2.60%	0.69%
Peoples Bank & Trust Company Of Hazard	No	Hazard	258,988	149,404	(520)	(0.28)	(5.42)	2.96	95.60	5.35	30.16	936	43	81	2,132	1,516	8,178	1,244	2.19%	4.22%
1st Trust Bank, Inc.	No	Hazard	258,413	181,875	1,010	0.53	5.54	2.86	74.00	9.71	14.66	320	6	179	187	74	2,278	319	0.90%	1.03%
Hometown Bank Of Corbin Inc.	No	Corbin	256,622	138,823	2,075	1.17	14.11	3.75	68.40	8.06	30.46	25	16	30	168	-	313	-	0.94%	0.12%
Citizens Guaranty Bank	Yes	Richmond	255,303	214,331	1,799	1.00	12.48	4.68	77.60	6.16	8.50	325	51	38	685	65	1,870	-	1.38%	0.76%
Morgantown Bank & Trust Company, Incorporated	No	Morgantown	254,380	170,309	2,405	1.28	16.11	4.09	62.20	8.29	20.03	112	81	81	664	37	3	-	0.85%	0.02%
Bank of Edmonson County	Yes	Brownsville	253,569	161,145	2,679	1.44	10.61	3.25	59.50	10.76	25.77	51	28	1	2,771	-	172	-	1.00%	0.07%
First Federal Savings Bank Of Kentucky	No	Frankfort	253,551	217,066	1,258	0.67	5.31	3.16	76.00	12.33	10.20	-	-	3	1,898	303	4,167	-	0.51%	1.76%
Total/Average			13,010,535	8,189,546	123,458	1.26	10.55	3.52	63.22	10.65	25.11	8,954	1,838	3,208	39,781	6,916	52,662	8,067	1.30%	0.55%

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First State Bank	No	Irvington	242,967	145,816	2,639	1.46	12.91	3.94	58.20	11.45	31.87	-	8	28	1,069	11	4,044	-	0.39%	1.67%
First & Peoples Bank And Trust Company	No	Russell	240,675	96,229	1,818	1.03	5.87	3.93	63.70	17.74	35.14	410	35	290	1,935	864	739	10	1.40%	0.67%
Bank of Jamestown	No	Jamestown	237,466	145,011	1,629	0.94	8.38	2.99	60.70	11.14	9.02	180	32	35	539	97	29	25	1.19%	0.06%
Taylor County Bank	Yes	Campbellsville	226,211	131,201	2,852	1.76	9.94	3.81	57.80	13.53	35.67	80	36	108	2,354	257	324	-	0.80%	0.26%
The Commercial Bank Of Grayson	No	Grayson	219,880	98,719	1,145	0.72	5.66	3.19	75.80	12.01	44.33	24	20	78	1,297	541	409	69	0.70%	0.46%
Farmers Bank	No	Nicholasville	217,731	116,237	1,406	0.91	9.34	2.75	61.80	9.62	24.26	98	56	9	-	-	192	-	1.62%	0.09%
The Citizens Bank	Yes	Morehead	216,282	108,599	1,561	1.02	11.25	3.54	71.60	6.21	14.81	68	36	41	187	-	601	30	0.92%	0.29%
United Citizens Bank Of Southern Kentucky, Inc.	No	Columbia	192,396	151,684	3,239	2.33	18.18	5.18	44.60	12.84	17.11	160	49	42	1,136	155	338	-	1.50%	0.26%
Commercial Bank	Yes	West Liberty	187,911	101,979	1,660	1.23	7.53	3.75	76.60	10.89	8.54	-	2	7	272	357	9	-	0.96%	0.19%
Bank of Columbia	Yes	Columbia	182,837	129,912	3,344	2.52	20.83	4.98	47.60	9.25	21.10	270	20	18	157	35	2,103	-	1.80%	1.17%
Farmers Bank And Trust Company	Yes	Princeton	182,552	113,929	2,088	1.54	11.08	3.49	59.60	10.76	26.87	90	50	16	269	138	22	-	1.58%	0.09%
The Citizens Bank	Yes	Hickman	176,549	117,759	1,977	1.53	10.45	3.79	58.00	11.56	13.80	315	68	66	382	200	126	75	1.58%	0.23%
The First National Bank Of Manchester	No	Manchester	175,019	78,167	898	0.69	6.43	2.89	78.00	10.36	35.23	-	107	82	712	170	123	159	1.89%	0.26%
Citizens Bank & Trust Co. Of Jackson	Yes	Jackson	172,527	104,724	1,212	0.95	8.47	3.59	78.10	7.90	22.39	-	58	95	1,262	2,070	94	409	1.46%	1.49%
Lewisburg Banking Company	Yes	Lewisburg	168,055	103,188	2,053	1.68	13.66	4.05	59.60	9.41	13.07	90	3	10	1,010	64	423	-	1.38%	0.29%
Jackson County Bank	No	Mc Kee	165,545	68,671	1,661	1.33	5.54	3.42	54.40	24.10	45.71	68	59	72	701	129	31	-	2.37%	0.10%
Elkton Bank & Trust Company	No	Elkton	165,224	55,610	1,163	0.95	7.49	2.94	65.50	12.14	50.76	63	17	39	329	8	124	-	1.12%	0.08%
Citizens Bank	Yes	Mount Vernon	163,697	125,095	2,419	2.04	15.21	4.41	61.10	10.43	13.30	-	96	34	690	3	832	-	1.25%	0.51%
Century Bank Of Kentucky, Inc.	Yes	Lawrenceburg	160,654	119,672	1,997	1.71	12.64	3.59	56.20	10.84	17.42	-	50	6	374	-	1,128	-	1.16%	0.70%
Commonwealth Community Bank, Inc.	Yes	Hartford	159,143	35,154	279	0.24	1.28	1.87	90.40	14.98	76.43	-	2	1	214	136	7	143	1.85%	0.18%
First National Bank Of Kentucky	Yes	Carrollton	158,911	124,450	795	0.69	5.84	3.80	76.50	9.19	8.93	330	6	18	205	340	744	-	1.33%	0.68%
Bank Of Maysville	No	Maysville	155,320	76,112	1,039	0.91	5.39	3.18	65.20	15.22	29.19	-	8	-	149	-	-	-	0.90%	0.00%
The Citizens National Bank Of Lebanon	Yes	Lebanon	152,606	37,748	1,042	0.90	7.42	2.65	69.00	10.10	45.29	9	5	3	164	1	274	-	1.06%	0.18%
Bank Of Clarkson	No	Clarkson	151,671	75,605	1,232	1.13	9.13	3.30	61.50	11.97	44.17	32	1	5	573	317	2,112	-	0.39%	1.60%
Pbk Bank, Inc	No	Stanford	150,804	83,827	1,410	1.27	11.01	3.86	66.00	11.27	38.02	-	101	52	783	60	625	30	1.23%	0.47%
United Citizens Bank & Trust Company	No	Campbellsburg	150,748	100,797	1,132	1.05	9.56	4.48	68.40	10.68	21.56	119	3	14	1,621	26	2,018	-	1.04%	1.36%
Hyden Citizens Bank, Inc	Yes	Hyden	148,236	71,085	1,093	1.02	8.41	3.43	75.00	8.69	17.24	73	16	24	397	147	270	-	1.26%	0.28%
Bank Of Cadiz And Trust Company	Yes	Cadiz	144,810	61,508	513	0.49	5.06	2.48	80.80	7.64	52.24	45	7	1	207	-	308	-	1.04%	0.21%
Salyersville National Bank, The	No	Salyersville	131,964	71,354	991	1.03	7.48	3.23	63.40	13.67	8.05	-	1	2	141	221	-	151	0.62%	0.28%
The Peoples Bank	Yes	Taylorsville	131,129	70,591	1,694	1.73	11.73	3.83	59.40	11.14	37.99	90	61	4	324	99	624	-	1.86%	0.55%
The Sacramento Deposit Bank	Yes	Sacramento	130,119	70,679	1,731	1.78	13.51	3.90	52.60	10.54	42.42	99	7	112	502	81	142	181	0.75%	0.31%
The Farmers National Bank Of Lebanon	No	Lebanon	119,496	53,077	793	0.90	8.11	3.58	71.20	12.09	47.02	-	3	14	226	-	841	-	1.55%	0.70%
Bedford Loan & Deposit Bank	No	Bedford	114,731	66,076	1,155	1.37	10.59	4.15	60.30	12.49	28.76	41	21	41	1,759	10	582	89	1.45%	0.59%
The Bankers' Bank Of Kentucky, Inc.	No	Frankfort	112,982	39,174	500	0.54	4.13	1.77	73.40	10.94	20.16	43	1	-	-	-	-	-	1.60%	0.00%
Peoples Bank Mt Washington	Yes	Mount Washington	112,319	63,070	1,234	1.52	10.85	3.56	66.80	10.32	43.66	18	26	-	545	22	-	-	1.69%	0.02%
Auburn Banking Company	Yes	Auburn	106,876	70,636	1,448	1.84	18.07	3.98	58.10	8.24	14.48	10	9	2	865	198	115	-	0.78%	0.29%
Peoples Bank	No	Lebanon	106,624	63,255	2,164	2.70	29.57	5.59	40.10	10.38	31.67	45	1	4	-	-	-	-	0.68%	0.00%
The Peoples Bank	No	Marion	101,365	77,805	806	1.12	12.52	4.32	59.30	9.16	13.96	189	16	66	88	47	203	-	0.72%	0.25%
Total/Average			6,234,032	3,424,205	57,812	1.28	10.28	3.61	64.38	11.34	28.99	3,059	1,097	1,439	23,438	6,804	20,556	1,371	1.23%	0.44%

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	93,639	56,846	796	1.10	7.44	3.80	66.30	13.95	35.99	-	38	72	436	66	1,623	150	1.75%	1.96%
First Federal Savings And Loan Association	No	Hazard	88,368	78,447	564	0.85	4.08	3.17	59.60	20.72	10.06	-	-	8	1,303	224	2,233	51	0.65%	2.84%
Citizens Bank Of Cumberland County, Inc.	Yes	Burkesville	82,874	54,456	883	1.45	8.77	4.22	66.70	13.06	22.35	29	10	34	488	-	684	-	1.38%	0.83%
Bank Of The Mountains, Inc.	No	West Liberty	82,555	53,480	513	0.85	8.21	5.29	79.10	10.10	22.69	-	28	38	728	29	841	50	1.69%	1.11%
Dixon Bank	No	Dixon	81,918	18,105	16	0.03	0.10	1.60	97.80	25.16	86.14	-	15	-	295	36	286	-	2.50%	0.39%
Owingsville Banking Company	No	Owingsville	79,614	54,700	470	0.79	12.86	4.19	73.20	9.54	15.45	114	20	46	296	71	373	48	1.52%	0.62%
Bank of Buffalo	Yes	Buffalo	74,048	38,614	772	1.39	9.35	3.06	57.70	11.10	40.73	-	21	40	428	121	333	-	1.08%	0.61%
The First National Bank Of Brooksville	Yes	Brooksville	72,733	34,055	608	1.13	8.14	3.61	71.30	10.53	24.18	(17)	24	7	399	130	279	-	1.30%	0.47%
Clinton Bank	No	Clinton	67,272	35,265	398	0.80	4.18	3.21	70.80	17.78	31.34	32	1	73	135	29	204	-	1.23%	0.35%
Farmers & Traders Bank Of Campton	Yes	Campton	65,630	24,944	503	1.10	8.19	3.40	74.50	8.37	45.67	27	10	9	202	-	116	-	1.49%	0.18%
Farmers State Bank, Inc	Yes	Booneville	65,567	21,579	620	1.35	9.00	3.53	76.80	10.45	41.32	-	13	13	7	73	273	-	3.28%	0.53%
Security Bank And Trust Company	Yes	Maysville	65,510	26,237	492	1.04	4.84	2.67	62.60	16.67	47.92	-	3	-	91	-	48	-	1.08%	0.07%
Pinnacle Bank, Inc	No	Vanceburg	52,118	33,251	369	0.96	5.61	4.63	70.30	15.07	21.34	67	4	-	155	-	259	453	1.62%	1.37%
Citizens Federal Savings And Loan Association Of Covington	No	Covington	42,737	25,077	116	0.36	1.33	2.43	76.80	26.21	53.59	-	-	-	244	-	-	-	1.08%	0.00%
Carrollton Federal Bank	No	Carrollton	39,098	23,950	126	0.45	3.09	3.65	82.50	14.31	30.41	14	-	2	305	186	230	-	1.15%	1.06%
Blue Grass Federal Savings And Loan Association	No	Paris	38,442	26,576	85	0.30	1.26	3.63	82.90	22.95	33.87	50	-	13	298	-	8	-	0.87%	0.02%
First Federal Savings And Loan Association	No	Morehead	36,436	26,165	33	0.12	0.44	2.97	94.70	27.79	30.86	-	-	40	459	-	294	-	1.59%	0.81%
Hart County Bank and Trust Company	No	Munfordville	31,720	21,135	279	1.19	5.44	3.31	65.20	22.38	41.37	-	-	-	-	-	-	-	4.80%	0.00%
Home Savings Bank, Fsb	No	Ludlow	27,343	16,603	(38)	(0.19)	(1.41)	2.63	106.70	12.87	39.24	-	-	-	64	-	489	-	0.85%	1.79%
Sebree Deposit Bank	No	Sebree	22,788	12,517	(145)	(0.87)	(7.77)	3.04	129.40	10.39	34.69	-	1	-	21	-	-	-	1.39%	0.00%
Total/Average			1,210,410	682,002	7,460	0.71	4.66	3.40	78.25	15.97	35.46	316	188	395	6,354	965	8,573	752	1.62%	0.75%