

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		16	42,966,924	26,766,412	248,800	1.10	11.43	3.14	62.83	9.83	18.25	19,968	14,318	28,194	72,869	12,083	77,263	27,271	1.32%	0.28%
\$500 Million to \$1 Billion		15	10,134,454	6,484,018	57,286	1.14	12.05	3.21	63.43	9.55	22.15	4,112	1,063	1,701	20,527	3,009	15,788	1,556	1.34%	0.19%
\$250 Million to \$500 Million		36	12,233,119	7,842,916	66,266	1.10	10.98	3.33	64.39	10.92	21.63	4,323	2,405	2,385	42,062	6,159	36,982	3,741	1.28%	0.39%
\$100 Million to \$250 Million		38	6,408,384	3,778,810	32,106	1.00	9.46	3.24	69.28	11.04	24.52	1,113	739	766	18,890	4,342	14,031	201	1.15%	0.29%
Less than \$100 Million		19	1,176,115	690,150	4,753	0.68	5.21	3.30	77.38	15.91	32.03	238	129	262	6,268	1,158	6,006	529	1.53%	0.64%
State Total		124	72,918,996	45,562,306	409,211	1.09	11.16	3.20	63.97	10.18	20.13	29,754	18,654	33,308	160,616	26,751	150,070	33,298	1.31%	0.29%
Greater than \$1 Billion																				
Stock Yards Bank & Trust Company	No	Louisville	7,561,988	4,877,324	35,409	0.97	10.08	3.12	65.30	8.06	13.13	1,979	1,314	779	12,285	1,129	7,530	7,601	1.36%	0.21%
Republic Bank & Trust Company	No	Louisville	6,102,431	4,362,455	50,995	1.61	12.55	3.90	55.40	13.18	11.05	12,898	4,224	17,250	7,288	43	16,167	1,687	1.48%	0.29%
Community Trust Bank, Inc.	No	Pikeville	5,415,941	3,558,443	39,046	1.43	11.53	3.16	51.80	12.55	9.83	952	1,784	2,148	10,595	5,018	8,824	1,954	1.19%	0.25%
Central Bank & Trust Company	No	Lexington	3,849,426	2,114,026	8,138	0.42	4.57	2.52	84.40	9.31	27.36	1,475	3,117	4,679	5,582	1,620	7,341	385	1.13%	0.24%
Independence Bank of Kentucky	Yes	Owensboro	3,311,028	1,635,783	23,858	1.45	15.41	3.13	59.30	8.29	16.99	-	20	182	1,157	20	2,227	640	1.08%	0.09%
Traditional Bank, Inc.	Yes	Mount Sterling	2,201,937	1,176,590	17,754	1.56	16.72	2.79	46.60	9.13	31.42	871	79	272	1,701	1	1,280	11,458	1.34%	0.58%
Whitaker Bank, Inc	No	Lexington	2,054,514	877,039	9,745	0.93	8.81	2.67	71.10	11.22	34.42	(2,000)	1,300	207	7,956	2,260	7,062	2,829	1.65%	0.59%
South Central Bank, Inc.	No	Glasgow	1,613,977	1,232,276	8,832	1.09	12.06	3.19	60.00	9.55	7.72	1,298	177	280	2,770	39	2,607	-	1.04%	0.16%
Forch Bank, National Association	No	Lexington	1,504,084	869,825	4,437	0.58	5.87	3.05	80.30	8.58	25.86	-	137	170	1,762	-	2,144	-	1.18%	0.14%
Heritage Bank, Inc.	No	Erlanger	1,449,019	800,977	6,978	0.97	15.01	3.07	63.60	8.07	20.12	200	612	168	1,151	-	1,762	19	1.49%	0.12%
Community Financial Services Bank	No	Benton	1,429,153	923,749	6,609	0.90	10.88	3.06	65.60	9.66	13.43	1,150	186	583	4,170	-	6,771	18	1.64%	0.48%
The Cecilian Bank	No	Cecilia	1,417,428	824,743	7,403	1.05	12.40	2.87	59.50	9.49	9.25	(255)	329	144	1,266	111	2,516	-	1.11%	0.19%
Limestone Bank, Inc	No	Louisville	1,412,809	1,073,815	8,918	1.27	10.90	3.59	54.50	11.39	13.22	1,200	413	594	809	-	3,007	-	1.17%	0.21%
Planters Bank, Inc.	No	Hopkinsville	1,385,174	1,060,409	11,686	1.66	14.23	3.69	44.90	12.63	7.39	300	38	10	111	1,527	799	-	1.61%	0.17%
First Southern National Bank	No	Lancaster	1,198,671	681,481	2,910	0.48	5.70	3.13	76.00	7.81	31.57	-	176	271	10,611	305	5,633	680	1.50%	0.55%
Monticello Banking Company	No	Monticello	1,059,344	697,477	6,082	1.17	16.11	3.35	66.90	8.30	19.21	(100)	412	457	3,655	10	1,593	-	1.17%	0.15%
Total/Average			42,966,924	26,766,412	248,800	1.10	11.43	3.14	62.83	9.83	18.25	19,968	14,318	28,194	72,869	12,083	77,263	27,271	1.32%	0.28%
\$500 Million to \$1 Billion																				
The Farmers National Bank Of Danville	No	Danville	883,704	529,051	4,142	0.94	12.37	3.06	70.00	7.98	22.67	655	251	353	1,404	7	3,164	-	1.30%	0.36%
The Paducah Bank And Trust Company	Yes	Paducah	834,980	628,496	5,633	1.36	9.16	3.55	65.00	11.51	12.20	360	16	41	535	189	79	375	1.67%	0.08%
Edmonton State Bank	Yes	Glasgow	766,643	508,137	5,482	1.45	9.62	2.99	59.50	11.94	28.46	300	38	43	2,497	833	239	-	1.33%	0.14%
Citizens Bank Of Kentucky, Inc	No	Paintsville	760,858	302,055	2,643	0.69	6.17	2.59	72.90	10.78	41.08	-	366	61	329	-	288	237	1.31%	0.07%
Cumberland Valley National Bank & Trust Company	No	East Bernstadt	730,749	419,492	2,239	0.61	7.64	2.75	76.90	8.67	28.13	190	22	25	1,643	53	2,754	75	1.27%	0.39%
Franklin Bank & Trust Company	No	Franklin	699,485	586,502	3,743	1.08	9.40	3.28	54.10	11.67	11.75	983	89	653	366	-	-	344	1.24%	0.05%
FNB Bank, Inc.	No	Mayfield	694,764	430,771	3,652	1.11	13.88	3.22	57.20	8.03	15.56	-	18	21	1,530	393	318	525	1.83%	0.18%
Wilson & Muir Bank & Trust Company	Yes	Bardstown	683,049	348,596	6,044	1.72	24.21	3.27	54.10	7.60	26.39	-	25	197	863	1	3,252	-	1.23%	0.48%
American Bank & Trust Company Inc.	No	Bowling Green	648,886	438,750	2,667	0.84	8.89	2.91	60.00	10.21	26.63	371	49	1	1,045	3	1,532	-	0.89%	0.24%
First & Farmers National Bank, Inc.	No	Somersset	628,346	367,100	2,653	0.82	7.70	3.23	63.80	10.22	27.25	100	26	160	1,440	429	336	-	1.50%	0.12%
The Citizens National Bank of Somerset	Yes	Somersset	605,887	313,499	4,551	1.47	20.24	2.91	59.30	8.41	22.56	210	69	78	1,199	238	1,236	-	1.41%	0.24%
Field & Main Bank	No	Henderson	574,778	448,225	4,169	1.41	14.77	3.77	63.80	9.18	12.46	-	27	-	4,743	756	1,277	-	1.30%	0.30%
Farmers Bank & Trust Company	Yes	Marion	563,487	448,360	3,937	1.50	12.68	4.05	62.20	9.64	10.80	458	43	29	2,424	35	704	-	0.85%	0.13%
First Kentucky Bank, Inc.	Yes	Mayfield	549,531	315,180	3,453	1.21	13.66	3.04	64.60	8.19	31.35	50	14	1	129	-	609	-	1.82%	0.11%
Peoples Exchange Bank	No	Winchester	509,307	399,804	2,278	0.89	10.29	3.53	68.00	9.20	15.01	435	10	38	380	72	-	-	1.19%	0.01%
Total/Average			10,134,454	6,484,018	57,286	1.14	12.05	3.21	63.43	9.55	22.15	4,112	1,063	1,701	20,527	3,009	15,788	1,556	1.34%	0.19%

KENTUCKY BANKS - PERFORMANCE COMPARISON - JUNE 30, 2022

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															30-90 \$	90 + \$				
\$250 Million to \$500 Million																				
First United Bank And Trust Company, Inc.	Yes	Madisonville	488,833	315,871	2,910	1.18	12.77	3.28	66.40	9.41	13.84	123	61	43	290	-	664	-	1.19%	0.14%
Hearthside Bank Corporation	No	Middlesboro	464,204	319,680	2,237	0.94	9.57	3.59	68.70	10.84	20.91	228	8	21	290	-	3,031	59	1.38%	0.67%
Magnolia Bank, Inc	Yes	Magnolia	452,507	169,562	676	0.30	2.01	2.06	97.40	12.38	45.91	22	44	29	402	46	150	-	1.90%	0.04%
United Community Bank Of West Kentucky, Inc.	No	Morganfield	449,556	223,854	2,897	1.43	15.92	3.24	52.40	10.92	35.01	60	11	29	270	-	560	-	1.43%	0.12%
The Murray Bank	Yes	Murray	439,039	253,486	2,658	1.19	14.09	2.66	59.60	8.26	27.21	28	3	20	2,296	-	244	-	1.56%	0.06%
Town & Country Bank And Trust Company	No	Bardstow	433,496	239,005	1,784	0.81	8.90	2.72	68.00	10.06	40.94	-	19	8	26	-	261	-	1.09%	0.06%
Peoples Bank Of Kentucky, Inc.	No	Flemingsburg	406,455	326,992	2,169	1.12	10.21	4.03	58.40	11.04	4.15	600	15	185	4,394	-	3,777	158	1.82%	0.97%
The Lincoln National Bank Of Hodgenville	No	Hodgenville	405,975	264,122	2,149	1.09	8.99	3.45	62.00	12.50	24.67	13	27	40	1,109	33	395	-	1.38%	0.11%
River City Bank, Inc.	No	Louisville	392,400	257,966	2,990	1.56	13.52	3.65	56.70	13.39	21.40	-	22	-	242	-	1,236	-	0.82%	0.32%
Springfield State Bank	No	Springfield	381,473	207,287	2,840	1.49	12.30	2.79	38.10	14.90	27.51	120	46	49	1,541	60	842	-	1.13%	0.24%
West Point Bank	No	Radcliff	379,149	246,405	1,956	1.09	12.42	3.24	55.60	10.14	31.69	190	44	8	1,164	105	363	-	0.54%	0.12%
United Cumberland Bank	Yes	Whitley City	377,064	233,651	3,103	1.63	12.50	3.57	61.80	11.70	19.29	153	541	627	3,665	-	2,981	374	1.40%	0.67%
First Community Bank Of The Heartland, Inc.	Yes	Clinton	369,680	287,139	2,210	1.21	11.54	3.95	72.30	8.02	7.01	150	17	29	1,705	1,162	459	364	1.07%	0.45%
Eclipse Bank, Inc.	No	Louisville	369,635	303,824	111	0.07	0.81	3.32	84.60	10.14	16.15	801	6	7	82	-	503	-	0.96%	0.14%
First State Bank Of The Southeast, Inc	Yes	Middlesboro	363,421	312,226	1,566	0.86	7.94	3.75	74.30	9.05	10.05	297	11	15	616	-	6,224	1,181	1.00%	2.04%
The First National Bank Of Grayson	No	Grayson	339,251	180,276	1,789	1.07	10.60	3.14	63.10	11.24	33.84	63	26	67	1,761	19	1,485	91	1.18%	0.47%
Citizens Commerce Bank	No	Versailles	335,904	255,063	1,486	0.92	9.13	3.37	66.80	10.58	9.71	97	180	-	1,868	357	132	-	1.23%	0.15%
The Casey County Bank, Inc.	No	Liberty	324,578	166,505	1,867	1.18	15.49	3.07	55.70	9.08	6.01	-	33	98	878	-	1,128	71	1.38%	0.37%
Bank of the Bluegrass and Trust Co.	No	Lexington	318,145	234,257	2,282	1.39	14.75	3.40	60.40	10.92	25.72	-	17	155	289	-	-	-	1.93%	0.00%
Meade County Bank, Inc.	No	Brandenburg	313,090	238,060	1,860	1.27	13.97	3.50	55.00	10.15	7.29	61	2	4	827	21	20	-	0.29%	0.01%
Bank Of Lexington, Inc.	No	Lexington	310,433	226,687	1,289	0.83	7.96	3.26	65.40	10.39	20.18	-	-	-	68	-	-	-	0.82%	0.00%
Cumberland Security Bank, Inc.	Yes	Somerset	296,073	229,578	3,618	2.51	15.69	4.05	47.80	12.98	20.68	90	21	9	571	-	23	-	2.68%	0.01%
The First National Bank Of Russell Springs	No	Russell Springs	295,616	215,054	1,597	1.07	10.34	3.29	60.30	11.43	6.21	60	2	1	223	-	-	-	1.16%	0.00%
The Farmers Bank Of Milton	No	Milton	294,399	172,864	1,654	1.09	10.24	3.27	59.70	12.70	22.12	-	45	25	367	-	2,206	43	0.86%	0.76%
Citizens Bank & Trust Company	No	Campbellsville	293,988	168,175	1,577	1.06	8.43	3.06	64.20	13.88	30.84	-	8	6	696	572	22	-	1.97%	0.20%
United Southern Bank	No	Hopkinsville	289,384	183,235	1,312	0.90	9.03	3.24	67.60	10.86	27.63	23	7	3	840	-	1,615	126	1.26%	0.60%
Citizens Deposit Bank Of Arlington, Inc.	Yes	Arlington	281,100	167,193	1,677	1.21	7.50	3.42	61.30	14.31	27.77	180	15	192	4,584	266	555	-	2.70%	0.29%
Peoples Bank & Trust Company Of Hazard	No	Hazard	274,876	183,189	1,115	0.86	29.13	3.27	73.40	5.84	17.94	300	929	67	832	105	2,143	695	1.48%	1.07%
1st Trust Bank, Inc.	No	Hazard	269,238	180,711	558	0.41	4.59	2.99	80.50	9.43	22.83	100	2	9	607	-	1,599	294	0.99%	0.70%
Hometown Bank Of Corbin Inc.	No	Corbin	268,916	143,162	802	0.60	9.17	3.05	78.50	8.50	26.75	62	24	21	-	-	286	-	0.97%	0.11%
Morgantown Bank & Trust Company, Incorporated	No	Morgantown	263,665	182,655	927	0.71	9.61	3.02	74.20	8.54	16.94	12	30	40	450	105	3	-	0.79%	0.04%
Bank Of Hindman	No	Hindman	261,464	100,755	1,088	0.79	10.83	2.29	56.90	8.55	34.54	50	103	112	1,920	1,438	785	240	1.32%	0.94%
Kentucky Farmers Bank Corporation	Yes	Ashland	260,608	144,504	2,740	2.09	10.63	3.78	52.70	16.44	29.60	57	12	53	678	55	123	-	0.65%	0.07%
Bank of Edmonson County	Yes	Brownsville	260,018	168,361	1,776	1.38	12.96	3.29	58.90	10.60	24.18	110	17	69	3,395	-	981	-	1.00%	0.38%
Citizens Guaranty Bank	Yes	Richmond	259,294	233,357	1,281	1.02	12.45	4.75	78.80	6.70	(0.60)	136	16	114	1,807	15	1,738	45	1.34%	0.69%
First & Peoples Bank And Trust Company	No	Russell	250,192	108,205	1,715	1.35	9.12	4.18	60.50	17.30	22.60	137	41	230	1,309	1,800	448	-	1.33%	0.90%
Total/Average			12,233,119	7,842,916	66,266	1.10	10.98	3.33	64.39	10.92	21.63	4,323	2,405	2,385	42,062	6,159	36,982	3,741	1.28%	0.39%

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															30-90	90 +				
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\$100 Million to \$250 Million																				
First State Bank	No	Irvington	249,979	158,536	1,851	1.45	14.19	3.66	56.10	11.83	24.58	-	9	11	1,022	62	610	-	0.35%	0.27%
First Federal Savings Bank Of Kentucky	No	Frankfort	243,752	203,193	337	0.27	2.15	2.60	87.30	11.99	12.34	(73)	1	2	1,552	288	3,585	-	0.51%	1.59%
Bank of Jamestown	No	Jamestown	235,723	144,675	1,079	0.91	8.24	2.87	60.80	11.61	9.34	120	5	2	479	62	27	15	1.29%	0.04%
Farmers Bank	No	Nicholasville	229,098	126,957	940	0.84	9.26	2.88	61.60	9.65	21.26	84	170	22	38	-	4	-	1.59%	0.00%
Taylor County Bank	Yes	Campbellsville	222,446	129,515	1,784	1.56	10.25	3.55	62.60	13.67	28.62	(53)	20	30	1,378	232	276	-	0.68%	0.23%
The Commercial Bank Of Grayson	No	Grayson	219,196	106,363	633	0.57	5.45	3.11	78.20	11.86	33.95	24	2	45	601	93	373	35	0.63%	0.23%
United Citizens Bank Of Southern Kentucky, Inc.	No	Columbia	218,580	172,693	1,456	1.39	12.10	4.28	58.60	11.30	15.30	90	-	31	1,120	-	312	-	1.39%	0.14%
Farmers Bank And Trust Company	Yes	Princeton	200,643	118,629	1,205	1.23	12.13	3.03	65.20	10.00	24.69	12	15	50	389	13	11	24	1.51%	0.02%
The Citizens Bank	Yes	Morehead	197,170	115,475	541	0.55	6.70	3.12	85.30	6.94	19.96	45	11	25	62	14	420	-	0.90%	0.22%
Commercial Bank	Yes	West Liberty	188,706	106,744	500	0.52	4.03	3.49	84.60	10.22	4.74	-	1	3	1,052	30	9	-	0.95%	0.02%
Citizens Bank	Yes	Mount Vernon	184,192	152,693	901	1.02	8.69	3.60	75.10	9.06	3.85	-	17	23	654	-	490	-	1.09%	0.27%
The Citizens Bank	Yes	Hickman	184,181	130,102	1,315	1.39	11.19	3.44	61.60	11.42	4.47	105	82	72	372	1,066	247	36	1.58%	0.73%
First National Bank Of Kentucky	Yes	Carrollton	177,965	139,221	730	0.84	7.78	3.75	73.70	9.17	14.69	220	7	14	118	-	40	-	1.35%	0.02%
The First National Bank Of Manchester	No	Manchester	177,286	94,696	421	0.48	4.69	2.97	86.40	10.40	29.44	10	42	52	888	516	158	-	1.56%	0.38%
Citizens Bank & Trust Co. Of Jackson	Yes	Jackson	177,011	122,675	918	1.05	9.32	3.61	75.60	8.34	14.31	-	99	60	490	124	36	-	1.28%	0.09%
Bank of Columbia	Yes	Columbia	176,770	140,791	1,700	1.78	16.48	3.74	57.70	9.56	12.93	-	14	31	131	-	190	-	1.73%	0.11%
Elkton Bank & Trust Company	No	Elkton	174,154	58,586	801	0.92	8.57	3.13	64.30	11.75	47.36	35	21	14	222	21	75	-	1.13%	0.06%
Lewisburg Banking Company	Yes	Lewisburg	173,218	107,389	1,124	1.28	12.57	3.47	67.10	9.17	16.43	30	4	4	372	2	60	-	1.38%	0.04%
Jackson County Bank	No	Mc Kee	168,795	70,978	840	0.95	4.24	2.95	62.20	23.26	40.05	37	29	66	547	184	299	-	2.30%	0.29%
United Citizens Bank & Trust Company	No	Campbellsville	163,293	111,396	548	0.67	7.46	3.28	75.50	9.49	19.84	5	6	9	81	-	1,470	-	0.94%	0.90%
Century Bank Of Kentucky, Inc.	Yes	Lawrenceburg	161,167	114,766	1,290	1.58	13.15	3.48	58.70	10.95	25.66	-	31	9	437	-	1,071	-	1.23%	0.66%
Bank Of Maysville	No	Maysville	160,809	77,906	678	0.81	5.85	2.79	67.20	14.30	29.89	-	3	2	90	36	-	-	0.88%	0.02%
The Citizens National Bank Of Lebanon	Yes	Lebanon	156,628	39,958	616	0.74	10.52	2.27	71.20	9.77	32.17	6	1	1	276	-	291	-	1.03%	0.19%
Pbk Bank, Inc	No	Stanford	156,217	82,088	877	1.13	10.60	3.67	66.00	11.64	37.91	-	29	46	287	32	502	-	1.22%	0.34%
Commonwealth Community Bank, Inc.	Yes	Hartford	151,564	37,362	338	0.43	3.05	2.15	83.90	15.45	66.78	-	12	22	348	97	-	91	1.72%	0.12%
Bank Of Clarkson	No	Clarkson	150,199	77,009	830	1.07	10.80	3.24	63.50	11.89	41.42	5	-	1	896	147	-	-	0.42%	0.10%
Hyden Citizens Bank, Inc	Yes	Hyden	144,514	69,772	684	0.92	10.50	3.33	73.80	8.61	18.40	30	8	7	717	162	250	-	1.34%	0.29%
Bank Of Cadiz And Trust Company	Yes	Cadiz	140,083	59,045	397	0.53	10.02	2.49	78.70	7.51	46.93	30	4	-	68	98	277	-	1.13%	0.27%
The Sacramento Deposit Bank	Yes	Sacramento	137,347	72,609	1,158	1.70	17.15	3.58	54.50	9.74	42.47	21	7	7	977	289	387	-	0.90%	0.49%
The Peoples Bank	Yes	Taylorsville	136,509	73,234	920	1.29	11.62	3.28	62.80	10.54	30.30	95	-	2	90	-	944	-	1.60%	0.69%
Salyersville National Bank, The	No	Salyersville	136,326	69,085	661	0.97	8.56	3.07	61.30	13.13	7.52	-	1	-	27	-	133	-	0.64%	0.10%
The Bankers' Bank Of Kentucky, Inc.	No	Frankfort	127,987	55,013	219	0.36	2.58	1.87	85.50	13.94	8.35	26	39	-	-	-	-	-	1.26%	0.00%
The Farmers National Bank Of Lebanon	No	Lebanon	119,764	62,012	506	0.82	8.87	3.04	78.30	10.19	37.12	10	1	14	4	-	7	-	1.32%	0.01%
Bedford Loan & Deposit Bank	No	Bedford	117,905	70,780	577	0.97	8.53	3.36	66.80	12.57	27.25	28	32	38	613	380	997	-	1.32%	1.17%
The Peoples Bank	No	Marion	114,052	96,006	721	1.27	13.88	4.14	56.60	9.81	4.54	126	3	38	1,839	394	115	-	0.76%	0.45%
Peoples Bank Mt Washington	Yes	Mount Washington	113,842	60,753	487	0.84	7.85	3.27	77.40	9.87	43.91	-	-	-	19	-	256	-	1.34%	0.22%
Auburn Banking Company	Yes	Auburn	112,218	77,611	1,142	2.06	22.44	4.03	53.50	8.44	11.25	-	5	6	414	-	109	-	0.71%	0.10%
Peoples Bank	No	Lebanon	109,095	72,494	381	0.74	8.13	3.40	73.30	10.64	21.70	45	8	7	220	-	-	-	0.68%	0.00%
Total/Average			6,408,384	3,778,810	32,106	1.00	9.46	3.24	69.28	11.04	24.52	1,113	739	766	18,890	4,342	14,031	201	1.15%	0.29%

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	96,311	55,727	657	1.32	12.00	4.09	55.40	13.22	34.09	-	41	7	407	174	388	105	1.94%	0.69%
Citizens Bank Of Cumberland County, Inc.	Yes	Burkesville	89,602	56,264	610	1.38	9.64	4.11	66.00	12.00	24.50	50	4	49	694	-	554	-	1.33%	0.62%
Bank Of The Mountains, Inc.	No	West Liberty	87,767	53,987	262	0.60	6.35	4.25	81.80	9.64	27.09	-	14	58	327	7	594	61	1.44%	0.75%
First Federal Savings And Loan Association	No	Hazard	84,061	72,680	393	0.93	4.24	2.92	54.80	22.04	12.80	13	-	13	1,375	-	1,653	10	0.69%	1.98%
Bank of Buffalo	Yes	Buffalo	82,644	49,196	574	1.44	11.77	3.16	54.60	10.65	34.64	-	7	-	456	217	58	-	0.86%	0.33%
Owingsville Banking Company	No	Owingsville	80,217	57,442	227	0.56	9.08	3.92	79.10	9.59	13.62	70	21	53	776	-	308	86	1.60%	0.49%
The First National Bank Of Brooksville	Yes	Brooksville	74,975	35,731	213	0.56	5.10	2.88	83.60	10.00	22.82	(16)	21	5	157	369	257	-	1.24%	0.75%
Clinton Bank	No	Clinton	68,593	36,304	215	0.63	3.84	3.21	75.90	17.88	20.39	12	1	3	167	-	571	-	1.22%	0.83%
Security Bank And Trust Company	Yes	Maysville	66,855	25,488	300	0.90	4.43	2.44	65.80	16.12	54.51	-	1	-	113	-	44	-	1.12%	0.07%
Farmers & Traders Bank Of Campton	Yes	Campton	65,742	25,406	353	1.06	11.83	3.35	68.70	8.24	42.85	15	3	11	258	-	42	-	1.52%	0.06%
Farmers State Bank, Inc	Yes	Booneville	62,794	21,520	360	1.10	10.61	3.48	71.50	10.43	37.10	15	13	27	269	22	163	-	3.27%	0.29%
Pinnacle Bank, Inc	No	Vanceburg	52,584	32,015	241	0.91	5.60	3.90	73.30	15.03	26.33	18	-	-	373	28	193	267	1.81%	0.93%
Blue Grass Federal Savings And Loan Association	No	Paris	46,927	34,387	83	0.37	1.88	3.46	80.50	19.08	24.51	51	2	-	46	-	286	-	0.95%	0.61%
Sebree Deposit Bank	No	Sebree	42,559	13,112	(102)	(0.77)	(5.01)	2.70	126.40	23.76	75.43	-	1	-	1	-	-	-	1.34%	0.00%
Citizens Federal Savings And Loan Association Of Covington	No	Covington	40,372	27,022	122	0.59	2.19	2.67	75.10	27.98	42.26	-	-	-	-	-	-	-	1.01%	0.00%
Carrollton Federal Bank	No	Carrollton	39,294	26,604	96	0.48	3.71	3.20	80.10	14.10	18.37	10	-	36	179	-	278	-	0.94%	0.71%
First Federal Savings And Loan Association	No	Morehead	35,929	28,452	34	0.19	0.68	3.12	92.50	27.88	21.64	-	-	-	670	341	127	-	1.47%	1.30%
Hart County Bank and Trust Company	No	Munfordville	32,246	22,643	188	1.15	5.18	3.14	65.50	22.37	36.51	-	-	-	-	-	-	-	4.48%	0.00%
Home Savings Bank, Fsb	No	Ludlow	26,643	16,170	(73)	(0.55)	(4.17)	2.76	119.70	12.22	39.14	-	-	-	-	-	490	-	0.87%	1.84%
Total/Average			1,176,115	690,150	4,753	0.68	5.21	3.30	77.38	15.91	32.03	238	129	262	6,268	1,158	6,006	529	1.53%	0.64%