

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		17	46,507,821	32,499,435	124,658	0.93	9.75	3.16	67.49	10.09	11.28	36,925	3,995	10,989	76,620	16,498	100,124	8,159	1.28%	0.29%
\$500 Million to \$1 Billion		17	11,332,155	7,936,376	28,937	1.02	12.55	3.01	75.25	9.70	13.32	1,436	183	998	22,860	4,880	22,032	1,132	1.27%	0.23%
\$250 Million to \$500 Million		32	11,593,235	8,169,586	27,412	0.94	9.58	3.17	69.76	10.94	14.31	1,707	485	1,324	53,586	5,806	41,227	2,437	1.15%	0.42%
\$100 Million to \$250 Million		40	6,933,842	4,438,610	15,315	0.87	11.71	3.46	73.89	11.38	17.24	1,361	371	1,901	35,461	4,972	40,998	1,508	1.30%	0.61%
Less than \$100 Million		16	980,544	640,272	1,883	0.72	6.22	3.52	79.99	16.26	23.41	72	122	85	6,151	1,187	5,276	261	1.49%	0.65%
State Total		122	77,347,597	53,684,279	198,205	0.94	10.26	3.17	69.70	10.35	12.72	41,501	5,156	15,297	194,678	33,343	209,657	13,497	1.27%	0.33%
<b>Greater than \$1 Billion</b>																				
Stock Yards Bank & Trust Company	No	Louisville	8,114,426	5,849,715	27,165	1.32	12.54	3.21	55.90	9.52	4.63	1,175	610	262	12,331	106	13,984	10	1.38%	0.17%
Republic Bank & Trust Company	No	Louisville	6,867,575	5,224,422	30,628	1.69	13.83	5.87	42.20	12.15	13.65	30,622	877	4,927	13,953	-	21,358	1,486	2.08%	0.33%
Community Trust Bank, Inc.	No	Pikeville	5,811,944	4,161,175	18,463	1.25	10.17	3.22	53.20	13.26	1.89	2,656	1,039	2,667	12,234	11,550	4,302	1,266	1.22%	0.29%
Independence Bank Of Kentucky	Yes	Owensboro	3,714,903	1,974,227	3,068	0.33	4.13	1.71	84.10	7.41	8.74	150	10	607	880	230	5,717	-	0.94%	0.16%
Central Bank & Trust Company	No	Lexington	3,479,689	2,751,885	8,006	0.92	8.08	3.81	74.70	11.79	(2.08)	1,283	461	1,143	4,673	1,084	5,723	-	1.11%	0.19%
Traditional Bank, Inc.	No	Mount Sterling	2,308,252	1,431,345	1,927	0.32	4.66	2.13	73.10	10.02	17.55	428	28	131	1,006	197	2,685	4,415	1.11%	0.32%
Whitaker Bank, Inc	No	Lexington	1,887,297	988,903	4,733	0.96	9.58	3.51	62.40	13.01	25.20	159	344	84	5,474	140	1,301	935	1.58%	0.13%
South Central Bank, Inc.	No	Glasgow	1,851,311	1,416,810	5,076	1.09	12.95	3.15	61.10	9.70	8.04	116	90	136	1,729	-	10,491	-	1.00%	0.57%
Planters Bank, Inc.	No	Hopkinsville	1,801,371	1,503,771	3,272	0.72	7.15	2.40	63.10	11.24	3.29	300	6	18	465	322	9,863	-	1.25%	0.57%
Heritage Bank, Inc.	No	Erlanger	1,771,784	1,034,555	3,165	0.70	13.44	2.27	80.00	7.80	21.98	(1,541)	83	74	2,970	35	2,448	-	1.20%	0.14%
Forcht Bank, National Association	No	Lexington	1,548,065	1,093,462	1,597	0.40	4.85	2.83	87.10	8.46	3.26	-	39	110	901	-	1,809	-	1.21%	0.12%
The Cecilian Bank	No	Cecilia	1,524,185	983,042	3,208	0.84	9.81	2.77	62.80	10.33	9.19	147	56	66	4,088	379	3,117	-	1.04%	0.23%
Community Financial Services Bank	No	Benton	1,400,384	977,210	1,064	0.29	4.40	2.51	86.10	9.52	7.00	500	109	345	1,127	15	7,139	47	1.66%	0.51%
First Southern National Bank	No	Lancaster	1,210,004	786,659	3,218	1.06	12.38	3.86	69.60	8.64	21.74	280	38	65	6,301	1,135	4,822	-	1.43%	0.49%
Monticello Banking Company	No	Monticello	1,191,728	862,756	1,560	0.51	7.82	2.53	78.30	9.15	13.78	17	119	103	2,568	21	1,536	-	1.14%	0.13%
Edmonton State Bank	Yes	Glasgow	1,023,039	797,090	5,930	2.42	15.54	4.74	45.80	11.16	14.77	225	33	55	3,328	1,249	253	-	1.10%	0.15%
The Farmers National Bank Of Danville	No	Danville	1,001,864	662,408	2,578	1.02	14.41	3.18	67.80	8.34	19.11	408	53	196	2,592	35	3,576	-	1.36%	0.36%
<b>Total/Average</b>			46,507,821	32,499,435	124,658	0.93	9.75	3.16	67.49	10.09	11.28	36,925	3,995	10,989	76,620	16,498	100,124	8,159	1.28%	0.29%
<b>\$500 Million to \$1 Billion</b>																				
The Paducah Bank And Trust Company	Yes	Paducah	953,246	720,462	3,096	1.29	10.24	3.32	66.40	10.74	12.07	70	8	59	362	212	531	30	1.58%	0.08%
American Bank & Trust Company Inc.	No	Bowling Green	803,445	644,442	1,214	0.63	7.66	2.69	66.00	9.53	8.57	305	4	39	2,575	211	823	-	0.81%	0.13%
Franklin Bank & Trust Company	No	Franklin	799,299	651,794	2,298	1.19	10.48	3.38	57.50	11.48	13.26	43	5	86	468	3,103	5,534	442	0.98%	1.14%
Wilson & Muir Bank & Trust Company	Yes	Bardstown	759,429	473,333	4,502	2.32	42.36	4.11	48.00	8.53	14.31	(56)	4	2	651	-	2,328	-	1.03%	0.31%
Field & Main Bank	No	Henderson	754,594	567,747	1,757	0.93	11.56	3.08	69.50	8.15	16.05	150	15	1	1,029	178	3,527	24	1.29%	0.49%
Cumberland Valley National Bank & Trust Company	No	East Bernstadt	729,015	503,001	928	0.51	5.92	3.29	79.90	9.74	12.89	260	27	585	1,906	184	1,760	-	1.28%	0.27%
Farmers Bank & Trust Company	Yes	Marion	680,899	578,542	1,820	1.05	10.58	3.15	70.10	8.49	8.71	-	14	12	908	259	533	-	0.66%	0.12%
Fnb Bank, Inc.	No	Mayfield	677,838	474,668	1,658	0.99	14.21	3.13	69.30	8.24	7.67	-	2	8	6,277	228	324	521	1.73%	0.16%
Citizens Bank Of Kentucky, Inc	No	Paintsville	669,271	322,146	1,014	0.60	5.16	2.91	80.20	12.80	22.93	-	28	33	1,143	-	824	93	1.51%	0.14%
First & Farmers National Bank, Inc.	No	Somerset	661,465	448,787	1,442	0.88	8.66	3.34	62.40	10.66	17.88	75	37	31	1,206	128	779	-	1.51%	0.14%
The Citizens National Bank of Somerset	Yes	Somerset	622,973	325,232	1,206	0.73	17.53	2.48	74.60	8.58	6.30	105	12	52	2,781	84	966	-	1.58%	0.17%
First Kentucky Bank, Inc.	Yes	Mayfield	580,184	353,546	1,137	0.78	10.37	2.72	76.30	8.71	24.54	-	11	2	124	-	618	-	1.32%	0.11%
First United Bank And Trust Company, Inc.	Yes	Madisonville	553,060	366,868	945	0.70	12.34	2.84	76.50	9.13	9.79	62	1	44	981	-	161	22	1.13%	0.03%
Peoples Exchange Bank, Inc.	No	Winchester	549,858	429,088	830	0.61	7.09	3.21	80.00	9.51	14.46	(30)	2	29	788	153	986	-	1.15%	0.21%
Hearthside Bank Corporation	No	Middlesboro	519,818	393,192	471	0.36	4.16	3.03	86.10	10.40	7.99	112	13	9	884	-	156	-	1.26%	0.03%
Eclipse Bank, Inc.	No	Louisville	509,915	424,418	732	0.58	7.23	1.33	146.20	8.90	12.76	-	-	1	284	-	2,161	-	1.01%	0.42%
Magnolia Bank, Inc	Yes	Elizabethtown	507,846	259,110	3,887	3.19	27.79	3.20	70.30	11.24	16.37	340	-	5	493	140	21	-	1.76%	0.03%
<b>Total/Average</b>			11,332,155	7,936,376	28,937	1.02	12.55	3.01	75.25	9.70	13.32	1,436	183	998	22,860	4,880	22,032	1,132	1.27%	0.23%

**KENTUCKY BANKS - PERFORMANCE COMPARISON - MARCH 31, 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>\$250 Million to \$500 Million</b>																				
Peoples Bank Of Kentucky, Inc.	No	Flemingsburg	492,192	374,774	1,757	1.43	13.98	4.47	54.10	10.71	1.43	300	14	130	5,233	-	5,825	-	2.06%	1.18%
West Point Bank	No	Radcliff	489,097	378,566	469	0.39	6.33	1.96	71.40	8.29	9.30	94	-	1	3,905	-	196	-	0.49%	0.04%
The Murray Bank	Yes	Murray	485,116	325,993	1,267	1.08	12.40	2.82	62.20	8.96	20.26	173	10	41	523	-	218	-	1.55%	0.04%
River City Bank, Inc.	No	Louisville	467,499	341,994	160	0.14	1.63	2.45	85.70	11.19	17.81	158	5	-	1,230	-	79	-	0.66%	0.02%
United Community Bank Of West Kentucky, Inc.	No	Morganfield	452,095	249,375	1,085	0.96	12.22	2.44	62.50	11.32	18.51	-	10	16	467	-	318	-	1.36%	0.07%
First Community Bank Of The Heartland, Inc.	Yes	Clinton	445,185	358,450	717	0.65	6.77	3.28	83.10	8.23	7.39	-	4	32	1,693	3,112	113	81	0.85%	0.28%
Town & Country Bank And Trust Company	No	Bardstown	437,253	274,797	1,074	0.99	10.34	3.58	71.90	11.07	17.25	63	2	13	2	-	70	-	0.97%	0.02%
The Lincoln National Bank Of Hodgenville	No	Hodgenville	429,212	321,651	1,266	1.18	9.69	3.90	61.00	13.34	14.54	43	3	22	805	-	1,044	-	1.32%	0.24%
Springfield State Bank	No	Springfield	416,230	270,047	798	0.79	7.17	2.52	62.70	15.23	12.00	90	21	2	1,404	-	267	-	1.07%	0.06%
United Cumberland Bank	Yes	Whitley City	409,680	276,859	1,803	1.76	14.24	4.07	58.30	11.60	12.69	200	37	205	4,777	24	5,927	212	1.40%	1.47%
First State Bank Of The Southeast, Inc	Yes	Middlesboro	399,059	347,032	922	0.93	9.30	3.24	75.90	9.10	9.81	-	98	174	521	-	5,692	900	1.17%	1.65%
Meade County Bank, Inc.	No	Brandenburg	397,255	318,970	824	0.85	11.84	2.63	62.10	8.89	11.27	-	3	1	961	3	27	220	0.31%	0.06%
The Casey County Bank, Inc.	No	Liberty	379,647	182,849	1,143	1.20	17.56	3.16	53.50	8.84	(8.83)	65	39	178	2,132	4	726	107	1.46%	0.22%
Bank Of The Bluegrass And Trust Co.	No	Lexington	360,457	275,434	863	0.94	12.08	2.83	69.00	10.20	21.33	-	7	17	136	-	-	-	1.83%	0.00%
The First National Bank Of Russell Springs	No	Russell Springs	350,441	254,822	968	1.10	12.00	3.18	57.80	11.43	9.59	-	2	7	241	-	-	-	1.14%	0.00%
Cumberland Security Bank, Inc.	Yes	Somerset	341,104	282,021	2,862	3.44	20.61	5.17	39.30	13.80	16.37	105	7	10	677	205	-	-	2.69%	0.06%
Morgantown Bank & Trust Company, Incorporated	No	Morgantown	335,969	247,582	412	0.50	8.57	3.00	77.80	7.21	13.74	76	9	26	372	3	230	-	0.65%	0.07%
Citizens Bank & Trust Company	No	Campbellsville	334,364	173,687	644	0.78	6.56	2.58	67.10	13.74	31.26	-	3	-	1,768	322	1	-	1.88%	0.10%
Bank Of Lexington, Inc.	No	Lexington	334,028	256,516	787	0.92	8.14	3.34	64.70	11.86	16.44	(9)	15	-	-	-	106	-	0.62%	0.03%
United Southern Bank	No	Hopkinsville	331,768	236,348	711	0.88	8.86	3.38	68.00	11.30	16.76	60	18	3	1,330	-	477	-	1.12%	0.14%
Peoples Bank & Trust Company Of Hazard	No	Hazard	328,200	237,844	632	0.81	16.65	2.95	74.90	8.91	17.44	-	4	73	2,040	78	3,550	90	1.25%	1.13%
The First National Bank Of Grayson	No	Grayson	322,086	202,759	1,177	1.47	14.29	4.09	57.00	12.57	22.40	73	22	54	1,737	-	1,369	28	1.14%	0.43%
The Farmers Bank Of Milton	No	Milton	304,380	201,127	305	0.38	4.94	2.37	88.60	12.02	12.47	(75)	55	30	1,249	-	2,293	-	0.82%	0.75%
First State Bank	No	Irvington	303,827	210,951	1,063	1.42	14.79	3.91	55.90	12.04	18.87	7	3	6	1,408	229	390	-	0.27%	0.20%
Citizens Deposit Bank Of Arlington, Inc.	Yes	Arlington	296,985	205,781	720	0.97	6.61	2.99	69.00	14.44	14.57	30	20	3	6,063	480	40	-	2.20%	0.18%
Citizens Guaranty Bank	Yes	Richmond	287,535	252,091	562	0.80	8.65	4.34	82.30	7.69	8.44	65	22	11	3,657	7	5,082	155	1.22%	1.82%
1St Trust Bank, Inc.	No	Hazard	283,404	221,436	164	0.23	2.59	2.65	87.00	9.97	9.30	45	2	24	144	215	436	644	0.71%	0.46%
Hometown Bank Of Corbin Inc.	No	Corbin	282,775	165,959	121	0.17	3.19	2.83	90.00	8.37	17.85	102	12	64	2	-	289	-	0.90%	0.10%
First Federal Savings Bank Of Kentucky	No	Frankfort	282,232	249,955	(50)	(0.07)	(0.67)	2.10	103.90	10.43	7.80	(15)	1	3	3,607	221	3,580	-	0.64%	1.35%
Bank Of Edmonson County	Yes	Brownsville	278,544	192,031	866	1.22	14.09	3.38	57.40	10.18	19.75	80	11	137	2,272	-	2,019	-	0.91%	0.72%
Kentucky Farmers Bank Corporation	Yes	Ashland	273,505	164,789	1,221	1.75	8.34	4.39	65.60	18.08	24.04	(23)	11	25	975	9	320	-	1.00%	0.12%
Bank Of Hindman	No	Hindman	262,111	117,096	99	0.14	2.65	1.44	92.50	8.99	16.97	-	15	16	2,255	894	543	-	1.28%	0.55%
<b>Total/Average</b>			<b>11,593,235</b>	<b>8,169,586</b>	<b>27,412</b>	<b>0.94</b>	<b>9.58</b>	<b>3.17</b>	<b>69.76</b>	<b>10.94</b>	<b>14.31</b>	<b>1,707</b>	<b>485</b>	<b>1,324</b>	<b>53,586</b>	<b>5,806</b>	<b>41,227</b>	<b>2,437</b>	<b>1.15%</b>	<b>0.42%</b>

**KENTUCKY BANKS - PERFORMANCE COMPARISON - MARCH 31, 2024**

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															30-90 \$	90 + \$				
<b>\$100 Million to \$250 Million</b>																				
Farmers Bank	No	Nicholasville	242,980	157,542	406	0.66	7.07	2.89	69.20	10.19	15.18	54	23	4	121	-	-	-	1.45%	0.00%
Bank Of Jamestown	No	Jamestown	242,023	148,305	615	1.02	8.73	3.07	59.60	12.46	4.00	42	3	1	83	45	-	-	1.38%	0.02%
United Citizens Bank Of Southern Kentucky, Inc.	No	Columbia	239,678	199,445	870	1.49	13.50	4.29	56.00	11.48	10.48	60	48	27	1,774	60	315	-	1.33%	0.16%
The First National Bank Of Manchester	No	Manchester	231,376	150,238	544	0.94	11.65	3.83	68.20	8.46	22.88	45	108	199	1,493	1,042	805	15	1.42%	0.80%
First & Peoples Bank And Trust Company	No	Russell	222,116	115,018	(457)	(0.77)	(11.77)	2.51	124.30	9.84	14.67	45	3	1,055	776	130	26,711	-	5.21%	12.08%
The Commercial Bank Of Grayson	No	Grayson	221,357	135,189	386	0.70	7.18	3.48	73.80	12.02	17.99	63	9	6	4,131	1,187	1,830	-	1.20%	1.36%
Taylor County Bank	Yes	Campbellsville	218,165	151,843	836	1.49	13.39	3.93	61.50	12.60	12.42	135	1	5	3,521	171	235	-	0.96%	0.19%
First National Bank Of Kentucky	Yes	Carrollton	216,838	168,467	504	0.95	8.90	3.86	75.10	8.91	16.60	60	-	44	1,760	340	236	-	1.35%	0.27%
Citizens Bank & Trust Co. Of Jackson	Yes	Jackson	206,583	151,530	601	1.18	9.57	4.11	76.00	9.28	9.65	-	15	16	1,469	105	53	1,250	1.37%	0.68%
Commercial Bank	Yes	West Liberty	203,848	128,046	462	0.89	8.29	3.21	72.00	10.04	(1.61)	12	18	6	1,204	7	2,624	6	0.86%	1.29%
Citizens Bank	Yes	Mount Vernon	203,806	176,588	447	0.86	8.44	3.60	78.30	8.27	3.44	-	6	11	535	-	759	-	1.19%	0.37%
Farmers Bank And Trust Company, Princeton, Kentucky	Yes	Princeton	202,370	132,796	475	0.94	11.33	3.11	73.20	9.82	19.84	30	4	6	668	-	-	-	1.40%	0.00%
The Citizens Bank	Yes	Morehead	201,021	128,049	628	1.29	15.22	4.51	72.10	8.18	4.91	45	15	51	136	-	109	-	0.99%	0.05%
United Citizens Bank & Trust Company	No	Campbellsburg	199,970	148,774	518	1.04	12.67	3.89	63.50	9.31	15.40	62	2	7	1,595	-	223	-	0.92%	0.11%
Bank Of Columbia	Yes	Columbia	199,804	163,555	978	2.02	19.00	4.20	54.20	9.55	8.38	29	7	20	376	9	162	-	1.63%	0.09%
The Citizens Bank	Yes	Hickman	192,840	140,878	406	0.85	6.66	2.97	75.10	12.64	(0.10)	-	7	30	2,163	343	59	53	1.36%	0.24%
Elkton Bank & Trust Company	No	Elkton	188,607	68,705	315	0.68	6.34	3.06	73.40	12.23	24.16	15	2	4	179	20	11	-	1.04%	0.02%
Century Bank Of Kentucky, Inc.	Yes	Lawrenceburg	181,824	127,581	549	1.21	12.35	3.01	64.60	9.81	26.10	-	1	6	198	-	33	-	1.08%	0.02%
Lewisburg Banking Company	Yes	Lewisburg	180,723	127,306	624	1.39	13.91	3.80	66.50	9.93	(1.19)	17	3	18	643	1	201	-	1.25%	0.11%
Peoples Bank	No	Lebanon	170,303	126,876	307	0.79	10.79	3.37	66.60	9.60	15.03	75	2	7	604	-	-	-	0.74%	0.00%
Jackson County Bank	No	Mc Kee	166,373	74,828	789	1.89	7.45	4.32	50.40	26.41	22.07	9	14	18	587	104	318	-	2.53%	0.25%
Bank Of Clarkson	No	Clarkson	162,497	93,523	582	1.44	16.63	3.57	52.90	12.42	35.22	30	-	-	1,043	-	37	-	0.59%	0.02%
The Citizens National Bank Of Lebanon	Yes	Lebanon	158,932	44,056	228	0.57	11.19	2.36	80.20	11.36	26.55	-	-	4	234	-	58	-	0.94%	0.04%
Bank Of Maysville	No	Maysville	157,631	77,548	328	0.80	5.70	2.79	68.60	15.48	29.33	-	2	1	503	73	99	-	0.88%	0.11%
Commonwealth Community Bank, Inc.	Yes	Hartford	156,959	47,174	(204)	(0.53)	(4.33)	1.16	129.40	15.02	59.68	-	14	9	561	80	174	-	1.31%	0.16%
PBK Bank, Inc	No	Stanford	153,276	94,087	687	1.83	15.01	5.24	60.60	14.18	32.44	-	16	26	344	60	422	-	0.98%	0.31%
Independent Correspondent Bankers' Bank, Inc.	No	Frankfort	151,655	82,922	166	0.47	3.62	2.49	81.60	13.07	(1.68)	30	1	-	-	-	-	-	1.27%	0.00%
Sonata Bank	No	Sebree	145,274	129,194	(1,210)	(3.75)	(32.09)	3.28	178.10	11.26	7.05	255	-	-	876	43	507	-	0.81%	0.38%
Hyden Citizens Bank, Inc	Yes	Hyden	145,164	79,673	142	0.38	6.83	3.14	88.90	8.85	17.19	-	2	7	402	147	177	-	1.24%	0.22%
The Salyersville National Bank	No	Salyersville	144,314	76,074	435	1.15	13.35	3.40	56.20	13.56	3.44	-	-	-	643	-	-	-	1.03%	0.00%
The Sacramento Deposit Bank	Yes	Sacramento	138,599	85,029	450	1.31	17.39	3.45	64.60	9.72	32.53	5	1	60	425	77	1,081	-	0.93%	0.84%
Bank Of Cadiz And Trust Company	Yes	Cadiz	137,418	66,729	216	0.58	116.28	2.88	79.60	8.40	29.96	15	-	-	266	-	229	-	1.16%	0.17%
Auburn Banking Company	Yes	Auburn	134,244	100,992	501	1.47	19.56	3.93	59.00	8.07	7.18	86	-	3	741	-	130	-	0.75%	0.10%
The Farmers National Bank Of Lebanon	No	Lebanon	131,647	78,135	221	0.67	7.66	3.38	73.30	11.15	30.51	-	5	9	628	-	750	-	1.22%	0.57%
The Peoples Bank	No	Marion	126,082	109,324	194	0.62	5.70	4.15	74.90	11.20	2.85	93	12	211	497	-	484	60	0.97%	0.43%
The Peoples Bank	Yes	Taylorsville	122,866	71,318	550	1.70	18.36	4.21	62.20	11.92	17.23	15	-	15	297	17	554	-	1.85%	0.46%
Bedford Loan & Deposit Bank	No	Bedford	114,806	74,399	189	0.66	5.47	3.15	76.50	14.72	13.69	20	18	2	2,375	685	1,002	-	1.59%	1.47%
Peoples Bank Mt Washington	Yes	Mount Washington	111,832	67,783	432	1.51	17.80	4.42	68.30	10.68	33.73	-	-	-	145	-	-	-	1.36%	0.00%
Bank Of Buffalo	Yes	Buffalo	106,430	73,258	403	1.53	15.73	3.06	49.90	9.43	26.44	14	3	-	665	117	236	-	0.83%	0.33%
Fredonia Valley Bank	No	Fredonia	101,611	65,833	202	0.80	7.77	3.41	77.00	13.67	26.14	-	6	13	800	109	374	124	1.61%	0.60%
<b>Total/Average</b>			<b>6,933,842</b>	<b>4,438,610</b>	<b>15,315</b>	<b>0.87</b>	<b>11.71</b>	<b>3.46</b>	<b>73.89</b>	<b>11.38</b>	<b>17.24</b>	<b>1,361</b>	<b>371</b>	<b>1,901</b>	<b>35,461</b>	<b>4,972</b>	<b>40,998</b>	<b>1,508</b>	<b>1.30%</b>	<b>0.61%</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	92,602	64,851	190	0.83	12.95	4.36	77.50	9.17	16.67	5	1	18	587	80	268	-	1.35%	0.38%
Citizens Bank Of Cumberland County, Inc.	Yes	Burkesville	89,163	64,750	456	2.01	14.24	4.60	59.70	12.34	16.61	-	18	17	642	-	655	-	1.22%	0.73%
Bank Of The Mountains, Inc.	No	West Liberty	88,730	59,554	207	0.96	9.54	5.16	78.00	10.36	18.89	-	3	13	126	-	848	51	1.34%	1.01%
First Federal Savings And Loan Association	No	Hazard	88,549	80,205	(5)	(0.02)	(0.11)	1.72	102.90	20.43	8.71	(11)	-	-	1,850	187	1,239	10	0.61%	1.62%
Security Bank And Trust Company	Yes	Maysville	74,220	28,447	300	1.60	8.75	3.11	50.90	14.60	54.28	-	1	1	60	22	35	-	1.00%	0.08%
The First National Bank Of Brooksville	Yes	Brooksville	73,706	37,598	34	0.18	1.70	2.98	92.40	10.35	16.77	7	-	7	867	267	64	-	1.18%	0.37%
Farmers & Traders Bank Of Campton	Yes	Campton	67,153	34,573	131	0.74	14.80	3.25	75.00	8.62	26.83	23	3	10	130	-	136	-	1.41%	0.20%
Clinton Bank	No	Clinton	66,209	40,555	79	0.44	2.99	2.95	82.70	17.46	20.71	12	1	-	29	249	377	-	1.18%	0.95%
Farmers State Bank, Inc	Yes	Booneville	61,731	28,059	158	0.95	14.47	3.68	74.40	11.15	27.91	15	3	14	195	55	667	-	2.50%	1.17%
Pinnacle Bank, Inc	No	Vanceburg	53,610	32,589	105	0.82	4.65	4.51	75.20	16.58	19.80	-	-	3	498	-	192	200	1.79%	0.73%
Blue Grass Federal Savings And Loan Association	No	Paris	52,075	39,009	30	0.23	1.34	2.71	85.80	17.42	23.96	11	-	-	98	-	-	-	0.97%	0.00%
Citizens Federal Savings And Loan Association Of Covington	No	Covington	40,879	30,771	(23)	(0.23)	(0.83)	2.12	103.70	28.42	32.56	-	-	-	-	-	35	-	0.88%	0.09%
Carrollton Federal Bank	No	Carrollton	40,282	24,813	66	0.68	4.83	3.77	79.00	15.72	20.80	-	-	-	153	166	-	-	0.78%	0.41%
First Federal Savings And Loan Association	No	Morehead	38,209	35,707	11	0.12	0.43	3.46	93.40	26.62	6.41	9	92	2	916	161	463	-	1.19%	1.63%
Home Savings Bank, FSB	No	Ludlow	27,706	21,064	35	0.50	4.09	3.55	85.30	11.42	22.33	1	-	-	-	-	297	-	0.71%	1.07%
Hart County Bank And Trust Company	No	Munfordville	25,720	17,727	109	1.68	5.73	4.38	64.00	29.48	41.38	-	-	-	-	-	-	-	5.72%	0.00%
<b>Total/Average</b>			<b>980,544</b>	<b>640,272</b>	<b>1,883</b>	<b>0.72</b>	<b>6.22</b>	<b>3.52</b>	<b>79.99</b>	<b>16.26</b>	<b>23.41</b>	<b>72</b>	<b>122</b>	<b>85</b>	<b>6,151</b>	<b>1,187</b>	<b>5,276</b>	<b>261</b>	<b>1.49%</b>	<b>0.65%</b>