

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	46,102,540	32,822,123	500,432	0.95	10.25	3.13	66.11	10.48	10.71	84,095	23,641	83,793	85,941	14,944	96,684	10,099	1.24%	0.22%
\$500 Million to \$1 Billion		19	13,500,726	9,942,825	155,918	1.10	13.25	3.28	66.11	9.66	11.52	8,339	2,321	5,700	37,865	4,462	24,049	1,422	1.21%	0.20%
\$250 Million to \$500 Million		34	12,648,287	9,035,126	122,945	1.00	9.77	3.31	69.71	10.91	13.06	11,582	2,730	6,890	81,142	7,525	45,958	1,816	1.18%	0.45%
\$100 Million to \$250 Million		37	6,481,687	4,191,096	68,118	1.06	12.47	3.57	69.68	11.32	16.79	5,845	2,283	7,398	42,729	9,161	39,822	2,018	1.29%	0.74%
Less than \$100 Million		16	986,409	658,699	8,305	0.75	6.44	3.55	78.41	16.41	22.40	459	346	398	9,755	436	5,047	283	1.52%	0.58%
<b>State Total</b>		<b>121</b>	<b>79,719,649</b>	<b>56,649,869</b>	<b>855,718</b>	<b>0.99</b>	<b>10.82</b>	<b>3.22</b>	<b>67.12</b>	<b>10.55</b>	<b>11.86</b>	<b>110,320</b>	<b>31,321</b>	<b>104,179</b>	<b>257,432</b>	<b>36,528</b>	<b>211,560</b>	<b>15,638</b>	<b>1.23%</b>	<b>0.30%</b>
<b>Greater than \$1 Billion</b>																				
Stock Yards Bank & Trust Company	No	Louisville	8,860,929	6,520,402	117,684	1.39	13.04	3.34	53.60	9.65	6.98	9,725	1,545	2,776	14,204	487	21,727	10	1.33%	0.25%
Republic Bank & Trust Company	No	Louisville	6,840,042	5,439,538	101,699	1.47	11.17	4.87	52.30	13.29	10.63	54,527	10,855	55,394	12,784	195	22,619	1,160	1.69%	0.35%
Community Trust Bank, Inc.	No	Pikeville	6,153,523	4,486,637	81,085	1.35	10.81	3.37	50.90	13.29	3.70	10,951	4,977	10,503	16,833	10,317	16,369	3,647	1.23%	0.38%
Independence Bank Of Kentucky	Yes	Owensboro	3,743,488	2,069,573	21,004	0.56	6.49	1.81	81.30	8.60	9.41	3,150	17	2,903	1,381	119	2,532	1,000	0.93%	0.10%
Central Bank & Trust Company	No	Lexington	3,643,067	2,860,941	36,724	1.03	8.91	3.84	73.80	11.94	(0.44)	1,239	2,262	4,106	4,233	876	5,364	-	1.04%	0.17%
Traditional Bank, Inc.	No	Mount Sterling	2,367,921	1,512,238	11,268	0.47	6.55	2.31	67.90	10.02	20.53	1,241	97	608	3,189	22	1,242	2,808	1.08%	0.17%
South Central Bank, Inc.	No	Glasgow	1,987,017	1,530,019	22,102	1.18	13.52	3.36	58.90	9.82	6.54	1,389	405	750	4,267	-	5,254	-	1.00%	0.26%
Whitaker Bank, Inc	No	Lexington	1,886,997	1,006,649	24,900	1.26	12.21	3.62	61.70	13.12	20.55	(474)	1,299	385	10,891	307	1,376	-	1.51%	0.09%
Heritage Bank, Inc.	No	Erlanger	1,881,712	1,148,131	16,685	0.91	16.77	2.62	66.20	8.01	19.65	(825)	198	688	2,656	21	4,885	-	1.06%	0.26%
Planters Bank, Inc.	No	Hopkinsville	1,849,474	1,549,368	16,746	0.91	8.83	2.61	55.90	11.56	2.90	1,500	54	1,347	58	1,001	596	1,425	1.25%	0.16%
Forcht Bank, National Association	No	Lexington	1,567,006	1,119,504	5,613	0.35	4.21	2.80	87.60	8.47	10.02	-	287	324	1,338	16	1,651	-	1.18%	0.11%
The Cecilian Bank	No	Cecilia	1,505,966	1,011,689	14,684	0.96	10.69	2.97	60.50	11.01	5.95	811	248	458	5,194	532	3,579	-	1.07%	0.27%
Community Financial Services Bank	No	Benton	1,449,113	969,744	7,675	0.52	7.73	2.70	78.80	9.65	11.48	1,025	554	2,728	2,646	-	5,710	49	1.54%	0.40%
First Southern National Bank	No	Lancaster	1,213,054	768,627	14,066	1.15	12.82	3.96	68.30	9.14	19.15	550	171	475	4,280	988	2,920	-	1.46%	0.32%
Monticello Banking Company	No	Monticello	1,153,231	829,063	8,497	0.71	10.04	2.74	74.00	9.62	13.58	(714)	672	348	1,987	63	860	-	1.16%	0.08%
<b>Total/Average</b>			<b>46,102,540</b>	<b>32,822,123</b>	<b>500,432</b>	<b>0.95</b>	<b>10.25</b>	<b>3.13</b>	<b>66.11</b>	<b>10.48</b>	<b>10.71</b>	<b>84,095</b>	<b>23,641</b>	<b>83,793</b>	<b>85,941</b>	<b>14,944</b>	<b>96,684</b>	<b>10,099</b>	<b>1.24%</b>	<b>0.22%</b>
<b>\$500 Million to \$1 Billion</b>																				
Edmonton State Bank	Yes	Glasgow	979,709	829,442	22,973	2.26	14.78	4.71	48.90	10.78	7.36	1,200	157	593	5,294	952	231	-	1.12%	0.12%
The Farmers National Bank Of Danville	No	Danville	966,144	719,169	11,471	1.16	15.33	3.41	67.40	9.31	8.95	1,239	265	1,205	3,878	-	5,532	-	1.32%	0.57%
The Paducah Bank And Trust Company	Yes	Paducah	938,700	724,980	13,498	1.38	10.86	3.52	64.70	11.03	9.03	360	48	181	258	59	384	-	1.60%	0.05%
American Bank & Trust Company Inc.	No	Bowling Green	856,361	705,323	6,234	0.76	9.43	2.89	62.60	9.03	8.64	1,106	14	120	1,956	574	1,524	-	0.85%	0.25%
Cumberland Valley National Bank & Trust Company	No	East Bernstadt	787,093	534,361	5,159	0.69	7.91	3.39	76.30	9.63	18.31	640	366	885	1,000	1	3,236	-	1.28%	0.41%
Wilson & Muir Bank & Trust Company	Yes	Bardstown	786,719	517,424	19,335	2.41	42.98	4.12	47.50	8.80	9.88	(528)	662	64	3,753	1	11	113	0.97%	0.02%
Field & Main Bank	No	Henderson	769,106	620,676	7,501	0.99	12.00	3.28	69.80	8.44	10.35	590	31	19	2,013	1,285	3,482	-	1.25%	0.45%
Franklin Bank & Trust Company	No	Franklin	754,026	652,631	10,069	1.35	11.14	3.60	54.90	12.94	7.94	502	164	681	1,249	-	2,184	-	0.98%	0.29%
Farmers Bank & Trust Company	Yes	Marion	713,289	599,104	9,112	1.30	12.77	3.36	65.10	8.72	7.59	-	68	440	2,479	153	346	450	0.58%	0.13%
Fnb Bank, Inc.	No	Mayfield	689,969	482,711	5,657	0.83	11.75	3.15	68.40	8.31	8.90	100	6	131	2,396	291	337	518	1.69%	0.16%
Citizens Bank Of Kentucky, Inc	No	Paintsville	659,669	322,683	5,436	0.80	6.89	3.03	73.20	12.80	26.88	82	112	176	1,711	47	2,371	138	1.52%	0.39%
The Citizens National Bank of Somerset	Yes	Somerset	649,716	347,701	6,851	1.03	21.90	2.60	66.50	8.62	6.75	420	53	197	1,931	543	593	-	1.54%	0.17%
First & Farmers National Bank, Inc.	No	Somerset	647,274	471,824	6,785	1.05	9.89	3.58	59.20	11.08	9.36	525	220	173	2,488	256	830	-	1.54%	0.17%
First Kentucky Bank, Inc.	Yes	Mayfield	350,529	350,529	5,109	0.87	11.12	2.80	74.30	8.91	20.40	44	22	62	545	-	628	-	1.32%	0.11%
First United Bank And Trust Company, Inc.	Yes	Madisonville	573,335	385,250	5,006	0.90	15.39	3.01	72.40	8.81	10.76	249	26	77	336	-	520	164	1.12%	0.12%
Hearthside Bank Corporation	No	Middlesboro	560,869	434,595	2,588	0.48	5.60	3.12	81.90	9.91	4.81	458	27	458	1,315	-	1,129	39	1.12%	0.21%
Peoples Exchange Bank, Inc.	No	Winchester	554,315	455,103	4,490	0.82	9.29	3.47	72.60	9.83	11.03	285	44	117	661	300	-	-	1.15%	0.05%
West Point Bank	No	Radcliff	525,049	414,522	2,827	0.56	9.29	2.28	70.80	7.87	14.60	268	8	1	3,687	-	575	-	0.49%	0.11%
The Murray Bank	Yes	Murray	513,135	374,797	5,817	1.18	13.44	2.93	59.60	8.65	17.29	799	28	120	915	-	136	-	1.50%	0.03%
<b>Total/Average</b>			<b>13,500,726</b>	<b>9,942,825</b>	<b>155,918</b>	<b>1.10</b>	<b>13.25</b>	<b>3.28</b>	<b>66.11</b>	<b>9.66</b>	<b>11.52</b>	<b>8,339</b>	<b>2,321</b>	<b>5,700</b>	<b>37,865</b>	<b>4,462</b>	<b>24,049</b>	<b>1,422</b>	<b>1.21%</b>	<b>0.20%</b>

**KENTUCKY BANKS - PERFORMANCE COMPARISON - DECEMBER 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	492,768	387,785	6,433	1.30	12.21	4.72	55.20	11.31	3.01	2,315	98	726	8,461	-	3,597	-	2.38%	0.73%
River City Bank, Inc.	No	Louisville	492,254	366,455	1,885	0.39	4.72	2.65	83.90	10.54	17.81	152	217	25	2,396	-	1	-	0.65%	0.00%
United Community Bank Of West Kentucky, Inc.	No	Morganfield	483,030	276,640	4,651	1.01	12.70	2.52	59.40	11.04	18.70	60	24	75	343	-	360	-	1.23%	0.07%
Eclipse Bank, Inc.	No	Louisville	481,493	409,729	(229)	(0.05)	(0.56)	1.81	115.60	9.21	11.48	780	28	413	423	569	2,101	-	1.14%	0.55%
Magnolia Bank, Inc	Yes	Elizabethtown	480,403	297,760	4,408	0.89	7.31	3.24	84.50	10.77	10.98	1,600	15	41	8,361	-	3,569	-	1.98%	0.74%
First Community Bank Of The Heartland, Inc.	Yes	Clinton	471,921	377,253	3,575	0.79	8.27	3.46	79.40	7.99	7.70	250	31	446	4,613	2,877	190	41	0.74%	0.66%
The Lincoln National Bank Of Hodgenville	No	Hodgenville	447,779	339,768	6,145	1.42	11.30	4.13	57.50	13.76	17.13	75	46	121	880	-	1,109	-	1.24%	0.25%
Springfield State Bank	No	Springfield	438,987	300,110	3,459	0.82	7.49	2.54	60.70	14.57	7.67	360	40	54	2,205	-	194	-	1.04%	0.04%
Town & Country Bank And Trust Company	No	Bardstown	427,420	278,337	4,786	1.12	11.07	3.80	67.20	11.87	22.32	146	114	202	583	122	-	-	0.96%	0.03%
United Cumberland Bank	Yes	Whitley City	424,425	304,877	7,228	1.74	13.67	4.14	58.50	11.64	13.51	1,088	125	767	6,925	-	4,965	549	1.39%	1.30%
First State Bank Of The Southeast, Inc	Yes	Middlesboro	419,975	361,104	3,858	0.97	9.80	3.41	73.90	8.68	10.19	-	930	343	2,664	-	3,899	-	1.31%	0.93%
The Casey County Bank, Inc.	No	Liberty	417,729	189,027	4,308	1.08	15.47	3.05	55.50	8.41	(6.16)	470	206	681	1,672	-	766	107	1.44%	0.21%
Meade County Bank, Inc.	No	Brandenburg	411,562	341,938	3,445	0.84	12.04	2.81	63.80	8.67	8.21	80	3	44	3,692	-	80	-	0.30%	0.02%
The First National Bank Of Russell Springs	No	Russell Springs	405,649	263,646	4,220	1.14	12.55	3.20	55.50	10.69	18.62	-	5	83	585	-	114	-	1.08%	0.03%
Morgantown Bank & Trust Company, Incorporated	No	Morgantown	387,042	291,874	2,201	0.63	9.26	3.17	73.50	8.25	12.26	494	30	90	342	-	1,210	-	0.66%	0.31%
Bank Of The Bluegrass And Trust Co.	No	Lexington	375,309	290,148	4,198	1.13	14.15	2.99	67.20	10.41	20.99	100	39	95	5	-	95	-	1.72%	0.03%
Cumberland Security Bank, Inc.	Yes	Somerset	368,257	303,745	12,352	3.56	21.27	5.37	37.20	13.43	15.98	915	34	44	973	162	-	-	2.77%	0.04%
The First National Bank Of Grayson	No	Grayson	361,935	210,508	5,192	1.55	14.89	4.14	56.60	11.51	19.00	228	87	204	1,343	-	2,766	28	1.13%	0.77%
Bank Of Lexington, Inc.	No	Lexington	357,463	286,426	2,406	0.70	6.32	3.09	71.40	11.10	13.78	30	16	-	770	-	99	-	0.56%	0.03%
United Southern Bank	No	Hopkinsville	341,845	253,181	3,683	1.11	10.94	3.49	63.30	11.43	14.82	135	37	90	1,644	-	2,152	-	1.04%	0.63%
Citizens Bank & Trust Company	No	Campbellsville	337,779	189,875	2,885	0.87	7.21	2.61	64.70	13.87	25.02	-	12	10	1,057	72	236	-	1.72%	0.09%
First State Bank	No	Irvington	334,275	259,168	5,078	1.58	16.92	4.10	52.20	11.51	7.75	149	5	26	3,987	88	247	-	0.26%	0.10%
Peoples Bank & Trust Company Of Hazard	No	Hazard	331,093	242,620	1,687	0.53	11.20	3.02	81.80	9.03	17.94	42	41	133	990	463	4,751	205	1.24%	1.64%
Citizens Deposit Bank Of Arlington, Inc.	Yes	Arlington	313,903	225,863	3,609	1.19	8.15	3.10	63.70	14.14	9.35	77	63	38	6,414	1,472	43	-	2.02%	0.48%
1St Trust Bank, Inc.	No	Hazard	312,140	244,398	940	0.32	3.63	2.74	82.80	9.56	10.06	180	34	211	269	200	86	695	0.64%	0.31%
The Farmers Bank Of Milton	No	Milton	310,807	211,238	1,118	0.35	4.46	2.40	86.80	11.74	11.64	(65)	94	71	1,671	-	1,633	-	0.77%	0.53%
Kentucky Farmers Bank Corporation	Yes	Ashland	304,359	154,999	5,350	1.87	9.07	4.34	63.20	15.98	28.83	(76)	70	76	1,022	11	134	-	1.03%	0.05%
Hometown Bank Of Corbin Inc.	No	Corbin	299,846	173,126	1,140	0.38	7.25	2.89	86.20	8.07	20.36	249	37	301	241	-	856	-	0.83%	0.29%
First Federal Savings Bank Of Kentucky	No	Frankfort	287,888	252,362	(888)	(0.31)	(3.03)	2.20	113.50	10.13	8.08	10	9	6	3,489	120	1,616	-	0.65%	0.60%
Citizens Guaranty Bank	Yes	Richmond	284,415	260,360	3,096	1.09	11.56	4.72	76.30	8.00	4.79	515	96	596	2,173	5	4,702	8	1.16%	1.66%
Bank Of Edmonson County	Yes	Brownsville	280,032	196,489	3,743	1.30	14.41	3.45	55.50	10.09	15.84	755	55	677	5,514	-	2,922	179	0.98%	1.11%
Bank Of Hindman	No	Hindman	258,559	119,549	495	0.18	3.19	1.46	90.00	9.15	14.57	(22)	18	36	3,536	961	1,126	-	1.24%	0.81%
United Citizens Bank Of Southern Kentucky, Inc.	No	Columbia	254,444	222,493	3,810	1.55	14.17	4.47	55.50	11.67	6.52	310	60	129	1,769	391	339	-	1.26%	0.29%
Bank Of Jamestown	No	Jamestown	251,501	152,275	2,678	1.09	9.14	3.18	58.00	12.77	5.27	180	11	36	130	12	-	4	1.42%	0.01%
<b>Total/Average</b>			12,648,287	9,035,126	122,945	1.00	9.77	3.31	69.71	10.91	13.06	11,582	2,730	6,890	81,142	7,525	45,958	1,816	1.18%	0.45%

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															30-90 \$	90 + \$				
<b>\$100 Million to \$250 Million</b>																				
Farmers Bank	No	Nicholasville	247,083	172,516	1,926	0.78	8.05	2.98	64.70	10.44	12.00	215	116	137	-	-	-	-	1.32%	0.00%
Citizens Bank	Yes	Mount Vernon	246,317	198,187	2,279	1.03	10.45	3.65	74.20	7.18	10.62	-	25	63	2,510	27	2,071	-	1.04%	0.85%
The First National Bank Of Manchester	No	Manchester	242,170	155,860	1,785	0.77	9.24	4.05	76.90	8.38	18.18	150	224	312	3,465	543	1,176	15	1.44%	0.72%
Taylor County Bank	Yes	Campbellsville	230,646	165,312	3,963	1.74	15.39	3.97	58.00	12.12	12.13	399	6	23	2,350	875	445	-	1.03%	0.57%
The Commercial Bank Of Grayson	No	Grayson	230,123	145,283	1,907	0.84	8.41	3.66	72.10	11.80	18.32	271	203	65	7,340	1,899	1,629	-	1.35%	1.53%
First National Bank Of Kentucky	Yes	Carrollton	225,175	172,088	2,370	1.09	10.11	3.87	73.60	8.97	18.00	85	189	136	1,236	-	349	-	1.36%	0.16%
Farmers Bank And Trust Company, Princeton, Kentucky	Yes	Princeton	218,634	158,974	2,280	1.11	12.97	3.27	70.10	9.49	10.90	120	12	45	790	109	-	-	1.20%	0.05%
First & Peoples Bank And Trust Company	No	Russell	212,452	99,945	(1,353)	(0.59)	(8.84)	2.27	116.80	9.90	21.88	1,036	432	3,658	634	21	23,333	-	4.81%	10.99%
Bank Of Columbia	Yes	Columbia	210,502	173,110	4,403	2.17	20.81	4.35	51.90	9.09	9.42	284	25	89	778	102	135	-	1.64%	0.11%
Citizens Bank & Trust Co. Of Jackson	Yes	Jackson	208,985	158,353	2,817	1.37	11.05	4.37	72.60	9.38	7.28	90	89	209	713	270	322	1,882	1.29%	1.18%
Commercial Bank	Yes	West Liberty	206,757	135,071	1,701	0.80	7.42	3.28	71.80	9.71	2.02	250	102	278	778	6	1,945	6	0.85%	0.95%
United Citizens Bank & Trust Company	No	Campbellsburg	206,757	163,342	2,348	1.15	13.78	4.03	62.90	9.31	9.03	162	11	46	2,245	1	1,032	-	0.88%	0.50%
The Citizens Bank	Yes	Morehead	202,676	140,574	2,531	1.25	14.35	4.67	74.40	8.05	4.24	180	49	152	592	-	106	-	0.95%	0.05%
Lewisburg Banking Company	Yes	Lewisburg	198,223	136,995	2,813	1.51	14.98	3.89	64.90	9.88	(2.19)	59	28	54	478	-	667	-	1.21%	0.34%
The Citizens Bank	Yes	Hickman	197,122	142,813	1,933	0.99	7.63	3.02	71.50	12.85	3.69	-	86	158	4,125	66	39	32	1.30%	0.07%
Century Bank Of Kentucky, Inc.	Yes	Lawrenceburg	188,368	125,163	2,480	1.34	13.26	3.13	62.70	9.68	29.91	-	11	18	220	-	123	-	1.07%	0.07%
Elkton Bank & Trust Company	No	Elkton	187,350	78,520	1,912	1.03	9.31	3.26	63.90	12.71	17.81	160	8	87	415	-	11	-	1.00%	0.01%
Jackson County Bank	No	Mc Kee	173,672	73,908	3,379	2.00	7.71	4.40	49.40	26.57	21.36	167	48	130	970	99	195	-	2.67%	0.17%
Peoples Bank	No	Lebanon	168,267	141,789	1,550	0.93	12.82	3.59	62.60	9.68	2.74	225	3	12	1,099	274	-	-	0.77%	0.16%
Bank Of Clarkson	No	Clarkson	161,129	104,480	2,191	1.30	15.29	3.55	57.40	12.34	25.25	111	-	24	1,448	21	-	-	0.58%	0.01%
Pbk Bank, Inc	No	Stanford	159,343	94,764	2,909	1.86	15.00	5.19	59.60	14.36	35.11	-	59	161	452	53	365	-	0.87%	0.26%
Bank Of Maysville	No	Maysville	156,265	84,165	1,629	1.00	6.87	3.04	63.30	16.07	24.20	20	4	11	797	-	-	-	0.81%	0.00%
Commonwealth Community Bank, Inc.	Yes	Hartford	154,201	49,821	(691)	(0.45)	(3.41)	1.29	121.00	14.80	55.90	34	21	14	247	103	238	-	1.31%	0.22%
The Salyersville National Bank	No	Salyersville	153,884	78,677	1,982	1.29	14.45	3.59	53.70	13.27	6.37	-	6	-	173	41	-	-	1.00%	0.03%
The Citizens National Bank Of Lebanon	Yes	Lebanon	152,792	46,382	1,009	0.64	11.35	2.48	78.30	11.86	23.98	-	3	24	1,157	5	1	-	0.84%	0.00%
Hyden Citizens Bank, Inc	Yes	Hyden	144,634	83,648	987	0.66	11.33	3.27	81.60	8.75	11.69	-	32	26	251	50	237	-	1.19%	0.20%
Independent Correspondent Bankers' Bank, Inc.	No	Frankfort	143,926	77,837	1,016	0.69	5.44	2.81	78.50	12.92	(1.36)	133	3	-	-	-	967	-	1.42%	0.67%
Auburn Banking Company	Yes	Auburn	139,356	107,174	2,348	1.70	21.68	4.02	58.00	8.49	6.59	144	12	60	884	3	87	23	0.72%	0.08%
The Sacramento Deposit Bank	Yes	Sacramento	139,089	86,800	2,084	1.52	18.63	3.65	59.50	9.68	30.37	105	9	114	154	61	331	-	0.98%	0.28%
The Farmers National Bank Of Lebanon	No	Lebanon	133,912	84,515	1,112	0.83	9.09	3.51	70.40	11.23	26.64	49	14	19	461	-	-	-	1.18%	0.00%
Bank Of Cadiz And Trust Company	Yes	Cadiz	132,220	68,611	1,060	0.72	71.94	3.06	75.70	9.21	25.48	60	-	10	-	-	-	-	1.18%	0.00%
The Peoples Bank	Yes	Taylorsville	130,789	77,268	2,218	1.72	17.91	4.40	63.30	11.73	19.01	60	25	72	449	-	745	-	1.72%	0.57%
The Peoples Bank	No	Marion	129,365	104,373	455	0.35	3.31	3.99	71.20	10.79	10.26	942	269	871	241	1,667	623	60	1.43%	1.82%
Bank Of Buffalo	Yes	Buffalo	114,666	82,109	1,398	1.27	12.72	3.15	53.60	9.18	25.04	218	19	77	783	876	128	-	0.91%	0.88%
Peoples Bank Mt Washington	Yes	Mount Washington	113,126	75,632	1,847	1.57	18.22	4.52	67.50	10.65	27.23	30	-	-	162	-	1,104	-	1.26%	0.98%
Bedford Loan & Deposit Bank	No	Bedford	111,583	77,722	793	0.70	5.62	3.37	75.80	15.15	13.17	86	91	163	2,753	1,091	945	-	1.49%	1.82%
Fredonia Valley Bank	No	Fredonia	110,128	69,315	747	0.72	6.96	3.47	74.70	13.05	29.11	-	49	80	1,579	898	473	-	1.50%	1.24%
<b>Total/Average</b>			<b>6,481,687</b>	<b>4,191,096</b>	<b>68,118</b>	<b>1.06</b>	<b>12.47</b>	<b>3.57</b>	<b>69.68</b>	<b>11.32</b>	<b>16.79</b>	<b>5,845</b>	<b>2,283</b>	<b>7,398</b>	<b>42,729</b>	<b>9,161</b>	<b>39,822</b>	<b>2,018</b>	<b>1.29%</b>	<b>0.74%</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	92,784	72,044	822	0.89	13.25	4.44	74.00	9.60	8.81	22	2	33	809	83	204	45	1.22%	0.36%
Bank Of The Mountains, Inc.	No	West Liberty	92,703	61,986	807	0.91	9.19	5.36	73.20	9.90	21.50	195	31	105	354	1	718	43	1.50%	0.82%
Citizens Bank Of Cumberland County, Inc.	Yes	Burkesville	92,637	65,240	1,982	2.17	14.98	4.79	58.30	11.81	18.33	(30)	69	57	811	-	298	-	1.18%	0.32%
First Federal Savings And Loan Association	No	Hazard	87,874	79,943	58	0.07	0.32	1.85	93.50	20.77	8.35	15	-	17	3,114	82	1,387	10	0.62%	1.68%
The First National Bank Of Brooksville	Yes	Brooksville	74,524	40,783	418	0.55	4.93	3.28	83.80	10.44	7.86	16	5	21	1,010	218	62	-	1.08%	0.31%
Security Bank And Trust Company	Yes	Maysville	69,312	29,351	1,185	1.64	8.51	3.26	51.60	15.48	48.71	-	5	1	95	18	31	-	0.98%	0.07%
Clinton Bank	No	Clinton	68,949	42,046	427	0.63	4.00	3.32	76.20	19.12	30.64	48	1	1	414	-	6	-	1.22%	0.01%
Farmers & Traders Bank Of Campton	Yes	Campton	65,917	37,015	667	0.95	17.19	3.34	70.20	9.10	24.03	66	112	46	194	-	114	-	1.63%	0.17%
Farmers State Bank, Inc	Yes	Booneville	60,306	27,974	802	1.23	17.07	3.94	69.30	12.00	20.11	61	23	54	99	1	622	-	2.60%	1.03%
Pinnacle Bank, Inc	No	Vanceburg	55,522	30,824	511	0.96	5.54	4.38	70.10	15.89	22.86	20	6	52	1,279	8	448	185	1.81%	1.15%
Blue Grass Federal Savings And Loan Association	No	Paris	53,094	40,296	103	0.20	1.15	2.63	90.20	17.02	22.97	4	-	-	5	-	-	-	0.95%	0.00%
Citizens Federal Savings And Loan Association Of Covington	No	Covington	40,966	31,629	(50)	(0.12)	(0.45)	1.97	104.90	27.69	29.79	-	-	-	-	-	-	-	0.86%	0.00%
First Federal Savings And Loan Association	No	Morehead	40,468	35,764	90	0.23	0.88	3.42	91.20	25.75	13.17	24	92	2	712	25	583	-	1.23%	1.50%
Carrollton Federal Bank	No	Carrollton	38,784	24,899	210	0.54	3.78	3.67	83.50	16.00	16.83	-	-	9	116	-	168	-	0.74%	0.43%
Home Savings Bank, Fsb	No	Ludlow	27,770	22,238	(52)	(0.19)	(1.53)	2.91	106.30	11.28	18.06	2	-	-	743	-	406	-	0.68%	1.46%
Hart County Bank And Trust Company	No	Munfordville	24,799	16,667	325	1.28	4.27	4.22	58.30	30.75	46.32	16	-	-	-	-	-	-	6.08%	0.00%
<b>Total/Average</b>			<b>986,409</b>	<b>658,699</b>	<b>8,305</b>	<b>0.75</b>	<b>6.44</b>	<b>3.55</b>	<b>78.41</b>	<b>16.41</b>	<b>22.40</b>	<b>459</b>	<b>346</b>	<b>398</b>	<b>9,755</b>	<b>436</b>	<b>5,047</b>	<b>283</b>	<b>1.52%</b>	<b>0.58%</b>