

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	43,497,453	26,174,770	114,000	1.04	10.29	3.10	64.11	9.74	22.09	15,748	5,903	9,148	62,908	9,818	91,363	28,306	1.37%	0.30%
\$500 Million to \$1 Billion		15	10,096,095	6,134,455	27,457	1.10	10.84	3.13	64.65	9.52	27.18	1,381	456	367	16,712	2,539	17,168	1,971	1.38%	0.21%
\$250 Million to \$500 Million		38	12,574,501	7,715,081	33,099	1.06	9.69	3.27	65.92	10.88	25.30	1,641	769	1,194	45,735	6,633	46,620	7,145	1.27%	0.50%
\$100 Million to \$250 Million		37	6,053,845	3,317,940	13,935	0.93	8.28	3.19	70.95	10.99	29.35	446	361	343	17,436	4,660	12,504	623	1.25%	0.29%
Less than \$100 Million		19	1,126,739	631,810	1,873	0.53	3.48	3.10	82.56	14.95	34.03	112	49	114	6,180	760	5,901	565	1.62%	0.60%
State Total		125	73,348,633	43,974,056	190,364	1.03	9.99	3.14	65.34	10.09	24.12	19,328	7,538	11,166	148,971	24,410	173,556	38,610	1.35%	0.32%
Greater than \$1 Billion																				
Stock Yards Bank & Trust Company	No	Louisville	7,758,969	4,847,764	8,497	0.49	4.91	3.03	79.30	8.65	15.71	2,679	948	409	6,680	302	11,989	7,156	1.38%	0.25%
Republic Bank & Trust Company	No	Louisville	6,341,631	4,390,422	27,474	1.71	13.53	4.29	52.70	12.65	16.01	9,233	782	2,936	11,313	31	16,935	1,740	1.63%	0.30%
Community Trust Bank, Inc.	No	Pikeville	5,410,319	3,515,541	19,178	1.41	11.09	3.15	51.50	12.53	10.53	875	998	1,320	10,838	4,858	8,832	2,299	1.20%	0.25%
Central Bank & Trust Company	No	Lexington	3,850,709	2,074,720	3,352	0.35	3.73	2.42	85.00	9.24	28.21	1,300	1,409	3,159	3,702	2,591	12,917	385	1.13%	0.41%
Independence Bank of Kentucky	Yes	Owensboro	3,290,580	1,496,424	11,969	1.45	15.47	3.09	59.10	7.52	23.69	-	14	94	851	-	2,008	640	1.19%	0.08%
Traditional Bank, Inc.	Yes	Mount Sterling	2,267,439	1,119,627	8,798	1.56	14.80	2.77	45.20	9.06	37.33	441	47	147	1,641	-	1,343	11,457	1.37%	0.56%
Whitaker Bank, Inc	No	Lexington	2,079,051	850,015	4,151	0.80	6.99	2.57	74.40	11.32	41.36	(1,000)	781	133	7,258	343	9,254	3,906	1.77%	0.65%
South Central Bank, Inc.	No	Glasgow	1,603,115	1,163,323	4,273	1.07	11.37	3.12	61.50	9.66	13.23	515	79	183	1,443	267	3,016	-	1.04%	0.20%
Forcht Bank, National Association	No	Lexington	1,517,961	846,088	2,319	0.61	5.86	3.00	78.90	8.76	32.05	-	20	103	1,807	-	1,304	-	1.21%	0.09%
Community Financial Services Bank	No	Benton	1,464,993	902,446	2,636	0.72	8.12	2.94	69.80	9.47	18.29	700	149	111	2,307	-	7,673	22	1.67%	0.53%
Heritage Bank, Inc.	No	Erlanger	1,450,136	748,433	3,068	0.85	12.09	2.97	65.10	7.85	26.98	200	43	67	2,171	-	1,626	19	1.54%	0.11%
The Cecilian Bank	No	Cecilia	1,435,796	804,324	3,439	0.99	11.03	2.83	60.60	9.35	11.87	(95)	272	41	2,144	113	2,445	-	1.16%	0.18%
Limestone Bank, Inc	No	Louisville	1,404,615	1,047,285	4,176	1.19	10.15	3.52	55.40	11.20	11.15	750	141	227	1,197	-	3,447	-	1.16%	0.25%
Planters Bank, Inc.	No	Hopkinsville	1,387,885	1,056,676	5,516	1.57	13.25	3.52	46.10	12.18	10.54	150	30	8	1,666	-	823	-	1.61%	0.06%
First Southern National Bank	No	Lancaster	1,206,640	645,125	2,424	0.81	9.24	3.03	76.30	8.00	35.47	-	75	112	2,638	873	4,578	682	1.60%	0.51%
Monticello Banking Company	No	Monticello	1,027,614	666,557	2,730	1.07	12.93	3.31	64.80	8.40	21.00	-	115	98	5,252	440	3,173	-	1.25%	0.35%
Total/Average			43,497,453	26,174,770	114,000	1.04	10.29	3.10	64.11	9.74	22.09	15,748	5,903	9,148	62,908	9,818	91,363	28,306	1.37%	0.30%
\$500 Million to \$1 Billion																				
The Farmers National Bank Of Danville	No	Danville	878,167	493,759	1,939	0.88	11.09	2.91	73.20	7.86	28.31	112	137	93	1,378	-	3,634	-	1.31%	0.41%
The Paducah Bank And Trust Company	Yes	Paducah	821,449	588,580	2,873	1.40	8.94	3.47	65.00	12.39	17.54	180	5	22	1,181	59	83	375	1.75%	0.06%
Edmonton State Bank	Yes	Glasgow	761,622	486,797	2,561	1.37	9.02	2.84	59.10	12.21	31.97	150	8	25	1,525	1,208	271	-	1.35%	0.19%
Citizens Bank Of Kentucky, Inc	No	Paintsville	757,613	295,335	1,159	0.61	5.15	2.50	75.80	10.57	46.70	-	126	17	807	-	542	467	1.28%	0.13%
Cumberland Valley National Bank & Trust Company	No	East Bernstadt	735,188	403,532	1,167	0.64	7.72	2.68	77.80	8.62	31.08	-	14	21	2,013	259	3,182	183	1.27%	0.49%
Franklin Bank & Trust Company	No	Franklin	694,989	544,885	1,786	1.02	8.96	3.08	57.30	11.40	18.97	294	20	-	1,193	-	39	358	1.31%	0.06%
Wilson & Muir Bank & Trust Company	Yes	Bardstown	692,572	340,469	2,911	1.69	19.82	3.23	54.80	7.89	31.19	-	5	3	973	15	3,162	-	1.31%	0.46%
FNB Bank, Inc.	No	Mayfield	663,083	397,924	1,720	1.07	12.67	3.14	58.10	8.04	22.86	-	2	-	1,129	153	330	525	1.98%	0.15%
American Bank & Trust Company Inc.	No	Bowling Green	646,538	388,672	1,202	0.76	7.90	2.68	62.50	10.06	36.88	108	22	1	1,475	99	1,599	-	0.93%	0.26%
First & Farmers National Bank, Inc.	No	Somersset	634,638	362,207	1,331	0.83	7.48	3.22	64.10	10.06	29.85	-	17	137	1,238	90	399	-	1.49%	0.08%
The Citizens National Bank of Somersset	Yes	Somersset	613,319	307,200	2,203	1.42	16.29	2.88	60.40	8.26	26.00	105	47	28	236	200	1,293	-	1.41%	0.24%
Field & Main Bank	No	Henderson	593,128	440,211	2,099	1.42	14.48	3.91	62.70	8.85	17.47	-	18	-	1,321	331	1,256	-	1.32%	0.27%
First Kentucky Bank, Inc.	Yes	Mayfield	573,070	312,900	1,593	1.12	11.67	2.99	66.00	8.13	34.84	50	7	-	119	-	477	63	1.83%	0.09%
Peoples Exchange Bank	No	Winchester	516,900	370,305	1,070	0.84	9.49	3.35	70.90	9.16	21.72	75	5	15	436	30	138	-	1.19%	0.03%
Farmers Bank & Trust Company	Yes	Marion	513,819	401,679	1,843	1.45	11.90	4.04	62.10	9.27	12.28	307	23	5	1,688	95	763	-	0.91%	0.17%
Total/Average			10,096,095	6,134,455	27,457	1.10	10.84	3.13	64.65	9.52	27.18	1,381	456	367	16,712	2,539	17,168	1,971	1.38%	0.21%

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 + \$				
\$250 Million to \$500 Million																				
First United Bank And Trust Company, Inc.	Yes	Madisonville	492,219	289,973	1,275	1.03	9.99	3.16	68.90	9.22	23.42	61	15	8	181	107	598	-	1.27%	0.14%
Hearthside Bank Corporation	No	Middlesboro	475,149	311,483	1,008	0.86	8.36	3.50	70.80	10.70	25.53	116	4	12	733	-	2,751	59	1.39%	0.59%
The Murray Bank	Yes	Murray	454,151	240,946	1,199	1.06	11.74	2.52	61.80	8.14	32.68	4	2	5	37	-	249	-	1.63%	0.05%
Magnolia Bank, Inc	Yes	Magnolia	452,871	159,442	1,487	1.30	8.50	2.12	91.30	12.80	42.03	-	19	3	216	-	489	-	2.01%	0.11%
Town & Country Bank And Trust Company	No	Bardstow	438,608	228,877	663	0.61	6.43	2.65	75.10	10.05	43.73	-	4	2	147	-	242	-	1.14%	0.06%
The Lincoln National Bank Of Hodgenville	No	Hodgenville	406,051	259,535	974	0.99	8.00	3.36	64.00	12.46	28.57	5	19	30	794	-	387	-	1.40%	0.10%
Peoples Bank Of Kentucky, Inc.	No	Flemingsburg	389,042	304,466	1,150	1.20	10.83	3.99	55.20	11.17	6.28	300	13	62	2,683	-	3,862	523	1.90%	1.13%
United Cumberland Bank	Yes	Whitley City	384,535	222,879	1,582	1.66	12.36	3.42	62.30	11.56	23.93	70	280	367	4,628	-	2,981	301	1.43%	0.64%
Springfield State Bank	No	Springfield	382,002	197,161	987	1.04	8.19	2.72	56.30	14.48	30.77	60	15	4	1,524	-	790	-	1.16%	0.21%
United Community Bank Of West Kentucky, Inc.	No	Morganfield	379,184	200,473	1,263	1.32	14.17	3.07	53.00	9.76	31.17	30	4	13	35	-	172	-	1.59%	0.05%
River City Bank, Inc.	No	Louisville	378,600	226,710	1,098	1.15	9.46	3.64	60.30	13.15	33.27	-	19	-	1,768	-	1,147	-	0.93%	0.30%
First Community Bank Of The Heartland, Inc.	Yes	Clinton	367,662	275,228	1,102	1.22	10.88	3.93	72.80	8.12	11.44	75	9	9	3,706	804	132	364	1.09%	0.35%
First State Bank Of The Southeast, Inc	Yes	Middlesboro	362,407	295,533	765	0.84	7.51	3.63	76.20	9.07	13.29	150	6	7	1,169	-	5,555	3,925	1.01%	2.62%
West Point Bank	No	Radcliff	357,684	221,208	1,053	1.20	12.57	3.32	53.50	10.40	35.69	50	39	-	845	-	1,370	-	0.54%	0.38%
The First National Bank Of Grayson	No	Grayson	340,205	175,031	867	1.05	10.07	3.07	62.40	11.21	35.64	63	8	41	916	40	1,399	-	1.22%	0.42%
Bank of the Bluegrass and Trust Co.	No	Lexington	325,800	224,572	1,215	1.48	15.05	3.44	58.00	10.63	31.53	-	9	142	43	-	-	-	2.01%	0.00%
Bank Of Lexington, Inc.	No	Lexington	325,176	211,062	586	0.79	7.19	3.36	67.60	11.00	19.15	-	-	-	85	-	-	-	0.88%	0.00%
Citizens Commerce Bank	No	Versailles	322,733	237,770	692	0.86	8.62	3.28	68.30	10.55	12.27	59	9	-	1,449	56	138	375	1.23%	0.18%
The Casey County Bank, Inc.	No	Liberty	312,277	162,164	838	1.06	13.36	2.92	57.90	8.96	1.56	-	22	50	735	42	1,372	3	1.44%	0.45%
Eclipse Bank, Inc.	No	Louisville	305,597	234,019	268	0.37	4.19	3.19	87.90	9.39	21.63	-	6	7	-	-	504	-	0.91%	0.16%
Citizens Bank & Trust Company	No	Campbellsville	302,380	173,483	817	1.08	8.44	3.11	64.00	13.51	31.79	-	8	4	329	239	6	-	1.91%	0.08%
The Farmers Bank Of Milton	No	Milton	300,811	168,859	827	1.08	9.46	3.30	59.50	12.33	27.66	-	23	3	497	-	2,527	43	0.88%	0.85%
United Southern Bank	No	Hopkinsville	299,317	173,975	600	0.82	8.06	3.13	69.30	10.65	33.45	7	-	1	744	-	1,648	47	1.31%	0.57%
The First National Bank Of Russell Springs	No	Russell Springs	297,034	202,119	757	1.02	9.40	3.20	61.70	11.41	11.81	-	1	1	332	-	27	-	1.20%	0.01%
Cumberland Security Bank, Inc.	Yes	Somerset	295,066	219,466	1,679	2.37	14.54	3.96	49.60	13.27	24.47	45	18	3	621	466	23	-	2.78%	0.17%
Meade County Bank, Inc.	No	Brandenburg	289,022	212,470	916	1.28	13.20	3.45	53.90	10.38	17.24	20	2	1	446	22	-	-	0.30%	0.01%
Citizens Deposit Bank Of Arlington, Inc.	Yes	Arlington	278,358	162,482	679	0.99	5.71	3.36	64.20	14.41	30.42	150	10	168	2,966	1,216	1,234	-	2.77%	0.88%
1st Trust Bank, Inc.	No	Hazard	273,830	170,525	246	0.37	3.95	2.97	81.50	9.69	27.67	50	1	8	226	83	1,595	294	1.03%	0.72%
Bank Of Hindman	No	Hindman	268,399	96,662	525	0.76	9.14	2.24	57.20	8.40	40.19	20	103	33	4,550	1,142	613	240	1.43%	0.74%
Hometown Bank Of Corbin Inc.	No	Corbin	265,391	143,299	394	0.59	8.13	3.01	79.70	8.26	28.83	26	19	10	2	-	295	-	0.95%	0.11%
Peoples Bank & Trust Company Of Hazard	No	Hazard	262,621	169,323	254	0.41	10.74	3.18	81.10	5.25	20.14	200	3	58	3,668	108	5,982	971	1.00%	2.69%
Morgantown Bank & Trust Company, Incorporated	No	Morgantown	261,836	171,260	421	0.64	8.46	2.90	75.60	8.33	21.85	6	10	18	237	137	16	-	0.84%	0.06%
First State Bank	No	Irvington	258,268	147,023	1,173	1.83	17.06	3.80	48.50	11.61	34.77	-	8	3	600	16	601	-	0.39%	0.24%
Kentucky Farmers Bank Corporation	Yes	Ashland	256,495	139,706	1,171	1.79	8.54	3.73	58.40	16.15	31.28	(2)	8	30	888	243	133	-	0.64%	0.15%
Bank of Edmonson County	Yes	Brownsville	254,557	156,944	909	1.42	12.30	3.23	58.20	10.66	27.31	15	4	68	2,698	-	964	-	1.01%	0.38%
First Federal Savings Bank Of Kentucky	No	Frankfort	253,992	198,721	200	0.31	2.53	2.55	79.10	11.74	18.15	(106)	-	-	1,609	121	3,919	-	0.50%	1.59%
Citizens Guaranty Bank	Yes	Richmond	253,641	226,561	703	1.12	13.64	4.80	76.80	6.69	1.17	76	11	12	2,005	42	2,147	-	1.40%	0.86%
First & Peoples Bank And Trust Company	No	Russell	251,530	103,671	756	1.22	7.59	4.12	63.20	17.71	29.53	91	38	11	1,623	1,749	752	-	1.55%	0.99%
Total/Average			12,574,501	7,715,081	33,099	1.06	9.69	3.27	65.92	10.88	25.30	1,641	769	1,194	45,735	6,633	46,620	7,145	1.27%	0.50%

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Bank of Jamestown	No	Jamestown	239,004	143,574	517	0.87	7.84	2.83	61.80	11.36	9.61	60	3	1	516	29	28	15	1.26%	0.03%
Taylor County Bank	Yes	Campbellsville	227,728	129,543	932	1.62	10.17	3.41	63.10	13.44	29.86	(96)	11	14	1,747	281	284	-	0.66%	0.25%
The Commercial Bank Of Grayson	No	Grayson	224,341	99,338	233	0.42	3.78	3.07	82.20	11.87	35.34	12	1	26	584	144	375	69	0.68%	0.26%
Farmers Bank	No	Nicholasville	219,920	123,036	414	0.75	8.08	2.80	64.50	9.71	23.42	42	6	15	-	-	-	-	1.48%	0.00%
United Citizens Bank Of Southern Kentucky, Inc.	No	Columbia	216,158	164,358	720	1.46	11.84	4.38	58.30	12.29	19.51	30	-	7	1,175	-	320	-	1.43%	0.15%
Commercial Bank	Yes	West Liberty	195,549	103,077	116	0.24	1.75	3.36	92.60	10.38	7.24	-	1	1	443	6	13	-	0.98%	0.01%
Farmers Bank And Trust Company	Yes	Princeton	194,075	112,958	475	0.97	8.76	2.78	70.30	9.68	28.42	6	6	9	524	73	22	-	1.61%	0.05%
The Citizens Bank	Yes	Hickman	193,514	120,055	721	1.51	11.69	3.38	55.20	10.98	18.01	105	17	36	383	1,207	169	39	1.69%	0.73%
The Citizens Bank	Yes	Morehead	192,878	113,386	151	0.31	3.55	3.00	89.80	6.92	22.35	22	6	10	144	-	531	30	0.90%	0.29%
Bank of Columbia	Yes	Columbia	185,365	130,966	837	1.64	15.50	3.33	57.00	8.51	22.13	-	10	3	257	-	1,592	-	1.88%	0.86%
Citizens Bank	Yes	Mount Vernon	180,858	144,565	411	0.97	7.89	3.61	76.70	9.65	8.85	-	5	18	876	-	600	-	1.15%	0.33%
Lewisburg Banking Company	Yes	Lewisburg	179,812	104,986	385	0.87	8.17	3.15	75.20	8.83	20.37	-	3	4	1,148	-	370	-	1.38%	0.21%
Elkton Bank & Trust Company	No	Elkton	178,436	57,776	390	0.88	8.07	3.01	64.90	11.44	48.99	17	16	1	338	23	97	-	1.13%	0.07%
Jackson County Bank	No	Mc Kee	175,297	70,415	389	0.87	3.92	2.81	64.90	22.55	44.56	18	17	35	572	166	245	-	2.31%	0.23%
Citizens Bank & Trust Co. Of Jackson	Yes	Jackson	174,085	112,239	376	0.87	7.66	3.43	79.20	8.23	18.49	-	50	30	1,477	53	132	291	1.38%	0.27%
First National Bank Of Kentucky	Yes	Carrilton	173,347	128,955	377	0.88	8.02	3.63	73.70	9.08	18.05	78	-	12	292	98	44	-	1.34%	0.08%
The First National Bank Of Manchester	No	Manchester	171,733	84,334	108	0.25	2.38	2.88	93.90	10.43	31.60	-	35	30	1,265	698	163	-	1.75%	0.50%
United Citizens Bank & Trust Company	No	Campbellsburg	164,575	112,754	247	0.62	6.56	3.27	77.30	9.90	19.82	4	5	7	66	-	1,760	-	0.93%	1.07%
Century Bank Of Kentucky, Inc.	Yes	Lawrenceburg	164,250	113,818	652	1.60	12.95	3.47	57.60	10.61	29.48	-	26	6	-	39	1,205	-	1.24%	0.76%
The Citizens National Bank Of Lebanon	Yes	Lebanon	164,065	38,104	250	0.60	6.57	2.20	75.30	9.58	45.75	3	-	-	144	26	271	-	1.07%	0.18%
Bank Of Maysville	No	Maysville	160,455	78,273	308	0.73	5.13	2.80	69.10	13.88	29.07	-	2	2	20	-	-	-	0.88%	0.00%
Commonwealth Community Bank, Inc.	Yes	Hartford	156,565	35,928	117	0.29	1.93	2.08	87.70	14.91	69.54	-	11	7	320	147	-	-	1.83%	0.09%
Bank Of Clarkson	No	Clarkson	155,762	74,229	451	1.16	10.83	3.26	59.80	11.70	46.20	5	-	-	577	136	-	-	0.44%	0.09%
Pbk Bank, Inc	No	Stanford	155,482	80,144	395	1.02	9.29	3.50	68.10	11.37	42.89	-	12	18	338	40	557	-	1.27%	0.38%
Bank Of Cadiz And Trust Company	Yes	Cadiz	146,462	58,460	123	0.33	4.85	2.36	85.40	7.37	52.86	15	2	-	52	-	288	-	1.12%	0.20%
Hyden Citizens Bank, Inc	Yes	Hyden	146,128	68,069	308	0.84	8.25	3.25	75.80	8.71	19.84	15	7	3	571	129	189	-	1.36%	0.22%
The Peoples Bank	Yes	Taylorsville	140,924	69,436	475	1.33	10.93	3.17	63.40	10.52	36.12	15	-	2	200	-	965	-	1.57%	0.68%
The Sacramento Deposit Bank	Yes	Sacramento	136,464	70,348	537	1.59	14.95	3.49	56.70	9.59	44.70	7	4	6	549	120	267	-	0.90%	0.28%
Salyersville National Bank, The	No	Salyersville	133,490	64,756	310	0.92	7.54	3.05	63.00	13.52	7.94	-	-	-	141	133	-	-	0.68%	0.10%
The Farmers National Bank Of Lebanon	No	Lebanon	122,410	58,755	134	0.44	4.35	2.95	84.30	11.34	42.69	-	1	-	15	-	24	-	1.40%	0.02%
Bedford Loan & Deposit Bank	No	Bedford	119,922	68,217	233	0.78	6.62	3.23	72.20	12.26	31.22	14	22	31	949	168	1,086	-	1.34%	1.05%
The Bankers' Bank Of Kentucky, Inc.	No	Frankfort	117,092	42,574	24	0.08	0.57	1.63	96.50	14.36	19.46	1	38	-	-	-	-	-	1.56%	0.00%
Peoples Bank Mt Washington	Yes	Mount Washington	115,353	58,633	201	0.70	5.92	3.21	80.80	10.02	47.83	-	-	-	-	10	265	-	1.39%	0.24%
The Peoples Bank	No	Marion	114,204	87,966	417	1.48	16.35	4.04	51.50	9.71	12.96	63	1	2	740	248	146	-	0.80%	0.35%
Auburn Banking Company	Yes	Auburn	111,011	75,515	573	2.09	21.14	4.12	53.90	8.74	12.34	-	1	2	234	615	109	-	0.73%	0.16%
Peoples Bank	No	Lebanon	104,659	63,213	171	0.68	6.70	3.28	75.70	10.73	28.62	10	7	5	101	-	-	-	0.72%	0.00%
Fredonia Valley Bank	No	Fredonia	102,472	55,187	457	1.79	15.92	4.68	47.70	12.40	39.84	-	35	-	678	71	387	179	1.96%	0.62%
Total/Average			6,053,845	3,317,940	13,935	0.93	8.28	3.19	70.95	10.99	29.35	446	361	343	17,436	4,660	12,504	623	1.25%	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																				
Citizens Bank Of Cumberland County, Inc.	Yes	Burkesville	88,882	56,658	288	1.31	8.99	4.02	68.50	12.10	24.05	7	3	-	770	-	596	-	1.33%	0.67%
Bank Of The Mountains, Inc.	No	West Liberty	86,931	53,755	116	0.53	5.57	4.21	83.60	9.34	26.66	-	7	5	387	3	568	132	1.53%	0.81%
First Federal Savings And Loan Association	No	Hazard	83,642	72,087	214	0.99	4.61	2.86	56.00	21.15	11.67	-	-	13	1,156	-	1,698	61	0.68%	2.10%
Owingsville Banking Company	No	Owingsville	82,340	56,288	96	0.47	7.39	3.82	81.20	9.33	17.08	35	17	33	575	91	333	29	1.60%	0.55%
Bank of Buffalo	Yes	Buffalo	80,898	43,643	271	1.42	10.67	3.22	55.40	11.13	35.96	-	3	-	350	98	59	-	0.97%	0.19%
The First National Bank Of Brooksville	Yes	Brooksville	74,455	35,221	82	0.44	3.73	2.81	86.60	10.11	23.89	(4)	6	2	575	247	264	-	1.25%	0.60%
Clinton Bank	No	Clinton	68,768	33,921	67	0.39	2.29	2.96	83.10	17.81	46.15	12	-	3	198	49	631	-	1.30%	0.99%
Dixon Bank	No	Dixon	67,832	14,124	72	0.37	1.92	1.52	104.70	9.48	60.16	-	2	-	326	51	313	-	3.10%	0.54%
Security Bank And Trust Company	Yes	Maysville	65,790	25,130	145	0.87	4.30	2.42	66.70	16.06	53.52	-	-	-	54	-	46	-	1.13%	0.07%
Farmers & Traders Bank Of Campton	Yes	Campton	65,447	24,343	162	0.98	9.22	3.31	70.20	8.37	47.86	8	1	5	97	49	43	-	1.57%	0.14%
Farmers State Bank, Inc	Yes	Booneville	63,094	20,352	157	0.97	7.92	3.28	73.80	10.49	39.60	7	8	18	26	70	131	-	3.43%	0.32%
Pinnacle Bank, Inc	No	Vanceburg	52,819	31,474	68	0.51	3.15	3.65	80.10	14.65	26.15	7	-	-	766	-	202	343	1.81%	1.03%
Blue Grass Federal Savings And Loan Association	No	Paris	45,535	33,186	36	0.33	1.62	3.45	80.90	20.13	26.65	36	1	-	69	-	133	-	0.93%	0.29%
Citizens Federal Savings And Loan Association Of Covington	No	Covington	41,377	25,613	54	0.52	1.91	2.63	76.40	27.10	49.54	-	-	-	44	-	-	-	1.06%	0.00%
Carrollton Federal Bank	No	Carrollton	40,304	25,877	41	0.41	3.08	3.12	82.70	14.06	23.71	4	-	35	69	-	282	-	0.95%	0.70%
First Federal Savings And Loan Association	No	Morehead	36,003	27,618	6	0.07	0.24	2.86	97.30	27.82	24.38	-	-	-	487	55	132	-	1.51%	0.52%
Hart County Bank and Trust Company	No	Munfordville	32,614	23,092	115	1.42	6.37	3.16	58.10	22.44	35.09	-	-	-	-	-	-	-	4.39%	0.00%
Home Savings Bank, Fsb	No	Ludlow	27,053	17,137	(45)	(0.68)	(5.12)	2.77	124.30	12.50	36.59	-	-	-	-	-	470	-	0.82%	1.74%
Sebree Deposit Bank	No	Sebree	22,955	12,291	(72)	(1.27)	(11.82)	2.86	139.00	9.92	37.85	-	1	-	231	47	-	-	1.43%	0.20%
Total/Average			1,126,739	631,810	1,873	0.53	3.48	3.10	82.56	14.95	34.03	112	49	114	6,180	760	5,901	565	1.62%	0.60%