

KENTUCKY ASSET QUALITY - SEPTEMBER 30, 2020

| Institution | Total Assets \$ | Total Loans \$ | PPP Loans \$ | ALLL \$ | YTD Provision \$ | YTD Recoveries \$ | YTD C/O's \$ | ALLL/ Loans (%) | NPAs/ Assets (%) | Current Quarter | | | | Previous Quarter | | | |
|---|--------------------|-------------------|------------------|----------------|---------------------|----------------------|-----------------|--------------------|---------------------|--------------------|---------------|----------------|---------------|--------------------|---------------|----------------|---------------|
| | | | | | | | | | | P/D Still Accruing | | Non | | P/D Still Accruing | | Non | |
| | | | | | | | | | | 30-90 \$ | 90 + \$ | Accrual \$ | OREO \$ | 30-90 \$ | 90 + \$ | Accrual \$ | OREO \$ |
| State Summary | | | | | | | | | | | | | | | | | |
| Western Kentucky - Total/Average | 18,476,238 | 12,629,699 | 819,554 | 152,724 | 35,036 | 3,060 | 1,672 | 1.21 | 0.49 | 35,455 | 7,746 | 74,801 | 15,854 | 49,625 | 8,938 | 78,310 | 12,183 |
| Central Kentucky - Total/Average | 33,486,485 | 23,742,000 | 2,196,299 | 304,734 | 83,016 | 12,400 | 38,671 | 1.28 | 0.49 | 78,429 | 17,492 | 139,698 | 24,821 | 62,011 | 15,506 | 145,898 | 27,210 |
| Eastern Kentucky - Total/Average | 15,067,259 | 9,924,772 | 715,834 | 120,800 | 26,974 | 5,027 | 15,768 | 1.22 | 0.69 | 42,761 | 24,461 | 69,500 | 34,476 | 39,791 | 32,403 | 68,407 | 40,178 |
| State Total | 67,029,982 | 46,296,471 | 3,731,687 | 578,258 | 145,026 | 20,487 | 56,111 | 1.25 | 0.54 | 156,645 | 49,699 | 283,999 | 75,151 | 151,427 | 56,847 | 292,615 | 79,571 |
| Western Kentucky | | | | | | | | | | | | | | | | | |
| Bowling Green, KY (Metro) | | | | | | | | | | | | | | | | | |
| American Bank & Trust Company, Inc. | 510,705 | 366,310 | 33,306 | 3,508 | 250 | 86 | 241 | 0.95 | 0.33 | 574 | 47 | 1,527 | 151 | 272 | 181 | 1,904 | - |
| Bank of Edmonson County | 232,910 | 151,112 | - | 1,538 | 100 | 77 | 199 | 1.02 | 1.26 | 2,037 | - | 2,945 | - | 2,376 | - | 2,056 | - |
| Morgantown Bank & Trust Company, Incorporated | 223,919 | 172,811 | 7,705 | 1,365 | 200 | 16 | 80 | 0.79 | 0.18 | 302 | 103 | 5 | 390 | 180 | 247 | 452 | - |
| Total/Average | 967,534 | 690,233 | 41,011 | 6,411 | 550 | 179 | 520 | 0.93 | 0.52 | 2,913 | 150 | 4,477 | 541 | 2,828 | 428 | 4,412 | - |
| Clarksville, TN-KY (Metro) | | | | | | | | | | | | | | | | | |
| Planters Bank, Inc. | 1,299,136 | 1,031,501 | 76,381 | 14,740 | 1,820 | 23 | 189 | 1.43 | 0.22 | 21 | - | 2,860 | - | 53 | - | 3,125 | - |
| United Southern Bank | 241,337 | 153,362 | 3,986 | 2,240 | 75 | 23 | 88 | 1.46 | 1.26 | 131 | - | 2,783 | 246 | 723 | - | 2,941 | 246 |
| Bank of Cadiz and Trust Company | 134,548 | 62,749 | - | 570 | 45 | 13 | 90 | 0.91 | 0.27 | 15 | 2 | 361 | - | 2 | - | 375 | - |
| Total/Average | 1,675,021 | 1,247,612 | 80,367 | 17,550 | 1,940 | 59 | 367 | 1.41 | 0.37 | 167 | 2 | 6,004 | 246 | 778 | - | 6,441 | 246 |
| Elizabethtown-Fort Knox, KY (Metro) | | | | | | | | | | | | | | | | | |
| Cecilian Bank | 1,208,679 | 787,056 | 55,128 | 9,542 | 225 | 278 | 535 | 1.21 | 0.29 | 1,360 | 24 | 2,888 | 581 | 1,765 | 514 | 3,452 | 101 |
| Magnolia Bank, Inc. | 400,460 | 165,399 | 9,592 | 2,340 | 754 | 19 | 121 | 0.76 | 0.05 | 639 | 260 | 181 | - | 143 | 86 | 298 | - |
| Lincoln National Bank | 348,254 | 247,782 | 8,766 | 3,856 | 929 | 53 | 57 | 1.56 | 0.42 | 1,420 | - | 592 | 859 | 575 | 2 | 803 | 726 |
| West Point Bank | 300,158 | 186,919 | - | 893 | 285 | 44 | 28 | 0.48 | 0.07 | 618 | 248 | 221 | - | 2,328 | 248 | 256 | - |
| Meade County Bank | 252,742 | 175,363 | 11,637 | 509 | 333 | 2 | 8 | 0.29 | 0.00 | 610 | 80 | 5 | - | 489 | 3 | 6 | 143 |
| Bank of Buffalo | 74,161 | 39,036 | - | 466 | 75 | 97 | 49 | 1.19 | 0.49 | 274 | 194 | 364 | - | 780 | 131 | 380 | 57 |
| Total/Average | 2,584,454 | 1,601,555 | 85,123 | 17,606 | 2,601 | 493 | 798 | 1.10 | 0.22 | 4,921 | 806 | 4,251 | 1,440 | 6,080 | 984 | 5,195 | 1,027 |
| Mayfield, KY (Micro) | | | | | | | | | | | | | | | | | |
| FNB Bank, Inc. | 551,551 | 404,080 | 15,963 | 7,399 | 1,025 | 30 | 115 | 1.83 | 0.24 | 1,895 | 389 | 692 | 644 | 2,577 | 80 | 732 | 644 |
| First Kentucky Bank, Inc. | 483,600 | 320,953 | 9,740 | 4,926 | 450 | 80 | 47 | 1.53 | 0.05 | 174 | 1,044 | 232 | - | 561 | - | 280 | - |
| Total/Average | 1,035,151 | 725,033 | 25,703 | 12,325 | 1,475 | 110 | 162 | 1.70 | 0.15 | 2,069 | 1,433 | 924 | 644 | 3,138 | 80 | 1,012 | 644 |
| Owensboro, KY (Metro) | | | | | | | | | | | | | | | | | |
| Independence Bank of Kentucky | 2,903,024 | 1,585,708 | 155,883 | 15,435 | 3,000 | 41 | 815 | 0.97 | 0.14 | 811 | - | 2,156 | 1,785 | 3,061 | 4 | 2,475 | 2,500 |
| Hancock Bank and Trust Company | 318,877 | 251,608 | 16,234 | 2,754 | - | 142 | 632 | 1.09 | 0.06 | 1,411 | - | 196 | - | 1,430 | - | 252 | 38 |
| Sacramento Deposit Bank | 119,724 | 69,865 | - | 524 | 79 | 35 | 63 | 0.75 | 0.47 | 1,109 | 196 | 566 | - | 903 | 155 | 466 | 24 |
| Total/Average | 3,341,625 | 1,907,181 | 172,117 | 18,713 | 3,079 | 218 | 1,510 | 0.98 | 0.14 | 3,331 | 196 | 2,918 | 1,785 | 5,394 | 159 | 3,193 | 2,562 |

KENTUCKY ASSET QUALITY - SEPTEMBER 30, 2020

| Institution | Total Assets \$ | Total Loans \$ | PPP Loans \$ | ALLL \$ | YTD Provision \$ | YTD Recoveries \$ | YTD C/O's \$ | ALLL/ Loans (%) | NPAs/ Assets (%) | Current Quarter | | | | Previous Quarter | | | | |
|--|--------------------|-------------------|-----------------|----------------|---------------------|----------------------|-----------------|-----------------------|------------------------|--------------------|--------------|---------------|---------------|--------------------|--------------|---------------|---------------|--|
| | | | | | | | | | | P/D Still Accruing | | Non | | P/D Still Accruing | | Non | | |
| | | | | | | | | | | 30-90 \$ | 90 + \$ | Accrual \$ | OREO \$ | 30-90 \$ | 90 + \$ | Accrual \$ | OREO \$ | |
| Other | | | | | | | | | | | | | | | | | | |
| South Central Bank, Inc. | 1,367,295 | 1,040,153 | 100,827 | 10,985 | 861 | 299 | 354 | 1.05 | 0.53 | 2,674 | 39 | 7,276 | 4 | 5,916 | 10 | 7,577 | 4 | |
| Community Financial Services Bank | 1,348,015 | 976,997 | 21,028 | 15,111 | 13,850 | 381 | 12,639 | 1.51 | 2.80 | 2,211 | 4 | 29,404 | 8,367 | 3,618 | 75 | 31,026 | 3,510 | |
| Paducah Bank and Trust Company | 792,421 | 616,196 | 63,061 | 9,098 | 2,295 | 140 | 278 | 1.47 | 0.41 | 814 | 33 | 2,178 | 1,063 | 527 | 30 | 1,845 | 1,313 | |
| Edmonton State Bank | 629,096 | 438,018 | 18,220 | 5,958 | 585 | 134 | 92 | 1.36 | 0.10 | 2,560 | 1,438 | 630 | - | 2,613 | 1,715 | 632 | - | |
| Franklin Bank & Trust Company | 628,239 | 545,716 | 49,640 | 6,682 | 1,982 | 181 | 363 | 1.22 | 0.22 | 2 | - | 977 | 427 | 51 | - | 1,273 | 1,397 | |
| Field & Main Bank | 533,699 | 429,929 | 40,957 | 5,210 | 900 | 344 | 487 | 1.20 | 0.50 | 1,162 | 193 | 2,660 | - | 2,785 | 757 | 2,647 | 69 | |
| Farmers Bank and Trust Company | 423,662 | 332,421 | 29,577 | 2,390 | 651 | 105 | 108 | 0.72 | 0.23 | 1,449 | 282 | 948 | 18 | 1,555 | 300 | 977 | 18 | |
| First United Bank and Trust Company | 380,882 | 301,635 | 26,083 | 2,957 | 318 | 22 | 7 | 0.98 | 0.32 | 504 | - | 1,231 | - | 97 | - | 1,254 | 45 | |
| Murray Bank | 346,964 | 245,676 | 13,257 | 2,915 | 443 | 8 | 430 | 1.19 | 0.24 | 514 | - | 828 | - | 243 | - | 1,104 | - | |
| United Community Bank of West Kentucky, Inc. | 316,489 | 205,077 | - | 2,852 | 210 | 34 | 60 | 1.39 | 0.28 | 578 | - | 889 | - | 526 | - | 611 | 35 | |
| First Community Bank of the Heartland, Inc. | 304,255 | 230,436 | 5,300 | 2,593 | 1,021 | 47 | 149 | 1.12 | 0.71 | 611 | 1,511 | 2,042 | 111 | 1,061 | 1,511 | 2,148 | - | |
| Citizens Deposit Bank of Arlington, Inc. | 267,569 | 189,119 | 18,673 | 3,940 | 1,075 | 7 | 116 | 2.08 | 0.06 | 4,140 | 835 | 119 | 32 | 6,203 | 400 | 176 | - | |
| First State Bank | 207,799 | 156,235 | 7,836 | 536 | 225 | 8 | 36 | 0.34 | 0.74 | 601 | 26 | 1,529 | - | 622 | 26 | 1,049 | 196 | |
| Farmers Bank and Trust Company | 156,499 | 110,980 | 7,372 | 1,610 | 90 | 6 | 54 | 1.45 | - | 556 | 6 | - | - | 370 | 131 | 26 | - | |
| Citizens Bank | 152,844 | 107,938 | 3,589 | 1,466 | 315 | 64 | 171 | 1.36 | 0.26 | 415 | 182 | 249 | 145 | 933 | 1,310 | 430 | 181 | |
| Elkton Bank & Trust Company | 151,557 | 57,598 | - | 591 | 154 | 8 | 165 | 1.03 | 0.13 | 336 | - | 198 | - | 389 | 201 | 153 | - | |
| Commonwealth Community Bank, Inc. | 150,381 | 34,208 | - | 672 | - | 10 | 12 | 1.96 | 0.14 | 162 | 42 | - | 211 | 144 | 52 | - | 211 | |
| Lewisburg Banking Company | 150,370 | 96,625 | 2,971 | 1,222 | 83 | 2 | 6 | 1.26 | 0.91 | 572 | 46 | 1,363 | - | 535 | 1 | 1,389 | - | |
| Bank of Clarkson | 131,250 | 82,113 | - | 295 | 20 | 6 | 5 | 0.36 | - | 1,102 | 37 | - | - | 926 | 92 | - | - | |
| Auburn Banking Company | 91,488 | 62,904 | 3,666 | 519 | 45 | 15 | 9 | 0.83 | 0.52 | 347 | 271 | 477 | - | 667 | 352 | 167 | - | |
| Fredonia Valley Bank | 89,877 | 58,925 | 1,579 | 1,077 | - | 86 | 156 | 1.83 | 2.56 | 399 | 199 | 1,858 | 442 | 687 | 171 | 2,022 | 442 | |
| Peoples Bank | 87,937 | 72,027 | 1,056 | 390 | 232 | 25 | 251 | 0.54 | 0.29 | 29 | 11 | 251 | - | 394 | 153 | 241 | - | |
| Dixon Bank | 79,864 | 17,401 | - | 422 | - | 69 | 0 | 2.43 | 1.19 | 239 | - | 934 | 20 | 290 | - | 1,020 | 42 | |
| Clinton Bank | 61,570 | 37,849 | 541 | 455 | 36 | - | 10 | 1.20 | 0.88 | 60 | 4 | 186 | 358 | 98 | - | 290 | 241 | |
| Sebree Deposit Bank | 22,431 | 11,909 | - | 173 | - | - | 1 | 1.45 | - | 17 | - | - | - | 157 | - | - | - | |
| Total/Average | 8,872,453 | 6,458,085 | 415,233 | 80,119 | 25,391 | 2,001 | 15,959 | 1.24 | 0.76 | 22,054 | 5,159 | 56,227 | 11,198 | 31,407 | 7,287 | 58,057 | 7,704 | |
| Western Kentucky - Total/Average | 18,476,238 | 12,629,699 | 819,554 | 152,724 | 35,036 | 3,060 | 1,672 | 1.21 | 0.49 | 35,455 | 7,746 | 74,801 | 15,854 | 49,625 | 8,938 | 78,310 | 12,183 | |

KENTUCKY ASSET QUALITY - SEPTEMBER 30, 2020

| Institution | Total Assets \$ | Total Loans \$ | PPP Loans \$ | ALLL \$ | YTD Provision \$ | YTD Recoveries \$ | YTD C/O's \$ | ALLL/ Loans (%) | NPAs/ Assets (%) | Current Quarter | | | | Previous Quarter | | | |
|---|--------------------|-------------------|------------------|----------------|---------------------|----------------------|-----------------|--------------------|---------------------|--------------------|--------------|---------------|--------------|--------------------|--------------|---------------|---------------|
| | | | | | | | | | | P/D Still Accruing | | Non | | P/D Still Accruing | | Non | |
| | | | | | | | | | | 30-90 \$ | 90 + \$ | Accrual \$ | OREO \$ | 30-90 \$ | 90 + \$ | Accrual \$ | OREO \$ |
| Central Kentucky | | | | | | | | | | | | | | | | | |
| Lexington-Fayette, KY (Metro) | | | | | | | | | | | | | | | | | |
| Central Bank & Trust Company | 3,120,295 | 2,342,185 | 398,784 | 23,546 | 5,667 | 1,005 | 2,232 | 0.99 | 0.64 | 7,100 | 4 | 18,249 | 1,870 | 1,070 | 55 | 18,278 | 1,871 |
| Forcht Bank, National Association | 1,431,428 | 920,476 | 7,091 | 10,609 | 1,350 | 86 | 276 | 1.14 | 0.20 | 1,623 | 74 | 2,853 | 30 | 2,145 | 77 | 2,562 | 69 |
| Whitaker Bank, Inc. | 1,304,254 | 647,846 | 41,120 | 11,136 | 1,200 | 1,319 | 721 | 1.72 | 1.69 | 5,384 | 3,168 | 16,131 | 5,972 | 6,742 | 1,223 | 17,737 | 5,730 |
| Kentucky Bank | 1,196,581 | 787,447 | 57,646 | 10,094 | 1,875 | 648 | 889 | 1.28 | 0.42 | 4,203 | 983 | 4,328 | 673 | 2,287 | 264 | 4,558 | 1,879 |
| Peoples Exchange Bank | 453,499 | 355,300 | 16,087 | 4,212 | 250 | 23 | 100 | 1.16 | 0.07 | 1,951 | 28 | 300 | - | 220 | 42 | 497 | 63 |
| Bank of Lexington, Inc. | 314,266 | 185,574 | - | 1,854 | - | - | 0 | 0.95 | - | 577 | 103 | - | - | 686 | - | - | - |
| Bank of the Bluegrass & Trust Co. | 296,466 | 214,503 | 11,549 | 4,295 | 1,000 | 44 | 15 | 1.98 | - | 69 | 851 | - | - | 228 | 861 | - | - |
| Citizens Commerce Bank | 292,461 | 230,027 | - | 2,187 | 210 | 35 | 41 | 0.94 | 0.27 | 680 | 390 | 284 | 500 | 842 | 50 | 331 | 500 |
| Farmers Bank | 180,765 | 107,669 | 5,659 | 1,702 | 126 | 5 | 8 | 1.58 | 0.32 | 4 | - | 578 | - | 12 | - | 585 | - |
| WinFirst Bank | 145,844 | 123,849 | 1,911 | 1,231 | 150 | 7 | 23 | 0.99 | 0.95 | 82 | - | 1,191 | 196 | 51 | - | 1,288 | 196 |
| Blue Grass Federal Savings and Loan Association | 35,298 | 23,777 | - | 50 | 50 | 12 | 28 | 0.21 | 0.14 | 7 | - | 13 | 38 | 3 | 1 | 184 | - |
| Unified Trust Company, National Association | 13,580 | 0 | - | - | - | - | 0 | NA | - | - | - | - | - | - | - | - | - |
| Total/Average | 8,784,737 | 5,938,653 | 539,847 | 70,916 | 11,878 | 3,184 | 4,333 | 1.19 | 0.61 | 21,680 | 5,601 | 43,927 | 9,279 | 14,286 | 2,573 | 46,020 | 10,308 |
| Louisville/Jefferson County, KY-IN (Metro) | | | | | | | | | | | | | | | | | |
| Republic Bank & Trust Company | 6,229,088 | 4,994,816 | 527,936 | 59,891 | 30,498 | 6,108 | 26,800 | 1.19 | 0.37 | 9,567 | 175 | 20,910 | 2,056 | 6,982 | 535 | 19,884 | 2,194 |
| Stock Yards Bank & Trust Company | 4,360,890 | 3,472,527 | 642,056 | 50,501 | 15,518 | 306 | 1,971 | 1.44 | 0.30 | 2,664 | 1,196 | 12,317 | 612 | 1,784 | 188 | 14,222 | 493 |
| Limestone Bank, Inc. | 1,284,655 | 974,468 | 42,276 | 11,481 | 3,500 | 283 | 678 | 1.18 | 0.29 | 747 | - | 2,038 | 1,625 | 655 | - | 1,410 | 1,625 |
| Commonwealth Bank and Trust Company | 1,168,760 | 853,401 | 86,790 | 15,719 | 7,440 | 391 | 347 | 1.75 | 0.15 | 6,734 | 114 | 1,713 | - | 3,908 | 73 | 2,556 | - |
| Citizens Union Bank of Shelbyville | 1,016,322 | 703,972 | 45,846 | 8,076 | 720 | 6 | 40 | 1.13 | 0.38 | 166 | 4,120 | 2,454 | 1,437 | 2,472 | 4,754 | 4,710 | 1,294 |
| River City Bank, Inc. | 373,654 | 217,773 | 5,673 | 3,562 | 1,520 | 22 | 28 | 1.61 | 0.07 | 801 | 1,566 | 248 | - | 2,355 | 2,374 | 335 | - |
| Farmers Bank of Milton | 281,027 | 150,093 | - | 1,461 | - | 113 | 73 | 0.97 | 1.30 | 1,747 | - | 3,475 | 183 | 1,361 | - | 3,432 | 183 |
| Eclipse Bank, Inc. | 211,632 | 178,251 | 5,535 | 1,546 | 155 | 22 | 3 | 0.86 | 0.03 | 107 | 901 | 55 | - | - | 892 | 57 | - |
| United Citizens Bank & Trust Company | 128,248 | 87,880 | 6,682 | 935 | - | 22 | 9 | 1.06 | 0.86 | 2,243 | 57 | 1,099 | - | 460 | 165 | 880 | - |
| Peoples Bank | 116,332 | 71,520 | 1,159 | 1,137 | 254 | 30 | 14 | 1.59 | 1.03 | 219 | - | 1,200 | - | 329 | - | 1,132 | - |
| Bedford Loan & Deposit Bank | 100,214 | 56,617 | 267 | 909 | 71 | 55 | 74 | 1.61 | 1.17 | 1,292 | - | 740 | 430 | 1,299 | 363 | 628 | 430 |
| Peoples Bank Mt. Washington | 97,547 | 68,610 | 1,928 | 987 | 268 | 7 | 1 | 1.42 | - | 103 | 63 | - | - | 87 | 45 | - | - |
| Total/Average | 15,368,369 | 11,829,928 | 1,366,148 | 156,205 | 59,944 | 7,365 | 30,038 | 1.32 | 0.34 | 26,390 | 8,192 | 46,249 | 6,343 | 21,692 | 9,389 | 49,246 | 6,219 |
| Richmond-Berea, KY (Micro) | | | | | | | | | | | | | | | | | |
| Peoples Bank & Trust Company of Madison County | 465,795 | 271,563 | 7,152 | 3,837 | 600 | 22 | 68 | 1.41 | 0.77 | 1,042 | - | 1,803 | 1,790 | 278 | - | 1,910 | 1,790 |
| Citizens Guaranty Bank | 217,422 | 182,278 | 5,067 | 2,471 | 185 | 61 | 82 | 1.36 | 1.15 | 790 | 77 | 2,449 | 56 | 1,384 | 69 | 2,123 | 169 |
| Citizens Bank | 155,005 | 122,859 | 4,795 | 1,162 | 180 | 67 | 50 | 0.93 | 0.50 | 1,305 | 3 | 780 | - | 894 | - | 823 | 318 |
| Total/Average | 838,222 | 576,700 | 17,014 | 7,470 | 965 | 150 | 200 | 1.30 | 0.82 | 3,137 | 80 | 5,032 | 1,846 | 2,556 | 69 | 4,856 | 2,277 |
| Somerset, KY (Micro) | | | | | | | | | | | | | | | | | |
| First & Farmers National Bank, Inc. | 571,502 | 346,827 | 14,307 | 4,955 | 575 | 55 | 70 | 1.43 | 0.22 | 797 | 360 | 1,230 | - | 690 | 485 | 1,554 | - |
| Citizens National Bank of Somerset | 554,956 | 280,448 | 19,920 | 3,597 | 615 | 230 | 380 | 1.28 | 0.80 | 1,828 | 589 | 1,327 | 3,131 | 1,842 | 509 | 1,468 | 3,222 |
| Cumberland Security Bank, Inc. | 264,099 | 197,163 | 8,999 | 5,109 | 365 | 18 | 52 | 2.59 | 0.03 | 710 | 467 | 85 | - | 930 | 317 | 128 | - |
| Total/Average | 1,390,557 | 824,438 | 43,226 | 13,661 | 1,555 | 303 | 502 | 1.66 | 0.42 | 3,335 | 1,416 | 2,642 | 3,131 | 3,462 | 1,311 | 3,150 | 3,222 |

KENTUCKY ASSET QUALITY - SEPTEMBER 30, 2020

| Institution | Total Assets \$ | Total Loans \$ | PPP Loans \$ | ALLL \$ | YTD Provision \$ | YTD Recoveries \$ | YTD C/O's \$ | ALLL/ Loans (%) | NPAs/ Assets (%) | Current Quarter | | | | Previous Quarter | | | | |
|---|--------------------|-------------------|------------------|----------------|---------------------|----------------------|-----------------|-----------------------|------------------------|--------------------|---------------|----------------|---------------|--------------------|---------------|----------------|---------------|--|
| | | | | | | | | | | P/D Still Accruing | | Non | | P/D Still Accruing | | Non | | |
| | | | | | | | | | | 30-90 \$ | 90 + \$ | Accrual \$ | OREO \$ | 30-90 \$ | 90 + \$ | Accrual \$ | OREO \$ | |
| Other | | | | | | | | | | | | | | | | | | |
| First Southern National Bank | 996,816 | 650,379 | 46,450 | 9,284 | 1,028 | 112 | 280 | 1.43 | 1.04 | 2,002 | 649 | 9,638 | 743 | 2,229 | 681 | 9,814 | 747 | |
| Monticello Banking Company | 899,262 | 614,326 | 30,624 | 6,671 | 925 | 445 | 667 | 1.09 | 0.37 | 2,739 | 248 | 2,028 | 1,327 | 1,166 | 59 | 3,390 | 1,283 | |
| Farmers National Bank of Danville | 732,758 | 496,255 | 39,287 | 5,826 | 1,721 | 174 | 575 | 1.17 | 0.55 | 2,782 | - | 3,908 | 141 | 1,190 | 45 | 3,777 | 141 | |
| Wilson & Muir Bank & Trust Company | 599,254 | 322,944 | 36,836 | 4,392 | 1,800 | 28 | 846 | 1.33 | 1.10 | 719 | - | 6,570 | - | 529 | - | 6,538 | - | |
| Town & Country Bank and Trust Company | 361,706 | 239,117 | - | 2,605 | 300 | 14 | 9 | 1.09 | 0.04 | 22 | - | 145 | - | 352 | 39 | 356 | 286 | |
| Springfield State Bank | 348,763 | 183,514 | - | 2,067 | 365 | 74 | 25 | 1.13 | 0.44 | 2,812 | 78 | 1,549 | - | 1,743 | 177 | 1,038 | - | |
| United Cumberland Bank | 328,351 | 210,303 | 12,788 | 3,146 | 375 | 132 | 314 | 1.49 | 1.61 | 3,855 | - | 4,591 | 686 | 2,527 | - | 5,159 | 714 | |
| Citizens Bank & Trust Company | 270,440 | 152,044 | 9,986 | 2,794 | 565 | 19 | 62 | 1.84 | 0.11 | 475 | 4 | 305 | - | 171 | - | 374 | - | |
| Casey County Bank, Inc. | 269,566 | 140,765 | - | 2,255 | 370 | 99 | 120 | 1.60 | 0.45 | 1,714 | 179 | 1,149 | 62 | 2,060 | 186 | 1,157 | 62 | |
| First National Bank of Russell Springs | 257,365 | 171,930 | 11,323 | 1,980 | - | 14 | 21 | 1.15 | 0.27 | 81 | - | 68 | 620 | 534 | - | 80 | 670 | |
| First Federal Savings Bank of Kentucky (MHC) | 242,443 | 211,645 | 1,480 | 1,007 | 123 | 11 | 45 | 0.47 | 1.50 | 2,342 | 172 | 3,629 | - | 1,981 | 309 | 3,734 | - | |
| Bank of Jamestown | 217,410 | 148,184 | - | 1,429 | 198 | 13 | 13 | 0.96 | 0.24 | 265 | 78 | 71 | 456 | 409 | 78 | 71 | 525 | |
| Taylor County Bank | 206,032 | 128,454 | 617 | 1,043 | 120 | 30 | 187 | 0.81 | 0.29 | 633 | 481 | 473 | 132 | 1,136 | 448 | 466 | 460 | |
| Bank of Columbia | 172,244 | 124,802 | 7,055 | 1,972 | 210 | 13 | 32 | 1.58 | 1.41 | 249 | - | 2,432 | - | 297 | - | 2,238 | - | |
| United Citizens Bank of Southern Kentucky, Inc. | 171,136 | 144,805 | 588 | 2,068 | 170 | 63 | 134 | 1.43 | 0.14 | 1,010 | 148 | 241 | - | 1,050 | 40 | 247 | - | |
| Century Bank of Kentucky, Inc. | 142,454 | 112,086 | - | 1,317 | 70 | 19 | 9 | 1.17 | 1.13 | 79 | 28 | 1,616 | - | 21 | - | 1,643 | - | |
| First National Bank of Kentucky | 141,439 | 103,449 | 4,735 | 1,282 | 95 | 7 | 10 | 1.24 | 0.08 | 197 | 4 | 116 | - | 110 | 37 | 130 | - | |
| Citizens National Bank of Lebanon | 133,058 | 41,372 | 2,516 | 383 | 14 | 7 | 10 | 0.93 | 0.17 | 346 | 7 | 222 | - | 378 | 31 | 160 | - | |
| PBK Bank, Inc. | 130,933 | 82,458 | - | 989 | - | 49 | 51 | 1.20 | 0.64 | 769 | 22 | 808 | 30 | 345 | - | 837 | 259 | |
| Farmers National Bank of Lebanon | 112,369 | 55,966 | 3,971 | 834 | - | 8 | 17 | 1.49 | 0.83 | 12 | - | 929 | - | 968 | - | - | - | |
| Bankers' Bank of Kentucky, Inc. | 95,039 | 40,565 | - | 545 | 65 | 1 | 0 | 1.34 | - | - | - | - | - | - | - | - | - | |
| Peoples Bank | 93,536 | 65,501 | 20,509 | 373 | 65 | 2 | 3 | 0.57 | - | - | - | - | - | - | - | - | - | |
| Citizens Bank of Cumberland County | 74,925 | 52,352 | 424 | 740 | 46 | 32 | 101 | 1.41 | 1.08 | 521 | - | 782 | 25 | 461 | - | 825 | 7 | |
| People's Bank and Trust Company of Clinton County | 43,207 | 34,325 | 875 | 208 | 25 | 25 | 61 | 0.61 | 0.57 | 263 | - | 247 | - | 187 | 34 | 262 | 30 | |
| Carrollton Federal Bank | 33,950 | 25,176 | - | 258 | 24 | 7 | 6 | 1.02 | 0.97 | - | 105 | 331 | - | 171 | - | 330 | - | |
| Hart County Bank and Trust Company | 30,144 | 19,564 | - | 1,014 | - | - | 0 | 5.18 | - | - | - | - | - | - | - | - | - | |
| Total/Average | 7,104,600 | 4,572,281 | 230,064 | 56,482 | 8,674 | 1,398 | 3,598 | 1.24 | 0.65 | 23,887 | 2,203 | 41,848 | 4,222 | 20,015 | 2,164 | 42,626 | 5,184 | |
| Central Kentucky - Total/Average | 33,486,485 | 23,742,000 | 2,196,299 | 304,734 | 83,016 | 12,400 | 38,671 | 1.28 | 0.49 | 78,429 | 17,492 | 139,698 | 24,821 | 62,011 | 15,506 | 145,898 | 27,210 | |

KENTUCKY ASSET QUALITY - SEPTEMBER 30, 2020

| Institution | Total Assets \$ | Total Loans \$ | PPP Loans \$ | ALLL \$ | YTD Provision \$ | YTD Recoveries \$ | YTD C/O's \$ | ALLL/ Loans (%) | NPAs/ Assets (%) | Current Quarter | | | | Previous Quarter | | | |
|--|--------------------|-------------------|-----------------|----------------|---------------------|----------------------|-----------------|--------------------|---------------------|--------------------|---------------|---------------|---------------|--------------------|---------------|---------------|---------------|
| | | | | | | | | | | P/D Still Accruing | | Non | | P/D Still Accruing | | Non | |
| | | | | | | | | | | 30-90 \$ | 90 + \$ | Accrual \$ | OREO \$ | 30-90 \$ | 90 + \$ | Accrual \$ | OREO \$ |
| Eastern Kentucky | | | | | | | | | | | | | | | | | |
| Huntington-Ashland, WV-KY-OH (Metro) | | | | | | | | | | | | | | | | | |
| First National Bank of Grayson | 292,598 | 169,530 | 6,356 | 1,984 | 155 | 114 | 162 | 1.17 | 0.54 | 1,775 | 71 | 1,461 | 113 | 1,500 | 3 | 1,611 | 388 |
| Kentucky Farmers Bank Corporation | 228,111 | 125,255 | 13,579 | 929 | 132 | 42 | 119 | 0.74 | 0.25 | 1,298 | 774 | 310 | 250 | 1,395 | 184 | 1,021 | 260 |
| First & Peoples Bank and Trust Company | 214,853 | 106,428 | 767 | 1,081 | 372 | 42 | 215 | 1.02 | 0.47 | 1,180 | 443 | 907 | 100 | 974 | 470 | 989 | 122 |
| Commercial Bank of Grayson | 198,267 | 92,442 | 5,788 | 716 | 24 | 17 | 73 | 0.77 | 0.38 | 1,668 | 239 | 731 | 30 | 1,427 | 1,192 | 774 | 30 |
| Total/Average | 933,829 | 493,655 | 26,490 | 4,710 | 683 | 215 | 569 | 0.95 | 0.42 | 5,921 | 1,527 | 3,409 | 493 | 5,296 | 1,849 | 4,395 | 800 |
| London, KY (Micro) | | | | | | | | | | | | | | | | | |
| Cumberland Valley National Bank & Trust Company | 622,037 | 410,319 | 41,463 | 4,982 | 655 | 61 | 271 | 1.21 | 0.82 | 499 | 811 | 4,291 | 808 | 302 | 258 | 4,307 | 808 |
| Hometown Bank of Corbin, Inc. | 215,275 | 146,457 | 22,595 | 1,270 | 73 | 59 | 62 | 0.87 | 0.24 | 22 | - | 510 | - | - | - | 526 | - |
| First National Bank of Manchester | 166,841 | 75,570 | 1,780 | 1,365 | - | 66 | 35 | 1.81 | 0.41 | 683 | 143 | 657 | 30 | 1,301 | 164 | 1,040 | 30 |
| Total/Average | 1,004,153 | 632,346 | 65,838 | 7,617 | 728 | 186 | 368 | 1.20 | 0.63 | 1,204 | 954 | 5,458 | 838 | 1,603 | 422 | 5,873 | 838 |
| Other | | | | | | | | | | | | | | | | | |
| Community Trust Bank, Inc. | 4,990,924 | 3,557,899 | 270,271 | 47,986 | 15,091 | 3,251 | 8,492 | 1.34 | 0.55 | 13,324 | 17,989 | 11,880 | 15,586 | 13,666 | 21,799 | 14,358 | 17,675 |
| Traditional Bank, Inc. | 1,961,210 | 1,338,364 | 137,396 | 15,175 | 1,442 | 266 | 338 | 1.13 | 0.41 | 39 | 5 | 7,768 | 283 | 700 | 222 | 7,634 | 283 |
| Heritage Bank, Inc. | 1,157,631 | 808,461 | 106,278 | 9,875 | 2,395 | 81 | 506 | 1.22 | 0.16 | 1,918 | - | 1,542 | 344 | 1,321 | 131 | 1,867 | 318 |
| Citizens Bank of Kentucky | 722,651 | 383,794 | 10,556 | 3,863 | 347 | 248 | 744 | 1.01 | 0.86 | 684 | 29 | 4,555 | 1,650 | 397 | 16 | 4,892 | 1,532 |
| Citizens Deposit Bank & Trust | 570,475 | 325,262 | 24,556 | 2,576 | 335 | 76 | 193 | 0.79 | 0.87 | 256 | 62 | 1,539 | 3,417 | 569 | - | 1,330 | 3,746 |
| Home Federal Bank Corporation | 426,698 | 304,666 | 14,319 | 3,792 | 189 | 51 | 27 | 1.24 | 0.24 | 2,306 | - | 1,001 | 2 | 110 | - | 1,074 | 97 |
| First State Bank of the Southeast, Inc. | 351,127 | 280,173 | 8,522 | 3,182 | 2,130 | 15 | 1,591 | 1.14 | 3.59 | 2,639 | - | 6,497 | 6,117 | 1,624 | - | 5,052 | 8,575 |
| Peoples Bank of Kentucky, Inc. | 346,217 | 283,247 | 9,081 | 4,429 | 638 | 51 | 148 | 1.56 | 1.23 | 1,378 | - | 3,735 | 523 | 1,780 | - | 3,308 | 527 |
| Bank of Hindman | 267,806 | 110,771 | 4,425 | 1,285 | 165 | 53 | 47 | 1.16 | 0.57 | 967 | 941 | 1,124 | 397 | 1,081 | 734 | 1,322 | 462 |
| Peoples Bank & Trust Company of Hazard | 250,058 | 153,228 | - | 2,369 | 650 | 77 | 418 | 1.55 | 4.62 | 1,246 | 211 | 9,536 | 2,010 | 1,427 | 3,948 | 4,892 | 2,362 |
| 1st Trust Bank, Inc. | 249,305 | 197,595 | 17,071 | 1,526 | 1,188 | 14 | 1,271 | 0.76 | 1.05 | 585 | 173 | 2,285 | 344 | 61 | 273 | 2,634 | 354 |
| Citizens Bank | 180,754 | 114,458 | 5,767 | 993 | 210 | 25 | 86 | 0.87 | 0.41 | 174 | - | 621 | 120 | 1,109 | - | 973 | 145 |
| Commercial Bank | 165,645 | 100,314 | 3,935 | 944 | - | 7 | 73 | 0.94 | 0.24 | 651 | 5 | 354 | 41 | 95 | 21 | 466 | 41 |
| Citizens Bank & Trust Co. of Jackson | 160,601 | 108,694 | - | 1,081 | 225 | 93 | 243 | 0.99 | 0.49 | 1,593 | 228 | 473 | 315 | 1,322 | 628 | 516 | 255 |
| Jackson County Bank | 155,511 | 69,860 | 463 | 1,565 | 82 | 84 | 161 | 2.24 | 0.04 | 838 | 261 | 66 | - | 1,100 | 205 | 85 | - |
| Inez Deposit Bank | 148,829 | 44,832 | - | 680 | 90 | 4 | 80 | 1.52 | 1.02 | 752 | 892 | 1,055 | 462 | 1,527 | 836 | 917 | 536 |
| Bank of Maysville | 142,089 | 76,166 | 696 | 674 | 10 | 1 | 9 | 0.88 | - | 34 | - | - | - | 24 | 95 | - | - |
| Hyden Citizens Bank | 134,959 | 74,341 | - | 815 | 91 | 27 | 39 | 1.10 | 0.49 | 1,079 | 106 | 565 | 90 | 571 | 49 | 482 | 95 |
| Salyersville National Bank | 118,768 | 67,675 | 5,294 | 456 | - | 2 | 0 | 0.67 | 0.29 | 242 | - | 150 | 194 | 251 | - | 150 | 208 |
| First Federal Savings and Loan Association (MHC) | 87,674 | 80,313 | - | 529 | - | - | 1 | 0.66 | 3.56 | 1,436 | 623 | 2,438 | 679 | 1,176 | 826 | 2,526 | 640 |
| Bank of the Mountains, Inc. | 76,262 | 59,242 | 4,012 | 800 | 23 | 105 | 61 | 1.35 | 1.23 | 385 | 38 | 913 | 28 | 658 | 7 | 897 | 63 |
| Owingsville Banking Company | 73,428 | 49,507 | 64 | 787 | 134 | 18 | 73 | 1.59 | 0.66 | 379 | 184 | 395 | 88 | 409 | - | 305 | 43 |
| First National Bank of Brooksville | 68,206 | 33,624 | 339 | 442 | 33 | 19 | 52 | 1.31 | 0.27 | 727 | 73 | 182 | - | 584 | 119 | 183 | - |
| Security Bank and Trust Company | 58,480 | 26,438 | - | 280 | - | 3 | 0 | 1.06 | 0.09 | 68 | - | 54 | - | 111 | 4 | 56 | - |
| Farmers State Bank | 56,675 | 22,036 | - | 728 | - | 15 | 54 | 3.30 | 0.71 | 289 | - | 388 | 15 | 334 | - | 394 | 15 |
| Farmers & Traders Bank of Campton | 54,854 | 24,815 | - | 340 | 27 | 21 | 32 | 1.37 | - | 410 | - | - | - | 199 | - | - | 61 |
| Pinnacle Bank, Inc. | 49,037 | 36,095 | 461 | 456 | 68 | 2 | 79 | 1.26 | 1.80 | 434 | 135 | 441 | 440 | 154 | 135 | 442 | 447 |
| Citizens Federal Savings and Loan Association | 42,874 | 24,500 | - | 272 | - | - | 0 | 1.11 | - | 188 | - | - | - | 193 | - | - | - |
| First Federal Savings and Loan Association | 33,981 | 27,040 | - | 457 | - | 17 | 13 | 1.69 | 1.85 | 499 | 25 | 628 | - | 221 | 84 | 651 | 60 |
| Home Savings Bank, FSB | 26,548 | 15,361 | - | 116 | - | - | 0 | 0.76 | 1.69 | 116 | - | 448 | - | 118 | - | 733 | - |
| Total/Average | 13,129,277 | 8,798,771 | 623,506 | 108,473 | 25,563 | 4,626 | 14,831 | 1.23 | 0.71 | 35,636 | 21,980 | 60,633 | 33,145 | 32,892 | 30,132 | 58,139 | 38,540 |
| Eastern Kentucky - Total/Average | 15,067,259 | 9,924,772 | 715,834 | 120,800 | 26,974 | 5,027 | 15,768 | 1.22 | 0.69 | 42,761 | 24,461 | 69,500 | 34,476 | 39,791 | 32,403 | 68,407 | 40,178 |