

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		16	43,218,851	27,661,917	389,166	1.15	12.47	3.23	61.43	9.93	17.16	31,016	21,500	37,149	54,109	11,204	74,443	16,799	1.29%	0.24%
\$500 Million to \$1 Billion		15	10,067,884	6,727,172	93,195	1.23	13.84	3.33	61.93	9.69	18.80	6,478	1,367	2,773	26,462	3,716	19,559	1,690	1.32%	0.24%
\$250 Million to \$500 Million		36	12,421,816	8,218,241	102,408	1.13	11.99	3.38	64.00	10.85	19.63	6,576	2,673	3,203	37,679	8,257	37,493	2,743	1.22%	0.39%
\$100 Million to \$250 Million		38	6,475,840	3,855,246	52,227	1.07	10.69	3.37	67.66	11.30	22.95	2,315	1,569	1,893	22,670	7,863	13,553	174	1.17%	0.32%
Less than \$100 Million		19	1,177,474	705,280	6,858	0.60	5.36	3.31	80.31	16.64	33.15	412	225	389	7,462	1,615	4,850	881	1.53%	0.58%
<b>State Total</b>		<b>124</b>	<b>73,361,865</b>	<b>47,167,856</b>	<b>643,854</b>	<b>1.14</b>	<b>12.31</b>	<b>3.28</b>	<b>62.78</b>	<b>10.28</b>	<b>18.57</b>	<b>46,797</b>	<b>27,334</b>	<b>45,407</b>	<b>148,382</b>	<b>32,655</b>	<b>149,898</b>	<b>22,287</b>	<b>1.28%</b>	<b>0.28%</b>
<b>Greater than \$1 Billion</b>																				
Stock Yards Bank & Trust Company	No	Louisville	7,535,160	5,072,877	64,573	1.16	12.21	3.25	59.70	8.45	10.79	6,082	1,858	1,706	8,097	31	10,580	996	1.38%	0.14%
Republic Bank & Trust Company	No	Louisville	5,989,520	4,289,629	70,308	1.50	11.55	3.95	57.70	13.66	16.22	14,541	6,326	20,525	8,659	37	16,322	1,634	1.51%	0.30%
Community Trust Bank, Inc.	No	Pikeville	5,445,617	3,630,616	58,314	1.41	11.71	3.23	51.80	12.68	8.70	3,366	2,662	3,351	12,058	5,554	8,138	1,864	1.22%	0.25%
Central Bank & Trust Company	No	Lexington	3,871,572	2,227,032	14,605	0.50	5.51	2.69	81.20	9.35	23.81	3,315	3,934	6,102	6,262	1,444	7,265	385	1.13%	0.22%
Independence Bank of Kentucky	Yes	Owensboro	3,395,339	1,760,214	35,131	1.41	15.27	3.08	59.60	8.14	15.41	-	28	182	984	-	1,898	560	1.00%	0.07%
Traditional Bank, Inc.	Yes	Mount Sterling	2,230,435	1,233,842	26,958	1.56	18.18	2.87	47.20	9.23	29.13	1,325	113	381	879	-	874	7,752	1.31%	0.39%
Whitaker Bank, Inc	No	Lexington	2,034,738	876,616	15,136	0.96	9.78	2.82	68.90	11.29	33.28	(2,000)	1,828	364	5,318	1,944	5,825	2,912	1.70%	0.52%
South Central Bank, Inc.	No	Glasgow	1,633,909	1,249,514	13,842	1.13	12.77	3.26	59.70	9.68	19.11	1,566	253	421	3,126	-	2,239	-	1.04%	0.14%
Forcht Bank, National Association	No	Lexington	1,506,975	921,065	7,444	0.65	6.86	3.12	78.50	8.65	22.35	-	159	255	999	19	2,500	-	1.11%	0.17%
Heritage Bank, Inc.	No	Erlanger	1,496,245	875,537	11,108	1.01	16.05	3.16	61.50	8.08	17.09	950	641	229	1,799	-	1,520	-	1.45%	0.10%
Limestone Bank, Inc	No	Louisville	1,485,142	1,127,945	15,502	1.45	12.63	3.71	53.60	11.56	11.93	(50)	2,230	680	357	-	1,054	-	1.16%	0.07%
Planters Bank, Inc.	No	Hopkinsville	1,479,425	1,170,592	17,869	1.68	14.64	3.71	44.90	12.61	5.34	450	47	25	271	1,726	778	-	1.48%	0.17%
The Cecilian Bank	No	Cecilia	1,426,139	848,699	11,904	1.11	13.93	2.96	58.40	9.41	4.38	(384)	377	327	1,160	201	2,246	-	1.04%	0.17%
Community Financial Services Bank	No	Benton	1,400,575	940,147	12,165	1.10	14.11	3.15	61.90	9.92	11.53	1,500	219	1,337	1,010	-	5,695	18	1.57%	0.41%
First Southern National Bank	No	Lancaster	1,191,663	698,566	4,939	0.54	6.65	3.27	74.30	7.94	27.80	100	268	376	2,308	244	5,902	678	1.48%	0.57%
Monticello Banking Company	No	Monticello	1,096,397	739,026	9,368	1.18	17.73	3.39	63.90	8.25	17.70	255	557	888	822	4	1,607	-	1.11%	0.15%
<b>Total/Average</b>			<b>43,218,851</b>	<b>27,661,917</b>	<b>389,166</b>	<b>1.15</b>	<b>12.47</b>	<b>3.23</b>	<b>61.43</b>	<b>9.93</b>	<b>17.16</b>	<b>31,016</b>	<b>21,500</b>	<b>37,149</b>	<b>54,109</b>	<b>11,204</b>	<b>74,443</b>	<b>16,799</b>	<b>1.29%</b>	<b>0.24%</b>
<b>\$500 Million to \$1 Billion</b>																				
The Farmers National Bank Of Danville	No	Danville	897,607	549,795	7,065	1.05	14.62	3.18	67.00	8.05	22.75	1,047	313	505	3,373	20	3,162	-	1.30%	0.35%
The Paducah Bank And Trust Company	Yes	Paducah	846,914	642,600	8,512	1.36	9.50	3.59	64.90	11.45	11.61	540	22	72	653	63	15	338	1.66%	0.05%
Edmonton State Bank	Yes	Glasgow	759,063	531,977	9,379	1.65	10.91	3.23	56.60	12.19	24.30	450	61	75	1,996	1,440	231	-	1.29%	0.22%
Citizens Bank Of Kentucky, Inc	No	Paintsville	724,335	292,126	4,586	0.81	7.57	2.73	69.50	11.06	39.82	-	444	117	198	24	601	211	1.36%	0.12%
Franklin Bank & Trust Company	No	Franklin	712,696	595,478	6,107	1.17	10.17	3.50	51.80	11.52	10.16	1,667	91	1,128	9,634	-	2,997	-	1.25%	0.42%
Cumberland Valley National Bank & Trust Company	No	East Bernstadt	703,996	442,282	3,623	0.66	8.37	2.88	75.80	9.02	21.47	240	75	33	625	125	3,341	32	1.23%	0.50%
Wilson & Muir Bank & Trust Company	Yes	Bardstown	673,820	389,192	9,721	1.83	30.59	3.43	52.90	7.73	20.84	-	28	222	1,510	118	3,002	184	1.10%	0.49%
FNB Bank, Inc.	No	Mayfield	663,829	454,127	6,649	1.33	17.35	3.36	56.70	8.15	7.31	50	18	38	1,546	199	294	580	1.74%	0.16%
American Bank & Trust Company Inc.	No	Bowling Green	640,009	469,057	4,644	0.98	10.28	3.17	56.80	10.57	19.62	688	49	21	931	-	1,488	-	0.90%	0.23%
First & Farmers National Bank, Inc.	No	Somersset	628,418	385,496	4,347	0.90	8.58	3.31	62.20	10.56	19.60	125	33	185	1,458	144	241	-	1.43%	0.06%
The Citizens National Bank of Somersset	Yes	Somersset	606,726	324,417	6,973	1.50	24.72	2.99	58.80	8.47	19.94	415	97	121	1,489	159	1,482	-	1.42%	0.27%
Farmers Bank & Trust Company	Yes	Marion	580,928	474,795	6,314	1.56	13.62	4.02	61.10	9.31	8.50	611	55	178	2,138	619	434	345	0.80%	0.24%
Field & Main Bank	No	Henderson	567,791	447,601	6,079	1.37	14.59	3.79	64.60	9.41	12.15	-	43	2	614	688	1,681	-	1.31%	0.42%
First Kentucky Bank, Inc.	Yes	Mayfield	550,081	321,043	5,595	1.31	15.77	3.09	62.40	8.46	31.06	100	24	10	99	-	590	-	1.80%	0.11%
Peoples Exchange Bank	No	Winchester	511,671	407,186	3,601	0.94	11.01	3.63	67.80	9.37	12.89	545	14	66	198	117	-	-	1.19%	0.02%
<b>Total/Average</b>			<b>10,067,884</b>	<b>6,727,172</b>	<b>93,195</b>	<b>1.23</b>	<b>13.84</b>	<b>3.33</b>	<b>61.93</b>	<b>9.69</b>	<b>18.80</b>	<b>6,478</b>	<b>1,367</b>	<b>2,773</b>	<b>26,462</b>	<b>3,716</b>	<b>19,559</b>	<b>1,690</b>	<b>1.32%</b>	<b>0.24%</b>

**KENTUCKY BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2022**

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>																				
First United Bank And Trust Company, Inc.	Yes	Madisonville	495,783	338,259	4,382	1.18	14.03	3.29	66.70	9.52	8.17	185	66	43	403	-	741	-	1.13%	0.15%
Hearthside Bank Corporation	No	Middlesboro	480,593	338,638	3,702	1.04	10.91	3.76	67.10	10.98	17.82	343	15	43	395	-	2,386	-	1.34%	0.50%
Magnolia Bank, Inc	Yes	Magnolia	455,984	176,383	(354)	(0.10)	(0.73)	2.12	100.30	12.01	43.72	46	44	34	340	46	148	-	1.84%	0.04%
United Community Bank Of West Kentucky, Inc.	No	Morganfield	446,930	224,547	4,615	1.46	16.73	3.22	50.60	10.56	31.97	90	25	39	602	-	589	-	1.44%	0.13%
The Murray Bank	Yes	Murray	433,225	270,546	4,192	1.24	15.42	2.82	57.60	8.58	23.48	257	6	35	140	-	283	-	1.54%	0.07%
Town & Country Bank And Trust Company	No	Bardstown	427,727	249,243	3,002	0.91	10.36	2.95	65.90	10.24	33.91	-	21	11	35	-	209	-	1.05%	0.05%
Peoples Bank Of Kentucky, Inc.	No	Flemingsburg	411,552	336,207	3,575	1.21	11.18	4.14	57.20	11.03	1.13	900	30	227	5,283	-	3,851	-	1.86%	0.94%
The Lincoln National Bank Of Hodgenville	No	Hodgenville	396,508	270,325	3,633	1.22	10.30	3.60	59.40	12.69	19.90	19	34	63	626	-	472	-	1.35%	0.12%
First Community Bank Of The Heartland, Inc.	Yes	Clinton	392,310	307,120	3,410	1.22	12.26	3.93	71.60	7.83	7.74	225	19	73	1,579	1,170	711	364	1.01%	0.49%
River City Bank, Inc.	No	Louisville	389,166	259,307	4,228	1.46	13.10	3.63	59.10	13.33	23.75	-	45	-	580	-	745	-	0.82%	0.19%
Eclipse Bank, Inc.	No	Louisville	388,089	329,045	623	0.25	2.64	3.28	82.90	12.28	13.61	801	6	7	599	4,087	502	-	0.89%	1.18%
First State Bank Of The Southeast, Inc	Yes	Middlesboro	377,652	327,246	2,505	0.91	8.62	3.84	73.60	9.11	8.77	445	17	17	2,691	-	5,893	962	1.00%	1.82%
United Cumberland Bank	Yes	Whitley City	374,210	243,432	4,606	1.62	12.93	3.69	61.70	11.50	16.03	283	577	692	3,944	-	4,077	123	1.39%	0.91%
Springfield State Bank	No	Springfield	374,134	216,061	4,019	1.41	12.19	2.80	43.00	15.21	23.61	210	62	49	1,672	-	848	-	1.13%	0.23%
West Point Bank	No	Radcliff	368,576	260,474	2,886	1.06	12.65	3.14	56.40	10.16	24.36	260	47	7	324	-	297	-	0.54%	0.08%
Citizens Commerce Bank	No	Versailles	353,844	261,686	2,339	0.95	9.55	3.40	66.00	10.34	15.62	116	185	-	606	314	123	-	1.21%	0.12%
The First National Bank Of Grayson	No	Grayson	336,595	189,728	3,021	1.19	12.23	3.28	60.00	11.34	29.30	154	37	112	889	31	1,451	91	1.15%	0.47%
Meade County Bank, Inc.	No	Brandenburg	327,493	256,590	3,086	1.36	15.74	3.46	53.30	9.76	6.47	151	2	14	1,058	-	20	-	0.30%	0.01%
The Casey County Bank, Inc.	No	Liberty	325,490	169,573	2,855	1.19	16.61	3.15	54.60	9.01	5.02	150	52	197	642	7	1,091	-	1.40%	0.34%
Bank of the Bluegrass and Trust Co.	No	Lexington	318,541	240,203	3,354	1.37	15.19	3.48	60.30	11.03	23.28	120	25	168	273	-	-	-	1.93%	0.00%
Cumberland Security Bank, Inc.	Yes	Somerset	314,175	232,429	5,657	2.55	16.34	4.12	46.20	12.61	24.74	325	24	11	547	-	23	-	2.75%	0.01%
Bank Of Lexington, Inc.	No	Lexington	309,924	226,382	2,105	0.91	8.65	3.37	64.20	10.92	21.77	-	-	-	-	-	59	-	0.82%	0.02%
Citizens Bank & Trust Company	No	Campbellsville	308,096	166,839	2,265	1.01	8.36	2.99	65.70	13.86	24.69	-	14	6	728	313	18	-	1.98%	0.11%
The First National Bank Of Russell Springs	No	Russell Springs	301,568	220,365	2,593	1.14	11.62	3.36	58.90	11.32	8.08	60	3	4	132	-	-	-	1.13%	0.00%
1st Trust Bank, Inc.	No	Hazard	300,355	189,816	981	0.48	5.46	3.13	77.80	9.61	26.91	190	12	323	577	16	1,039	444	0.84%	0.50%
The Farmers Bank Of Milton	No	Milton	293,363	178,139	2,160	0.95	9.50	3.24	65.10	12.99	16.85	-	76	25	1,119	-	2,195	43	0.86%	0.76%
Peoples Bank & Trust Company Of Hazard	No	Hazard	288,802	194,929	1,845	0.94	34.33	3.43	74.80	6.20	17.31	300	838	109	304	222	1,935	445	1.32%	0.90%
Citizens Deposit Bank Of Arlington, Inc.	Yes	Arlington	284,679	186,989	2,854	1.36	8.83	3.47	59.00	14.41	19.58	210	18	316	3,031	252	227	-	2.36%	0.17%
United Southern Bank	No	Hopkinsville	282,230	197,180	2,289	1.06	10.73	3.45	64.80	11.28	19.72	38	7	7	185	-	1,767	125	1.18%	0.67%
Citizens Guaranty Bank	Yes	Richmond	275,656	240,595	1,808	0.94	11.81	4.71	79.60	6.37	1.78	266	32	148	2,339	14	1,906	45	1.35%	0.71%
Hometown Bank Of Corbin Inc.	No	Corbin	274,627	144,728	1,327	0.65	10.85	3.09	77.70	8.50	26.59	101	31	47	77	-	278	-	0.98%	0.10%
Morgantown Bank & Trust Company, Incorporated	No	Morgantown	271,501	191,455	1,358	0.69	9.73	3.06	75.50	8.37	14.84	21	37	69	481	-	104	-	0.75%	0.04%
Kentucky Farmers Bank Corporation	Yes	Ashland	262,664	147,504	4,170	2.11	11.27	3.94	53.60	16.70	24.89	100	16	77	1,156	156	121	-	0.65%	0.11%
Bank of Edmonson County	Yes	Brownsville	262,020	173,381	2,792	1.44	14.72	3.37	59.00	10.65	23.07	130	79	105	2,135	-	2,116	-	1.00%	0.81%
First State Bank	No	Irvington	261,493	158,854	2,942	1.52	15.46	3.59	58.80	11.81	26.13	-	9	11	1,156	46	604	-	0.35%	0.25%
Bank Of Hindman	No	Hindman	256,261	104,043	1,583	0.76	12.08	2.32	55.90	8.64	31.94	80	162	114	1,031	1,583	664	101	1.37%	0.92%
<b>Total/Average</b>			12,421,816	8,218,241	102,408	1.13	11.99	3.38	64.00	10.85	19.63	6,576	2,673	3,203	37,679	8,257	37,493	2,743	1.22%	0.39%

**KENTUCKY BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2022**

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															30-90 \$	90 + \$				
<b>\$100 Million to \$250 Million</b>																				
First Federal Savings Bank Of Kentucky	No	Frankfort	248,543	220,252	586	0.31	2.50	2.75	83.90	12.54	7.08	12	1	2	4,051	250	3,640	-	0.51%	1.57%
First & Peoples Bank And Trust Company	No	Russell	241,338	104,891	3,130	1.64	11.57	4.46	56.00	17.89	20.20	183	79	244	1,523	2,021	393	-	1.44%	1.00%
Bank of Jamestown	No	Jamestown	234,884	137,666	1,712	0.97	8.79	2.95	59.60	12.06	12.95	180	6	4	268	84	26	5	1.40%	0.05%
Farmers Bank	No	Nicholasville	229,288	137,747	1,492	0.88	9.90	2.96	60.70	9.74	18.69	126	175	45	25	125	93	-	1.48%	0.10%
Taylor County Bank	Yes	Campbellsville	228,539	137,343	2,775	1.61	11.12	3.54	60.30	13.30	25.03	106	33	60	2,002	355	268	-	0.75%	0.27%
United Citizens Bank Of Southern Kentucky, Inc.	No	Columbia	224,046	178,832	2,280	1.42	12.67	4.30	57.60	11.59	13.89	150	5	41	1,385	2	423	-	1.37%	0.19%
The Commercial Bank Of Grayson	No	Grayson	218,629	111,861	1,175	0.71	6.98	3.20	74.60	11.99	32.11	56	32	152	1,579	211	292	32	0.56%	0.24%
The Citizens Bank	Yes	Morehead	195,720	116,433	965	0.66	8.43	3.32	82.80	7.02	19.80	68	48	42	13	30	420	-	0.93%	0.23%
Farmers Bank And Trust Company	Yes	Princeton	192,635	120,890	1,869	1.28	13.52	3.11	64.70	10.14	21.48	42	36	79	420	58	-	-	1.50%	0.03%
Bank of Columbia	Yes	Columbia	192,254	142,492	2,679	1.91	18.11	3.96	56.40	9.47	18.61	-	33	32	355	-	28	-	1.73%	0.01%
The Citizens Bank	Yes	Hickman	190,986	139,778	2,137	1.50	12.64	3.55	60.50	11.76	(1.51)	105	98	98	1,179	1,147	225	33	1.47%	0.74%
Commercial Bank	Yes	West Liberty	189,730	109,221	984	0.68	5.58	3.48	79.90	10.33	5.08	-	2	6	756	59	-	6	0.92%	0.03%
Citizens Bank	Yes	Mount Vernon	188,147	157,924	1,369	1.01	8.83	3.64	75.10	9.07	4.12	-	23	46	238	34	801	-	1.04%	0.44%
Elkton Bank & Trust Company	No	Elkton	187,735	59,007	1,270	0.96	9.26	3.34	63.20	11.72	44.93	54	22	17	239	8	39	-	1.15%	0.03%
First National Bank Of Kentucky	Yes	Carrollton	185,030	146,329	1,179	0.89	8.39	3.82	73.30	9.13	14.73	313	8	14	381	166	35	-	1.35%	0.11%
Citizens Bank & Trust Co. Of Jackson	Yes	Jackson	184,757	127,000	1,700	1.28	11.42	3.86	72.30	8.64	16.34	-	190	76	619	739	37	-	1.29%	0.42%
The First National Bank Of Manchester	No	Manchester	184,121	100,224	760	0.57	5.69	3.20	81.90	10.32	28.63	40	57	96	771	257	313	-	1.47%	0.31%
Lewisburg Banking Company	Yes	Lewisburg	179,586	112,121	1,829	1.39	14.37	3.57	64.70	9.40	14.52	60	4	7	701	1	54	-	1.35%	0.03%
Jackson County Bank	No	Mc Kee	175,278	73,397	1,515	1.14	5.12	3.13	56.90	23.17	40.28	114	34	98	430	91	301	-	2.29%	0.22%
Century Bank Of Kentucky, Inc.	Yes	Lawrenceburg	168,387	116,458	2,013	1.63	14.44	3.51	57.80	10.38	26.61	-	33	21	81	-	1,041	-	1.21%	0.62%
United Citizens Bank & Trust Company	No	Campbellsburg	162,861	119,997	962	0.78	8.92	3.43	72.20	9.92	13.30	5	10	18	348	95	1,398	-	0.87%	0.92%
Bank Of Maysville	No	Maysville	156,955	77,407	1,033	0.82	6.18	2.80	66.90	14.51	28.57	-	4	3	24	-	-	-	0.89%	0.00%
Pbk Bank, Inc	No	Stanford	154,710	82,866	1,443	1.24	11.75	3.86	64.50	11.95	40.58	-	46	72	352	78	498	-	1.20%	0.37%
The Citizens National Bank Of Lebanon	Yes	Lebanon	152,569	41,586	1,061	0.87	14.78	2.45	68.80	10.66	32.35	9	3	1	139	79	234	-	1.00%	0.21%
Bank Of Clarkson	No	Clarkson	148,572	80,793	1,415	1.22	12.88	3.33	60.90	12.26	37.80	5	1	1	644	65	-	-	0.40%	0.04%
Commonwealth Community Bank, Inc.	Yes	Hartford	143,738	38,187	431	0.37	2.82	2.17	86.50	16.21	63.63	-	14	24	389	106	97	-	1.68%	0.14%
The Bankers' Bank Of Kentucky, Inc.	No	Frankfort	142,631	59,963	341	0.36	2.67	1.97	83.40	12.25	4.17	86	39	-	-	-	-	-	1.25%	0.00%
Hyden Citizens Bank, Inc	Yes	Hyden	142,434	69,724	1,031	0.92	12.22	3.34	73.80	8.63	18.93	46	10	10	415	199	307	-	1.36%	0.36%
Bank Of Cadiz And Trust Company	Yes	Cadiz	137,275	61,349	732	0.65	15.97	2.65	75.60	7.69	44.04	45	6	-	169	98	267	-	1.12%	0.27%
Salyersville National Bank, The	No	Salyersville	134,846	68,575	1,107	1.06	10.07	3.18	58.60	12.98	5.58	-	1	1	63	-	-	38	0.64%	0.03%
The Peoples Bank	Yes	Taylorsville	133,168	73,290	1,466	1.37	13.44	3.44	62.50	10.75	31.51	120	222	2	284	-	689	-	1.93%	0.52%
The Sacramento Deposit Bank	Yes	Sacramento	132,326	76,393	1,852	1.81	19.52	3.75	53.60	10.23	35.49	35	12	43	635	15	297	-	0.83%	0.24%
The Farmers National Bank Of Lebanon	No	Lebanon	120,253	62,443	735	0.80	8.98	3.12	76.20	10.47	36.93	34	2	14	326	-	11	-	1.35%	0.01%
Bedford Loan & Deposit Bank	No	Bedford	118,602	72,072	913	1.02	9.33	3.44	65.90	12.77	21.16	42	36	49	1,075	72	1,135	-	1.30%	1.02%
Peoples Bank Mt Washington	Yes	Mount Washington	113,980	61,570	796	0.91	9.35	3.45	76.30	9.85	43.41	-	222	-	109	-	-	-	1.68%	0.00%
The Peoples Bank	No	Marion	113,977	98,581	1,163	1.37	14.72	4.29	57.70	10.29	0.04	189	5	453	282	1,198	114	60	0.39%	1.20%
Peoples Bank	No	Lebanon	113,971	78,766	621	0.78	9.57	3.55	71.90	9.87	19.14	90	8	10	-	-	-	-	0.68%	0.00%
Auburn Banking Company	Yes	Auburn	113,339	81,818	1,706	2.04	23.78	4.01	53.70	8.54	12.01	-	9	12	400	220	77	-	0.67%	0.26%
<b>Total/Average</b>			<b>6,475,840</b>	<b>3,855,246</b>	<b>52,227</b>	<b>1.07</b>	<b>10.69</b>	<b>3.37</b>	<b>67.66</b>	<b>11.30</b>	<b>22.95</b>	<b>2,315</b>	<b>1,569</b>	<b>1,893</b>	<b>22,670</b>	<b>7,863</b>	<b>13,553</b>	<b>174</b>	<b>1.17%</b>	<b>0.32%</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>																				
Fredonia Valley Bank	No	Fredonia	95,357	57,709	842	1.13	10.82	3.97	60.80	13.22	30.59	-	46	8	307	166	421	-	1.88%	0.62%
Bank Of The Mountains, Inc.	No	West Liberty	88,887	54,031	424	0.64	6.92	4.32	81.00	9.52	27.20	-	17	107	271	29	634	142	1.35%	0.91%
Citizens Bank Of Cumberland County, Inc.	Yes	Burkesville	88,861	60,526	1,075	1.62	11.42	4.38	62.10	12.59	17.49	96	4	90	771	-	504	-	1.25%	0.57%
Bank of Buffalo	Yes	Buffalo	88,526	53,843	882	1.44	12.30	3.27	54.70	10.55	34.74	25	9	-	367	175	76	-	0.84%	0.28%
First Federal Savings And Loan Association	No	Hazard	82,164	73,981	614	0.97	4.42	3.05	54.20	22.56	9.38	41	-	13	1,580	86	1,302	10	0.72%	1.70%
Owingsville Banking Company	No	Owingsville	79,983	58,809	378	0.62	10.37	4.00	78.00	9.78	11.66	105	24	64	248	310	337	191	1.61%	1.05%
The First National Bank Of Brooksville	Yes	Brooksville	73,728	36,257	317	0.55	5.33	2.93	83.30	10.06	22.53	(9)	21	12	587	283	255	-	1.22%	0.64%
Security Bank And Trust Company	Yes	Maysville	68,628	25,812	467	0.93	4.59	2.48	65.20	16.11	55.49	-	2	-	160	30	43	-	1.11%	0.11%
Clinton Bank	No	Clinton	65,024	36,167	359	0.71	4.40	3.37	73.90	19.17	36.76	12	1	3	272	-	285	281	1.22%	0.87%
Farmers & Traders Bank Of Campton	Yes	Campton	62,539	25,230	529	1.05	14.09	3.35	68.90	8.32	41.14	23	5	12	274	72	41	-	1.56%	0.18%
Farmers State Bank, Inc	Yes	Booneville	59,056	21,233	538	1.10	12.46	3.49	71.70	10.53	37.33	23	19	36	149	-	160	-	3.33%	0.27%
Pinnacle Bank, Inc	No	Vanceburg	54,138	32,390	406	1.02	6.35	4.12	69.40	15.00	25.75	23	25	5	792	195	187	257	1.87%	1.18%
Sebree Deposit Bank	No	Sebree	48,852	13,823	(701)	(2.73)	(12.93)	2.79	196.30	33.56	95.82	-	1	-	562	46	-	-	1.27%	0.09%
Blue Grass Federal Savings And Loan Association	No	Paris	47,946	34,925	128	0.38	1.95	3.46	80.50	18.72	24.60	61	3	-	-	-	127	-	0.96%	0.26%
Citizens Federal Savings And Loan Association Of Covington	No	Covington	39,614	26,625	188	0.61	2.27	2.75	72.60	28.87	42.20	-	-	-	-	-	-	-	1.02%	0.00%
Carrollton Federal Bank	No	Carrollton	38,698	25,644	193	0.65	5.08	3.45	75.90	14.65	20.61	12	48	39	328	-	-	-	1.16%	0.00%
First Federal Savings And Loan Association	No	Morehead	35,512	29,092	49	0.18	0.65	3.13	92.80	27.89	19.58	-	-	-	794	223	141	-	1.43%	1.03%
Hart County Bank and Trust Company	No	Munfordville	32,345	23,241	259	1.06	4.73	1.67	68.90	22.94	34.15	-	-	-	-	-	-	-	4.36%	0.00%
Home Savings Bank, Fsb	No	Ludlow	27,616	15,942	(89)	(0.45)	(3.40)	2.82	115.70	12.17	42.86	-	-	-	-	-	337	-	0.88%	1.22%
<b>Total/Average</b>			<b>1,177,474</b>	<b>705,280</b>	<b>6,858</b>	<b>0.60</b>	<b>5.36</b>	<b>3.31</b>	<b>80.31</b>	<b>16.64</b>	<b>33.15</b>	<b>412</b>	<b>225</b>	<b>389</b>	<b>7,462</b>	<b>1,615</b>	<b>4,850</b>	<b>881</b>	<b>1.53%</b>	<b>0.58%</b>