

Saltmarsh Saltmarsh, Cleaveland & Gund CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS			KENTUCKY BANKS - PERFORMANCE COMPARISON - MARCH 31, 2025																	www.thebankadvisors.com					
			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 (%)
																		30-100	100 +						
																		\$	\$						
State Summary																									
Greater than \$1 Billion		17	48,756,901	34,581,028	169,348	1.21	11.73	3.51	62.94	10.65	11.76	25,907	5,327	11,550	77,721	16,066	89,533	12,414	1.27%	0.21%					
\$500 Million to \$1 Billion		18	12,390,544	8,862,385	37,307	1.16	14.71	3.44	62.69	9.61	13.66	2,484	325	928	58,960	2,047	29,859	1,865	1.26%	0.28%					
\$250 Million to \$500 Million		33	12,432,857	8,775,023	31,891	1.05	10.36	3.40	68.38	10.83	14.10	1,482	339	2,439	85,280	10,781	41,488	1,266	1.12%	0.45%					
\$100 Million to \$250 Million		37	6,659,370	4,249,822	18,317	1.11	11.62	3.66	68.27	11.36	17.90	1,849	510	2,637	40,841	8,167	39,439	3,036	1.26%	0.71%					
Less than \$100 Million		16	1,001,108	667,003	2,063	0.75	5.97	3.58	78.96	16.24	22.12	59	34	88	6,517	498	5,561	225	1.50%	0.67%					
State Total		121	81,240,780	57,135,261	258,926	1.17	11.90	3.50	64.37	10.65	13.04	31,781	6,535	17,642	269,319	37,559	205,880	18,806	1.25%	0.30%					
Greater than \$1 Billion																									
Stock Yards Bank & Trust Company	No	Louisville	8,992,689	6,646,360	34,149	1.52	14.25	3.49	51.90	9.70	6.28	900	1,585	614	18,702	283	15,865	85	1.34%	0.18%					
Republic Bank & Trust Company	No	Louisville	7,068,101	5,289,913	47,374	2.58	19.76	6.22	44.00	12.97	13.57	17,692	1,179	4,526	10,355	255	22,729	1,107	2.01%	0.34%					
Community Trust Bank, Inc.	No	Pikeville	6,235,369	4,636,536	21,453	1.37	10.87	3.53	49.90	13.32	1.77	3,648	1,147	2,722	14,537	10,835	15,692	4,795	1.23%	0.50%					
Independence Bank Of Kentucky	Yes	Owensboro	3,801,538	2,090,442	6,213	0.65	6.91	2.12	74.60	8.60	10.29	100	4	23	1,511	-	2,554	1,000	0.93%	0.09%					
Central Bank & Trust Company	No	Lexington	3,747,261	2,868,287	10,424	1.13	9.49	3.88	71.60	12.13	1.26	73	410	982	2,176	895	4,572	-	1.03%	0.15%					
Traditional Bank, Inc.	No	Mount Sterling	2,357,640	1,527,742	4,181	0.69	9.31	2.60	63.10	10.18	18.82	128	19	110	2,427	800	2,148	2,778	1.07%	0.24%					
South Central Bank, Inc.	No	Glasgow	1,973,053	1,529,750	5,758	1.17	13.31	3.35	58.20	9.92	8.94	229	233	475	3,101	-	5,126	473	1.00%	0.28%					
Whitaker Bank, Inc	No	Lexington	1,927,178	1,008,019	5,945	1.21	11.57	3.66	62.70	13.16	22.21	80	84	111	5,020	298	762	381	1.51%	0.07%					
Planters Bank, Inc.	No	Hopkinsville	1,866,353	1,543,421	4,979	1.07	9.90	2.91	53.10	11.88	3.62	450	3	24	741	848	625	1,425	1.28%	0.16%					
Heritage Bank, Inc.	No	Erlanger	1,821,131	1,163,067	4,121	0.90	15.53	3.20	65.80	8.52	19.43	982	182	431	1,746	21	2,479	-	1.09%	0.14%					
Forcht Bank, National Association	No	Lexington	1,539,852	1,098,342	(410)	(0.10)	(1.22)	2.85	104.70	8.30	8.82	30	22	51	570	-	1,848	-	1.22%	0.12%					
The Cecilian Bank	No	Cecilia	1,531,438	1,026,737	4,015	1.05	10.81	3.25	56.90	11.20	8.24	649	44	574	4,907	823	2,946	302	1.05%	0.27%					
Community Financial Services Bank	No	Benton	1,395,292	979,311	2,861	0.77	11.25	3.01	72.40	9.76	6.83	150	167	533	2,493	-	8,141	68	1.51%	0.59%					
First Southern National Bank	No	Lancaster	1,215,354	746,209	5,469	1.81	18.33	4.27	64.10	9.63	23.34	262	64	159	4,081	374	2,442	-	1.53%	0.23%					
Monticello Banking Company	No	Monticello	1,169,330	849,359	2,600	0.88	11.63	3.12	68.70	9.77	12.73	-	68	81	1,224	224	872	-	1.13%	0.09%					
Edmonton State Bank	Yes	Glasgow	1,088,948	842,584	6,154	2.35	15.31	4.53	46.20	11.32	16.77	315	102	77	3,574	393	340	-	1.14%	0.07%					
The Paducah Bank And Trust Company	Yes	Paducah	1,026,374	734,949	4,062	1.58	12.47	3.76	62.00	10.77	17.01	219	14	57	556	17	392	-	1.60%	0.04%					
Total/Average			48,756,901	34,581,028	169,348	1.21	11.73	3.51	62.94	10.65	11.76	25,907	5,327	11,550	77,721	16,066	89,533	12,414	1.27%	0.21%					
\$500 Million to \$1 Billion																									
The Farmers National Bank Of Danville	No	Danville	979,056	735,830	4,518	1.64	22.78	3.72	58.30	8.61	12.18	50	93	116	3,985	19	3,471	184	1.30%	0.38%					
American Bank & Trust Company Inc.	No	Bowling Green	891,906	721,945	1,876	0.84	10.71	2.92	60.30	8.91	9.52	258	12	12	15,023	442	1,277	-	0.87%	0.19%					
Wilson & Muir Bank & Trust Company	Yes	Bardstown	854,417	520,628	4,862	2.36	38.66	4.14	47.50	8.96	18.33	(40)	51	57	2,238	-	15	113	0.95%	0.02%					
Field & Main Bank	No	Henderson	812,816	634,912	2,403	1.22	14.74	3.60	64.10	8.53	13.27	150	1	41	3,713	245	3,937	49	1.24%	0.52%					
Cumberland Valley National Bank & Trust Company	No	East Bernstadt	791,369	541,175	1,805	0.90	10.44	3.47	70.30	9.56	17.44	150	8	32	6,407	6	3,251	-	1.29%	0.41%					
Franklin Bank & Trust Company	No	Franklin	766,225	640,245	2,336	1.24	9.83	3.69	56.10	12.77	12.26	299	1	300	1,615	197	1,882	-	1.00%	0.27%					
Fnb Bank, Inc.	No	Mayfield	708,533	479,869	1,843	1.06	14.42	3.25	63.20	8.54	13.47	-	5	-	1,697	397	360	517	1.71%	0.18%					
Farmers Bank & Trust Company	Yes	Marion	708,319	582,444	2,762	1.55	14.73	3.78	59.40	8.90	11.82	225	26	38	2,530	73	588	450	0.63%	0.16%					
Citizens Bank Of Kentucky, Inc	No	Paintsville	678,859	329,406	1,316	0.77	6.68	3.06	74.20	12.92	27.83	(32)	26	33	466	5	2,625	138	1.49%	0.41%					
The Citizens National Bank of Somerset	Yes	Somerset	660,087	344,194	2,149	1.25	24.60	2.78	62.00	8.71	10.09	75	21	31	1,700	261	628	141	1.57%	0.16%					
First & Farmers National Bank, Inc.	No	Somerset	657,885	468,301	1,923	1.17	10.92	3.72	56.30	11.14	12.63	60	22	26	2,655	28	771	-	1.56%	0.12%					
First Kentucky Bank, Inc.	Yes	Mayfield	589,079	353,272	1,423	0.95	11.82	3.04	71.10	8.89	20.52	110	2	-	945	137	769	-	1.34%	0.15%					
First United Bank And Trust Company, Inc.	Yes	Madisonville	584,250	390,065	1,417	0.94	16.76	3.23	71.90	8.61	11.53	61	-	1	145	-	661	234	1.12%	0.15%					
Peoples Exchange Bank, Inc.	No	Winchester	581,719	479,415	1,242	0.88	9.79	3.78	68.30	9.73	11.39	311	1	15	981	17	-	-	1.15%	0.00%					
Hearthside Bank Corporation	No	Middlesboro	567,634	435,944	799	0.56	6.74	3.31	78.40	9.79	6.39	161	23	37	966	-	874	39	1.15%	0.16%					
West Point Bank	No	Radcliff	535,955	420,494	1,055	0.78	13.13	2.70	63.90	7.82	15.23	-	1	-	4,229	-	1,135	-	0.48%	0.21%					
The Murray Bank	Yes	Murray	515,890	386,571	1,971	1.52	16.48	3.20	49.10	8.89	15.88	196	15	6	3,624	-	164	-	1.51%	0.03%					
Peoples Bank Of Kentucky, Inc.	No	Flemingsburg	506,545	397,675	1,607	1.30	11.46	4.54	54.00	11.70	6.16	450	17	183	6,041	220	7,451	-	2.39%	1.51%					
Total/Average			12,390,544	8,862,385	37,307	1.16	14.71	3.44	62.69	9.61	13.66	2,484	325	928	58,960	2,047	29,859	1,865	1.26%	0.28%					

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Institution	Sub S	Count/City													30-100	100 +				
															\$	\$				
\$250 Million to \$500 Million																				
United Community Bank Of West Kentucky, Inc.	No	Morganfield	493,334	281,171	1,393	1.15	15.31	2.79	55.60	10.92	18.26	20	4	68	422	-	230	-	1.19%	0.05%
River City Bank, Inc.	No	Louisville	491,377	370,829	368	0.29	3.58	3.07	88.70	10.47	17.02	-	5	-	1,129	-	1	-	0.65%	0.00%
Magnolia Bank, Inc	Yes	Elizabethtown	485,385	310,029	30	0.03	0.19	3.45	98.90	11.08	11.69	(38)	4	4	9,865	271	3,360	-	1.89%	0.75%
Eclipse Bank, Inc.	No	Louisville	479,140	409,572	(99)	(0.08)	(0.98)	2.19	106.30	9.26	10.48	-	2	1,394	391	-	1,963	-	0.80%	0.41%
First Community Bank Of The Heartland, Inc.	Yes	Clinton	462,186	368,589	1,222	1.05	11.10	3.66	75.70	8.20	7.95	-	24	35	6,685	4,293	532	41	0.76%	1.05%
Bank Of Lexington, Inc.	No	Lexington	456,968	291,443	1,224	1.06	12.75	3.34	56.50	8.75	32.16	51	-	-	754	-	90	-	0.57%	0.02%
The Lincoln National Bank Of Hodgenville	No	Hodgenville	452,639	340,694	1,436	1.28	10.01	4.09	60.10	13.85	17.52	64	7	17	932	-	1,756	-	1.24%	0.39%
Springfield State Bank	No	Springfield	443,496	304,740	1,007	0.91	8.32	2.69	54.20	14.56	7.49	139	7	-	1,608	-	211	-	1.07%	0.05%
The First National Bank Of Russell Springs	No	Russell Springs	432,978	268,888	1,031	0.96	11.64	2.85	57.20	10.08	18.98	-	38	1	484	-	112	-	1.08%	0.03%
United Cumberland Bank	Yes	Whitley City	432,960	305,886	1,724	1.59	12.26	4.00	60.60	11.55	15.89	263	31	110	4,844	-	5,857	549	1.45%	1.48%
The Casey County Bank, Inc.	No	Liberty	427,540	195,293	833	0.79	11.43	2.84	61.10	8.10	(14.15)	190	52	285	1,057	-	930	42	1.37%	0.23%
Meade County Bank, Inc.	No	Brandenburg	427,243	354,087	967	0.90	12.84	3.14	62.00	8.66	8.56	80	1	17	3,612	-	315	-	0.31%	0.07%
Town & Country Bank And Trust Company	No	Bardstown	419,868	276,829	1,614	1.57	14.11	4.17	65.10	12.43	21.24	30	9	4	433	498	-	-	0.98%	0.12%
First State Bank Of The Southeast, Inc	Yes	Middlesboro	411,508	357,620	900	0.89	9.28	3.52	78.00	8.73	9.68	-	2	145	2,445	436	2,046	-	1.28%	0.60%
Morgantown Bank & Trust Company, Incorporated	No	Morgantown	393,822	301,396	767	0.78	11.03	3.21	69.40	8.06	13.53	96	7	13	1,949	38	1,173	-	0.66%	0.31%
Bank Of The Bluegrass And Trust Co.	No	Lexington	386,528	297,432	1,551	1.60	20.07	3.24	60.80	10.19	20.52	-	10	13	282	-	94	-	1.68%	0.02%
Cumberland Security Bank, Inc.	Yes	Somerset	372,452	320,281	3,483	3.77	22.38	5.45	37.20	13.78	12.02	63	2	5	1,082	28	122	-	2.65%	0.04%
The First National Bank Of Grayson	No	Grayson	368,993	215,700	1,448	1.56	15.51	4.12	54.10	11.61	20.07	101	18	35	1,408	-	2,505	64	1.14%	0.70%
United Southern Bank	No	Hopkinsville	351,750	258,975	829	0.96	9.26	3.70	66.90	11.58	17.10	81	4	9	1,220	-	2,088	-	1.05%	0.59%
First State Bank	No	Irvington	345,463	270,758	1,544	1.76	18.98	4.32	49.90	11.44	9.73	-	1	9	6,450	48	179	-	0.25%	0.07%
Peoples Bank & Trust Company Of Hazard	No	Hazard	345,007	255,518	327	0.40	7.84	3.42	87.20	8.85	16.47	-	9	15	1,386	416	3,670	164	1.17%	1.23%
Citizens Bank & Trust Company	No	Campbellsville	339,332	191,585	799	0.96	7.75	2.91	63.60	14.10	23.58	-	3	-	1,426	44	244	-	1.71%	0.08%
1St Trust Bank, Inc.	No	Hazard	319,281	251,742	331	0.43	4.97	2.91	77.60	9.56	10.10	60	6	27	3,153	314	76	195	0.63%	0.18%
Citizens Deposit Bank Of Arlington, Inc.	Yes	Arlington	317,884	222,605	1,033	1.31	9.22	3.36	62.40	14.14	12.54	30	5	11	9,761	2,038	106	-	2.07%	0.67%
The Farmers Bank Of Milton	No	Milton	312,618	209,767	355	0.44	5.65	2.67	81.40	11.94	12.81	-	20	47	1,399	-	1,657	-	0.77%	0.53%
Kentucky Farmers Bank Corporation	#N/A	Ashland	306,881	156,443	1,395	1.79	9.92	4.09	62.90	15.53	29.10	(91)	26	9	780	214	127	-	0.97%	0.11%
Hometown Bank Of Corbin Inc.	No	Corbin	296,792	173,738	405	0.53	10.10	3.09	81.70	8.23	19.57	64	11	55	41	16	1,031	-	0.84%	0.35%
First Federal Savings Bank Of Kentucky	No	Frankfort	296,044	254,089	55	0.08	0.76	2.35	94.50	9.98	11.12	21	-	-	3,655	427	1,670	-	0.65%	0.71%
Citizens Guaranty Bank	Yes	Richmond	288,727	265,065	896	1.24	12.42	4.90	75.40	8.22	4.44	104	10	56	3,695	5	5,100	28	1.16%	1.78%
Citizens Guaranty Bank	Yes	Brownsville	284,983	195,988	1,043	1.45	15.17	3.47	57.80	10.23	17.78	30	17	11	4,806	-	2,749	179	1.00%	1.03%
United Citizens Bank Of Southern Kentucky, Inc.	No	Columbia	267,453	222,061	1,094	1.68	15.44	4.51	52.30	11.23	12.30	80	2	38	3,431	-	388	-	1.28%	0.15%
Bank Of Hindman	No	Hindman	264,625	122,820	160	0.23	4.09	1.53	85.90	9.13	14.95	(1)	1	5	4,584	1,587	1,106	-	1.21%	1.02%
Bank Of Jamestown	No	Jamestown	257,600	153,390	726	1.15	9.35	3.22	55.50	12.83	4.78	45	1	1	111	108	-	4	1.43%	0.04%
Total/Average			12,432,857	8,775,023	31,891	1.05	10.36	3.40	68.38	10.83	14.10	1,482	339	2,439	85,280	10,781	41,488	1,266	1.12%	0.45%

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Farmers Bank	No	Nicholasville	244,601	174,402	542	0.88	8.49	3.31	64.70	10.98	10.67	53	4	4	5	-	-	-	1.29%	0.00%
The First National Bank Of Manchester	No	Manchester	243,276	154,300	610	0.98	12.20	3.85	68.80	8.49	18.95	15	6	26	2,250	735	1,445	15	1.45%	0.90%
Taylor County Bank	Yes	Campbellsville	241,070	168,232	1,369	2.34	20.36	4.00	57.30	12.79	14.97	(224)	8	29	3,256	1,179	1,281	-	0.87%	1.02%
The Commercial Bank Of Grayson	No	Grayson	237,248	145,483	377	0.64	6.30	3.78	76.70	11.64	20.94	62	15	21	4,018	2,732	1,815	-	1.39%	1.92%
Citizens Bank	Yes	Mount Vernon	237,114	196,498	810	1.32	14.24	3.88	66.80	7.52	8.27	60	22	38	2,167	33	2,186	-	1.07%	0.94%
First National Bank Of Kentucky	Yes	Carrollton	231,712	175,375	566	0.99	9.05	3.95	75.70	9.09	19.45	38	1	-	233	-	554	-	1.35%	0.24%
Farmers Bank And Trust Company, Princeton, Ken	Yes	Princeton	227,616	163,254	668	1.21	14.78	3.35	67.00	9.35	15.77	75	5	13	522	65	52	-	1.21%	0.05%
The Citizens Bank	Yes	Morehead	225,312	140,598	926	1.75	19.27	4.60	64.80	8.27	2.83	60	10	15	241	-	494	-	0.99%	0.22%
Bank Of Columbia	Yes	Columbia	212,986	172,091	1,282	2.47	23.08	4.49	49.70	9.62	10.68	5	11	39	916	32	101	-	1.64%	0.06%
Lewisburg Banking Company	Yes	Lewisburg	211,347	138,732	731	1.45	14.73	3.86	64.40	9.45	1.39	30	1	-	1,957	-	418	212	1.22%	0.30%
United Citizens Bank & Trust Company	No	Campbellsburg	210,695	168,682	483	0.93	10.67	4.26	67.20	9.70	7.01	119	-	4	3,813	300	1,566	-	0.92%	0.89%
First & Peoples Bank And Trust Company	No	Russell	210,536	96,996	(1,362)	(2.39)	(38.35)	2.29	114.30	9.07	20.95	1,150	24	1,928	733	11	21,024	-	4.18%	9.99%
Citizens Bank & Trust Co. Of Jackson	Yes	Jackson	210,102	157,617	641	1.22	9.60	4.46	74.50	9.30	8.32	30	17	24	1,315	706	385	1,897	1.31%	1.42%
Commercial Bank	Yes	West Liberty	209,318	137,129	545	1.00	9.25	3.47	69.10	9.93	0.93	33	3	6	884	74	1,950	6	0.86%	0.97%
The Citizens Bank	Yes	Hickman	204,812	144,768	535	1.07	8.04	3.29	70.50	12.84	5.24	-	11	46	2,686	10	42	10	1.26%	0.03%
Century Bank Of Kentucky, Inc.	Yes	Lawrenceburg	195,623	127,835	736	1.51	14.93	3.35	59.50	9.75	30.62	-	1	3	890	-	113	-	1.04%	0.06%
Elkton Bank & Trust Company	No	Elkton	190,913	79,300	598	1.28	11.00	3.38	64.90	12.92	17.72	6	5	2	90	71	9	-	1.00%	0.04%
Peoples Bank	No	Lebanon	185,894	149,632	500	1.20	15.61	3.94	61.70	9.89	6.15	75	1	1	207	-	-	-	0.78%	0.00%
Jackson County Bank	No	Mc Kee	177,514	72,822	823	1.84	7.23	4.26	51.30	26.11	23.84	17	13	15	675	39	218	-	2.73%	0.14%
Pbk Bank, Inc	No	Stanford	167,445	96,302	723	1.77	13.95	5.03	59.80	14.52	38.41	-	12	23	1,157	125	254	-	0.85%	0.23%
Bank Of Maysville	No	Maysville	166,246	83,975	437	1.05	7.01	3.25	62.00	15.92	29.14	10	-	1	280	-	-	-	0.83%	0.00%
Bank Of Clarkson	No	Clarkson	166,108	107,120	567	1.32	15.34	3.71	56.80	12.28	27.08	23	-	1	1,417	89	-	-	0.59%	0.05%
Commonwealth Community Bank, Inc.	Yes	Hartford	158,751	50,790	49	0.13	0.87	1.58	91.70	14.68	58.02	35	1	32	125	32	191	-	1.29%	0.14%
The Citizens National Bank Of Lebanon	Yes	Lebanon	157,840	47,205	280	0.72	12.20	2.66	76.60	11.87	26.50	-	-	-	656	-	155	-	0.82%	0.10%
The Salyersville National Bank	No	Salyersville	154,388	85,772	574	1.39	15.79	3.69	51.00	13.30	2.41	-	-	-	2,871	-	-	-	0.92%	0.00%
The Sacramento Deposit Bank	Yes	Sacramento	144,854	88,316	614	1.74	21.05	3.85	57.80	9.87	32.63	-	1	1	730	59	258	-	0.96%	0.22%
Independent Correspondent Bankers' Bank, Inc.	No	Frankfort	144,433	82,823	283	0.79	5.83	2.78	74.80	13.59	0.97	18	-	-	-	-	967	-	1.35%	0.67%
Hyden Citizens Bank, Inc	Yes	Hyden	144,406	84,065	276	0.73	11.80	3.60	80.90	8.76	11.63	-	3	1	455	18	189	-	1.19%	0.14%
The Farmers National Bank Of Lebanon	No	Lebanon	140,600	86,131	331	0.94	10.06	3.51	68.70	11.23	29.27	(4)	4	2	557	-	-	-	1.16%	0.00%
Bank Of Cadiz And Trust Company	Yes	Cadiz	140,374	69,196	211	0.57	38.09	3.01	80.60	8.99	30.45	15	-	-	378	-	-	-	1.19%	0.00%
Auburn Banking Company	Yes	Auburn	139,652	108,453	566	1.62	18.86	3.95	60.80	8.68	8.27	13	1	21	846	91	70	-	0.71%	0.12%
The Peoples Bank	No	Marion	136,803	105,247	174	0.52	5.02	4.01	77.50	10.60	14.72	93	307	270	65	-	348	360	1.54%	0.52%
The Peoples Bank	Yes	Taylorsville	133,756	83,643	581	1.70	18.60	4.29	62.40	11.44	14.32	15	1	18	257	25	674	-	1.59%	0.52%
Bank Of Buffalo	Yes	Buffalo	118,708	84,848	390	1.34	13.24	3.01	56.00	9.34	24.70	-	-	2	631	938	126	-	0.87%	0.90%
Peoples Bank Mt Washington	Yes	Mount Washington	116,740	74,779	475	1.61	18.41	4.60	67.40	10.69	30.81	-	-	-	143	-	1,055	-	1.27%	0.90%
Bedford Loan & Deposit Bank	No	Bedford	113,647	77,227	202	0.72	5.59	3.45	75.20	15.53	15.12	27	20	41	2,481	222	1,042	536	1.50%	1.58%
Fredonia Valley Bank	No	Fredonia	106,930	70,184	204	0.76	7.77	3.52	77.10	12.46	23.14	-	2	10	934	581	457	-	1.47%	0.97%
Total/Average			6,659,370	4,249,822	18,317	1.11	11.62	3.66	68.27	11.36	17.90	1,849	510	2,637	40,841	8,167	39,439	3,036	1.26%	0.71%

KENTUCKY BANKS - PERFORMANCE COMPARISON - MARCH 31, 2025

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CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS			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 (%)
Institution	Sub S	Count/City													30-100	100 +				
															\$	\$				
Less than \$100 Million																				
Owingsville Banking Company	No	Owingsville	98,461	73,940	263	1.12	13.74	4.35	69.90	9.80	10.53	7	-	5	308	-	191	-	1.19%	0.19%
Bank Of The Mountains, Inc.	No	West Liberty	95,144	64,876	254	1.08	11.14	5.28	71.70	9.78	19.43	-	11	23	252	101	583	42	1.41%	0.76%
Citizens Bank Of Cumberland County, Inc.	Yes	Burkesville	93,928	65,593	419	1.81	12.65	4.76	63.60	11.77	14.00	-	-	8	368	-	369	-	1.16%	0.39%
First Federal Savings And Loan Association	No	Hazard	86,741	78,540	26	0.12	0.58	2.27	91.90	20.49	8.65	-	-	-	1,847	19	1,835	10	0.64%	2.15%
The First National Bank Of Brooksville	Yes	Brooksville	76,039	41,063	132	0.69	5.83	3.55	81.20	10.51	13.41	7	1	8	632	248	53	-	1.08%	0.40%
Security Bank And Trust Company	Yes	Maysville	70,370	28,910	251	1.43	7.29	3.27	58.10	15.63	50.44	-	-	-	69	-	29	-	1.00%	0.04%
Clinton Bank	No	Clinton	69,176	42,956	73	0.41	2.70	3.38	77.40	18.02	29.34	12	-	3	293	52	5	-	1.22%	0.08%
Farmers & Traders Bank Of Campton	Yes	Campton	66,275	37,627	153	0.90	14.14	3.50	74.40	9.13	19.87	8	1	8	153	-	89	-	1.60%	0.13%
Farmers State Bank, Inc	Yes	Booneville	59,910	28,838	194	1.21	14.94	4.16	72.00	11.78	19.84	7	10	11	163	5	566	-	2.55%	0.95%
Pinnacle Bank, Inc	No	Vanceburg	55,607	31,958	104	0.76	4.42	4.07	74.30	16.14	20.58	5	4	15	1,102	-	421	173	1.73%	1.07%
Blue Grass Federal Savings And Loan Association	No	Paris	54,468	40,836	34	0.25	1.50	2.68	85.60	16.84	23.00	9	-	6	-	-	-	-	0.95%	0.00%
Citizens Federal Savings And Loan Association Of	No	Covington	41,983	31,530	(6)	(0.06)	(0.22)	2.13	99.10	27.80	32.67	-	-	-	-	-	-	-	0.86%	0.00%
First Federal Savings And Loan Association	No	Morehead	39,788	35,860	26	0.26	1.01	3.51	90.00	25.87	10.91	3	-	-	516	24	562	-	1.23%	1.47%
Carrollton Federal Bank	No	Carrollton	39,739	24,877	45	0.46	3.21	3.74	85.20	16.21	18.22	-	7	1	144	-	163	-	0.77%	0.41%
Home Savings Bank, Fsb	No	Ludlow	27,982	22,453	(37)	(0.53)	(4.42)	2.73	119.30	11.00	18.40	-	-	-	670	49	695	-	0.67%	2.66%
Hart County Bank And Trust Company	No	Munfordville	25,497	17,146	132	2.08	7.00	3.97	49.60	29.13	44.65	1	-	-	-	-	-	-	5.91%	0.00%
Total/Average			1,001,108	667,003	2,063	0.75	5.97	3.58	78.96	16.24	22.12	59	34	88	6,517	498	5,561	225	1.50%	0.67%