

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		17	41,795,158	26,617,220	277,166	1.31	12.13	3.28	60.74	9.80	20.81	950	7,476	23,965	60,400	14,069	151,060	24,932	1.39%	0.48%
\$500 Million to \$1 Billion		15	10,279,377	6,270,933	62,944	1.26	11.42	3.22	61.81	9.25	25.81	2,969	1,419	2,280	16,702	2,002	32,280	9,699	1.34%	0.42%
\$250 Million to \$500 Million		36	12,115,884	7,553,959	78,000	1.28	10.53	3.41	62.90	10.62	25.99	5,647	1,336	2,384	40,718	8,365	45,933	9,162	1.30%	0.55%
\$100 Million to \$250 Million		40	6,802,246	3,930,500	42,157	1.31	10.56	3.69	64.48	11.18	27.19	2,110	824	964	27,240	3,518	22,917	1,555	1.19%	0.39%
Less than \$100 Million		21	1,298,812	763,437	5,397	0.72	4.95	3.47	77.68	15.73	32.99	356	130	150	6,666	930	9,355	749	1.59%	0.73%
State Total		129	72,291,477	45,136,049	465,664	1.18	9.92	3.41	65.52	11.31	26.56	12,032	11,185	29,743	151,726	28,884	261,545	46,097	1.36%	0.52%
Greater than \$1 Billion																				
Republic Bank & Trust Company	No	Louisville	6,175,649	4,554,537	49,746	1.56	12.75	3.49	65.50	12.17	13.85	950	632	12,468	11,046	724	21,622	1,898	1.32%	0.39%
Stock Yards Bank & Trust Company	No	Louisville	6,074,391	4,206,513	29,443	1.19	11.85	3.36	62.70	9.95	13.52	3,497	815	3,564	7,089	1,057	12,811	648	1.41%	0.24%
Community Trust Bank, Inc.	No	Pikeville	5,460,139	3,448,493	46,679	1.76	13.61	3.23	50.40	11.90	10.34	(6,756)	2,847	2,418	10,847	8,283	12,863	5,848	1.21%	0.42%
Central Bank & Trust Company	No	Lexington	3,474,642	2,362,887	16,891	0.99	9.75	3.16	72.10	9.81	15.82	727	865	1,674	3,782	644	13,245	3,845	1.06%	0.40%
Independence Bank of Kentucky	Yes	Owensboro	3,044,655	1,555,493	24,808	1.63	16.58	3.33	54.50	7.63	15.68	1,250	7	145	748	8	1,728	800	1.15%	0.08%
Traditional Bank, Inc.	Yes	Mount Sterling	2,150,316	1,200,992	20,540	1.94	16.42	3.16	40.70	8.93	32.46	811	174	104	529	68	19,971	4,476	1.39%	1.13%
Whitaker Bank, Inc.	No	Lexington	2,050,181	886,718	9,061	0.92	6.99	3.13	68.10	11.48	39.11	-	1,086	1,476	5,122	1,782	17,140	5,471	1.72%	1.19%
South Central Bank, Inc.	No	Glasgow	1,569,334	1,011,313	11,571	1.52	15.72	3.16	54.90	9.91	21.57	141	254	221	8,141	497	9,631	-	1.11%	0.64%
Forcht Bank, National Association	No	Lexington	1,501,917	846,201	4,671	0.63	5.64	3.22	79.20	8.44	29.19	-	45	128	956	-	1,321	8	1.27%	0.09%
Community Financial Services Bank	No	Benton	1,452,072	930,387	7,525	1.06	11.50	2.79	65.60	9.07	23.22	(1,700)	211	452	1,832	-	19,177	1,959	1.42%	1.46%
Heritage Bank, Inc.	No	Erlanger	1,390,756	767,814	6,904	1.07	13.35	3.28	59.90	7.84	28.48	542	103	337	1,172	-	1,023	1,253	1.43%	0.16%
The Cecilian Bank	No	Cecilia	1,385,682	796,692	7,532	1.11	11.94	3.01	56.10	8.57	13.50	(181)	149	219	856	270	2,392	377	1.20%	0.22%
Limestone Bank, Inc.	No	Louisville	1,331,489	947,425	8,375	1.26	10.81	3.62	57.20	10.55	17.80	350	99	255	433	-	1,530	-	1.33%	0.11%
Planters Bank, Inc.	No	Hopkinsville	1,288,271	995,214	12,487	1.93	16.12	3.98	40.20	12.01	8.93	600	16	14	425	-	1,101	-	1.66%	0.08%
Commonwealth Bank And Trust Company	Yes	Louisville	1,254,879	732,810	9,681	1.60	13.19	3.05	75.10	9.28	16.00	300	93	283	3,073	4	4,353	-	2.19%	0.35%
First Southern National Bank	No	Lancaster	1,119,704	657,370	5,162	0.96	9.64	3.46	66.40	8.32	30.71	209	72	86	3,383	364	8,707	691	1.55%	0.87%
Citizens Union Bank Of Shelbyville	No	Shelbyville	1,071,081	716,361	6,090	1.16	10.35	3.34	63.90	10.73	23.54	210	8	121	966	368	2,445	1,118	1.24%	0.37%
Total/Average			41,795,158	26,617,220	277,166	1.31	12.13	3.28	60.74	9.80	20.81	950	7,476	23,965	60,400	14,069	151,060	24,932	1.39%	0.48%
\$500 Million to \$1 Billion																				
Monticello Banking Company	No	Monticello	989,849	624,108	5,068	1.05	11.40	3.28	61.30	8.82	24.53	890	197	234	771	-	3,904	33	1.28%	0.40%
The Paducah Bank And Trust Company	Yes	Paducah	811,568	602,135	7,028	1.75	11.15	3.65	58.80	12.62	13.71	542	77	398	654	9	757	582	1.70%	0.17%
The Farmers National Bank Of Danville	No	Danville	805,035	468,090	3,899	0.98	10.95	3.12	71.40	8.05	32.04	325	121	253	2,021	-	4,604	117	1.30%	0.59%
Citizens Bank Of Kentucky, Inc	No	Paintsville	778,098	368,225	2,771	0.73	5.86	2.61	71.90	10.00	37.17	-	114	172	289	-	4,445	1,147	1.04%	0.72%
Edmonton State Bank	Yes	Glasgow	699,760	475,580	7,788	2.28	14.27	3.40	47.90	12.56	27.32	300	32	35	1,636	1,386	569	-	1.29%	0.28%
Franklin Bank & Trust Company	No	Franklin	687,525	544,260	4,118	1.26	10.94	3.39	53.90	11.57	17.16	43	35	554	317	-	463	395	1.20%	0.12%
Cumberland Valley National Bank & Trust Compa	No	East Bernstadt	683,485	401,759	2,929	0.88	9.88	2.98	69.90	8.76	30.73	110	42	105	603	120	4,876	951	1.25%	0.87%
Citizens Deposit Bank & Trust, Inc.	No	Vanceburg	654,258	308,054	3,826	1.26	13.21	3.14	55.30	8.24	19.49	(30)	48	99	171	1	936	3,116	0.83%	0.62%
Wilson & Muir Bank & Trust Company	Yes	Bardstown	644,227	322,135	6,662	2.07	19.77	3.48	50.70	7.61	34.30	100	95	102	487	-	4,511	-	1.48%	0.70%
First & Farmers National Bank, Inc.	No	Somerset	617,507	345,199	2,969	0.97	8.00	3.70	62.50	10.05	33.34	50	126	29	1,982	139	720	42	1.56%	0.15%
The Citizens National Bank of Somerset	Yes	Somerset	606,262	287,868	4,334	1.49	13.41	3.02	59.70	8.37	22.98	210	225	96	1,071	151	1,141	2,482	1.39%	0.62%
Field & Main Bank	No	Henderson	605,961	428,258	3,535	1.21	12.66	3.36	65.50	8.24	21.28	-	230	20	3,667	-	3,477	241	1.34%	0.61%
FNB Bank, Inc.	No	Mayfield	585,842	414,665	3,157	1.09	11.45	3.45	61.30	8.08	11.91	100	26	14	936	196	346	593	1.85%	0.19%
American Bank & Trust Company Inc.	No	Bowling Green	585,159	360,737	1,600	0.56	7.60	2.48	72.80	7.29	33.57	119	12	158	1,880	-	1,232	-	0.94%	0.21%
First Kentucky Bank, Inc.	Yes	Mayfield	524,841	319,860	3,260	1.26	10.77	3.22	64.20	8.49	27.61	210	39	11	217	-	299	-	1.69%	0.06%
Total/Average			10,279,377	6,270,933	62,944	1.26	11.42	3.22	61.81	9.25	25.81	2,969	1,419	2,280	16,702	2,002	32,280	9,699	1.34%	0.42%

KENTUCKY BANKS - PERFORMANCE COMPARISON - JUNE 30, 2021

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																				
Peoples Exchange Bank	No	Winchester	488,420	355,086	2,514	1.05	11.57	3.49	67.30	8.96	20.54	75	50	14	1,833	332	167	-	1.23%	0.08%
Magnolia Bank, Inc	Yes	Magnolia	474,135	160,182	7,217	2.86	19.69	2.38	85.70	11.57	43.07	525	1	5	525	-	222	-	1.99%	0.05%
Farmers Bank & Trust Company	Yes	Marion	470,750	367,012	5,327	2.30	17.95	4.87	51.90	9.35	10.54	434	36	98	1,306	52	1,155	16	0.80%	0.26%
Hearthside Bank Corporation	No	Middlesboro	450,698	302,831	1,809	0.82	7.45	3.64	73.50	10.83	24.18	223	21	36	1,292	-	1,979	-	1.34%	0.44%
First United Bank And Trust Company, Inc.	Yes	Madisonville	448,220	296,407	3,318	1.54	11.85	3.93	61.60	9.70	14.09	223	10	14	55	63	758	-	1.14%	0.18%
Town & Country Bank And Trust Company	No	Bardstown	402,095	230,161	2,167	1.09	10.08	3.42	64.40	10.60	40.00	-	10	8	-	-	335	-	1.13%	0.08%
The Murray Bank	Yes	Murray	397,699	248,764	2,695	1.40	12.63	3.26	55.10	8.65	22.62	292	5	14	439	-	576	-	1.31%	0.14%
River City Bank, Inc.	No	Louisville	384,868	208,804	1,799	0.94	7.57	3.33	66.30	12.59	41.86	-	5	-	3,127	-	652	-	0.99%	0.17%
Springfield State Bank	No	Springfield	378,525	186,306	2,311	1.26	8.79	3.26	51.70	14.58	36.51	120	49	97	1,777	-	419	-	1.11%	0.11%
The Lincoln National Bank Of Hodgenville	No	Hodgenville	378,322	254,339	2,014	1.08	8.58	3.42	64.00	12.19	26.54	67	16	46	1,126	-	618	-	1.42%	0.16%
West Point Bank	No	Radcliff	375,551	195,428	1,889	1.01	12.68	2.83	52.10	7.95	47.26	119	9	19	2,411	-	144	-	0.51%	0.04%
United Cumberland Bank	Yes	Whitley City	366,806	204,853	2,443	1.38	9.21	3.47	65.70	11.60	26.22	60	250	135	3,547	-	3,194	276	1.62%	0.63%
Peoples Bank Of Kentucky, Inc.	No	Flemingsburg	365,459	283,516	2,460	1.36	12.14	4.23	51.40	10.75	9.41	600	48	86	1,786	-	3,374	523	1.81%	1.07%
United Community Bank Of West Kentucky, Inc.	No	Morganfield	361,142	198,466	2,502	1.43	12.44	3.51	52.50	11.18	31.39	130	49	91	92	-	348	-	1.52%	0.10%
First State Bank Of The Southeast, Inc	Yes	Middlesboro	358,226	275,973	2,048	1.14	9.65	3.78	70.30	9.10	19.28	375	6	765	982	-	5,179	4,443	1.00%	2.69%
First Community Bank Of The Heartland, Inc.	Yes	Clinton	343,520	256,338	2,909	1.83	14.17	4.22	59.30	8.40	12.80	604	14	56	1,180	787	672	1,092	1.19%	0.62%
Hancock Bank & Trust Company	Yes	Hawesville	333,779	248,826	916	0.57	4.23	2.97	83.90	10.24	13.79	-	45	-	979	1,037	1,304	-	1.15%	0.70%
The First National Bank Of Grayson	No	Grayson	320,203	168,094	1,763	1.11	10.35	3.18	63.70	10.63	35.30	-	69	60	1,652	109	1,379	-	1.21%	0.46%
Bank of the Bluegrass and Trust Co.	No	Lexington	311,288	205,081	1,954	1.32	11.19	3.37	63.80	11.58	35.80	150	26	10	314	853	4,146	-	2.19%	1.61%
Bank Of Lexington, Inc.	No	Lexington	310,108	208,136	1,198	0.81	7.46	3.29	67.50	10.42	14.40	-	7	-	95	101	-	-	0.89%	0.03%
Citizens Commerce Bank	No	Versailles	307,706	221,135	2,847	1.85	18.64	4.74	51.50	10.25	13.06	90	10	14	126	477	275	414	1.22%	0.38%
The Farmers Bank Of Milton	No	Milton	307,665	153,836	1,314	0.85	6.80	3.00	65.10	12.04	34.01	-	32	23	489	-	3,209	99	0.96%	1.08%
The Casey County Bank, Inc.	No	Liberty	295,603	154,880	1,335	0.89	10.05	2.68	61.90	8.80	11.86	-	82	112	542	3	1,158	9	1.46%	0.40%
Citizens Bank & Trust Company	No	Campbellsville	293,899	159,993	1,846	1.28	9.15	3.26	55.20	13.26	38.24	150	9	-	553	621	272	-	1.97%	0.30%
Bank Of Hindman	No	Hindman	280,662	106,724	819	0.57	5.99	1.99	60.80	7.93	38.76	65	41	96	1,588	1,345	936	295	1.22%	0.92%
The First National Bank Of Russell Springs	No	Russell Springs	279,375	179,708	1,995	1.45	12.19	3.19	56.10	11.32	14.26	-	7	20	915	-	36	-	1.17%	0.01%
Citizens Deposit Bank Of Arlington, Inc.	Yes	Arlington	274,849	178,812	1,659	1.22	6.54	3.68	55.10	14.43	20.44	600	9	235	3,902	1,536	374	-	2.29%	0.69%
United Southern Bank	No	Hopkinsville	274,352	158,842	1,472	1.10	9.93	3.14	63.80	10.87	35.39	30	35	1	466	-	2,975	47	1.44%	1.10%
Meade County Bank, Inc.	No	Brandenburg	269,881	184,863	1,660	1.25	14.69	3.48	55.60	8.50	24.60	-	2	5	555	130	5	-	0.34%	0.05%
Cumberland Security Bank, Inc.	Yes	Somerset	268,228	214,446	4,079	3.11	18.38	4.42	43.50	13.30	17.29	60	167	6	940	295	84	-	2.79%	0.14%
Kentucky Farmers Bank Corporation	Yes	Ashland	263,732	130,437	3,231	2.64	11.56	4.14	47.50	16.68	43.32	(3)	66	25	845	304	198	53	0.77%	0.21%
1st Trust Bank, Inc.	No	Hazard	262,409	179,584	642	0.51	5.32	2.79	74.40	9.70	23.64	215	5	173	253	23	2,438	319	0.86%	1.06%
Eclipse Bank, Inc.	No	Louisville	258,847	202,072	1,152	0.95	9.78	3.17	73.10	9.97	20.41	46	8	-	-	-	513	-	0.91%	0.20%
Morgantown Bank & Trust Company, Incorporated	No	Morgantown	254,627	173,939	867	0.70	8.92	3.04	75.10	7.81	18.08	6	72	47	734	-	1	-	0.79%	0.00%
Bank of Edmonson County	Yes	Brownsville	252,804	153,737	1,787	1.46	10.65	3.22	59.80	10.87	28.65	20	27	1	800	-	191	-	1.03%	0.08%
Peoples Bank & Trust Company Of Hazard	No	Hazard	251,431	146,348	42	0.03	0.64	2.98	94.30	5.57	27.90	371	38	72	3,492	297	6,647	1,576	1.85%	3.39%
Total/Average			12,115,884	7,553,959	78,000	1.28	10.53	3.41	62.90	10.62	25.99	5,647	1,336	2,384	40,718	8,365	45,933	9,162	1.30%	0.55%

KENTUCKY BANKS - PERFORMANCE COMPARISON - JUNE 30, 2021

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First Federal Savings Bank Of Kentucky	No	Frankfort	249,762	215,195	637	0.52	4.05	3.23	76.80	12.27	8.98	-	-	-	1,394	118	4,303	31	0.51%	1.78%
Hometown Bank Of Corbin Inc.	No	Corbin	247,306	142,096	1,147	0.99	11.94	3.68	70.60	7.98	23.76	21	12	18	-	-	323	-	0.92%	0.13%
First State Bank	No	Irvington	244,139	144,707	1,465	1.23	10.89	3.82	61.40	11.01	34.04	-	8	19	5,451	9	1,061	-	0.40%	0.44%
Citizens Guaranty Bank	Yes	Richmond	242,123	208,793	947	0.81	9.96	4.49	80.30	6.13	5.27	225	37	27	1,054	68	1,939	-	1.36%	0.83%
First & Peoples Bank And Trust Company	No	Russell	237,504	102,318	1,206	1.03	5.87	4.05	63.20	17.51	35.13	272	31	192	1,033	556	882	27	1.27%	0.62%
Bank of Jamestown	No	Jamestown	237,477	147,359	1,104	0.96	8.59	3.03	60.30	11.00	5.08	120	29	29	522	104	23	28	1.13%	0.07%
The Commercial Bank Of Grayson	No	Grayson	221,207	95,581	663	0.63	4.92	3.20	78.00	12.15	45.03	16	20	57	1,236	164	474	39	0.73%	0.31%
Taylor County Bank	Yes	Campbellsville	216,479	133,736	1,940	1.82	10.16	3.92	57.80	13.61	29.40	43	28	26	843	194	406	-	0.82%	0.28%
The Citizens Bank	Yes	Morehead	212,317	114,520	1,371	1.36	14.83	3.96	66.10	6.22	14.11	45	10	32	312	-	701	85	0.84%	0.37%
Farmers Bank	No	Nicholasville	206,420	112,548	943	0.94	9.50	2.76	61.30	9.80	25.96	56	56	3	5	-	194	-	1.64%	0.09%
United Citizens Bank Of Southern Kentucky, Inc.	No	Columbia	190,654	153,411	2,449	2.69	20.93	5.67	41.20	12.74	15.42	100	50	42	868	18	377	-	1.45%	0.21%
Farmers Bank And Trust Company	Yes	Princeton	183,888	112,117	1,330	1.49	10.70	3.43	60.40	10.62	28.46	60	21	8	342	137	23	-	1.56%	0.09%
Commercial Bank	Yes	West Liberty	181,470	101,587	1,295	1.45	8.79	3.88	75.30	10.88	7.04	-	1	6	542	342	320	41	0.97%	0.39%
Bank of Columbia	Yes	Columbia	179,912	125,141	2,223	2.55	21.11	5.04	47.80	9.18	24.64	180	17	17	164	-	2,123	-	1.79%	1.18%
The First National Bank Of Manchester	No	Manchester	173,268	78,331	648	0.75	6.99	2.89	76.30	10.15	34.20	-	44	44	929	396	330	30	1.85%	0.44%
Citizens Bank & Trust Co. Of Jackson	Yes	Jackson	170,832	108,523	951	1.12	10.08	3.78	75.30	7.67	20.70	-	48	72	2,466	201	94	384	1.42%	0.40%
The Citizens Bank	Yes	Hickman	168,131	112,795	1,214	1.43	9.74	3.78	59.90	11.43	11.99	210	53	48	370	147	157	85	1.56%	0.23%
Jackson County Bank	No	Mc Kee	166,017	69,271	1,291	1.56	6.49	3.61	51.30	23.74	42.78	18	50	53	525	90	29	-	2.30%	0.07%
Elkton Bank & Trust Company	No	Elkton	165,577	54,471	846	1.05	8.20	2.88	63.60	11.97	51.70	45	9	34	201	13	116	-	1.10%	0.08%
Lewisburg Banking Company	Yes	Lewisburg	164,507	102,647	1,644	2.06	16.59	4.46	54.90	9.57	10.63	60	1	10	767	-	393	-	1.36%	0.24%
Citizens Bank	Yes	Mount Vernon	161,855	126,827	1,549	1.99	14.85	4.19	61.60	10.09	10.63	-	89	25	882	-	884	-	1.24%	0.55%
Commonwealth Community Bank, Inc.	Yes	Hartford	157,604	36,182	193	0.25	1.33	1.85	90.20	15.03	75.27	-	1	1	190	162	7	143	1.80%	0.20%
The Citizens National Bank Of Lebanon	Yes	Lebanon	156,852	39,055	604	0.79	6.49	2.61	71.50	9.69	45.53	6	3	3	70	-	268	-	1.01%	0.17%
First National Bank Of Kentucky	Yes	Carrollton	155,928	117,056	516	0.68	5.71	3.70	76.70	9.05	12.96	200	6	18	129	4	101	-	1.30%	0.07%
Century Bank Of Kentucky, Inc.	Yes	Lawrenceburg	155,482	117,095	1,346	1.74	12.91	3.56	55.30	10.66	15.53	-	40	2	100	-	1,228	-	1.18%	0.79%
Bank Of Maysville	No	Maysville	155,186	75,280	750	0.99	5.85	3.34	63.00	15.16	27.49	-	7	-	150	-	-	-	0.91%	0.00%
Pbk Bank, Inc	No	Stanford	151,300	81,900	906	1.24	10.69	3.87	66.30	11.34	39.27	-	35	36	244	31	713	30	1.20%	0.51%
Bank Of Clarkson	No	Clarkson	148,313	76,050	865	1.20	9.65	3.41	59.40	12.17	42.09	32	1	5	2,941	140	71	-	0.39%	0.14%
Hyden Citizens Bank, Inc	Yes	Hyden	146,695	72,753	689	0.97	7.94	3.48	74.90	8.70	16.86	50	14	21	413	189	232	-	1.20%	0.29%
United Citizens Bank & Trust Company	No	Campbellsburg	145,134	103,152	1,241	1.76	15.79	5.17	54.90	11.03	22.17	71	2	3	749	-	2,132	21	0.98%	1.48%
Bank Of Cadiz And Trust Company	Yes	Cadiz	141,178	61,661	248	0.36	3.65	2.44	83.80	7.54	51.47	30	5	1	134	-	320	-	1.01%	0.23%
The Peoples Bank	Yes	Taylorville	132,994	71,667	1,133	1.75	11.81	3.87	58.60	11.24	35.03	60	60	1	568	3	750	-	1.80%	0.57%
The Sacramento Deposit Bank	Yes	Sacramento	131,065	71,172	1,199	1.87	14.21	4.05	51.50	10.26	42.59	78	5	96	331	317	348	30	0.74%	0.53%
Salyersville National Bank, The	No	Salyersville	127,861	69,946	610	0.95	6.92	3.10	65.70	13.52	8.11	-	1	2	213	99	-	194	0.63%	0.23%
The Farmers National Bank Of Lebanon	No	Lebanon	119,103	53,883	681	1.17	10.57	3.96	65.10	11.19	45.43	-	1	3	36	-	864	-	1.54%	0.73%
Bedford Loan & Deposit Bank	No	Bedford	114,566	62,325	853	1.54	11.85	4.43	55.90	12.45	35.35	33	16	8	826	16	607	387	1.57%	0.88%
Peoples Bank	No	Lebanon	113,980	75,738	1,369	2.60	29.66	5.69	40.50	9.41	24.26	30	1	1	14	-	-	-	0.55%	0.00%
The Bankers' Bank Of Kentucky, Inc.	No	Frankfort	110,626	46,707	332	0.60	4.14	1.87	77.10	14.40	9.27	27	-	-	-	-	-	-	1.30%	0.00%
Peoples Bank Mt Washington	Yes	Mount Washington	109,738	64,157	945	1.78	12.47	3.70	63.10	10.45	40.24	12	6	-	59	-	-	-	1.62%	0.00%
Auburn Banking Company	Yes	Auburn	107,796	72,747	814	1.58	15.46	3.67	62.20	8.02	13.82	10	6	1	167	-	124	-	0.76%	0.12%
Total/Average			6,802,246	3,930,500	42,157	1.31	10.56	3.69	64.48	11.18	27.19	2,110	824	964	27,240	3,518	22,917	1,555	1.19%	0.39%

KENTUCKY BANKS - PERFORMANCE COMPARISON - JUNE 30, 2021

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																				
The Peoples Bank	No	Marion	96,348	75,383	490	1.05	11.71	4.30	59.90	9.00	13.16	126	8	6	79	-	245	-	0.73%	0.25%
Fredonia Valley Bank	No	Fredonia	94,727	57,218	531	1.09	7.26	3.88	67.30	14.65	34.91	-	30	39	176	220	1,796	150	1.79%	1.80%
First Federal Savings And Loan Association	No	Hazard	90,787	84,242	379	0.86	4.12	3.14	59.90	20.94	4.42	-	-	-	1,305	125	2,109	51	0.61%	2.52%
Dixon Bank	No	Dixon	83,631	17,562	19	0.05	0.18	1.62	96.80	25.12	86.82	-	13	-	415	-	335	20	2.57%	0.42%
Bank Of The Mountains, Inc.	No	West Liberty	81,484	54,982	401	1.01	9.64	5.25	75.50	10.37	20.47	-	16	3	545	73	878	86	1.69%	1.27%
Citizens Bank Of Cumberland County, Inc.	Yes	Burkesville	80,284	53,930	591	1.47	8.88	4.28	66.40	13.01	21.99	23	6	26	440	-	849	-	1.39%	1.06%
Owingsville Banking Company	No	Owingsville	80,093	53,036	297	0.75	12.38	4.23	76.00	9.33	18.21	72	20	26	401	148	296	24	1.53%	0.58%
Bank of Buffalo	Yes	Buffalo	74,411	37,764	564	1.53	10.21	3.02	55.80	11.25	41.44	-	9	8	197	157	342	-	1.15%	0.67%
The First National Bank Of Brooksville	Yes	Brooksville	73,048	33,881	316	0.89	6.38	3.38	75.70	10.24	24.95	(4)	6	2	607	81	281	-	1.30%	0.40%
Clinton Bank	No	Clinton	66,620	34,098	223	0.68	3.51	3.25	75.20	18.10	34.29	24	1	23	220	-	169	147	1.39%	0.47%
Security Bank And Trust Company	Yes	Maysville	64,310	26,621	317	1.02	4.70	2.72	63.60	16.90	51.74	-	2	-	93	-	50	-	1.06%	0.08%
Farmers & Traders Bank Of Campton	Yes	Campton	63,527	25,487	335	1.13	8.19	3.49	74.10	8.77	43.81	18	7	6	382	-	116	-	1.42%	0.18%
Farmers State Bank, Inc	Yes	Booneville	63,302	21,089	357	1.19	7.78	3.45	77.30	10.81	41.47	-	8	10	172	-	320	-	3.35%	0.51%
Pinnacle Bank, Inc	No	Vanceburg	51,510	36,112	300	1.17	6.89	4.96	66.20	14.81	14.30	60	3	-	355	-	467	271	1.47%	1.43%
Citizens Federal Savings And Loan Association C	No	Covington	43,128	25,527	68	0.32	1.17	2.39	77.20	26.26	53.00	-	-	-	-	-	-	-	1.07%	0.00%
Blue Grass Federal Savings And Loan Associatio	No	Paris	38,509	26,031	60	0.32	1.34	3.66	83.60	22.52	35.84	25	-	-	323	-	9	-	0.84%	0.02%
Carrollton Federal Bank	No	Carrollton	37,449	24,180	87	0.48	3.21	3.93	81.10	14.46	13.26	12	-	1	186	-	302	-	1.14%	0.81%
First Federal Savings And Loan Association	No	Morehead	35,216	25,642	22	0.13	0.44	3.00	94.70	28.33	30.14	-	-	-	384	115	420	-	1.78%	1.52%
Hart County Bank and Trust Company	No	Munfordville	30,883	20,856	157	1.01	4.64	3.28	70.20	22.40	38.58	-	-	-	-	-	-	-	4.86%	0.00%
Home Savings Bank, Fsb	No	Ludlow	27,270	17,039	(32)	(0.25)	(1.79)	2.58	108.80	13.01	38.10	-	-	-	193	-	371	-	0.83%	1.36%
Sebree Deposit Bank	No	Sebree	22,275	12,757	(85)	(0.77)	(6.86)	3.04	126.00	10.11	31.95	-	1	-	193	11	-	-	1.36%	0.05%
Total/Average			1,298,812	763,437	5,397	0.72	4.95	3.47	77.68	15.73	32.99	356	130	150	6,666	930	9,355	749	1.59%	0.73%