

Institution	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non Accrual \$	OREO \$	P/D Still Accruing		Non Accrual \$	OREO \$
									30-90 \$	90 + \$			30-90 \$	90 + \$		
<b>State Summary</b>																
Western Kentucky - Total/Average	17,064,529	11,791,303	136,841	17,227	4,899	2,059	1.16	0.55	62,452	8,651	82,006	12,696	66,953	10,954	87,830	10,370
Central Kentucky - Total/Average	29,930,753	21,548,498	233,371	47,980	15,126	60,497	1.08	0.53	108,758	14,842	126,657	32,783	95,139	12,198	125,423	32,534
Eastern Kentucky - Total/Average	13,568,467	9,297,168	102,577	16,807	6,686	21,269	1.10	0.81	82,556	33,112	67,448	42,738	71,486	29,684	66,166	41,424
<b>State Total</b>	<b>60,563,749</b>	<b>42,636,969</b>	<b>472,789</b>	<b>82,014</b>	<b>26,711</b>	<b>83,825</b>	<b>1.11</b>	<b>0.60</b>	<b>253,766</b>	<b>56,605</b>	<b>276,111</b>	<b>88,217</b>	<b>233,578</b>	<b>52,836</b>	<b>279,419</b>	<b>84,328</b>
<b>Western Kentucky</b>																
<b>Bowling Green, KY (Metro)</b>																
American Bank & Trust Company, Inc.	436,372	348,713	3,414	713	36	382	0.98	0.24	2,844	71	746	283	1,484	11	794	283
Farmers National Bank of Scottsville	255,172	178,603	1,905	42	40	75	1.07	0.31	688	125	799	-	1,083	74	991	-
Bank of Edmonson County	217,381	156,019	1,560	475	86	604	1.00	0.72	3,116	-	1,342	215	2,442	-	5,766	-
Morgantown Bank & Trust Company, Incorporated	207,027	155,632	1,229	-	31	66	0.79	0.23	972	151	459	27	383	184	450	-
<b>Total/Average</b>	<b>1,115,952</b>	<b>838,967</b>	<b>8,108</b>	<b>1,230</b>	<b>193</b>	<b>1,127</b>	<b>0.97</b>	<b>0.35</b>	<b>7,620</b>	<b>347</b>	<b>3,346</b>	<b>525</b>	<b>5,392</b>	<b>269</b>	<b>8,001</b>	<b>283</b>
<b>Clarksville, TN-KY (Metro)</b>																
Planters Bank, Inc.	1,163,031	891,467	13,086	1,050	147	69	1.47	0.22	406	194	2,610	-	855	-	2,630	-
United Southern Bank	219,336	161,687	2,229	(985)	543	15	1.38	1.69	627	-	2,962	735	710	-	2,959	927
Bank of Cadiz and Trust Company	114,282	64,049	602	60	1	112	0.94	0.51	224	43	587	-	243	43	454	-
<b>Total/Average</b>	<b>1,496,649</b>	<b>1,117,203</b>	<b>15,917</b>	<b>125</b>	<b>691</b>	<b>196</b>	<b>1.42</b>	<b>0.46</b>	<b>1,257</b>	<b>237</b>	<b>6,159</b>	<b>735</b>	<b>1,808</b>	<b>43</b>	<b>6,043</b>	<b>927</b>
<b>Elizabethtown-Fort Knox, KY (Metro)</b>																
Cecilian Bank	935,868	602,654	9,574	300	845	314	1.59	0.28	1,856	61	2,650	-	1,938	54	2,452	-
Lincoln National Bank	317,051	242,053	2,930	301	47	179	1.21	0.47	1,113	16	842	653	938	-	914	653
Magnolia Bank	313,272	157,747	1,688	217	40	15	0.69	0.08	895	26	263	-	343	-	266	-
West Point Bank	284,901	185,552	592	-	162	153	0.32	0.09	1,580	510	262	-	1,636	76	544	-
Meade County Bank	212,081	162,593	182	-	6	17	0.11	0.01	852	-	11	-	838	5	230	-
Victory Community Bank	181,052	141,396	1,320	(159)	171	5	0.89	0.63	667	-	1,142	5	335	-	1,010	5
Bank of Buffalo	72,885	40,609	343	-	9	101	0.84	0.57	512	123	360	57	621	239	239	-
<b>Total/Average</b>	<b>2,317,110</b>	<b>1,532,604</b>	<b>16,629</b>	<b>659</b>	<b>1,280</b>	<b>784</b>	<b>1.09</b>	<b>0.27</b>	<b>7,475</b>	<b>736</b>	<b>5,530</b>	<b>715</b>	<b>6,649</b>	<b>374</b>	<b>5,655</b>	<b>658</b>
<b>Mayfield, KY (Micro)</b>																
FNB Bank, Inc.	516,631	381,677	6,459	300	25	289	1.69	0.18	2,226	139	270	644	1,718	242	174	16
First Kentucky Bank, Inc.	454,774	312,541	4,443	300	99	188	1.42	0.10	509	-	447	-	775	37	528	-
<b>Total/Average</b>	<b>971,405</b>	<b>694,218</b>	<b>10,902</b>	<b>600</b>	<b>124</b>	<b>477</b>	<b>1.57</b>	<b>0.14</b>	<b>2,735</b>	<b>139</b>	<b>717</b>	<b>644</b>	<b>2,493</b>	<b>279</b>	<b>702</b>	<b>16</b>
<b>Owensboro, KY (Metro)</b>																
Independence Bank of Kentucky	2,596,482	1,366,001	13,209	500	15	1,131	0.97	0.28	2,341	245	3,330	3,961	4,529	-	6,406	3,260
Hancock Bank and Trust Company	288,916	228,269	3,244	-	322	239	1.42	0.29	1,036	190	852	-	696	-	494	-
Sacramento Deposit Bank	110,922	69,882	473	170	16	212	0.68	0.28	995	71	132	178	491	460	367	178
<b>Total/Average</b>	<b>2,996,320</b>	<b>1,664,152</b>	<b>16,926</b>	<b>670</b>	<b>353</b>	<b>1,582</b>	<b>1.02</b>	<b>0.28</b>	<b>4,372</b>	<b>506</b>	<b>4,314</b>	<b>4,139</b>	<b>5,716</b>	<b>460</b>	<b>7,267</b>	<b>3,438</b>

**KENTUCKY ASSET QUALITY - DECEMBER 31, 2019**

Institution	Total Assets \$	Total Loans \$	YTD ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter					
									P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO		
									30-90	90 +	Accrual	OREO	30-90	90 +	Accrual	OREO		
<b>Other</b>																		
South Central Bank, Inc.	1,275,110	915,581	10,179	652	804	1,016	1.11	0.65	3,650	22	8,244	20	3,511	-	8,571	26		
Community Financial Services Bank	1,238,376	974,328	12,769	6,260	405	3,878	1.31	2.65	5,254	18	31,527	1,320	16,386	2,495	28,840	1,716		
Paducah Bank and Trust Company	714,959	554,978	6,941	1,620	136	903	1.24	0.42	711	360	1,431	1,543	940	121	1,758	1,680		
Franklin Bank & Trust Company	551,535	462,834	4,882	1,672	88	2,590	1.05	0.43	1,459	65	1,034	1,328	2,497	19	3,728	-		
Edmonton State Bank	546,125	406,540	5,332	480	68	252	1.31	0.19	4,113	1,113	747	277	3,270	1,119	740	-		
Field & Main Bank	471,940	372,938	4,453	720	111	808	1.19	0.88	2,465	558	3,895	270	1,273	927	4,492	63		
Farmers Bank and Trust Company	374,295	292,824	1,742	157	112	289	0.59	0.36	1,727	390	1,320	18	2,328	231	1,153	156		
First United Bank and Trust Company	339,629	253,373	2,624	358	36	309	1.03	0.27	1,012	-	885	45	303	130	1,109	50		
Murray Bank	313,791	230,703	2,894	240	6	383	1.25	0.31	1,469	-	960	-	1,375	-	1,212	-		
United Community Bank of West Kentucky, Inc.	272,868	182,831	2,668	220	32	195	1.46	0.25	440	-	667	25	485	-	680	-		
First Community Bank of the Heartland, Inc.	262,553	177,517	1,674	280	67	234	0.94	0.75	1,615	1,162	1,976	-	1,837	376	17	369		
Citizens Deposit Bank of Arlington, Inc.	236,412	159,093	2,974	230	27	243	1.87	0.18	4,108	911	305	118	2,878	253	282	21		
First State Bank	208,507	154,971	339	25	3	31	0.22	0.37	1,996	159	778	-	732	1,147	202	-		
Citizens Bank	144,160	96,381	1,258	420	99	424	1.31	0.41	1,568	637	388	207	784	722	176	262		
Commonwealth Community Bank, Inc.	144,132	33,872	674	-	12	34	1.99	0.18	264	241	6	251	250	161	7	55		
Lewisburg Banking Company	137,568	83,969	1,144	90	7	11	1.36	0.99	745	-	1,367	-	1,214	48	698	6		
Farmers Bank and Trust Company	137,050	104,534	1,568	99	18	51	1.50	0.04	465	34	49	-	653	36	68	-		
Bank of Clarkson	121,448	87,670	275	-	3	13	0.31	0.01	1,490	19	2	14	1,024	119	3	14		
Citizens Bank	120,974	98,840	420	90	3	12	0.42	0.09	448	-	79	26	498	-	25	55		
Auburn Banking Company	84,493	55,493	468	60	31	51	0.84	0.02	387	367	21	-	267	468	23	-		
Fredonia Valley Bank	84,472	56,393	1,147	-	88	151	2.03	4.01	1,453	295	3,219	165	817	449	3,162	245		
Dixon Bank	83,354	18,618	353	50	65	344	1.90	1.20	697	19	955	43	355	-	1,169	62		
Peoples Bank	73,759	58,779	384	60	12	107	0.65	0.58	238	196	425	-	496	354	370	-		
Clinton Bank	64,571	38,999	429	28	1	86	1.10	2.36	341	116	1,257	268	154	122	1,273	268		
Sebree Deposit Bank	21,327	13,520	174	-	-	6	1.29	-	394	-	-	-	66	30	-	-		
<b>Total/Average</b>	<b>8,167,093</b>	<b>5,944,159</b>	<b>68,359</b>	<b>13,943</b>	<b>2,258</b>	<b>12,568</b>	<b>1.15</b>	<b>0.83</b>	<b>38,993</b>	<b>6,686</b>	<b>61,940</b>	<b>5,938</b>	<b>44,895</b>	<b>9,529</b>	<b>60,162</b>	<b>5,048</b>		
<b>Western Kentucky - Total/Average</b>	<b>17,064,529</b>	<b>11,791,303</b>	<b>136,841</b>	<b>17,227</b>	<b>4,899</b>	<b>2,059</b>	<b>1.16</b>	<b>0.55</b>	<b>62,452</b>	<b>8,651</b>	<b>82,006</b>	<b>12,696</b>	<b>66,953</b>	<b>10,954</b>	<b>87,830</b>	<b>10,370</b>		

**KENTUCKY ASSET QUALITY - DECEMBER 31, 2019**

Institution	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non Accrual \$	OREO \$	P/D Still Accruing		Non Accrual \$	OREO \$
									30-90 \$	90 + \$			30-90 \$	90 + \$		
<b>Central Kentucky</b>																
<b>Lexington-Fayette, KY (Metro)</b>																
Central Bank & Trust Company	2,761,962	2,044,906	19,106	2,672	1,419	5,169	0.93	0.34	3,349	21	7,453	1,888	2,528	21	8,449	2,338
Forcht Bank, National Association	1,208,947	873,453	9,449	1,200	193	517	1.08	0.20	3,180	9	2,200	226	2,011	2	2,839	422
Whitaker Bank, Inc.	1,155,026	627,838	9,338	(200)	1,035	1,771	1.49	2.13	14,653	937	18,595	5,990	8,417	836	20,109	5,333
Kentucky Bank	1,107,663	744,313	8,460	1,250	826	1,743	1.13	0.47	4,559	1,499	3,081	2,148	3,088	2,259	1,513	925
Peoples Exchange Bank	416,824	336,480	4,039	255	16	183	1.19	0.17	1,470	161	634	70	1,264	233	978	146
Bank of the Bluegrass & Trust Co.	265,981	204,781	3,265	-	139	37	1.59	-	728	-	-	-	436	59	-	-
Citizens Commerce Bank	265,675	194,249	1,983	-	30	28	1.02	0.24	415	63	132	500	388	343	715	1,440
Bank of Lexington, Inc.	248,225	204,896	1,854	-	-	0	0.90	-	675	104	-	-	1,432	50	-	-
Farmers Bank	162,500	99,447	1,579	147	39	26	1.59	0.02	1,018	-	39	-	409	-	39	-
WinFirst Bank	149,382	122,058	1,097	(4)	5	9	0.90	0.76	421	112	945	196	72	261	893	196
Blue Grass Federal Savings and Loan Association	35,055	23,677	230	(266)	-	0	0.97	0.08	58	354	29	-	116	63	30	-
Unified Trust Company, National Association	19,530	0	0	-	-	0	NA	-	-	-	-	-	-	-	-	-
<b>Total/Average</b>	<b>7,796,770</b>	<b>5,476,098</b>	<b>60,400</b>	<b>5,054</b>	<b>3,702</b>	<b>9,483</b>	<b>1.10</b>	<b>0.57</b>	<b>30,526</b>	<b>3,260</b>	<b>33,108</b>	<b>11,018</b>	<b>20,161</b>	<b>4,127</b>	<b>35,565</b>	<b>10,800</b>
<b>Louisville/Jefferson County, KY-IN (Metro)</b>																
Republic Bank & Trust Company	5,611,084	4,433,507	43,351	25,758	5,313	32,395	0.97	0.42	11,887	158	23,332	113	9,446	176	20,573	119
Stock Yards Bank & Trust Company	3,720,038	2,845,100	26,791	1,000	941	684	0.94	0.32	3,114	550	11,497	493	7,927	488	2,722	563
Limestone Bank, Inc.	1,239,472	926,271	8,376	-	784	1,288	0.90	0.38	2,417	-	1,528	3,225	1,536	-	2,389	3,225
Commonwealth Bank and Trust Company	1,122,128	770,577	8,235	2,250	501	2,193	1.02	0.19	1,155	19	2,109	-	3,663	70	3,159	-
Citizens Union Bank of Shelbyville	855,175	660,851	7,391	600	85	144	1.11	0.62	5,467	1,639	4,368	900	1,998	1,583	4,484	847
River City Bank, Inc.	310,425	220,694	2,048	1,710	179	1,851	0.92	1.00	2,406	-	1,924	1,175	740	1,881	2,121	1,279
Farmers Bank of Milton	259,604	160,185	1,421	110	68	545	0.89	2.01	907	-	4,927	283	1,201	-	6,225	87
Eclipse Bank, Inc.	176,615	151,586	1,372	-	85	37	0.91	0.38	20	431	274	390	65	429	825	50
United Citizens Bank & Trust Company	111,825	75,411	922	60	16	15	1.22	0.96	932	31	1,070	-	792	285	690	-
Peoples Bank	109,817	71,784	867	37	49	21	1.21	0.87	946	-	952	-	356	-	917	-
Bedford Loan & Deposit Bank	95,873	54,360	857	66	53	152	1.58	1.18	1,392	53	705	430	1,438	72	1,110	14
Peoples Bank Mt. Washington	85,717	60,885	713	-	7	0	1.17	-	311	-	-	-	564	-	-	-
Metro Bank	26,311	12,281	160	-	26	8	1.30	0.78	274	-	204	-	192	-	204	602
<b>Total/Average</b>	<b>13,724,084</b>	<b>10,443,492</b>	<b>102,504</b>	<b>31,591</b>	<b>8,107</b>	<b>39,333</b>	<b>0.98</b>	<b>0.44</b>	<b>31,228</b>	<b>2,881</b>	<b>52,890</b>	<b>7,009</b>	<b>29,918</b>	<b>4,984</b>	<b>45,419</b>	<b>6,786</b>
<b>Richmond-Berea, KY (Micro)</b>																
Peoples Bank & Trust Company of Madison County	404,316	266,207	3,284	-	33	365	1.23	0.95	1,255	1	2,056	1,790	529	1	1,802	2,292
Citizens Guaranty Bank	197,606	169,639	2,307	459	20	194	1.36	1.22	1,515	254	1,972	431	983	-	2,750	282
Citizens Bank	144,269	115,094	965	290	61	455	0.83	1.25	1,099	-	1,261	544	1,314	-	1,470	534
<b>Total/Average</b>	<b>746,191</b>	<b>550,940</b>	<b>6,556</b>	<b>749</b>	<b>114</b>	<b>1,014</b>	<b>1.19</b>	<b>1.08</b>	<b>3,869</b>	<b>255</b>	<b>5,289</b>	<b>2,765</b>	<b>2,826</b>	<b>1</b>	<b>6,022</b>	<b>3,108</b>
<b>Somerset, KY (Micro)</b>																
First & Farmers National Bank, Inc.	521,867	308,214	4,395	-	214	139	1.43	0.33	2,137	469	1,663	45	2,628	110	3,662	45
Citizens National Bank of Somerset	445,149	252,558	3,132	695	314	855	1.24	1.11	2,362	295	1,648	3,282	2,721	107	1,727	3,324
Cumberland Security Bank, Inc.	215,876	177,250	4,778	340	58	228	2.70	0.04	1,135	247	86	-	1,123	242	68	-
<b>Total/Average</b>	<b>1,182,892</b>	<b>738,022</b>	<b>12,305</b>	<b>1,035</b>	<b>586</b>	<b>1,222</b>	<b>1.67</b>	<b>0.57</b>	<b>5,634</b>	<b>1,011</b>	<b>3,397</b>	<b>3,327</b>	<b>6,472</b>	<b>459</b>	<b>5,457</b>	<b>3,369</b>

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									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO		
									30-90 \$	90 + \$			30-90 \$	90 + \$				
<b>Other</b>																		
First Southern National Bank	895,486	627,224	8,424	786	351	623	1.34	0.34	6,573	986	2,313	739	4,603	1,066	2,337	752		
Monticello Banking Company	766,200	590,193	5,968	1,450	568	1,321	1.01	0.63	6,131	150	3,464	1,349	7,229	136	1,908	1,305		
Farmers National Bank of Danville	585,057	401,279	4,507	687	410	1,008	1.12	0.62	1,214	-	3,655	-	1,852	-	3,966	-		
Wilson & Muir Bank & Trust Company	564,599	306,865	3,410	3,915	34	3,251	1.10	0.59	1,321	3,734	3,358	-	931	3	4,114	-		
Springfield State Bank	326,568	180,503	1,652	-	46	270	0.92	0.34	1,772	447	1,103	-	2,511	148	946	-		
Town & Country Bank and Trust Company	311,167	227,530	2,300	206	48	23	1.01	0.69	333	258	454	1,682	438	-	318	1,100		
United Cumberland Bank	297,555	200,038	2,953	655	203	782	1.48	2.39	5,606	-	5,279	1,819	4,572	-	5,681	1,578		
First Federal Savings Bank of Kentucky (MHC)	246,368	206,585	918	64	-	91	0.44	1.62	1,798	409	3,854	136	2,658	325	3,855	289		
First National Bank of Russell Springs	234,351	131,553	1,987	15	19	44	1.51	0.48	330	-	74	1,057	305	-	104	1,057		
Citizens Bank & Trust Company	228,464	137,479	2,272	60	78	66	1.65	0.13	907	39	287	-	676	4	919	-		
Bank of Jamestown	205,104	138,969	1,231	276	80	240	0.89	0.36	214	160	46	696	850	12	60	732		
Casey County Bank, Inc.	196,894	137,691	1,906	460	143	357	1.38	0.72	3,452	25	1,318	90	1,922	54	1,448	203		
Taylor County Bank	177,516	131,394	1,081	123	125	231	0.82	0.44	1,262	754	517	264	1,480	596	734	486		
Bankers' Bank of Kentucky, Inc.	176,760	41,525	479	114	1	0	1.15	-	-	-	-	-	-	-	-	-		
United Citizens Bank of Southern Kentucky, Inc.	173,738	146,000	1,969	210	21	128	1.35	0.30	1,116	10	435	87	795	-	686	582		
Bank of Columbia	148,828	122,052	1,781	180	57	82	1.46	0.77	347	-	1,143	-	376	-	933	-		
Century Bank of Kentucky, Inc.	138,425	107,048	1,236	-	41	57	1.15	1.13	827	-	1,569	-	586	-	1,598	-		
Citizens National Bank of Lebanon	127,778	41,687	372	22	5	9	0.89	0.15	654	86	189	-	485	57	129	-		
First National Bank of Kentucky	121,428	86,484	1,189	-	33	224	1.37	0.12	759	31	151	-	249	28	152	-		
PBK Bank, Inc.	118,641	90,151	991	-	112	130	1.10	1.17	509	35	897	491	659	73	914	258		
Farmers National Bank of Lebanon	101,275	52,820	843	-	29	13	1.60	0.02	14	-	23	-	108	-	47	-		
Citizens Bank of Cumberland County	75,992	52,031	763	140	42	245	1.47	1.19	842	-	721	181	747	-	815	47		
Peoples Bank	64,566	36,781	309	24	3	5	0.84	-	210	-	-	-	2	-	-	-		
Peoples Bank & Trust Company	52,541	35,770	1,085	-	10	4	3.03	0.39	692	-	204	-	773	-	462	-		
Farmers Deposit Bank	44,694	32,650	514	72	134	125	1.57	0.71	191	270	297	21	497	-	262	-		
People's Bank and Trust Company of Clinton County	41,504	34,469	219	26	7	64	0.64	0.83	411	41	292	52	266	-	285	82		
Carrollton Federal Bank	32,024	24,595	233	66	3	52	0.95	1.03	16	-	330	-	192	125	287	-		
Hart County Bank and Trust Company	27,293	18,580	1,014	-	14	0	5.46	-	-	-	-	-	-	-	-	-		
<b>Total/Average</b>	<b>6,480,816</b>	<b>4,339,946</b>	<b>51,606</b>	<b>9,551</b>	<b>2,617</b>	<b>9,445</b>	<b>1.19</b>	<b>0.63</b>	<b>37,501</b>	<b>7,435</b>	<b>31,973</b>	<b>8,664</b>	<b>35,762</b>	<b>2,627</b>	<b>32,960</b>	<b>8,471</b>		
<b>Central Kentucky - Total/Average</b>	<b>29,930,753</b>	<b>21,548,498</b>	<b>233,371</b>	<b>47,980</b>	<b>15,126</b>	<b>60,497</b>	<b>1.08</b>	<b>0.53</b>	<b>108,758</b>	<b>14,842</b>	<b>126,657</b>	<b>32,783</b>	<b>95,139</b>	<b>12,198</b>	<b>125,423</b>	<b>32,534</b>		

**KENTUCKY ASSET QUALITY - DECEMBER 31, 2019**

Institution	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non Accrual \$	OREO \$	P/D Still Accruing		Non Accrual \$	OREO \$
									30-90 \$	90 + \$			30-90 \$	90 + \$		
<b>Eastern Kentucky</b>																
<b>Huntington-Ashland, WV-KY-OH (Metro)</b>																
First National Bank of Grayson	250,630	162,160	1,877	18	93	247	1.16	0.76	1,543	4	1,506	389	2,526	2	1,522	409
Kentucky Farmers Bank Corporation	208,050	104,932	874	160	75	201	0.83	1.04	2,485	2,318	1,580	587	952	672	506	358
First & Peoples Bank and Trust Company	205,927	107,886	882	388	66	359	0.82	0.37	1,860	678	567	187	2,069	501	686	121
Commercial Bank of Grayson	178,804	86,487	748	-	8	117	0.86	0.54	3,833	410	924	34	2,621	964	668	34
<b>Total/Average</b>	<b>843,411</b>	<b>461,465</b>	<b>4,381</b>	<b>566</b>	<b>242</b>	<b>924</b>	<b>0.95</b>	<b>0.68</b>	<b>9,721</b>	<b>3,410</b>	<b>4,577</b>	<b>1,197</b>	<b>8,168</b>	<b>2,139</b>	<b>3,382</b>	<b>922</b>
<b>London, KY (Micro)</b>																
Cumberland Valley National Bank & Trust Company	518,388	361,494	4,537	390	90	324	1.25	1.08	1,683	55	4,625	980	1,068	90	4,528	1,000
First National Bank and Trust	224,912	129,304	1,052	815	40	827	0.81	0.45	2,981	378	1,011	-	2,308	613	1,102	45
Hometown Bank of Corbin, Inc.	178,625	118,789	1,200	85	43	128	1.01	0.31	99	-	561	-	132	-	584	-
First National Bank of Manchester	141,220	70,757	1,333	-	178	211	1.88	0.84	1,790	191	1,159	30	692	166	1,175	30
<b>Total/Average</b>	<b>1,063,145</b>	<b>680,344</b>	<b>8,122</b>	<b>1,290</b>	<b>351</b>	<b>1,490</b>	<b>1.19</b>	<b>0.79</b>	<b>6,553</b>	<b>624</b>	<b>7,356</b>	<b>1,010</b>	<b>4,200</b>	<b>869</b>	<b>7,389</b>	<b>1,075</b>
<b>Other</b>																
Community Trust Bank, Inc.	4,344,716	3,248,664	35,096	4,819	4,105	9,736	1.08	0.77	22,945	19,620	13,999	19,480	22,927	20,330	11,090	19,833
Traditional Bank, Inc.	1,663,066	1,179,479	13,805	1,722	188	802	1.17	0.34	2,686	189	5,380	261	2,476	304	3,927	134
Heritage Bank, Inc.	975,651	674,856	7,906	820	69	234	1.17	0.18	2,134	111	1,352	363	5,102	12	2,581	-
Citizens Bank of Kentucky	656,120	401,227	4,012	1,348	435	538	1.00	0.68	1,337	26	2,635	1,843	1,366	16	4,653	139
Citizens Deposit Bank & Trust	552,890	318,193	2,358	(185)	82	403	0.74	0.96	3,259	15	1,769	3,552	632	-	1,060	3,954
Home Federal Bank Corporation	389,907	289,822	3,579	390	21	85	1.23	0.22	997	-	722	139	1,192	-	634	148
First State Bank of the Southeast, Inc.	354,165	270,237	2,627	840	315	1,481	0.97	3.87	3,288	-	5,068	8,643	2,704	25	4,893	8,670
Peoples Bank of Kentucky, Inc.	324,489	268,253	3,888	750	32	284	1.45	1.29	6,050	-	3,455	733	2,534	-	3,917	590
1st Trust Bank, Inc.	268,796	203,795	1,594	332	133	600	0.78	1.57	427	713	3,867	344	396	93	4,644	359
Peoples Bank & Trust Company of Hazard	236,810	165,161	2,060	1,122	162	1,611	1.25	3.20	3,671	2,788	5,375	2,204	4,808	536	6,454	2,640
Bank of Hindman	212,658	106,278	1,114	180	17	40	1.05	0.73	2,182	1,225	1,241	320	663	381	1,740	320
Commercial Bank	155,989	92,359	1,010	150	7	49	1.09	0.36	312	41	486	73	549	463	78	60
Citizens Bank	149,562	106,547	844	120	37	128	0.79	0.82	1,497	29	1,077	150	333	-	1,187	310
Citizens Bank & Trust Co. of Jackson	144,781	110,581	1,006	900	109	955	0.91	0.49	2,282	949	703	-	2,683	798	808	-
Inez Deposit Bank	142,136	50,351	666	120	26	129	1.32	0.99	2,979	1,170	877	524	1,701	1,059	920	308
Jackson County Bank	137,071	69,297	1,560	253	72	245	2.25	0.23	961	474	232	85	963	398	386	-
Bank of Maysville	129,418	74,597	672	20	12	14	0.90	0.04	178	16	42	7	109	399	43	-
Hyden Citizens Bank	123,532	75,403	736	122	33	119	0.98	0.53	1,253	28	402	250	1,195	2	449	250
Salyersville National Bank	110,515	60,704	454	449	13	545	0.75	0.60	824	-	267	391	119	116	150	509
First Federal Savings and Loan Association (MHC)	83,257	76,355	530	-	-	54	0.69	3.78	1,532	882	2,515	630	1,399	1,290	2,014	676
Bank of the Mountains, Inc.	71,705	55,509	733	231	88	270	1.32	1.56	585	132	1,064	53	611	244	726	121
Owingsville Banking Company	70,057	47,967	708	200	12	211	1.48	0.81	238	123	504	60	684	94	587	104
First National Bank of Brooksville	64,747	34,328	442	37	15	52	1.29	0.37	928	150	242	-	1,061	60	156	-
Security Bank and Trust Company	52,685	27,520	277	-	18	4	1.01	0.11	484	4	58	-	280	5	61	-
Pinnacle Bank, Inc.	51,247	37,502	465	120	23	170	1.24	1.40	1,483	135	448	271	698	-	489	144
Farmers State Bank	50,103	23,019	767	42	41	54	3.33	0.92	446	-	462	-	233	-	512	-
Farmers & Traders Bank of Campton	46,761	24,790	324	49	28	42	1.31	0.16	324	6	12	61	446	-	67	64
Citizens Federal Savings and Loan Association	39,506	22,654	272	-	-	0	1.20	-	330	-	-	-	652	-	-	-
First Federal Savings and Loan Association	33,619	26,647	453	-	-	0	1.70	1.44	427	252	425	60	589	51	387	60
Home Savings Bank, FSB	25,952	13,264	116	-	-	0	0.87	3.35	243	-	836	34	13	-	782	34
<b>Total/Average</b>	<b>11,661,911</b>	<b>8,155,359</b>	<b>90,074</b>	<b>14,951</b>	<b>6,093</b>	<b>18,855</b>	<b>1.10</b>	<b>0.82</b>	<b>66,282</b>	<b>29,078</b>	<b>55,515</b>	<b>40,531</b>	<b>59,118</b>	<b>26,676</b>	<b>55,395</b>	<b>39,427</b>
<b>Eastern Kentucky - Total/Average</b>	<b>13,568,467</b>	<b>9,297,168</b>	<b>102,577</b>	<b>16,807</b>	<b>6,686</b>	<b>21,269</b>	<b>1.10</b>	<b>0.81</b>	<b>82,556</b>	<b>33,112</b>	<b>67,448</b>	<b>42,738</b>	<b>71,486</b>	<b>29,684</b>	<b>66,166</b>	<b>41,424</b>