

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
Western Kentucky- Total/Average			16,983,133	96,303	1.13	10.66	3.62	10.70	16.56	17.86	136,008	6,514	2,536	6,281	1.15	0.48
Central Kentucky - Total/Average			28,797,197	7,750,011	1.87	10.65	3.93	13.22	19.14	22.92	234,204	30,899	5,652	30,344	1.02	0.56
Eastern Kentucky - Total/Average			13,093,329	70,803	0.86	6.20	3.87	13.36	22.49	28.48	101,687	7,695	3,708	9,323	1.13	0.86
<b>State Total</b>			<b>58,873,659</b>	<b>7,917,117</b>	<b>1.29</b>	<b>9.17</b>	<b>3.81</b>	<b>12.43</b>	<b>19.39</b>	<b>23.08</b>	<b>471,899</b>	<b>45,108</b>	<b>11,896</b>	<b>45,948</b>	<b>1.08</b>	<b>0.60</b>
<b>Western Kentucky</b>																
<b>Bowling Green, KY (Metro)</b>																
American Bank & Trust Company, Inc.	No	Bowling Green	412,450	2,049	1.02	12.11	3.55	8.57	11.00	14.85	3,258	426	13	228	0.96	0.21
Farmers National Bank of Scottsville	No	Scottsville	252,538	1,481	1.18	7.45	4.08	15.89	21.08	18.60	1,895	24	35	62	1.06	0.33
Bank of Edmonson County	Yes	Brownsville	215,783	1,727	1.62	13.53	3.87	12.18	18.94	16.87	1,672	50	28	9	1.04	1.60
Morgantown Bank & Trust Company, Incorporated	No	Morgantown	201,149	541	0.55	6.18	3.64	8.94	14.45	13.16	1,268	-	21	17	0.82	0.16
<b>Total/Average</b>			<b>1,081,920</b>	<b>5,798</b>	<b>1.09</b>	<b>9.82</b>	<b>3.79</b>	<b>11.40</b>	<b>16.37</b>	<b>15.87</b>	<b>8,093</b>	<b>500</b>	<b>97</b>	<b>316</b>	<b>0.97</b>	<b>0.51</b>
<b>Clarksville, TN-KY (Metro)</b>																
Planters Bank, Inc.	No	Hopkinsville	1,099,603	7,448	1.36	13.13	3.41	10.59	13.25	5.86	12,505	515	65	33	1.49	0.11
Heritage Bank USA, Inc.	No	Hopkinsville	932,176	2,832	0.62	5.66	3.35	10.91	15.06	7.53	4,579	102	61	120	0.68	0.52
United Southern Bank	No	Hopkinsville	219,112	1,200	1.10	9.80	4.21	11.71	16.28	19.51	3,237	15	539	2	2.00	1.84
Bank of Cadiz and Trust Company	Yes	Cadiz	112,621	488	0.91	9.70	3.79	9.70	17.83	34.52	572	30	-	111	0.89	0.42
<b>Total/Average</b>			<b>2,363,512</b>	<b>11,968</b>	<b>1.00</b>	<b>9.57</b>	<b>3.69</b>	<b>10.73</b>	<b>15.61</b>	<b>16.86</b>	<b>20,893</b>	<b>662</b>	<b>665</b>	<b>266</b>	<b>1.20</b>	<b>0.45</b>
<b>Elizabethtown-Fort Knox, KY (Metro)</b>																
Cecilian Bank	No	Cecilia	911,129	6,217	1.39	13.08	3.58	10.82	15.97	15.75	9,222	150	473	145	1.58	0.32
Lincoln National Bank	No	Hodgenville	311,175	1,956	1.31	9.80	4.35	12.90	20.55	18.76	2,786	114	11	100	1.18	0.48
Magnolia Bank	Yes	Magnolia	279,700	3,072	2.34	23.85	3.07	9.47	14.58	8.55	1,510	65	2	3	0.68	0.14
West Point Bank	No	Radcliff	276,060	1,072	0.81	9.57	2.74	8.88	12.54	5.84	632	-	55	6	0.36	0.14
Meade County Bank	No	Brandenburg	210,312	1,072	1.04	11.11	3.51	9.46	13.53	17.72	185	-	1	9	0.12	0.14
Bank of Buffalo	Yes	Buffalo	74,482	516	1.40	12.36	3.00	11.66	20.30	42.96	362	-	1	75	0.90	0.72
<b>Total/Average</b>			<b>2,062,858</b>	<b>13,905</b>	<b>1.38</b>	<b>13.30</b>	<b>3.38</b>	<b>10.53</b>	<b>16.25</b>	<b>18.26</b>	<b>14,697</b>	<b>329</b>	<b>543</b>	<b>338</b>	<b>1.09</b>	<b>0.29</b>
<b>Mayfield, KY (Micro)</b>																
FNB Bank, Inc.	No	Mayfield	506,336	1,936	0.76	7.54	3.40	8.45	12.52	10.17	6,425	150	16	164	1.72	0.05
First Kentucky Bank, Inc.	Yes	Mayfield	449,654	2,276	1.02	11.32	3.30	8.88	13.89	22.35	4,288	70	25	39	1.41	0.09
<b>Total/Average</b>			<b>955,990</b>	<b>4,212</b>	<b>0.89</b>	<b>9.43</b>	<b>3.35</b>	<b>8.67</b>	<b>13.21</b>	<b>16.26</b>	<b>10,713</b>	<b>220</b>	<b>41</b>	<b>203</b>	<b>1.58</b>	<b>0.07</b>
<b>Owensboro, KY (Metro)</b>																
Independence Bank of Kentucky	Yes	Owensboro	2,528,725	12,976	1.07	13.06	3.03	8.22	12.91	10.81	13,725	-	6	106	1.01	0.40
Hancock Bank and Trust Company	Yes	Hawesville	287,794	972	0.69	6.07	3.74	10.83	15.66	9.53	3,123	-	65	101	1.38	0.18
Sacramento Deposit Bank	Yes	Sacramento	109,423	965	1.81	15.33	4.32	11.74	17.68	35.58	460	30	11	80	0.66	0.40
<b>Total/Average</b>			<b>2,925,942</b>	<b>14,913</b>	<b>1.19</b>	<b>11.49</b>	<b>3.70</b>	<b>10.26</b>	<b>15.42</b>	<b>18.64</b>	<b>17,308</b>	<b>30</b>	<b>82</b>	<b>287</b>	<b>1.04</b>	<b>0.38</b>

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	ALLL \$	YTD	YTD	YTD	ALLL/Loans (%)	NPAs/Assets (%)
												Provision \$	Recoveries \$	C/O's \$		
<b>Other</b>																
Community Financial Services Bank	No	Benton	1,249,390	4,773	0.79	8.79	3.44	8.98	11.79	11.28	10,736	1,680	269	1,195	1.09	1.33
South Central Bank, Inc.	No	Glasgow	1,176,775	6,505	1.10	10.13	3.51	10.72	15.02	10.64	10,165	574	281	429	1.13	0.71
Paducah Bank and Trust Company	Yes	Paducah	685,150	4,967	1.49	12.83	3.57	11.13	15.19	14.66	6,259	520	68	417	1.21	0.51
Edmonton State Bank	Yes	Edmonton	548,056	5,279	1.97	13.72	4.12	14.44	19.31	17.24	5,241	240	41	76	1.29	0.09
Franklin Bank & Trust Company	No	Franklin	525,034	3,258	1.24	10.34	3.52	12.02	15.57	12.42	4,634	285	22	1,385	1.05	0.61
Field & Main Bank	No	Henderson	455,599	1,946	0.87	7.84	4.00	9.46	12.29	9.21	4,375	360	55	469	1.20	0.99
First United Bank and Trust Company	Yes	Madisonville	333,872	1,974	1.21	9.93	3.88	12.10	16.63	9.77	2,782	228	22	7	1.13	0.50
United Community Bank of West Kentucky, Inc.	No	Morganfield	263,656	2,171	1.66	12.15	3.95	14.10	19.45	13.03	2,641	100	23	93	1.40	0.37
First Community Bank of the Heartland, Inc.	Yes	Clinton	242,675	987	0.85	8.65	3.94	8.22	13.31	18.83	1,645	90	42	48	1.05	0.16
Citizens Deposit Bank of Arlington, Inc.	Yes	Arlington	220,202	1,784	1.65	10.27	3.74	16.34	24.18	23.90	2,954	90	22	119	2.03	0.15
First State Bank	No	Irvington	207,634	1,178	1.15	10.41	4.02	11.26	14.87	9.43	353	20	3	12	0.23	0.10
Farmers Bank and Trust Company	Yes	Marion	201,274	1,086	1.07	8.82	4.19	12.22	17.36	14.53	1,786	-	46	22	1.15	0.61
First State Bank, Inc.	Yes	Central City	158,827	1,002	1.25	15.17	4.03	8.29	12.45	8.86	1,635	60	16	39	1.26	0.16
Commonwealth Community Bank, Inc.	Yes	Hartford	144,455	497	0.69	4.67	2.79	16.36	40.80	75.81	680	-	11	28	1.95	0.08
Citizens Bank	Yes	Hickman	143,795	817	1.18	9.66	3.69	12.30	18.46	12.53	1,186	210	70	257	1.19	0.39
Elkton Bank & Trust Company	No	Elkton	141,952	850	1.21	9.51	3.93	13.38	26.56	47.88	591	47	13	54	1.03	0.00
Lewisburg Banking Company	Yes	Lewisburg	131,326	1,258	1.99	19.07	4.32	10.49	17.04	20.95	1,106	45	4	1	1.36	0.34
Farmers Bank and Trust Company	Yes	Princeton	130,254	1,177	1.79	12.46	4.32	14.58	21.30	12.56	1,532	50	11	31	1.53	0.06
Bank of Clarkson	No	Clarkson	120,713	1,003	1.67	12.54	4.22	13.61	17.94	21.94	284	-	2	2	0.34	0.00
Citizens Bank	No	Hartford	115,237	779	1.44	17.20	3.94	7.92	11.08	12.89	400	60	1	-	0.44	0.11
Dixon Bank	No	Dixon	81,893	347	0.83	3.51	2.67	24.54	56.90	88.16	544	30	24	92	2.76	1.35
Fredonia Valley Bank	No	Fredonia	81,418	613	1.51	8.76	4.46	17.62	27.87	25.06	1,212	-	44	42	2.13	1.57
Auburn Banking Company	Yes	Auburn	81,161	784	1.97	21.77	4.50	9.28	12.76	10.93	460	30	16	14	0.77	0.04
Peoples Bank	No	Marion	66,157	265	0.80	8.66	4.42	9.46	11.18	6.15	417	30	2	35	0.74	0.63
Clinton Bank	No	Clinton	64,044	233	0.74	3.95	3.25	18.22	94.52	12.29	506	24	-	4	1.44	2.29
Seebree Deposit Bank	No	Seebree	22,362	(26)	(0.23)	(1.97)	3.58	11.17	21.56	31.49	180	-	-	-	1.37	0.00
<b>Total/Average</b>			<b>7,592,911</b>	<b>45,507</b>	<b>1.23</b>	<b>10.34</b>	<b>3.85</b>	<b>12.62</b>	<b>22.52</b>	<b>21.25</b>	<b>64,304</b>	<b>4,773</b>	<b>1,108</b>	<b>4,871</b>	<b>1.15</b>	<b>0.62</b>
<b>Western Kentucky- Total/Average</b>			<b>16,983,133</b>	<b>96,303</b>	<b>1.13</b>	<b>10.66</b>	<b>3.62</b>	<b>10.70</b>	<b>16.56</b>	<b>17.86</b>	<b>136,008</b>	<b>6,514</b>	<b>2,536</b>	<b>6,281</b>	<b>1.15</b>	<b>0.48</b>

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<b>Central Kentucky</b>																
<b>Lexington-Fayette, KY (Metro)</b>																
Central Bank & Trust Company	No	Lexington	2,676,109	15,883	1.23	10.56	4.06	11.50	13.96	11.45	21,247	2,061	536	1,533	1.00	0.49
Forcht Bank, National Association	No	Lexington	1,267,880	3,690	0.59	4.76	3.68	9.49	15.31	15.73	8,675	300	84	281	1.01	0.27
Whitaker Bank, Inc.	No	Lexington	1,174,013	5,327	0.90	5.86	3.74	14.66	26.58	28.87	10,067	-	467	674	1.53	2.65
Kentucky Bank	No	Paris	1,080,711	5,588	1.03	10.00	3.56	9.25	14.76	9.69	8,076	450	391	892	1.14	0.19
Peoples Exchange Bank	No	Winchester	415,265	2,058	1.01	11.09	3.77	9.10	14.08	15.06	3,965	110	9	105	1.21	0.22
Bank of Lexington, Inc.	No	Lexington	296,923	942	0.73	6.57	3.47	11.06	17.50	31.05	1,854	-	-	-	0.88	0.00
Bank of the Bluegrass & Trust Co.	No	Lexington	265,280	1,785	1.37	11.45	3.68	12.17	18.29	26.99	3,201	-	54	16	1.60	0.40
Citizens Commerce Bank	No	Versailles	255,625	881	0.70	6.78	3.47	9.98	14.99	14.92	1,981	-	14	14	1.08	1.01
Farmers Bank	No	Nicholasville	152,760	593	0.80	7.24	3.54	11.09	19.81	21.21	1,491	84	8	20	1.52	0.07
Unified Trust Company, National Association	No	Lexington	15,464	2,526	37.22	49.57	2.37	94.89	85.01	97.13	0	-	-	-	NA	0.00
<b>Total/Average</b>			<b>7,600,030</b>	<b>39,273</b>	<b>4.56</b>	<b>12.39</b>	<b>3.53</b>	<b>19.32</b>	<b>24.03</b>	<b>27.21</b>	<b>60,557</b>	<b>3,005</b>	<b>1,563</b>	<b>3,535</b>	<b>1.13</b>	<b>0.71</b>
<b>Louisville/Jefferson County, KY-IN (Metro)</b>																
Republic Bank & Trust Company	No	Louisville	5,715,044	46,712	1.70	14.38	4.91	11.83	14.07	12.78	45,983	21,691	1,232	21,615	1.00	0.36
Stock Yards Bank & Trust Company	No	Louisville	3,459,185	31,549	1.88	17.10	3.80	10.70	12.45	6.58	26,416	600	542	260	0.95	0.10
Limestone Bank, Inc.	No	Louisville	1,121,134	6,030	1.11	10.16	3.61	10.01	13.26	18.65	8,832	-	303	351	1.10	0.47
Commonwealth Bank and Trust Company	Yes	Louisville	1,007,802	4,063	0.79	8.23	3.12	9.80	13.87	11.24	8,260	600	158	175	1.12	0.30
Citizens Union Bank of Shelbyville	No	Shelbyville	811,026	5,034	1.28	9.52	4.24	13.07	14.44	11.57	7,025	240	32	96	1.07	0.48
River City Bank, Inc.	No	Louisville	311,005	1,371	0.81	6.36	3.79	13.57	18.95	24.79	3,538	1,492	46	10	1.61	1.07
Farmers Bank of Milton	No	Milton	247,534	1,164	0.95	6.42	3.43	14.91	23.19	19.83	1,798	100	32	122	1.13	3.11
Eclipse Bank, Inc.	No	Louisville	162,938	628	0.83	6.30	3.60	13.37	14.70	19.21	1,407	-	83	-	1.07	0.54
United Citizens Bank & Trust Company	No	Campbellsburg	112,125	692	1.25	10.17	4.07	12.43	21.28	29.08	869	-	14	6	1.18	1.17
Peoples Bank	Yes	Taylorsville	107,835	721	1.36	11.02	4.20	12.34	21.66	24.31	826	18	8	2	1.19	1.11
Bedford Loan & Deposit Bank	No	Bedford	93,573	457	0.99	7.02	3.89	14.12	24.78	29.49	891	33	15	47	1.63	1.32
Peoples Bank Mt. Washington	Yes	Mount Washingt	86,084	648	1.51	11.98	4.69	12.58	17.26	29.28	710	-	4	-	1.18	0.00
Metro Bank	No	Louisville	26,525	(328)	(2.48)	(12.81)	2.78	18.81	32.49	50.81	159	-	17	-	1.32	3.05
<b>Total/Average</b>			<b>13,261,810</b>	<b>98,741</b>	<b>0.92</b>	<b>8.14</b>	<b>3.86</b>	<b>12.89</b>	<b>18.65</b>	<b>22.12</b>	<b>106,714</b>	<b>24,774</b>	<b>2,486</b>	<b>22,684</b>	<b>1.04</b>	<b>0.40</b>
<b>Richmond-Berea, KY (Micro)</b>																
Peoples Bank & Trust Company of Madison County	No	Berea	402,483	2,766	1.38	9.82	4.15	12.63	20.69	18.24	3,365	-	21	271	1.30	0.92
Citizens Guaranty Bank	Yes	Irvine	202,222	458	0.47	6.86	3.96	6.58	10.38	15.81	2,036	44	8	38	1.31	1.81
Citizens Bank	Yes	Mount Vernon	144,969	607	0.85	7.87	4.27	10.44	15.26	9.16	1,030	120	25	184	0.88	2.06
<b>Total/Average</b>			<b>749,674</b>	<b>3,831</b>	<b>0.90</b>	<b>8.18</b>	<b>4.13</b>	<b>9.88</b>	<b>15.44</b>	<b>14.40</b>	<b>6,431</b>	<b>164</b>	<b>54</b>	<b>493</b>	<b>1.21</b>	<b>1.38</b>

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				Net Income \$	ROAA (%)	ROAE (%)										NIM (%)
<b>Somerset, KY (Micro)</b>																
First & Farmers National Bank, Inc.	No	Somerset	518,120	1,636	0.63	4.86	3.68	10.85	15.82	32.63	4,293	-	23	50	1.44	0.37
Citizens National Bank of Somerset	Yes	Somerset	426,549	2,936	1.41	14.35	3.76	10.57	18.21	23.13	2,919	210	189	459	1.16	1.18
Cumberland Security Bank, Inc.	Yes	Somerset	215,735	3,009	2.87	21.16	4.84	13.72	18.74	20.07	4,530	120	12	210	2.61	0.04
<b>Total/Average</b>			<b>1,160,404</b>	<b>7,581</b>	<b>1.64</b>	<b>13.46</b>	<b>4.09</b>	<b>11.71</b>	<b>17.59</b>	<b>25.28</b>	<b>11,742</b>	<b>330</b>	<b>224</b>	<b>719</b>	<b>1.62</b>	<b>0.61</b>
<b>Other</b>																
First Southern National Bank	No	Lancaster	868,517	5,490	1.28	11.73	4.59	9.33	15.03	16.89	7,994	269	181	366	1.28	0.35
Monticello Banking Company	No	Monticello	744,569	3,817	1.02	9.31	3.88	10.98	14.32	7.90	5,586	675	212	572	0.99	0.48
Farmers National Bank of Danville	No	Danville	542,606	2,909	1.05	9.42	4.00	11.13	16.32	12.82	4,414	297	148	448	1.10	0.74
Wilson & Muir Bank & Trust Company	Yes	Bardstown	539,831	5,712	2.18	25.86	4.34	8.02	13.48	29.81	2,892	300	25	145	0.95	0.64
Town & Country Bank and Trust Company	No	Bardstown	318,682	2,065	1.31	10.62	4.07	12.15	18.26	29.88	2,154	65	31	11	1.01	0.11
Springfield State Bank	No	Springfield	317,203	2,158	1.38	9.16	3.21	15.73	25.87	33.41	1,843	-	32	65	1.09	0.14
United Cumberland Bank	Yes	Whitley City	292,405	2,507	1.70	13.24	4.68	13.15	22.78	18.76	2,879	355	116	469	1.44	2.48
First National Bank of Russell Springs	No	Russell Springs	226,330	939	0.85	6.63	3.53	12.64	21.42	24.77	2,007	8	10	8	1.57	0.56
Citizens Bank & Trust Company	No	Campbellsville	213,684	1,103	1.04	6.28	3.28	16.68	29.99	42.52	2,242	60	3	20	1.99	0.47
Bank of Jamestown	No	Jamestown	202,801	947	0.96	8.62	3.20	11.16	14.45	13.61	1,229	108	71	65	0.96	0.41
Casey County Bank, Inc.	No	Liberty	194,761	1,417	1.47	11.95	4.33	12.18	18.67	13.23	1,844	180	69	65	1.35	0.99
Taylor County Bank	Yes	Campbellsville	182,516	1,765	1.92	13.39	4.55	14.76	21.91	23.61	1,158	53	111	70	0.91	0.59
Bankers' Bank of Kentucky, Inc.	No	Frankfort	165,947	345	0.50	4.81	1.30	9.96	34.26	81.79	399	34	1	-	1.00	0.00
United Citizens Bank of Southern Kentucky, Inc.	No	Columbia	165,282	1,291	1.59	13.28	4.16	12.28	16.64	10.61	1,931	90	20	45	1.37	0.72
Bank of Columbia	Yes	Columbia	146,420	1,380	1.95	19.34	4.40	10.29	13.77	15.68	1,597	-	17	46	1.38	0.50
Century Bank of Kentucky, Inc.	Yes	Lawrenceburg	140,859	1,095	1.55	15.32	3.68	10.61	16.36	12.13	1,230	-	20	42	1.13	1.10
Citizens National Bank of Lebanon	Yes	Lebanon	125,468	641	1.00	9.65	3.09	11.33	27.20	37.58	365	13	3	5	0.88	0.10
First National Bank of Kentucky	Yes	Carrollton	121,344	704	1.15	10.21	3.89	11.30	19.43	16.91	1,189	-	28	220	1.36	0.53
PBK Bank, Inc.	No	Stanford	118,688	1,274	2.17	16.25	5.53	13.70	23.21	25.49	1,012	-	68	65	1.20	1.02
Farmers National Bank of Lebanon	No	Lebanon	101,606	396	0.78	7.45	3.71	11.49	18.77	37.85	833	-	19	13	1.64	0.05
Citizens Bank of Cumberland County	Yes	Burkesville	73,456	744	1.98	15.06	5.41	13.37	20.18	23.16	827	59	10	68	1.56	1.12
Peoples Bank	No	Lebanon	57,890	258	0.93	9.28	3.72	10.32	14.40	34.26	301	12	1	-	0.94	0.00
Peoples Bank & Trust Company	Yes	Owenton	52,959	292	1.10	8.10	4.57	13.54	21.12	13.33	1,083	-	5	1	2.96	1.36
Farmers Deposit Bank	Yes	Liberty	44,988	256	1.14	9.28	5.33	9.96	14.61	21.69	499	36	112	82	1.53	0.44
People's Bank and Trust Company of Clinton County	No	Albany	40,569	170	0.86	8.87	4.93	9.72	14.14	14.48	246	12	6	22	0.74	1.05
Hart County Bank and Trust Company	No	Munfordville	25,898	153	1.18	4.93	3.60	24.10	32.73	52.63	1,006	-	6	-	6.27	0.00
<b>Total/Average</b>			<b>6,025,279</b>	<b>39,828</b>	<b>1.31</b>	<b>11.08</b>	<b>4.04</b>	<b>12.30</b>	<b>19.97</b>	<b>25.57</b>	<b>48,760</b>	<b>2,626</b>	<b>1,325</b>	<b>2,913</b>	<b>1.23</b>	<b>0.60</b>
<b>Central Kentucky - Total/Average</b>			<b>28,797,197</b>	<b>7,750,011</b>	<b>1.87</b>	<b>10.65</b>	<b>3.93</b>	<b>13.22</b>	<b>19.14</b>	<b>22.92</b>	<b>234,204</b>	<b>30,899</b>	<b>5,652</b>	<b>30,344</b>	<b>1.02</b>	<b>0.56</b>

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>Eastern Kentucky</b>																
<b>Huntington-Ashland, WV-KY-OH (Metro)</b>																
First National Bank of Grayson	No	Grayson	249,817	1,920	1.53	13.36	4.22	11.82	21.35	23.50	1,956	-	49	106	1.22	0.82
First & Peoples Bank and Trust Company	No	Russell	199,291	756	0.76	4.24	4.00	19.54	36.17	29.12	825	150	53	165	0.79	0.44
Kentucky Farmers Bank Corporation	Yes	Ashland	189,995	1,504	1.63	6.91	4.55	23.11	34.79	57.57	865	35	59	69	0.99	0.54
Commercial Bank of Grayson	No	Grayson	180,699	612	0.69	4.83	3.83	14.61	26.19	49.11	777	-	4	84	0.96	0.40
<b>Total/Average</b>			<b>819,802</b>	<b>4,792</b>	<b>1.15</b>	<b>7.34</b>	<b>4.15</b>	<b>17.27</b>	<b>29.63</b>	<b>39.83</b>	<b>4,423</b>	<b>185</b>	<b>165</b>	<b>424</b>	<b>1.02</b>	<b>0.57</b>
<b>London, KY (Micro)</b>																
Cumberland Valley National Bank & Trust Company	No	London	520,484	2,120	0.83	8.30	3.49	10.17	15.29	22.66	4,404	-	70	47	1.26	0.91
First National Bank and Trust	No	London	211,713	591	0.57	5.07	3.78	11.51	17.23	12.86	1,070	110	27	91	0.84	1.10
Hometown Bank of Corbin, Inc.	No	Corbin	175,197	1,086	1.26	14.38	3.96	8.72	14.53	24.17	1,200	37	31	68	1.06	0.34
First National Bank of Manchester	No	Manchester	137,889	610	0.88	6.29	3.42	13.94	23.67	36.28	1,428	-	119	57	2.16	0.97
<b>Total/Average</b>			<b>1,045,283</b>	<b>4,407</b>	<b>0.89</b>	<b>8.51</b>	<b>3.66</b>	<b>11.09</b>	<b>17.68</b>	<b>23.99</b>	<b>8,102</b>	<b>147</b>	<b>247</b>	<b>263</b>	<b>1.24</b>	<b>0.86</b>

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>Other</b>																
Community Trust Bank, Inc.	No	Pikeville	4,355,691	29,664	1.38	9.83	3.68	12.94	18.85	10.36	34,998	1,753	2,189	4,852	1.10	0.81
Traditional Bank, Inc.	Yes	Mount Sterling	1,527,532	11,227	1.47	14.36	3.26	10.37	14.54	14.07	13,295	848	74	324	1.21	0.32
Heritage Bank, Inc.	No	Burlington	897,995	3,917	0.90	9.86	3.70	9.20	12.04	17.37	7,747	545	29	78	1.21	0.43
Citizens Bank of Kentucky	No	Paintsville	620,288	2,569	0.85	6.06	3.79	11.59	16.56	16.52	3,947	1,148	230	198	0.96	0.52
Citizens Deposit Bank & Trust	No	Vanceburg	470,018	2,943	1.28	13.36	3.68	8.90	15.45	18.32	2,733	35	39	205	1.00	1.03
Home Federal Bank Corporation	No	Middlesboro	381,494	1,233	0.65	5.75	3.59	11.52	18.36	11.37	3,468	228	11	24	1.21	0.23
First State Bank of the Southeast, Inc.	Yes	Middlesboro	350,916	1,264	0.74	7.91	3.73	9.46	13.49	10.71	2,663	70	244	604	0.96	3.33
Peoples Bank of Kentucky, Inc.	No	Flemingsburg	319,386	1,952	1.23	10.47	4.04	11.52	14.82	6.52	3,730	375	24	59	1.42	1.63
1st Trust Bank, Inc.	No	Hazard	253,183	524	0.43	4.76	2.98	8.97	12.43	10.05	1,776	96	26	77	0.84	0.78
Peoples Bank & Trust Company of Hazard	Yes	Hazard	240,904	223	0.18	2.81	3.49	5.83	11.21	24.21	2,331	354	75	513	1.41	4.43
Bank of Hindman	No	Hindman	209,512	839	0.82	6.66	2.84	9.79	16.40	31.69	1,053	90	10	4	0.98	1.07
Commercial Bank	Yes	West Liberty	143,434	585	0.85	5.47	4.13	13.43	20.95	20.61	893	-	6	15	0.99	0.07
Citizens Bank & Trust Co. of Jackson	Yes	Jackson	141,281	721	1.00	10.33	4.44	8.56	12.57	12.17	1,066	150	77	113	0.99	0.64
Citizens Bank	Yes	Morehead	141,232	614	0.89	9.23	4.65	8.49	13.82	14.27	883	90	23	45	0.81	0.88
Inez Deposit Bank	No	Inez	140,930	368	0.51	4.10	3.15	13.03	37.33	44.87	676	60	20	52	1.32	0.93
Jackson County Bank	No	McKee	136,003	998	1.48	5.41	4.17	27.59	51.32	53.12	1,510	97	26	93	2.22	0.22
Bank of Maysville	No	Maysville	127,298	549	0.85	4.49	3.46	17.59	30.59	24.95	669	10	8	3	0.89	0.03
Hyden Citizens Bank	Yes	Hyden	126,705	578	0.90	9.66	3.98	9.33	14.85	14.59	697	60	16	79	0.91	0.49
Salyersville National Bank	No	Salyersville	107,635	159	0.29	1.95	3.75	15.31	29.33	23.23	442	449	1	545	0.79	0.79
First National Bank of Jackson	No	Jackson	103,572	203	0.39	2.73	2.94	14.76	32.84	53.98	243	22	8	31	0.55	1.24
Bank of the Mountains, Inc.	No	West Liberty	72,960	295	0.82	7.69	5.83	10.56	15.94	16.42	685	85	57	141	1.27	1.30
Owingsville Banking Company	No	Owingsville	70,616	110	0.31	4.77	4.20	9.45	17.29	20.85	736	115	9	96	1.53	1.29
First National Bank of Brooksville	Yes	Brooksville	59,366	240	0.80	6.85	3.86	12.10	25.83	14.63	442	9	4	13	1.27	0.34
Security Bank and Trust Company	Yes	Maysville	54,775	378	1.39	7.11	3.69	19.73	37.34	35.57	269	-	6	-	0.96	0.00
Pinnacle Bank, Inc.	No	Vanceburg	50,200	258	1.03	6.28	4.93	14.14	20.31	9.73	522	60	10	40	1.35	0.90
Farmers State Bank	Yes	Booneville	49,355	241	0.97	8.11	4.01	12.07	19.74	29.41	758	20	25	25	3.36	1.00
Farmers & Traders Bank of Campton	Yes	Campton	46,237	161	0.68	5.96	3.87	10.34	16.43	26.60	306	24	14	21	1.27	0.30
Louisa Community Bank	No	Louisa	29,726	(1,209)	(7.74)	(114.60)	2.83	1.97	3.84	18.83	624	570	35	386	2.88	11.90
<b>Total/Average</b>			<b>11,228,244</b>	<b>61,604</b>	<b>0.55</b>	<b>2.76</b>	<b>3.81</b>	<b>11.73</b>	<b>20.16</b>	<b>21.61</b>	<b>89,162</b>	<b>7,363</b>	<b>3,296</b>	<b>8,636</b>	<b>1.13</b>	<b>0.88</b>
<b>Eastern Kentucky - Total/Average</b>																
			<b>13,093,329</b>	<b>70,803</b>	<b>0.86</b>	<b>6.20</b>	<b>3.87</b>	<b>13.36</b>	<b>22.49</b>	<b>28.48</b>	<b>101,687</b>	<b>7,695</b>	<b>3,708</b>	<b>9,323</b>	<b>1.13</b>	<b>0.86</b>