

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			17,064,529	205,279	1.26	11.58	3.63	10.78	16.45	18.34	136,841	17,227	4,899	16,734	1.16	0.55
Central Kentucky - Total/Average			29,930,753	386,152	1.88	10.67	3.92	12.64	19.01	21.16	233,371	47,980	15,126	60,497	1.08	0.53
Eastern Kentucky - Total/Average			13,568,467	147,067	0.92	7.01	3.85	13.77	23.49	27.76	102,577	16,807	6,686	21,269	1.10	0.81
State Total			60,563,749	738,498	1.36	9.75	3.80	12.40	19.65	22.42	472,789	82,014	26,711	98,500	1.11	0.60
Western Kentucky																
Bowling Green, KY (Metro)																
American Bank & Trust Company, Inc.	No	Bowling Green	436,372	4,662	1.12	13.31	3.58	8.50	11.36	15.80	3,414	713	36	382	0.98	0.24
Farmers National Bank of Scottsville	No	Scottsville	255,172	2,801	1.11	6.94	4.06	15.89	22.03	16.78	1,905	42	40	75	1.07	0.31
Bank of Edmonson County	Yes	Brownsville	217,381	3,142	1.46	12.13	3.91	12.13	19.58	19.36	1,560	475	86	604	1.00	0.72
Morgantown Bank & Trust Company, Incorporated	No	Morgantown	207,027	1,181	0.59	6.65	3.58	8.78	14.46	14.18	1,229	-	31	66	0.79	0.23
Total/Average			1,115,952	11,786	1.07	9.76	3.78	11.33	16.86	16.53	8,108	1,230	193	1,127	0.97	0.35
Clarksville, TN-KY (Metro)																
Planters Bank, Inc.	No	Hopkinsville	1,163,031	15,084	1.36	12.72	3.44	10.88	12.95	6.62	13,086	1,050	147	69	1.47	0.22
United Southern Bank	No	Hopkinsville	219,336	3,653	1.67	14.29	4.19	12.58	17.20	17.56	2,229	(985)	543	15	1.38	1.69
Bank of Cadiz and Trust Company	Yes	Cadiz	114,282	949	0.86	9.28	3.61	9.05	17.30	37.40	602	60	1	112	0.94	0.51
Total/Average			1,496,649	19,686	1.30	12.10	3.75	10.84	15.82	20.53	15,917	125	691	196	1.42	0.46
Elizabethtown-Fort Knox, KY (Metro)																
Cecilian Bank	No	Cecilia	935,868	12,324	1.36	12.69	3.56	10.21	15.20	14.48	9,574	300	845	314	1.59	0.28
Lincoln National Bank	No	Hodgenville	317,051	4,226	1.37	10.32	4.32	13.05	21.37	16.92	2,930	301	47	179	1.21	0.47
Magnolia Bank	Yes	Magnolia	313,272	8,607	3.06	30.62	2.93	9.77	17.13	11.45	1,688	217	40	15	0.69	0.08
West Point Bank	No	Radcliff	284,901	2,454	0.88	10.50	2.77	8.67	12.48	3.97	592	-	162	153	0.32	0.09
Meade County Bank	No	Brandenburg	212,081	2,426	1.16	12.27	3.61	9.72	13.25	11.80	182	-	6	17	0.11	0.01
Victory Community Bank	Yes	Fort Mitchell	181,052	6,170	3.57	24.30	3.30	15.08	27.88	17.81	1,320	(159)	171	5	0.89	0.63
Bank of Buffalo	Yes	Buffalo	72,885	1,075	1.45	12.68	3.04	11.61	18.82	35.74	343	-	9	101	0.84	0.57
Total/Average			2,317,110	37,282	1.84	16.20	3.36	11.16	18.02	16.02	16,629	659	1,280	784	1.09	0.27
Mayfield, KY (Micro)																
FNB Bank, Inc.	No	Mayfield	516,631	4,111	0.81	7.92	3.46	8.52	12.35	9.18	6,459	300	25	289	1.69	0.18
First Kentucky Bank, Inc.	Yes	Mayfield	454,774	4,777	1.07	11.48	3.34	9.12	13.81	21.79	4,443	300	99	188	1.42	0.10
Total/Average			971,405	8,888	0.94	9.70	3.40	8.82	13.08	15.49	10,902	600	124	477	1.57	0.14
Owensboro, KY (Metro)																
Independence Bank of Kentucky	Yes	Owensboro	2,596,482	28,057	1.12	13.66	3.08	8.14	12.95	12.30	13,209	500	15	1,131	0.97	0.28
Hancock Bank and Trust Company	Yes	Hawesville	288,916	2,154	0.75	6.65	3.83	10.97	15.79	10.71	3,244	-	322	239	1.42	0.29
Sacramento Deposit Bank	Yes	Sacramento	110,922	1,909	1.77	14.76	4.26	11.12	16.97	35.84	473	170	16	212	0.68	0.28
Total/Average			2,996,320	32,120	1.21	11.69	3.72	10.08	15.24	19.62	16,926	670	353	1,582	1.02	0.28

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												Provision \$	Recoveries \$	C/O's \$		
Other																
South Central Bank, Inc.	No	Glasgow	1,275,110	14,055	1.18	10.70	3.54	10.77	15.05	14.11	10,179	652	804	1,016	1.11	0.65
Community Financial Services Bank	No	Benton	1,238,376	7,609	0.62	6.86	3.40	9.10	12.15	11.01	12,769	6,260	405	3,878	1.31	2.65
Paducah Bank and Trust Company	Yes	Paducah	714,959	10,791	1.57	13.66	3.59	10.91	14.94	11.70	6,941	1,620	136	903	1.24	0.42
Franklin Bank & Trust Company	No	Franklin	551,535	7,272	1.36	11.25	3.87	12.36	15.70	12.56	4,882	1,672	88	2,590	1.05	0.43
Edmonton State Bank	Yes	Edmonton	546,125	11,478	2.11	14.66	4.15	14.24	20.30	21.73	5,332	480	68	252	1.31	0.19
Field & Main Bank	No	Henderson	471,940	4,407	0.97	8.65	3.96	9.38	12.79	10.98	4,453	720	111	808	1.19	0.88
Farmers Bank and Trust Company	Yes	Marion	374,295	2,525	0.88	8.09	3.63	9.70	13.79	9.40	1,742	157	112	289	0.59	0.36
First United Bank and Trust Company	Yes	Madisonville	339,629	4,204	1.30	10.36	3.99	12.36	16.56	9.73	2,624	358	36	309	1.03	0.27
Murray Bank	Yes	Murray	313,791	4,184	1.35	14.36	3.28	9.63	15.16	16.97	2,894	240	6	383	1.25	0.31
United Community Bank of West Kentucky, Inc.	No	Morganfield	272,868	4,350	1.64	11.74	3.93	13.80	20.61	20.44	2,668	220	32	195	1.46	0.25
First Community Bank of the Heartland, Inc.	Yes	Clinton	262,553	2,132	0.89	9.00	3.89	7.85	12.02	15.19	1,674	280	67	234	0.94	0.75
Citizens Deposit Bank of Arlington, Inc.	Yes	Arlington	236,412	3,650	1.63	10.21	3.73	15.42	22.79	18.96	2,974	230	27	243	1.87	0.18
First State Bank	No	Irvington	208,507	2,534	1.21	10.92	4.10	11.19	15.16	6.61	339	25	3	31	0.22	0.37
Citizens Bank	Yes	Hickman	144,160	1,468	1.04	8.39	3.66	12.42	19.65	16.30	1,258	420	99	424	1.31	0.41
Commonwealth Community Bank, Inc.	Yes	Hartford	144,132	908	0.63	4.14	2.68	16.49	38.31	76.46	674	-	12	34	1.99	0.18
Elkton Bank & Trust Company	No	Elkton	143,685	1,694	1.21	9.21	3.80	12.92	26.38	47.04	594	132	24	147	1.01	0.28
Lewisburg Banking Company	Yes	Lewisburg	137,568	2,337	1.79	17.17	4.21	10.46	17.20	19.59	1,144	90	7	11	1.36	0.99
Farmers Bank and Trust Company	Yes	Princeton	137,050	2,320	1.74	12.07	4.31	13.69	18.92	14.72	1,568	99	18	51	1.50	0.04
Bank of Clarkson	No	Clarkson	121,448	2,070	1.72	12.66	4.29	13.85	17.89	19.73	275	-	3	13	0.31	0.01
Citizens Bank	No	Hartford	120,974	1,459	1.29	15.64	3.96	7.75	10.69	8.18	420	90	3	12	0.42	0.09
Auburn Banking Company	Yes	Auburn	84,493	1,463	1.82	19.98	4.36	9.56	13.75	20.73	468	60	31	51	0.84	0.02
Fredonia Valley Bank	No	Fredonia	84,472	1,009	1.23	7.02	4.31	17.39	28.26	29.53	1,147	-	88	151	2.03	4.01
Dixon Bank	No	Dixon	83,354	551	0.66	2.73	2.53	24.44	58.16	87.91	353	50	65	344	1.90	1.20
Peoples Bank	No	Marion	73,759	555	0.80	8.82	4.49	8.85	10.69	10.01	384	60	12	107	0.65	0.58
Clinton Bank	No	Clinton	64,571	534	0.83	4.47	3.27	18.01	24.23	12.82	429	28	1	86	1.10	2.36
Sebree Deposit Bank	No	Sebree	21,327	(42)	(0.19)	(1.58)	3.63	11.50	21.35	25.29	174	-	-	6	1.29	0.00
Total/Average			8,167,093	95,517	1.20	10.05	3.79	12.46	19.71	21.83	68,359	13,943	2,258	12,568	1.15	0.83
Western Kentucky- Total/Average			17,064,529	205,279	1.26	11.58	3.63	10.78	16.45	18.34	136,841	17,227	4,899	16,734	1.16	0.55

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 (%)
Central Kentucky																
Lexington-Fayette, KY (Metro)																
Central Bank & Trust Company	No	Lexington	2,761,962	31,057	1.18	10.09	3.98	11.56	15.20	18.15	19,106	2,672	1,419	5,169	0.93	0.34
Forcht Bank, National Association	No	Lexington	1,208,947	7,571	0.61	4.79	3.77	10.13	15.76	13.47	9,449	1,200	193	517	1.08	0.20
Whitaker Bank, Inc.	No	Lexington	1,155,026	12,761	1.09	6.87	3.80	15.23	28.02	31.93	9,338	(200)	1,035	1,771	1.49	2.13
Kentucky Bank	No	Paris	1,107,663	12,584	1.15	11.02	3.61	9.31	14.70	9.77	8,460	1,250	826	1,743	1.13	0.47
Peoples Exchange Bank	No	Winchester	416,824	4,363	1.06	11.54	3.78	9.35	14.22	13.94	4,039	255	16	183	1.19	0.17
Bank of the Bluegrass & Trust Co.	No	Lexington	265,981	3,627	1.38	11.44	3.71	11.98	17.79	24.61	3,265	-	139	37	1.59	0.00
Citizens Commerce Bank	No	Versailles	265,675	1,781	0.69	6.68	3.37	9.84	14.55	12.55	1,983	-	30	28	1.02	0.24
Bank of Lexington, Inc.	No	Lexington	248,225	2,158	0.83	7.37	3.47	12.27	19.31	15.69	1,854	-	-	-	0.90	0.00
Farmers Bank	No	Nicholasville	162,500	1,417	0.92	8.41	3.53	10.60	20.58	21.92	1,579	147	39	26	1.59	0.02
WinFirst Bank	Yes	Winchester	149,382	1,711	1.26	9.09	3.30	13.54	21.25	15.02	1,097	(4)	5	9	0.90	0.76
Blue Grass Federal Savings and Loan Association	No	Paris	35,055	664	1.94	7.56	3.76	25.22	48.02	37.83	230	(266)	-	-	0.97	0.08
Unified Trust Company, National Association	No	Lexington	19,530	5,897	42.61	53.62	2.09	61.50	53.65	74.84	0	-	-	-	NA	0.00
Total/Average			7,796,770	85,591	4.56	12.37	3.51	16.71	23.59	24.14	60,400	5,054	3,702	9,483	1.10	0.57
Louisville/Jefferson County, KY-IN (Metro)																
Republic Bank & Trust Company	No	Louisville	5,611,084	90,976	1.63	13.67	4.49	12.11	14.91	14.06	43,351	25,758	5,313	32,395	0.97	0.42
Stock Yards Bank & Trust Company	No	Louisville	3,720,038	66,317	1.95	17.74	3.80	10.67	12.20	9.53	26,791	1,000	941	684	0.94	0.32
Limestone Bank, Inc.	No	Louisville	1,239,472	11,365	1.03	9.01	3.55	9.99	12.08	14.83	8,376	-	784	1,288	0.90	0.38
Commonwealth Bank and Trust Company	Yes	Louisville	1,122,128	9,072	0.87	8.94	3.25	9.55	12.54	15.37	8,235	2,250	501	2,193	1.02	0.19
Citizens Union Bank of Shelbyville	No	Shelbyville	855,175	9,697	1.19	9.08	4.07	11.20	13.46	16.21	7,391	600	85	144	1.11	0.62
River City Bank, Inc.	No	Louisville	310,425	2,341	0.72	5.42	3.93	13.89	18.48	22.81	2,048	1,710	179	1,851	0.92	1.00
Farmers Bank of Milton	No	Milton	259,604	2,289	0.93	6.20	3.52	14.47	22.54	23.80	1,421	110	68	545	0.89	2.01
Eclipse Bank, Inc.	No	Louisville	176,615	1,165	0.75	5.75	3.50	12.48	13.49	13.69	1,372	-	85	37	0.91	0.38
United Citizens Bank & Trust Company	No	Campbellsburg	111,825	1,528	1.38	10.93	4.36	12.91	21.58	27.16	922	60	16	15	1.22	0.96
Peoples Bank	Yes	Taylorsville	109,817	1,525	1.44	11.43	4.28	12.28	21.41	20.30	867	37	49	21	1.21	0.87
Bedford Loan & Deposit Bank	No	Bedford	95,873	971	1.04	7.29	3.90	13.91	24.77	30.62	857	66	53	152	1.58	1.18
Peoples Bank Mt. Washington	Yes	Mount Washington	85,717	1,329	1.55	12.02	4.71	12.73	17.94	28.46	713	-	7	-	1.17	0.00
Metro Bank	No	Louisville	26,311	(557)	(2.11)	(11.14)	2.52	18.18	30.49	51.58	160	-	26	8	1.30	0.78
Total/Average			13,724,084	198,018	0.95	8.18	3.84	12.64	18.15	22.19	102,504	31,591	8,107	39,333	0.98	0.44
Richmond-Berea, KY (Micro)																
Peoples Bank & Trust Company of Madison County	No	Berea	404,316	5,895	1.47	10.24	4.06	12.75	20.73	15.73	3,284	-	33	365	1.23	0.95
Citizens Guaranty Bank	Yes	Irvine	197,606	1,004	0.51	7.46	4.09	6.79	10.28	6.70	2,307	459	20	194	1.36	1.22
Citizens Bank	Yes	Mount Vernon	144,269	1,372	0.96	8.79	4.32	10.46	15.42	10.19	965	290	61	455	0.83	1.25
Total/Average			746,191	8,271	0.98	8.83	4.16	10.00	15.48	10.87	6,556	749	114	1,014	1.19	1.08

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Somerset, KY (Micro)																
First & Farmers National Bank, Inc.	No	Somerset	521,867	3,204	0.61	4.67	3.65	10.77	15.79	31.55	4,395	-	214	139	1.43	0.33
Citizens National Bank of Somerset	Yes	Somerset	445,149	6,057	1.41	14.29	3.72	10.02	18.60	25.77	3,132	695	314	855	1.24	1.11
Cumberland Security Bank, Inc.	Yes	Somerset	215,876	6,479	3.00	22.12	4.84	13.38	18.96	18.18	4,778	340	58	228	2.70	0.04
Total/Average			1,182,892	15,740	1.67	13.69	4.07	11.39	17.78	25.17	12,305	1,035	586	1,222	1.67	0.57
Other																
First Southern National Bank	No	Lancaster	895,486	11,121	1.27	11.65	4.52	9.36	15.72	18.17	8,424	786	351	623	1.34	0.34
Monticello Banking Company	No	Monticello	766,200	7,620	1.01	9.27	3.88	10.42	13.31	7.39	5,968	1,450	568	1,321	1.01	0.63
Farmers National Bank of Danville	No	Danville	585,057	5,637	1.02	9.02	4.02	9.78	14.66	19.52	4,507	687	410	1,008	1.12	0.62
Wilson & Muir Bank & Trust Company	Yes	Bardstown	564,599	8,791	1.63	19.47	4.23	7.71	13.25	28.48	3,410	3,915	34	3,251	1.10	0.59
Springfield State Bank	No	Springfield	326,568	3,746	1.18	7.76	3.19	15.79	24.98	32.92	1,652	-	46	270	0.92	0.34
Town & Country Bank and Trust Company	No	Bardstown	311,167	3,640	1.15	9.19	4.13	12.53	17.01	21.87	2,300	206	48	23	1.01	0.69
United Cumberland Bank	Yes	Whitley City	297,555	5,475	1.85	14.15	4.66	13.37	23.50	19.59	2,953	655	203	782	1.48	2.39
First Federal Savings Bank of Kentucky (MHC)	No	Frankfort	246,368	576	0.24	1.30	3.12	12.85	21.31	6.53	918	64	-	91	0.44	1.62
First National Bank of Russell Springs	No	Russell Springs	234,351	2,131	0.94	7.36	3.60	12.38	21.42	25.27	1,987	15	19	44	1.51	0.48
Citizens Bank & Trust Company	No	Campbellsville	228,464	2,478	1.13	6.87	3.27	15.64	25.95	33.00	2,272	60	78	66	1.65	0.13
Bank of Jamestown	No	Jamestown	205,104	2,088	1.04	9.27	3.27	11.50	14.35	8.20	1,231	276	80	240	0.89	0.36
Casey County Bank, Inc.	No	Liberty	196,894	2,770	1.41	11.50	4.34	12.20	18.98	12.43	1,906	460	143	357	1.38	0.72
Taylor County Bank	Yes	Campbellsville	177,516	3,800	2.07	14.06	4.65	15.00	21.63	17.36	1,081	123	125	231	0.82	0.44
Bankers' Bank of Kentucky, Inc.	No	Frankfort	176,760	787	0.56	5.41	1.34	10.14	33.96	82.31	479	114	1	-	1.15	0.00
United Citizens Bank of Southern Kentucky, Inc.	No	Columbia	173,738	2,424	1.46	12.12	4.18	12.21	16.83	12.72	1,969	210	21	128	1.35	0.30
Bank of Columbia	Yes	Columbia	148,828	3,031	2.12	20.72	4.50	10.23	13.53	11.04	1,781	180	57	82	1.46	0.77
Century Bank of Kentucky, Inc.	Yes	Lawrenceburg	138,425	2,341	1.64	15.88	3.72	10.27	17.65	13.80	1,236	-	41	57	1.15	1.13
Citizens National Bank of Lebanon	Yes	Lebanon	127,778	1,273	1.01	9.27	3.05	11.52	28.38	39.83	372	22	5	9	0.89	0.15
First National Bank of Kentucky	Yes	Carrollton	121,428	1,383	1.13	9.92	3.92	11.49	19.63	18.96	1,189	-	33	224	1.37	0.12
PBK Bank, Inc.	No	Stanford	118,641	2,446	2.07	15.41	5.54	13.54	21.84	17.79	991	-	112	130	1.10	1.17
Farmers National Bank of Lebanon	No	Lebanon	101,275	815	0.81	7.40	3.74	12.02	19.02	36.15	843	-	29	13	1.60	0.02
Citizens Bank of Cumberland County	Yes	Burkesville	75,992	1,508	2.00	14.90	5.34	13.38	19.80	26.00	763	140	42	245	1.47	1.19
Peoples Bank	No	Lebanon	64,566	402	0.71	6.92	3.69	10.59	14.21	33.22	309	24	3	5	0.84	0.00
Peoples Bank & Trust Company	Yes	Owenton	52,541	832	1.57	11.07	4.52	14.47	22.34	17.80	1,085	-	10	4	3.03	0.39
Farmers Deposit Bank	Yes	Liberty	44,694	596	1.33	10.64	5.22	10.59	15.60	21.37	514	72	134	125	1.57	0.71
People's Bank and Trust Company of Clinton County	No	Albany	41,504	336	0.83	8.56	4.95	9.83	13.95	13.08	219	26	7	64	0.64	0.83
Carrollton Federal Bank	No	Carrollton	32,024	121	0.38	2.33	4.14	16.28	28.18	17.06	233	66	3	52	0.95	1.03
Hart County Bank and Trust Company	No	Munfordville	27,293	364	1.37	5.80	3.75	23.18	30.16	43.50	1,014	-	14	-	5.46	0.00
Total/Average			6,480,816	78,532	1.25	10.26	4.02	12.44	20.04	23.41	51,606	9,551	2,617	9,445	1.19	0.63
Central Kentucky - Total/Average			29,930,753	386,152	1.88	10.67	3.92	12.64	19.01	21.16	233,371	47,980	15,126	60,497	1.08	0.53

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 (%)
Eastern Kentucky																
Huntington-Ashland, WV-KY-OH (Metro)																
First National Bank of Grayson	No	Grayson	250,630	4,123	1.64	13.91	4.26	11.79	21.53	23.21	1,877	18	93	247	1.16	0.76
Kentucky Farmers Bank Corporation	Yes	Ashland	208,050	3,280	1.72	7.39	4.50	20.85	32.90	50.59	874	160	75	201	0.83	1.04
First & Peoples Bank and Trust Company	No	Russell	205,927	1,289	0.64	3.54	3.95	19.47	34.82	28.70	882	388	66	359	0.82	0.37
Commercial Bank of Grayson	No	Grayson	178,804	1,532	0.86	5.90	3.85	14.58	25.56	44.06	748	-	8	117	0.86	0.54
Total/Average			843,411	10,224	1.22	7.69	4.14	16.67	28.70	36.64	4,381	566	242	924	0.95	0.68
London, KY (Micro)																
Cumberland Valley National Bank & Trust Company	No	London	518,388	3,564	0.69	6.84	3.42	10.12	15.24	20.52	4,537	390	90	324	1.25	1.08
First National Bank and Trust	No	London	224,912	867	0.41	3.61	3.73	10.99	17.25	14.79	1,052	815	40	827	0.81	0.45
Hometown Bank of Corbin, Inc.	No	Corbin	178,625	1,958	1.12	12.48	4.03	9.06	14.43	21.46	1,200	85	43	128	1.01	0.31
First National Bank of Manchester	No	Manchester	141,220	1,181	0.85	5.92	3.45	14.46	23.84	34.90	1,333	-	178	211	1.88	0.84
Total/Average			1,063,145	7,570	0.77	7.21	3.66	11.16	17.69	22.92	8,122	1,290	351	1,490	1.19	0.79
Other																
Community Trust Bank, Inc.	No	Pikeville	4,344,716	60,723	1.41	9.88	3.68	13.34	19.12	9.37	35,096	4,819	4,105	9,736	1.08	0.77
Traditional Bank, Inc.	Yes	Mount Sterling	1,663,066	24,415	1.54	15.09	3.24	10.03	14.41	14.63	13,805	1,722	188	802	1.17	0.34
Heritage Bank, Inc.	No	Burlington	975,651	9,290	1.03	11.28	3.71	8.64	11.75	19.18	7,906	820	69	234	1.17	0.18
Citizens Bank of Kentucky	No	Paintsville	656,120	6,371	1.02	7.37	3.62	11.15	17.79	22.74	4,012	1,348	435	538	1.00	0.68
Citizens Deposit Bank & Trust	No	Vanceburg	552,890	6,012	1.25	12.95	3.59	8.54	14.08	15.73	2,358	(185)	82	403	0.74	0.96
Home Federal Bank Corporation	No	Middlesboro	389,907	2,944	0.76	6.71	3.60	11.59	18.54	16.87	3,579	390	21	85	1.23	0.22
First State Bank of the Southeast, Inc.	Yes	Middlesboro	354,165	116	0.03	0.37	3.65	9.09	12.93	12.89	2,627	840	315	1,481	0.97	3.87
Peoples Bank of Kentucky, Inc.	No	Flemingsburg	324,489	3,675	1.16	9.70	4.17	11.76	15.15	6.38	3,888	750	32	284	1.45	1.29
1st Trust Bank, Inc.	No	Hazard	268,796	851	0.34	3.82	2.86	8.53	12.40	18.84	1,594	332	133	600	0.78	1.57
Peoples Bank & Trust Company of Hazard	Yes	Hazard	236,810	(262)	(0.11)	(1.73)	3.50	5.71	10.68	23.71	2,060	1,122	162	1,611	1.25	3.20
Bank of Hindman	No	Hindman	212,658	1,786	0.85	6.98	2.83	9.53	16.58	32.75	1,114	180	17	40	1.05	0.73
Commercial Bank	Yes	West Liberty	155,989	972	0.68	4.48	4.05	12.40	20.41	25.24	1,010	150	7	49	1.09	0.36
Citizens Bank	Yes	Morehead	149,562	1,320	0.94	9.81	4.53	8.04	13.81	15.84	844	120	37	128	0.79	0.82
Citizens Bank & Trust Co. of Jackson	Yes	Jackson	144,781	722	0.50	5.08	4.37	8.38	12.49	12.45	1,006	900	109	955	0.91	0.49
Inez Deposit Bank	No	Inez	142,136	701	0.49	3.78	3.07	13.50	39.37	47.65	666	120	26	129	1.32	0.99
Jackson County Bank	No	McKee	137,071	1,968	1.45	5.26	4.18	27.12	51.39	52.61	1,560	253	72	245	2.25	0.23
Bank of Maysville	No	Maysville	129,418	1,215	0.95	4.89	3.46	17.96	31.06	28.86	672	20	12	14	0.90	0.04
Hyden Citizens Bank	Yes	Hyden	123,532	1,236	0.98	10.06	3.99	9.80	15.02	14.41	736	122	33	119	0.98	0.53
Salyersville National Bank	No	Salyersville	110,515	690	0.63	4.17	3.73	15.20	28.48	19.57	454	449	13	545	0.75	0.60
First Federal Savings and Loan Association (MHC)	No	Hazard	83,257	607	0.74	3.30	3.08	22.43	39.92	5.46	530	-	-	54	0.69	3.78
Bank of the Mountains, Inc.	No	West Liberty	71,705	515	0.71	6.65	5.82	10.83	15.73	13.27	733	231	88	270	1.32	1.56
Owingsville Banking Company	No	Owingsville	70,057	318	0.45	6.72	4.25	9.91	16.63	20.37	708	200	12	211	1.48	0.81
First National Bank of Brooksville	Yes	Brooksville	64,747	460	0.76	6.38	3.86	11.72	24.10	22.78	442	37	15	52	1.29	0.37
Security Bank and Trust Company	Yes	Maysville	52,685	823	1.52	7.69	3.69	19.64	37.92	35.69	277	-	18	4	1.01	0.11
Pinnacle Bank, Inc.	No	Vanceburg	51,247	437	0.87	5.24	4.80	14.49	20.16	14.19	465	120	23	170	1.24	1.40
Farmers State Bank	Yes	Booneville	50,103	649	1.30	10.51	4.13	12.61	19.78	30.34	767	42	41	54	3.33	0.92
Farmers & Traders Bank of Campton	Yes	Campton	46,761	411	0.88	7.38	3.98	10.77	16.07	25.77	324	49	28	42	1.31	0.16
Citizens Federal Savings and Loan Association	No	Covington	39,506	382	0.99	3.48	2.98	27.90	67.53	56.92	272	-	-	-	1.20	0.00
First Federal Savings and Loan Association	No	Morehead	33,619	91	0.27	0.92	3.69	29.60	52.90	23.43	453	-	-	-	1.70	1.44
Home Savings Bank, FSB	No	Ludlow	25,952	(165)	(0.65)	(4.31)	2.43	14.05	35.70	53.54	116	-	-	-	0.87	3.35
Total/Average			11,661,911	129,273	0.79	6.13	3.75	13.48	24.06	23.72	90,074	14,951	6,093	18,855	1.10	0.82
Eastern Kentucky - Total/Average			13,568,467	147,067	0.92	7.01	3.85	13.77	23.49	27.76	102,577	16,807	6,686	21,269	1.10	0.81