

KENTUCKY BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2024

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 Bank Of Kentucky, Inc.	No	Flemingsburg	496,700	390,459	5,251	1.41	13.44	4.69	54.20	11.09	4.84	1,400	80	370	6,911	-	3,523	-	2.21%	0.71%
Magnolia Bank, Inc	Yes	Elizabethtown	491,800	281,304	7,086	1.91	15.85	3.20	81.20	11.42	9.15	1,228	14	15	438	18	3,542	-	1.94%	0.72%
Eclipse Bank, Inc.	No	Louisville	490,602	418,139	493	0.13	1.61	1.72	118.70	9.18	11.07	-	16	364	262	418	2,142	-	0.94%	0.52%
River City Bank, Inc.	No	Louisville	480,033	352,801	1,056	0.29	3.54	2.57	85.20	10.54	19.03	59	209	25	1,854	-	2	-	0.66%	0.00%
United Community Bank Of West Kentucky, Inc.	No	Morganfield	469,117	269,583	3,406	0.99	12.33	2.50	59.90	11.54	15.89	30	22	45	302	-	488	-	1.26%	0.10%
First Community Bank Of The Heartland, Inc.	Yes	Clinton	466,376	373,374	2,882	0.86	8.88	3.40	78.90	8.22	7.82	-	18	376	5,234	2,456	192	41	0.73%	0.38%
Springfield State Bank	No	Springfield	430,600	284,949	2,299	0.74	6.66	2.49	64.90	14.70	11.84	270	31	29	3,267	38	227	-	1.06%	0.06%
The Lincoln National Bank Of Hodgenville	No	Hodgenville	425,528	336,684	4,339	1.34	10.75	4.08	58.80	13.93	12.51	50	31	100	462	-	1,222	-	1.25%	0.29%
The Casey County Bank, Inc.	No	Liberty	420,526	186,833	3,188	1.09	15.38	3.09	55.70	8.59	(9.52)	380	156	449	1,883	-	873	107	1.51%	0.23%
Town & Country Bank And Trust Company	No	Bardstown	417,415	280,003	3,473	1.08	10.81	3.73	68.10	11.62	19.62	146	31	149	159	-	48	-	0.95%	0.01%
United Cumberland Bank	Yes	Whitley City	415,704	295,331	5,248	1.70	13.38	4.13	58.50	11.73	9.63	850	102	689	5,551	-	5,432	548	1.39%	1.44%
First State Bank Of The Southeast, Inc	Yes	Middlesboro	412,767	354,822	2,912	0.98	9.81	3.38	75.30	8.71	10.05	-	597	311	2,830	-	3,413	900	1.25%	1.04%
Meade County Bank, Inc.	No	Brandenburg	411,211	335,916	2,372	0.78	11.14	2.73	65.10	8.58	9.55	52	3	20	1,393	-	145	-	0.30%	0.04%
Bank Of The Bluegrass And Trust Co.	No	Lexington	378,852	276,016	3,084	1.11	13.95	2.94	68.30	9.96	25.79	-	30	61	11	37	100	-	1.82%	0.04%
Cumberland Security Bank, Inc.	Yes	Somerset	365,388	292,519	9,266	3.61	21.49	5.28	38.10	13.84	17.91	315	32	40	994	178	-	-	2.67%	0.05%
The First National Bank Of Russell Springs	No	Russell Springs	365,083	267,669	3,007	1.11	12.01	3.18	57.50	11.26	9.29	-	4	39	515	-	236	-	1.07%	0.06%
The First National Bank Of Grayson	No	Grayson	365,033	205,279	3,620	1.48	13.97	4.14	57.80	12.61	21.76	151	63	161	1,467	-	2,679	28	1.13%	0.74%
Morgantown Bank & Trust Company, Incorporated	No	Morgantown	363,199	279,248	1,664	0.65	9.68	3.15	72.60	8.50	10.58	264	23	69	430	251	1,019	-	0.63%	0.35%
Bank Of Lexington, Inc.	No	Lexington	353,904	273,367	1,931	0.76	6.75	3.11	69.70	11.35	16.82	(12)	15	-	-	-	105	-	0.58%	0.03%
United Southern Bank	No	Hopkinsville	336,338	250,537	2,784	1.12	11.14	3.44	62.60	11.48	12.72	90	34	45	1,333	-	1,553	-	1.06%	0.46%
Citizens Bank & Trust Company	No	Campbellsville	329,707	187,098	2,168	0.88	7.24	2.64	64.00	14.10	20.74	-	10	7	576	223	142	-	1.75%	0.11%
Peoples Bank & Trust Company Of Hazard	No	Hazard	325,469	230,996	1,447	0.61	12.80	2.97	79.90	8.94	21.41	25	39	89	651	-	4,776	-	1.31%	1.47%
First State Bank	No	Irvington	324,042	247,453	3,321	1.41	14.96	4.03	55.80	11.55	9.42	137	5	22	669	32	440	-	0.27%	0.15%
1St Trust Bank, Inc.	No	Hazard	314,407	241,219	595	0.27	3.08	2.70	85.00	9.76	11.65	120	34	185	74	159	158	695	0.63%	0.32%
The Farmers Bank Of Milton	No	Milton	312,998	209,555	636	0.26	3.37	2.35	90.60	11.64	11.94	(105)	81	47	2,246	-	1,455	-	0.78%	0.46%
Citizens Deposit Bank Of Arlington, Inc.	Yes	Arlington	309,765	222,128	2,475	1.10	7.45	3.06	66.10	14.33	10.19	47	57	20	6,293	1,079	22	-	2.05%	0.36%
Hometown Bank Of Corbin Inc.	No	Corbin	297,919	170,721	746	0.34	6.30	2.85	87.70	8.15	20.72	190	28	198	9	-	1,000	-	0.86%	0.34%
First Federal Savings Bank Of Kentucky	No	Frankfort	289,807	255,427	(961)	(0.45)	(4.36)	2.15	120.60	10.07	7.65	11	8	6	5,588	131	3,140	-	0.64%	1.13%
Citizens Guaranty Bank	Yes	Richmond	288,364	254,434	2,001	0.94	10.10	4.63	78.60	7.75	8.18	395	75	467	4,962	6	4,147	8	1.18%	1.44%
Kentucky Farmers Bank Corporation	Yes	Ashland	284,798	160,386	3,946	1.87	8.79	4.38	63.50	18.45	29.17	(82)	53	55	823	2	136	-	1.00%	0.05%
Bank Of Edmonson County	Yes	Brownsville	284,280	195,474	2,779	1.29	14.33	3.45	54.80	10.10	19.76	605	49	675	6,086	-	1,505	179	0.91%	0.59%
Bank Of Hindman	No	Hindman	260,606	118,223	275	0.13	2.34	1.47	90.10	9.12	16.52	-	17	26	2,716	845	499	-	1.27%	0.52%
United Citizens Bank Of Southern Kentucky, Inc.	No	Columbia	255,099	218,618	2,865	1.57	14.42	4.42	55.10	11.52	9.18	180	58	61	2,526	1	532	-	1.25%	0.21%
Total/Average			12,233,437	8,716,565	91,654	1.01	9.80	3.27	71.00	11.04	13.42	6,796	2,025	5,215	68,515	5,874	44,893	2,506	1.16%	0.44%

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Bank Of Jamestown	No	Jamestown	248,391	152,704	2,013	1.10	9.27	3.15	57.30	12.70	5.67	163	11	4	137	750	143	-	1.42%	0.36%
Farmers Bank	No	Nicholasville	243,124	171,306	1,352	0.74	7.63	2.96	66.40	10.74	10.96	5	107	133	-	-	-	-	1.28%	0.00%
The First National Bank Of Manchester	No	Manchester	240,424	155,605	1,514	0.88	10.49	4.09	73.60	8.98	21.72	105	221	302	3,040	562	378	15	1.42%	0.40%
Citizens Bank	Yes	Mount Vernon	235,883	188,485	1,516	0.95	9.32	3.63	76.10	8.12	12.37	-	19	41	3,753	1,348	730	-	1.10%	0.88%
Taylor County Bank	Yes	Campbellsville	229,144	163,459	2,931	1.73	15.15	3.97	58.60	12.56	14.98	249	4	20	2,247	255	224	-	0.96%	0.21%
The Commercial Bank Of Grayson	No	Grayson	227,236	142,787	1,413	0.84	8.39	3.60	72.60	12.08	20.49	209	151	39	4,462	855	1,711	-	1.31%	1.13%
First National Bank Of Kentucky	Yes	Carrollton	216,297	173,307	1,753	1.08	10.06	3.88	73.90	9.21	14.27	5	160	136	722	-	467	-	1.32%	0.22%
Commercial Bank	Yes	West Liberty	211,861	132,755	1,351	0.85	7.86	3.22	72.60	9.91	3.39	38	80	35	1,236	38	2,371	20	0.87%	1.15%
First & Peoples Bank And Trust Company	No	Russell	210,810	108,074	(1,625)	(0.93)	(13.97)	2.28	122.50	9.85	15.90	576	287	2,395	840	12	25,281	1	5.05%	12.00%
Citizens Bank & Trust Co. Of Jackson	Yes	Jackson	207,165	151,218	2,151	1.40	11.37	4.34	72.60	9.27	10.97	20	46	115	1,013	552	70	1,783	1.34%	1.16%
Bank Of Columbia	Yes	Columbia	207,010	172,890	3,251	2.17	20.62	4.28	51.60	9.33	8.94	193	22	62	392	207	105	-	1.62%	0.15%
Farmers Bank And Trust Company, Princeton, Kentucky	Yes	Princeton	205,359	143,892	1,565	1.03	11.85	3.18	71.70	10.12	13.72	90	10	29	681	27	-	-	1.32%	0.01%
The Citizens Bank	Yes	Morehead	204,229	139,763	2,387	1.59	18.22	4.64	67.70	8.24	4.70	135	43	122	491	-	100	-	0.94%	0.05%
United Citizens Bank & Trust Company	No	Campbellsburg	204,085	157,562	1,667	1.10	13.18	3.97	64.10	9.43	11.00	131	9	38	1,773	-	1,377	-	0.90%	0.67%
The Citizens Bank	Yes	Hickman	200,935	147,805	1,368	0.94	7.25	2.97	73.00	12.68	(4.23)	-	69	134	770	328	56	34	1.27%	0.21%
Lewisburg Banking Company	Yes	Lewisburg	191,043	132,184	2,145	1.56	15.41	3.89	63.70	10.01	0.13	59	22	46	893	207	361	-	1.23%	0.30%
Century Bank Of Kentucky, Inc.	Yes	Lawrenceburg	188,640	129,400	1,744	1.26	12.46	3.07	63.90	10.00	27.61	-	3	9	126	-	-	-	1.07%	0.00%
Elkton Bank & Trust Company	No	Elkton	188,032	78,158	1,323	0.95	8.67	3.19	66.90	12.47	18.58	95	7	21	435	-	13	-	1.00%	0.01%
Peoples Bank	No	Lebanon	170,159	137,090	1,206	0.97	13.41	3.58	61.60	9.48	9.43	225	2	9	347	340	-	-	0.80%	0.20%
Jackson County Bank	No	Mc Kee	170,066	74,792	2,611	2.08	7.99	4.42	49.40	27.30	22.99	132	42	89	583	89	226	-	2.63%	0.19%
Pbk Bank, Inc	No	Stanford	158,549	95,457	2,284	1.97	15.87	5.26	57.60	14.43	34.55	-	48	117	275	44	367	-	0.90%	0.26%
Bank Of Clarkson	No	Clarkson	158,460	101,144	1,574	1.24	14.67	3.55	57.90	11.87	28.04	94	-	10	1,549	40	-	-	0.60%	0.03%
Commonwealth Community Bank, Inc.	Yes	Hartford	156,472	50,707	(490)	(0.42)	(3.28)	1.27	120.40	14.91	54.31	51	18	14	355	101	167	-	1.32%	0.17%
Bank Of Maysville	No	Maysville	155,909	81,154	1,141	0.93	6.47	2.97	65.30	15.97	25.41	(5)	3	6	-	-	-	-	0.83%	0.00%
The Citizens National Bank Of Lebanon	Yes	Lebanon	148,940	45,413	671	0.57	10.01	2.45	80.50	11.76	20.36	-	-	8	828	23	56	-	0.89%	0.05%
The Salyersville National Bank	No	Salyersville	147,450	81,604	1,438	1.27	14.05	3.56	54.10	13.80	2.83	-	6	-	767	-	-	-	0.97%	0.00%
Hyden Citizens Bank, Inc	Yes	Hyden	147,363	82,801	561	0.50	8.67	3.19	85.70	8.62	17.85	-	30	25	414	65	243	-	1.20%	0.21%
Independent Correspondent Bankers' Bank, Inc.	No	Frankfort	141,582	79,702	573	0.52	4.12	2.73	80.00	12.03	0.42	81	2	-	-	-	-	-	1.38%	0.00%
The Sacramento Deposit Bank	Yes	Sacramento	138,995	85,231	1,613	1.58	19.13	3.61	59.70	10.35	31.96	5	9	97	158	111	307	-	0.90%	0.30%
Auburn Banking Company	Yes	Auburn	137,550	107,126	1,750	1.70	21.94	4.02	57.50	8.11	5.02	133	5	12	159	212	147	-	0.75%	0.26%
The Farmers National Bank Of Lebanon	No	Lebanon	135,791	81,314	852	0.85	9.39	3.51	69.20	11.53	30.02	41	13	19	133	-	-	-	1.22%	0.00%
Bank Of Cadiz And Trust Company	Yes	Cadiz	134,851	69,238	624	0.56	56.45	2.95	79.10	8.85	25.92	45	-	10	295	-	229	-	1.15%	0.17%
The Peoples Bank	No	Marion	133,033	102,301	630	0.65	6.10	4.04	70.10	10.97	14.94	454	107	246	798	1,866	903	60	1.44%	2.13%
The Peoples Bank	Yes	Taylorsville	118,996	74,757	1,677	1.75	17.95	4.40	62.80	12.41	17.45	39	25	52	413	24	471	-	1.78%	0.42%
Peoples Bank Mt Washington	Yes	Mount Washington	115,741	71,800	1,439	1.63	18.86	4.50	66.10	10.44	32.79	6	-	-	1,110	-	-	-	1.30%	0.00%
Bedford Loan & Deposit Bank	No	Bedford	114,595	74,693	578	0.68	5.47	3.31	76.70	15.17	18.65	59	55	146	1,964	97	1,261	-	1.50%	1.19%
Bank Of Buffalo	Yes	Buffalo	111,762	78,616	1,111	1.37	13.62	3.18	50.60	9.54	26.81	170	6	77	1,350	39	130	-	0.88%	0.15%
Fredonia Valley Bank	No	Fredonia	105,695	67,360	535	0.70	6.65	3.48	74.20	13.52	27.80	-	15	67	1,187	712	353	30	1.51%	1.04%
Total/Average			6,661,627	4,283,654	52,197	1.06	11.86	3.53	69.67	11.49	17.33	3,603	1,657	4,685	35,696	8,904	38,247	1,943	1.30%	0.68%

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Less than \$100 Million																				
Owingsville Banking Company	No	Owingsville	94,076	68,977	629	0.91	13.72	4.37	73.10	9.40	13.93	16	2	24	403	93	251	-	1.28%	0.37%
Citizens Bank Of Cumberland County, Inc.	Yes	Burkesville	90,845	64,229	1,403	2.06	14.11	4.76	59.80	12.85	17.05	-	58	33	408	-	619	-	1.27%	0.68%
Bank Of The Mountains, Inc.	No	West Liberty	89,751	61,646	581	0.89	8.88	5.36	76.30	9.99	17.12	45	11	56	225	17	768	44	1.31%	0.92%
First Federal Savings And Loan Association	No	Hazard	88,683	80,780	8	0.01	0.06	1.77	96.80	20.47	8.49	15	-	17	2,435	153	946	10	0.62%	1.25%
The First National Bank Of Brooksville	Yes	Brooksville	75,511	40,370	291	0.51	4.62	3.21	84.60	10.59	8.23	9	4	13	781	354	58	-	1.09%	0.48%
Security Bank And Trust Company	Yes	Maysville	70,999	28,656	908	1.66	8.66	3.23	50.70	15.88	52.71	-	4	1	58	19	32	-	1.01%	0.07%
Clinton Bank	No	Clinton	67,826	42,708	267	0.52	3.33	3.16	79.50	19.29	30.93	37	1	3	14	-	374	-	1.17%	0.55%
Farmers & Traders Bank Of Campton	Yes	Campton	66,243	35,230	457	0.86	15.98	3.33	72.30	8.92	26.19	55	85	35	229	-	113	-	1.63%	0.17%
Farmers State Bank, Inc	Yes	Booneville	61,287	27,463	545	1.11	15.73	3.89	72.10	11.56	22.61	46	17	33	59	41	643	-	2.65%	1.12%
Pinnacle Bank, Inc	No	Vanceburg	53,999	32,964	399	1.01	5.78	4.48	70.40	16.41	15.24	-	6	13	1,233	15	449	189	1.75%	1.21%
Blue Grass Federal Savings And Loan Association	No	Paris	52,859	41,307	68	0.17	1.01	2.61	89.80	17.16	19.98	18	-	-	-	-	-	-	0.93%	0.00%
Citizens Federal Savings And Loan Association Of Covington	No	Covington	42,579	31,797	(40)	(0.13)	(0.48)	1.96	107.30	27.49	33.18	-	-	-	-	-	36	-	0.86%	0.08%
Carrollton Federal Bank	No	Carrollton	39,961	24,924	174	0.59	4.18	3.66	81.50	15.92	19.41	-	-	-	164	-	177	-	0.77%	0.44%
First Federal Savings And Loan Association	No	Morehead	39,409	34,929	74	0.25	0.97	3.46	89.20	25.98	13.29	21	92	2	697	119	473	-	1.25%	1.50%
Home Savings Bank, Fsb	No	Ludlow	27,118	21,966	(18)	(0.09)	(0.70)	2.98	102.60	11.40	17.19	2	-	-	738	-	277	-	0.69%	1.02%
Hart County Bank And Trust Company	No	Munfordville	24,723	17,059	257	1.34	4.51	4.31	58.30	30.62	42.05	-	-	-	-	-	-	-	5.94%	0.00%
Total/Average			985,869	655,005	6,003	0.73	6.27	3.53	79.02	16.50	22.35	264	280	230	7,444	811	5,216	243	1.51%	0.62%