

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Number of Regulated Institutions	19	19	19	19	19

Schedule NS --- Optional Narrative Statement		Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 399,920	\$ 412,181	\$ 383,984	\$ 318,508	\$ 358,541
Cash and Non-Interest-Earning Deposits	SC110	\$ 48,316	\$ 52,572	\$ 40,823	\$ 30,918	\$ 47,558
Interest-Earning Deposits in FHLBs	SC112	\$ 33,368	\$ 32,204	\$ 24,848	\$ 34,839	\$ 46,731
Other Interest-Earning Deposits	SC118	\$ 35,433	\$ 29,860	\$ 19,948	\$ 25,150	\$ 31,355
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 8,000	\$ 6,160	\$ 16,969	\$ 13,036	\$ 11,028
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 199,859	\$ 221,450	\$ 228,574	\$ 165,820	\$ 170,497
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 821	\$ 839	\$ 832	\$ 905	\$ 2,248
State and Municipal Obligations	SC180	\$ 67,042	\$ 61,846	\$ 45,501	\$ 41,112	\$ 42,010
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 3,261	\$ 3,342	\$ 2,803	\$ 3,732	\$ 4,101
Accrued Interest Receivable	SC191	\$ 3,820	\$ 3,908	\$ 3,686	\$ 2,996	\$ 3,013
Mortgage-Backed Securities - Gross	SUB0072	\$ 268,579	\$ 268,511	\$ 248,499	\$ 204,726	\$ 215,778
Mortgage-Backed Securities - Total	SC22	\$ 268,579	\$ 268,511	\$ 248,499	\$ 204,726	\$ 215,778
Pass-Through - Total	SUB0073	\$ 206,868	\$ 201,282	\$ 197,861	\$ 175,162	\$ 184,681
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 206,696	\$ 201,062	\$ 197,621	\$ 174,903	\$ 184,405
Other Pass-Through	SC215	\$ 172	\$ 220	\$ 240	\$ 259	\$ 276
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 60,602	\$ 66,101	\$ 49,594	\$ 28,740	\$ 30,201
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 10,524	\$ 9,668	\$ 6,894	\$ 6,927	\$ 6,983
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 22,744	\$ 24,560	\$ 26,192	\$ 15,506	\$ 16,455
Other	SC222	\$ 27,334	\$ 31,873	\$ 16,508	\$ 6,307	\$ 6,763
Accrued Interest Receivable	SC228	\$ 1,109	\$ 1,128	\$ 1,044	\$ 824	\$ 896

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 1,892,507	\$ 1,843,071	\$ 1,850,291	\$ 1,814,964	\$ 1,762,897
Mortgage Loans - Total	SC26	\$ 1,878,070	\$ 1,829,444	\$ 1,837,326	\$ 1,802,712	\$ 1,751,468
Construction Loans - Total	SUB0100	\$ 60,038	\$ 87,758	\$ 107,700	\$ 109,542	\$ 106,135
Residential - Total	SUB0110	\$ 40,409	\$ 64,566	\$ 74,821	\$ 80,180	\$ 79,827
1-4 Dwelling Units	SC230	\$ 32,983	\$ 54,344	\$ 59,611	\$ 67,201	\$ 62,269
Multifamily (5 or more) Dwelling Units	SC235	\$ 7,426	\$ 10,222	\$ 15,210	\$ 12,979	\$ 17,558
Nonresidential Property	SC240	\$ 19,629	\$ 23,192	\$ 32,879	\$ 29,362	\$ 26,308
Permanent Loans - Total	SUB0121	\$ 1,823,867	\$ 1,747,118	\$ 1,733,943	\$ 1,696,373	\$ 1,648,306
Residential - Total	SUB0131	\$ 1,339,119	\$ 1,287,235	\$ 1,281,825	\$ 1,256,141	\$ 1,219,941
1-4 Dwelling Units - Total	SUB0141	\$ 1,234,453	\$ 1,193,406	\$ 1,190,037	\$ 1,166,809	\$ 1,138,463
Revolving Open-End Loans	SC251	\$ 99,444	\$ 96,442	\$ 94,872	\$ 88,833	\$ 85,646
All Other - First Liens	SC254	\$ 1,109,976	\$ 1,070,417	\$ 1,067,467	\$ 1,049,232	\$ 1,025,397
All Other - Junior Liens	SC255	\$ 25,033	\$ 26,547	\$ 27,698	\$ 28,744	\$ 27,420
Multifamily (5 or more) Dwelling Units	SC256	\$ 104,666	\$ 93,829	\$ 91,788	\$ 89,332	\$ 81,478
Nonresidential Property (Except Land)	SC260	\$ 386,549	\$ 365,545	\$ 356,047	\$ 349,402	\$ 342,117
Land	SC265	\$ 98,199	\$ 94,338	\$ 96,071	\$ 90,830	\$ 86,248
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 49,029	\$- 6,767	\$ 35,728	\$ 51,474	\$ 51,897
Accrued Interest Receivable	SC272	\$ 8,573	\$ 8,164	\$ 8,608	\$ 9,019	\$ 8,424
Advances for Taxes and Insurance	SC275	\$ 29	\$ 31	\$ 40	\$ 30	\$ 32
Allowance for Loan and Lease Losses	SC283	\$ 14,437	\$ 13,627	\$ 12,965	\$ 12,252	\$ 11,429
Nonmortgage Loans - Gross	SUB0162	\$ 172,449	\$ 180,508	\$ 177,612	\$ 179,993	\$ 168,896
Nonmortgage Loans - Total	SC31	\$ 167,914	\$ 176,169	\$ 173,529	\$ 176,284	\$ 165,386
Commercial Loans - Total	SC32	\$ 112,957	\$ 121,968	\$ 117,306	\$ 119,410	\$ 108,400
Secured	SC300	\$ 97,405	\$ 107,394	\$ 102,942	\$ 104,634	\$ 94,023
Unsecured	SC303	\$ 15,287	\$ 14,296	\$ 14,067	\$ 14,130	\$ 14,043
Lease Receivables	SC306	\$ 265	\$ 278	\$ 297	\$ 646	\$ 334
Consumer Loans - Total	SC35	\$ 57,818	\$ 56,788	\$ 58,038	\$ 58,441	\$ 58,568
Loans on Deposits	SC310	\$ 15,300	\$ 13,575	\$ 13,497	\$ 13,051	\$ 13,388
Home Improvement Loans (Not secured by real estate)	SC316	\$ 128	\$ 198	\$ 182	\$ 208	\$ 211
Education Loans	SC320	\$ 3	\$ 4	\$ 4	\$ 4	\$ 5
Auto Loans	SC323	\$ 22,904	\$ 22,800	\$ 23,338	\$ 23,572	\$ 23,532
Mobile Home Loans	SC326	\$ 1,922	\$ 2,390	\$ 2,477	\$ 2,203	\$ 2,261
Credit Cards	SC328	\$ 628	\$ 606	\$ 568	\$ 564	\$ 520

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Other, Including Lease Receivables	SC330	\$ 16,933	\$ 17,215	\$ 17,972	\$ 18,839	\$ 18,651
Accrued Interest Receivable	SC348	\$ 1,674	\$ 1,752	\$ 2,268	\$ 2,142	\$ 1,928
Allowance for Loan and Lease Losses	SC357	\$ 4,535	\$ 4,339	\$ 4,083	\$ 3,709	\$ 3,510
Repossessed Assets - Gross	SUB0201	\$ 7,504	\$ 8,039	\$ 6,693	\$ 4,724	\$ 5,982
Repossessed Assets - Total	SC40	\$ 7,485	\$ 8,031	\$ 6,686	\$ 4,718	\$ 5,975
Real Estate - Total	SUB0210	\$ 7,463	\$ 8,009	\$ 6,658	\$ 4,718	\$ 5,959
Construction	SC405	\$ 536	\$ 865	\$ 1,025	\$ 775	\$ 1,736
Residential - Total	SUB0225	\$ 5,209	\$ 6,282	\$ 4,801	\$ 2,991	\$ 3,295
1-4 Dwelling Units	SC415	\$ 4,784	\$ 5,832	\$ 4,801	\$ 2,948	\$ 3,252
Multifamily (5 or more) Dwelling Units	SC425	\$ 425	\$ 450	\$ 0	\$ 43	\$ 43
Nonresidential (Except Land)	SC426	\$ 1,010	\$ 785	\$ 785	\$ 909	\$ 899
Land	SC428	\$ 708	\$ 77	\$ 47	\$ 41	\$ 29
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Other Repossessed Assets	SC430	\$ 41	\$ 30	\$ 35	\$ 6	\$ 23
General Valuation Allowances	SC441	\$ 19	\$ 8	\$ 7	\$ 6	\$ 7
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 28,594	\$ 28,593	\$ 28,342	\$ 28,339	\$ 27,897
Federal Home Loan Bank Stock	SC510	\$ 28,575	\$ 28,574	\$ 28,323	\$ 28,320	\$ 27,878
Other	SC540	\$ 19	\$ 19	\$ 19	\$ 19	\$ 19
Office Premises and Equipment	SC55	\$ 67,029	\$ 67,543	\$ 67,542	\$ 66,722	\$ 66,111
Other Assets - Gross	SUB0262	\$ 51,169	\$ 49,259	\$ 50,656	\$ 53,218	\$ 52,625
Other Assets - Total	SC59	\$ 51,169	\$ 49,257	\$ 50,654	\$ 53,216	\$ 52,623
Key Person Life Insurance	SC615	\$ 15,130	\$ 14,988	\$ 14,847	\$ 14,705	\$ 14,569
Other	SC625	\$ 6,468	\$ 6,418	\$ 6,686	\$ 6,625	\$ 6,574
Mortgage Loans	SC642	\$ 228	\$ 228	\$ 236	\$ 244	\$ 257
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 22,434	\$ 22,599	\$ 22,843	\$ 23,365	\$ 23,596
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 51	\$ 47	\$ 42	\$ 39	\$ 37
Other Assets	SC689	\$ 6,858	\$ 4,979	\$ 6,002	\$ 8,240	\$ 7,592
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:45 PM	TFR Industry Aggregate Report 93021 - OTS-Regulated: Kentucky June 2009	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 2	\$ 2	\$ 2	\$ 2
General Valuation Allowances - Total	SUB2092	\$ 18,991	\$ 17,976	\$ 17,057	\$ 15,969	\$ 14,948
Total Assets - Gross	SUB0283	\$ 2,887,751	\$ 2,857,705	\$ 2,813,619	\$ 2,671,194	\$ 2,658,727
Total Assets	SC60	\$ 2,868,760	\$ 2,839,729	\$ 2,796,562	\$ 2,655,225	\$ 2,643,779
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 2,080,043	\$ 2,057,481	\$ 1,984,552	\$ 1,899,633	\$ 1,895,181
Deposits	SC710	\$ 2,077,246	\$ 2,055,361	\$ 1,983,275	\$ 1,896,227	\$ 1,892,446
Escrows	SC712	\$ 2,797	\$ 2,120	\$ 1,277	\$ 3,406	\$ 2,735
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 451,069	\$ 445,800	\$ 483,545	\$ 445,365	\$ 438,470
Advances from FHLBank	SC720	\$ 398,266	\$ 387,805	\$ 421,927	\$ 390,670	\$ 371,788
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 49,383	\$ 55,023	\$ 58,429	\$ 51,464	\$ 63,423
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 3,420	\$ 2,972	\$ 3,189	\$ 3,231	\$ 3,259
Other Liabilities - Total	SC75	\$ 17,463	\$ 17,843	\$ 15,635	\$ 16,772	\$ 17,651
Accrued Interest Payable - Deposits	SC763	\$ 3,979	\$ 4,157	\$ 3,834	\$ 4,005	\$ 4,148
Accrued Interest Payable - Other	SC766	\$ 716	\$ 736	\$ 753	\$ 975	\$ 965
Accrued Taxes	SC776	\$ 782	\$ 1,096	\$ 542	\$ 1,386	\$ 1,669
Accounts Payable	SC780	\$ 4,774	\$ 5,274	\$ 3,704	\$ 4,435	\$ 4,912
Deferred Income Taxes	SC790	\$ 3,295	\$ 3,601	\$ 3,735	\$ 2,819	\$ 2,946
Other Liabilities and Deferred Income	SC796	\$ 3,917	\$ 2,979	\$ 3,067	\$ 3,152	\$ 3,011
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 2,548,575	\$ 2,521,124	\$ 2,483,732	\$ 2,361,770	\$ 2,351,302
EQUITY CAPITAL						
Perpetual Preferred Stock:						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Stock - Total	SUB0311	\$ 114,034	\$ 114,004	\$ 112,976	\$ 98,567	\$ 98,522
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 3,529	\$ 3,529	\$ 3,529	\$ 3,529	\$ 3,529
Paid in Excess of Par	SC830	\$ 110,505	\$ 110,475	\$ 109,447	\$ 95,038	\$ 94,993
Accumulated Other Comprehensive Income - Total	SC86	\$ 3,590	\$ 4,991	\$ 3,373	\$- 1,559	\$- 1,222
Accumulated Gains (Losses) on Certain Securities	SC860	\$ 3,606	\$ 5,007	\$ 3,389	\$- 1,486	\$- 1,149
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 16	\$- 16	\$- 16	\$- 73	\$- 73
Retained Earnings	SC880	\$ 205,229	\$ 202,292	\$ 199,175	\$ 199,334	\$ 198,080
Other Components of Equity Capital	SC891	\$- 2,668	\$- 2,681	\$- 2,694	\$- 2,892	\$- 2,905
Total Savings Association Equity Capital	SC80	\$ 320,185	\$ 318,606	\$ 312,830	\$ 293,450	\$ 292,475
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC84	\$ 320,185	\$ 318,606	N/A	N/A	N/A
Total Liabilities and Equity Capital	SC90	\$ 2,868,760	\$ 2,839,730	\$ 2,796,562	\$ 2,655,220	\$ 2,643,777

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
 93021 - OTS-Regulated: Kentucky
 June 2009

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Jun 2009

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	4	\$ 459
4	Net deferred tax assets	4	\$ 2,023
6	Prepaid deposit insurance premiums	1	\$ 1
7	Prepaid expenses	17	\$ 2,761
9	Advances for loans serviced for others	2	\$ 16
11	Deferred issuance costs	1	\$ 31
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 43
14	Other noninterest-bearing short-term accounts recv	2	\$ 144
22	Unapplied loan disbursements	1	\$ 302
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 35
99	Other	3	\$ 493

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	\$ 15
7	Deferred gains from the sale of real estate	2	\$ 40
11	The liability recorded for post-retirement benefit	8	\$ 2,051
14	Unapplied loan payments received	2	\$ 168
18	Litigation reserves	1	\$ 19
21	Liabilities for credit losses on OBS credit exposures	1	\$ 550
99	Other	8	\$ 640

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:45 PM	TFR Industry Aggregate Report 93021 - OTS-Regulated: Kentucky June 2009	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 37,335	\$ 37,429	\$ 37,364	\$ 37,492	\$ 37,173
Deposits and Investment Securities	SO115	\$ 3,256	\$ 3,242	\$ 3,075	\$ 2,969	\$ 3,133
Mortgage-Backed Securities	SO125	\$ 3,117	\$ 3,233	\$ 2,569	\$ 2,514	\$ 2,475
Mortgage Loans	SO141	\$ 27,766	\$ 27,448	\$ 28,044	\$ 28,293	\$ 27,840
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 300	\$ 284	\$ 178	\$ 214	\$ 266
Nonmortgage Loans - Total	SUB0950	\$ 2,668	\$ 3,034	\$ 3,310	\$ 3,162	\$ 3,092
Commercial Loans and Leases	SO160	\$ 1,613	\$ 1,952	\$ 2,176	\$ 1,991	\$ 1,924
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 194	\$ 153	\$ 163	\$ 276	\$ 300
Consumer Loans and Leases	SO171	\$ 1,055	\$ 1,082	\$ 1,134	\$ 1,171	\$ 1,168
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 34	\$ 35	\$ 25	\$ 64	\$ 67
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 308	\$ 309	\$ 338	\$ 364	\$ 350
Federal Home Loan Bank Stock	SO181	\$ 308	\$ 309	\$ 338	\$ 364	\$ 350
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 17,341	\$ 17,719	\$ 18,379	\$ 18,725	\$ 19,316
Deposits	SO215	\$ 13,619	\$ 13,989	\$ 14,499	\$ 14,514	\$ 15,273
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 3,455	\$ 3,459	\$ 3,560	\$ 3,795	\$ 3,588
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 267	\$ 271	\$ 320	\$ 417	\$ 455
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 20,302	\$ 20,019	\$ 19,323	\$ 19,131	\$ 18,207
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,707	\$ 1,727	\$ 2,067	\$ 1,274	\$ 630
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 18,595	\$ 18,292	\$ 17,256	\$ 17,857	\$ 17,577
Noninterest Income - Total	SO42	\$ 5,105	\$ 4,504	\$ 4,160	\$ 2,408	\$ 3,963
Mortgage Loan Servicing Fees	SO410	\$ 85	\$ 91	\$ 57	\$ 59	\$ 54
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 12	\$- 15	\$- 12	\$- 20	\$- 27

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 3,308	\$ 2,885	\$ 3,018	\$ 3,263	\$ 3,185
Net Income (Loss) - Total	SUB0451	\$ 1,449	\$ 1,260	\$ 755	\$- 1,223	\$ 473
Sale of Available-for-Sale Securities	SO430	\$ 1,178	\$ 1,269	\$ 185	\$- 1,356	\$ 452
Sale of Loans and Leases Held for Sale	SO431	\$ 464	N/A	N/A	N/A	N/A
Sale of Other Assets Held for Sale	SO432	\$ 0	N/A	N/A	N/A	N/A
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$ 0	\$- 2	N/A	N/A	N/A
Operations & Sale of Repossessed Assets	SO461	\$- 193	\$- 9	\$- 50	\$- 27	\$ 15
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 620	\$ 0	\$ 2
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0	\$ 160	\$ 4
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 275	\$ 285	\$ 342	\$ 329	\$ 278
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 18,843	\$ 17,440	\$ 16,697	\$ 16,351	\$ 16,077
All Personnel Compensation and Expense	SO510	\$ 9,176	\$ 9,023	\$ 8,379	\$ 8,732	\$ 8,620
Legal Expense	SO520	\$ 178	\$ 159	\$ 100	\$ 67	\$ 93
Office Occupancy and Equipment Expense	SO530	\$ 3,969	\$ 4,038	\$ 3,969	\$ 3,715	\$ 3,634
Marketing and Other Professional Services	SO540	\$ 1,263	\$ 1,192	\$ 1,192	\$ 1,095	\$ 1,121
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 242	\$ 244	\$ 524	\$ 239	\$ 255
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 116	\$ 128	\$ 177	\$ 172	\$ 130
Other Noninterest Expense	SO580	\$ 3,899	\$ 2,656	\$ 2,356	\$ 2,331	\$ 2,224
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 4,857	\$ 5,356	\$ 4,719	\$ 3,914	\$ 5,463
Income Taxes - Total	SO71	\$ 936	\$ 1,144	\$ 875	\$ 812	\$ 1,238
Federal	SO710	\$ 876	\$ 1,093	\$ 852	\$ 767	\$ 1,192
State, Local & Other	SO720	\$ 60	\$ 51	\$ 23	\$ 45	\$ 46
Income (Loss) Before Extraordinary Items	SO81	\$ 3,921	\$ 4,212	\$ 3,844	\$ 3,102	\$ 4,225
Extraordinary Items	SO811	\$ 0	\$ 0	\$ 0	\$ 44	\$ 0
Net Income (Loss) Attributable to Savings Assoc & Noncontrolling Interests	SO88	\$ 3,921	\$ 4,212	N/A	N/A	N/A
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 0	\$ 0	N/A	N/A	N/A
Net Income (Loss) Attributable to Savings Association	SO91	\$ 3,921	\$ 4,212	\$ 3,844	\$ 3,146	\$ 4,225
INTEREST INCOME:						
YTD - Interest Income - Total	Y_SO11	\$ 74,764	\$ 37,429	\$ 150,410	\$ 113,046	\$ 75,554
YTD - Deposits and Investment Securities	Y_SO115	\$ 6,498	\$ 3,242	\$ 12,992	\$ 9,917	\$ 6,948
YTD - Mortgage-Backed Securities	Y_SO125	\$ 6,350	\$ 3,233	\$ 9,578	\$ 7,009	\$ 4,495
YTD - Mortgage Loans	Y_SO141	\$ 55,214	\$ 27,448	\$ 113,030	\$ 84,986	\$ 56,693
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 584	\$ 284	\$ 926	\$ 748	\$ 534
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 3,565	\$ 1,952	\$ 8,078	\$ 5,902	\$ 3,911
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 347	\$ 153	\$ 957	\$ 794	\$ 518
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 2,137	\$ 1,082	\$ 4,661	\$ 3,527	\$ 2,356
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 69	\$ 35	\$ 188	\$ 163	\$ 99
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 617	\$ 309	\$ 1,394	\$ 1,056	\$ 692
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 617	\$ 309	\$ 1,394	\$ 1,056	\$ 692
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 35,060	\$ 17,719	\$ 77,514	\$ 59,135	\$ 40,410
YTD - Deposits	Y_SO215	\$ 27,608	\$ 13,989	\$ 61,068	\$ 46,569	\$ 32,055
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 6,914	\$ 3,459	\$ 14,710	\$ 11,150	\$ 7,355

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 538	\$ 271	\$ 1,737	\$ 1,417	\$ 1,000
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 1	\$ 1	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 40,321	\$ 20,019	\$ 74,290	\$ 54,967	\$ 35,836
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 3,434	\$ 1,727	\$ 4,604	\$ 2,537	\$ 1,263
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 36,887	\$ 18,292	\$ 69,686	\$ 52,430	\$ 34,573
YTD - Noninterest Income - Total	Y_SO42	\$ 9,609	\$ 4,504	\$ 14,890	\$ 10,730	\$ 8,322
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 176	\$ 91	\$ 241	\$ 184	\$ 125
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ - 27	\$ - 15	\$ - 83	\$ - 71	\$ - 51
YTD - Other Fees and Charges	Y_SO420	\$ 6,193	\$ 2,885	\$ 12,420	\$ 9,402	\$ 6,139
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 2,709	\$ 1,260	\$ 1,073	\$ 318	\$ 1,541
YTD - Sale of Available-for-Sale Securities	Y_SO430	\$ 2,447	\$ 1,269	\$ 223	\$ 38	\$ 1,394
YTD - Sale of Loans and Leases Held for Sale	Y_SO431	\$ 464	N/A	N/A	N/A	N/A
YTD - Sale of Other Assets Held for Sale	Y_SO432	\$ 0	N/A	N/A	N/A	N/A
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$ - 2	\$ - 2	N/A	N/A	N/A
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 202	\$ - 9	\$ - 66	\$ - 16	\$ 11
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 731	\$ 111	\$ 111
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 185	\$ 185	\$ 25
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 560	\$ 285	\$ 1,239	\$ 897	\$ 568
YTD - Noninterest Expense - Total	Y_SO51	\$ 36,283	\$ 17,440	\$ 64,975	\$ 48,278	\$ 31,927
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 18,199	\$ 9,023	\$ 34,316	\$ 25,937	\$ 17,205
YTD - Legal Expense	Y_SO520	\$ 337	\$ 159	\$ 324	\$ 224	\$ 157
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 8,007	\$ 4,038	\$ 14,994	\$ 11,025	\$ 7,310
YTD - Marketing and Other Professional Services	Y_SO540	\$ 2,455	\$ 1,192	\$ 4,460	\$ 3,268	\$ 2,173
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:45 PM	TFR Industry Aggregate Report 93021 - OTS-Regulated: Kentucky June 2009	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 486	\$ 244	\$ 1,289	\$ 765	\$ 526
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 244	\$ 128	\$ 563	\$ 386	\$ 214
YTD - Other Noninterest Expense	Y_SO580	\$ 6,555	\$ 2,656	\$ 9,029	\$ 6,673	\$ 4,342
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 10,213	\$ 5,356	\$ 19,601	\$ 14,882	\$ 10,968
YTD - Income Taxes - Total	Y_SO71	\$ 2,080	\$ 1,144	\$ 4,195	\$ 3,320	\$ 2,508
YTD - Federal	Y_SO710	\$ 1,969	\$ 1,093	\$ 4,036	\$ 3,184	\$ 2,417
YTD - State, Local, and Other	Y_SO720	\$ 111	\$ 51	\$ 159	\$ 136	\$ 91
YTD - Income (Loss) Before Extraordinary Items	Y_SO81	\$ 8,133	\$ 4,212	\$ 15,406	\$ 11,562	\$ 8,460
YTD - Extraordinary Items	Y_SO811	\$ 0	\$ 0	\$ 44	\$ 44	\$ 0
YTD - Net Income (Loss) Attrib to Savings Assoc & Noncontrolling Interests	Y_SO88	\$ 8,133	\$ 4,212	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$- 2	\$- 2	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Savings Association	Y_SO91	\$ 8,133	\$ 4,212	\$ 15,450	\$ 11,606	\$ 8,460

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 17,972	\$ 17,055	\$ 15,966	\$ 14,947	\$ 14,705
Net Provision for Loss	VA115	\$ 1,737	\$ 1,839	\$ 2,208	\$ 1,410	\$ 707
Transfers	VA125	\$ 6	\$ 13	\$ 6	\$ 92	\$ 37
Recoveries	VA135	\$ 131	\$ 204	\$ 140	\$ 103	\$ 135
Adjustments	VA145	\$ 0	\$ 0	\$ 4	\$ 2	\$ 0
Charge-offs	VA155	\$ 857	\$ 1,139	\$ 1,269	\$ 588	\$ 637
General Valuation Allowances - Ending Balance	VA165	\$ 18,989	\$ 17,972	\$ 17,055	\$ 15,966	\$ 14,947
Specific Valuation Allowances - Beginning Balance	VA108	\$ 205	\$ 202	\$ 240	\$ 303	\$ 289
Net Provision for Loss	VA118	\$ 86	\$ 16	\$ 36	\$ 36	\$ 53
Transfers	VA128	\$- 6	\$- 13	\$- 6	\$- 92	\$- 37
Adjustments	VA148	\$ 0	\$ 0	\$- 4	\$ 0	\$ 0
Charge-offs	VA158	\$ 20	\$ 0	\$ 64	\$ 7	\$ 2
Specific Valuation Allowances - Ending Balance	VA168	\$ 265	\$ 205	\$ 202	\$ 240	\$ 303
Total Valuation Allowances - Beginning Balance	VA110	\$ 18,177	\$ 17,257	\$ 16,206	\$ 15,250	\$ 14,994
Net Provision for Loss	VA120	\$ 1,823	\$ 1,855	\$ 2,244	\$ 1,446	\$ 760

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Recoveries	VA140	\$ 131	\$ 204	\$ 140	\$ 103	\$ 135
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Charge-offs	VA160	\$ 877	\$ 1,139	\$ 1,333	\$ 595	\$ 639
Total Valuation Allowances - Ending Balance	VA170	\$ 19,254	\$ 18,177	\$ 17,257	\$ 16,206	\$ 15,250
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 857	\$ 1,139	\$ 1,269	\$ 588	\$ 637
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 525	\$ 693	\$ 606	\$ 134	\$ 268
Construction - Total	SUB2030	\$ 72	\$ 12	\$ 67	\$ 0	\$ 7
1-4 Dwelling Units	VA420	\$ 72	\$ 12	\$ 67	\$ 0	\$ 7
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 453	\$ 681	\$ 539	\$ 134	\$ 261
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 158	\$ 75	\$ 146	\$ 23	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 241	\$ 444	\$ 330	\$ 111	\$ 126
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 43	\$ 79	\$ 53	\$ 0	\$ 3
Multifamily (5 or more) Dwelling Units	VA470	\$ 1	\$ 73	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 132
Land	VA490	\$ 10	\$ 10	\$ 10	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 214	\$ 314	\$ 348	\$ 204	\$ 232
Commercial Loans	VA520	\$ 120	\$ 231	\$ 179	\$ 50	\$ 132
Consumer Loans - Total	SUB2061	\$ 94	\$ 83	\$ 169	\$ 154	\$ 100
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 10	\$ 31	\$ 67	\$ 76	\$ 60
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 2	\$ 6	\$ 3	\$ 7	\$ 0
Other	VA560	\$ 82	\$ 46	\$ 99	\$ 71	\$ 40
Reposessed Assets - Total	VA60	\$ 9	\$ 0	\$ 180	\$ 95	\$ 11
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 9	\$ 0	\$ 51	\$ 95	\$ 11
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 129	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 109	\$ 132	\$ 135	\$ 155	\$ 126
GVA Recoveries - Assets - Total	SUB2126	\$ 131	\$ 204	\$ 140	\$ 103	\$ 135
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 46	\$ 40	\$ 42	\$ 22	\$ 30
Construction - Total	SUB2130	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 45	\$ 40	\$ 42	\$ 22	\$ 30
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 43	\$ 38	\$ 42	\$ 22	\$ 30
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 50	\$ 80	\$ 60	\$ 49	\$ 74
Commercial Loans	VA521	\$ 21	\$ 16	\$ 23	\$ 19	\$ 32
Consumer Loans - Total	SUB2161	\$ 29	\$ 64	\$ 37	\$ 30	\$ 42
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 17	\$ 44	\$ 23	\$ 19	\$ 24
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Other	VA561	\$ 12	\$ 20	\$ 14	\$ 11	\$ 10
Other Assets	VA931	\$ 35	\$ 84	\$ 38	\$ 32	\$ 31
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 78	\$ 2	\$ 30	\$- 58	\$ 14
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 74	\$ 2	\$ 26	\$- 60	\$ 45
Construction - Total	SUB2230	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 69	\$ 2	\$ 26	\$- 60	\$ 45
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 11	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 17	\$ 0	\$ 0	\$- 60	\$ 45
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 41	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 2	\$ 26	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 4	\$ 0	\$ 4	\$ 2	\$- 31
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 4	\$ 0	\$ 4	\$ 2	\$- 31
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 4	\$ 2	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 4	\$ 0	\$ 0	\$ 0	\$- 31
Repossessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 804	\$ 937	\$ 1,159	\$ 427	\$ 516
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 553	\$ 655	\$ 590	\$ 52	\$ 283
Construction - Total	SUB2330	\$ 76	\$ 12	\$ 67	\$ 0	\$ 7

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
1-4 Dwelling Units	VA425	\$ 76	\$ 12	\$ 67	\$ 0	\$ 7
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 477	\$ 643	\$ 523	\$ 52	\$ 276
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 169	\$ 75	\$ 146	\$ 23	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 215	\$ 406	\$ 288	\$ 29	\$ 141
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 41	\$ 79	\$ 53	\$ 0	\$ 3
Multifamily (5 or more) Dwelling Units	VA475	\$ 42	\$ 73	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 2	\$ 26	\$ 0	\$ 132
Land	VA495	\$ 10	\$ 8	\$ 10	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 168	\$ 234	\$ 292	\$ 157	\$ 127
Commercial Loans	VA525	\$ 99	\$ 215	\$ 156	\$ 31	\$ 100
Consumer Loans - Total	SUB2361	\$ 69	\$ 19	\$ 136	\$ 126	\$ 27
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 7	\$- 13	\$ 48	\$ 59	\$ 36
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$- 5
Credit Cards	VA559	\$ 2	\$ 6	\$ 3	\$ 7	\$- 3
Other	VA565	\$ 74	\$ 26	\$ 85	\$ 60	\$- 1
Reposessed Assets - Total	VA65	\$ 9	\$ 0	\$ 180	\$ 95	\$ 11
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 9	\$ 0	\$ 51	\$ 95	\$ 11
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 129	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 74	\$ 48	\$ 97	\$ 123	\$ 95
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 5,311	\$ 7,927	\$ 2,659	\$ 1,449	\$ 1,728
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 15,215	\$ 13,803	\$ 8,335	\$ 8,809	\$ 8,827
MORTGAGE LOANS FORECLOSED IN QUARTER						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 3,437	\$ 1,705	\$ 2,514	\$ 195	\$ 1,288
Construction	VA951	\$ 190	\$ 268	\$ 613	\$ 0	\$ 84
Permanent - 1-4 Dwelling Units	VA952	\$ 2,268	\$ 947	\$ 1,256	\$ 195	\$ 1,204
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 435	\$ 450	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 639	\$ 0	\$ 0
Permanent - Land	VA955	\$ 544	\$ 40	\$ 6	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 62,875	\$ 66,625	\$ 63,284	\$ 65,661	\$ 44,061
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 78,696	\$ 65,679	\$ 50,711	\$ 47,211	\$ 34,884
Substandard	VA965	\$ 76,571	\$ 63,902	\$ 48,910	\$ 45,781	\$ 34,298
Doubtful	VA970	\$ 2,125	\$ 1,777	\$ 1,801	\$ 1,430	\$ 586
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Card Charge-Offs Related to Accrued Interest	VA979	\$ 0	N/A	N/A	N/A	N/A
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 74,507	\$ 62,862	\$ 58,194	\$ 51,131	\$ 42,403
Mortgages - Total	SUB2421	\$ 70,681	\$ 60,156	\$ 55,468	\$ 48,334	\$ 39,435
Construction and Land Loans	SUB2430	\$ 7,396	\$ 9,466	\$ 9,431	\$ 10,175	\$ 4,646
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 42,035	\$ 36,548	\$ 37,316	\$ 31,591	\$ 28,588
Permanent Loans Secured by All Other Property	SUB2450	\$ 27,594	\$ 20,657	\$ 14,884	\$ 12,073	\$ 6,830
Nonmortgages - Total	SUB2461	\$ 3,826	\$ 2,706	\$ 2,726	\$ 2,797	\$ 2,968
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 51,670	\$ 42,382	\$ 38,935	\$ 33,808	\$ 32,629
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 41,140	\$ 33,802	\$ 31,455	\$ 24,362	\$ 24,092
Mortgage Loans - Total	SUB2481	\$ 38,729	\$ 32,038	\$ 29,593	\$ 22,869	\$ 22,231
Construction	PD115	\$ 325	\$ 726	\$ 990	\$ 764	\$ 649
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Revolving Open-End Loans	PD121	\$ 880	\$ 372	\$ 783	\$ 750	\$ 493
Secured by First Liens	PD123	\$ 25,142	\$ 21,118	\$ 21,001	\$ 18,041	\$ 16,513
Secured by Junior Liens	PD124	\$ 956	\$ 328	\$ 1,296	\$ 237	\$ 194
Multifamily (5 or more) Dwelling Units	PD125	\$ 6,704	\$ 2,352	\$ 740	\$ 988	\$ 744
Nonresidential Property (Except Land)	PD135	\$ 3,914	\$ 6,450	\$ 4,394	\$ 1,978	\$ 3,155
Land	PD138	\$ 808	\$ 692	\$ 389	\$ 111	\$ 483
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 840	\$ 806	\$ 1,093	\$ 679	\$ 903
Consumer Loans - Total	SUB2511	\$ 1,571	\$ 958	\$ 769	\$ 814	\$ 958
Loans on Deposits	PD161	\$ 59	\$ 58	\$ 29	\$ 41	\$ 28
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 340	\$ 336	\$ 257	\$ 360	\$ 449
Mobile Home Loans	PD169	\$ 42	\$ 70	\$ 70	\$ 48	\$ 59
Credit Cards	PD171	\$ 0	\$ 4	\$ 7	\$ 27	\$ 11
Other	PD180	\$ 1,130	\$ 490	\$ 406	\$ 338	\$ 411
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 1,867	\$ 976	\$ 1,061	\$ 282	\$ 191
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 10,530	\$ 8,580	\$ 7,480	\$ 9,446	\$ 8,537
Mortgage Loans - Total	SUB2491	\$ 10,026	\$ 8,350	\$ 7,277	\$ 8,583	\$ 7,852
Construction	PD215	\$ 464	\$ 294	\$ 1,144	\$ 557	\$ 805
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 460	\$ 228	\$ 304	\$ 173	\$ 125
Secured by First Liens	PD223	\$ 5,912	\$ 5,796	\$ 4,603	\$ 6,475	\$ 6,267
Secured by Junior Liens	PD224	\$ 234	\$ 431	\$ 101	\$ 77	\$ 76
Multifamily (5 or more) Dwelling Units	PD225	\$ 1,802	\$ 0	\$ 254	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 835	\$ 1,282	\$ 871	\$ 1,301	\$ 522
Land	PD238	\$ 319	\$ 319	\$ 0	\$ 0	\$ 57
Nonmortgage Loans:						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	PD240	\$ 254	\$ 10	\$ 13	\$ 591	\$ 633
Consumer Loans - Total	SUB2521	\$ 250	\$ 220	\$ 190	\$ 272	\$ 52
Loans on Deposits	PD261	\$ 5	\$ 8	\$ 3	\$ 0	\$ 2
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 5	\$ 13	\$ 11	\$ 35	\$ 13
Mobile Home Loans	PD269	\$ 29	\$ 29	\$ 15	\$ 30	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 2	\$ 0	\$ 0
Other	PD280	\$ 211	\$ 170	\$ 159	\$ 207	\$ 37
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 138	\$ 0	\$ 334	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 22,837	\$ 20,480	\$ 19,259	\$ 17,323	\$ 9,774
Mortgage Loans - Total	SUB2501	\$ 21,926	\$ 19,768	\$ 18,598	\$ 16,882	\$ 9,352
Construction	PD315	\$ 263	\$ 1,931	\$ 1,134	\$ 3,349	\$ 2,563
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 90	\$ 817	\$ 454	\$ 167	\$ 51
Secured by First Liens	PD323	\$ 7,906	\$ 6,598	\$ 8,529	\$ 5,364	\$ 4,596
Secured by Junior Liens	PD324	\$ 455	\$ 860	\$ 245	\$ 307	\$ 273
Multifamily (5 or more) Dwelling Units	PD325	\$ 994	\$ 0	\$ 0	\$ 628	\$ 405
Nonresidential Property (Except Land)	PD335	\$ 7,001	\$ 4,058	\$ 2,462	\$ 1,673	\$ 1,375
Land	PD338	\$ 5,217	\$ 5,504	\$ 5,774	\$ 5,394	\$ 89
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 627	\$ 478	\$ 383	\$ 200	\$ 141
Consumer Loans - Total	SUB2531	\$ 284	\$ 234	\$ 278	\$ 241	\$ 281
Loans on Deposits	PD361	\$ 80	\$ 0	\$ 4	\$ 4	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Auto Loans	PD367	\$ 65	\$ 105	\$ 146	\$ 59	\$ 116
Mobile Home Loans	PD369	\$ 0	\$ 7	\$ 8	\$ 0	\$ 23
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 139	\$ 122	\$ 120	\$ 178	\$ 142
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 676	\$ 1,725	\$ 22	\$ 168	\$ 168
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 95	\$ 95	\$ 95	\$ 95
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 9	\$ 9	\$ 9	\$ 9
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
LOANS IN PROCESS OF FORECLOSURE						
Loans in Process of Foreclosure - Total	PD40	\$ 7,621	N/A	N/A	N/A	N/A
Construction Loans	PD415	\$ 49	N/A	N/A	N/A	N/A
1-4 Dwelling Units:						
Revolving Open-End Loans	PD421	\$ 30	N/A	N/A	N/A	N/A
Secured by First Liens	PD423	\$ 5,012	N/A	N/A	N/A	N/A
Secured by Junior Liens	PD424	\$ 158	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	PD425	\$ 1,387	N/A	N/A	N/A	N/A
Nonresidential Property (Except Land)	PD435	\$ 713	N/A	N/A	N/A	N/A
Land Loans	PD438	\$ 272	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
HIGH LTV LOANS SECURED BY 1-4 & MULTIFAMILY WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 45,872	\$ 45,335	\$ 43,599	\$ 43,790	\$ 41,752
1-4 Dwelling Units - 90% up to 100% LTV	LD110	\$ 38,751	\$ 38,060	\$ 35,913	\$ 35,340	\$ 33,516
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD111	\$ 1,978	N/A	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD120	\$ 4,753	\$ 7,275	\$ 7,686	\$ 8,450	\$ 8,236
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD121	\$ 390	N/A	N/A	N/A	N/A
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,412	\$ 1,863	\$ 1,680	\$ 2,060	\$ 1,516
Past Due and Still Accruing - Total	SUB5240	\$ 1,637	\$ 992	\$ 1,082	\$ 1,687	\$ 1,165
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,465	\$ 911	\$ 861	\$ 1,631	\$ 823
1-4 Dwelling Units - 90% up to 100% LTV	LD210	\$ 1,133	\$ 799	\$ 705	\$ 1,146	\$ 472

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD211	\$ 0	N/A	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD220	\$ 332	\$ 112	\$ 156	\$ 485	\$ 351
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD221	\$ 0	N/A	N/A	N/A	N/A
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 172	\$ 81	\$ 221	\$ 56	\$ 342
1-4 Dwelling Units - 90% up to 100% LTV	LD230	\$ 172	\$ 81	\$ 221	\$ 56	\$ 342
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD231	\$ 0	N/A	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD241	\$ 0	N/A	N/A	N/A	N/A
Nonaccrual - Total	SUB5230	\$ 775	\$ 871	\$ 598	\$ 373	\$ 351
1-4 Dwelling Units - 90% up to 100% LTV	LD250	\$ 710	\$ 790	\$ 345	\$ 333	\$ 224
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD251	\$ 0	N/A	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD260	\$ 65	\$ 81	\$ 253	\$ 40	\$ 127
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD261	\$ 0	N/A	N/A	N/A	N/A
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 18	\$ 0	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 18	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD311	\$ 0	N/A	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD321	\$ 0	N/A	N/A	N/A	N/A
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 216	\$ 692	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 216	\$ 603	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD411	\$ 0	N/A	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 89	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD421	\$ 0	N/A	N/A	N/A	N/A
Originations - Total	SUB5330	\$ 5,499	\$ 5,154	\$ 1,539	\$ 5,597	\$ 7,354

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
1-4 Dwelling Units - 90% up to 100% LTV	LD430	\$ 4,830	\$ 4,151	\$ 1,112	\$ 4,031	\$ 4,474
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD431	\$ 0	N/A	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD440	\$ 669	\$ 1,003	\$ 427	\$ 1,566	\$ 2,880
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD441	\$ 0	N/A	N/A	N/A	N/A
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD451	\$ 0	N/A	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD461	\$ 0	N/A	N/A	N/A	N/A
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 13,839	\$ 16,101	\$ 14,651	\$ 15,150	\$ 16,279
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 20,643	\$ 17,656	\$ 1,227	\$ 683	\$ 349
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 267,077	\$ 235,342	\$ 183,387	\$ 175,805	\$ 175,743
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Construction Loans with Capitalized Interest						
Construction Loans on 1-4 Dwelling Units with Capitalized Interest	LD710	\$ 134	N/A	N/A	N/A	N/A
Capitalized Ints on Constr Lns on 1-4 Dwell Units Incl in Current Qtr Inc	LD715	\$ 2	N/A	N/A	N/A	N/A
Construction Lns on Multifam (5 or more) Dwell Units with Capitalized Int	LD720	\$ 0	N/A	N/A	N/A	N/A
Capitalized Ints on Multifam (5 or more) Dwell Units Incl in Current Qtr Inc	LD725	\$ 0	N/A	N/A	N/A	N/A
Construction Lns on Nonresidential Prop (Except Land) with Capitalized Int	LD730	\$ 1,577	N/A	N/A	N/A	N/A
Cap Ints on Constr Lns on Nonres Prop (Except Land) Incl in Current Qtr Inc	LD735	\$ 18	N/A	N/A	N/A	N/A
Collateralized Debt Obligations, Collateralized Loan Obligations, and Comm Mortgage-Backed Securities						

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:45 PM	TFR Industry Aggregate Report 93021 - OTS-Regulated: Kentucky June 2009	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule LD --- Loan Data		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Collateralized Debt Obligations: Carrying Value	LD750	\$ 0	N/A	N/A	N/A	N/A
Collateralized Debt Obligations: Market Value	LD755	\$ 0	N/A	N/A	N/A	N/A
Collateralized Loan Obligations: Carrying Value	LD760	\$ 0	N/A	N/A	N/A	N/A
Collateralized Loan Obligations: Market Value	LD765	\$ 0	N/A	N/A	N/A	N/A
Commercial Mortgage-Backed Securities: Carrying Value	LD770	\$ 0	N/A	N/A	N/A	N/A
Commercial Mortgage-Backed Securities: Market Value	LD775	\$ 0	N/A	N/A	N/A	N/A

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 61,856	\$ 60,406	\$ 63,878	\$ 79,403	\$ 72,032
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 61,856	\$ 60,406	\$ 63,878	\$ 79,403	\$ 72,032
Mortgage Construction Loans	CC105	\$ 32,168	\$ 31,571	\$ 31,767	\$ 39,011	\$ 36,341
Other Mortgage Loans	CC115	\$ 29,688	\$ 28,835	\$ 32,111	\$ 40,392	\$ 35,691
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 6,632	\$ 7,627	\$ 4,982	\$ 7,937	\$ 9,888
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 23,025	\$ 22,705	\$ 13,355	\$ 12,933	\$ 17,538
1-4 Dwelling Units	CC280	\$ 21,180	\$ 20,769	\$ 12,755	\$ 11,634	\$ 16,926
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 0	\$ 493	\$ 0
All Other Real Estate	CC300	\$ 1,845	\$ 1,936	\$ 600	\$ 806	\$ 612
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 2,789	\$ 2,883	\$ 333	\$ 2,819	\$ 593
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 16,358	\$ 12,305	\$ 8,310	\$ 3,286	\$ 6,409
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 500	\$ 2,000	\$ 10,969	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 112,560	\$ 120,710	\$ 123,166	\$ 121,451	\$ 122,208
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 78,190	\$ 78,647	\$ 80,518	\$ 80,531	\$ 79,569
Commercial Lines	CC420	\$ 31,290	\$ 38,331	\$ 39,190	\$ 35,492	\$ 39,148
Open-End Consumer Lines - Credit Cards	CC423	\$ 1,594	\$ 2,058	\$ 2,601	\$ 1,590	\$ 1,721
Open-End Consumer Lines - Other	CC425	\$ 1,486	\$ 1,674	\$ 857	\$ 3,838	\$ 1,770
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 6,613	\$ 6,053	\$ 7,498	\$ 5,710	\$ 5,695

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Commercial	CC430	\$ 3,045	\$ 2,868	\$ 4,834	\$ 3,341	\$ 3,695
Standby, Not Included on CC465 or CC468	CC435	\$ 3,568	\$ 3,185	\$ 2,664	\$ 2,369	\$ 2,000
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Loans in CC468 - Total	SUB3391	\$ 0	N/A	N/A	N/A	N/A
120 Days or Less	CC469	\$ 0	N/A	N/A	N/A	N/A
Greater than 120 Days	CC471	\$ 0	N/A	N/A	N/A	N/A
Other Contingent Liabilities	CC480	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 33,103	\$ 17,391	\$ 62,467	\$ 391	\$ 26,106
Sales	CF145	\$ 9,585	\$ 0	\$ 35,590	\$ 2,217	\$ 0
Other Balance Changes	CF148	\$- 17,910	\$- 14,051	\$- 3,657	\$- 7,830	\$- 10,995
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 1,900	\$ 23,239	\$ 25,741	\$ 0	\$ 0
Sales	CF155	\$ 0	\$ 1,229	\$ 3,000	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 7,515	\$- 5,445	\$- 1,967	\$- 1,487	\$- 2,400
Mortgage-Backed Securities						
Purchases - Total	SUB3811	\$ 35,003	\$ 40,630	\$ 88,208	\$ 391	\$ 26,106
Sales - Total	SUB3821	\$ 9,585	\$ 1,229	\$ 38,590	\$ 2,217	\$ 0
Net Purchases - Total	SUB3826	\$ 25,418	\$ 39,401	\$ 49,618	\$- 1,826	\$ 26,106
Mortgage Loans Disbursed - Total	SUB3831	\$ 240,252	\$ 185,529	\$ 153,250	\$ 192,171	\$ 204,762
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 14,291	\$ 11,433	\$ 15,495	\$ 20,799	\$ 21,638
Multifamily (5 or more) Dwelling Units	CF200	\$ 3,414	\$ 2,879	\$ 3,149	\$ 1,391	\$ 2,745
Nonresidential	CF210	\$ 1,982	\$ 1,744	\$ 6,199	\$ 8,775	\$ 6,242
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 158,697	\$ 125,798	\$ 82,302	\$ 105,540	\$ 111,629
Home Equity and Junior Liens	CF226	\$ 13,015	\$ 10,089	\$ 11,947	\$ 13,425	\$ 12,955

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:45 PM	TFR Industry Aggregate Report 93021 - OTS-Regulated: Kentucky June 2009	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF245	\$ 5,842	\$ 1,535	\$ 3,180	\$ 11,960	\$ 17,075
Nonresidential (Except Land)	CF260	\$ 43,092	\$ 31,953	\$ 30,867	\$ 29,163	\$ 31,711
Land	CF270	\$ 12,934	\$ 10,187	\$ 12,058	\$ 14,543	\$ 13,722
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 0	\$ 6,364	\$ 11,368	\$ 16,497	\$ 11,172
1-4 Dwelling Units	CF280	\$ 0	\$ 5,974	\$ 10,183	\$ 11,367	\$ 8,786
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 131	\$ 95	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 40	\$ 175	\$ 1,135	\$ 961
Nonresidential	CF300	\$ 0	\$ 350	\$ 1,010	\$ 3,995	\$ 1,425
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 66,971	\$ 56,502	\$ 21,515	\$ 35,485	\$ 30,411
1-4 Dwelling Units	CF310	\$ 58,802	\$ 54,415	\$ 20,067	\$ 28,985	\$ 28,340
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 39	\$ 95	\$ 0
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 175	\$ 1,133	\$ 441
Nonresidential	CF330	\$ 8,169	\$ 2,087	\$ 1,273	\$ 5,367	\$ 1,630
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 66,971	\$- 50,138	\$- 10,147	\$- 18,988	\$- 19,239
Memo - Refinancing Loans	CF361	\$ 63,216	\$ 54,468	\$ 11,833	\$ 19,347	\$ 20,171
Memo - Loans Sold with Recourse - Total	SUB3886	\$ 0	N/A	N/A	N/A	N/A
120 Days or Less	CF365	\$ 0	N/A	N/A	N/A	N/A
Greater than 120 Days	CF366	\$ 0	N/A	N/A	N/A	N/A
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 37,187	\$ 33,846	\$ 26,812	\$ 42,122	\$ 43,279
Sales	CF395	\$ 0	\$ 0	\$ 1,730	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 13,028	\$ 9,684	\$ 10,061	\$ 10,117	\$ 13,465
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 50,215	\$ 43,530	\$ 36,873	\$ 52,239	\$ 56,744
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 1,730	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 50,215	\$ 43,530	\$ 35,143	\$ 52,239	\$ 56,744
Deposits:						
Interest Credited to Deposits	CF430	\$ 8,978	\$ 9,212	\$ 9,299	\$ 10,093	\$ 11,356

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:45 PM	TFR Industry Aggregate Report 93021 - OTS-Regulated: Kentucky June 2009	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 106,850	\$ 121,269	\$ 92,929	\$ 93,746	\$ 51,265
Fully Insured	DI100	\$ 106,850	\$ 121,269	\$ 92,929	\$ 93,746	\$ 51,265
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
\$100,000 or Less	DI120	\$ 1,219,691	\$ 1,229,581	\$ 1,203,154	\$ 1,137,717	\$ 1,133,553
\$100,000 or Less	DI120	\$ 1,219,691	\$ 1,229,581	\$ 1,203,154	\$ 1,137,717	\$ 1,133,553
Greater than \$100,000	DI130	\$ 703,542	\$ 676,216	\$ 636,187	\$ 624,027	\$ 620,371
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	124,253	123,795	121,765	121,215	123,049
Greater than \$100,000	DI160	3,279	3,187	2,880	2,701	2,799
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 151,293	\$ 147,567	\$ 140,351	\$ 132,675	\$ 132,174
Greater than \$250,000	DI175	\$ 9,499	\$ 8,950	\$ 8,843	\$ 9,255	\$ 9,086
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	7,787	7,686	7,507	7,383	7,296
Greater than \$250,000	DI185	30	28	28	28	28
Number of Deposit Accounts - Total						
IRA/Keogh Accounts	DI200	\$ 160,369	\$ 156,234	\$ 148,765	\$ 141,472	\$ 141,193
Uninsured Deposits	DI210	\$ 466,625	\$ 456,450	\$ 435,922	\$ 446,041	\$ 440,106
Preferred Deposits	DI220	\$ 115,790	\$ 101,936	\$ 102,746	\$ 104,053	\$ 117,813
Reciprocal Brokered Deposits	DI230	\$ 19,312	N/A	N/A	N/A	N/A
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 244,909	\$ 220,371	\$ 213,683	\$ 212,238	\$ 221,153
Money Market Deposit Accounts	DI320	\$ 288,391	\$ 275,474	\$ 272,522	\$ 277,686	\$ 292,027
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 138,091	\$ 134,395	\$ 130,203	\$ 134,897	\$ 133,463
Time Deposits	DI340	\$ 1,408,652	\$ 1,427,242	\$ 1,368,145	\$ 1,274,813	\$ 1,248,543
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 597,716	\$ 606,160	\$ 525,044	\$ 491,744	\$ 462,406
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 52,380	\$ 49,547	\$ 47,059	\$ 42,317	\$ 40,864
Deposits Data for Deposit Insurance Premium Assessments						
Non-Interest-Bearing Demand Deposits	DI610	\$ 150,287	\$ 142,210	\$ 138,341	\$ 142,188	\$ 148,598
Quarter-End Deposit Totals						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 2,084,025	\$ 2,062,315	\$ 1,988,535	\$ 1,903,675	\$ 1,899,329

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unsecured Federal Funds Purchased	DI630	\$ 8,918	N/A	N/A	N/A	N/A
Secured Federal Funds Purchased	DI635	\$ 0	N/A	N/A	N/A	N/A
Securities Sold Under Agreements to Repurchase	DI641	\$ 40,465	N/A	N/A	N/A	N/A
Other Borrowings (Unsecured) with Remaining Maturity						
One Year or Less	DI645	\$ 0	N/A	N/A	N/A	N/A
Over One Year	DI651	\$ 0	N/A	N/A	N/A	N/A
Subordinated Debentures with Remaining Maturity						
One Year or Less	DI655	\$ 0	N/A	N/A	N/A	N/A
Over One Year	DI660	\$ 0	N/A	N/A	N/A	N/A
Average Daily Deposit Totals						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 711,535	\$ 693,746	\$ 674,128	\$ 664,864	\$ 678,660
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDICs Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 30,860	\$ 21,625	\$ 31,381	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	48	42	51	N/A	N/A

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	639	640	646	641	626
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 408,222	\$ 415,616	\$ 369,351	\$ 257,692	\$ 263,639

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:45 PM	TFR Industry Aggregate Report 93021 - OTS-Regulated: Kentucky June 2009	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Assets Held for Sale	SI387	\$ 11,771	\$ 6,105	\$ 6,408	\$ 3,535	\$ 5,370
Loans Serviced for Others	SI390	\$ 158,713	\$ 159,153	\$ 145,050	\$ 138,651	\$ 123,938
Pledged Loans	SI394	\$ 198,550	N/A	N/A	N/A	N/A
Pledged Trading Assets	SI395	\$ 0	N/A	N/A	N/A	N/A
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	90.32%	90.42%	90.20%	89.79%	89.24%
Second month of Qtr	SI582	90.06%	90.35%	90.14%	89.96%	89.21%
Third month of Qtr	SI583	90.17%	90.40%	90.31%	89.62%	89.45%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI 588	\$ 141	\$ 135	\$ 124	\$ 102	\$ 111
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 36,754	\$ 34,329	\$ 32,196	\$ 31,320	\$ 32,267
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	21	17	20	24	23
Summary of Changes in Savings Association Equity Capital						
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 318,606	\$ 312,830	\$ 293,446	\$ 292,471	\$ 293,045
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$ 3,921	\$ 4,212	\$ 3,844	\$ 3,146	\$ 4,225
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 1,012	\$ 1,144	\$ 3,975	\$ 1,897	\$ 920
Stock Issued	SI640	\$ 0	\$ 0	\$ 14,000	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 400
Capital Contributions (Where No Stock is Issued)	SI655	\$ 30	\$ 1,028	\$ 409	\$ 17	\$ 18
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 1,401	\$ 1,617	\$ 4,931	\$- 337	\$- 3,538
Prior Period Adjustments	SI668	\$ 26	\$ 51	\$- 5	\$ 0	\$ 0
Other Adjustments	SI671	\$ 13	\$ 15	\$ 176	\$ 46	\$ 41

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:45 PM	TFR Industry Aggregate Report 93021 - OTS-Regulated: Kentucky June 2009	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Total Savings Association Equity Capital, Ending Balance (SC80)	SI680	\$ 320,183	\$ 318,609	\$ 312,826	\$ 293,446	\$ 292,471
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 11	\$ 86
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 38	\$ 38	\$ 38	\$ 38	\$ 7,035
Mutual Fund and Annuity Sales						
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 8,000	\$ 8,000	\$ 7,500	\$ 7,528	\$ 7,528
Average Balance Sheet Data						
Total Assets	SI870	\$ 2,858,595	\$ 2,824,264	\$ 2,717,587	\$ 2,641,026	\$ 2,623,146
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 385,177	\$ 373,947	\$ 309,383	\$ 309,278	\$ 334,690
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 2,115,665	\$ 2,060,629	\$ 2,026,365	\$ 1,982,213	\$ 1,907,276
Nonmortgage Loans	SI885	\$ 165,777	\$ 179,187	\$ 181,162	\$ 171,513	\$ 165,015
Deposits and Excrows	SI890	\$ 2,062,989	\$ 2,010,071	\$ 1,946,480	\$ 1,879,136	\$ 1,879,114
Total Borrowings	SI895	\$ 434,212	\$ 455,197	\$ 439,583	\$ 435,312	\$ 411,260
Brokerage Activities						
Act as trustee/custodian for IRA, HSA, other acct invested in non-dep prod?	SI901	0	N/A	N/A	N/A	N/A
Provide custody, safekeeping, othr service accept/sale/purch of securities?	SI905	0	N/A	N/A	N/A	N/A
Engage in third party broker arrangements to sell securities prod/services?	SI911	0	N/A	N/A	N/A	N/A
Sweep dep fund to invest manag comp reg ICA holdout as a money market fund?	SI915	0	N/A	N/A	N/A	N/A

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
		Yes	Yes	Yes	Yes	Yes
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	10	10	10	10	10

Schedule SB --- Consolidated Small Business Loans						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Do you have any small business loans to report in this sched?	SB010	18 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	18 [Yes]
Do you have any farm or agriculture loans?	SB100	8 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	8 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	1 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	1 [Yes]
Number of Loans on SC260	SB200	17	N/A	N/A	N/A	4
Number of Loans on SC300, SC303, and SC306	SB210	15	N/A	N/A	N/A	0
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	356	N/A	N/A	N/A	387
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 15,235	N/A	N/A	N/A	\$ 17,005
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	293	N/A	N/A	N/A	300
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 43,579	N/A	N/A	N/A	\$ 44,427
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	268	N/A	N/A	N/A	264
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 117,050	N/A	N/A	N/A	\$ 115,499
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Number	SB400	1,243	N/A	N/A	N/A	1,014
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 25,717	N/A	N/A	N/A	\$ 21,362
Nonfarm Comm'l Lns Orig at \$100-250,000 - Number	SB420	137	N/A	N/A	N/A	154
Nonfarm Comm'l Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 18,081	N/A	N/A	N/A	\$ 17,873
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Number	SB440	90	N/A	N/A	N/A	82
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 32,073	N/A	N/A	N/A	\$ 26,463
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	184	N/A	N/A	N/A	142
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 7,572	N/A	N/A	N/A	\$ 5,253
Farm Mortgages Orig at \$100-250,000 - Number	SB520	96	N/A	N/A	N/A	78
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 14,609	N/A	N/A	N/A	\$ 11,827
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	49	N/A	N/A	N/A	45
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 15,088	N/A	N/A	N/A	\$ 12,465
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	497	N/A	N/A	N/A	503
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 3,846	N/A	N/A	N/A	\$ 4,219
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	16	N/A	N/A	N/A	15

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SB --- Consolidated Small Business Loans		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 2,283	N/A	N/A	N/A	\$ 2,240
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	16	N/A	N/A	N/A	9
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 4,142	N/A	N/A	N/A	\$ 2,691

Schedule FS --- Fiduciary and Related Services		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Managed Assets (#) -Total Fiduciary Accounts	FS22	0	0	0	0	0
Personal Trust and Agency Accounts	FS212	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	0	0	0	0	0
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	0	0	0	0	0
Personal Trust and Agency Accounts	FS213	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	0	0	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Total Equity Capital (SC84)	CCR100	\$ 320,185	\$ 318,606	\$ 312,830	\$ 293,450	\$ 292,475
Equity Capital Deductions - Total	SUB1631	\$ 22,481	\$ 22,645	\$ 22,859	\$ 23,382	\$ 23,614
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 22,435	\$ 22,599	\$ 22,843	\$ 23,365	\$ 23,596
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 15	\$ 15	\$ 16	\$ 17	\$ 18
Other	CCR134	\$ 31	\$ 31	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$- 3,605	\$- 5,007	\$- 3,391	\$ 1,548	\$ 491
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR180	\$- 3,621	\$- 5,023	\$- 3,407	\$ 1,475	\$ 418

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 16	\$ 16	\$ 16	\$ 73	\$ 73
Tier 1 (Core) Capital	CCR20	\$ 294,099	\$ 290,954	\$ 286,580	\$ 271,616	\$ 269,352
Total Assets (SC60)	CCR205	\$ 2,868,760	\$ 2,839,729	\$ 2,796,562	\$ 2,655,225	\$ 2,643,779
Asset Deductions - Total	SUB1651	\$ 22,450	\$ 22,614	\$ 22,859	\$ 23,382	\$ 23,614
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 22,435	\$ 22,599	\$ 22,843	\$ 23,365	\$ 23,596
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 15	\$ 15	\$ 16	\$ 17	\$ 18
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 4,115	\$- 5,762	\$- 4,121	\$ 1,241	\$ 45
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR280	\$- 4,115	\$- 5,762	\$- 4,121	\$ 1,241	\$ 45
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 2,842,195	\$ 2,811,353	\$ 2,769,582	\$ 2,633,084	\$ 2,620,210
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 113,698	\$ 112,460	\$ 110,756	\$ 105,323	\$ 104,833
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 294,099	\$ 290,954	\$ 286,580	\$ 271,616	\$ 269,352
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 198	\$ 256	\$ 60	\$ 25	\$ 164
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 17,210	\$ 16,403	\$ 15,641	\$ 15,156	\$ 14,245
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 17,408	\$ 16,659	\$ 15,701	\$ 15,181	\$ 14,409
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 17,408	\$ 16,659	\$ 15,701	\$ 15,181	\$ 14,409
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 311,507	\$ 307,613	\$ 302,281	\$ 286,797	\$ 283,761
0% R/W Category - Cash	CCR400	\$ 19,426	\$ 17,697	\$ 19,090	\$ 16,400	\$ 16,633
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 128,721	\$ 136,742	\$ 126,144	\$ 62,938	\$ 62,039
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 75	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:45 PM	TFR Industry Aggregate Report 93021 - OTS-Regulated: Kentucky June 2009	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Other	CCR415	\$ 856	\$ 4,646	\$ 3,147	\$ 120	\$ 626
0% R/W Category - Assets Total	CCR420	\$ 149,003	\$ 159,085	\$ 148,456	\$ 79,458	\$ 79,298
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 197,978	\$ 193,734	\$ 193,704	\$ 167,295	\$ 177,491
20% R/W Category - Claims on FHLBs	CCR435	\$ 134,472	\$ 141,418	\$ 148,106	\$ 137,318	\$ 155,562
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 6,034	\$ 4,581	\$ 4,401	\$ 6,306	\$ 7,770
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 72,431	\$ 66,287	\$ 57,057	\$ 52,536	\$ 66,568
20% R/W Category - Other	CCR450	\$ 72,486	\$ 80,937	\$ 69,940	\$ 79,505	\$ 77,068
20% R/W Category - Assets Total	CCR455	\$ 483,401	\$ 486,957	\$ 473,208	\$ 442,960	\$ 484,459
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 96,680	\$ 97,390	\$ 94,642	\$ 88,592	\$ 96,892
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,134,677	\$ 1,112,122	\$ 1,113,075	\$ 1,095,403	\$ 1,065,938
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 24,317	\$ 28,219	\$ 25,238	\$ 24,398	\$ 24,937
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 2,834	\$ 3,109	\$ 3,279	\$ 3,415	\$ 3,506
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 61,372	\$ 56,828	\$ 40,513	\$ 35,803	\$ 36,103
50% R/W Category - Other	CCR480	\$ 472	\$ 533	\$ 2,389	\$ 1,970	\$ 1,728
50% R/W Category - Assets Total	CCR485	\$ 1,223,672	\$ 1,200,811	\$ 1,184,494	\$ 1,160,989	\$ 1,132,212
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 611,841	\$ 600,411	\$ 592,253	\$ 580,498	\$ 566,111
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 21,165	\$ 20,984	\$ 20,997	\$ 2,211	\$ 32,334
100% R/W Category - All Other Assets	CCR506	\$ 1,019,545	\$ 997,552	\$ 998,655	\$ 1,001,434	\$ 944,140
100% R/W Category - Assets Total	CCR510	\$ 1,040,710	\$ 1,018,536	\$ 1,019,652	\$ 1,003,645	\$ 976,474
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,040,710	\$ 1,018,536	\$ 1,019,652	\$ 1,003,645	\$ 976,474
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 2,896,786	\$ 2,865,389	\$ 2,825,810	\$ 2,687,052	\$ 2,672,443
Subtotal Risk-Weighted Assets	CCR75	\$ 1,749,226	\$ 1,716,332	\$ 1,706,541	\$ 1,672,735	\$ 1,639,474
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,460	\$ 1,381	\$ 924	\$ 594	\$ 549
Total Risk-Weighted Assets	CCR78	\$ 1,747,766	\$ 1,714,951	\$ 1,705,617	\$ 1,672,141	\$ 1,638,925
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 139,819	\$ 137,194	\$ 136,449	\$ 133,770	\$ 131,113
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 20, 2009, 1:45 PM

TFR Industry Aggregate Report
 93021 - OTS-Regulated: Kentucky
 June 2009

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	10.35%	10.35%	10.35%	10.32%	10.28%
Total Risk-Based Capital Ratio	CCR820	17.82%	17.94%	17.72%	17.15%	17.31%
Tier 1 Risk-Based Capital Ratio	CCR830	16.83%	16.97%	16.80%	16.24%	16.43%
Tangible Equity Ratio	CCR840	10.35%	10.35%	10.35%	10.32%	10.28%

*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.