

Office of Thrift Supervision
Financial Reporting System
Run Date: August 18, 2008, 3:26 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2008

Frozen Aggregated Data
(\$Thousands)

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Description	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
Number of Regulated Institutions	19	19	20	20	22

Schedule NS --- Optional Narrative Statement		Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 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 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 358,541	\$ 391,843	\$ 431,507	\$ 461,023	\$ 465,303
Cash and Non-Interest-Earning Deposits	SC110	\$ 47,558	\$ 36,921	\$ 37,624	\$ 37,625	\$ 42,397
Interest-Earning Deposits in FHLBs	SC112	\$ 46,731	\$ 66,178	\$ 21,512	\$ 40,676	\$ 45,671
Other Interest-Earning Deposits	SC118	\$ 31,355	\$ 28,479	\$ 14,706	\$ 14,017	\$ 18,214
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 11,028	\$ 20,157	\$ 8,932	\$ 12,595	\$ 3,559
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 170,497	\$ 182,341	\$ 295,004	\$ 301,935	\$ 295,049
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 2,248	\$ 8,440	\$ 5,141	\$ 6,789	\$ 7,058
State and Municipal Obligations	SC180	\$ 42,010	\$ 44,047	\$ 42,629	\$ 41,042	\$ 40,660
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 4,101	\$ 2,420	\$ 2,416	\$ 2,458	\$ 8,691
Accrued Interest Receivable	SC191	\$ 3,013	\$ 2,860	\$ 3,543	\$ 3,886	\$ 4,004
Mortgage-Backed Securities - Gross	SUB0072	\$ 215,778	\$ 202,730	\$ 151,671	\$ 145,888	\$ 157,581
Mortgage-Backed Securities - Total	SC22	\$ 215,778	\$ 202,730	\$ 151,671	\$ 145,888	\$ 157,581
Pass-Through - Total	SUB0073	\$ 184,681	\$ 169,296	\$ 125,210	\$ 121,102	\$ 136,173
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 184,405	\$ 168,967	\$ 124,882	\$ 120,770	\$ 135,765
Other Pass-Through	SC215	\$ 276	\$ 329	\$ 328	\$ 332	\$ 408
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 30,201	\$ 32,600	\$ 25,831	\$ 24,203	\$ 20,766
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 6,983	\$ 7,375	\$ 7,423	\$ 7,421	\$ 4,439
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 16,455	\$ 18,029	\$ 17,250	\$ 15,556	\$ 15,026
Other	SC222	\$ 6,763	\$ 7,196	\$ 1,158	\$ 1,226	\$ 1,301
Accrued Interest Receivable	SC228	\$ 896	\$ 834	\$ 630	\$ 583	\$ 642

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Schedule SC --- Consolidated Statement of Condition		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 1,762,897	\$ 1,710,885	\$ 1,762,236	\$ 1,747,972	\$ 1,795,907
Mortgage Loans - Total	SC26	\$ 1,751,468	\$ 1,699,429	\$ 1,751,432	\$ 1,737,429	\$ 1,784,178
Construction Loans - Total	SUB0100	\$ 106,135	\$ 113,136	\$ 113,271	\$ 111,270	\$ 128,768
Residential - Total	SUB0110	\$ 79,827	\$ 86,090	\$ 94,792	\$ 94,084	\$ 106,264
1-4 Dwelling Units	SC230	\$ 62,269	\$ 69,096	\$ 78,280	\$ 77,695	\$ 90,381
Multifamily (5 or more) Dwelling Units	SC235	\$ 17,558	\$ 16,994	\$ 16,512	\$ 16,389	\$ 15,883
Nonresidential Property	SC240	\$ 26,308	\$ 27,046	\$ 18,479	\$ 17,186	\$ 22,504
Permanent Loans - Total	SUB0121	\$ 1,648,306	\$ 1,589,408	\$ 1,639,300	\$ 1,626,889	\$ 1,657,086
Residential - Total	SUB0131	\$ 1,219,941	\$ 1,184,851	\$ 1,249,357	\$ 1,240,846	\$ 1,256,200
1-4 Dwelling Units - Total	SUB0141	\$ 1,138,463	\$ 1,112,722	\$ 1,177,686	\$ 1,169,809	\$ 1,186,334
Revolving Open-End Loans	SC251	\$ 85,646	\$ 84,879	\$ 89,126	\$ 86,083	\$ 91,087
All Other - First Liens	SC254	\$ 1,025,397	\$ 1,003,405	\$ 1,062,421	\$ 1,058,700	\$ 1,064,206
All Other - Junior Liens	SC255	\$ 27,420	\$ 24,438	\$ 26,139	\$ 25,026	\$ 31,041
Multifamily (5 or more) Dwelling Units	SC256	\$ 81,478	\$ 72,129	\$ 71,671	\$ 71,037	\$ 69,866
Nonresidential Property (Except Land)	SC260	\$ 342,117	\$ 322,811	\$ 322,046	\$ 320,224	\$ 329,421
Land	SC265	\$ 86,248	\$ 81,746	\$ 67,897	\$ 65,819	\$ 71,465
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 51,897	\$ 21,284	\$ 14,412	\$ 38,043	\$ 42,992
Accrued Interest Receivable	SC272	\$ 8,424	\$ 8,306	\$ 9,616	\$ 9,777	\$ 10,013
Advances for Taxes and Insurance	SC275	\$ 32	\$ 35	\$ 49	\$ 36	\$ 40
Allowance for Loan and Lease Losses	SC283	\$ 11,429	\$ 11,456	\$ 10,804	\$ 10,543	\$ 11,729
Nonmortgage Loans - Gross	SUB0162	\$ 168,896	\$ 169,560	\$ 190,107	\$ 184,851	\$ 206,020
Nonmortgage Loans - Total	SC31	\$ 165,386	\$ 166,318	\$ 185,594	\$ 180,766	\$ 201,586
Commercial Loans - Total	SC32	\$ 108,400	\$ 108,682	\$ 123,085	\$ 118,914	\$ 132,962
Secured	SC300	\$ 94,023	\$ 88,521	\$ 102,798	\$ 98,433	\$ 108,681
Unsecured	SC303	\$ 14,043	\$ 19,812	\$ 19,921	\$ 20,089	\$ 24,274
Lease Receivables	SC306	\$ 334	\$ 349	\$ 366	\$ 392	\$ 7
Consumer Loans - Total	SC35	\$ 58,568	\$ 58,650	\$ 64,605	\$ 63,450	\$ 71,117
Loans on Deposits	SC310	\$ 13,388	\$ 13,417	\$ 14,513	\$ 13,568	\$ 14,725
Home Improvement Loans (Not secured by real estate)	SC316	\$ 211	\$ 176	\$ 142	\$ 105	\$ 107
Education Loans	SC320	\$ 5	\$ 6	\$ 6	\$ 7	\$ 46
Auto Loans	SC323	\$ 23,532	\$ 23,009	\$ 27,027	\$ 27,256	\$ 28,604
Mobile Home Loans	SC326	\$ 2,261	\$ 2,256	\$ 2,266	\$ 2,210	\$ 2,374
Credit Cards	SC328	\$ 520	\$ 532	\$ 505	\$ 543	\$ 508

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Schedule SC --- Consolidated Statement of Condition		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 18,651	\$ 19,254	\$ 20,146	\$ 19,761	\$ 24,753
Accrued Interest Receivable	SC348	\$ 1,928	\$ 2,228	\$ 2,417	\$ 2,487	\$ 1,941
Allowance for Loan and Lease Losses	SC357	\$ 3,510	\$ 3,242	\$ 4,513	\$ 4,085	\$ 4,434
Reposessed Assets - Gross	SUB0201	\$ 5,982	\$ 6,091	\$ 4,833	\$ 3,119	\$ 2,646
Reposessed Assets - Total	SC40	\$ 5,975	\$ 6,082	\$ 4,819	\$ 3,102	\$ 2,631
Real Estate - Total	SUB0210	\$ 5,959	\$ 6,033	\$ 4,785	\$ 3,045	\$ 2,368
Construction	SC405	\$ 1,736	\$ 2,136	\$ 1,791	\$ 1,579	\$ 785
Residential - Total	SUB0225	\$ 3,295	\$ 2,961	\$ 2,575	\$ 1,403	\$ 1,400
1-4 Dwelling Units	SC415	\$ 3,252	\$ 2,887	\$ 2,532	\$ 1,360	\$ 1,082
Multifamily (5 or more) Dwelling Units	SC425	\$ 43	\$ 74	\$ 43	\$ 43	\$ 318
Nonresidential (Except Land)	SC426	\$ 899	\$ 907	\$ 390	\$ 0	\$ 141
Land	SC428	\$ 29	\$ 29	\$ 29	\$ 63	\$ 42
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 23	\$ 58	\$ 48	\$ 74	\$ 278
General Valuation Allowances	SC441	\$ 7	\$ 9	\$ 14	\$ 17	\$ 15
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 46	\$ 46	\$ 167
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 27,897	\$ 27,265	\$ 27,597	\$ 27,596	\$ 28,724
Federal Home Loan Bank Stock	SC510	\$ 27,878	\$ 27,247	\$ 27,579	\$ 27,578	\$ 28,658
Other	SC540	\$ 19	\$ 18	\$ 18	\$ 18	\$ 66
Office Premises and Equipment	SC55	\$ 66,111	\$ 64,446	\$ 65,388	\$ 63,337	\$ 61,798
Other Assets - Gross	SUB0262	\$ 52,625	\$ 50,194	\$ 51,058	\$ 51,598	\$ 57,077
Other Assets - Total	SC59	\$ 52,623	\$ 50,192	\$ 51,056	\$ 51,596	\$ 57,075
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 14,569	\$ 14,186	\$ 14,056	\$ 13,938	\$ 13,799
Other	SC625	\$ 6,574	\$ 6,521	\$ 6,467	\$ 6,411	\$ 6,355
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 257	\$ 279	\$ 292	\$ 308	\$ 322
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 23,596	\$ 23,848	\$ 24,118	\$ 24,386	\$ 27,969
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 37	\$ 34	\$ 31	\$ 31	\$ 30
Other Assets	SC689	\$ 7,592	\$ 5,326	\$ 6,094	\$ 6,524	\$ 8,602
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
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
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	\$ 2	\$ 2	\$ 2	\$ 2	\$ 2
General Valuation Allowances - Total	SUB2092	\$ 14,948	\$ 14,709	\$ 15,333	\$ 14,647	\$ 16,180
Total Assets - Gross	SUB0283	\$ 2,658,727	\$ 2,623,014	\$ 2,684,443	\$ 2,685,430	\$ 2,775,223
Total Assets	SC60	\$ 2,643,779	\$ 2,608,305	\$ 2,669,110	\$ 2,670,783	\$ 2,759,043
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 1,895,181	\$ 1,882,557	\$ 1,919,435	\$ 1,907,722	\$ 2,004,739
Deposits	SC710	\$ 1,892,446	\$ 1,880,363	\$ 1,917,789	\$ 1,903,809	\$ 2,001,599
Escrows	SC712	\$ 2,735	\$ 2,194	\$ 1,646	\$ 3,913	\$ 3,139
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Borrowings - Total	SC72	\$ 438,470	\$ 415,051	\$ 433,063	\$ 444,785	\$ 421,162
Advances from FHLBank	SC720	\$ 371,788	\$ 344,095	\$ 370,925	\$ 373,504	\$ 366,486
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 63,423	\$ 67,405	\$ 58,443	\$ 67,766	\$ 51,345
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	\$ 3,259	\$ 3,551	\$ 3,695	\$ 3,515	\$ 3,331
Other Liabilities - Total	SC75	\$ 17,651	\$ 17,648	\$ 19,728	\$ 23,004	\$ 20,952
Accrued Interest Payable - Deposits	SC763	\$ 4,148	\$ 4,535	\$ 4,875	\$ 5,448	\$ 5,320
Accrued Interest Payable - Other	SC766	\$ 965	\$ 802	\$ 766	\$ 1,117	\$ 950
Accrued Taxes	SC776	\$ 1,669	\$ 2,123	\$ 3,875	\$ 3,646	\$ 3,327
Accounts Payable	SC780	\$ 4,912	\$ 4,111	\$ 3,763	\$ 5,134	\$ 4,041
Deferred Income Taxes	SC790	\$ 2,946	\$ 3,422	\$ 3,579	\$ 4,491	\$ 4,478
Other Liabilities and Deferred Income	SC796	\$ 3,011	\$ 2,655	\$ 2,870	\$ 3,168	\$ 2,836
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

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Description	Line Item	Value	Value	Value	Value	Value
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	\$ 2,351,302	\$ 2,315,256	\$ 2,372,226	\$ 2,375,511	\$ 2,446,853
Minority Interest	SC800	\$ 0				
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 98,522	\$ 98,876	\$ 102,772	\$ 103,031	\$ 117,139
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 3,529	\$ 3,569	\$ 3,590	\$ 3,630	\$ 5,132
Paid in Excess of Par	SC830	\$ 94,993	\$ 95,307	\$ 99,182	\$ 99,401	\$ 112,007
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,222	\$ 2,314	\$ 1,106	\$ 1,135	\$- 1,276
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 1,149	\$ 2,387	\$ 1,179	\$ 1,214	\$- 1,197
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 73	\$- 73	\$- 73	\$- 79	\$- 79
Retained Earnings	SC880	\$ 198,080	\$ 194,777	\$ 195,938	\$ 194,234	\$ 199,468
Other Components of Equity Capital	SC891	\$- 2,905	\$- 2,918	\$- 2,930	\$- 3,129	\$- 3,142
Total Equity Capital	SC80	\$ 292,475	\$ 293,049	\$ 296,886	\$ 295,271	\$ 312,189
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 2,643,777	\$ 2,608,305	\$ 2,669,112	\$ 2,670,782	\$ 2,759,042

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Other Codes As of Jun 2008

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	7	\$ 1,959
4	Net deferred tax assets	3	\$ 1,732
7	Prepaid expenses	18	\$ 2,473
9	Advances for loans serviced for others	1	\$ 3
11	Deferred issuance costs	1	\$ 19
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 56
14	Other noninterest-bearing short-term accounts recv	3	\$ 131
99	Other	2	\$ 26

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	\$ 20
7	Deferred gains from the sale of real estate	1	\$ 41
11	The liability recorded for post-retirement benefit	6	\$ 1,379
14	Unapplied loan payments received	3	\$ 633
99	Other	9	\$ 890

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Schedule SO --- Consolidated Statement of Operations		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 37,173	\$ 38,381	\$ 40,339	\$ 40,170	\$ 42,407
Deposits and Investment Securities	SO115	\$ 3,133	\$ 3,815	\$ 4,492	\$ 4,616	\$ 4,843
Mortgage-Backed Securities	SO125	\$ 2,475	\$ 2,020	\$ 1,750	\$ 1,642	\$ 1,910
Mortgage Loans	SO141	\$ 27,840	\$ 28,853	\$ 30,085	\$ 29,873	\$ 29,898
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 266	\$ 268	\$ 219	\$ 225	\$ 289
Nonmortgage Loans - Total	SUB0950	\$ 3,092	\$ 3,175	\$ 3,746	\$ 3,618	\$ 4,893
Commercial Loans and Leases	SO160	\$ 1,924	\$ 1,987	\$ 2,385	\$ 2,311	\$ 3,409
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 300	\$ 218	\$ 27	\$ 107	\$ 471
Consumer Loans and Leases	SO171	\$ 1,168	\$ 1,188	\$ 1,361	\$ 1,307	\$ 1,484
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 67	\$ 32	\$ 20	\$ 89	\$ 103
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 350	\$ 342	\$ 467	\$ 434	\$ 453
Federal Home Loan Bank Stock	SO181	\$ 350	\$ 342	\$ 467	\$ 434	\$ 452
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Interest Expense - Total	SO21	\$ 19,316	\$ 21,094	\$ 23,315	\$ 23,375	\$ 23,688
Deposits	SO215	\$ 15,273	\$ 16,782	\$ 18,384	\$ 18,242	\$ 18,938
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 3,588	\$ 3,767	\$ 4,272	\$ 4,362	\$ 4,127
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	\$ 455	\$ 545	\$ 673	\$ 777	\$ 680
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 14	\$ 6	\$ 57
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 18,207	\$ 17,629	\$ 17,491	\$ 17,229	\$ 19,172
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 630	\$ 633	\$ 1,325	\$ 457	\$ 1,028
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 17,577	\$ 16,996	\$ 16,166	\$ 16,772	\$ 18,144
Noninterest Income - Total	SO42	\$ 3,963	\$ 4,359	\$ 4,324	\$ 3,648	\$ 3,918
Mortgage Loan Servicing Fees	SO410	\$ 54	\$ 71	\$ 59	\$ 60	\$ 68
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 27	\$- 24	\$- 25	\$- 19	\$- 22

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 3,185	\$ 2,954	\$ 3,221	\$ 3,141	\$ 3,130
Net Income (Loss) from Other - Total	SUB0451	\$ 473	\$ 1,068	\$ 754	\$ 165	\$ 380
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 452	\$ 942	\$ 573	\$ 372	\$ 387
Operations & Sale of Repossessed Assets	SO461	\$ 15	\$- 4	\$- 82	\$- 34	\$- 8
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 2	\$ 109	\$ 0	\$- 163	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$- 79	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 4	\$ 21	\$ 189	\$- 10	\$ 1
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ 0	\$ 153	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 278	\$ 290	\$ 315	\$ 301	\$ 362
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	\$ 16,077	\$ 15,850	\$ 15,972	\$ 15,711	\$ 16,688
All Personnel Compensation and Expense	SO510	\$ 8,620	\$ 8,585	\$ 8,355	\$ 8,409	\$ 8,837
Legal Expense	SO520	\$ 93	\$ 64	\$ 147	\$ 73	\$ 97
Office Occupancy and Equipment Expense	SO530	\$ 3,634	\$ 3,676	\$ 3,809	\$ 3,644	\$ 3,805
Marketing and Other Professional Services	SO540	\$ 1,121	\$ 1,052	\$ 993	\$ 1,044	\$ 1,209
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 1	\$ 1	\$ 1
Goodwill and Other Intangibles Expense	SO560	\$ 255	\$ 271	\$ 293	\$ 259	\$ 293
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 130	\$ 84	\$ 144	\$ 157	\$ 250
Other Noninterest Expense	SO580	\$ 2,224	\$ 2,118	\$ 2,230	\$ 2,124	\$ 2,196
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
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	\$ 5,463	\$ 5,505	\$ 4,518	\$ 4,709	\$ 5,374
Income Taxes - Total	SO71	\$ 1,238	\$ 1,270	\$ 909	\$ 767	\$ 1,258

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Schedule SO --- Consolidated Statement of Operations		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$ 1,192	\$ 1,225	\$ 859	\$ 714	\$ 1,209
State, Local & Other	SO720	\$ 46	\$ 45	\$ 50	\$ 53	\$ 49
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 4,225	\$ 4,235	\$ 3,609	\$ 3,942	\$ 4,116
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 5	\$ 0
Net Income (Loss)	SO91	\$ 4,225	\$ 4,235	\$ 3,609	\$ 3,947	\$ 4,116

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Other Codes As of Jun 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	3	\$ 24
15	Income from corporate-owned life insurance	6	\$ 184
99	Other	6	\$ 57

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 135
2	OTS assessments	5	\$ 54
6	Supervisory examination fees	3	\$ 18
7	Office supplies, printing, and postage	12	\$ 414
8	Telephone, including data lines	5	\$ 80
10	ATM expense	2	\$ 61
13	Misc taxes other than income & real estate	15	\$ 377
15	Foreclosure expenses	2	\$ 31
99	Other	9	\$ 222

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Schedule SO --- Consolidated Statement of Operations		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 75,554	\$ 38,381	\$ 159,393	\$ 119,054	\$ 83,985
YTD - Deposits and Investment Securities	Y_SO115	\$ 6,948	\$ 3,815	\$ 19,088	\$ 14,596	\$ 10,053
YTD - Mortgage-Backed Securities	Y_SO125	\$ 4,495	\$ 2,020	\$ 7,080	\$ 5,330	\$ 3,818
YTD - Mortgage Loans	Y_SO141	\$ 56,693	\$ 28,853	\$ 116,325	\$ 86,240	\$ 59,673
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 534	\$ 268	\$ 819	\$ 600	\$ 529
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 3,911	\$ 1,987	\$ 9,634	\$ 7,249	\$ 5,975
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 518	\$ 218	\$ 1,000	\$ 973	\$ 901
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 2,356	\$ 1,188	\$ 5,207	\$ 3,846	\$ 2,889
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 99	\$ 32	\$ 240	\$ 220	\$ 147
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 692	\$ 342	\$ 1,752	\$ 1,285	\$ 887
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 692	\$ 342	\$ 1,752	\$ 1,285	\$ 885
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
YTD - Interest Expense - Total	Y_SO21	\$ 40,410	\$ 21,094	\$ 91,179	\$ 67,864	\$ 46,756
YTD - Deposits	Y_SO215	\$ 32,055	\$ 16,782	\$ 71,702	\$ 53,318	\$ 37,155
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 7,355	\$ 3,767	\$ 16,822	\$ 12,550	\$ 8,348
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	\$ 1,000	\$ 545	\$ 2,745	\$ 2,072	\$ 1,323
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 90	\$ 76	\$ 70
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 35,836	\$ 17,629	\$ 69,966	\$ 52,475	\$ 38,116
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,263	\$ 633	\$ 2,614	\$ 1,289	\$ 1,313
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 34,573	\$ 16,996	\$ 67,352	\$ 51,186	\$ 36,803
YTD - Noninterest Income - Total	Y_SO42	\$ 8,322	\$ 4,359	\$ 15,071	\$ 10,747	\$ 7,436
YTD - Mortgage Loan Servicing Fees	Y_SO410	\$ 125	\$ 71	\$ 221	\$ 162	\$ 105
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 51	\$- 24	\$- 56	\$- 31	\$- 12

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Schedule SO --- Consolidated Statement of Operations		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 6,139	\$ 2,954	\$ 12,195	\$ 8,974	\$ 6,101
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 1,541	\$ 1,068	\$ 1,369	\$ 615	\$ 509
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 1,394	\$ 942	\$ 1,543	\$ 970	\$ 651
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 11	\$- 4	\$- 176	\$- 94	\$- 54
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	\$ 111	\$ 109	\$- 163	\$- 163	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$- 168	\$- 89	\$- 89
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 25	\$ 21	\$ 180	\$- 9	\$ 1
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 0	\$ 0	\$ 153	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 568	\$ 290	\$ 1,342	\$ 1,027	\$ 733
YTD - Noninterest Expense - Total	Y_SO51	\$ 31,927	\$ 15,850	\$ 62,825	\$ 46,853	\$ 33,529
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 17,205	\$ 8,585	\$ 33,420	\$ 25,065	\$ 17,810
YTD - Legal Expense	Y_SO520	\$ 157	\$ 64	\$ 478	\$ 331	\$ 296
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 7,310	\$ 3,676	\$ 14,520	\$ 10,711	\$ 7,571
YTD - Marketing and Other Professional Services	Y_SO540	\$ 2,173	\$ 1,052	\$ 4,265	\$ 3,272	\$ 2,441
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 4	\$ 3	\$ 2
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 526	\$ 271	\$ 1,105	\$ 812	\$ 587
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 214	\$ 84	\$ 641	\$ 497	\$ 415
YTD - Other Noninterest Expense	Y_SO580	\$ 4,342	\$ 2,118	\$ 8,392	\$ 6,162	\$ 4,407
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 10,968	\$ 5,505	\$ 19,598	\$ 15,080	\$ 10,710
YTD - Income Taxes - Total	Y_SO71	\$ 2,508	\$ 1,270	\$ 4,242	\$ 3,333	\$ 2,687
YTD - Federal	Y_SO710	\$ 2,417	\$ 1,225	\$ 4,060	\$ 3,201	\$ 2,608
YTD - State, Local, and Other	Y_SO720	\$ 91	\$ 45	\$ 182	\$ 132	\$ 79
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 8,460	\$ 4,235	\$ 15,356	\$ 11,747	\$ 8,023
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 5	\$ 5	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 8,460	\$ 4,235	\$ 15,361	\$ 11,752	\$ 8,023

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 14,705	\$ 14,948	\$ 14,642	\$ 14,583	\$ 15,514
Net Provision for Loss	VA115	\$ 707	\$ 696	\$ 1,448	\$ 544	\$ 1,253
Transfers	VA125	\$ 37	\$- 20	\$ 64	\$- 113	\$- 3
Recoveries	VA135	\$ 135	\$ 146	\$ 98	\$ 122	\$ 157
Adjustments	VA145	\$ 0	\$ 0	\$ 13	\$ 0	\$ 7
Charge-offs	VA155	\$ 637	\$ 1,065	\$ 937	\$ 494	\$ 752
General Valuation Allowances - Ending Balance	VA165	\$ 14,947	\$ 14,705	\$ 15,328	\$ 14,642	\$ 16,176
Specific Valuation Allowances - Beginning Balance	VA108	\$ 289	\$ 248	\$ 564	\$ 391	\$ 379
Net Provision for Loss	VA118	\$ 53	\$ 21	\$ 21	\$ 70	\$ 25
Transfers	VA128	\$- 37	\$ 20	\$- 64	\$ 113	\$ 3
Adjustments	VA148	\$ 0	\$ 0	\$- 13	\$ 0	\$- 7
Charge-offs	VA158	\$ 2	\$ 0	\$ 242	\$ 10	\$ 9
Specific Valuation Allowances - Ending Balance	VA168	\$ 303	\$ 289	\$ 266	\$ 564	\$ 391
Total Valuation Allowances - Beginning Balance	VA110	\$ 14,994	\$ 15,196	\$ 15,206	\$ 14,974	\$ 15,893
Net Provision for Loss	VA120	\$ 760	\$ 717	\$ 1,469	\$ 614	\$ 1,278
Recoveries	VA140	\$ 135	\$ 146	\$ 98	\$ 122	\$ 157
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 639	\$ 1,065	\$ 1,179	\$ 504	\$ 761
Total Valuation Allowances - Ending Balance	VA170	\$ 15,250	\$ 14,994	\$ 15,594	\$ 15,206	\$ 16,567
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 637	\$ 1,065	\$ 937	\$ 494	\$ 752
Mortgage-Backed Securities	VA370	\$ 0				
Mortgage Loans - Total	VA46	\$ 268	\$ 464	\$ 295	\$ 172	\$ 330
Construction - Total	SUB2030	\$ 7	\$ 47	\$ 0	\$ 19	\$ 85
1-4 Dwelling Units	VA420	\$ 7	\$ 47	\$ 0	\$ 19	\$ 85
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 261	\$ 417	\$ 295	\$ 153	\$ 245
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 57	\$ 24	\$ 0	\$ 73
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 126	\$ 321	\$ 271	\$ 138	\$ 48
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 3	\$ 0	\$ 0	\$ 11	\$ 115
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 31	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 132	\$ 8	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 4	\$ 9
Nonmortgage Loans - Total	VA56	\$ 232	\$ 512	\$ 494	\$ 139	\$ 189
Commercial Loans	VA520	\$ 132	\$ 369	\$ 362	\$ 45	\$ 20
Consumer Loans - Total	SUB2061	\$ 100	\$ 143	\$ 132	\$ 94	\$ 169
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	\$ 60	\$ 120	\$ 63	\$ 63	\$ 44
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 15	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 6	\$ 1	\$ 5	\$ 4
Other	VA560	\$ 40	\$ 17	\$ 53	\$ 26	\$ 121
Repossessed Assets - Total	VA60	\$ 11	\$ 13	\$ 24	\$ 59	\$ 120
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 11	\$ 13	\$ 24	\$ 57	\$ 22
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 23
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 2	\$ 75
Other Assets	VA930	\$ 126	\$ 76	\$ 124	\$ 124	\$ 113
GVA Recoveries - Assets - Total	SUB2126	\$ 135	\$ 146	\$ 98	\$ 122	\$ 157
Mortgage-Backed Securities	VA371	\$ 0				
Mortgage Loans - Total	VA47	\$ 30	\$ 51	\$ 12	\$ 45	\$ 84
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 9	\$ 8	\$ 32
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 9	\$ 8	\$ 32
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 30	\$ 51	\$ 3	\$ 37	\$ 52
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 36	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 30	\$ 51	\$ 3	\$ 1	\$ 52
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 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	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 74	\$ 40	\$ 49	\$ 30	\$ 28

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 32	\$ 0	\$ 2	\$ 6	\$ 1
Consumer Loans - Total	SUB2161	\$ 42	\$ 40	\$ 47	\$ 24	\$ 27
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	\$ 24	\$ 28	\$ 33	\$ 17	\$ 20
Mobile Home Loans	VA551	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 3	\$ 1	\$ 1	\$ 0	\$ 1
Other	VA561	\$ 10	\$ 11	\$ 13	\$ 7	\$ 6
Other Assets	VA931	\$ 31	\$ 55	\$ 37	\$ 47	\$ 45
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 14	\$ 41	\$- 44	\$ 182	\$ 28
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$- 50	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 45	\$ 8	\$ 32	\$- 78	\$ 2
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 27	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 27	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 45	\$ 8	\$ 32	\$- 105	\$ 2
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 45	\$ 8	\$ 25	\$ 0	\$ 2
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 7	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$- 105	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 31	\$ 31	\$- 26	\$ 253	\$ 26
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 242	\$ 0
Consumer Loans - Total	SUB2261	\$- 31	\$ 31	\$- 26	\$ 11	\$ 26
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	\$ 0	\$ 11	\$ 19
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$- 31	\$ 31	\$- 26	\$ 0	\$ 7
Reposessed Assets - Total	VA62	\$ 0	\$ 2	\$ 0	\$ 7	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 2	\$ 0	\$ 7	\$ 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 Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0				
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0				
Other Assets	VA932	\$ 0				
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 516	\$ 960	\$ 795	\$ 554	\$ 623
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$- 50	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0				
Mortgage Loans - Total	VA49	\$ 283	\$ 421	\$ 315	\$ 49	\$ 248
Construction - Total	SUB2330	\$ 7	\$ 47	\$- 9	\$ 38	\$ 53
1-4 Dwelling Units	VA425	\$ 7	\$ 47	\$- 9	\$ 38	\$ 53
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 276	\$ 374	\$ 324	\$ 11	\$ 195
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 57	\$ 24	\$- 36	\$ 73
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 141	\$ 278	\$ 293	\$ 137	\$- 2
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 3	\$ 0	\$ 0	\$ 11	\$ 115
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 31	\$ 7	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 132	\$ 8	\$ 0	\$- 105	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 4	\$ 9
Nonmortgage Loans - Total	VA59	\$ 127	\$ 503	\$ 419	\$ 362	\$ 187
Commercial Loans	VA525	\$ 100	\$ 369	\$ 360	\$ 281	\$ 19
Consumer Loans - Total	SUB2361	\$ 27	\$ 134	\$ 59	\$ 81	\$ 168
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	\$ 36	\$ 92	\$ 30	\$ 57	\$ 43
Mobile Home Loans	VA555	\$- 5	\$ 0	\$ 15	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$- 3	\$ 5	\$ 0	\$ 5	\$ 3
Other	VA565	\$- 1	\$ 37	\$ 14	\$ 19	\$ 122
Repossessed Assets - Total	VA65	\$ 11	\$ 15	\$ 24	\$ 66	\$ 120
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 11	\$ 15	\$ 24	\$ 64	\$ 22
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 23
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 2	\$ 75
Real Estate Held for Investment	VA75	\$ 0				
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0				
Other Assets	VA935	\$ 95	\$ 21	\$ 87	\$ 77	\$ 68
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,728	\$ 4,103	\$ 1,384	\$ 354	\$ 1,074
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 9,140	\$ 7,723	\$ 4,420	\$ 3,336	\$ 3,928
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,288	\$ 2,332	\$ 2,109	\$ 613	\$ 2,205
Construction	VA951	\$ 84	\$ 389	\$ 0	\$ 115	\$ 787
Permanent - 1-4 Dwelling Units	VA952	\$ 1,204	\$ 1,427	\$ 1,719	\$ 478	\$ 673
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 716
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 516	\$ 390	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 20	\$ 29
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 35,691	\$ 34,152	\$ 30,115	\$ 21,400	\$ 29,047
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 34,884	\$ 34,250	\$ 32,954	\$ 24,748	\$ 28,710
Substandard	VA965	\$ 34,298	\$ 33,683	\$ 32,252	\$ 23,698	\$ 25,138
Doubtful	VA970	\$ 586	\$ 567	\$ 702	\$ 1,050	\$ 3,512
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 60
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

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 42,403	\$ 43,085	\$ 45,273	\$ 38,370	\$ 37,145
Mortgages - Total	SUB2421	\$ 36,183	\$ 40,790	\$ 41,877	\$ 34,604	\$ 32,727
Construction and Land Loans	SUB2430	\$ 4,143	\$ 4,390	\$ 4,182	\$ 4,161	\$ 5,210
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 26,739	\$ 30,486	\$ 32,703	\$ 23,861	\$ 23,555
Permanent Loans Secured by All Other Property	SUB2450	\$ 5,872	\$ 6,368	\$ 5,555	\$ 7,018	\$ 4,132
Nonmortgages - Total	SUB2461	\$ 6,220	\$ 2,295	\$ 3,396	\$ 3,766	\$ 4,418
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 32,630	\$ 34,105	\$ 37,797	\$ 32,495	\$ 28,199
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 24,068	\$ 26,347	\$ 31,618	\$ 26,360	\$ 22,916
Mortgage Loans - Total	SUB2481	\$ 20,552	\$ 24,722	\$ 29,065	\$ 23,674	\$ 20,213
Construction	PD115	\$ 582	\$ 1,155	\$ 1,093	\$ 2,133	\$ 2,287
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 493	\$ 301	\$ 657	\$ 142	\$ 574
Secured by First Liens	PD123	\$ 15,641	\$ 19,567	\$ 22,532	\$ 16,023	\$ 13,853
Secured by Junior Liens	PD124	\$ 116	\$ 305	\$ 599	\$ 402	\$ 452
Multifamily (5 or more) Dwelling Units	PD125	\$ 744	\$ 226	\$ 117	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 2,551	\$ 2,730	\$ 3,593	\$ 4,629	\$ 3,016
Land	PD138	\$ 425	\$ 438	\$ 474	\$ 345	\$ 31
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 2,582	\$ 777	\$ 831	\$ 1,578	\$ 1,596
Consumer Loans - Total	SUB2511	\$ 934	\$ 848	\$ 1,722	\$ 1,108	\$ 1,107
Loans on Deposits	PD161	\$ 28	\$ 25	\$ 49	\$ 21	\$ 8
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 3	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 425	\$ 491	\$ 673	\$ 579	\$ 617
Mobile Home Loans	PD169	\$ 59	\$ 36	\$ 117	\$ 65	\$ 108
Credit Cards	PD171	\$ 11	\$ 5	\$ 17	\$ 5	\$ 0
Other	PD180	\$ 411	\$ 291	\$ 863	\$ 438	\$ 374
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 191	\$ 134	\$ 0	\$ 0	\$ 17
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 95	\$ 95	\$ 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	\$ 8,562	\$ 7,758	\$ 6,179	\$ 6,135	\$ 5,283
Mortgage Loans - Total	SUB2491	\$ 7,650	\$ 7,552	\$ 5,949	\$ 5,891	\$ 5,170
Construction	PD215	\$ 805	\$ 879	\$ 920	\$ 928	\$ 436
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 125	\$ 170	\$ 148	\$ 199	\$ 196
Secured by First Liens	PD223	\$ 6,065	\$ 4,802	\$ 4,315	\$ 3,441	\$ 3,721
Secured by Junior Liens	PD224	\$ 76	\$ 126	\$ 51	\$ 204	\$ 47
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 51
Nonresidential Property (Except Land)	PD235	\$ 522	\$ 1,559	\$ 507	\$ 1,073	\$ 598
Land	PD238	\$ 57	\$ 16	\$ 8	\$ 46	\$ 121
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 860	\$ 39	\$ 102	\$ 93	\$ 42
Consumer Loans - Total	SUB2521	\$ 52	\$ 167	\$ 128	\$ 151	\$ 71
Loans on Deposits	PD261	\$ 2	\$ 0	\$ 0	\$ 0	\$ 2
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 13	\$ 16	\$ 29	\$ 87	\$ 26
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 5	\$ 20	\$ 15
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 37	\$ 151	\$ 94	\$ 44	\$ 28
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 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	\$ 9,773	\$ 8,980	\$ 7,476	\$ 5,875	\$ 8,946
Mortgage Loans - Total	SUB2501	\$ 7,981	\$ 8,516	\$ 6,863	\$ 5,039	\$ 7,344

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 2,185	\$ 1,902	\$ 1,606	\$ 664	\$ 2,317
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 51	\$ 178	\$ 320	\$ 353	\$ 707
Secured by First Liens	PD323	\$ 4,033	\$ 4,890	\$ 3,946	\$ 3,079	\$ 3,565
Secured by Junior Liens	PD324	\$ 139	\$ 147	\$ 135	\$ 18	\$ 440
Multifamily (5 or more) Dwelling Units	PD325	\$ 117	\$ 415	\$ 357	\$ 361	\$ 54
Nonresidential Property (Except Land)	PD335	\$ 1,367	\$ 984	\$ 418	\$ 519	\$ 243
Land	PD338	\$ 89	\$ 0	\$ 81	\$ 45	\$ 18
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,511	\$ 241	\$ 343	\$ 484	\$ 1,262
Consumer Loans - Total	SUB2531	\$ 281	\$ 223	\$ 270	\$ 352	\$ 340
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 116	\$ 68	\$ 183	\$ 173	\$ 132
Mobile Home Loans	PD369	\$ 23	\$ 29	\$ 10	\$ 10	\$ 3
Credit Cards	PD371	\$ 0	\$ 0	\$ 2	\$ 6	\$ 0
Other	PD380	\$ 142	\$ 126	\$ 75	\$ 163	\$ 205
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 168	\$ 24	\$ 24	\$ 60	\$ 134
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 95	\$ 95	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 9	\$ 9	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 41,752	\$ 40,560	\$ 40,970	\$ 42,316	\$ 45,904
90% up to 100% LTV	LD110	\$ 33,516	\$ 34,205	\$ 34,781	\$ 36,019	\$ 38,378
100% and greater LTV	LD120	\$ 8,236	\$ 6,355	\$ 6,189	\$ 6,297	\$ 7,526
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,516	\$ 1,239	\$ 1,849	\$ 1,498	\$ 1,306
Past Due and Still Accruing - Total	SUB5240	\$ 1,165	\$ 974	\$ 1,096	\$ 1,136	\$ 851

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Schedule LD --- Loan Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 823	\$ 753	\$ 824	\$ 642	\$ 823
90% up to 100% LTV	LD210	\$ 534	\$ 565	\$ 379	\$ 381	\$ 525
100% and greater LTV	LD220	\$ 289	\$ 188	\$ 445	\$ 261	\$ 298
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 342	\$ 221	\$ 272	\$ 494	\$ 28
90% up to 100% LTV	LD230	\$ 342	\$ 157	\$ 272	\$ 494	\$ 28
100% and greater LTV	LD240	\$ 0	\$ 64	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 351	\$ 265	\$ 753	\$ 362	\$ 455
90% up to 100% LTV	LD250	\$ 224	\$ 224	\$ 482	\$ 362	\$ 245
100% and greater LTV	LD260	\$ 127	\$ 41	\$ 271	\$ 0	\$ 210
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 100
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 100
Purchases - Total	SUB5320	\$ 0	\$ 63	\$ 28	\$ 266	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 63	\$ 28	\$ 266	\$ 0
Originations - Total	SUB5330	\$ 7,354	\$ 3,057	\$ 3,998	\$ 6,643	\$ 6,660
90% up to 100% LTV	LD430	\$ 4,474	\$ 1,798	\$ 2,615	\$ 5,404	\$ 4,366
100% and greater LTV	LD440	\$ 2,880	\$ 1,259	\$ 1,383	\$ 1,239	\$ 2,294
Sales - Total	SUB5340	\$ 0				
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 16,279	\$ 16,484	\$ 47,785	\$ 40,306	\$ 41,158
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 349	\$ 2,740	\$ 27,236	\$ 26,992	\$ 33,150
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 175,743	\$ 179,053	\$ 267,192	\$ 256,112	\$ 226,888
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 34,090	\$ 45,129	\$ 45,553
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

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Schedule CC --- Consolidated Commitments and Contingencies		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 72,032	\$ 74,698	\$ 68,884	\$ 73,466	\$ 77,474
Mortgage Construction Loans	CC105	\$ 36,341	\$ 39,807	\$ 44,724	\$ 43,216	\$ 55,844
Other Mortgage Loans	CC115	\$ 35,691	\$ 34,891	\$ 24,160	\$ 30,250	\$ 21,630
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 9,888	\$ 5,966	\$ 6,873	\$ 7,743	\$ 10,251
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 17,538	\$ 23,013	\$ 15,684	\$ 17,969	\$ 16,907
1-4 Dwelling Units	CC280	\$ 16,926	\$ 18,090	\$ 13,443	\$ 12,692	\$ 16,481
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 0	\$ 2,300	\$ 100
All Other Real Estate	CC300	\$ 612	\$ 4,923	\$ 2,241	\$ 2,977	\$ 326
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 593	\$ 2,507	\$ 1,350	\$ 1,902	\$ 1,133
Commitments Outstanding to Purchase Loans	CC320	\$ 4,141	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 6,095	\$ 7,606	\$ 6,069	\$ 6,188	\$ 7,963
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	\$ 0	\$ 2,141	\$ 4,060	\$ 562	\$ 2,000
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 122,208	\$ 125,534	\$ 131,464	\$ 124,220	\$ 134,393
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 79,569	\$ 79,054	\$ 79,236	\$ 79,815	\$ 83,760
Commercial Lines	CC420	\$ 39,148	\$ 43,001	\$ 48,745	\$ 40,884	\$ 45,974
Open-End Consumer Lines - Credit Cards	CC423	\$ 1,721	\$ 1,479	\$ 1,460	\$ 1,475	\$ 1,582
Open-End Consumer Lines - Other	CC425	\$ 1,770	\$ 2,000	\$ 2,023	\$ 2,046	\$ 3,077
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 5,695	\$ 7,821	\$ 7,333	\$ 7,262	\$ 9,173
Commercial	CC430	\$ 3,695	\$ 5,603	\$ 4,608	\$ 4,553	\$ 6,282
Standby, Not Included on CC465 or CC468	CC435	\$ 2,000	\$ 2,218	\$ 2,725	\$ 2,709	\$ 2,891
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
Other Contingent Liabilities	CC480	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 26,106	\$ 45,679	\$ 0	\$ 0	\$ 1,097
Sales	CF145	\$ 0	\$ 0	\$ 0	\$ 4,056	\$ 0
Other Balance Changes	CF148	\$- 10,995	\$- 1,569	\$ 4,135	\$- 5,620	\$- 6,082
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 0	\$ 10,002	\$ 1,499	\$ 4,530	\$ 4,006
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 122	\$ 0
Other Balance Changes	CF158	\$- 2,400	\$- 3,403	\$- 431	\$- 967	\$- 1,851
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 26,106	\$ 55,681	\$ 1,499	\$ 4,530	\$ 5,103
Sales - Total	SUB3821	\$ 0	\$ 0	\$ 0	\$ 4,178	\$ 0
Net Purchases - Total	SUB3826	\$ 26,106	\$ 55,681	\$ 1,499	\$ 352	\$ 5,103
Mortgage Loans Disbursed - Total	SUB3831	\$ 204,762	\$ 159,981	\$ 208,817	\$ 214,963	\$ 179,944
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 21,638	\$ 19,476	\$ 21,263	\$ 25,156	\$ 29,729
Multifamily (5 or more) Dwelling Units	CF200	\$ 2,745	\$ 4,112	\$ 2,690	\$ 4,941	\$ 3,650
Nonresidential	CF210	\$ 6,242	\$ 4,844	\$ 3,349	\$ 5,944	\$ 7,371
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 111,629	\$ 91,073	\$ 139,013	\$ 144,854	\$ 84,814
Home Equity and Junior Liens	CF226	\$ 12,955	\$ 12,444	\$ 15,296	\$ 23,163	\$ 10,521
Multifamily (5 or more) Dwelling Units	CF245	\$ 17,075	\$ 2,138	\$ 5,153	\$ 6,529	\$ 13,022
Nonresidential (Except Land)	CF260	\$ 31,711	\$ 23,979	\$ 29,627	\$ 22,498	\$ 27,580
Land	CF270	\$ 13,722	\$ 14,359	\$ 7,722	\$ 5,041	\$ 13,778
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 11,172	\$ 6,222	\$ 11,632	\$ 7,375	\$ 6,371
1-4 Dwelling Units						
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 961	\$ 13	\$ 506	\$ 384	\$ 331
Nonresidential	CF300	\$ 1,425	\$ 424	\$ 1,661	\$ 3,041	\$ 1,136
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 30,411	\$ 40,502	\$ 30,705	\$ 25,047	\$ 37,461
1-4 Dwelling Units						
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 441	\$ 700	\$ 1,527	\$ 0	\$ 0
Nonresidential	CF330	\$ 1,630	\$ 2,085	\$ 1,857	\$ 1,289	\$ 3,893
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 19,239	\$- 34,280	\$- 19,073	\$- 17,672	\$- 31,090
Memo - Refinancing Loans	CF361	\$ 20,171	\$ 32,227	\$ 16,576	\$ 19,088	\$ 24,019
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 43,279	\$ 42,860	\$ 38,316	\$ 61,061	\$ 36,751
Sales	CF395	\$ 0	\$ 12,531	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 13,465	\$ 10,064	\$ 16,179	\$ 18,562	\$ 16,905
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,528
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 56,744	\$ 52,924	\$ 54,495	\$ 79,623	\$ 53,656
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 12,531	\$ 0	\$ 0	\$ 1,528
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 56,744	\$ 40,393	\$ 54,495	\$ 79,623	\$ 52,128
Deposits:						
Interest Credited to Deposits	CF430	\$ 11,356	\$ 12,313	\$ 13,802	\$ 12,694	\$ 13,250

Schedule DI --- Consolidated Deposit Information		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 51,265	\$ 37,282	\$ 40,849	\$ 50,863	\$ 72,113
Fully Insured	DI100	\$ 51,265	\$ 37,282	\$ 40,849	\$ 50,863	\$ 71,818
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 295
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 1,133,553	\$ 1,127,518	\$ 1,176,801	\$ 1,166,602	\$ 1,214,655
Greater than \$100,000	DI130	\$ 620,371	\$ 615,799	\$ 603,745	\$ 604,685	\$ 650,406
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	123,049	125,233	132,024	131,884	134,719
Greater than \$100,000	DI160	2,799	2,780	2,713	2,724	2,844
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 132,174	\$ 130,744	\$ 130,880	\$ 128,774	\$ 132,126
Greater than \$250,000	DI175	\$ 9,086	\$ 8,500	\$ 8,011	\$ 7,662	\$ 7,553
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	7,296	7,271	7,624	7,611	7,846
Greater than \$250,000	DI185	28	26	25	24	24

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Schedule DI --- Consolidated Deposit Information		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	133,172	135,310	142,386	142,243	145,433
IRA/Keogh Accounts	DI200	\$ 141,193	\$ 139,256	\$ 138,730	\$ 135,849	\$ 139,591
Uninsured Deposits	DI210	\$ 440,106	\$ 481,347	\$ 459,345	\$ 452,479	\$ 453,869
Preferred Deposits	DI220	\$ 117,813	\$ 124,525	\$ 116,956	\$ 106,797	\$ 117,595
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 221,153	\$ 203,333	\$ 211,937	\$ 212,205	\$ 235,453
Money Market Deposit Accounts	DI320	\$ 292,027	\$ 289,247	\$ 281,367	\$ 273,924	\$ 282,506
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 133,463	\$ 132,495	\$ 134,659	\$ 138,035	\$ 150,232
Time Deposits	DI340	\$ 1,248,543	\$ 1,257,482	\$ 1,291,473	\$ 1,283,561	\$ 1,336,549
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 462,406	\$ 460,135	\$ 460,098	\$ 458,255	\$ 471,171
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 40,864	\$ 32,423	\$ 39,728	\$ 38,358	\$ 38,536
Non-Interest-Bearing Demand Deposits	DI610	\$ 148,598	\$ 129,999	\$ 139,318	\$ 150,727	\$ 160,881
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 1,899,329	\$ 1,887,092	\$ 298,865	\$ 304,773	\$ 307,040
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5,578
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 678,660	\$ 675,647	\$ 298,832	\$ 295,549	\$ 303,096
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,477
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	626	606	628	625	667
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 Liabilites Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Available-for-Sale Securities	SI385	\$ 263,639	\$ 270,754	\$ 273,655	\$ 269,109	\$ 265,158
Assets Held for Sale	SI387	\$ 5,370	\$ 6,030	\$ 3,868	\$ 4,469	\$ 6,168
Loans Serviced for Others	SI390	\$ 123,938	\$ 119,314	\$ 115,080	\$ 112,858	\$ 108,880
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	89.24%	88.40%	88.58%	88.43%	88.06%
Second month of Qtr	SI582	89.21%	88.42%	88.69%	88.16%	87.85%
Third month of Qtr	SI583	89.45%	88.51%	88.87%	87.90%	87.99%
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]				
Aggregate Investment in Service Corporations	SI588	\$ 111	\$ 110	\$ 106	\$ 92	\$ 110
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 32,267	\$ 39,335	\$ 39,134	\$ 35,039	\$ 29,019
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	23	25	28	24	28
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 293,045	\$ 293,516	\$ 295,269	\$ 293,761	\$ 315,190
Net Income (Loss) (SO91)	SI610	\$ 4,225	\$ 4,235	\$ 3,609	\$ 3,947	\$ 4,116
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 920	\$ 5,780	\$ 1,910	\$ 4,685	\$ 5,245
Stock Issued	SI640	\$ 0	\$ 0	\$ 185	\$ 0	\$ 0
Stock Retired	SI650	\$ 400	\$ 200	\$ 400	\$ 25	\$ 25
Capital Contributions (Where No Stock is Issued)	SI655	\$ 18	\$ 19	\$ 22	\$ 26	\$ 28
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 3,538	\$ 1,207	\$- 25	\$ 2,223	\$- 1,889
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 41	\$ 48	\$ 132	\$ 22	\$ 14
Ending Equity Capital (SC80)	SI680	\$ 292,471	\$ 293,045	\$ 296,882	\$ 295,269	\$ 312,189
Transactions With Affiliations						

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 86	\$ 0	\$ 25	\$ 52	\$ 170
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 7,035	\$ 38	\$ 106	\$ 9	\$ 2,015
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	1 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 7,528	\$ 7,883	\$ 7,597	\$ 7,695	\$ 6,430
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 109	\$ 82	\$ 0	\$ 93	\$ 75
Average Balance Sheet Data						
Total Assets	SI870	\$ 2,623,146	\$ 2,599,895	\$ 2,673,273	\$ 2,646,297	\$ 2,747,947
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 335,976	\$ 387,083	\$ 400,423	\$ 410,491	\$ 435,838
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 1,907,276	\$ 1,868,600	\$ 1,846,047	\$ 1,871,122	\$ 1,850,327
Nonmortgage Loans	SI885	\$ 164,979	\$ 171,776	\$ 183,225	\$ 184,600	\$ 202,018
Deposits and Excrows	SI890	\$ 1,879,114	\$ 1,863,172	\$ 1,907,776	\$ 1,876,084	\$ 1,990,405
Total Borrowings	SI895	\$ 411,260	\$ 410,119	\$ 422,314	\$ 434,097	\$ 395,144

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 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	1	0	0	0	2
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
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	7	7	7	8

Schedule SB --- Consolidated Small Business Loans						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 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]	20 [Yes]
Do you have any farm or agriculture loans?	SB100	8 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	7 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	1 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	5 [Yes]

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Schedule SB --- Consolidated Small Business Loans		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Loans on SC260	SB200	4	N/A	N/A	N/A	258
Number of Loans on SC300, SC303, and SC306	SB210	0	N/A	N/A	N/A	222
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	387	N/A	N/A	N/A	337
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 17,005	N/A	N/A	N/A	\$ 13,987
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	300	N/A	N/A	N/A	299
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 44,427	N/A	N/A	N/A	\$ 45,462
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	264	N/A	N/A	N/A	259
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 115,499	N/A	N/A	N/A	\$ 110,037
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Number	SB400	1,014	N/A	N/A	N/A	1,085
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 21,362	N/A	N/A	N/A	\$ 22,663
Nonfarm Comm'l Lns Orig at \$100-250,000 - Number	SB420	154	N/A	N/A	N/A	155
Nonfarm Comm'l Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 17,873	N/A	N/A	N/A	\$ 17,163
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Number	SB440	82	N/A	N/A	N/A	122
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 26,463	N/A	N/A	N/A	\$ 33,049
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	142	N/A	N/A	N/A	157
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 5,253	N/A	N/A	N/A	\$ 5,526
Farm Mortgages Orig at \$100-250,000 - Number	SB520	78	N/A	N/A	N/A	61
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 11,827	N/A	N/A	N/A	\$ 9,180
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	45	N/A	N/A	N/A	41
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 12,465	N/A	N/A	N/A	\$ 12,201
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	503	N/A	N/A	N/A	498
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 4,219	N/A	N/A	N/A	\$ 4,202
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	15	N/A	N/A	N/A	11
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 2,240	N/A	N/A	N/A	\$ 1,209
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	9	N/A	N/A	N/A	10
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 2,691	N/A	N/A	N/A	\$ 2,616

Schedule FS --- Fiduciary and Related Services		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
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]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]				
Do you have any activity to report on this schedule?	FS130	0 [Yes]				
FIDUCIARY AND RELATED ASSETS						

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Schedule FS --- Fiduciary and Related Services		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 0				
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 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				
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 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				
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0				
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

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Schedule FS --- Fiduciary and Related Services		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
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				
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				
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0				
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0				
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0				
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 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

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Schedule FS --- Fiduciary and Related Services		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
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 Agncy	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 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				
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
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/Othr Losses	FS70	\$ 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

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Schedule FS --- Fiduciary and Related Services		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 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				
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 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 292,475	\$ 293,049	\$ 296,886	\$ 295,271	\$ 312,189
Equity Capital Deductions - Total	SUB1631	\$ 23,614	\$ 23,867	\$ 24,138	\$ 24,407	\$ 28,168
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 23,596	\$ 23,848	\$ 24,118	\$ 24,386	\$ 27,969
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 18	\$ 19	\$ 20	\$ 21	\$ 199
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 491	\$ - 2,311	\$ - 1,097	\$ - 1,117	\$ 1,330
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 418	\$ - 2,384	\$ - 1,170	\$ - 1,196	\$ 1,251
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 73	\$ 73	\$ 73	\$ 79	\$ 79
Tier 1 (Core) Capital	CCR20	\$ 269,352	\$ 266,871	\$ 271,651	\$ 269,747	\$ 285,351
Total Assets (SC60)	CCR205	\$ 2,643,779	\$ 2,608,305	\$ 2,669,110	\$ 2,670,783	\$ 2,759,043
Asset Deductions - Total	SUB1651	\$ 23,614	\$ 23,867	\$ 24,138	\$ 24,407	\$ 28,168
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 23,596	\$ 23,848	\$ 24,118	\$ 24,386	\$ 27,969
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 18	\$ 19	\$ 20	\$ 21	\$ 199

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Schedule CCR --- Consolidated Capital Requirement		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 45	\$- 2,741	\$- 1,426	\$- 1,825	\$ 941
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 45	\$- 2,741	\$- 1,426	\$- 1,825	\$ 941
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 2,620,210	\$ 2,581,697	\$ 2,643,546	\$ 2,644,551	\$ 2,731,816
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 104,833	\$ 103,289	\$ 105,797	\$ 105,844	\$ 109,275
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 269,352	\$ 266,871	\$ 271,651	\$ 269,747	\$ 285,351
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 164	\$ 339	\$ 410	\$ 778	\$ 788
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	\$ 14,245	\$ 13,818	\$ 14,153	\$ 13,868	\$ 15,253
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 14,409	\$ 14,157	\$ 14,563	\$ 14,646	\$ 16,041
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 14,409	\$ 14,157	\$ 14,563	\$ 14,646	\$ 16,041
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	\$ 283,761	\$ 281,028	\$ 286,214	\$ 284,393	\$ 301,392
0% R/W Category - Cash	CCR400	\$ 16,633	\$ 16,548	\$ 15,992	\$ 15,559	\$ 14,112
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 62,039	\$ 53,849	\$ 41,369	\$ 28,991	\$ 36,122
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 626	\$ 1,433	\$ 525	\$ 857	\$ 806
0% R/W Category - Assets Total	CCR420	\$ 79,298	\$ 71,830	\$ 57,886	\$ 45,407	\$ 51,040
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0				
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 177,491	\$ 164,966	\$ 128,548	\$ 130,149	\$ 135,946
20% R/W Category - Claims on FHLBs	CCR435	\$ 155,562	\$ 190,173	\$ 216,074	\$ 240,759	\$ 218,726
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 7,770	\$ 8,516	\$ 6,213	\$ 6,288	\$ 6,521
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 66,568	\$ 55,552	\$ 43,469	\$ 46,067	\$ 41,393

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TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
June 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Other	CCR450	\$ 77,068	\$ 72,830	\$ 119,867	\$ 136,250	\$ 178,598
20% R/W Category - Assets Total	CCR455	\$ 484,459	\$ 492,037	\$ 514,171	\$ 559,513	\$ 581,184
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 96,892	\$ 98,407	\$ 102,832	\$ 111,902	\$ 116,237
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,065,938	\$ 1,046,591	\$ 1,106,751	\$ 1,098,928	\$ 1,098,432
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 24,937	\$ 22,437	\$ 23,280	\$ 22,610	\$ 23,747
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 3,506	\$ 3,825	\$ 4,248	\$ 4,167	\$ 1,214
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 36,103	\$ 37,604	\$ 36,445	\$ 34,528	\$ 34,579
50% R/W Category - Other	CCR480	\$ 1,728	\$ 931	\$ 1,103	\$ 497	\$ 1,868
50% R/W Category - Assets Total	CCR485	\$ 1,132,212	\$ 1,111,388	\$ 1,171,827	\$ 1,160,730	\$ 1,159,840
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 566,111	\$ 555,697	\$ 585,919	\$ 580,370	\$ 579,924
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 32,334	\$ 28,691	\$ 28,231	\$ 32,356	\$ 103,655
100% R/W Category - All Other Assets	CCR506	\$ 944,140	\$ 929,008	\$ 926,756	\$ 904,053	\$ 900,927
100% R/W Category - Assets Total	CCR510	\$ 976,474	\$ 957,699	\$ 954,987	\$ 936,409	\$ 1,004,582
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 976,474	\$ 957,699	\$ 954,987	\$ 936,409	\$ 1,004,582
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				
Assets to Risk-Weight	CCR64	\$ 2,672,443	\$ 2,632,954	\$ 2,698,871	\$ 2,702,059	\$ 2,796,646
Subtotal Risk-Weighted Assets	CCR75	\$ 1,639,474	\$ 1,611,799	\$ 1,643,736	\$ 1,628,677	\$ 1,700,743
Excess Allowances for Loan and Lease Losses	CCR530	\$ 549	\$ 660	\$ 971	\$ 740	\$ 725
Total Risk-Weighted Assets	CCR78	\$ 1,638,925	\$ 1,611,139	\$ 1,642,765	\$ 1,627,937	\$ 1,700,018
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 131,112	\$ 128,890	\$ 131,424	\$ 130,231	\$ 135,998
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	10.28%	10.34%	10.28%	10.20%	10.45%
Total Risk-Based Capital Ratio	CCR820	17.31%	17.44%	17.42%	17.47%	17.73%
Tier 1 Risk-Based Capital Ratio	CCR830	16.43%	16.56%	16.54%	16.57%	16.79%
Tangible Equity Ratio	CCR840	10.28%	10.34%	10.28%	10.20%	10.45%

*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.