

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:19 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
March 2007

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Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		22	22	22
Schedule NS --- Optional Narrative Statement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
ASSETS				
Cash, Deposits and Investment Securities - Total	SC11	\$ 514,528	\$ 534,471	\$ 493,149
Cash and Non-Interest-Earning Deposits	SC110	\$ 41,119	\$ 38,333	\$ 48,101
Interest-Earning Deposits in FHLBs	SC112	\$ 40,463	\$ 27,490	\$ 29,530
Other Interest-Earning Deposits	SC118	\$ 25,188	\$ 22,879	\$ 24,095
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 16,553	\$ 15,035	\$ 9,943
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 323,822	\$ 370,141	\$ 320,180
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 6,725	\$ 8,487	\$ 7,226
State and Municipal Obligations	SC180	\$ 42,941	\$ 42,459	\$ 43,636
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 13,692	\$ 5,977	\$ 6,574
Accrued Interest Receivable	SC191	\$ 4,025	\$ 3,670	\$ 3,864
Mortgage-Backed Securities - Gross	SUB0072	\$ 160,421	\$ 160,650	\$ 170,243
Mortgage-Backed Securities - Total	SC22	\$ 160,421	\$ 160,650	\$ 170,243
Pass-Through - Total	SUB0073	\$ 141,181	\$ 142,092	\$ 150,142
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 140,715	\$ 141,604	\$ 149,611
Other Pass-Through	SC215	\$ 466	\$ 488	\$ 531
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 18,613	\$ 17,920	\$ 19,423
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 569	\$ 12,992	\$ 14,191
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 16,670	\$ 3,424	\$ 3,632
Other	SC222	\$ 1,374	\$ 1,504	\$ 1,600
Accrued Interest Receivable	SC228	\$ 627	\$ 638	\$ 678

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 1,752,311	\$ 1,751,292	\$ 1,729,950
Mortgage Loans - Total	SC26	\$ 1,741,355	\$ 1,740,624	\$ 1,719,752
Construction Loans - Total	SUB0100	\$ 114,616	\$ 114,464	\$ 119,966
Residential - Total	SUB0110	\$ 92,849	\$ 87,756	\$ 88,026
1-4 Dwelling Units	SC230	\$ 79,590	\$ 80,384	\$ 81,514
Multifamily (5 or more) Dwelling Units	SC235	\$ 13,259	\$ 7,372	\$ 6,512
Nonresidential Property	SC240	\$ 21,767	\$ 26,708	\$ 31,940
Permanent Loans - Total	SUB0121	\$ 1,628,246	\$ 1,626,876	\$ 1,600,192
Residential - Total	SUB0131	\$ 1,240,642	\$ 1,251,407	\$ 1,246,676
1-4 Dwelling Units - Total	SUB0141	\$ 1,177,685	\$ 1,192,083	\$ 1,186,867
Revolving Open-End Loans	SC251	\$ 88,592	\$ 89,139	\$ 89,431
All Other - First Liens	SC254	\$ 1,058,443	\$ 1,072,657	\$ 1,067,939
All Other - Junior Liens	SC255	\$ 30,650	\$ 30,287	\$ 29,497
Multifamily (5 or more) Dwelling Units	SC256	\$ 62,957	\$ 59,324	\$ 59,809
Nonresidential Property (Except Land)	SC260	\$ 318,113	\$ 321,661	\$ 303,212
Land	SC265	\$ 69,491	\$ 53,808	\$ 50,304
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,522	\$ 21,182	\$ 41,489
Accrued Interest Receivable	SC272	\$ 9,407	\$ 9,889	\$ 9,749
Advances for Taxes and Insurance	SC275	\$ 42	\$ 63	\$ 43
Allowance for Loan and Lease Losses	SC283	\$ 10,956	\$ 10,668	\$ 10,198
Nonmortgage Loans - Gross	SUB0162	\$ 196,690	\$ 197,922	\$ 192,456
Nonmortgage Loans - Total	SC31	\$ 192,152	\$ 193,224	\$ 187,501
Commercial Loans - Total	SC32	\$ 123,826	\$ 126,265	\$ 117,845
Secured	SC300	\$ 99,743	\$ 108,358	\$ 99,986
Unsecured	SC303	\$ 24,074	\$ 17,896	\$ 17,847
Lease Receivables	SC306	\$ 9	\$ 11	\$ 12
Consumer Loans - Total	SC35	\$ 71,100	\$ 69,502	\$ 72,568
Loans on Deposits	SC310	\$ 13,754	\$ 14,021	\$ 13,995
Home Improvement Loans (Not secured by real estate)	SC316	\$ 101	\$ 160	\$ 154
Education Loans	SC320	\$ 45	\$ 51	\$ 54
Auto Loans	SC323	\$ 29,097	\$ 29,423	\$ 31,936
Mobile Home Loans	SC326	\$ 3,079	\$ 2,148	\$ 2,077
Credit Cards	SC328	\$ 518	\$ 533	\$ 538

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 24,506	\$ 23,166	\$ 23,814
Accrued Interest Receivable	SC348	\$ 1,764	\$ 2,155	\$ 2,043
Allowance for Loan and Lease Losses	SC357	\$ 4,538	\$ 4,698	\$ 4,955
Repossessed Assets - Gross	SUB0201	\$ 1,769	\$ 1,902	\$ 2,101
Repossessed Assets - Total	SC40	\$ 1,751	\$ 1,881	\$ 2,079
Real Estate - Total	SUB0210	\$ 1,414	\$ 1,464	\$ 1,627
Construction	SC405	\$ 100	\$ 79	\$ 79
Residential - Total	SUB0225	\$ 1,160	\$ 1,231	\$ 1,342
1-4 Dwelling Units	SC415	\$ 1,117	\$ 1,188	\$ 1,299
Multifamily (5 or more) Dwelling Units	SC425	\$ 43	\$ 43	\$ 43
Nonresidential (Except Land)	SC426	\$ 141	\$ 141	\$ 185
Land	SC428	\$ 13	\$ 13	\$ 21
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 355	\$ 438	\$ 474
General Valuation Allowances	SC441	\$ 18	\$ 21	\$ 22
Real Estate Held for Investment	SC45	\$ 47	\$ 47	\$ 47
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 28,463	\$ 28,452	\$ 28,027
Federal Home Loan Bank Stock	SC510	\$ 28,386	\$ 28,375	\$ 27,950
Other	SC540	\$ 77	\$ 77	\$ 77
Office Premises and Equipment	SC55	\$ 58,006	\$ 57,637	\$ 53,104
Other Assets - Gross	SUB0262	\$ 55,052	\$ 54,754	\$ 55,981
Other Assets - Total	SC59	\$ 55,050	\$ 54,752	\$ 55,979
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 13,660	\$ 13,509	\$ 13,384
Other	SC625	\$ 6,305	\$ 6,257	\$ 6,204
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 338	\$ 141	\$ 151
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 28,025	\$ 28,318	\$ 28,608
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 28	\$ 27	\$ 26
Other Assets	SC689	\$ 6,696	\$ 6,502	\$ 7,608
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 2	\$ 2	\$ 2
General Valuation Allowances - Total	SUB2092	\$ 15,514	\$ 15,389	\$ 15,177
Total Assets - Gross	SUB0283	\$ 2,767,287	\$ 2,787,127	\$ 2,725,058
Total Assets	SC60	\$ 2,751,773	\$ 2,771,738	\$ 2,709,881
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 2,017,404	\$ 1,973,151	\$ 1,933,446
Deposits	SC710	\$ 2,014,723	\$ 1,971,738	\$ 1,929,118
Escrows	SC712	\$ 2,680	\$ 1,412	\$ 4,325
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 1	\$ 1	\$ 3
Borrowings - Total	SC72	\$ 397,069	\$ 465,942	\$ 444,293
Advances from FHLBank	SC720	\$ 341,740	\$ 395,239	\$ 383,783
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 52,064	\$ 43,594	\$ 46,044
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 3,265	\$ 27,109	\$ 14,466
Other Liabilities - Total	SC75	\$ 22,130	\$ 19,608	\$ 21,159
Accrued Interest Payable - Deposits	SC763	\$ 4,946	\$ 4,509	\$ 4,710
Accrued Interest Payable - Other	SC766	\$ 764	\$ 768	\$ 918
Accrued Taxes	SC776	\$ 3,751	\$ 2,529	\$ 2,306
Accounts Payable	SC780	\$ 4,987	\$ 4,302	\$ 5,730
Deferred Income Taxes	SC790	\$ 4,551	\$ 4,914	\$ 4,583
Other Liabilities and Deferred Income	SC796	\$ 3,131	\$ 2,586	\$ 2,912
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
Total Liabilities	SC70	\$ 2,436,603	\$ 2,458,701	\$ 2,398,898
Minority Interest	SC800	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	\$ 117,136	\$ 117,413	\$ 117,150
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock:				
Par Value	SC820	\$ 5,135	\$ 5,135	\$ 5,125
Paid in Excess of Par	SC830	\$ 112,001	\$ 112,278	\$ 112,025
Accumulated Other Comprehensive Income - Total	SC86	\$ 613	\$ 607	\$ 214
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 692	\$ 686	\$ 274
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 79	\$- 79	\$- 60
Retained Earnings	SC880	\$ 200,577	\$ 198,186	\$ 196,982
Other Components of Equity Capital	SC891	\$- 3,156	\$- 3,169	\$- 3,360
Total Equity Capital	SC80	\$ 315,170	\$ 313,037	\$ 310,986
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 2,751,773	\$ 2,771,738	\$ 2,709,884

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Other Codes As of Mar 2007

Other Asset Codes

Code	Description
2	Accrued Federal Home Loan Bank dividends
3	Federal, State, or other taxes receivable
4	Net deferred tax assets
6	Prepaid deposit insurance premiums
7	Prepaid expenses
9	Advances for loans serviced for others
13	Noninterest-bearing accts recv from Hold Co/Affl
14	Other noninterest-bearing short-term accounts recv
22	Unapplied loan disbursements
26	Noninterest-bearing overdrafts of deposits-customer protection convenience
99	Other

Other Liability Codes

Code	Description
4	Nonrefundable loan fees received prior to closing
7	Deferred gains from the sale of real estate
11	The liability recorded for post-retirement benefit
14	Unapplied loan payments received
17	Noninterest-bearing payables to Hold Co/Affiliates
18	Litigation reserves
21	Liabilities for credit losses on OBS credit exposures
99	Other

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
QUARTERLY INCOME & EXPENSES				
Interest Income - Total	SO11	\$ 41,553	\$ 40,830	\$ 39,359
Deposits and Investment Securities	SO115	\$ 5,210	\$ 5,104	\$ 4,573
Mortgage-Backed Securities	SO125	\$ 1,908	\$ 1,920	\$ 1,977
Mortgage Loans	SO141	\$ 29,838	\$ 29,741	\$ 28,813
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 169	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 4,377	\$ 4,065	\$ 3,996
Commercial Loans and Leases	SO160	\$ 2,968	\$ 2,601	\$ 2,552
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 28	N/A	N/A
Consumer Loans and Leases	SO171	\$ 1,409	\$ 1,464	\$ 1,444
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 23	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 434	\$ 404	\$ 401
Federal Home Loan Bank Stock	SO181	\$ 433	\$ 402	\$ 386
Other	SO185	\$ 1	\$ 2	\$ 15
Interest Expense - Total	SO21	\$ 23,068	\$ 22,989	\$ 21,358
Deposits	SO215	\$ 18,217	\$ 17,515	\$ 16,189
Escrows	SO225	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 4,221	\$ 4,657	\$ 4,625
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 643	\$ 838	\$ 550
Capitalized Interest	SO271	\$ 13	\$ 21	\$ 6
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 18,919	\$ 18,245	\$ 18,402
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 285	\$ 645	\$ 632
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 18,634	\$ 17,600	\$ 17,770
Noninterest Income - Total	SO42	\$ 3,519	\$ 3,769	\$ 3,825
Mortgage Loan Servicing Fees	SO410	\$ 37	\$ 37	\$ 30
Servicing Amortization and Valuation Adjustments	SO411	\$ 10	N/A	N/A

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Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 2,972	\$ 3,127	\$ 3,196
Net Income (Loss) from Other - Total	SUB0451	\$ 129	\$ 172	\$ 308
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 264	\$ 240	\$ 311
Operations & Sale of Repossessed Assets	SO461	\$- 46	\$- 51	\$- 3
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$- 89	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 0	\$- 17	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 371	\$ 433	\$ 291
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 16,841	\$ 16,948	\$ 16,187
All Personnel Compensation and Expense	SO510	\$ 8,973	\$ 8,847	\$ 8,683
Legal Expense	SO520	\$ 199	\$ 138	\$ 47
Office Occupancy and Equipment Expense	SO530	\$ 3,766	\$ 3,588	\$ 3,422
Marketing and Other Professional Services	SO540	\$ 1,232	\$ 1,088	\$ 1,246
Loan Servicing Fees	SO550	\$ 1	\$ 1	\$ 1
Goodwill and Other Intangibles Expense	SO560	\$ 294	\$ 294	\$ 293
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 165	\$ 364	\$ 212
Other Noninterest Expense	SO580	\$ 2,211	\$ 2,628	\$ 2,283
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 5,312	\$ 4,421	\$ 5,408
Income Taxes - Total	SO71	\$ 1,429	\$ 1,127	\$ 1,199
Federal	SO710	\$ 1,399	\$ 1,127	\$ 1,158

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 30	\$ 0	\$ 41
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 3,883	\$ 3,294	\$ 4,209
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$- 74	\$ 0
Net Income (Loss)	SO91	\$ 3,883	\$ 3,220	\$ 4,209

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Other Codes As of Mar 2007

Other Noninterest Income Codes

Code	Description
4	Net income(loss) from leasing or subleasing space
7	Net income(loss) from leased property
15	Income from corporate-owned life insurance
99	Other

Other Noninterest Expense Codes

Code	Description
1	Deposit Insurance Premiums
2	OTS assessments
6	Supervisory examination fees
7	Office supplies, printing, and postage
8	Telephone, including data lines
9	Loan origination expense
10	ATM expense
13	Misc taxes other than income & real estate
14	Losses from fraud
99	Other

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Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 41,553	\$ 151,979	\$ 111,149
YTD - Deposits and Investment Securities	Y_SO115	\$ 5,210	\$ 18,896	\$ 13,792
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,908	\$ 7,578	\$ 5,658
YTD - Mortgage Loans	Y_SO141	\$ 29,838	\$ 110,441	\$ 80,700
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 169	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 2,968	\$ 9,437	\$ 6,836
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 28	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,409	\$ 5,627	\$ 4,163
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 23	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 434	\$ 1,545	\$ 1,141
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 433	\$ 1,528	\$ 1,126
YTD - Other	Y_SO185	\$ 1	\$ 17	\$ 15
YTD - Interest Expense - Total	Y_SO21	\$ 23,068	\$ 80,596	\$ 57,607
YTD - Deposits	Y_SO215	\$ 18,217	\$ 61,233	\$ 43,718
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 4,221	\$ 17,343	\$ 12,686
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 643	\$ 2,135	\$ 1,297
YTD - Capitalized Interest	Y_SO271	\$ 13	\$ 115	\$ 94
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 18,919	\$ 72,928	\$ 54,683
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 285	\$ 2,684	\$ 2,039
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 18,634	\$ 70,244	\$ 52,644
YTD - Noninterest Income - Total	Y_SO42	\$ 3,519	\$ 14,064	\$ 10,295
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 37	\$ 237	\$ 200
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 10	N/A	N/A

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YTD - Other Fees and Charges	Y_SO420	\$ 2,972	\$ 11,629	\$ 8,502
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 129	\$ 831	\$ 659
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 264	\$ 1,039	\$ 799
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 46	\$- 94	\$- 43
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$- 130	\$- 130
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 89	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 16	\$ 33
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 371	\$ 1,367	\$ 934
YTD - Noninterest Expense - Total	Y_SO51	\$ 16,841	\$ 62,833	\$ 45,885
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 8,973	\$ 33,543	\$ 24,696
YTD - Legal Expense	Y_SO520	\$ 199	\$ 402	\$ 264
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 3,766	\$ 13,049	\$ 9,461
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,232	\$ 4,569	\$ 3,481
YTD - Loan Servicing Fees	Y_SO550	\$ 1	\$ 4	\$ 3
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 294	\$ 881	\$ 587
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 165	\$ 864	\$ 500
YTD - Other Noninterest Expense	Y_SO580	\$ 2,211	\$ 9,521	\$ 6,893
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 5,312	\$ 21,475	\$ 17,054
YTD - Income Taxes - Total	Y_SO71	\$ 1,429	\$ 5,467	\$ 4,340
YTD - Federal	Y_SO710	\$ 1,399	\$ 5,344	\$ 4,217
YTD - State, Local, and Other	Y_SO720	\$ 30	\$ 123	\$ 123
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 3,883	\$ 16,008	\$ 12,714
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$- 7	\$ 67
YTD - Net Income (Loss)	Y_SO91	\$ 3,883	\$ 16,001	\$ 12,781

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES				
General Valuation Allowances - Beginning Balance	VA105	\$ 15,389	\$ 15,177	\$ 14,983
Net Provision for Loss	VA115	\$ 447	\$ 1,003	\$ 837

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Transfers	VA125	\$- 53	\$ 149	\$- 109
Recoveries	VA135	\$ 186	\$ 133	\$ 200
Adjustments	VA145	\$ 0	\$ 0	\$- 4
Charge-offs	VA155	\$ 455	\$ 1,073	\$ 730
General Valuation Allowances - Ending Balance	VA165	\$ 15,514	\$ 15,389	\$ 15,177
Specific Valuation Allowances - Beginning Balance	VA108	\$ 385	\$ 545	\$ 432
Net Provision for Loss	VA118	\$ 3	\$ 6	\$ 7
Transfers	VA128	\$ 53	\$- 149	\$ 109
Adjustments	VA148	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 62	\$ 17	\$ 3
Specific Valuation Allowances - Ending Balance	VA168	\$ 379	\$ 385	\$ 545
Total Valuation Allowances - Beginning Balance	VA110	\$ 15,774	\$ 15,722	\$ 15,415
Net Provision for Loss	VA120	\$ 450	\$ 1,009	\$ 844
Recoveries	VA140	\$ 186	\$ 133	\$ 200
Adjustments	VA150	\$ 0	\$ 0	\$- 4
Charge-offs	VA160	\$ 517	\$ 1,090	\$ 733
Total Valuation Allowances - Ending Balance	VA170	\$ 15,893	\$ 15,774	\$ 15,722
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 455	\$ 1,073	\$ 730
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 133	\$ 275	\$ 127
Construction - Total	SUB2030	\$ 7	\$ 166	\$ 0
1-4 Dwelling Units	VA420	\$ 7	\$ 161	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 5	\$ 0
Permanent - Total	SUB2041	\$ 126	\$ 109	\$ 127
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 18	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 14	\$ 109	\$ 54
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 32	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 62	\$ 0	\$ 73
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 150	\$ 395	\$ 412
Commercial Loans	VA520	\$ 37	\$ 202	\$ 79

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 113	\$ 193	\$ 333
Loans on Deposits	VA510	\$ 8	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 54
Auto Loans	VA540	\$ 56	\$ 79	\$ 79
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 25	\$ 2	\$ 5
Other	VA560	\$ 24	\$ 112	\$ 195
Repossessed Assets - Total	VA60	\$ 32	\$ 258	\$ 30
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 32	\$ 49	\$ 20
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 59	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 150	\$ 10
Other Assets	VA930	\$ 140	\$ 145	\$ 161
GVA Recoveries - Assets - Total	SUB2126	\$ 186	\$ 133	\$ 200
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 60	\$ 8	\$ 131
Construction - Total	SUB2130	\$ 1	\$ 5	\$ 0
1-4 Dwelling Units	VA421	\$ 1	\$ 5	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 59	\$ 3	\$ 131
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2	\$ 3	\$ 58
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 73
Nonresidential Property (Except Land)	VA481	\$ 57	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 54	\$ 85	\$ 30
Commercial Loans	VA521	\$ 22	\$ 31	\$ 9
Consumer Loans - Total	SUB2161	\$ 32	\$ 54	\$ 21
Loans on Deposits	VA511	\$ 0	\$ 26	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 26	\$ 24	\$ 19
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 1	\$ 0	\$ 0
Other	VA561	\$ 5	\$ 4	\$ 2
Other Assets	VA931	\$ 72	\$ 40	\$ 39
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 53	\$- 140	\$ 117
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 78	\$- 6	\$ 22
Construction - Total	SUB2230	\$ 78	\$ 0	\$ 4
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 4
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 78	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 0	\$- 6	\$ 18
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$- 11	\$ 18
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 5	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 13	\$- 155	\$ 95
Commercial Loans	VA522	\$ 0	\$- 3	\$ 0
Consumer Loans - Total	SUB2261	\$- 13	\$- 152	\$ 95
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 5
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 13	\$- 152	\$ 90
Repossessed Assets - Total	VA62	\$- 12	\$ 21	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$- 12	\$ 20	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 1	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 322	\$ 800	\$ 647
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 151	\$ 261	\$ 18
Construction - Total	SUB2330	\$ 84	\$ 161	\$ 4
1-4 Dwelling Units	VA425	\$ 6	\$ 156	\$ 4
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 78	\$ 5	\$ 0
Permanent - Total	SUB2341	\$ 67	\$ 100	\$ 14
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 18	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 12	\$ 95	\$ 14
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 32	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 62	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 57	\$ 5	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 83	\$ 155	\$ 477
Commercial Loans	VA525	\$ 15	\$ 168	\$ 70
Consumer Loans - Total	SUB2361	\$ 68	\$- 13	\$ 407
Loans on Deposits	VA515	\$ 8	\$- 26	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 54
Auto Loans	VA545	\$ 30	\$ 55	\$ 65
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 24	\$ 2	\$ 5
Other	VA565	\$ 6	\$- 44	\$ 283
Reposessed Assets - Total	VA65	\$ 20	\$ 279	\$ 30

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 20	\$ 69	\$ 20
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 59	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 151	\$ 10
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 68	\$ 105	\$ 122
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 2,219	\$ 1,570	\$ 3,830
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 8,537	\$ 7,598	\$ 7,857
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 392	\$ 261	\$ 234
Construction	VA951	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 392	\$ 261	\$ 161
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 73
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	\$ 18,598	\$ 20,429	\$ 20,239
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 28,842	\$ 27,114	\$ 27,118
Substandard	VA965	\$ 26,714	\$ 24,491	\$ 25,202
Doubtful	VA970	\$ 2,128	\$ 2,623	\$ 1,916
Loss	VA975	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3				
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
DELINQUENT LOANS				
Delinquent Loans - Total	SUB2410	\$ 33,115	\$ 35,091	\$ 33,159

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgages - Total	SUB2421	\$ 29,541	\$ 31,472	\$ 28,493
Construction and Land Loans	SUB2430	\$ 2,757	\$ 4,015	\$ 2,345
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 22,503	\$ 24,288	\$ 21,382
Permanent Loans Secured by All Other Property	SUB2450	\$ 4,557	\$ 3,788	\$ 5,120
Nonmortgages - Total	SUB2461	\$ 3,574	\$ 3,619	\$ 4,666
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 25,862	\$ 30,039	\$ 27,389
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 19,723	\$ 23,500	\$ 20,507
Mortgage Loans - Total	SUB2481	\$ 17,862	\$ 21,266	\$ 17,410
Construction	PD115	\$ 572	\$ 2,551	\$ 314
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 427	\$ 478	\$ 369
Secured by First Liens	PD123	\$ 13,304	\$ 15,326	\$ 12,036
Secured by Junior Liens	PD124	\$ 285	\$ 299	\$ 449
Multifamily (5 or more) Dwelling Units	PD125	\$ 258	\$ 54	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 2,879	\$ 1,986	\$ 3,969
Land	PD138	\$ 137	\$ 572	\$ 273
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 710	\$ 1,070	\$ 1,457
Consumer Loans - Total	SUB2511	\$ 1,151	\$ 1,164	\$ 1,640
Loans on Deposits	PD161	\$ 5	\$ 27	\$ 73
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 433	\$ 580	\$ 623
Mobile Home Loans	PD169	\$ 102	\$ 98	\$ 72
Credit Cards	PD171	\$ 0	\$ 1	\$ 1
Other	PD180	\$ 611	\$ 458	\$ 871
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 193	\$ 87	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 6,139	\$ 6,539	\$ 6,882
Mortgage Loans - Total	SUB2491	\$ 5,648	\$ 5,813	\$ 6,729
Construction	PD215	\$ 1,043	\$ 500	\$ 769
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 225	\$ 936	\$ 752
Secured by First Liens	PD223	\$ 3,999	\$ 3,427	\$ 4,643
Secured by Junior Liens	PD224	\$ 52	\$ 84	\$ 81
Multifamily (5 or more) Dwelling Units	PD225	\$ 70	\$ 699	\$ 287
Nonresidential Property (Except Land)	PD235	\$ 120	\$ 120	\$ 150
Land	PD238	\$ 139	\$ 47	\$ 47
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 314	\$ 543	\$ 14
Consumer Loans - Total	SUB2521	\$ 177	\$ 183	\$ 139
Loans on Deposits	PD261	\$ 12	\$ 3	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 88	\$ 39	\$ 24
Mobile Home Loans	PD269	\$ 5	\$ 6	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 72	\$ 135	\$ 115
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 70	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0
NONACCRUAL				
Nonaccrual - Total	PD30	\$ 7,253	\$ 5,052	\$ 5,770
Mortgage Loans - Total	SUB2501	\$ 6,031	\$ 4,393	\$ 4,354
Construction	PD315	\$ 866	\$ 345	\$ 908
Permanent:				
Residential:				
1-4 Dwelling Units:				

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 845	\$ 110	\$ 429
Secured by First Liens	PD323	\$ 3,092	\$ 3,363	\$ 2,551
Secured by Junior Liens	PD324	\$ 274	\$ 265	\$ 72
Multifamily (5 or more) Dwelling Units	PD325	\$ 762	\$ 61	\$ 79
Nonresidential Property (Except Land)	PD335	\$ 192	\$ 249	\$ 281
Land	PD338	\$ 0	\$ 0	\$ 34
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 987	\$ 489	\$ 755
Consumer Loans - Total	SUB2531	\$ 235	\$ 170	\$ 661
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 159	\$ 114	\$ 99
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 76	\$ 56	\$ 562
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 126	\$ 188	\$ 122
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE				
Balances at Quarter-end - Total	SUB5100	\$ 42,842	\$ 40,315	\$ 39,161
90% up to 100% LTV	LD110	\$ 36,829	\$ 33,857	\$ 33,167
100% and greater LTV	LD120	\$ 6,013	\$ 6,458	\$ 5,994
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,585	\$ 1,043	\$ 1,020
Past Due and Still Accruing - Total	SUB5240	\$ 1,289	\$ 720	\$ 902
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,289	\$ 720	\$ 700
90% up to 100% LTV	LD210	\$ 972	\$ 624	\$ 543
100% and greater LTV	LD220	\$ 317	\$ 96	\$ 157
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 202

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Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 202
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 296	\$ 323	\$ 118
90% up to 100% LTV	LD250	\$ 46	\$ 73	\$ 52
100% and greater LTV	LD260	\$ 250	\$ 250	\$ 66
Net Charge-offs - Total	SUB5300	\$ 0	\$ 106	\$ 23
90% up to 100% LTV	LD310	\$ 0	\$ 106	\$ 23
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 689
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 689
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 4,490	\$ 3,747	\$ 4,076
90% up to 100% LTV	LD430	\$ 3,596	\$ 2,004	\$ 3,071
100% and greater LTV	LD440	\$ 894	\$ 1,743	\$ 1,005
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 3,169	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 0	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 1,501	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 1,504	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 0	N/A	N/A
Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 89,122	\$ 72,798	\$ 81,541
Mortgage Construction Loans	CC105	\$ 55,147	\$ 50,819	\$ 52,266
Other Mortgage Loans	CC115	\$ 33,975	\$ 21,979	\$ 29,275
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 11,480	\$ 6,602	\$ 6,062
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 20,282	\$ 14,286	\$ 34,282
1-4 Dwelling Units	CC280	\$ 14,296	\$ 9,942	\$ 18,058

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Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 250	\$ 0	\$ 140
All Other Real Estate	CC300	\$ 5,736	\$ 4,344	\$ 16,084
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,213	\$ 3,051	\$ 1,931
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 750	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 5,948	\$ 4,713	\$ 885
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 138,972	\$ 128,961	\$ 130,456
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 92,522	\$ 80,577	\$ 83,839
Commercial Lines	CC420	\$ 42,235	\$ 43,982	\$ 42,477
Open-End Consumer Lines - Credit Cards	CC423	\$ 1,523	\$ 1,490	\$ 1,330
Open-End Consumer Lines - Other	CC425	\$ 2,692	\$ 2,912	\$ 2,810
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 9,937	\$ 9,493	\$ 8,379
Commercial	CC430	\$ 7,149	\$ 6,522	\$ 6,518
Standby, Not Included on CC465 or CC468	CC435	\$ 2,788	\$ 2,971	\$ 1,861
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 0	\$ 0
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 0	\$ 0
Other Contingent Liabilities	CC480	\$ 20	\$ 20	\$ 20
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Mortgage-Backed Securities:				
Pass-Through:				
Purchases	CF143	\$ 4,689	\$ 388	\$ 5,870
Sales	CF145	\$ 0	\$ 1,905	\$ 0
Other Balance Changes	CF148	\$- 5,421	\$- 6,614	\$- 3,981
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 1,921	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 1,227	\$- 1,503	\$- 748
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 6,610	\$ 388	\$ 5,870
Sales - Total	SUB3821	\$ 0	\$ 1,905	\$ 0
Net Purchases - Total	SUB3826	\$ 6,610	\$- 1,517	\$ 5,870
Mortgage Loans Disbursed - Total	SUB3831	\$ 157,027	\$ 172,566	\$ 195,850
Construction Loans - Total	SUB3840	\$ 38,570	\$ 46,248	\$ 40,753
1-4 Dwelling Units	CF190	\$ 26,004	\$ 29,885	\$ 31,584
Multifamily (5 or more) Dwelling Units	CF200	\$ 6,367	\$ 9,228	\$ 2,139
Nonresidential	CF210	\$ 6,199	\$ 7,135	\$ 7,030
Permanent Loans - Total	SUB3851	\$ 118,457	\$ 126,318	\$ 155,097
1-4 Dwelling Units	CF225	\$ 79,868	\$ 80,982	\$ 111,292
Home Equity and Junior Liens	CF226	\$ 10,075	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 4,311	\$ 3,051	\$ 4,489
Nonresidential (Except Land)	CF260	\$ 18,087	\$ 31,061	\$ 32,755
Land	CF270	\$ 16,191	\$ 11,224	\$ 6,561
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 6,677	\$ 8,897	\$ 6,842
1-4 Dwelling Units	CF280	\$ 1,835	\$ 5,656	\$ 3,137
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 561	\$ 1,038	\$ 2,152
Nonresidential	CF300	\$ 4,281	\$ 2,203	\$ 1,553
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 76,775	\$ 11,144	\$ 27,707
1-4 Dwelling Units	CF310	\$ 30,235	\$ 10,230	\$ 25,212
Home Equity and Junior Liens	CF311	\$ 57	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 901	\$ 167	\$ 178
Nonresidential	CF330	\$ 45,639	\$ 747	\$ 2,317
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 70,098	\$- 2,247	\$- 20,865
Memo - Refinancing Loans	CF361	\$ 22,275	\$ 15,714	\$ 15,955
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 36,068	\$ 34,001	\$ 25,831

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Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 6,916	\$ 7,703	\$ 4,319
Consumer:				
Closed or Purchased	CF400	\$ 15,624	\$ 11,543	\$ 14,870
Sales	CF405	\$ 575	\$ 350	\$ 318
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 51,692	\$ 45,544	\$ 40,701
Nonmortgage Loans - Sales - Total	SUB3915	\$ 7,491	\$ 8,053	\$ 4,637
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 44,201	\$ 37,491	\$ 36,064
Deposits:				
Interest Credited to Deposits	CF430	\$ 12,428	\$ 12,535	\$ 11,607
Schedule DI --- Consolidated Deposit Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 66,358	\$ 54,811	\$ 47,526
Fully Insured	DI100	\$ 65,966	\$ 33,989	\$ 46,639
Other	DI110	\$ 392	\$ 20,822	\$ 887
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 1,213,606	\$ 1,174,123	\$ 1,266,075
Greater than \$100,000	DI130	\$ 665,697	\$ 669,943	\$ 667,370
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	135,509	162,283	142,859
Greater than \$100,000	DI160	2,932	2,853	2,957
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 130,842	\$ 117,479	N/A
Greater than \$250,000	DI175	\$ 7,258	\$ 11,602	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	7,628	9,666	N/A
Greater than \$250,000	DI185	23	837	N/A
Number of Deposit Accounts - Total				
IRA/Keogh Accounts	DI200	\$ 138,039	\$ 135,539	\$ 132,580
Uninsured Deposits	DI210	\$ 527,635	\$ 486,837	\$ 437,934
Preferred Deposits	DI220	\$ 138,918	\$ 151,221	\$ 169,934
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 246,990	\$ 245,479	\$ 237,352
Money Market Deposit Accounts	DI320	\$ 306,143	\$ 293,638	\$ 285,927

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Schedule DI --- Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 150,217	\$ 148,206	\$ 154,358
Time Deposits	DI340	\$ 1,314,051	\$ 1,285,829	\$ 1,255,807
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 252,399	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 23,641	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 160,505	\$ 165,272	\$ 162,270
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 462,780	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	N/A	N/A
Average Daily Deposit Totals:				
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 454,825	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	N/A	N/A
Section II (If Section I Completed, This Section Not Required)				
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 2,356	\$ 434	\$ 728
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 20	\$ 19	\$ 41
Time and Savings Deposits	DI650	\$ 603	\$ 656	\$ 599
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act				
Adjustments to Demand Deposits (including escrows)	DI720	\$ 8	\$ 28	\$ 39
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Miscellaneous				
Number of Full-time Equivalent Employees	SI370	657	640	625
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 0	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	N/A	N/A
Available-for-Sale Securities	SI385	\$ 273,331	\$ 320,175	\$ 283,038
Assets Held for Sale	SI387	\$ 6,492	\$ 4,849	\$ 6,494
Loans Serviced for Others	SI390	\$ 106,521	\$ 91,120	\$ 85,044
Residual Interests				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	88.00%	87.93%	88.49%
Second month of Qtr	SI582	87.93%	87.74%	88.47%
Third month of Qtr	SI583	87.58%	88.00%	88.35%
IRS Domestic Building and Loan Test				
Percent of Assets Test	SI585	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 127	\$ 136	\$ 135
Credit extended to assn exec officers, prin shareholders & related interest				
Aggregate amount of all extensions of credit	SI590	\$ 28,171	\$ 22,145	\$ 24,906
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	27	25	24
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	\$ 313,025	\$ 310,980	\$ 306,568
Net Income (Loss) (SO91)	SI610	\$ 3,883	\$ 3,220	\$ 4,209
Dividends Declared				
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 1,546	\$ 1,922	\$ 4,082
Stock Issued	SI640	\$ 0	\$ 234	\$ 390
Stock Retired	SI650	\$ 304	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 27	\$ 29	\$ 29

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Schedule SI --- Consolidated Supplemental Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 6	\$ 392	\$ 3,837
Prior Period Adjustments	SI668	\$ 49	\$ - 91	\$ 0
Other Adjustments	SI671	\$ 25	\$ 191	\$ 29
Ending Equity Capital (SC80)	SI680	\$ 315,165	\$ 313,033	\$ 310,980
Transactions With Affiliations				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 2,011	\$ 2,014	\$ 2,019
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 6,069	\$ 5,631	\$ 4,036
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 109	\$ 66	\$ 38
Average Balance Sheet Data				
Total Assets	SI870	\$ 2,749,273	\$ 2,737,324	\$ 2,665,745
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 483,297	\$ 455,466	\$ 438,725
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 1,891,641	\$ 1,835,810	\$ 1,817,700
Nonmortgage Loans	SI885	\$ 198,758	\$ 190,916	\$ 184,266
Deposits and Excrows	SI890	\$ 1,975,088	\$ 1,935,218	\$ 1,891,292
Total Borrowings	SI895	\$ 419,962	\$ 419,154	\$ 408,638
Schedule SQ --- Consolidated Supplemental Questions				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	1	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	7	6	5

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
FIDUCIARY AND RELATED SERVICES				
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED ASSETS				
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	0	0	0
Personal Trust and Agency Accounts	FS212	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	0
Other Retirement Accounts	FS242	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0
Investment Management Agency Accounts	FS262	0	0	0
Other Fiduciary Accounts	FS272	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	0	0	0
Personal Trust and Agency Accounts	FS213	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0
Other Retirement Accounts	FS243	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0
Other Fiduciary Accounts	FS273	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)				
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0	\$ 0	\$ 0
FIDUCIARY MEMORANDA				
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0
Domestic Equity	FS610	0	0	0
International/Global Equity	FS620	0	0	0
Stock/Bond Blend	FS630	0	0	0
Taxable Bond	FS640	0	0	0
Municipal Bond	FS650	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0
Specialty/Other	FS670	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)				

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
TIER 1 (CORE) CAPITAL REQUIREMENT				
Equity Capital (SC80)	CCR100	\$ 315,170	\$ 313,037	\$ 310,986
Equity Capital Deductions - Total	SUB1631	\$ 28,047	\$ 28,320	\$ 28,610
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 28,025	\$ 28,318	\$ 28,608
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 22	\$ 2	\$ 2
Other	CCR134	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$- 482	\$- 506	\$- 185
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 561	\$- 506	\$- 185
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 79	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 286,641	\$ 284,211	\$ 282,191

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 2,751,773	\$ 2,771,738	\$ 2,709,881
Asset Deductions - Total	SUB1651	\$ 28,047	\$ 28,320	\$ 28,610
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 28,025	\$ 28,318	\$ 28,608
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 22	\$ 2	\$ 2
Other	CCR275	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 1,225	\$- 1,363	\$- 907
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 1,225	\$- 1,363	\$- 907
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 2,722,501	\$ 2,742,055	\$ 2,680,364
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 108,880	\$ 109,688	\$ 107,215
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 286,641	\$ 284,211	\$ 282,191
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 753	\$ 1,011	\$ 962
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 14,724	\$ 14,663	\$ 14,432
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 15,477	\$ 15,674	\$ 15,394
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 15,477	\$ 15,674	\$ 15,394
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 302,118	\$ 299,885	\$ 297,585
0% R/W Category - Cash	CCR400	\$ 13,999	\$ 15,462	\$ 13,533
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 38,052	\$ 34,539	\$ 26,153
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 875	\$ 1,457	\$ 1,347
0% R/W Category - Assets Total	CCR420	\$ 52,926	\$ 51,458	\$ 41,033
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 135,922	\$ 149,342	\$ 158,412
20% R/W Category - Claims on FHLBs	CCR435	\$ 232,186	\$ 228,472	\$ 198,473
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 6,520	\$ 6,595	\$ 6,981
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 58,377	\$ 52,331	\$ 60,713
20% R/W Category - Other	CCR450	\$ 190,415	\$ 211,354	\$ 199,573
20% R/W Category - Assets Total	CCR455	\$ 623,420	\$ 648,094	\$ 624,152
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 124,685	\$ 129,619	\$ 124,828
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,078,788	\$ 1,093,915	\$ 1,089,826
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 24,091	\$ 19,541	\$ 18,870
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,387	\$ 1,534	\$ 1,706
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 36,562	\$ 36,028	\$ 36,712
50% R/W Category - Other	CCR480	\$ 4,693	\$ 322	\$ 558
50% R/W Category - Assets Total	CCR485	\$ 1,145,521	\$ 1,151,340	\$ 1,147,672
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 572,767	\$ 575,677	\$ 573,842
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 105,306	\$ 83,959	\$ 101,719
100% R/W Category - All Other Assets	CCR506	\$ 863,272	\$ 866,686	\$ 828,490
100% R/W Category - Assets Total	CCR510	\$ 968,578	\$ 950,645	\$ 930,209
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 968,578	\$ 950,645	\$ 930,209
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 2,790,445	\$ 2,801,537	\$ 2,743,066
Subtotal Risk-Weighted Assets	CCR75	\$ 1,666,020	\$ 1,655,933	\$ 1,628,877
Excess Allowances for Loan and Lease Losses	CCR530	\$ 274	\$ 361	\$ 438
Total Risk-Weighted Assets	CCR78	\$ 1,665,746	\$ 1,655,572	\$ 1,628,439
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 132,755	\$ 131,690	\$ 130,275
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	10.53%	10.36%	10.53%
Total Risk-Based Capital Ratio	CCR820	18.14%	18.11%	18.27%
Tier 1 Risk-Based Capital Ratio	CCR830	17.21%	17.17%	17.33%

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Tangible Equity Ratio	CCR840	10.53%	10.36%	10.53%

*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 se that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the par same aggregate group. This exclusion prevents double-counting of subsidiaries' data.