



Board of Directors

Jean G. Crawford, Chairman
Crawford Construction Co., Inc.

W.B. Driver
Driver Motors, Inc.

Bettye E. Crawford
Investments

David A. Long
President & CEO
First Kentucky Bank

James Marvin
Investments

William L. Bryan
Certified Public Accountant (Retired)

Ann Hale Mills
Investments

Dr. Mark L. Crawford
Surgeon

Jonathan B. Crawford
Crawford Construction Co., Inc.

Executive Officers

David A. Long
President & Chief Executive Officer

Darvin Towery
Executive Vice President &
Purchase Region Executive

Gary L. Cardin
Chief Credit Officer

Spencer K. Hawkins
Chief Financial Officer

First Kentucky Bank Statement of Condition December 31, 2009

Assets

Cash and due from banks	\$ 7,926,537
Federal funds sold	4,351,000
Investment securities	48,728,558
Loans	284,158,827
Allowance for losses on loans	<u>(3,461,017)</u>
Net loans	280,697,810
Premises and equipment, net	11,029,313
Other assets	<u>8,096,096</u>
Total Assets	<u><u>\$360,829,314</u></u>

Liabilities and shareholder equity

Deposits	
Non interest-bearing	\$ 44,046,667
Interest-bearing	<u>255,524,570</u>
Total deposits	299,571,237
Short-term borrowings	5,125,692
Federal Home Loan Bank borrowings	19,099,572
Other liabilities	<u>2,714,245</u>
Total liabilities	326,510,746
Shareholder Equity	
Common stock	90,000
Additional paid-in capital	20,901,336
Surplus	5,400,000
Retained earnings	7,048,581
Unrealized gain on available for sale securities, and cash flow hedge	<u>878,651</u>
Total shareholder equity	<u><u>34,318,568</u></u>
Total liabilities and equity	<u><u>\$360,829,314</u></u>