## Economic Indicators (Not Seasonally Adjusted, Unless Noted)

### Employment Growth Rates (% change from year ago, unless noted)

<table>
<thead>
<tr>
<th>Category</th>
<th>Q1-23</th>
<th>Q4-22</th>
<th>Q1-22</th>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Nonfarm (share of trailing four quarter employment in parentheses)</td>
<td>2.5%</td>
<td>2.2%</td>
<td>3.6%</td>
<td>3.0%</td>
<td>3.6%</td>
</tr>
<tr>
<td>Manufacturing (13%)</td>
<td>3.7%</td>
<td>4.4%</td>
<td>2.0%</td>
<td>3.9%</td>
<td>3.2%</td>
</tr>
<tr>
<td>Other (non-manufacturing) Goods-Producing (5%)</td>
<td>4.2%</td>
<td>2.6%</td>
<td>4.8%</td>
<td>4.2%</td>
<td>2.4%</td>
</tr>
<tr>
<td>Private Service-Providing (67%)</td>
<td>2.5%</td>
<td>2.1%</td>
<td>4.2%</td>
<td>3.4%</td>
<td>4.8%</td>
</tr>
<tr>
<td>Government (15%)</td>
<td>1.3%</td>
<td>1.0%</td>
<td>1.7%</td>
<td>0.7%</td>
<td>-0.8%</td>
</tr>
<tr>
<td>Unemployment Rate (% of labor force, seasonally adjusted)</td>
<td>3.9%</td>
<td>3.9%</td>
<td>3.9%</td>
<td>3.9%</td>
<td>3.9%</td>
</tr>
</tbody>
</table>

### Other Indicators (% change of 4-qtr moving total, unless noted)

<table>
<thead>
<tr>
<th>Category</th>
<th>Q1-23</th>
<th>Q4-22</th>
<th>Q1-22</th>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-Family Home Permits</td>
<td>-23.1%</td>
<td>-15.5%</td>
<td>7.4%</td>
<td>-15.5%</td>
<td>15.2%</td>
</tr>
<tr>
<td>Multifamily Building Permits</td>
<td>76.0%</td>
<td>9.4%</td>
<td>-16.8%</td>
<td>9.4%</td>
<td>33.3%</td>
</tr>
<tr>
<td>Home Price Index (change from year ago)</td>
<td>10.1%</td>
<td>11.9%</td>
<td>16.5%</td>
<td>15.2%</td>
<td>11.8%</td>
</tr>
</tbody>
</table>

## Banking Trends

### General Information

<table>
<thead>
<tr>
<th>Category</th>
<th>Q1-23</th>
<th>Q4-22</th>
<th>Q1-22</th>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institutions (#)</td>
<td>123</td>
<td>124</td>
<td>125</td>
<td>124</td>
<td>127</td>
</tr>
<tr>
<td>Total Assets (in millions)</td>
<td>74,493</td>
<td>73,655</td>
<td>73,350</td>
<td>73,655</td>
<td>73,848</td>
</tr>
<tr>
<td>New Institutions (# &lt; 3 years)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Subchapter S Institutions (#)</td>
<td>43</td>
<td>44</td>
<td>44</td>
<td>44</td>
<td>45</td>
</tr>
</tbody>
</table>

### Asset Quality

<table>
<thead>
<tr>
<th>Category</th>
<th>Q1-23</th>
<th>Q4-22</th>
<th>Q1-22</th>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Past-Due and Nonaccrual Loans / Total Loans (median %)</td>
<td>0.70</td>
<td>0.83</td>
<td>0.96</td>
<td>0.83</td>
<td>0.92</td>
</tr>
<tr>
<td>Noncurrent Loans / Total Loans (median %)</td>
<td>0.26</td>
<td>0.30</td>
<td>0.41</td>
<td>0.30</td>
<td>0.41</td>
</tr>
<tr>
<td>Loan and Lease Allowance / Total Loans (median %)</td>
<td>3.68</td>
<td>3.27</td>
<td>2.69</td>
<td>3.27</td>
<td>2.75</td>
</tr>
<tr>
<td>Net Loan Losses / Total Loans (median %, year-to-date annualized)</td>
<td>0.01</td>
<td>0.01</td>
<td>0.00</td>
<td>0.01</td>
<td>0.01</td>
</tr>
</tbody>
</table>

### Capital / Earnings (Year-to-date Annualized, Unless Noted)

<table>
<thead>
<tr>
<th>Category</th>
<th>Q1-23</th>
<th>Q4-22</th>
<th>Q1-22</th>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 Leverage (median %, end of period)</td>
<td>10.64</td>
<td>10.52</td>
<td>10.43</td>
<td>10.52</td>
<td>10.37</td>
</tr>
<tr>
<td>Return on Assets (median %)</td>
<td>1.07</td>
<td>1.11</td>
<td>0.94</td>
<td>1.11</td>
<td>1.10</td>
</tr>
<tr>
<td>Pretax Return on Assets (median %)</td>
<td>1.23</td>
<td>1.30</td>
<td>1.06</td>
<td>1.30</td>
<td>1.30</td>
</tr>
<tr>
<td>Net Interest Margin (median %)</td>
<td>3.59</td>
<td>3.51</td>
<td>3.22</td>
<td>3.51</td>
<td>3.42</td>
</tr>
<tr>
<td>Yield on Earning Assets (median %)</td>
<td>4.57</td>
<td>3.92</td>
<td>3.51</td>
<td>3.92</td>
<td>3.83</td>
</tr>
<tr>
<td>Cost of Funding Earning Assets (median %)</td>
<td>0.92</td>
<td>0.39</td>
<td>0.28</td>
<td>0.39</td>
<td>0.35</td>
</tr>
<tr>
<td>Provisions to Avg. Assets (median %)</td>
<td>0.04</td>
<td>0.05</td>
<td>0.02</td>
<td>0.05</td>
<td>0.04</td>
</tr>
<tr>
<td>Noninterest Income to Avg. Assets (median %)</td>
<td>0.55</td>
<td>0.58</td>
<td>0.56</td>
<td>0.58</td>
<td>0.59</td>
</tr>
<tr>
<td>Noncore Funding to Assets (median %, call filers)</td>
<td>2.59</td>
<td>2.51</td>
<td>2.43</td>
<td>2.51</td>
<td>2.51</td>
</tr>
</tbody>
</table>

### Liquidity / Sensitivity

<table>
<thead>
<tr>
<th>Category</th>
<th>Q1-23</th>
<th>Q4-22</th>
<th>Q1-22</th>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Loans to Assets (median %)</td>
<td>64.09</td>
<td>64.18</td>
<td>57.58</td>
<td>64.18</td>
<td>57.90</td>
</tr>
<tr>
<td>Noncore Funding to Assets (median %)</td>
<td>9.19</td>
<td>9.00</td>
<td>6.50</td>
<td>9.00</td>
<td>6.58</td>
</tr>
<tr>
<td>Long-term Assets to Assets (median %, call filers)</td>
<td>49.28</td>
<td>49.55</td>
<td>49.80</td>
<td>49.55</td>
<td>51.79</td>
</tr>
<tr>
<td>Brokered Deposits (number of institutions)</td>
<td>43</td>
<td>42</td>
<td>42</td>
<td>42</td>
<td>31</td>
</tr>
<tr>
<td>Brokered Deposits to Assets (median % for those above)</td>
<td>3.20</td>
<td>3.10</td>
<td>2.83</td>
<td>3.10</td>
<td>2.81</td>
</tr>
</tbody>
</table>

## Loan Concentrations

### Median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses

<table>
<thead>
<tr>
<th>Category</th>
<th>Q1-23</th>
<th>Q4-22</th>
<th>Q1-22</th>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial and Industrial</td>
<td>38</td>
<td>39</td>
<td>39</td>
<td>39</td>
<td>41</td>
</tr>
<tr>
<td>Commercial Real Estate</td>
<td>204</td>
<td>203</td>
<td>191</td>
<td>203</td>
<td>188</td>
</tr>
<tr>
<td>Construction &amp; Development</td>
<td>40</td>
<td>39</td>
<td>33</td>
<td>39</td>
<td>33</td>
</tr>
<tr>
<td>Multifamily Residential Real Estate</td>
<td>17</td>
<td>18</td>
<td>17</td>
<td>18</td>
<td>17</td>
</tr>
<tr>
<td>Nonresidential Real Estate</td>
<td>124</td>
<td>130</td>
<td>121</td>
<td>130</td>
<td>119</td>
</tr>
<tr>
<td>Residential Real Estate</td>
<td>204</td>
<td>204</td>
<td>185</td>
<td>204</td>
<td>186</td>
</tr>
<tr>
<td>Consumer</td>
<td>23</td>
<td>21</td>
<td>21</td>
<td>21</td>
<td>22</td>
</tr>
<tr>
<td>Agriculture</td>
<td>34</td>
<td>34</td>
<td>36</td>
<td>34</td>
<td>35</td>
</tr>
</tbody>
</table>

## Banking Profile

### Largest Deposit Markets (From 2022 Summary of Deposits)

<table>
<thead>
<tr>
<th>Market</th>
<th>Institutions in Market</th>
<th>Deposits ($ millions)</th>
<th>Asset Distribution</th>
<th>Institutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cincinnati, OH-KY-IN</td>
<td>58</td>
<td>170,606</td>
<td>&lt;$100 million</td>
<td>18 (14.6%)</td>
</tr>
<tr>
<td>Louisville/Jefferson County, KY-IN</td>
<td>40</td>
<td>10,099</td>
<td>$100 million to $250 million</td>
<td>37 (30.1%)</td>
</tr>
<tr>
<td>Lexington-Fayette, KY</td>
<td>39</td>
<td>16,188</td>
<td>$250 million to $1 billion</td>
<td>52 (42.3%)</td>
</tr>
<tr>
<td>Evansville, IN-KY</td>
<td>18</td>
<td>7,629</td>
<td>$1 billion to $10 billion</td>
<td>16 (13%)</td>
</tr>
<tr>
<td>Huntington-Ashland, WV-KY-OH</td>
<td>24</td>
<td>43,361</td>
<td>&gt; $10 billion</td>
<td>0 (0%)</td>
</tr>
</tbody>
</table>