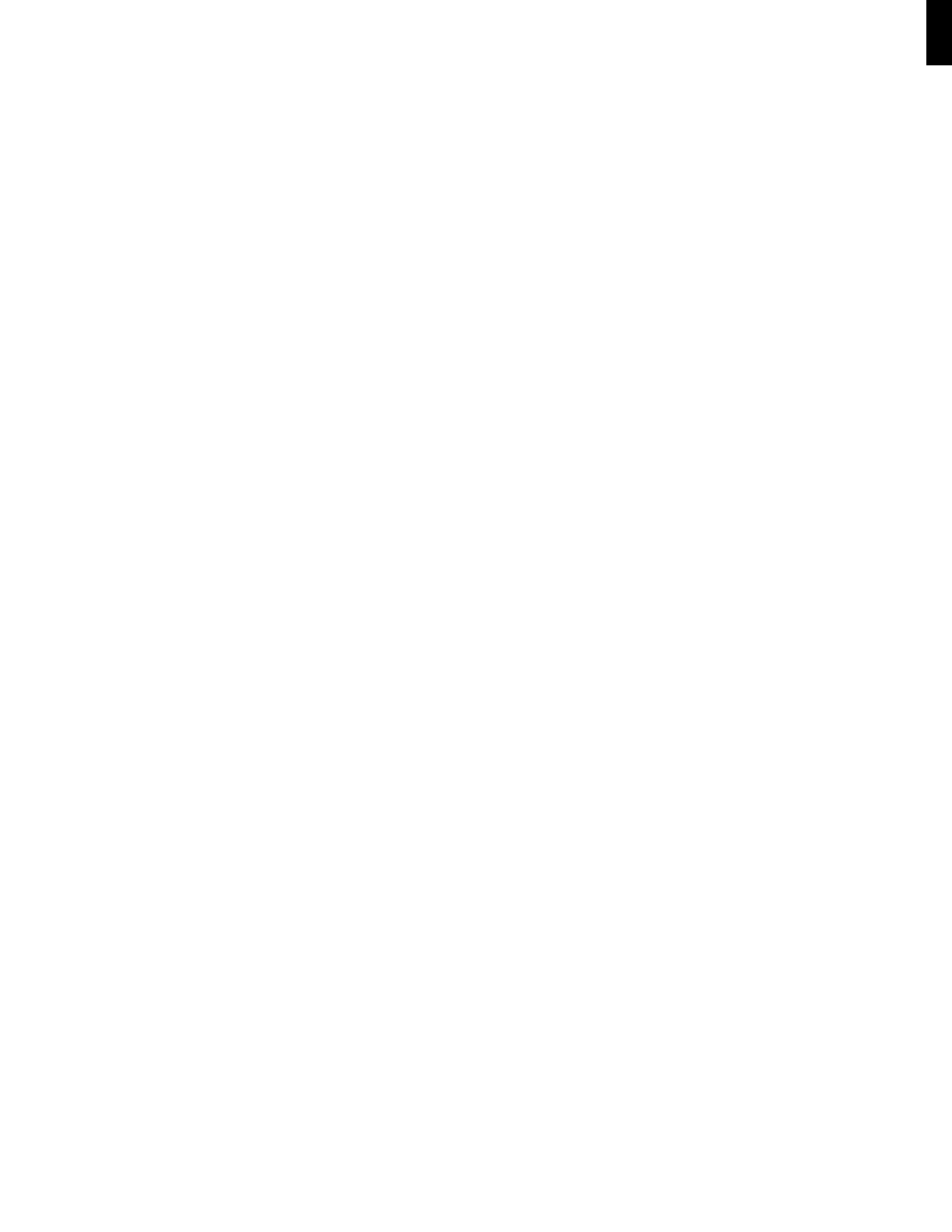


# ANNUAL REPORT 1999

1912-1999 Supervising Kentucky's Financial Industry for 87 years

SERIES  
1999

ELLA D. ROBINSON  
COMMISSIONER



# TABLE OF CONTENTS

<b>Mission Statement</b>	<b>2</b>
<b>History: Profile of Bank of Maysville</b>	<b>4</b>
<b>Department of Financial Institutions Formation and Organization</b>	<b>5</b>
<b>Commissioners</b>	<b>6</b>
<b>Organizational Chart</b>	<b>7</b>
<b>Financial Institutions Board</b>	<b>8</b>
<b>Executive Staff</b>	<b>9</b>
<b>Staff Department of Financial Institutions</b>	<b>10</b>
<b>Strategic Plan</b>	<b>12</b>
<b>Legislation and Regulation</b>	<b>13</b>
<b>Division of Administrative Services</b>	<b>14</b>
<b>Division of Financial Institutions</b>	
<b>Eighty-Seventh Annual Bank Report</b>	<b>17</b>
Annual Consolidated Statement of Assets, Banks and Thrifts	18
Consolidated Report of Condition, State Banks and Thrifts	20
Consolidated Report of Income, State Banks and Thrifts	22
Selected Composite Operating Ratios, State Banks and Thrifts	23
Total Assets, State Banks and Thrifts	24
Trust Assets, State-Chartered Independent Trust Companies	29
Trust Assets, State Bank Trust Departments	30
Loan Production Offices	32
New Bank Charters, Bank Conversions, Name Changes, Mergers and Main Office Relocations	34
<b>Sixty-Sixth Annual Credit Union Report</b>	<b>37</b>
Annual Consolidated Statement of Assets	38
Consolidated Report of Condition	40
Consolidated Report of Income	42
Selected Composite Operating Ratios	44
Credit Union Mergers and Liquidations	45
Report of Condition, State Credit Unions	46
<b>Third Annual Compliance Report</b>	
<b>Sixty-Sixth Consumer Loan Report</b>	<b>49</b>
Annual Consolidated Statement of Assets	50
Consolidated Report of Condition	51
Loans Made in 1999 Classified by Collateral	52
Consumer Loan Licensees	53
<b>Fifty-Fifth Annual Industrial Loan Report</b>	<b>63</b>
Annual Consolidated Statement of Assets	64
Consolidated Report of Condition	66
Industrial Loan Licensees	67
<b>Thirteenth Annual Mortgage Loan Company and Loan Broker Report</b>	<b>69</b>
Mortgage Loan Companies	70
Mortgage Loan Brokers	76
<b>Ninth Annual Sale of Checks Report</b>	<b>95</b>
Sale of Checks Licensees	96
<b>Eighth Annual Check Cashers Report</b>	<b>99</b>
Check Casher Licensees	110
<b>Division of Securities</b>	
<b>Fifteenth Annual Securities Report</b>	<b>111</b>
Overview of 1998 Initiatives	112
Branch Reports	113
Kentucky Headquartered Broker Dealer Companies	114
Kentucky Headquartered Investment Advisor Firms	115

The background of the slide is a collage of US dollar bills, including a \$100 bill with Benjamin Franklin and a \$20 bill with Andrew Jackson. The bills are layered and slightly blurred, creating a sense of depth. The text is overlaid on this background.

# MISSION STATEMENT

“The Mission of the Department of Financial Institutions is to serve the public through effective and efficient regulation that promotes consumer confidence and economic development.”

June 1, 2000

The Honorable Paul E. Patton, Governor  
Office of the Governor  
The State Capitol  
Frankfort, Kentucky 40601

Dear Governor Patton:

I am pleased to submit to you the Annual Report of the Kentucky Department of Financial Institutions for the year ending December 31, 1999. This report contains statistical and historical information pertaining to the financial services industry regulated by our agency.

In March of 1999, we physically relocated to 1025 Capital Center Drive, Suite 200. This move will allow our growth in direct correlation to the rapid expansion of financial institutions and services in the Commonwealth. It will also give us the capability and space to expand our technology and begin much needed research and development of a department wide integrated data base.

As our industry continues to see dramatic and rapid change in technology, we have made a commitment to continue to keep pace with these changes. The Department of Financial Institutions continues to make great strides in its use of technology to better serve our financial services industry and the citizens of the Commonwealth. We invite you to visit our Web Page; [www.dfi.state.ky.us](http://www.dfi.state.ky.us).

As proud as I am of the high level of service our staff provides, we constantly strive to enhance our level of commitment to the Commonwealth and those we serve. Our strategic plan provides assurance that we continue to work diligently to enhance the regulatory duties to meet the challenges of the financial services marketplace.

Sincerely,



Ella D. Robinson, Commissioner  
Department of Financial Institutions



# OLDEST BANK IN KENTUCKY

## BANK OF MAYSVILLE

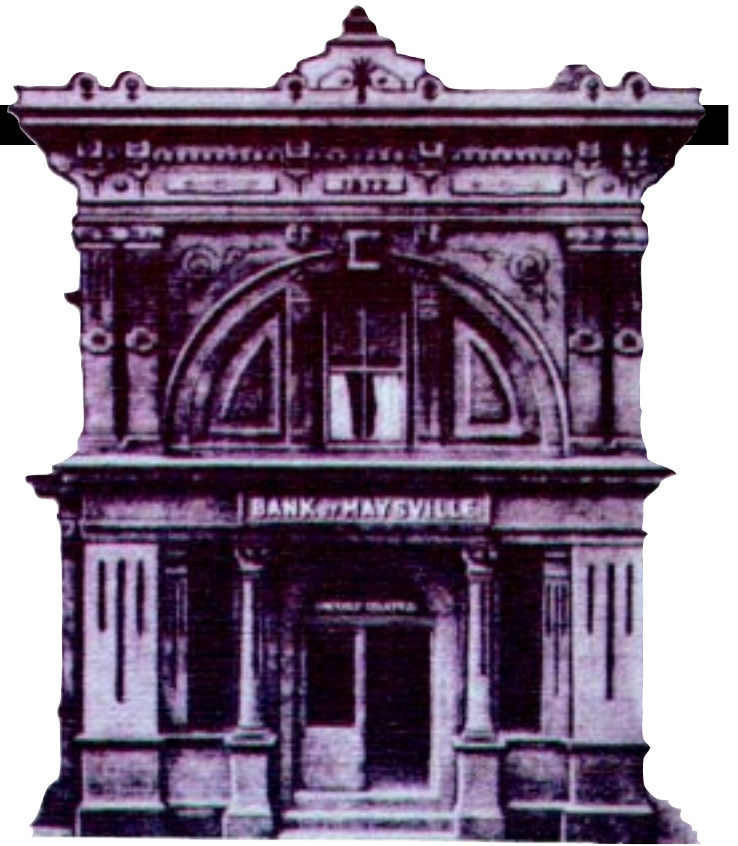
In 1835, the present **Bank of Maysville** opened for business in Maysville, Kentucky, as a branch of the Bank of Kentucky, whose main office was in Louisville, Kentucky. In 1871, when branch banking was prohibited by law in Kentucky, the organization was revamped and the name changed to the **Bank of Maysville**. In 1916, it absorbed the Union Trust Company of Maysville and joined the National Banking system using the name **Bank of Maysville**, National Banking Association.

Later, the **Bank of Maysville** consolidated under the laws of the Commonwealth of Kentucky with the First-Standard Bank and Trust Company and became a combined Bank and Trust Company, again assuming the name **Bank of Maysville**.

The first deposit received by the Bank was on June 26, 1835. In the early days of its existence, it issued currency, but discontinued doing so many years ago; yet occasionally a piece still turns up for redemption.

In the early days, banking was in no way similar to banking of today. Many of the deposits were "special deposits" consisting of packages of gold, silver, currency, etc. left with the bank and later called for by their owners.

During the Civil War, Colonel Pete Everett of Morgan's brigade of the Southern Confederacy made a raiding visit to Maysville, which necessitated the closing of the Bank. Under guard, all of the cash and securities were loaded into a wagon and moved to Hillsboro, Ohio where it was kept until the Colonel left town. Only then was it safely returned. On display in the bank is a gun belonging to Colonel Everett.



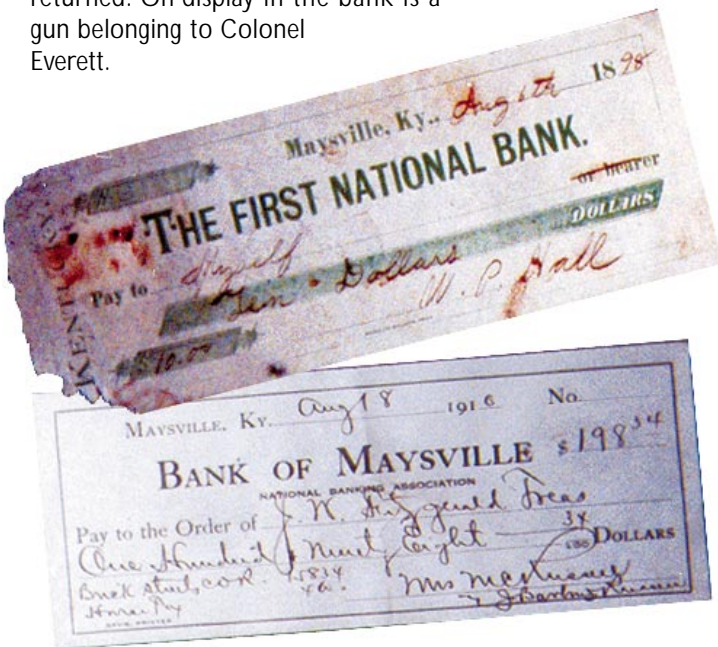
The first bank building in Maysville. Now incorporated into present location.

The bank has been open for business every day since its establishment in 1835, except Sundays, legally declared holidays, the Franklin Roosevelt Bank holiday, and Colonel Pete Everett's visit.

The **Bank of Maysville** has never failed to pay, upon presentation and in legal tender money, a check drawn against it by a depositor having the money to his credit. It weathered the dark days of 1933 with its own resources and without the sale of any preferred stock to the Government, and without borrowing any money from the Government or any other source.

In 165 years the bank has had only seven presidents. James A. Finch followed his father, J. M. Finch, Jr, and his grandfather, J. M. Finch, as third-generation President; thus a member of the Finch family has held that position since 1945. It has been doing business in its present location for eighty plus years and presently operates five branches.

The **Bank of Maysville** has contributed significantly to the agricultural, economic, educational, and social development of Mason County and is proud of its service to the citizens of Mason and surrounding counties. Many of the employees, like M. B. Denham, Jr, Executive Vice President and Cashier, with 27 years at the bank, have worked their entire career at the bank. The DFI is pleased to profile the oldest bank in Kentucky, the **Bank of Maysville**, in its 87th Annual Report.



On display at the bank are several original drafts.

# FORMATION OF REGULATORY AGENCY

## DEPARTMENT OF FINANCIAL INSTITUTIONS

The Department of Financial Institutions was established by the Banking Act of 1912 as the Department of Banking. It was charged “with the enforcement of all laws heretofore passed, or which may be passed, relating to banks, trust companies, savings banks, combined bank and trust companies, organized and doing business under the laws of the Commonwealth of Kentucky.” (Chapter 4, Section 1, Acts of the General Assembly of 1912.)

Within a few years, however, other regulatory responsibilities were added as the state’s economy and its financial services needs evolved.

The legislature mandated supervision of state-chartered savings [building] and loan associations to the department in 1918 and added state-chartered credit unions in 1922. When oversight of the state’s securities industry was given to the department in mid-1932, the agency was renamed the *Department of Banking and Securities*.

Consumer and industrial loan companies were added to the list of agency-regulated industries in 1946. With passage of the Sale of Checks Act of 1966, the legislature also required companies that sell money orders to become licensed through the department.

The department’s scope was expanded to include mortgage loan companies and mortgage loan brokers in 1980.

The department experienced a number of changes as a result of the 1984 General Assembly, which re-codified the Credit Union Act, overhauled the state’s banking laws, changed the agency’s name to the *Department of Financial Institutions* and established the *Financial Institutions Board*.

The Board is an advisory body comprised of 11 representatives from the respective financial services industries and the general public along with the Commissioner who serves as its chairman.

Through the Check Cashing Services Act of 1992, the legislature gave the department the responsibility for licensing check cashing (a/k/a deferred deposit) companies. The department assumed additional regulatory authority in 1998 when field examiners were assigned to conduct on-site inspections of these entities.

## ORGANIZATION:

The **Commissioner** is the chief executive of the department and is responsible for implementing departmental policies, statutory mandates, and administrative regulations as well as for supervising the agency’s day-to-day operations. The **Office of the Commissioner** also includes the **Office of General Counsel**, which handles the agency’s legal affairs.

Ella D. Robinson, who had served as the agency’s Deputy Commissioner for several years, assumed leadership of the department in December 1999 when Governor Paul Patton appointed her as its thirty-third Commissioner. In addition to the Office of the Commissioner and General

Counsel, the Department is organized along functional lines into three divisions: **Financial Institutions**, **Securities**, and **Administrative Services**.

✎ The **Division of Financial Institutions** is organized into three, industry-specific branches: *Banks*, *Credit Unions*, and *Compliance* and is responsible for chartering and/or licensing, examining, and otherwise supervising the operations of state-regulated depository and non-depository financial institutions.

✎ Similarly, the **Division of Securities** is organized into four branches: *Corporations Finance*, *Compliance*, *Enforcement*, and *Licensing* which handle the regulation and supervision of the state’s securities industry by registering, licensing, examining, investigating, and otherwise supervising securities offerings, as well as securities firms and professionals operating in Kentucky and/or involving Kentucky investors.

✎ The **Division of Administrative Services** is organized into two branches: *Administrative Services and Technology*. As their names suggest, these branches are responsible for providing administrative (fiscal, training, operational, etc.) and technical (information systems) support services to the entire staff. The *Administrative Services Branch* is also responsible for layout and design of agency publications and assists in coordinating and supporting the agency’s participation in trade shows, job/career fairs, town meetings, forums, and other media events.

The Department of Financial Institutions is one of 11 agencies within the Cabinet for Public Protection and Regulation and is totally self-funded. Revenues are derived from fees charged for assessments, examinations, call reports, applications, investigations, registrations, and licensing of state-chartered or licensed financial institutions and securities offerings and entities.



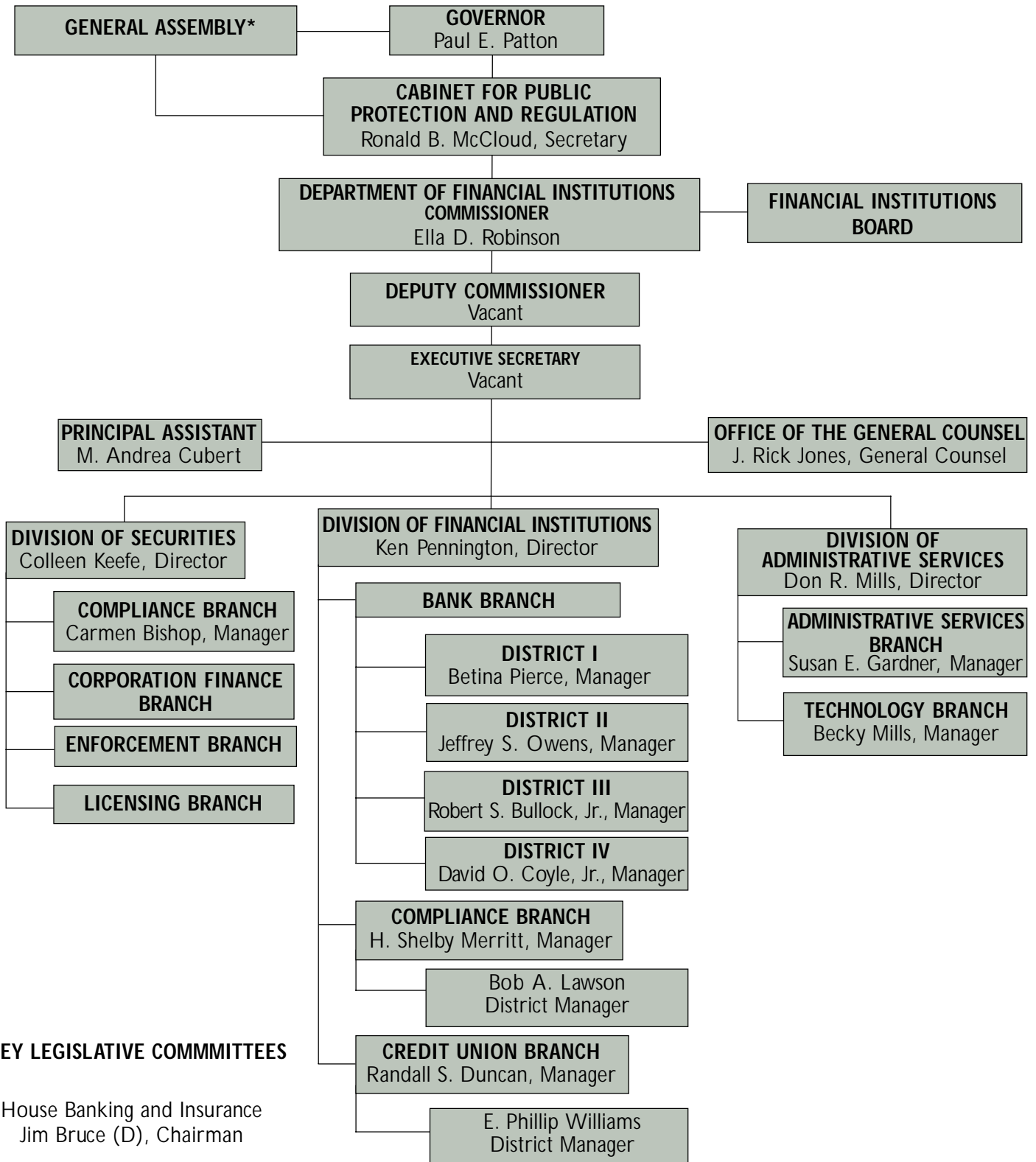
Department of Financial Institutions new location at 1025 Capital Center Drive.

# COMMISSIONERS (1912-1999)

YEAR	COMMISSIONER	GOVERNOR
1912	Thomas J. Smith	James B. McCreary
1916	George G. Speer	Augustus O. Stanley
1920	James Lewis	Edwin P. Morrow
1924	Charles E. Marvin	William J. Fields
1928	O. S. Denny	Flem D. Samson
1930	C. S. Wilson	Flem D. Samson
1931	J. R. Dorman	Ruby Laffoon
1935	Hiram Wilhoit	A. B. Chandler
1939	Hiram Wilhoit	Keene Johnson
1943	Hillard H. Smith	Simeon S. Willis
1948	Henry H. Carter	Earle C. Clements
1951	Henry H. Carter	Lawrence W. Wetherby
1955	R. E. Glenn	Lawrence W. Wetherby
1956	S. Albert Phillips	A. B. Chandler
1958	Earle B. Combs	A. B. Chandler
1960	H. A. Rogers	Bert T. Combs
1964	H. A. Rogers	Edward T. Breathitt
1965	G. D. Beach	Edward T. Breathitt
1968	E. G. Adams	Louie B. Nunn
1971	Lenvil R. Hall	Wendell H. Ford
1971	Perry R. Miller (Acting)	Wendell H. Ford
1973	Howard T. Sallee	Wendell H. Ford
1975	John Williams Jr.	Julian M. Carroll
1980	Randall L. Attkisson	John Y. Brown, Jr.
1982	Foster Pettit (Acting)	John Y. Brown, Jr.
1983	Morris R. Smith	John Y. Brown, Jr.
1983	Tracy Farmer (Acting)	John Y. Brown, Jr.
1983	Neil Welch (Acting)	John Y. Brown, Jr.
1983	Leonard B. Marshall	John Y. Brown, Jr.
1984	Ballard W. Cassady, Jr.	Martha Layne Collins
1986	Thomas B. Miller	Martha Layne Collins
1988	Edward B. Hatchett, Jr.	Wallace G. Wilkinson
1992	Edward B. Hatchett, Jr.	Brereton C. Jones
1994	Edward J. Holmes (Acting)	Brereton C. Jones
1995	J. Rick Jones (Acting)	Brereton C. Jones
1996	Larry D. Lander	Paul E. Patton
1997	Ella D. Robinson (Acting)	Paul E. Patton
1998	Arthur L. Freeman	Paul E. Patton
1999	Ella D. Robinson	Paul E. Patton



# ORGANIZATIONAL CHART



**\*KEY LEGISLATIVE COMMITTEES**

House Banking and Insurance  
Jim Bruce (D), Chairman

Senate Banking and Insurance  
Tom Buford (R), Chairman

# DEPARTMENT OF FINANCIAL INSTITUTIONS BOARD

The Financial Institutions Board is a statutory body advising the Governor and the Commissioner of the Department of Financial Institutions on Department matters. The Board consists of representatives of all segments of Kentucky's financial industry and the public-at-large and is chaired by the Commissioner.

## **Ella D. Robinson**

Chairman  
Commissioner of Financial Institutions  
1025 Capitol Center Drive, Suite 200  
Frankfort, KY 40601  
(502) 573-3390  
FAX (502) 563-8787

## **Gardner E. Daniel**

President & CEO  
Georgetown Bank & Trust  
PO Box 810  
120 N. Hamilton Street  
Georgetown, KY 40324  
(502) 863-7500  
FAX (502) 863-7503  
Consumer Loan/Industrial Loan Representative  
Term Expires: 10/10/99

## **Marilyn C. Gedling**

Rt. 2, Hwy. 44  
Hardinsburg, KY 40143  
(502) 788-6579  
Public-At-Large Representative  
Term Expires: 10/10/01

## **Myrna L. Holloway**

CEO  
Carrollton Federal Savings & Loan Ass.  
455 Main Street, Box 389  
Carrollton, Kentucky 41008  
(502) 732-4272  
FAX (502) 732-4274  
Savings & Loan Industry Representative  
Term Expires: 10/10/99

## **Alpha M. Hutchinson**

Chairman/CEO  
The Citizens Bank  
114 W. Main Street  
Morehead, KY 40351  
Banking Industry Representative  
Term Expires: 10/10/99

## **Lahoma Y. (Peggy) Majors**

President  
Bank of Caneyville  
PO Box 220  
Caneyville, KY 42721  
(502) 879-3141  
Banking Industry Representative  
Term Expires: 10/10/00

## **Dan C. Reynolds**

President  
First Southern National Bank  
PO Box 725  
894 Richmond Plaza  
Richmond, KY 40476  
(606) 623-7199  
FAX (606) 623-2292  
National Banking Industry Representative  
Term Expires: 10/10/00

## **Brenda Mounce Saunders**

Professor of Business and Economics  
Madisonville Community College  
PO Box 787  
Jamestown, KY 42629  
(502) 343-5551  
Public-at-large Representative  
Term Expires: 10/10/01

## **Phyllis McBrayer Smith**

Office Manager  
McBrayer McGinnis Leslie & Kirkland PSC  
1520 Riverside Drive  
Greenup, KY 41144  
(606) 473-7303  
FAX (606) 473-9003  
Public-at-large Representative  
Term Expires: 10/10/00

## **Gary Wallace**

President  
Commonwealth of Credit Union  
PO Box 978  
Frankfort, KY 40601  
(502) 564-4775  
FAX (502) 564-8146  
Credit Union Industry Representative  
Term Expires: 10/10/01

## **JoEtta Y. Wickliffe**

President & CEO  
State Bank & Trust Co.  
PO Box 128  
211 S. Main Street  
Harrodsburg, KY 40330  
(606) 734-3316  
Banking Industry Representative  
Term Expires: 10/10/00

## **Richard H. Wilson**

J.C. Bradford & Co.  
4350 Brownsboro Rd., Suite 210  
PO Box 7587  
Louisville, KY 40257-0587  
(502) 891-0486  
Securities Industry Representative  
Term Expires: 10/10/99

# EXECUTIVE STAFF



Standing from left to right: Don R. Mills, Director, Administrative Services; Ella D. Robinson, Commissioner; J. Rick Jones, General Counsel; Governor Paul E. Patton; Ken Pennington, Director, Division of Financial Institutions; Colleen Keefe, Director, Division of Securities; and Andrea "Andie" Cubert, Principal Assistant to the Commissioner.

# STAFF DEPARTMENT OF FINANCIAL INSTITUTIONS

## OFFICE OF THE COMMISSIONER

Ella D. Robinson, Commissioner  
Andrea "Andie" Cubert, Principal Assistant

## OFFICE OF THE GENERAL COUNSEL

J. Rick Jones, General Counsel  
Ron Christopher, Assistant General Counsel  
William E. Doyle, Attorney III  
Doyle D. Glass, Attorney III  
David Reichert, Attorney III  
Paula M. Christiansen, Administrative Specialist III  
Wilma L. Vannarsdall, Administrative Specialist III

## DIVISION OF FINANCIAL INSTITUTIONS

Ken Pennington, Director

### BANK BRANCH

Ken Pennington, Acting Bank Branch Manager  
Timothy R. Meador, Certified Examiner/Applications/Reviewer  
Charles R. Risinger, Certified Examiner/Applications/Reviewer  
Sharon Tomlin, Administrative Specialist III

### BANK DISTRICT MANAGERS

Betina G. Pierce, District I  
Jeffrey S. Owens, District II  
Robert S. Bullock, Jr., District III  
David O. Coyle, Jr., District IV

### BANK BRANCH CERTIFIED EXAMINERS

Richard L. Arnold  
Danny D. Beyer  
Joel V. Boone  
C. Dale Crowe  
Thomas O. Grassham  
Janet M. Hicks  
Paul B. Lee, Jr.  
Stuart W. Long  
James E. Massey  
Don C. McFadden  
Robert W. Netherton  
Betina G. Pierce  
Michael E. Stewart  
Richard F. Strode  
William R. Thomas  
Michael D. Wilson

### BANK BRANCH EXAMINER SPECIALISTS

Rebecca L. Conley  
Martin B. Snowden

### BANK BRANCH EXAMINER IV

Robert W. Armstrong  
Van Davidson  
Stacy M. Frazee

### BANK BRANCH EXAMINER II

Kimberly G. Goodwin

### BANK BRANCH EXAMINER I

Joel Catron  
Mary Dearing  
Jonathan Finley  
Christopher Quinn

### COMPLIANCE BRANCH

H. Shelby Merritt, Branch Manager  
Bob A. Lawson, District Manager  
Gary L. Thurman, Certified Examiner/Applications  
Chris Thompson, Certified Examiner/Reviewer  
Pamela J. Fitzgerald, Administrative Specialist III

### COMPLIANCE BRANCH CERTIFIED EXAMINERS

E. Marty Bryan  
Stanley R. Bryan  
Garry W. Wright

### COMPLIANCE BRANCH EXAMINER SPECIALISTS

Thomas M. Johnson

### COMPLIANCE BRANCH EXAMINER IV

Christy L. Logan  
James J. Parman

### COMPLIANCE BRANCH EXAMINER II

Rodney K. Gabbard

### COMPLIANCE BRANCH EXAMINER I

Gary M. Davis

# STAFF DEPARTMENT OF FINANCIAL INSTITUTIONS

## CREDIT UNION BRANCH

Randall S. Duncan, Branch Manager  
E. Phillip Williams, District Manager

## CREDIT UNION BRANCH CERTIFIED EXAMINERS

Jeffrey J. Roberts  
Thomas L. Zierer, Jr.

## DIVISION OF SECURITIES

Colleen Keefe, Director  
Tobie A. Groves, Administrative Secretary II

## COMPLIANCE BRANCH

Carmen M. Bishop, Branch Manager

## COMPLIANCE BRANCH CERTIFIED EXAMINERS

John F. Cullen  
Anita L. Forman  
Stephen H. Pulliam

## COMPLIANCE BRANCH EXAMINER I

Angela M. Griffin

## CORPORATIONS FINANCE BRANCH

Freda Harris, Administrative Assistant

## ENFORCEMENT BRANCH

## ENFORCEMENT BRANCH CERTIFIED EXAMINER

William K. Trimble

## ENFORCEMENT BRANCH EXAMINER SPECIALIST

Teresa V. Fisher

## ENFORCEMENT BRANCH EXAMINER IV

James D. Milich

## LICENSING BRANCH

Shirley G. McPherson, Administrative Assistant  
Linda L. Sparks, Administrative Specialist III

## DIVISION OF ADMINISTRATIVE SERVICES

Don R. Mills, Director

## ADMINISTRATIVE SERVICES BRANCH

Susan E. Gardner, Branch Manager  
Stephanie L. Buford, Administrative Specialist III  
Edna R. Quire, Administrative Specialist III  
Janet L. Raisor, Clerk II/Receptionist  
Denise Schnieders, Information Officer I  
Jeremy Thompson, Records Management Analyst I

## TECHNOLOGY BRANCH

Becky Mills, Branch Manager  
Brian Raley, Network Analyst II  
Leora Ruble, Network Analyst I

# STRATEGIC PLAN

In keeping with Governor Patton's Empower Kentucky initiatives for making state government programs and operations more efficient and effective, the Department of Financial Institutions continues to make strategic planning an integral part of its organizational culture. Strategic planning is vital to the success of any organization for it greatly enhances the organization's chances of correctly identifying and then reaching its goals.

## VALUES:

The operations of the Department of Financial Institutions are guided by the following core values:

- ▶ **Teamwork:** We are committed to achieving organizational goals through open, responsive communication and cooperation.
- ▶ **Professionalism:** We take pride in the quality of our services and are committed to excellence, accountability, and innovation.
- ▶ **Integrity:** We believe in being honest, fair, consistent, and objective.
- ▶ **Respect:** We are sensitive to the viewpoints and efforts of others and strive to be helpful to all of our stakeholders.



The old Capitol.

## VISION:

The department aspires to:

- 👁️ Provide the highest quality of services for effective and efficient regulation of the financial services industries and related businesses
- 👁️ Be a leader in facilitating the education and protection of the investing, depositing, and borrowing public.
- 👁️ Be a credible and respected leader in the financial services industries and related businesses we regulate.
- 👁️ Promote capital growth and economic development.
- 👁️ Empower competent, knowledgeable, and well trained employees who understand the agency's functions and are committed to its mission.
- 👁️ Achieve a work environment that encourages career opportunities, professional development, equitable compensation, and premier customer service.

## GOALS

The department believes its mission can be accomplished through the collective efforts of a staff empowered to produce tangible results in the following strategic areas:

### Effective and Efficient Regulation of Financial Services Industries and Related Businesses

- ▶ To improve oversight of the regulated industries and/or related businesses; and
- ▶ To reduce regulatory burden.

### Education and Protection of the Consumer:

- ▶ To increase public awareness of industries the department regulates and the services it provides;
- ▶ To increase the availability of information to the general public and to identified consumers;
- ▶ To improve enforcement and oversight; and
- ▶ To enhance the process of receiving and responding to inquiries and/or complaints.

### Education of and Support for/from Financial Services Industries and Related Businesses:

- ▶ To strengthen regulated industries/business, promote economic development; and
- ▶ To increase educational/informational outreach.

### Promotion of Infrastructure that Supports and Enhances Human Resources and Operations:

- ▶ To increase effective and efficient operations and procedures to better serve internal and external customers;
- ▶ To provide appropriate office facilities and tools; and
- ▶ To improve employee skills and professional development opportunities.

# LEGISLATION AND REGULATION



The Capitol-view from the House of Representatives.

During 1999 the Department continued its efforts to revise and modernize the laws and regulations relating to financial institutions. Obviously much of that effort involved preparing for the 2000 Session of the General Assembly. The Department worked on significant draft legislation, particularly relating to banks, consumer loan companies, check cashers, credit unions, and mortgage loan companies and mortgage loan brokers.

Regulatory initiatives were effective in 1999. The Division of Securities promulgated a new regulation, **808 KAR 10:400**. This new regulation established the fees to be charged for examinations of broker-dealers and investment advisors. The regulation also allows the Department to apply SEC and

NASD rules when conducting examinations of regulated entities and individuals.

**808 KAR 10:260** was amended to provide that investment advisers or investment adviser representatives who advise the public regarding securities shall demonstrate competence in the law of securities by providing the commissioner with proof of passing one or more of the examinations administered by the National Association of Securities Dealers. The regulation exempts individuals holding certain professional designations from the examination requirement. This amendment was necessitated by revisions to the content of the exams. The amendment is similar to regulatory provisions exacted in most of the fifty states during 1999.

# DIVISION OF ADMINISTRATIVE SERVICES

The Division of Administrative Services is headed by a division director and is comprised of two branches: Administrative Services and Technology. Employees in this division work closely with the Commissioner and her staff to provide administrative and technological (information systems) support to all department staff and to manage the agency's public information and media relations endeavors.

In March 1999, the Department moved its Central/Frankfort Offices into new quarters – a major task that required the cooperative efforts of all Central Office employees, especially those in the Administrative Services Division who facilitated the move from conception to completion. The new offices, located at 1025 Capital Center Drive, offer a number of improvements designed to help staff work more effectively and efficiently to reach the Department's goals as well as their own.

## ADMINISTRATIVE SERVICES BRANCH

Employees in the Administrative Services Branch provide administrative support to the department in the following areas:

- ✦ Facilities management: Frankfort office and district offices in Eddyville, Bowling Green, Louisville, and Lexington;
- ✦ Fiscal management;
- ✦ Operations and quality control;
- ✦ Records management;
- ✦ Agency publications; and
- ✦ Staff development: coordinating Employee Training & Continuing Education and Examiner Certification programs.

Most, if not all, Department employees attended at least one job-specific training event as required by agency policy. With 117 attendees in 70 different "training events," obviously some employees participated in more than one. A qualifying training event may be a one-day computer class or it may be a three-week examiner school, but as the following table illustrates, 1999 was a productive year in terms of staff development through continuing education and training.

Training Jan. – Dec. 1999	No. of Schools	No. of Attendees
GSC – Career Development	4	4
Continuing Legal Education	4	15
Computer Training*	14	14
Examiner Schools	24	40
Executive Seminars	3	5
Graduate Schools	4	4
Management Workshops	6	15
Securities Workshops**	9	18
College Courses	2	2
<b>TOTAL:</b>	<b>70</b>	<b>117</b>

\*Does not include ZDU ("on-line") classes.

\*\*Includes DFI participants in NASAA Central Zone CRD Training hosted by DFI July '99.

In mid-1999, the consumer complaints processing functions of the Public Affairs Branch were moved to the Office of the Commissioner and the Administrative Services Branch assumed the public information functions.

The Administrative Services Branch coordinates and supports the agency's efforts to inform/educate consumers, legislators, and industry representatives. During 1999, the Department participated in a number of public education forums, town meetings, and industry association meetings and increased its publication of educational and informational materials such as brochures, bulletins, and newsletters aimed at specific consumer and industry groups. In 1999 the Department expanded its mailing list and, through the Administrative Services Branch, sent copies of its 1998 Annual Report to all public libraries and to many senior citizens centers across the Commonwealth.

The Department also maintains a toll-free telephone number, and consumers and industry representatives wanting to speak with a member of the agency's staff are encouraged to call 1-800-223-2579 with their questions and concerns. Office hours are from 8:00 a.m. to 4:30 p.m. Eastern time.

**Educational information for consumers and regulated industries is also available on the Department's website at [www.dfi.state.ky.us](http://www.dfi.state.ky.us).**



Former Public Affairs Branch Manager Wanda Baker with one of the Department's consumer information displays. [Ms. Baker retired in June 1999.]



# DIVISION OF ADMINISTRATIVE SERVICES

## TECHNOLOGY BRANCH

The Department of Financial Institutions (DFI), as a regulatory agency, investigates, examines, licenses, and monitors regulated financial industries doing business in the Commonwealth of Kentucky. DFI continues to work cooperatively with other agencies within state government and regulated financial industries outside state government to improve the delivery of DFI services by addressing business problems and opportunities through the effective use of Information Technology (IT).

The Department felt confident that Kentucky's financial service industries were preparing adequately for the Year 2000; however, DFI management also sought to ensure that its own systems were Y2K compliant while making its resources available to the financial community if they were needed. Therefore, in preparation for the impending millennial event and for possible man-made or natural disasters or emergencies, the Department's management team worked with Technology Branch employees to develop a Business Continuity Plan (BCP). The Plan's overall goal was "to articulate the minimum acceptable levels of quintessential service the

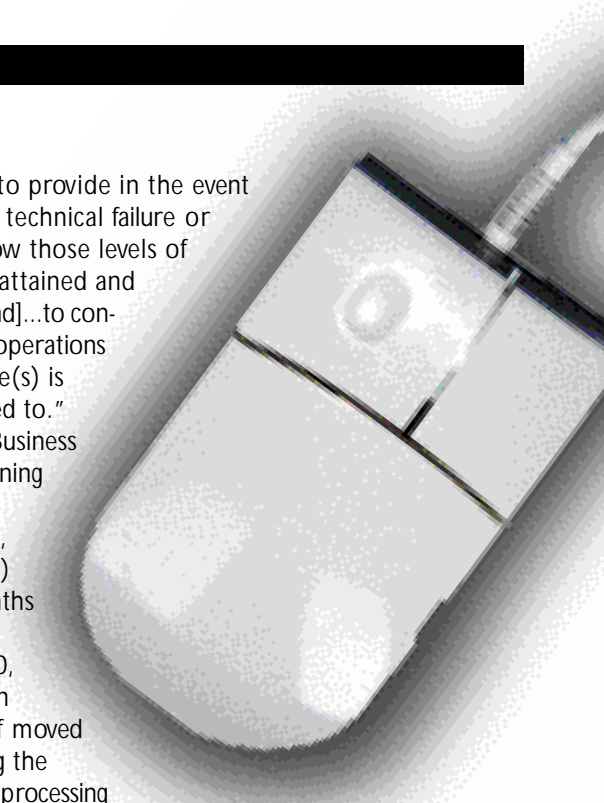
department is to provide in the event of a natural or technical failure or disaster and how those levels of service will be attained and maintained...[and]...to continue business operations while the failure(s) is being responded to." (Introduction, Business Continuity Planning Page Business Services Matrix, p.2, June 1999.)

In the months leading up to January 1, 2000, new Information Technology staff moved quickly to bring the agency's entire processing environment into complete compliance with the Governor's Y2K initiatives and make a smooth transition into the new millennium. Although most state government offices were "closed" from 12/31/99-1/4/00, selected crews of employees manned the Department's central and field offices during the New Year rollover weekend to ensure that critical mechanical, technical, and communications systems were working and to provide assistance to financial institutions and/or consumers if necessary.

1999 also saw the Department launch multiple planned activities designed to upgrade and enhance the Information Technology utilized at DFI. The upgrades and enhancements included as part of this new IT initiative are designed to track more completely DFI Management Information and to simplify access to DFI documents. This applies to DFI internal information repositories as well as to information needed by the financial community at large.

The growth of the Department's computing needs required an upgrade to the existing network infrastructure. Internal IT staff continue to monitor and maintain, as well as to provide, necessary computer resources to the DFI Field Offices. Plans are also underway to upgrade the Department's Internet and Intranet components to provide a more secure access to the agency's information repositories.

This re-engineering of DFI's business systems will save budget dollars over the long term by improving the workflow within and across the agency's divisions. The provision of a more complete integrated Management Information System and the opportunity to use the new system as a planning and management tool for the DFI management team, will provide an additional benefit of the new system.



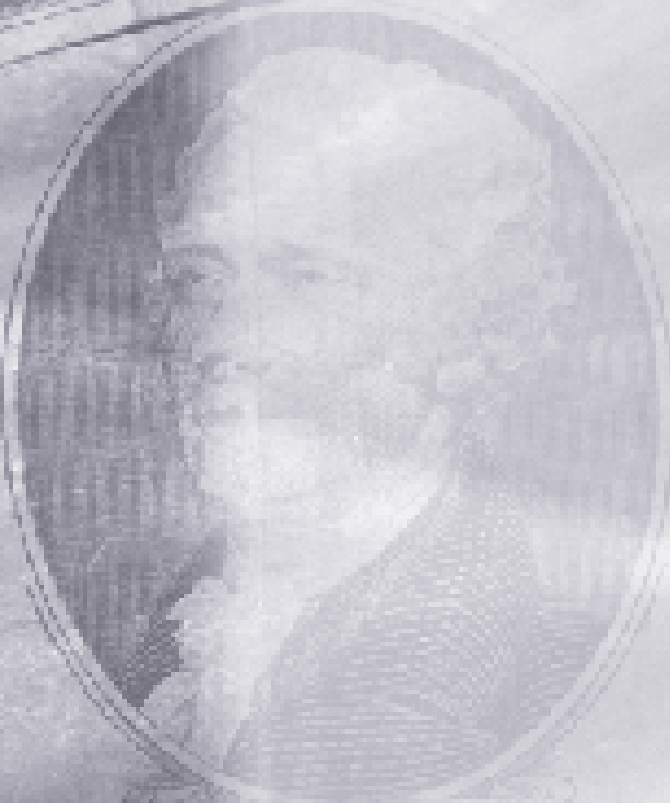




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# ANNUAL CONSOLIDATED STATEMENT OF ASSETS

## KENTUCKY STATE BANKS AND THRIFTS

YEAR	TOTAL ASSETS
September 4, 1912	\$ 110,096,102.83
September 3, 1913	112,556,338.09
September 12, 1914	110,516,100.67
November 10, 1915	110,068,034.26
August 17, 1916	120,217,111.75
September 7, 1917	152,490,422.93
September 5, 1918	175,361,452.29
September 5, 1919	213,365,256.47
September 13, 1920	227,231,768.46
June 30, 1921	220,117,518.15
June 30, 1922	222,284,937.92
June 30, 1923	257,447,342.36
June 30, 1924	260,394,024.52
June 30, 1925	269,730,816.68
June 30, 1926	278,619,057.34
June 30, 1927	308,521,323.67
June 30, 1928	341,300,174.09
June 30, 1929	385,559,868.28
June 30, 1930	364,849,233.33
June 30, 1931	295,881,257.76
June 30, 1932	248,031,078.12
June 30, 1933	231,577,905.49
June 30, 1934	239,624,124.68
June 30, 1935	229,781,437.48
June 30, 1936	250,997,016.66
June 30, 1937	270,699,778.60
June 30, 1938	252,251,968.59
June 30, 1939	266,594,369.49
June 30, 1940	273,977,674.22
June 30, 1941	297,360,610.22
June 30, 1942	340,903,872.17
June 30, 1943	477,658,367.10
June 30, 1944	578,775,786.77
June 30, 1945	904,485,435.10
June 30, 1946	941,787,755.13
June 30, 1947	898,858,508.44
June 30, 1948	932,808,480.54
June 30, 1949	933,714,814.70
June 30, 1950	953,843,874.72
June 30, 1951	1,002,285,106.04
June 30, 1952	1,081,217,820.20
June 30, 1953	1,125,336,205.82
June 30, 1954	1,167,432,270.01
June 30, 1955	1,211,811,536.25
June 30, 1956	1,220,534,082.10

## ANNUAL CONSOLIDATED STATEMENT OF ASSETS

### KENTUCKY STATE BANKS AND THRIFTS

YEAR	TOTAL ASSETS
June 30, 1957	1,294,391,352.88
June 30, 1958	1,383,757,204.28
June 30, 1959	1,402,074,237.64
June 30, 1960	1,439,285,742.07
June 30, 1961	1,416,812,042.56
June 30, 1962	1,539,385,203.23
June 30, 1963	1,682,807,021.85
June 30, 1964	1,798,326,242.98
June 30, 1965	1,932,620,428.05
June 30, 1966	2,157,183,512.81
June 30, 1967	2,490,156,359.19
June 30, 1968	2,703,101,033.03
June 30, 1969	3,067,136,736.70
June 30, 1970	3,259,015,862.86
June 30, 1971	3,793,329,845.00
June 30, 1972	4,277,132,990.00
June 30, 1973	4,973,878,479.44
June 30, 1974	5,696,240,528.60
June 30, 1975	6,300,190,296.19
June 30, 1976	6,550,032,000.00
June 30, 1977	7,431,081,000.00
June 30, 1978	8,371,752,000.00
June 30, 1979	9,507,372,000.00
June 30, 1980	10,700,084,000.00
June 30, 1981	11,968,250,000.00
June 30, 1982	12,878,728,000.00
June 30, 1983	13,724,157,000.00
June 30, 1984	15,171,523,000.00
June 30, 1985	16,448,822,000.00
June 30, 1986	17,869,731,000.00
June 30, 1987	19,709,513,000.00
June 30, 1988	20,984,582,000.00
December 31, 1988	22,103,771,000.00
December 31, 1989	23,570,033,000.00
December 31, 1990	25,058,852,000.00
December 31, 1991	24,145,642,000.00
December 31, 1992	23,932,903,000.00
December 31, 1993	24,825,281,000.00
December 31, 1994	26,860,360,000.00
December 31, 1995	26,765,509,000.00
December 31, 1996	28,414,146,000.00
December 31, 1997	24,975,052,000.00
December 31, 1998	25,811,929,000.00
<b>December 31, 1999</b>	<b>26,800,458,000.00</b>

## CONSOLIDATED REPORT OF CONDITION KENTUCKY STATE BANKS AND THRIFTS (000s OMITTED)

	191 BANKS & 1 THRIFT DEC. 31, 1999	CHANGE	200 BANKS & 1 THRIFT DEC. 31, 1998	
<b>ASSETS</b>				
1a*	Cash & bal due: Nonint bearing	1,071,996	18.17%	907,172
1b*	Cash & bal due: Interest bearing	93,896	87.50%	50,079
2a*	Held-to-maturity securities	1,205,629	-10.96%	1,354,009
2b*	Available-for-sale securities	4,765,769	-5.91%	5,064,892
3	Fed funds sold & secs purchased	516,251	-38.27%	836,296
4a	T.loans,net of unearned income	18,412,786	9.02%	16,889,451
4b	Allowance for loan losses	232,928	4.33%	223,261
4d*	Net loans	18,179,858	9.08%	16,666,910
5*	Assets held in trading accounts	0	-100.00%	28
6*	Premises and fixed assets	463,373	7.39%	431,490
7*	Other real estate owned	27,468	-13.72%	31,835
8*	Investments in unconsolidated subs	14,275	22.43%	11,660
9*	Customers' liability on acceptances	0	0.00%	0
10*	Intangible assets	101,679	982.27%	9,395
11*	Other assets	360,264	-1.03%	364,013
<b>12a</b>	<b>Total Assets</b>	<b>26,800,458</b>	<b>3.83%</b>	<b>25,811,929</b>

## CONSOLIDATED REPORT OF CONDITION

### KENTUCKY STATE BANKS AND THRIFTS (000s OMITTED)

	191 BANKS & 1 THRIFT	CHANGE	200 BANKS & 1 THRIFT	
	DEC. 31, 1999		DEC. 31, 1998	
<b>LIABILITIES &amp; EQUITY</b>				
13a*	Total Deposits in Domestic Offices	20,685,921	2.38%	20,204,848
13a(1)	Non int Dep	2,910,358	1.35%	2,950,187
13a(2)	Int Bear Dep	17,775,563	3.02%	17,254,661
14*	Fed funds purchased & secs sold	1,803,346	25.20%	1,440,401
15a*	Demand notes issued to U.S. Treasury	70,593	1110.86%	5,830
15b*	Trading liabilities	3,954	83.14%	2,159
16a*	Other borrowed money-under one year	472,972	143.78%	194,017
16b*	Other borrowed money-one to three years	233,320	32.43%	176,182
16c*	Other borrowed money-over three years	760,500		0
18*	Bank's liability on acceptances			0
19*	Subordinated notes and debentures	20,300	6666.67%	300
20*	Other liabilities	242,479	-9.33%	267,435
21	Total Liabilities	24,293,385	4.46%	23,256,173
23*	Perpetual preferred stock			0
24*	Common stock	175,693	2.78%	170,944
25*	Surplus	1,172,196	4.19%	1,125,081
26a*	Undivided profits & reserves, gross	1,241,997	1.35%	1,225,435
26b*	Unrealized gains (losses) on avail.-for-sale sec.	-82,813	-341.48%	34,294
28a	Total Equity Capital	2,507,073	-1.90%	2,555,756
<b>29</b>	<b>Total Liabilities And Equity Capital</b>	<b>26,800,458</b>	<b>3.83%</b>	<b>25,811,929</b>

## CONSOLIDATED REPORT OF INCOME

### KENTUCKY STATE BANKS AND THRIFTS

INCOME STATEMENT		191 BANKS & 1 THRIFT	CHANGE	200 BANKS & 1 THRIFT
		DEC. 31, 1999		DEC. 31, 1998
1g	Total Interest Income	1,932,624	0.58%	1,921,464
2f	Total Interest Expense	901,054	-2.41%	923,278
3	Net Interest Income	1,031,570	3.34%	998,186
4a	Loan Loss Provision	63,150	-1.30%	63,982
5c	Total noninterest income	238,844	-0.10%	239,095
6a	Realized gains(losses) on held-to-maturity	155	-45.04%	282
6b	Realized gains(losses) on held-for-sale	-1,675	-128.04%	5,973
7a	Salaries and employee benefits	370,215	5.29%	351,626
7b	Fixed asset expense	103,767	10.17%	94,190
7c	Other non-interest expense	258,502	0.82%	256,406
7d	Total noninterest expense	732,484	4.43%	701,388
8	Income before tx&extra items	473,260	-0.85%	477,332
9	Applicable income taxes	132,284	-6.77%	141,894
10	Income before extra items	340,976	1.65%	335,438
11c	Extraordinary items	-57	-91.14%	-643
12	Net Income	340,919	1.83%	334,795



## SELECTED COMPOSITE OPERATING RATIOS KENTUCKY STATE BANKS AND THRIFTS

Cash & Due/Total Deposits	5.64%
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Equity Capital/Total Deposits	12.12%
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Total Capital/Total Deposits	12.12%
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Loan Reserve/Loans	1.27%
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Loans/Total Assets	68.70%
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Securities/Total Assets	22.28%
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Banking House & Fixtures/Total Equity Capital	18.48%
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# KENTUCKY STATE BANKS AND THRIFTS

## DECEMBER 31, 1999

BANK	CITY	TOTAL ASSETS
Bank of Clinton Co.,Inc.	Albany	38,487
Citizens Bank of Albany	Albany	78,653
Citizens Deposit Bank of Arlington, Inc.	Arlington	68,094
Heritage Bank of Ashland	Ashland	40,083
Kentucky Bank & Trust	Ashland	106,334
Auburn Banking Co.	Auburn	58,885
Farmers Bank & Trust Co.	Bardstown	175,128
Kentucky Home Bank, Inc.	Bardstown	29,184
NCF Bank & Trust Company	Bardstown	49,099
Wilson & Muir Bank & Trust Co.	Bardstown	186,288
Bardwell Deposit Bank	Bardwell	60,541
Bedford Loan & Deposit Bank	Bedford	48,846
Bank of Benton	Benton	224,279
Peoples Bank and Trust Co. of Madison County	Berea	165,533
Farmers State Bank	Booneville	36,369
Citizens First Bank, Inc.	Bowling Green	45,500
Meade County Bank, Inc.	Brandenburg	86,551
Bank of Edmonson Co.	Brownsville	124,400
Brownsville Deposit Bank	Brownsville	45,215
Bank of Buffalo	Buffalo	34,300
Bank of Cadiz and Trust Co.	Cadiz	67,235
Trigg County Farmers Bank	Cadiz	92,980
Citizens Deposit Bank	Calhoun	44,903
Calvert Bank	Calvert City	61,231
United Citizens Bank & Trust Co.	Campbellsburg	73,852
Citizens Bank & Trust Co.	Campbellsville	92,361
Taylor County Bank	Campbellsville	98,574
Farmers and Traders Bank of Campton	Campton	34,369
Bank of Caneyville	Caneyville	30,973
Pioneer Bank	Canmer	67,188
Deposit Bank of Carlisle	Carlisle	51,600
Kentucky-Farmers Bank of Catlettsburg, Kentucky	Catlettsburg	118,199
The Cecilian Bank	Cecilia	208,451
Peoples State Bank	Chaplin	30,661
Bank of Clarkson	Clarkson	87,505
Clinton Bank	Clinton	42,726
Breckinridge Bank	Cloverport	18,742
Bank of Columbia	Columbia	92,887
The Fifth Third Bank of Northern Kentucky	Covington	1,166,415

# KENTUCKY STATE BANKS AND THRIFTS

## DECEMBER 31, 1999

BANK	CITY	TOTAL ASSETS
The Harrison Deposit Bank & Trust Co.	Cynthiana	49,040
Heritage Community Bank	Danville	39,631
Dixon Bank	Dixon	40,929
The Bank of Kentucky, Inc.	Dry Ridge	322,390
Bank of Ohio County, Inc.	Dundee	54,730
The Bank of Lyon Co.	Eddyville	46,710
Elkton Bank & Trust Company	Elkton	79,816
Farmers Deposit Bank	Eminence	142,065
Heritage Bank, Inc.	Erlanger	151,134
United Kentucky Bank of Pendleton County, Inc.	Falmouth	29,953
The Peoples Bank of Fleming Co., Kentucky	Flemingsburg	119,625
The Bankers' Bank of Kentucky, Inc.	Frankfort	34,057
Farmers Bank & Capital Trust Co.	Frankfort	476,254
Franklin Bank & Trust Co.	Franklin	149,109
South Central Bank of Bowling Green, Inc.	Franklin	139,047
Fredonia Valley Bank	Fredonia	41,114
Fulton Bank	Fulton	53,264
The Farmers Bank & Trust Co. of Georgetown, Kentucky	Georgetown	139,024
Georgetown Bank & Trust Co.	Georgetown	60,399
Bank of Germantown	Germantown	27,006
Edmonton State Bank	Glasgow	140,299
Kentucky Banking Centers, Inc.	Glasgow	85,273
South Central Bank of Barren County, Inc.	Glasgow	157,952
United Community Bank	Glasgow	59,879
The Commercial Bank of Grayson	Grayson	133,071
Greensburg Deposit Bank & Trust Co.	Greensburg	75,124
The Peoples Bank & Trust Co.	Greensburg	79,605
The Farmers Bank	Hardinsburg	64,236
The Bank of Harlan	Harlan	81,606
State Bank & Trust Co.	Harrodsburg	94,878
Citizens Bank	Hartford	17,422
Commonwealth Community Bank, Inc.	Hartford	100,829
Hancock Bank and Trust Co.	Hawesville	87,369
Peoples Bank & Trust Co. of Hazard	Hazard	174,824
Dees Bank of Hazel	Hazel	27,453
Hebron Deposit Bank	Hebron	112,007
Peoples Bank of Northern Kentucky, Inc.	Hebron	151,811
The Citizens Bank	Hickman	58,392
Bank of Hindman	Hindman	95,525

# TOTAL ASSETS

## KENTUCKY STATE BANKS AND THRIFTS

DECEMBER 31, 1999

BANK	CITY	TOTAL ASSETS
The Peoples State Bank	Hodgenville	45,455
First City Bank and Trust Co.	Hopkinsville	405,167
Planters Bank, Inc.	Hopkinsville	120,426
United Southern Bank	Hopkinsville	91,450
Hyden Citizens Bank	Hyden	86,611
Inez Deposit Bank	Inez	79,758
First State Bank	Irvington	105,186
First Security Bank & Trust, McClean	Island	23,581
Citizens Bank & Trust Co. of Jackson	Jackson	93,625
Bank of Jamestown	Jamestown	89,347
The Central Bank, USA	Jeffersontown	202,701
The Kevil Bank	Kevil	32,866
The Bank of Oldham County, Inc.	LaGrange	102,920
Peoples Bank	Lebanon	36,360
Citizens Bank & Trust Co. of Grayson Co.	Leitchfield	67,809
Leitchfield Deposit Bank & Trust Co.	Leitchfield	74,312
Lewisburg Banking Company	Lewisburg	49,597
Bank of the Bluegrass and Trust Co.	Lexington	88,652
Central Bank & Trust Co.	Lexington	793,612
First Security Bank of Lexington, Inc.	Lexington	94,514
Traditional Bank of Kentucky, Inc.	Lexington	72,710
The Vine Street Trust Co.	Lexington	236,475
The Casey County Bank, Inc.	Liberty	103,510
Peoples Security Bank	Louisa	39,464
Bank of Louisville & Trust Co.	Louisville	1,598,132
The Fifth Third Bank of Kentucky	Louisville	2,008,313
First Bank, Inc.	Louisville	104,485
The First Capital Bank of Kentucky	Louisville	166,536
The Jefferson Banking Company	Louisville	89,973
Republic Bank & Trust Co.	Louisville	1,369,785
River City Bank, Inc.	Louisville	138,511
Stock Yards Bank & Trust Co.	Louisville	689,737
Louisville Community Development Bank	Louisville	33,316
Bank of Lowes	Lowes	1,239
First United Bank of Hopkins County, Inc.	Madisonville	65,559
West Kentucky Bank, Inc.	Madisonville	292,912
West Kentucky Bank, Inc.	Madisonville	292,912
Bank of Magnolia	Magnolia	69,053
Farmers Bank & Trust Co., of Marion, Kentucky	Marion	85,828

# TOTAL ASSETS

## KENTUCKY STATE BANKS AND THRIFTS

DECEMBER 31, 1999

BANK	CITY	TOTAL ASSETS
The Peoples Bank	Marion	24,188
First Guaranty Bank	Martin	30,687
Exchange Bank	Mayfield	110,334
Bank of Maysville	Maysville	104,750
Security Bank & Trust Co.	Maysville	46,618
Citizens Bank	McKee	96,137
Jackson County Bank	McKee	87,198
Farmers Deposit Bank of Middleburg, Inc.	Middleburg	43,366
Commonwealth Bank & Trust Company	Middletown	254,046
The Farmers Bank of Milton	Milton	77,127
The Citizens Bank	Morehead	49,330
Peoples Bank	Morehead	53,580
Green River Bank	Morgantown	49,303
Morgantown Bank & Trust Co., Inc.	Morgantown	101,026
Traditional Bank, Inc.	Mount Sterling	293,466
The Peoples Bank	Mount Washington	110,645
Hart County Bank and Trust Co.	Munfordville	32,942
Peoples Bank of Murray, Ky.	Murray	262,901
Citizens Bank	New Liberty	14,816
Citizens Bank of Campbell County, Inc.	Newport	134,105
The Farmers Bank	Nicholasville	78,714
First Security Bank of Owensboro, Inc.	Owensboro	72,623
Independence Bank of Kentucky	Owensboro	154,823
Kentucky Trust Bank	Owensboro	70,798
South Central Bank of Daviess County, Inc.	Owensboro	107,013
Peoples Bank & Trust Co.	Owenton	67,748
Owingsville Banking Company	Owingsville	40,083
Broadway Bank and Trust Co.	Paducah	14,964
Mercantile Bank of Kentucky	Paducah	796,167
The Paducah Bank & Trust Co.	Paducah	264,189
Kentucky Bank	Paris	346,238
The First State Bank of Pineville	Pineville	161,157
The First Commonwealth Bank of Prestonsburg, Inc.	Prestonsburg	167,364
Farmers Bank and Trust Co., Princeton, Kentucky	Princeton	86,173
First Bank & Trust Co. of Princeton, Kentucky	Princeton	80,967
West Point Bank	Radcliff	40,955
The Bank of Mt. Vernon	Richmond	130,979
Citizens Guaranty Bank	Richmond	80,408
Madison Bank	Richmond	76,269

# TOTAL ASSETS

## KENTUCKY STATE BANKS AND THRIFTS

DECEMBER 31, 1999

BANK	CITY	TOTAL ASSETS
Peoples Bank of Kentucky, Inc.	Richmond	133,647
First & Peoples Bank	Russell	185,141
Southern Deposit Bank	Russellville	80,819
The Sacramento Deposit Bank	Sacramento	42,184
The Salt Lick Deposit Bank	Salt Lick	48,542
Sebree Deposit Bank	Sebree	16,158
Citizens Bank	Sharpsburg	46,306
Shelby County Trust Bank	Shelbyville	165,264
Bullitt County Bank	Shepherdsville	107,754
First Citizens Bank	Shepherdsville	132,301
The Peoples Bank of Bullitt County	Shepherdsville	153,112
Alliance Bank	Somerset	195,368
Cumberland Security Bank, Inc.	Somerset	105,929
The Monticello Banking Company	Somerset	189,501
First & Peoples Bank, Springfield, Kentucky	Springfield	57,847
Springfield State Bank	Springfield	133,163
Powell County Bank	Stanton	107,817
The Peoples Exchange Bank of Beattyville, Kentucky	Stanton	106,325
First Kentucky Bank	Sturgis	228,953
Citizens Union Bank of Shelbyville	Taylorsville	307,875
The Peoples Bank	Taylorsville	82,734
Bank of Livingston Co.	Tiline	38,859
Deposit Bank of Monroe Co.	Tompkinsville	89,084
Peoples Bank of Tompkinsville	Tompkinsville	53,945
Citizens Deposit Bank & Trust	Vanceburg	129,191
First Community Bank	Vanceburg	30,464
United Bank & Trust Co.	Versailles	129,692
First Farmers Bank & Trust Co.	Warsaw	64,965
Bank of the Mountains, Inc.	West Liberty	40,608
Commercial Bank	West Liberty	96,815
The Bank of Whitesburg	Whitesburg	149,951
Bank of McCreary County	Whitley City	92,058
Citizens State Bank of Ballard County	Wickliffe	59,507
Eagle Bank, Inc.	Williamstown	113,426
Grant County Deposit Bank	Williamstown	73,759
Peoples Commercial Bank	Winchester	143,587
<b>Total Assets in Thousands</b>		<b>26,800,458</b>

**TRUST ASSETS****KENTUCKY STATE CHARTERED INDEPENDENT TRUST COMPANIES (000 OMITTED)**

<b>BANK</b>	<b>CITY</b>	<b>TOTAL ASSETS UNDER MANAGEMENT</b>
KentuckyTrust Company	Danville	185,276
First Lexington Trust Company	Lexington	215,687
Camelot Trust	Louisville	14,965
Hilliard Lyons Trust Company	Louisville	2,114,922
Kentucky Home Trust Company	Louisville	55,966
<b>Total</b>		<b>2,586,816</b>

## TRUST ASSETS

### KENTUCKY STATE BANK TRUST DEPARTMENTS (000 OMITTED)

NAME	CITY	TOTAL ASSETS UNDER MANAGEMENT
Kentucky Bank & Trust	Ashland	266,242
Farmers Bank & Trust Co.	Bardstown	1,055
Wilson & Muir Bank & Trust Company	Bardstown	7,312
Kentucky Trust Bank	Beaver Dam	831
Bank of Benton	Benton	2,959
Bank of Cadiz and Trust Company	Cadiz	9,913
Trigg County Farmers Bank	Cadiz	7,502
Calvert Bank	Calvert City	10
Deposit Bank of Carlisle, Kentucky	Carlisle	648
Clinton Bank	Clinton	1,860
The Fifth Third Bank, Northern Kentucky, Inc.	Covington	264,583
Peoples Bank of Northern Kentucky, Inc.	Crestview Hills	21,397
Harrison Deposit Bank & Trust Company	Cynthiana	3,478
Elkton Bank & Trust Company	Elkton	2,130
Farmers Deposit Bank	Eminence	6,093
The Peoples Bank of Fleming County	Flemingsburg	4,314
Farmers Bank & Capital Trust Company	Frankfort	266,934
Franklin Bank & Trust Company	Franklin	179
Fulton Bank	Fulton	4,799
Farmers Bank & Trust Co.	Georgetown	-
Greensburg Deposit Bank & Trust	Greensburg	86
The Peoples Bank & Trust Company	Greensburg	2,313
The Bank of Harlan	Harlan	4,892
State Bank & Trust Company	Harrodsburg	3,685
Hancock Bank & Trust Company	Hawesville	3,819
Peoples Bank & Trust Company of Hazard	Hazard	4,711
Citizens Bank	Hickman	7,350
First City Bank & Trust Company	Hopkinsville	314,654
Citizens Bank & Trust Company	Jackson	11,752
Leitchfield Deposit Bank & Trust Company	Leitchfield	1,052
Bank of Bluegrass & Trust Company	Lexington	66,075
Central Bank & Trust Co.	Lexington	424,827
The Vine Street Trust Company	Lexington	241,608
The Casey County Bank	Liberty	9,243
Bank of Louisville	Louisville	1,262,521
Jefferson Banking Company	Louisville	4,912
Republic Bank & Trust Company	Louisville	-
Stock Yards Bank & Trust Company	Louisville	860,960
The Fifth Third Bank, Kentucky, Inc.	Louisville	1,167,146



## TOTAL ASSETS

### KENTUCKY STATE BANK TRUST DEPARTMENTS (000 OMITTED)

BANK	CITY	TOTAL ASSETS UNDER MANAGEMENT
Farmers Bank & Trust Company	Madisonville	4,554
Farmers Bank	Marion	1,332
Bank of Maysville	Maysville	9,144
Security Bank & Trust Company	Maysville	2,429
Farmers Deposit Bank	Middleburg	4
Commonwealth Bank & Trust	Middletown	451,597
Monticello Banking Company	Monticello	8,982
Morgantown Bank	Morgantown	5,496
Traditional Bank	Mount Sterling	24,913
Hart County Bank	Munsfordville	5,649
Peoples Bank	Murray	5,025
Independence Bank of Kentucky	Owensboro	36,127
Peoples Bank	Owenton	768
Broadway Bank & Trust	Paducah	35,872
The Paducah Bank & Trust Company	Paducah	74,279
Kentucky Bank	Paris	90,727
Farmers Bank	Princeton	11,282
First Bank & Trust	Princeton	2,265
First & Peoples Bank	Russell	82,892
Shelby County Trust Bank	Shelbyville	232,738
First Citizens Bank	Shepherdsville	179,009
Cumberland Security Bank	Somerset	6,208
First & Peoples Bank	Springfield	144
First Kentucky Bank	Sturgis	3,735
Citizens Union Bank	Taylorsville	736
Citizens Deposit Bank	Vanceburg	9,144
United Bank	Versailles	161
Eagle Bank, Inc.	Williamstown	3,819
Grant County Deposit Bank	Williamstown	1,386
Peoples Commercial Bank	Winchester	3,671
<b>TOTAL ASSETS UNDER MANAGEMENT</b>		<b>6,557,933</b>

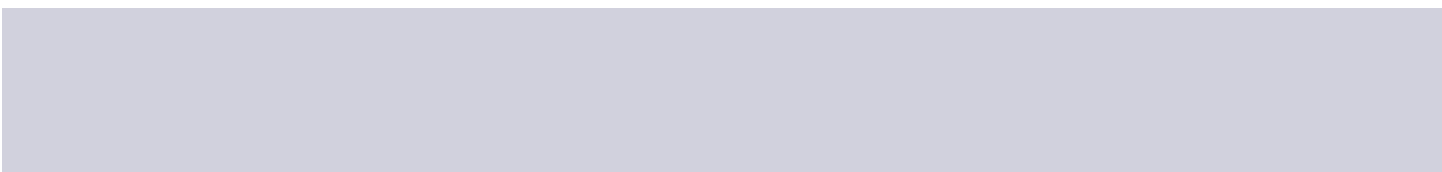
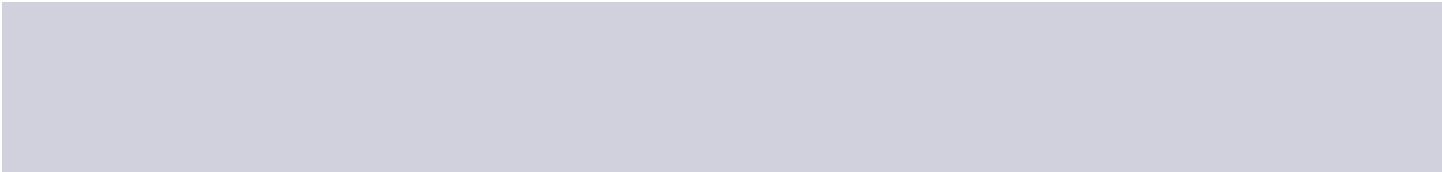
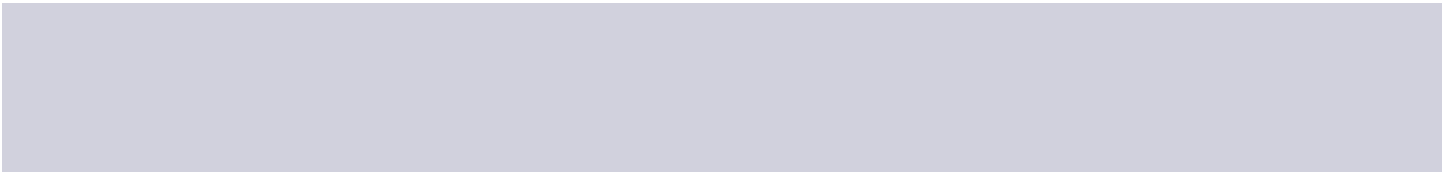
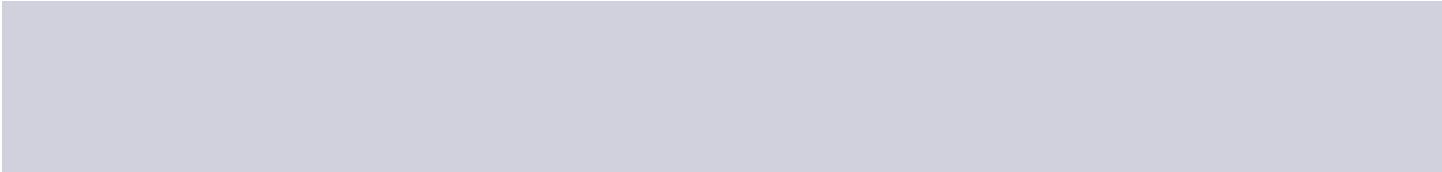
## LOAN PRODUCTION OFFICES

### DECEMBER, 31, 1999

BANK	LOCATION OF LPO
Inez Deposit Bank, Inez	Ashland
The Bank of Mt. Vernon, Mt. Vernon	Berea
Beaver Dam Deposit Bank, Beaver Dam	Bowling Green
Franklin Bank and Trust Company, Franklin	Bowling Green
Monticello Banking Company, Monticello	Bowling Green
Pioneer Bank, Canmer	Canmer
United Citizens Bank, New Castle	Carrollton
Peoples Exchange Bank, Beattyville	Columbia
Kentucky Bank, Paris	Cynthiana
Commonwealth Bank & Trust Company, Louisville	Elizabethtown
The Tokai Bank, Ltd., Japan	Florence
Century Bank, Columbus, Ohio	Ft. Wright
Peoples Exchange Bank, Stanton	Georgetown
Bank of Marrowbone, Marrowbone	Glasgow
Inez Deposit Bank, Inez	Hazard
The Bank of Whitesburg, Whitesburg	Hazard
Central Bank & Trust Company, Lexington	Lexington
Central Bank USA, Inc., Jeffersontown	Lexington
Pioneer Bank, Canmer d/b/a Frontier Mortgage Banking	Lexington
Fifth Third Bank of Kentucky, Inc., Louisville	Lexington
Pioneer Bank, Canmer d/b/a Frontier Mortgage Banking Services, Inc.	Louisville
Peoples State Bank, Chaplin	Louisville
Commonwealth Bank & Trust Company, Louisville	Louisville
First Bank, Inc., Louisville	Louisville
Stock Yards Bank & Trust Company, Louisville	Louisville
Citizens Union Bank of Shelbyville, Taylorsville	Louisville
Wilson & Muir Bank & Trust Company, Bardstown	Louisville
Bank of Benton, Benton	Mayfield
First Commonwealth Bank, Prestonsburg	Morehead
Beaver Dam Deposit Bank, Beaver Dam	Owensboro
Bank of Benton, Benton	Paducah
Citizens Bank & Trust Company, Paducah	Paducah
First Commonwealth Bank, Prestonsburg	Pikeville
Inez Deposit Bank, Inez	Pikeville
Fifth Third Bank of Kentucky, Inc.	Richmond
Peoples Bank of Kentucky, Junction City	Richmond
The Bank of Mt. Vernon, Mt. Vernon	Richmond
Monticello Banking Company, Monticello	Somerset
Citizens Guaranty Bank, Richmond	Winchester

**LOAN PRODUCTION OFFICES**  
**DECEMBER, 31, 1999**

BANK	LOCATION OF LPO
Peoples Exchange Bank, Stanton	Winchester
Vine Street Trust Company, Lexington	Atlanta, Georgia
Republic Bank & Trust Company, Louisville	Clarkesville, Indiana
Central Bank USA, Inc., Jeffersontown	Indianapolis, Indiana
Vine Street Trust Company, Lexington	Wilmington, North Carolina
The Fifth Third Bank of Kentucky, Inc., Louisville	Brentwood, Tennessee



## NEW BANK CHARTERS, BANK CONVERSIONS, NAME CHANGES, MERGERS, AND MAIN OFFICE RELOCATIONS

### BANK CHARTERS

- 2-10-99 First Guaranty Bank, Martin
- 2-18-99 Citizens First Bank, Inc., Bowling Green
- 5-3-99 Fifth Third Bank of Central Kentucky, Inc., Cynthiana
- 8-6-99 Fifth Third Bank of Lexington, Inc., Lexington

### TRUST COMPANY CHARTER

- 2-1-99 Camelot Trust Company, Louisville

### BANK CONVERSIONS

- 1-13-99 Alliance Bank, FSB, Somerset, converted to Alliance Bank, Somerset

### NAME CHANGE

- 2-19-99 Citizens Bank and Trust Company, Paducah, changed its name to Mercantile Bank of Kentucky
- 7-20-99 Central Kentucky Trust Company, Danville changed its name to Kentucky Trust Company
- 8-23-99 Beaver Dam Deposit Bank, Owensboro, changed its name to Kentucky Trust Bank
- 12-28-99 The Central Bank USA, Inc., Louisville changed its name to USAccess Bank, Inc.

### MERGERS

- 2-19-99 Pennyryle Citizens Bank, Hopkinsville, merged into Mercantile Trust Company, N.A., St. Louis, Missouri
- 2-19-99 Bank of Marshall County, Benton, merged into Mercantile Bank of Kentucky, Paducah
- 2-19-99 Graves County Bank, Mayfield, merged into Mercantile Bank of Kentucky, Paducah
- 4-17-99 Bank of Ashland, Flatwoods, merged with Fifth Third Bank, Ohio Valley, Hillsboro, Ohio
- 5-3-99 Fifth Third Bank of Central Kentucky, Inc., Cynthiana merged into Fifth Third Bank of Kentucky, Inc., Louisville
- 5-15-99 Citizens Bank, Grayson merged into Classic Bank FSB, Ashland
- 5-25-99 Bank Josephine, Prestonsburg, merged with Citizens National Bank of Paintsville, Paintsville
- 6-11-99 Bank of Cumberland, Burkesville, merged with and into Union Planters Bank, National Association, Memphis, Tennessee
- 6-25-99 First & Farmers Bank of Somerset, Somerset, merged with and into Union Planters Bank, National Association, Memphis, Tennessee
- 6-25-99 Community First Bank of Kentucky, Warsaw, merged with and into Community First Bank, National Association, Maysville

## NEW BANK CHARTERS, BANK CONVERSIONS, NAME CHANGES, MERGERS, AND MAIN OFFICE RELOCATIONS

8-6-99	Fifth Third Bank of Lexington, Inc., Lexington, merged into Fifth Third Bank of Kentucky, Inc., Louisville
10-7-99	First State Bank, Greenville, merged into Old National Bank, Evansville, Indiana
10-8-99	Farmers Bank & Trust Co., Madisonville, merged into Old National Bank, Evansville, Indiana
11-29-99	Farmers Bank, Vine Grove merged into Wilson & Muir Bank & Trust Co., Bardstown

### MAIN OFFICE RELOCATIONS

4-6-99	Bank of Ashland, Ashland , to relocate to 2002 Argillite Road, Flatwoods
5-3-99	Fifth Third Bank of Central Kentucky, Inc., Cynthiana, to relocate to Washington Square, Georgetown
5-6-99	The Bank of Kentucky, Florence, to relocate to 12 Taft Highway, Dry Ridge
5-12-99	The Monticello Banking Company, Monticello, to relocate to 340 Clifty Street, Suite 2, Somerset
8-2-99	Bank of Mt. Vernon, Mt. Vernon, to relocate to 112 George Street, Richmond
8-6-99	Fifth Third Bank of Lexington, Inc., Lexington to relocate to 211 West Main Street, Richmond
8-25-99	Peoples Bank of Northern Kentucky, Crestview Hills, to relocate to Intersection of Rt. 237 & I-275, Hebron
8-25-99	Peoples Bank of Bank of Kentucky, Junction City, to relocate to 309 Spangler Drive, Richmond
9-1-99	The Monticello Banking Company, Somerset, to relocate to 475 East Highway 80, Somerset
10-15-99	South Central Bank of Daviess County, Inc., Owensboro, to relocate to 300 Southtown Boulevard, Owensboro



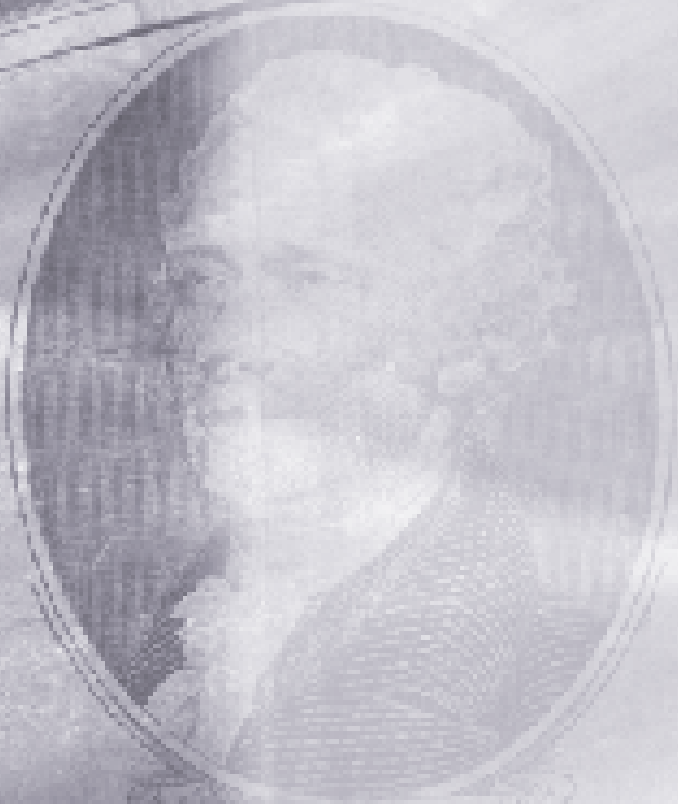


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# ANNUAL CONSOLIDATED STATEMENT OF ASSETS

## KENTUCKY STATE CHARTERED CREDIT UNIONS

YEAR	TOTAL ASSETS
June 30, 1934	391,943
June 30, 1935	725,535
June 30, 1936	1,249,342
June 30, 1937	1,660,520
June 30, 1938	1,696,127
June 30, 1939	2,057,015
June 30, 1941	3,146,257
June 30, 1942	3,251,825
June 30, 1943	2,982,267
June 30, 1944	3,088,248
June 30, 1945	3,505,257
June 30, 1946	4,144,653
June 30, 1947	4,995,675
June 30, 1948	6,083,221
June 30, 1949	7,107,044
June 30, 1950	8,334,194
June 30, 1951	8,179,622
June 30, 1952	10,516,625
June 30, 1953	12,623,784
June 30, 1954	14,781,357
June 30, 1955	16,702,656
June 30, 1956	19,107,017
June 30, 1957	21,437,514
June 30, 1958	23,623,385
June 30, 1959	26,447,334
June 30, 1960	27,979,449
June 30, 1961	29,357,256
June 30, 1962	31,739,280
June 30, 1963	34,501,791
June 30, 1964	39,301,082
June 30, 1965	43,391,089
June 30, 1966	46,430,845
June 30, 1967	50,065,518
June 30, 1968	53,669,699
June 30, 1969	58,409,409
June 30, 1970	64,297,546
June 30, 1971	71,728,169
June 30, 1972	81,246,995
June 30, 1973	91,221,819
June 30, 1974	100,937,750



# ANNUAL CONSOLIDATED STATEMENT OF ASSETS

## KENTUCKY STATE CHARTERED CREDIT UNIONS

YEAR	TOTAL ASSETS
June 30, 1975	113,438,105
June 30, 1976	129,079,696
June 30, 1977	147,094,455
June 30, 1982	190,721,775
June 30, 1983	226,257,290
June 30, 1984	270,077,766
June 30, 1985	324,359,567
June 30, 1986	465,930,836
December 31, 1990	509,758,691
December 31, 1991	554,628,084
December 31, 1992	610,893,902
December 31, 1993	643,540,808
December 31, 1998	838,337,818
<b>December 31, 1999</b>	<b>897,712,452</b>

# CONSOLIDATED REPORT OF CONDITION

## KENTUCKY STATE CREDIT UNIONS

	DEC. 1996	DEC. 1997	% CHG	DEC. 1998	% CHG	DEC. 1999	% CHG
<b>ASSETS:</b>							
Unsecured Credit Card Loans	32,302,986	33,525,897	3.8	31,775,664	5.2-	32,053,435	0.9
All Other unsecured Loans	119,346,499	113,251,788	5.1-	104,203,147	8.0-	97,196,957	6.7-
New Auto Loans	117,672,739	118,646,438	0.8	108,455,943	8.6-	113,698,511	4.8
Used Auto Loans	91,202,087	106,258,484	16.5	134,552,429	26.6	164,871,530	22.5
1st Mort. Real Estate Loans	69,516,252	91,049,423	31.0	101,742,036	11.7	117,395,399	15.4
Other Real Estate Loans	53,382,694	60,492,605	13.3	65,893,808	8.9	74,746,247	13.4
Leases Receivable 1/	N/A	N/A		N/A		4,535,904	
Other Member Loans	14,579,642	15,840,078	8.6	14,989,198	5.4-	15,682,357	4.6
All Other Loans	745,923	438,856	41.2-	5,717	98.7-	310,166	5,325.3
<b>TOTAL LOANS</b>	<b>498,748,824</b>	<b>539,503,569</b>	<b>8.2</b>	<b>561,617,942</b>	<b>4.1</b>	<b>620,490,506</b>	<b>10.5</b>
<b>ALLOWANCE FOR LOAN LOSSES</b>	<b>5,307,090</b>	<b>5,897,204</b>	<b>11.1</b>	<b>6,909,039</b>	<b>17.2</b>	<b>6,460,133</b>	<b>6.5-</b>
<b>CASH</b>	<b>13,000,655</b>	<b>16,391,577</b>	<b>26.1</b>	<b>18,656,343</b>	<b>13.8</b>	<b>36,206,836</b>	<b>94.1</b>
<b>INVESTMENTS:</b>							
U.S. Govt. Obligations	23,959,733	23,821,741	0.6-	31,956,060	34.1	15,342,449	52.0-
Federal Agency Sec.	80,323,784	90,219,731	12.3	94,471,388	4.7	87,182,858	7.7-
All Mutual Funds	1,169,546	1,711,655	46.4	5,366,444	213.5	1,360,432	74.6-
Total MCSD And PIC In Corporate	0	0		5,768,618		5,663,464	1.8-
Corp. Central (CD)	46,141,252	51,561,893	11.7	61,430,201	19.1	60,432,508	1.6-
Banks and S&Ls (Cert. DEP)	40,912,669	35,612,440	13.0-	49,864,931	40.0	39,932,090	19.9-
DEP IN & Loans to other CUs	399,011	796,012	99.5	795,000	0.1-	500,457	37.0-
All Other Investments	169,961	182,504	7.4	1,052,007	476.4	789,889	24.9-
<b>TOTAL INVESTMENTS</b>	<b>193,075,947</b>	<b>203,905,979</b>	<b>5.6</b>	<b>250,704,649</b>	<b>23.0</b>	<b>211,204,147</b>	<b>15.8-</b>
Land and BLDG (NET of DEP)	12,980,480	12,981,287	0.0	14,428,236	11.1	16,874,517	17.0
Other Fixed Assets	3,215,363	3,555,826	10.6	4,223,847	18.8	4,958,153	17.4
Other Real Estate Owned	0	95,258		410,358	330.8	366,022	10.8-
Share INS CAP Deposit	5,853,164	6,032,108	3.1	6,475,865	7.4	7,165,725	10.7
Other Assets	5,160,134	6,011,908	16.5	5,951,414	1.0-	6,906,679	16.1
<b>TOTAL ASSETS</b>	<b>726,727,477</b>	<b>782,580,308</b>	<b>7.7</b>	<b>855,559,615</b>	<b>9.3</b>	<b>897,712,452</b>	<b>4.9</b>
<b>TOTAL CU's</b>	<b>54</b>	<b>52</b>	<b>3.7-</b>	<b>50</b>	<b>3.8-</b>	<b>47</b>	<b>6.0-</b>

# CONSOLIDATED REPORT OF CONDITION

## KENTUCKY STATE CREDIT UNIONS

	DEC. 1996	DEC. 1997	% CHG	DEC. 1998	% CHG	DEC. 1999	% CHG
<b>LIABILITIES:</b>							
Promissory And Other Notes Pay	200,000	459,094	129.5	0	-100.0	0	
Reverse Repo Agreement	0	0		0		0	
Subordinated CDCU Debt	0	0		0		0	
Uninsured Second Capital	0	0		0		0	
DIV/INT Payable	2,366,981	2,442,055	3.2	2,376,588	-2.7	2,277,969	-4.1
Acct. Payable & Liabilities	2,502,250	2,849,165	13.9	2,632,908	-7.6	3,484,575	32.3
<b>TOTAL LIABILITIES</b>	<b>5,069,231</b>	<b>5,750,314</b>	<b>13.4</b>	<b>5,009,496</b>	<b>-12.9</b>	<b>5,762,544</b>	<b>15.0</b>
<b>SAVINGS/EQUITY:</b>							
Share Drafts	37,653,058	43,681,334	16.0	52,365,106	19.9	56,598,849	8.1
Regular Shares	382,166,422	385,780,702	0.9	410,458,032	6.4	429,399,334	4.6
Money Market Shares	7,010,107	8,824,851	25.9	14,459,850	63.9	15,369,905	6.3
Share Certificates	116,815,233	146,351,569	25.3	170,436,504	16.5	178,760,802	4.9
IRA/KEOGH Accounts	65,898,817	69,161,102	5.0	70,336,519	1.7	70,808,377	0.7
All Other Shares	1,228,994	1,896,369	54.3	2,989,483	57.6	2,680,213	-10.3
Non-Member Deposits	0	497,000		499,000	0.4	602,856	20.8
<b>TOTAL SAVINGS</b>	<b>610,772,634</b>	<b>656,192,930</b>	<b>7.4</b>	<b>721,544,495</b>	<b>10.0</b>	<b>754,220,335</b>	<b>4.5</b>
Regular Reserves	29,838,548	32,543,752	9.1	34,543,133	6.1	37,108,639	7.4
Investment Valuation Reserve	0	0		0		0	
Unrealized G/L A-F-S SEC Gains	182,063	108,168	-40.6	323,624	199.2	-219,441	-167.8
Other Reserves	489,187	443,528	-9.3	506,313	14.2	456,183	-9.9
Undivided Earnings	80,352,321	87,010,923	8.3	93,632,554	7.6	100,384,192	7.2
Net Income	N/A	N/A		N/A		N/A	
<b>EQUITY TOTAL</b>	<b>110,862,119</b>	<b>120,106,371</b>	<b>8.3</b>	<b>129,005,624</b>	<b>7.4</b>	<b>137,729,573</b>	<b>6.8</b>
<b>TOTAL SAVINGS/EQUITY</b>	<b>721,634,753</b>	<b>776,299,301</b>	<b>7.6</b>	<b>850,550,119</b>	<b>9.6</b>	<b>891,949,908</b>	<b>4.9</b>
<b>TOTAL LIAB/SAVINGS/EQUITY</b>	<b>726,727,477</b>	<b>782,580,308</b>	<b>7.7</b>	<b>855,559,615</b>	<b>9.3</b>	<b>897,712,452</b>	<b>4.9</b>
<b>NCUA INSURED SAVINGS:</b>							
Uninsured Shares	7,966,269	9,184,068	15.3	11,228,708	22.3	15,627,277	39.2
Uninsured Non-Mem Depos	0	0		0		2,736	
Tot Uninsur Shrs & Depos	7,966,269	9,184,068	15.3	11,228,708	22.3	15,630,013	39.2
Insured Shrs & Deposits	602,806,365	647,008,862	7.3	710,315,787	9.8	738,590,322	4.0

## CONSOLIDATED REPORT OF INCOME KENTUCKY STATE CREDIT UNIONS

	DEC. 1996	DEC. 1997	% CHG	DEC. 1998	% CHG	DEC. 1999	% CHG
<b>INTEREST INCOME:</b>							
Interest on Loans	46,087,803	49,161,387	6.7	51,514,999	4.8	52,957,755	2.8
Less Interest Refund	138,326	45,625	-67.0	45,534	-0.2	36,043	-20.8
Income from Investments	11,769,203	12,353,157	5.0	13,751,972	11.3	13,860,708	0.8
Income from Trading	0	0		0		0	
<b>TOTAL INTEREST INCOME</b>	<b>57,718,680</b>	<b>61,468,919</b>	<b>6.5</b>	<b>65,221,437</b>	<b>6.1</b>	<b>66,782,420</b>	<b>2.4</b>
<b>INTEREST EXPENSE:</b>							
Dividends	28,084,627	29,823,452	6.2	32,206,434	8.0	32,479,121	0.8
Interest on Deposits	0	117,061		51,439	-56.1	144,021	180.0
Interest on Borrowed Money	4,960	19,855	300.3	6,589	-66.8	8,061	22.3
<b>TOTAL INTEREST EXPENSE</b>	<b>28,089,587</b>	<b>29,960,368</b>	<b>6.7</b>	<b>32,264,462</b>	<b>7.7</b>	<b>32,631,203</b>	<b>1.1</b>
Provision for Loan Losses	3,410,438	4,173,117	22.4	4,713,384	12.9	2,718,081	-42.3
<b>NET INTEREST INCOME AFTER PLL</b>	<b>26,218,655</b>	<b>27,335,434</b>	<b>4.3</b>	<b>28,243,591</b>	<b>3.3</b>	<b>31,433,136</b>	<b>11.3</b>
<b>NON INTEREST INCOME:</b>							
Fee Income	2,798,284	3,452,623	23.4	3,991,177	15.6	4,507,945	12.9
Other Operating Income	2,184,586	2,233,038	2.2	2,525,404	13.1	3,024,430	19.8
Gain (Loss) on Investments	0	3,332		0	-100.0	14,729	
Gain (Loss) on Disp of Assets	3,526	15,139	329.4	-23,963	-258.3	-26,836	-12.0
Other Non-Oper INC/EXP	-7,649	-7,819	-2.2	2,375	130.4	-2,969	-225.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>4,978,747</b>	<b>5,696,313</b>	<b>14.4</b>	<b>6,494,993</b>	<b>14.0</b>	<b>7,517,299</b>	<b>15.7</b>

## CONSOLIDATED REPORT OF INCOME KENTUCKY STATE CREDIT UNIONS

	DEC. 1996	DEC. 1997	% CHG	DEC. 1998	% CHG	DEC. 1999	% CHG
<b>NON-INTEREST EXPENSE:</b>							
EMP Comp & Benefits	11,049,750	12,207,100	10.5	13,506,981	10.6	15,385,874	13.9
Travel, Conference Expense	310,808	472,890	52.1	499,595	5.6	502,061	0.5
Office Occupancy	1,123,169	1,216,641	8.3	1,556,329	27.9	1,623,484	4.3
Office Operation Expense	5,140,984	5,670,421	10.3	6,082,042	7.3	6,855,067	12.7
Educational and Promotion	465,047	554,227	19.2	583,015	5.2	687,693	18.0
Loan Servicing Expense	993,980	1,050,295	5.7	1,047,772	-0.2	1,115,504	6.5
Professional, Outside Service	1,042,547	1,220,730	17.1	1,350,401	10.6	1,391,850	3.1
Member Insurance	580,939	547,514	-5.8	576,861	5.4	594,391	3.0
Operating Fees	184,126	182,444	-0.9	183,386	0.5	191,382	4.4
Misc Operating Expense	611,956	582,930	-4.7	649,585	11.4	744,459	14.6
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>21,503,306</b>	<b>23,705,192</b>	<b>10.2</b>	<b>26,035,967</b>	<b>9.8</b>	<b>29,091,765</b>	<b>11.7</b>
<b>NET INCOME:</b>							
Required Trans to Stat Reserve	358,465	329,915	-8.0	303,360	-8.0	894,224	194.8
Net Reserve Transfer	180,794	116,249	-35.7	91,112	-21.6	248,861	173.1
Net Income (Loss) After Net Res Trns	9,513,302	9,210,306	-3.2	8,611,505	-6.5	9,609,809	11.6
Additional Trans to Res	2,276,426	2,717,262	19.4	2,667,912	-1.8	2,041,083	-23.5
Adj Net Income (Loss)	7,236,876	6,493,044	-10.3	5,943,593	-8.5	7,568,726	27.3

## SELECTED COMPOSITE OPERATING RATIOS KENTUCKY STATE CHARTERED CREDIT UNIONS

	DECEMBER 1997	DECEMBER 1998	DECEMBER 1999
Capital/Assets	16.1%	15.9%	16.1%
Net Capital/Assets	15.3%	15.1%	15.3%
Loans/Assets	68.9%	65.6%	69.1%
Loans/Shares	82.2%	77.8%	82.3%
Delinquent Loans/Total Loans	1.1%	1.0%	0.9%
Gross Income/Average Assets	8.9%	8.8%	8.5%
Cost of Funds/Average Assets	4.0%	3.9%	3.7%
Operating Expenses/Average Assets	3.1%	3.2%	3.3%
Net Income/Average Assets	1.2%	1.1%	1.1%

## CREDIT UNION MERGERS AND LIQUIDATIONS

**The Department of Financial Institutions approved the following mergers:**

April 1999	AAF Employees Credit Union, Louisville merged into Jefferson County Federal Credit Union
June 1999	ENRO Shirt Company Employees Credit Union, Louisville merged into L & N Federal Credit Union
August 1999	Lourdes Employees Credit Union, Paducah merged into Paducah Federal Credit Union

# REPORT OF CONDITION

## KENTUCKY STATE CREDIT UNIONS

NAME	CITY	TOTAL ASSETS
Alcan Employees	Louisville	2,403,446
Ashland Inc Employees	Ashland	92,019,354
B. C. B. S.	Louisville	4,009,771
Berea	Berea	1,134,120
Bourbon	Louisville	231,891
Brown-Forman Employees	Louisville	5,739,676
C&O United	Edgewood	8,288,046
Commonwealth	Frankfort	402,676,923
Courier Journal And Times	Louisville	6,387,145
Covington City Employees	Covington	1,820,367
Dixie Cup	Lexington	723,720
Fancy Farm	Fancy Farm	8,125,899
Ferry Morse (Fulton)	Fulton	259,902
First Commonwealth	Louisville	2,049,438
Gtky	Lexington	38,327,327
Jockey International Cu, Inc. Of Ky	Carlisle	1,137,620
K.A.W.A.	Lexington	345,825
Kemba Louisville	Louisville	29,498,636
Kenesco	Ashland	2,355,327
Kentucky Conference	Lexington	638,256
Kentucky Employees	Frankfort	38,500,047
Kitco Employees	Louisville	3,829,268
Knottsville	Knottsville	652,976
Letcher County Teachers	Whitesburg	858,647
Lexington Postal	Lexington	13,189,966
Louisville District Us Engineer Emp	Louisville	2,934,635
Louisville Federal	Louisville	20,385,359
Louisville Gas And Electric Company	Louisville	15,005,798
Louisville Naval Ordnance	Louisville	19,925,698
Louisville Police Officers	Louisville	8,798,749
Members Choice	Ashland	55,937,913
Members One Credit Union, Inc.	Louisville	4,100,959
Metro Employees	Lexington	5,145,889
Muhlenberg Community Hospital	Greenville	426,912
Newport Postal	Newport	520,490
Paducah City Employees	Paducah	2,194,943
Progress	Louisville	122,401
Rural Cooperatives	Louisville	25,231,585
Service One	Bowling Green	49,624,078



**REPORT OF CONDITION  
KENTUCKY STATE CREDIT UNIONS**

NAME	CITY	TOTAL ASSETS
St. Augustine	Covington	355,578
St. Henry Parish	Erlanger	1,239,040
St. John's Parish	Covington	131,818
St. Monica	Bardstown	22,693
Tarcana	Louisville	4,097,910
Texas Gas Employees	Owensboro	6,514,870
Transit	Ft Wright	757,247
Whitesville Community	Whitesville	9,034,294

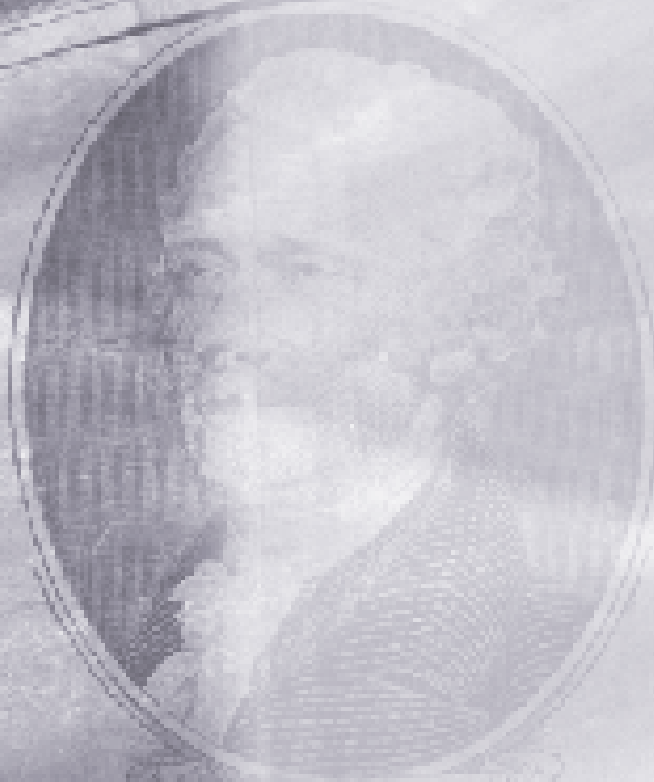




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SERIES 1985

*Treasurer*  
*Secretary*



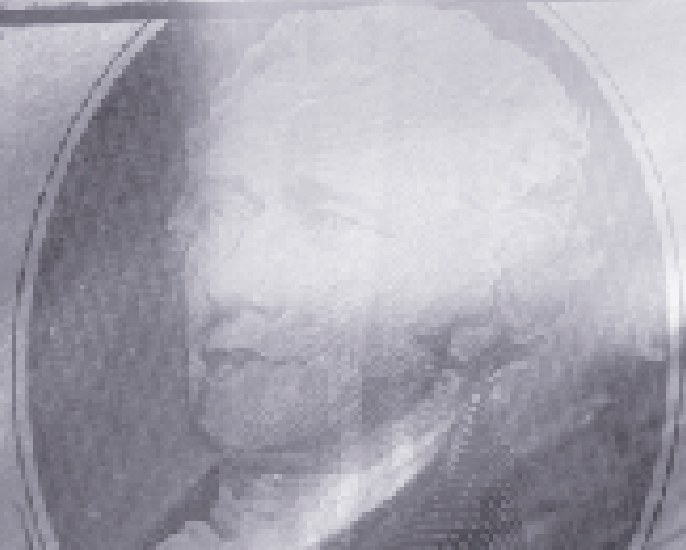
SERIES 1985

ONE HUNDRED DOLLARS

SERIES 1985

B5360

WASHINGTON



*John A. Johnson*  
*Secretary of the Treasury*

## ANNUAL CONSOLIDATED STATEMENT OF ASSETS

### KENTUCKY CONSUMER LOAN COMPANIES

YEAR	TOTAL ASSETS
December 31, 1970	215,167,905
December 31, 1971	226,157,998
December 31, 1972	239,477,617
December 31, 1973	245,215,588
December 31, 1974	229,683,167
December 31, 1975	208,570,020
December 31, 1976	211,463,297
December 31, 1977	239,296,246
December 31, 1978	268,373,094
December 31, 1979	293,273,325
December 31, 1980	259,294,136
December 31, 1981	211,028,452
December 31, 1982	232,543,585
December 31, 1983	321,540,852
December 31, 1984	382,601,061
December 31, 1985	421,405,340
December 31, 1986	493,127,698
December 31, 1987	566,180,285
December 31, 1988	640,725,342
December 31, 1989	667,957,592
December 31, 1990	696,270,222
December 31, 1991	730,091,564
December 31, 1992	761,442,628
December 31, 1993	822,215,474
December 31, 1994	852,349,610
December 31, 1995	842,469,339
December 31, 1996	892,877,819
December 31, 1997	690,503,783
December 31, 1998	675,952,908
<b>December 31, 1999</b>	<b>\$728,313,360</b>

## CONSOLIDATED REPORT OF CONDITION KENTUCKY CONSUMER LOAN COMPANIES

	334 CL COS. DEC. 31, 1999	CHANGE	372 CL COS. DEC. 31, 1998
<b>ASSETS</b>			
Cash and Due from Depositor Institutions	51,393,275	-39.34%	84,717,004
Loans Receivable:			
Total Loans Receivable, Net of Unearned Interest and Reserve	589,036,415	14.53%	514,302,452
Premises and Fixed Assets (Net of Depreciation)	5,923,302	-58.80%	14,377,041
Deferred Charges and Prepaid Expenses	3,028,713	-29.58%	4,301,090
Other Assets Used in Consumer Loan Business	78,931,655	35.49%	58,255,321
Total Liabilities	532,256,034	18.28%	449,991,772
<b>CAPITAL and NET WORTH</b>			
<b>CORPORATIONS:</b>			
<b>INDIVIDUALS AND PARTNERSHIPS</b>			
Net Worth	264,774	245.51%	76,633
Individual Licensed Offices Net Worth	119,006,819	58.84%	74,921,944

## LOANS MADE IN 1999 CLASSIFIED BY COLLATERAL KENTUCKY CONSUMER LOAN COMPANIES

COLLATERAL	1999 AMOUNT	PERCENT TOTAL	1998 AMOUNT
Personal Items/Household Goods	140,426,576	-18.21%	171,682,036
Motor Vehicles	74,097,906	10.00%	67,360,469
Motor Vehicles & Personal Items	113,560,658	-23.82%	149,069,493
Real Estate	61,870,733	77.34%	34,887,981
Unsecured Notes	150,759,166	48.93%	101,228,766
Endorsed and/or Co-Maker Notes	8,462,015	5.34%	8,032,753
Other Considerations	15,796,106	-19.84%	19,705,639
<b>Total</b>	<b>564,973,160</b>	<b>2.36%</b>	<b>551,967,137</b>

## KENTUCKY CONSUMER LOAN COMPANIES

NAME	ADDRESS	CITY	LICENSE NUMBER
Able Loan Company	644B North Broadway	Lexington	1153
Action Loan Company	143 West Market Street	Louisville	1131
Albany Loan Company	195 Westview Shopping Center	Albany	1382
American General Finance of America, Inc.	1504 Greenup Avenue, Suite 4	Ashland	1396
	600 US 31 West Bypass, Suite 3A	Bowling Green	33
	113 West Main Street	Campbellsville	764
	4333 Winston Avenue, Latonia Centre	Covington	1271
	975 Hustonville Road, Suite 15	Danville	47
	1705 North Dixie Highway	Elizabethtown	1097
	8176 Mall Road Center	Florence	1098
	193 Versailles Road, Suite 11	Frankfort	51
	601 A Happy Valley Road	Glasgow	43
	Town & Country Shopping Center	Hazard	58
	708 Second Street	Henderson	14
	Skyline Shopping Center	Hopinsville	591
	3705 Nicholasville Road	Lexington	636
	115 North Locust Hill Drive, Suite 113	Lexington	674
	565 East New Circle Road	Lexington	461
	1750 West Hwy 192, Suite 6	London	1355
	Stony Brook Shopping Center	Louisville	110
	4109 Bardstown Road, Suite B	Louisville	812
	2602 Preston Street	Louisville	326
	3226 Crums Lane	Louisville	1101
	4124 Outer Loop	Louisville	726
	10110 Dixie Highway	Louisville	561
	755 East Center Street	Madisonville	48
	543 North Shawnee Road	Maysville	1281
	3333 B Frederica Street	Owensboro	2
	5101 Frederica Street	Owensboro	1174
	5153 Hinkleville Road	Paducah	147
	334 North Mayo Trail	Paintsville	1175
	1826 South Main Street	Paris	348
	99 Weddington Branch Road	Pikeville	1359
	118 West Market Street	Princeton	59
	843 Eastern Bypass, Suite B	Richmond	616
	3301 South Highway 27	Somerset	993
	1533 Bypass Road	Winchester	622
Appalachian Financial Services, Inc.	1403 Cumberland Avenue, Suite H	Middlesboro	1587

## KENTUCKY CONSUMER LOAN COMPANIES

NAME	ADDRESS	CITY	LICENSE NUMBER
Associates Financial Services Company of Kentucky, Inc.	2800 Scottsville Road	Bowling Green	1122
	26 Martha L. Collins Road	Cold Springs	1123
	8167 Mall Road	Florence	1309
	3101 Richmond Road	Lexington	268
	3069 Breckinridge Lane	Louisville	162
Banc One Financial Services	2365 Harrodsburg Road, Suite B-410	Lexington	977
	10401 Linn Station Road, Suite 120	Louisville	966
Bardstown Financial Services, Inc.	108 Kentucky Home Plaza	Bardstown	1485
Beneficial Kentucky, Inc.	1140 Winchester Avenue	Ashland	83
	Greenwood Courtyard	Bowling Green	1406
	700 Finn Hill Drive	Danville	1407
	2608 Ring Road, Suite 102	Elizabethtown	863
	8079 Connector Drive	Florence	888
	1100 US 127 Building A	Frankfort	1408
	100 Farmers Bank Drive, Suite 120	Georgetown	1416
	Gardenside Shoppes	Henderson	866
	201 Martha Layne Collins Blvd.	Highland Heights	1428
	2212 Nicholasville Road	Lexington	75
	8512 Preston Highway	Louisville	234
	320 Whittington Parkway, Suite 103	Louisville	1429
	123 Flemingsburg Road	Morehead	868
	3333 Frederica Street	Owensboro	869
	2850 Lone Oak Road, Suite 3A	Paducah	1514
640 University Shopping Center	Richmond	1409	
1056 South Highway 27	Somerset	870	
Best Financial Services, Inc.	138 Campbellsville Bypass	Campbellsville	1494
Bluegrass Credit Corporation	908 East Main Street	Richmond	1496
Bluegrass Finance Co., Inc.	2512 B. Fort Campbell Boulevard	Hopkinsville	1559
Breckinridge Loan d/b/a Farmers Bancshares Finance Corp., Inc.	105 US Highway 60 East	Hardinsburg	1434
Cagle Financial Services	210 East 4th Street	Beaver Dam	1086
Cardinal Financial Services, Inc.	103 North First Street	Harlan	1512



## KENTUCKY CONSUMER LOAN COMPANIES

NAME	ADDRESS	CITY	LICENSE NUMBER
Central Financial Services, Inc.			
	Space A-4 Westview Shopping Center	Albany	1482
	Parkway Plaza Highway 25E	Barbourville	957
	1944 Highway #11 South	Beattyville	1278
	Trademart Shopping Center	Corbin	1095
	Highway 15 Jackson Village Center	Jackson	1398
	US Highway 23	Louisa	1399
	Manchester Square Shopping Center	Manchester	1609
	#56 Kentucky Route 122	Martin	1489
	Cumberland Crossing Shopping Center	Monticello	1155
	West Gate Center	Mt. Vernon	1353
	Town & Country Center	Pikeville	1148
	145 East Main Street	Whitesburg	1340
CitiFinancial, Inc.			
	822 13th Street	Ashland	920
	217 Kentucky Home Square	Bardstown	1117
	1945 Scottsville Road	Bowling Green	906
	185 Towne Drive	Elizabethtown	907
	8077-A Mall Road	Florence	1506
	7118 Turfway Road	Florence	948
	Highway 421 South	Harlan	922
	404 Memorial Drive	Hazard	923
	2606 Zion Road	Henderson	1287
	3024 Fort Campbell Boulevard	Hopkinsville	1608
	3650 Boston Road, Suite P	Lexington	949
	1051 East Newtown Pike	Lexington	1110
	2573 Richmond Road, Suite 330	Lexington	1507
	1750 Highway 192 West	London	1563
	1812 South Hurstbourne Parkway	Louisville	952
	10343 Dixie Highway	Louisville	1145
	4245 Outer Loop	Louisville	1016
	2014 South Hurstbourne Parkway	Louisville	1568
	810 East Center Street	Madisonville	915
	1115 Tamarack Road	Owensboro	1092
	3551 Park Place Road	Paducah	916
	137 Weddington Branch Road	Pikeville	1510
	1112 South Highway 27	Somerset	1147
City Finance Company d/b/a Washington Mutual Finance			
	806 13th Street	Ashland	1032
	205 Kentucky Home Square	Bardstown	1033
	1411 US Highway 31-W Bypass	Bowling Green	1591
	37 Commerce Street	Cadiz	1592
	202 Nancy Cox Drive	Campbellsville	1034
	1010 East Everly Brothers Blvd.	Central City	1606
	Danville Square Shopping Center	Danville	1596
	8460 US 42, Suite D	Florence	1134
	1267 Highway 127 South	Frankfort	1036
	727 North Main Street	Franklin	1607
	117 Columbia Avenue	Glasgow	1603
	East Gate Shopping Center	Henderson	1605

## KENTUCKY CONSUMER LOAN COMPANIES

NAME	ADDRESS	CITY	LICENSE NUMBER
	120 First Street	Henderson	1039
	1223 Skyline Drive	Hopkinsville	1604
	130 Lebanon Trade Center	Lebanon	1598
	112 Mount Tabor Road, Suite 11	Lexington	1041
	223 London Shopping Center	London	1594
	4452 Dixie Highway	Louisville	1044
	1832 South Hurstbourne Parkway	Louisville	1043
	7204 Dixie Highway	Louisville	1045
	7910 Preston Highway	Louisville	1042
	190 Madison Square Drive	Madisonville	1590
	1567 US Highway 68	Maysville	1600
	704 North 12th Street	Murray	1593
	3211 Frederica Street, Suite 1	Owensboro	1602
	760 Broadway	Paducah	1046
	Princeton Plaza	Princeton	1597
	1128 West 9th Street	Russellville	1601
	219 Boone Station Road	Shelbyville	1595
	Pisgah Valley Square	Somerset	1599
Clinton Loan Company	100 N. Washington Street	Albany	344
Commonwealth Finance, LLC	4875 Main Street	Eminence	1586
	229 Alpine Drive	Shelbyville	1585
Commonwealth Loan Company, Inc.	130 South Carol Malone Blvd.	Grayson	1285
Community Credit Company of Kentucky	2056 South Hurstbourne Parkway	Louisville	1517
Conseco Finance Servicing Corp.	2347 Sterlington Road, Suite 100	Lexington	1133
	120 Prosperous Place	Lexington	1564
	4965 US Highway 42, Suite 1500	Louisville	1501
	2690 Olivet Church Road, Suite 1	Paducah	1393
Consumer Lending Corporation	256 Court Street	West Liberty	986
Consumers Finance Company	5005 Preston Highway	Louisville	785
County Finance, Inc.	201 Court Street, Suite A	Vanceburg	1397
Crittenden County Finance Company	261 Sturgis Road	Marion	1549
Cumberland Financial Services, Inc.	153 Patchen Drive, Suite 53	Lexington	1520

## KENTUCKY CONSUMER LOAN COMPANIES

NAME	ADDRESS	CITY	LICENSE NUMBER
Custom Loan Company, Inc.	711 ½ East Main Street	Grayson	1560
Danville Financial Services, Inc.	475 West Main Street	Danville	1547
Dennis H. Stewart d/b/a Community Finance	117-A West Ohio Street	Morgantown	1488
Eagle Financial Services, Inc.	2909 Richmond Road, Suite 7 225 Main Street, Suite I	Lexington Florence	1565 1558
East Kentucky Credit Corporation	77 Kentucky Highway 15 South, Suite 139	Jackson	1582
Equity One, Inc.	399 Campbellsville Bypass, Suite 15 7832 Connector Road 4250 Saron Drive, Suite 150B 1742 West Highway 192 6760 Bardstown Road 624 2nd Street 65 Weddington Branch Road 805 Eastern By-Pass #7 25 Eury Lane, Suite 1	Campbellsville Florence Lexington London Louisville Paintsville Pikeville Richmond Somerset	1459 1554 1417 1491 1553 1431 1527 1588 1402
Fidelity Credit Corporation	1600 Carter Avenue HC 84, Cain Center Oak Tree Plaza, Highway 62 Danville Shopping Center Garrard Shopping Center 2520 Fort Campbell Boulevard 1309 Elizabethtown Road Martin Mall Thornberry Road 417 South 6th Street 1138 US 68 1500 North Main Street 897 Flemingsburg Road 745 Carlton Drive 450 Park Avenue 383 North Mayo Trail Mayo Plaza, North Mayo Trail 1029 West Main Street Northridge Center Bethel Shopping Center 3786 South Highway 27 South Fork Plaza	Ashland Barbourville Central City Danville Garrard Hopkinsville Leitchfield Madisonville Mayfield Maysville Monticello Morehead Owensboro Paducah Paintsville Prestonsburg Princeton Russell Springs Russellville Somerset Whitley City	1481 1363 1160 1341 1384 936 1267 947 910 1420 1423 1480 944 850 1492 1490 931 1296 987 1297 1316

## KENTUCKY CONSUMER LOAN COMPANIES

NAME	ADDRESS	CITY	LICENSE NUMBER
Fidelity Financial Services, Inc.	90 Alexandria Pike, Suite 18	Ft. Thomas	1078
	1660 Bryan Station Road	Lexington	1015
	12599 Shelbyville Road	Louisville	1109
	4545 Bishop Lane	Louisville	1027
First Community Credit Corporation	123 Frontier Boulevard, Suite 1	Stanford	1474
First Financial Credit, Inc.	1115 Jamestown Street	Columbia	1352
	801 Master Street, Suite #2	Corbin	1289
	1610 Cumberland Falls Highway	Corbin	1322
	145 Cemetery Road	Lebanon	1580
	9095 Laurel Road	London	1365
	107 CVB Lane	London	1461
	205 North 18th Street	Middlesboro	1433
	700 West Lincoln Trail Boulevard	Radcliff	1583
	675 Monticello Street	Somerset	1495
	First Financial Plaza	Whitley City	1374
Heartland Credit Corporation	611 West Poplar Street, Suite A-8	Elizabethtown	1418
Heights Finance Corporation	1304 A Chestnut Street	Murray	1524
	1927 Irvine Cobb, Suite 2	Paducah	1484
Heritage Financial Services, Inc.	2425 Scottsville Road, Suite 106	Bowling Green	1140
Holland Income Tax Service, Inc. d/b/a Holland Finance	2920 Brownsboro Road	Louisville	1498
Household Finance Corporation II	171 B West Lowry Lane	Lexington	897
	Festival Shopping Center	Louisville	610
Instant Auto Credit, Inc. d/b/a IAC Financial	5502 Fern Valley Road	Louisville	1432
JB Finance Company	25 E. Pike Street	Cynthiana	1105
Jefferson Financial Services, Inc.	9433 Westport Road	Louisville	1526
Jefferson Street, LTD	1224 Jefferson Street	Paducah	1548

# KENTUCKY CONSUMER LOAN COMPANIES

NAME	ADDRESS	CITY	LICENSE NUMBER
Kentucky Finance Co., Inc.			
	711 Martin Luther King Jr. Boulevard	Ashland	1178
	Union Plaza	Barbourville	1179
	116 North 3rd Street	Bardstown	1180
	117 B Clay Drive	Berea	1181
	2945 Scottsville Road, Space #B-14	Bowling Green	1182
	120 Keen Street	Burkesville	1183
	Columbia Shopping Center	Columbia	1186
	1220 Masters Street	Corbin	1187
	1006 East Main Street	Cumberland	1188
	Route 7, Box 30, Harrison Square	Cynthiana	1189
	1579 Hustonville Road	Danville	1190
	#4 Governor's Square Center	Elizabethtown	1191
	RPG Center, Route 11 Bypass	Flemingsburg	1193
	751 Slone Drive	Georgetown	1196
	215 N. L. Rogers Wells Blvd.	Glasgow	1197
	Highway 421 Bypass	Harlan	1199
	Hazard Village Shopping Center	Hazard	1202
	Sloan Maytag Building	Hindman	1204
	2781 Fort Campbell Boulevard	Hopkinsville	1206
	Highway 421 South	Hyden	1515
	North Jackson Plaza	Jackson	1209
	317 LaGrange Square	LaGrange	1210
	Store #1, Southgate Mall	Leitchfield	1212
	415 Southland Drive	Lexington	1214
	3154 Richmond Road	Lexington	1217
	Campsville Road	Liberty	1219
	London Shopping Center	London	1220
	6206 Preston Highway	Louisville	1223
	100 Madison Square Shopping Center	Madisonville	1224
	Manchester Square Shopping Center	Manchester	1226
	Maysville Marketsquare Shopping Center	Maysville	1229
	22 Village Square Shopping Center	Middlesboro	1231
	Town and Country Plaza	Monticello	1232
	312 Pinecrest Drive, Pinecrest Plaza	Morehead	1233
	Maysville Road, Mount Sterling Plaza	Mt. Sterling	1234
	506 North 12th Street	Murray	1235
	931 North Main	Nicholasville	1236
	636 Southtown Boulevard, Unit 4	Owensboro	1237
	5164 Hinkleville Road	Paducah	1331
	Mayo Plaza, Highway 23	Paintsville	1239
	126 South Mayo Trail	Pikeville	1241
	104 Kentucky Avenue	Pineville	1243
	Prestonsburg Village Shopping Center	Prestonsburg	1244
	956 Commercial Drive	Richmond	1246
	Logan Place Shopping Center	Russellville	1248
	30 Mack Walter Road	Shelbyville	1250
	445 Highway 44 East, Suite 23	Shepherdsville	1251
	645 South Highway 27	Somerset	1252
	141 North Main Street	Versailles	1254
	402 Sycamore Street	Williamsburg	1256
	1115 Pioneer Drive	Winchester	1257

# KENTUCKY CONSUMER LOAN COMPANIES

NAME	ADDRESS	CITY	LICENSE NUMBER
Kentucky River Finance Company, Inc.	151 East Main Street	Hazard	1118
Key Home Credit	1035 Frederica Street	Owensboro	1579
Latonia Finance Company	3826 Winston Avenue	Covington	1135
London Financial Services, Inc.	1501 South Main Street, Suite 1	London	1556
Meade County Financial Services, Inc.	740 High Street	Brandenburg	1528
Mercury Finance Company	571 New Circle Road, Suite 10 4638 Dixie Highway	Lexington Louisville	1266 1125
Micro Lending Corporation	1222 Versailles Road	Lexington	1552
Morehead Financial, Inc.	419 Flemingsburg Road	Morehead	1497
NationsCredit Financial Services Corporation	115 North Locust Hill Drive 107 North Hurstbourne Parkway	Lexington Louisville	1405 1284
Norwest Financial Kentucky	200 Mall Road	Ashland	960
	2425 Scottsville Road, Suite 112	Bowling Green	961
	6015 Crestwood Station	Crestwood	1448
	328 West Main Street	Danville	1447
	790 North Dixie Avenue	Elizabethtown	1452
	7557 Mall Road	Florence	851
	348 N. L R Wells Boulevard	Glasgow	1449
	171 M West Lowry Lane	Lexington	963
	1102 S. Main Street	London	1456
	4919D Dixie Highway	Louisville	229
	6834 Bardstown Road	Louisville	35
	1927 S. Hurstbourne Parkway	Louisville	1168
	4647 Outer Loop	Louisville	1270
	247 Indian Mound Road	Mt. Sterling	1458
	1079 North Main Street	Nicholasville	1453
	4764 Frederica Street	Owensboro	1020
	224 East Main Street	Richmond	1445
Omega Financial Services, Inc.	6427 Bardstown Road	Louisville	1463

## KENTUCKY CONSUMER LOAN COMPANIES

NAME	ADDRESS	CITY	LICENSE NUMBER
Owensboro Financial Services, Inc.	5101 Frederica Street	Owensboro	1493
Park City Finance Company	East Dickinson Street	Park City	1063
Parkway Loan Company	Main Street	Stanton	598
Peoples Loan Company	109 Campbellsville Street	Columbia	317
	143 South Main Street	Monticello	294
	10 South Highway 27	Somerset	227
Personal Finance Company	2480 US Highway 41 North	Henderson	1392
Pioneer Credit Company	842 US 31 Bypass	Bowling Green	855
	118 South Main Street	Dry Ridge	1543
	1555 New Circle Road	Lexington	1539
	820 South Main Street	London	1541
	1103 Indian Mound Drive	Mt. Sterling	1545
	175 Weddington Branch Road	Pikeville	1544
	500 West Mountain Parkway	Prestonsburg	1542
	2150 Lexington Road	Richmond	1540
	195 Alpine Drive	Shelbyville	1584
	200 East 4th Street	Tompkinsville	862
Providence Finance Company	2111 Westerfield Drive	Providence	1307
Pulaski Financial Services, Inc.	2070 South Highway 27, Suite B	Somerset	1555
Quality Credit, Inc.	834 Paris Road	Mayfield	1521
Quality Financial Corporation	1397 North Main Street	Beaver Dam	1411
Regency Finance Company d/b/a Finance & Mortgage Acceptance Corporation	1226 Skyline Drive	Hopkinsville	1589
Reliable Finance Incorporated	1007 South Virginia Street	Hopkinsville	1332
S & M Distributors Inc. d/b/a Worldwide Consumer Credit	151-A North Mount Tabor Road	Lexington	1312
Salyersville Loan Company	975 East Maple Street	Salyersville	580

**KENTUCKY CONSUMER LOAN COMPANIES**

<b>NAME</b>	<b>ADDRESS</b>	<b>CITY</b>	<b>LICENSE NUMBER</b>
Sandy Valley Financial Services, Inc.	441 North Mayo Trail	Paintsville	1557
Southeast Financial Services, Inc.	Cumberland Gap Parkway	Barbourville	1525
Star Banc Finance, Inc.	12240 Shelbyville Road	Middletown	1473
The Money Store Kentucky	9300 Shelbyville Road	Louisville	956
The New Manchester Finance Company	309 Bridge Street	Manchester	1025
The Oaks Credit Corporation, Inc.	1020 Fisher Lane	Elizabethtown	1471
TICO Credit Company	130 Walton Way	Bowling Green	1569
	1321 2nd Street, Brickyard Plaza	Henderson	1570
	3036 Fort Campbell Boulevard, Suite M	Hopkinsville	1571
	5619 Preston Highway	Louisville	1572
	291 North Hubbards Lane, Suite B-24	Louisville	1573
	230-B Madison Square	Madisonville	1574
	1267 Paris Road	Mayfield	1575
	5051 Frederica Street	Owensboro	1576
	189 East Lincoln Trail Boulevard, Suite 28	Radcliff	1577
	305 Hopkinsville Road	Russellville	1578
Vantage Finance, Inc.	406 Kentucky Avenue	Fulton	1546
Wright's Finance Co., Inc.	113 Morningside Drive	Marion	1581





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*James H. Thompson*  
James H. Thompson

## ANNUAL CONSOLIDATED STATEMENT OF ASSETS

### KENTUCKY INDUSTRIAL LOAN COMPANIES

YEAR	TOTAL ASSETS
June 29, 1946	432,786
June 30, 1947	843,587
June 30, 1948	1,207,448
June 30, 1949	998,520
June 30, 1950	725,995
June 30, 1951	1,002,486
June 30, 1952	1,260,935
June 30, 1953	1,197,125
June 30, 1954	1,145,154
June 30, 1955	1,337,078
June 30, 1956	3,351,255
June 29, 1957	6,674,101
June 30, 1958	7,624,233
June 30, 1959	12,027,595
June 30, 1960	25,016,928
June 30, 1961	29,533,306
June 30, 1962	38,986,576
June 29, 1963	47,926,026
June 30, 1964	62,498,295
June 30, 1965	74,443,666
June 30, 1966	83,269,104
June 30, 1967	92,253,814
June 30, 1968	106,979,831
June 30, 1969	118,607,417
June 30, 1970	128,303,693
June 30, 1971	130,666,763
June 30, 1972	144,585,041
June 30, 1973	182,173,895
June 30, 1974	212,063,191
June 30, 1975	203,572,673
June 30, 1976	208,046,246
June 30, 1977	224,959,496
June 30, 1978	238,484,239
June 30, 1979	268,877,377
June 30, 1980	254,058,175
June 30, 1981	255,953,218
June 30, 1982	165,942,225
June 30, 1983	69,058,748
June 30, 1984	45,051,556
June 30, 1985	61,357,110

**ANNUAL CONSOLIDATED STATEMENT OF ASSETS**  
**KENTUCKY INDUSTRIAL LOAN COMPANIES**

YEAR	TOTAL ASSETS
June 30, 1986	47,118,841
June 30, 1987	19,930,854
June 30, 1988	3,579,048
December 31, 1989	22,787,250
December 31, 1993	36,242,155
December 31, 1994	17,161,759
December 31, 1995	13,559,113
December 31, 1996	13,841,777
December 31, 1997	13,346,139

## CONSOLIDATED REPORT OF CONDITION KENTUCKY INDUSTRIAL LOAN COMPANIES

	36 I. L. COS. DEC. 31, 1999	CHANGE	47 I. L. COS. DEC. 31, 1998
<b>ASSETS</b>			
Cash on hand	555,392	0.00%	555,392
Cash in Depository Institutions	0	-100.00%	33,919
Investments	0	0.00%	0
Industrial Loans	2,639,329	-31.46%	3,850,663
Cond. Sales Contracts	0	0.00%	0
Other Loans	0	-100.00%	4,459,074
Total Loans	2,639,329	-68.24%	8,309,737
Less: Unearned Interest	180,268	10.33%	163,397
Reserve for Loan Loss	60,122	-65.54%	174,475
Loans, Net of Unearned Interest and Reserves	2,398,939	-69.91%	7,971,865
Premises and Fixed Assets	0	-100.00%	4,112
Other Assets	230,156	-20.44%	289,293
<b>TOTAL ASSETS</b>	<b>3,184,487</b>	<b>-64.04%</b>	<b>8,854,581</b>
<b>LIABILITIES</b>			
Certificates of Investment	0	100.00%	2,261,735
Other Borrowed Money	5,977	-34.83%	9,172
Other Liabilities	1,706,184	-61.97%	4,486,639
Total Liabilities	1,712,161	-74.66%	6,757,546
<b>EQUITY CAPITAL</b>			
Capital Stock	700,000	-14.82%	821,800
Surplus & Undivided Profits	668,506	-46.17%	1,241,955
Current Earnings	103,820	211.96%	33,280
Total Equity Capital	1,472,326	-29.79%	2,097,035
<b>TOTAL LIABILITIES &amp; EQUITY CAPITAL</b>	<b>3,184,487</b>	<b>-64.04%</b>	<b>8,854,581</b>

## KENTUCKY INDUSTRIAL LOAN COMPANIES

NAME	ADDRESS	CITY	CERTIFICATE NUMBER
American General Finance of America, Inc.	1504 Greenup Avenue, Suite 4	Ashland	652
	600 US 31 West Bypass, Suite 3A	Bowling Green	601
	113 West Main Street	Campbellsville	603
	4333 Winston Avenue, Latonia Centre	Covington	639
	975 Hustonville Road, Suite 15	Danville	604
	1705 North Dixie Highway	Elizabethtown	605
	8176 Mall Road Center	Florence	607
	193 Versailles Road, Suite 11	Frankfort	608
	601 A Happy Valley Road	Glasgow	609
	Town & Country Shopping Center	Hazard	591
	708 Second Street	Henderson	610
	Skyline Shopping Center	Hopkinsville	611
	3705 Nicholasville Road	Lexington	592
	115 North Locust Hill Drive, Suite 113	Lexington	612
	565 East New Circle Road, Suite 2	Lexington	613
	1750 Highway 192 West, Suite 6	London	647
	Stony Brook Shopping Center	Louisville	614
	4109 Bardstown Road, Suite B	Louisville	615
	2602 South Preston Street	Louisville	161
	3226 Crums Lane	Louisville	616
	4124 Outer Loop	Louisville	617
	10110 Dixie Highway #2	Louisville	618
	755 E. Center Street	Madisonville	619
	543 N. Shawnee Road	Maysville	644
	3333 B Frederica Street	Owensboro	593
	5101 Frederica Street	Owensboro	632
	5153 Hinkleville Road	Paducah	621
	334 N. Mayo Trail	Paintsville	633
	1826 South Main Street	Paris	622
	99 Weddington Branch Road	Pikeville	649
	118 W. Market Street	Princeton	623
	843 B Eastern Bypass	Richmond	625
	3301 S. Highway 27	Somerset	626
	1533 Bypass Road	Winchester	627
Household Finance Corporation	171 B West Lowry Lane	Lexington	629
	4605 Outer Loop	Louisville	631

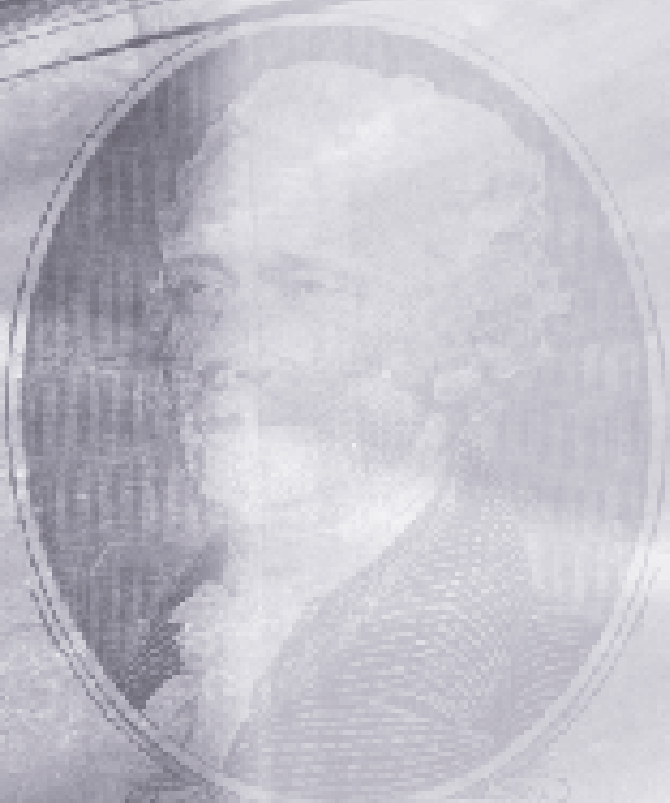




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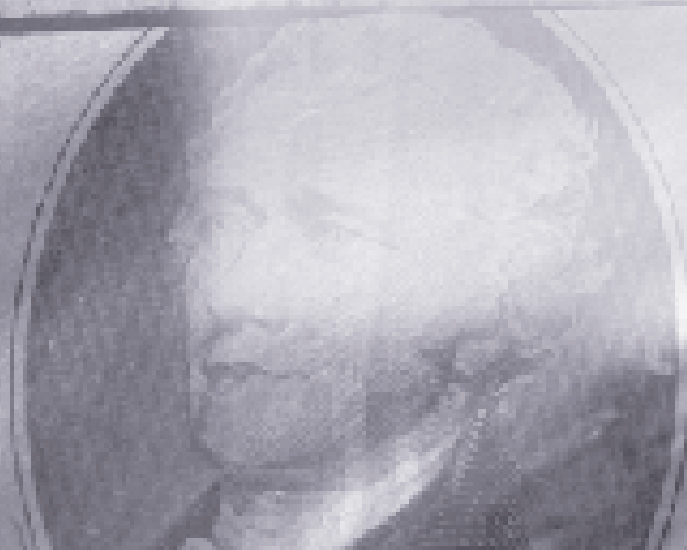
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## KENTUCKY MORTGAGE LOAN COMPANIES

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
1st Citi Mortgage Banc Corp. d/b/a 1st Bluegrass Mortgage	400 Techne Center Drive, Suite 405	Milford, OH 45150	714
Aames Capital Corp.	3347 Michelson Drive, Suite 300	Irvine, CA 92612	565
Aames Funding Corporation	350 South Grand Avenue 43rd Floor	Los Angeles, CA 90071	589
Aames Funding Corporation d/b/a Aames Home Loan	3036 Breckenridge Lane, Suite 203	Louisville, KY 40220	774
ABC Mortgage Banc, Inc. d/b/a ABC Mortgage Company	9352 Main Street	Montgomery, OH 45242	785
Advanta Finance Corp.	10790 Rancho Bernardo Drive 9200 Shelbyville Road, Suite 605	San Diego, CA 92127 Louisville, KY 40222	693 703
Agricultural Mortgage Company of America, LLC	310 West Liberty Street, Suite 503	Louisville, KY 40202	765
American Mortgage Funding Corporation	27 Pearl Street	Portland, ME 04101	786
American National Home Mortgage, Inc.	611 Commerce Street, Suite 2709	Nashville, TN 37203	633
America's Cashline Corp.	14614 North Kierland Boulevard, Suite S280	Scottsdale, AZ 85254	783
Appalachian Mortgage Co., Inc	458 Village Lane	Hazard, KY 41701	611
Barrett, Roby, Mucci, Inc. d/b/a The Langan Corporation & Langan-Insurance, Benefits, and Mortgages	1650 UPS Drive	Louisville, KY 40223	527
Carmel Financial Corp., Inc. d/b/a CFC Mortgage	101 East Carmel Drive, Suite 200	Carmel, IN 46032	759
Centex Credit Corporation d/b/a Centex Home Equity Corporation	2728 North Harwood 9900 Corporate Drive, Suite 2400	Dallas, TX 75201 Louisville, KY 40223	617 794
Chapel Mortgage Corp. d/b/a Fellowship Mortgage Corp.	315 Main Street	Rancocas, NJ 08073	596
CMA Mortgage, Inc.	212 J.H. Walker Drive	Pendleton, IN 46064	775
Companion Mortgage Corp.	4435 Main Street	Kansas City, MO 64111	616



## KENTUCKY MORTGAGE LOAN COMPANIES

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Companion Servicing Company, LLC	1669 Phoenix Parkway, Suite 100	Atlanta, GA 30349	654
ContiWest Corporation	3811 West Charleston Boulevard, Suite 104	Las Vegas, NV 89102	662
CountryPlace Mortgage, Ltd.	15301 Spectrum Drive, Suite 330	Addison, TX 75001	577
Credit-Based Asset Servicing and Securitization, LLC	335 Madison Avenue, 26th Floor	New York, NY 10017	761
Creve Coeur Mortgage Associates, Inc.	11525 Olde Cabin Road	Creve Coeur, MO 63141	645
D.E.C. Investments, Inc.	One Mulberry Place	Evansville, IN 47713	755
Deere Credit, Inc.	1415 28th Street	West Des Moines, IA 50266	745
Douglas-Michaels Servicing Co., L.P. d/b/a BiSaver Center	6564 Loisdale Court, Suite 500	Springfield, VA 22150	594
Dylan Mortgage Incorporated	6410 Carolina Beach Road	Wilmington, NC 28412	754
Entrust Mortgage, Inc.	6795 East Tennessee Avenue, 5th Floor	Denver, CO 80224	781
EQ Financial Acceptance Corp.	651 Washington Boulevard, Suite 306	Chicago, IL 60661	671
EQ Financial, Inc.	2 East 22nd Street, Suite 115	Lombard, IL 60148	751
Equi-Financial, LP	1275 Wampanoag Trail	East Providence, RI 2915	756
Fairbank Mortgage Corporation	84 Progress Lane	Waterbury, CT 06705	638
Fidelity First Lending, Inc. d/b/a Valley Pine Mortgage	11000 Broken Land Parkway, 3rd Floor	Columbia, MD 21044	696
Fidelity Funding Mortgage Coporation	3400 Waterview Parkway, Suite 300	Richardson, TX 75080	634
Fidelity Mortgage Funding, Inc. d/b/a LowCostLoan.com	7 East Skippack Pike	Ambler, PA 19002	664

**KENTUCKY MORTGAGE LOAN COMPANIES**

<b>NAME</b>	<b>ADDRESS</b>	<b>CITY, STATE, ZIP</b>	<b>LICENSE NUMBER</b>
Fidelity Mortgage, Inc. d/b/a Fidelity Mortgage of Ohio, Inc.	8044 Montgomery Road, Suite 244	Cincinnati, OH 45236	661
Financial Solutions, Inc. d/b/a Infinity Lending	333 East Washington Boulevard	Ft. Wayne, IN 46802	691
First Residential Mortgage Network, Inc.	950 Breckinridge Lane, Suite 150	Louisville, KY 40207	619
FSC Corporation	7240 McKnight Road	Pittsburgh, PA 15237	554
General Electric Capital Corporation	4680 Hallmark Parkway	San Bernadino, CA 92407	511
Gulfstream Financial Services of NC, Inc.	4801 East Independence Boulevard, Suite 710	Charlotte, NC 28212	590
	1941 Bishop Lane, Suite 108	Louisville, KY 40218	591
Gulfstream Financial Services of NC, Inc.	2525 Harrodsburg Road, Suite 118	Lexington, KY 40504	592
	1717 Dixie Highway, Suite 170	Ft. Wright, KY 41011	593
HarvestOne Funding, LLC	8653 Baypine Road, Building 8, Suite 100	Jacksonville, FL 32256	771
Heartland Home Finance, Inc.	1717 Dixie Highway, Suite 150	Ft. Wright, KY 41011	734
	333 Pierce Road, Suite 160	Itasca, IL 60143	739
Hennessey Financial Group, Inc. d/b/a Mortgage One Group USA	73 Cavalier Boulevard, Suite 306	Florence, KY 41042	711
	940 Main Street	Nicholasville, KY 40356	788
Home Gold Emergent Mortgage Corp.	3901 Pelham Road	Greenville, SC 29615	597
Home Pride Finance Corp.	1600 Airport Freeway, Suite 105	Bedford, TX 76022	782
HomeAmerican Credit, Inc. d/b/a Upland Mortgage	111 Presidential Boulevard, Suite 215	Bala Cynwyd, PA 19004	725
Homefirst National, Inc. d/b/a Homefirst Mortgage	13397 Lakefront Drive	Earth City, MO 63045	724
Homes and Mortgages, Inc.	1650 UPS Drive	Louisville, KY 40223	506
HomeTown Mortgage Services, Inc.	5501 Highway 280 South, Suite 203	Birmingham, AL 35242	789

## KENTUCKY MORTGAGE LOAN COMPANIES

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
IMARK Lending Corporation	1866 Campus Place	Louisville, KY 40299	715
J.A.M. Consultants, Inc.	110 North Harrison Street	Alexandria, IN 46001	509
J.G.W. - SN, LP	112 Rose Lane	Haverford, PA 19041	738
JP Funding, Inc.	3300 University Drive, Suite 311	Coral Springs, FL 33065	758
K & B Equity Group, Inc. d/b/a Magellan Mortgage Group	10 Fairway Drive, #300 2319 Lim Kiln Lane, Suite B	Deerfield Beach, FL 33441 Louisville, KY 40222	737 766
Key Home Credit, Inc.	1035 Frederica Street	Owensboro, KY 42301	740
Kruger Financial Group d/b/a Kruger Mortgage Corporation	4040 Dutchmans Lane	Louisville, KY 40207	561
LAP Financial Services, Inc.	4102 Cadillac Court, P.O. Box 39449	Louisville, KY 40233-9449	549
Lenders M.D., Inc.	209 South Main Street, Suite 2 1522 Dixie Highway, Suite. 100	Amherst, OH 44001 Park Hills, KY 41011	598 599
Magellan Home Loans, LTD	108 Corporate Park Drive	White Plains, NY 10604	720
Mercantile Mortgage Co.	8101 North High Street, Suite 380 9300 Shelbyville Road, Suite 613 1018 East New Circle Road, Suite 208	Columbus, OH 43235-1440 Louisville, KY 40222 Lexington, KY 40505	543 600 669
Mercury Mortgage Co., Inc.	5525 East 51st Street, Suite 101	Tulsa, OK 74101-0131	569
MG Investments d/b/a PMC Mortgage Company	4502 East Morgan Avenue 6608 Bardstown Road, Suite D	Evansville, IN 47715 Louisville, KY 40291	562 636
Michigan Fidelity Acceptance Corp. d/b/a Franklin Mortgage Funding, Inc.	25800 Northwestern Highway, Suite 875	Southfield, MI 48075	744
Midwest Mortgage Finance, LLC	6290 North Port Washington Road	Glendale, WI 53217	790

## KENTUCKY MORTGAGE LOAN COMPANIES

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Millennia Mortgage Corporation	125 Columbia Drive, Suite A	Aliso Viejo, CA 92656	779
Money Centre, Inc. (The)	10504 Park Road Danville Building, 12700 Shelbyville Road, Suite 301	Charlotte, NC 28247-0375 Louisville, KY 40243	685 763
Money Station, Inc.(The)	5511 East 82nd Street, Suite K 525 West Fifth Street, Suite 324	Indianapolis, IN 46250 Covington, KY 41011	757 760
Moore Financial Enterprises, Inc. d/b/a Lenders Diversified	209 South Main Street, Suite 7 1522 Dixie Highway	Amherst, OH 44001 Park Hills, KY 41011	793 795
Mortgage Acceptance Corporation	1625 Big Beaver Road, Suite C 2221 El Camino Real	Troy, MI 48326 Oceanside, CA 92054	670 712
Mortgage Concepts, Inc. d/b/a Collateral One Mortgage Corporation	7410 New LaGrange Road, Suite 300 1510 Newtown Pike, Suite 220 4350 Brownsboro, Suite 220	Louisville, KY 40222 Lexington, KY 40511 Louisville, KY 40207	582 586 665
Mortgage Funders, Inc.	4119 Old Bardstown Road, Suite 5A 8146 Main Street	Louisville, KY 40218 Campbellsville, KY 40011	526 777
Mortgage Lenders Network USA, Inc. d/b/a FamilyCredit Connection	213 Court Street, Suite 1100	Middletown, CT 06705	624
Mortgage One, Inc. d/b/a Mortgage One Financial, Inc.	10220 South West Greenburg Road, Suite 111 & 125 Route 4 Box 103 K	Portland, OR 97223 Middlesboro, KY 40965	791 792
Mortgage World, Inc.	2210 Goldsmith Lane, Suite 104 806 North Mulberry Street	Louisville, KY 40218 Elizabethtown, KY 42701	762 773
MortgagExpress Financial Services, Inc.	112 19th Street	Pittsburgh, PA 15222	721
Mr. Money, Inc.	4100 Cadillac Court	Louisville, KY 40213	615
National Finance Corporation d/b/a NFC of Kentucky Inc.	21 Corporate Drive	Clifton Park, NY 12605	631
NCS Mortgage Services, LLC	5335 Triangle Parkway, Suite 400	Norcross, GA 30092	602

## KENTUCKY MORTGAGE LOAN COMPANIES

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
New State Mortgage, LLC d/b/a New State Mortgage Company	8401 Virginia Street	Merrillville, IN 46410	746
NF Investments, Inc.	1669 Phoenix Parkway, Suite 150	Atlanta, GA 30349	679
NuMax Mortgage Corporation	20010 Century Boulevard 4th Floor	Germantown, MD 20874	609
Parkway Mortgage, Inc.	1700 Galloping Hill Road	Kenilworth, NJ 7033	780
PinnFund USA, Inc.	2051 Palomar Airport, Suite 100	Carlsbad, CA 92009	572
Priority One Mortgage Corporation	2600 South Thompson	Springdale, AR 72764	707
Real Estate Brokers Lending Service, Inc. (The)	1178 East Brickyard Road	Salt Lake City, UT 84106	787
Reliance Mortgage and Realty Company	660 Georgia Avenue	Chattanooga, TN 37402	686
Residential Money Centers, Inc.	20 Craig Road	Montvale, NJ 7645	580
Resource One Consumer Discount Company, Inc. d/b/a Resource One Mortgage	2300 East Lincoln Highway, Suite 609 950 Breckinridge Lane	Langhorne, PA 19047 Louisville, KY 40207	697 750
Southeastern Funding, LLC	209 Delburg Street, Suite 201	Davidson, NC 28036	784
SouthPoint Financial Services, Inc.	5910 Shiloh Road East, Suite 112	Alpharetta, GA 30005	722
Stone Castle Financial, Inc. d/b/a Stone Castle Home Loans	4312 Woodman Avenue	Sherman Oaks, CA 91423	694
Tandem National Mortgage, Inc. d/b/a Tandem Associates, Inc.	6955 Union Park Center, #100	Midvale, UT 84047	666
Texas Financial Corporation	8310 Capital of TX Highway North #490	Dallas, TX 78731	716
Wholesale Mortgage, Inc.	10850 West Park Place, Suite 420	Milwaukee, WI 53224	653
WMA Mortgage Services, Inc.	11315 Johns Creek Parkway	Duluth, GA 30097	621

**KENTUCKY MORTGAGE LOAN BROKERS**

<b>NAME</b>	<b>ADDRESS</b>	<b>CITY, STATE, ZIP</b>	<b>LICENSE NUMBER</b>
1st Citi Mortgage Corporation	71 Cavalier Boulevard, Suite 225	Florence, KY 41042	845-B
1st Citi Mortgage Corporation d/b/a Olde Kentucky Home Mortgage	102 North Main Street	Crittenden, KY 41030	1034-B
21st Century Financial Co., Inc. d/b/a 21st Century Financial Services Co.	1941 Bishop Lane, Suite 807	Louisville, KY 40218	920-B
A. Mortgage Source, Inc.	1939 Goldsmith Lane, Suite 143	Louisville, KY 40218	745-B
A.D.M. Mortgage Services, Inc.	1460 Newton Pike, Suite E	Lexington, KY 40511	747-B
A-1 Mortgage and Finance Co., Inc.	2210 Goldsmith Lane, Suite 223	Louisville, KY 40218	912-B
AA Preferred Mortgage Inc.	73 Cavalier Boulevard, Suite 325	Florence, KY 41042	712-B
Aaron Mortgage Company, Inc.	109 Sylvan Drive	Bardstown, KY 40004	904-B
	1109 Lovers Lane, Suite 2-A	Bowling Green, KY 42102	959-B
	203 Burkesville Street, Suite 3-B	Columbia, KY 42728	785-B
	202 West French Street	Elizabethtown, KY 42701	957-B
	821 Louisville Road	Frankfort, KY 40601	786-B
	501 Darby Creek Road, Suite 58	Lexington, KY 40509	924-B
	9900 Shelbyville Road, Suite 4-A	Louisville, KY 40223	551-B
	3715 Bardstown Road, Suite 115	Louisville, KY 40218	695-B
	4869 Brownsboro Center	Louisville, KY 40207	839-B
	3000 Alvey Park Drive West, Suite 120	Owensboro, KY 42303	894-B
	3834-B Taylorsville Road, Suite 1 A&B	Louisville, KY 40220	935-B
	908 Taylorsville Road	Taylorsville, KY 40071	925-B
ABC Mortgage and Financial Services, Inc.	476 North Laurel Road	London, KY 40741	1011-B
Accent Co., Inc. d/b/a Accent Mortgage Company	1232 Lancaster Road, Suite A	Richmond, KY 40475	527-B
Access Mortgage & Financial Corp.	302 South Waverly Road	Lansing, MI 48917	938-B
	108 Daventry Lane, Suite 200	Louisville, KY 40023	939-B
Ace Mortgage Funding, Inc.	6845 Parkdale Place, Suite D	Indianapolis, IN 46254	990-B

**KENTUCKY MORTGAGE LOAN BROKERS**

<b>NAME</b>	<b>ADDRESS</b>	<b>CITY, STATE, ZIP</b>	<b>LICENSE NUMBER</b>
Advantage Credit Corp.	828 Lane Allen Road, Suite F3	Lexington, KY 40504	550-B
Agape Home Mortgage, Inc.	4800 South West 191st Avenue 519 Main Street	Aloha, OR 97007 Shelbyville, KY 40065	1001-B 1010-B
Airline Union's Mortgage Co., Inc.	3541 Herschel View	Cincinnati, OH 45208	946-B
Aladdin Mortgage, Inc.	11800 Shelbyville Road 6413 Bardstown Road	Louisville, KY 40243 Louisville, KY 40291	836-B 887-B
All American Mortgage Corp.	614 Deerfield East	Versailles, KY 40383	913-B
Alliance Lending, LLC	5719 West Highway 22	Crestwood, KY 40014	945-B
Alpha Mortgage, Inc.	7405 Burlington Pike, Suite 205	Florence, KY 41042	958-B
Alpine Mortgage, Inc.	304 Middletown Park Place, Suite A	Louisville, KY 40243	988-B
Alternative One Mortgage Group, Inc	4400 Breckenridge Lane, Suite 309	Louisville, KY 40218	757-B
American Heritage Mortgage Company	808 Elm Street, Suite 100	Cincinnati, OH 45202	877-B
American Liberty Financial, Inc.	4590 Highway 62 615 North Mulberry Street, Suite 106	Calvert City, KY 42029 Elizabethtown, KY 42701	872-B 772-B
American Liberty Financial, Inc. d/b/a River City Mortgage	7103 Turfway Road, Suite 106 1721C Fortune Court, Suite 104 830 South Main Street	Florence, KY 41042 Lexington, KY 40504 London, KY 40741	814-B 771-B 982-B
American Liberty Financial, Inc. d/b/a River City Mortgage	2950 Breckenridge Lane, Suite 10A	Louisville, KY 40220	671-B
Ameristar Lending, Inc.	4708 Sunny Meadow Court	Louisville, KY 40241	998-B
Ameristates Mortgage and Financial Services, Inc.	2417 Over Drive	Lexington, KY 40511	703-B

**KENTUCKY MORTGAGE LOAN BROKERS**

<b>NAME</b>	<b>ADDRESS</b>	<b>CITY, STATE, ZIP</b>	<b>LICENSE NUMBER</b>
Amsouth Mortgage Corporation	1050 Chinoe Road, Suite 106	Lexington, KY 40502	675-B
Apex Mortgage Corporation	1945 Scottsville Road, Suite 107 216 South Buckman, POB 6676	Bowling Green, KY 42104 Shepherdsville, KY 40165	853-B 542-B
Apple Mortgage Company	201 West Vine Street	Lexington, KY 40507	705-B
Approval One Mortgage, Inc. d/b/a Ameritrust Mortgage	105 Daventry Lane, Suite 206	Louisville, KY 40223	733-B
Approved Mortgage Services, Inc.	1501-F South Main Street 402 Coomer Street	London, KY 40741 Somerset, KY 42503	936-B 778-B
A-Priority Mortgage Company, Inc. d/b/a Louisville Mortgage, Oldham County Mortgage	5906 Centerwood Drive	Crestwood, KY 40014	927-B
Assurance Mortgage, Inc.	3111 Fern Valley Road, Suite 210	Louisville, KY 40213	734-B
Assured Mortgage & Financial Services	327 East Caldwell Street, Suite 2	Louisville, KY 40203	923-B
B & G Mobile Homes, Inc.	2714 Nashville Road	Bowling Green, KY 42101	1023-B
Bailey, James P.	R.R. #3, Box 551-B	Flatwoods, KY 41139	797-B
Bancmark Mortgage, Inc. d/b/a Gateway Mortgage Co.	115 South Hubbards Lane, Suite 201	Louisville, KY 40207	540-B
Banister, Harvey L. , Jr. d/b/a Integra Financial Services	5314 Brookwood Road(R)	Crestwood, KY 40014	696-B
Bates Mortgage Group, Inc.	200 Whittington Parkway, Suite 202	Louisville, KY 40222	964-B
Belac, Inc.	Belac Mortgage, LTD 73 Cavalier Boulevard, Suite 226	Florence, KY 41042	831-B
Beranek, John Fred d/b/a Madison Mortgage	905 Medley Drive	Richmond, KY 40475	815-B
Bestway Mortgage Company, Inc.	4601 Shenandoah Drive	Louisville, KY 40241	849-B



## KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Big Sandy Mortgage Co., Inc.	1320 Watergap Road	Prestonsburg, KY 41653	861-B
Black Diamond Mortgage, Inc.	1910 Harrodsburg Road, Suite 203	Lexington, KY 40505	794-B
	802 North Main Street	London, KY 40741	864-B
Black, Dan	American Mortgage Network 2573 Richmond Road Suite 380	Lexington, KY 40509	547-B
Blair Mortgage Company	2647 Regency Road, Suite 100	Lexington, KY 40503	955-B
Bluegrass Capital Mortgage	943 East 11th Street	Bowling Green, KY 42101	1013-B
Bluegrass Mortgage Services, Inc.	7300 Turfway Road, Suite 170	Florence, KY 41042	624-B
Bluegrass Mortgage, Inc.	230 Lexington Green Circle, Suite 115	Lexington, KY 40503	529-B
Borrower Choice Mortgage, Inc. d/b/a Borrowers Choice Mortgage Inc.	231 Breckenridge Lane, Suite 202-D	Louisville, KY 40207	948-B
Boston Pacific Mortgage, Inc.	9900 Corporate Campus Drive, #3000	Louisville, KY 40223	978-B
Bryant, Jimmy C. d/b/a Quality Mortgage Company	206 North Main Street	Franklin, KY 42134	783-B
Bugg, Danny G. d/b/a Mortgage Placement Services	854 Beaumont Avenue	Harrodsburg, KY 40330	730-B
Burnett, Charles B. d/b/a CBIM/Money Tree	1720 Fairway Drive	Lexington, KY 40502	777-B
Caldwell Financial Services, Inc.	3008 Middle Road, Suite C	Jeffersonville, IN 47130	674-B
Cambridge Mortgage Group, LLC	1881 Dixie Highway, Suite 220	Ft. Wright, KY 40111	928-B
Capital Management, Inc. d/b/a Neighborhood Mortgage	830 South Main Street, Suite 3	London, KY 40741	976-B
Cash Back Mortgage Corp.	3645 Warrensville Center Road, Suite 340	Shaker Heights, OH 44122	974-B

**KENTUCKY MORTGAGE LOAN BROKERS**

<b>NAME</b>	<b>ADDRESS</b>	<b>CITY, STATE, ZIP</b>	<b>LICENSE NUMBER</b>
CCM Investments, Inc. d/b/a Priority Mortgage	116 Dennis Drive	Lexington, KY 40503	727-B
Century Mortgage Company	1082 Wellington Place	Lexington, KY 40513	825-B
Century Mortgage Company	101 Bullitt Lane, Suite 206	Louisville, KY 40222	552-B
Cherry Hill Homes, Inc.	1300 North Main Street	Williamstown, KY 41097	837-B
Chris Honabach, Jeff King, James King d/b/a Central Lending	905 Hustonville Road, Suite 6	Danville, KY 40422	748-B
Churchill Mortgage Corporation	761 Old Hickory Boulevard, Suite 301	Brentwood, TN 37027	871-B
Citizen Star Financial Services, Inc.	10979 Reed Hartman Highway, Suite 102	Cincinnati, OH 45242	1002-B
CKS Mortgage, Inc.	41 East Main Street	Mt. Sterling, KY 40353	775-B
Clark & Associates Mortgage, Inc.	1930 Bishop Lane, Suite 1012	Louisville, KY 40218	670-B
Collins Mortgage Services Incorporated d/b/a S&H Financial Services Corporation	5130 Vogel Road, Suite 101	Evansville, IN 47715	726-B
Common Sense Real Estate Mortgage Corporation	4632 South 3rd Street	Louisville, KY 40214	1015-B
Commonwealth Funding Mortgage Corporation	1841 Plantside Drive	Louisville, KY 40299	766-B
Commonwealth Mortgage Group, Inc.	71 Cavalier Boulevard, Suite 210	Florence, KY 41042	536-B
Commonwealth Mortgage of Bowling Green, Inc.	1203 Broadway Avenue 201-A Country Club Lane	Bowling Green, KY 42104 Hopkinsville, KY 42240	584-B 947-B
Community Financial Services of Kentucky, Inc.	649 North Limestone Street	Lexington, KY 40505	517-B
Community Mortgage Lending Network, Inc.	3804 Cane Run Road	Louisville, KY 40211	949-B

**KENTUCKY MORTGAGE LOAN BROKERS**

<b>NAME</b>	<b>ADDRESS</b>	<b>CITY, STATE, ZIP</b>	<b>LICENSE NUMBER</b>
Community Mortgage, Inc.	1659 Snow Goose Circle(R)	Lexington, KY 40511	697-B
Communitywide Mortgage, LLC	215 Sugar Mill Drive	Bowling Green, KY 42104	967-B
Concorde Mortgage Company, Inc.	4801 Sherburn Lane, Suite 214	Louisville, KY 40207	865-B
Consolidated Mortgage, Inc.	1717 Dixie Highway, Suite 100 2401 Regency Road, Suite 202	Ft. Wright, KY 41011 Lexington, KY 40503	559-B 501-B
Cornerstone Financial Service of Evansville, Inc.	421 North Saint Joseph Avenue, Suite C	Evansville, IN 47712	895-B
Cornerstone Mortgage Brokers of Kentucky, Inc.	131 Vanderbilt Court	Bowling Green, KY 42101	980-B
Corporate Resources, Inc. d/b/a Mortgage Resources, Inc.	302 North First Street	LaGrange, KY 40031	890-B
Countryside Mobile Homes, Inc.	816 Highway 68 West	Benton, KY 42025	997-B
Crandell, Banks d/b/a Empire Mortgage	1039 College Street, Suite 406	Bowling Green, KY 42101	678-B
Creative Financing, Inc. d/b/a Kentuckiana Mortgage Company	102 Daventry Lane, Suite 103	Louisville, KY 40223	689-B
Credit Bureau Systems, Inc. d/b/a Consumer Mortgage Services	100 Fulton Court	Paducah, KY 42001	975-B
Cripe, Brian A.	12318 Warner Drive	Goshen, KY 40026	770-B
Crown Mortgage Services, Inc.	105 East Fourth Street, Suite 610	Cincinnati, OH 45202	906-B
Crystal Mortgage Company, Inc.	1212 Bath Avenue, Suite 2 525 West 5th Street, Suite 215 U.S. 460 3166 Custer Drive, #100 4229 Bardstown Road, Suite 223 1512 Crums Lane, Suite 336	Ashland, KY 41101 Covington, KY 41011 Frenchburg, KY 40322 Lexington, KY 40517 Louisville, KY 40218 Louisville, KY 40218	804-B 724-B 832-B 623-B 607-B 782-B

**KENTUCKY MORTGAGE LOAN BROKERS**

<b>NAME</b>	<b>ADDRESS</b>	<b>CITY, STATE, ZIP</b>	<b>LICENSE NUMBER</b>
D & M Housing, Inc. d/b/a Dan Ragsdale's Bullitt Co. Housing	320 Sparrow Drive	Shepherdsville, KY 40165	977-B
Deaton, James A. d/b/a Millennium Mortgage	162 Kentucky Drive	Newport, KY 41071	817-B
Dennis M. Barnes Enterprises, Inc. d/b/a Mansion Hill Mortgage	6435 Taylor Mill Road	Independence, KY 41051	883-B
DeWitt Mortgage Group, Inc.	4703 Theater Drive	Evansville, IN 47715	884-B
	410 Southtown Boulevard	Owensboro, KY 42303	885-B
Discount Equity Services, Inc.	4350 Brownsboro Road	Louisville, KY 40218	720-B
Discount Mortgage Source, LLC	3038 Breckinridge Lane, Suite 203	Louisville, KY 40220	941-B
Duncan, William Todd d/b/a Mortgage House	115 East Main Street	Mt. Sterling, KY 40353	1008-B
Echotech Communications, Inc. d/b/a Five Star Mortgage Co.	4006 Dutchman's Lane	Louisville, KY 40207	857-B
Edward Mortgage Corp.	200 Carman Lane	Stanford, KY 40484	1009-B
Edwards, Richard D. & Associates Mtg., Co.	201 West Fourth Street	Owensboro, KY 42303	656-B
Elite Mortgage, Inc.	3101 North Green River Road	Evansville, IN 47715	639-B
Equity Financial Services	1 Mid River Mall Road, Suite 345	St. Peters, MO 63376	1019-B
Evans and Smith Mortgage Company, LLC	805 North Main Street	London, KY 40741	899-B
Excel Financial Services, Inc.	6831 SR 3, U.S. 22 East	Wilmington, OH 45177	1021-B
	1885 Dixie Highway, Suite 150	Ft. Wright, KY 41011	1035-B
Executive Home Mortgage, Inc.	1881 Dixie Highway, Suite 120	Ft. Wright, KY 41011	914-B
Federal Financial, Inc d/b/a American Financial	3161 Custer Drive	Lexington, KY 40517	710-B

**KENTUCKY MORTGAGE LOAN BROKERS**

<b>NAME</b>	<b>ADDRESS</b>	<b>CITY, STATE, ZIP</b>	<b>LICENSE NUMBER</b>
Federated Mortgage, Inc.	2920 Brandywine Road, Suite 130	Atlanta, GA 30341	933-B
Financial Funding Services	3920 C DuPont Square South	Louisville, KY 40207	515-B
First American Mortgage Company	218 South Porter Drive	Richmond, KY 40475	882-B
First Choice Mortgage Corporation	8311 U.S. Highway 42	Florence, KY 41042	648-B
First Colonial Mortgage Company, Inc.	2096 Gribble Drive	Covington, KY 41017	694-B
First Fidelity Mortgage Company	2521 South Highway 127	Russell Springs, KY 42642	869-B
	181 North Mill Street, Suite 5	Lexington, KY 40507	686-B
	1939 Goldsmith Lane, Suite 244	Louisville, KY 40218	1007-B
First Rate Mortgage Corp.	1028 Main Street	Shelbyville, KY 40065	911-B
First Republic Mortgage Corporation, Inc. d/b/a First Security Mortgage Corp.	303 North Hurstbourne Lane, Suite 105	Louisville, KY 40222	855-B
First United Mortgage Corporation	1711 Destiny Lane, Suite 107A	Bowling Green, KY 42104	750-B
Flynn, Mike	Mike Flynn & Associates 1839 East Oak Street	New Albany, IN 47150	842-B
Freedom Mortgage Consultants, LLC	3270 Blazer Parkway, Suite 102	Lexington, KY 40509	915-B
Friendly Mortgage, Inc.	100 Flamingo Road, Suite A	Bardstown, KY 40004	893-B
	102 East 4th Street, Suite A	Marion, IN 46952	892-B
Funke, Chad d/b/a Evansville Financial	233 South East Third Street	Evansville, IN 47713	1003-B
Gary, Douglas Dale d/b/a Mortgage Discounters	380 Armes Lively Road	Leitchfield, KY 42754	708-B
Gateway Mortgage Inc. d/b/a Gateway Mortgage Inc. of Kentucky	650 Northland Boulevard, Suite 200	Cincinnati, OH 45240	891-B

**KENTUCKY MORTGAGE LOAN BROKERS**

<b>NAME</b>	<b>ADDRESS</b>	<b>CITY, STATE, ZIP</b>	<b>LICENSE NUMBER</b>
GECKO Enterprises, Inc. d/b/a Mortgage Planners	341 Frankfort Road	Shelbyville, KY 40065	848-B
Ginsberg, Robert d/b/a Evergreen Mortgage Company	137 LaFayette Road	Hampton Falls, NH 03844	1005-B
Global Mortgage Solutions, Inc.	636 Northland Boulevard, Suite 100	Cincinnati, OH 45240	856-B
Goff, Edward R.	2093 New Columbia Road	Campbellsville, KY 42718	961-B
Granite Banc, Inc. d/ba Granite Mortgage Services, Inc.	6 Triangle Park Drive, Suite 601	Cincinnati, OH 45246	1006-B
Graves, Travis d/b/a Dependable Mortgage Co.	613 South Main Street, Suite C	Franklin, KY 42134	993-B
Greenhills Mortgage Company	44 Eswin, Suite C	Cincinnati, OH 45218	962-B
Groves, Dianne L. d/b/a Pengrove Mortgage Co.	10945 Reed Hartman Highway, Suite 108	Cincinnati, OH 45242	922-B
GSM Financial Services, Inc.	3511 Paragon Court, Suite 6	Louisville, KY 40218	1040-B
Guardian Mortgage, LLC	1312 East Broadway, Suite B	Campbellsville, KY 42718	908-B
Guardian Mortgage, LLC	9502 Williamsburg Plaza, Suite 203	Louisville, KY 40222	907-B
Gulfstream Financial Services of Ohio, Inc.	1080 Nimitzview Drive, Suite 200 1717 Dixie Highway, Suite 170	Cincinnati, OH 45230 Ft. Wright, KY 41011	1029-B 1039-B
Harrell, Sarah Jane	2850 Russellville Road	Bowling Green, KY 42101	1024-B
Hearn, F. Reid d/b/a Real Estate Placement Services	303 North 12th Street	Murray, KY 42071	765-B
Highland Mortgage Group of Kentucky, Inc.	108 Daventry Lane	Louisville, KY 40223	684-B
HLC Enterprises, Inc. d/b/a Affordable Housing	1731 Lexington Road	Richmond, KY 40475	1037-B

**KENTUCKY MORTGAGE LOAN BROKERS**

<b>NAME</b>	<b>ADDRESS</b>	<b>CITY, STATE, ZIP</b>	<b>LICENSE NUMBER</b>
Home Folks Housing Center, Inc.	2727 U.S. Highway 60 East	Owensboro, KY 42303	953-B
Home Owners Mortgage, Inc.	East 310 Jacob Street	Louisville, KY 40203	802-B
Homestead Mortgage Services, Inc.	680 Northland Boulevard, Suite 101	Cincinnati, OH 45240	878-B
Hope Financial Services, Inc.	9400 Williamsburg Plaza, Suite 310	Louisville, KY 40222	944-B
Houck, Barrett Allbritten d/b/a Global Mortgage Link	1300 Johnson Boulevard	Murray, KY 42071	683-B
Housing Financial Group, LTD	11007 Dixie Highway	Walton, KY 41094	764-B
Humble, Michael Dean d/b/a Consumer Mortgage Group	130 Fairfax Avenue, Suite 2A	Louisville, KY 40207	986-B
Indiana Mortgage Funding, Inc. d/b/a Kentucky Mortgage Funding	7321 Shadeland Station, Suite 260	Indianapolis, IN 46256	1004-B
Inverness Capital Investments Corp.	116 South Main Street	Versailles, KY 40383	767-B
J and R Sales, Inc. d/b/a G and W Mobile Homes	1398 Happy Valley Road	Glasgow, KY 42141	916-B
J.D. Mortgage, LTD d/b/a J.D. Mortgage LTD, LLC	1160 North High Street, Suite 1	Columbus, OH 42301	886-B
Jackson Lending Associates, Inc.	425 Zekes Point Road	Tyner, KY 40486	931-B
JAVAT, Inc.	5905 Grandel Drive	Louisville, KY 40258	1032-B
JLJ Financial Inc. d/b/a The Mortgage Center	768 Kingston Drive	Englewood, KY 41017	693-B
Kennedy Mortgage Corporation	4220 South Maryland Parkway, #100	Las Vegas, NV 89119	1036-B
Kentucky Fidelity Mortgage Company	2220 Grandview Drive, Suite 204	Ft. Mitchell, KY 41017	707-B

**KENTUCKY MORTGAGE LOAN BROKERS**

<b>NAME</b>	<b>ADDRESS</b>	<b>CITY, STATE, ZIP</b>	<b>LICENSE NUMBER</b>
Kentucky Home Mortgage, Inc.	307 South Hubbards Lane	Louisville, KY 40207	751-B
	3531 Oak Lane Drive	Philpot, KY 42366	905-B
Kentucky Mortgage Lending Company d/b/a KML Mortgage	107 Church Street, Suite 300	Lexington, KY 40507	926-B
Keystone Mortgage Group, Inc.	108 Cumberland	Albany, KY 42602	799-B
Kimberly Mortgage, Inc.	104 Hawthorne Drive	Nicholasville, KY 40356	666-B
	104 Creekwood Drive(R)	Wilmore, KY 40390	737-B
Knight, Diana d/b/a Absolute Financial Services	919 West Main Street, L-5	Hendersonville, TN 37075	952-B
Kyle Investments, Inc. d/b/a KL Mortgage	Farm Credit Building 125 First Street	Henderson, KY 42420	514-B
Lambuth Group, Inc. (The) d/b/a Lambuth Financial	3220 Nicholasville Road, Suite 140	Lexington, KY 40503	157-B
Landmark Funding, Inc.	452 Commonwealth	Erlanger, KY 41018	917-B
Lendingtree, Inc.	6701 Carmel Road, Suite 205	Charlotte, NC 28226	934-B
Lincoln Mortgage Corporation	3025 Highway 150	Stanford, KY 40484	637-B
Logan, Lavelle, Fugett, LLC d/b/a American Colonial Mortgage	1904 Embassy Square Boulevard	Louisville, KY 40299	504-B
Main Street Home Mortgage Corporation	360 West Butterfield Road, Suite 150	Elmhurst, IL 60126	646-B
Mazurka, Steven J.	2025 Regency Road	Lexington, KY 40503	873-B
MBB Mortgage, LLC	12 Triangle Park Drive, Suite 1200	Cincinnati, OH 45246	969-B
McKinley Mortgage, LLC	9469 Kenwood Road	Cincinnati, OH 45242	921-B
Meridian Mortgage Corporation	426 East Main Avenue	Bowling Green, KY 42101	627-B



## KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Metrolink Mortgage Corporation	10454 Bluegrass Parkway	Louisville, KY 40243	985-B
Midsouth Mortgage Services, Inc.	1562 State Route 348 East(R)	Symsonia, KY 42082	768-B
Midwest Financial & Mortgage Services, Inc.	3216 Dixie Highway	Erlanger, KY 41018	617-B
Midwest Mortgage Group, Inc.	2625 North Meridian Street, Suite 523	Indianapolis, IN 46208	847-B
Milan Minarchik d/b/a Medallion Mortgage	11452 Highway 62, Suite 292 3023 B. Huntsinger Lane	Charlestown, IN 47111 Louisville, KY 40220	918-B 999-B
Millennium Mortgage, Inc. (The)	2701 Grassland Drive	Louisville, KY 40299	810-B
Miller Mortgage & Loan, Inc.	125 Franklin Square	Frankfort, KY 40601	793-B
Miller Mortgage Corporation	1084 New Circle Road	Lexington, KY 40505	874-B
Mobil Financial Associates Corp.	2659 Highway 90 West	Bronston, KY 42518	572-B
Mobil Investments, Inc.	116 TradePark Drive, Suite 3	Somerset, KY 42503	859-B
Moline, Steven C. d/b/a Access Mortgage	3357 ValHalla Drive	Lexington, KY 40515	688-B
Morris, Eric and Mark Morris, a Partnership d/b/a The Morris Group/Right Choice Mortgage Company	207 West Stephen Foster Avenue	Bardstown, KY 40004	898-B
Morris, Eric and Mark Morris, a Partnership d/b/a The Morris Group/Right Choice Mortgage Company	6300 North Main Street	Dayton, OH 45415	897-B
Mortgage 1 of Kentucky, Inc. d/b/a Mortgage Associates of Kentucky	137 Second Street	Henderson, KY 42420	942-B
Mortgage Connection of Evansville, Inc. (The)	3520 New Hartford Road, Suite 102	Owensboro, KY 42303	523-B
Mortgage Group, Inc. (The)	104 Cude Lane, Suite 112	Madison, TN 37115	788-B

# KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Mortgage Haus, Inc. (The)	4970 Glenway Avenue, #3	Cincinnati, OH 45238	679-B
Mortgage House of America, LLC	7265 Kenwood Road, Suite 105	Cincinnati, OH 45236	875-B
Mortgage Max, Inc.	176 Pasadena Drive, Suite 3	Lexington, KY 40503	932-B
Mortgage One Services, Inc.	105 Elizabeth Avenue 215 Evans Drive	Morehead, KY 40351 Mt. Sterling, KY 40353	858-B 867-B
Mortgage Place, LLC (The)	908 West Fifth Street, Suite 111	London, KY 40741	760-B
Mortgage Plus, LLC	2001 Alverson Drive, Suite 108	Paris, KY 40361	991-B
Mortgage Source, Inc. (The)	4358 Ferguson Drive, Suite 230	Cincinnati, OH 45245	754-B
Mortgage Specialists, Inc.	100 John Sutherland Drive, Suite 6	Nicholasville, KY 40356	600-B
Mortgages Unlimited, Inc.	1941 Bishop Lane, Suite 625	Louisville, KY 40218	626-B
Mullins, Joseph Craig d/b/a Southern Home Mortgage	1460 Cumberland Gap Parkway 112 East Fourth Street	Corbin, KY 40701 London, KY 40741	987-B 716-B
Mutual Mortgage Company, LLC	2 West Steve Wariner Drive	Russell Springs, KY 42642	1000-B
National Check Exchange, LLC d/b/a NCE Mortgage	510 East New Circle Road	Lexington, KY 40505	943-B
Nationwide Mortgage, LLC d/b/a Nationwide Mortgage of Tennessee, LLC	316 Walton Ferry	Hendersonville, TN 37075	854-B
Natwin, Inc. Natwin Financial	2627 Gardiner Lane	Louisville, KY 40205	940-B
Nelson, Marilyn d/b/a First Star Financial Services	10216 Highway 431 North	Central City, KY 42330	790-B
New Age Mortgage Company, LLC	431 Bauer Avenue	Louisville, KY 40207	1026-B

**KENTUCKY MORTGAGE LOAN BROKERS**

<b>NAME</b>	<b>ADDRESS</b>	<b>CITY, STATE, ZIP</b>	<b>LICENSE NUMBER</b>
New Liberty Mortgage Company, Inc.	405 Shoreside Drive	Lexington, KY 40515	1030-B
New Millennium Mortgage, Inc.	324 Spring Street, Suite B	Louisville, IN 47130	996-B
North American Lending Corporation	1000 Cherrywood Place, Suite 300	LaGrange, KY 40031	638-B
Oaktree Mortgage, Inc.	100 Springdale Drive	Nicholasville, KY 40356	762-B
Old Kentucky Mortgage Company	103 East Beaver, Suite E 4814 Preston Highway	Corydon, IN 47112 Louisville, KY 40213	736-B 937-B
Old Pioneer Mortgage Co. of KY	541 Buttermilk Pike, Suite 311	Crescent Springs, KY 41017	830-B
Oxford Mortgage Corp.	3113 Blackiston Mill Road	Indiana, KY 47150	981-B
Oxford Mortgage Corp. d/b/a Oxford Financial Services	3830 Taylorsville Road, Suite 1	Louisville, KY 40220	792-B
P & C Mortgage, LLC	1608 Curling Way	Bowling Green, KY 42104	968-B
Paradigm Mortgage Group, Inc.	3101 Clays Mill Road, Suite 212	Lexington, KY 40503	763-B
Patriot Acceptance Corporation	310-B South Main Street, Suite 200	Elkhart, IN 46514	954-B
Patriot Mortgage Company, Inc.	2100 Gardiner Lane, Suite 100 C	Louisville, KY 40205	781-B
Patton, Edward d/b/a First Mortgage Services	402 1/2 South Broad Street	London, KY 40741	1014-B
Peoples Advocate Mortgage	Washington Square Suite 12, 1002 Lexington Road	Georgetown, KY 40324	774-B
PEP, Inc. d/b/a Assured Mortgage	11851 A Commonwealth Drive	Louisville, KY 40299	829-B
Performance Mortgage Services, LLC	120 Spring Street	Jeffersonville, IN 47130	870-B

**KENTUCKY MORTGAGE LOAN BROKERS**

<b>NAME</b>	<b>ADDRESS</b>	<b>CITY, STATE, ZIP</b>	<b>LICENSE NUMBER</b>
Pettyjohn, Mark C. d/b/a Acorn Mortgage Services	207 South Walnut, Suite 3	Rochester, IL 62563	903-B
Phoenix Mortgage, Inc.	1389 Leestown Road 113 East Main Street	Lexington, KY 40508 Midway, KY 40347	902-B 1033-B
Pinnacle Mortgage, LLC	501 Darby Creek Road #36	Lexington, KY 40509	636-B
Powell & Associates, Inc.	807 Regents Park Road	Sellersburg, IN 47172	929-B
Preferred Credit, Inc.	15 Greenbrier Avenue 20 Euclid Avenue	Hurricane, WV 25526 Winchester, KY 40391	533-B 1028-B
Preferred Financial & Mortgage, Inc. d/b/a PFM Mtg. Funding/Preferred Mtg.Co	7613 East Manslick Road	Louisville, KY 40228	538-B
Premier Mortgage Corporation	200 Whittington Parkway, Suite 101	Louisville, KY 40222	555-B
Premier Mortgage Group, Inc.	101 Prosperous Place, Suite 200	Lexington, KY 40509	860-B
Prime Mortgage Incorporated	551B Westport Road Suite 2	Elizabethtown, KY 42701	658-B
Primerica Financial Services Home Mortgages, Inc.	3100 Breckinridge Boulevard	Duluth, GA 30099	983-B
Professional Mortgage Services, Inc.	675 Monticello Street, Suite 4	Somerset, KY 42501	919-B
Quality One Mortgage, Inc.	2741 Charlestown Road, Suite 100	New Albany, IN 47150	1038-B
Quantum Mortgage, Inc.	42 Woodlawn Avenue	Ft. Mitchell, KY 41017	840-B
Rae Hahn, Inc. d/b/a Assured Financial Services	11412 LaGrange Road	Louisville, KY 40223	1020-B
Regency First Mortgage, Inc.	10507 Timberwood Circle, Suite 214	Louisville, KY 40223	812-B
Regency Mortgage Corporation	2050 Regency Road, Suite D	Lexington, KY 40503	740-B

**KENTUCKY MORTGAGE LOAN BROKERS**

<b>NAME</b>	<b>ADDRESS</b>	<b>CITY, STATE, ZIP</b>	<b>LICENSE NUMBER</b>
RMB of Kentucky, Inc. d/b/a Abacus Mortgage Co.	4475 LaGrange Road	Shelbyville, KY 40065	717-B
RMC Cornerstone, LLC	1324 Jefferson Street	Paducah, KY 42001	965-B
Safeway Mortgage, Inc.	73 Cavalier Boulevard, Ste. 203	Florence, KY 41042	1025-B
SBS Corporation of Kentucky (The) d/b/a Citizens First Financial Services	1313 Lyndon Lane, Suite 101	Louisville, KY 40222	773-B
Schirmer, Michael Lynn d/b/a KY Mortgage	110 Helm Street	Elizabethtown, KY 42701	880-B
Security Mortgage & Financial Services, Inc.	3040 Breckinridge Lane	Louisville, KY 40220	659-B
Sentry Mortgage, Inc.	1450 Chelsa Drive	Madisonville, KY 42431	801-B
Settles, Gary d/b/a Settles Home Sales	355 Cross Road Pike	Corinth, KY 41010	930-B
Sexton, Timothy d/b/a CIG	4 & 12 Mile Road, Box 132	California, KY 40223	544-B
Signature Mortgage Inc. of Indiana	133 West Market Street, Suite 200	Louisville, KY 40202	1031-B
Star Financial Corporation	806 13th Street, Suite A	Ashland, KY 41101-2638	582-B
Starks Brothers Mobile Homes, Inc.	1694 Highway 641 North	Benton, KY 42071	979-B
Statewide Mortgage & Associates, Inc.	8215 Sealston Drive	Louisville, KY 40228	682-B
Sunlight Financial, Inc.	3003 Decoursey Avenue	Covington, KY 41015	776-B
Sunlight Financial, Inc.	4 East Southern Avenue	Covington, KY 41015	813-B
SunMortgage Corporation d/b/a Landmark Mortgage Group	2200 Buechel Avenue, Suite 102	Louisville, KY 40218	805-B

**KENTUCKY MORTGAGE LOAN BROKERS**

<b>NAME</b>	<b>ADDRESS</b>	<b>CITY, STATE, ZIP</b>	<b>LICENSE NUMBER</b>
Superior Mortgage Services, Inc.	4150 Alexandria Pike	Cold Springs, KY 41076	732-B
Sweeney, James P. d/b/a JP Lending	9462 Brownsboro Road, Suite 143	Louisville, KY 40243	950-B
Sylvester Hassle Price d/b/a S H Price Mortgage Broker	7307 Shelbyville	Simpsonville, KY 40067	835-B
Thoroughbred Mortgage Inc. d/b/a (fka) Mortgage Solutions, Inc.	1300 Russell Cave Road	Lexington, KY 40505	704-B
Time Mortgage /Financial Services Corporation	1941 Bishop Lane, Suite 405	Louisville, KY 40218	580-B
TMI Mortgage Institute, LLC	1671 Park Road, Suite 15	Ft. Wright, KY 41011	645-B
Trading Post Mobile Homes, Inc. d/b/a Trading Post Homes	8037 Dixie Highway	Louisville, KY 40258	960-B
Traditional Mortgage Company, LLC	632 Westport Road 2024 Planters Court	Elizabethtown, KY 42701 Lexington, KY 40514	992-B 809-B
Trio-Limited, LLC d/b/a Equity Line Mortgage	2999 East Dublin-Granville Road, #206	Columbus, OH 43231	963-B
Tri-State Mortgage & Insurance Agency, Inc.	4004 East Morgan Avenue, Suite 207	Evansville, IN 47715	888-B
Tri-State Mortgage & Insurance Agency, Inc.	131-B 1st Street 920 Frederica Street Suite 406	Henderson, KY 42420 Owensboro, KY 42301	664-B 719-B
Tucker's Mobile Homes	U.S. 60 By-Pass	Hardinsburg, KY 40143	995-B
Turner, Hannah d/b/a Jade Mortgage and Financial Services	571 Leesburg Pike	Georgetown, KY 40324	984-B
Union American Equity Corp. d/b/a Umbach Mortgage	100 North Saint Joseph Avenue	Evansville, IN 47712	966-B
United Funding Group, Inc.	4847 East Virginia, Suite D	Evansville, IN 47715	896-B
United Mortgage Company	2220 Greene Way, Suite 1 L3	Louisville, KY 40220	77-B

**KENTUCKY MORTGAGE LOAN BROKERS**

<b>NAME</b>	<b>ADDRESS</b>	<b>CITY, STATE, ZIP</b>	<b>LICENSE NUMBER</b>
Universal Acceptance Corporation d/b/a Prudential Mortgage Corporation	423 West First Street	New Albany, IN 47150	1027-B
Universal Financial Consultants, Inc.	332 West Broadway, Suite 1222	Louisville, KY 40202	252-B
USA Financial Services, Inc.	108 West Carmel Drive	Carmel, IN 46032	841-B
Villa Homes, Inc. d/b/a Villa Mortgage	8347 Dixie Highway	Florence, KY 41042	811-B
Walker Financial Group, Inc.	10414 Watterson Trail	Louisville, KY 40299	994-B
Webb, Brady d/b/a American Mortgage Solutions	408 6th Street	Shelbyville, KY 40065	823-B
Weir, Ashley Clark d/b/a Clark Mortgage Company	160 South Lafayette Drive	Georgetown, KY 40324	850-B
Weisenborn, Cary d/b/a U.S. Four Mortgage Co.	11258 Cornell Park Drive, Suite 608	Cincinnati, OH 45242	1012-B
White Horse Systems, Inc. d/b/a Capitol First Mortgage	161 Northland Boulevard, Suite B	Cincinnati, OH 45246	851-B
Wixco Financial Services, Inc. d/b/a Equity Mortgage, Inc.	4801 Sherburn Lane, Suite 207-B	Louisville, KY 40207	820-B

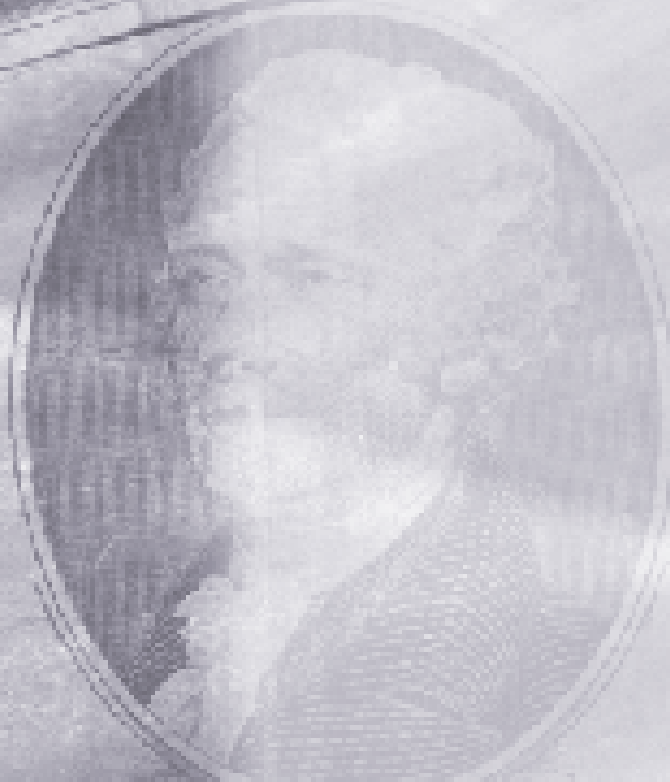






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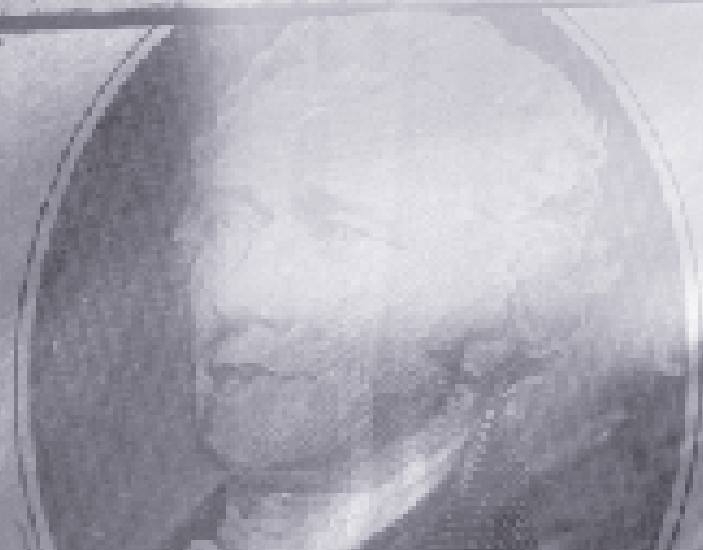
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**KENTUCKY SALE OF CHECKS LICENSEES****DECEMBER 31, 1999**

<b>NAME</b>	<b>ADDRESS</b>	<b>CITY, STATE, ZIP</b>	<b>LICENSE NUMBER</b>
American Express Company	American Express Tower, World Financial Center	New York, New York 10285	1
Travelers Express Company	1550 Utica Avenue South	Minneapolis, Minnesota 55416	2
Travellers Cheque Associates Limited	154 Edward Street	Brighton, Sussex BN2 2LH England	16
Comdata Network, Inc.	5301 Maryland Way	Brentwood, Tennessee 37027	18
Piggly Wiggly Mid-South, Inc.	120 Industrial Drive	Sikeston, Missouri 63801	19
Western Union Financial Services	One Mack Centre Drive	Paramus, New Jersey 07652	21
Thomas Cook, Inc.	c/o Travel Money Services, 3 Independence Way	Princeton, New Jersey 08540	23
GSC Enterprise d/b/a Fidelity Express	128 Jefferson Street	Sulfer Springs, Texas 75482	24
Diemer's D & F Super Market	1232 Adams Street	Bowling Green, Kentucky 42101	25
Interpayment Services, Ltd.	54 Lombard Street	London, England EC3P 9EX	26
Societe Francaise du Chequede Voyage	L'Europeen 2 rue Joseph Monier c/o American Express Co., 200 Vesey Street	Rueil-Malmaison, France 92858 New York, New York 10285-5000	28
Thomas Cook Travelers Cheques LTD	c/o Travel Money Services, 3 Independence Way	Princeton, New Jersey 08540	31
Thomas Cook Australia PTY Limited	c/o Travel Money Services, 3 Independence Way	Princeton, New Jersey 08540	32
Hauck Handy Store	1000 Goss Avenue	Louisville, Kentucky 40217	33
Integrated Payment System, Inc.	6200 South Quebec Street	Englewood, Colorado 80111	34
Global Express Money Orders, Inc.	8819 Monard Drive	Silver Spring, Maryland 20910	35

**KENTUCKY SALE OF CHECKS LICENSEES****DECEMBER 31, 1999**

<b>NAME</b>	<b>ADDRESS</b>	<b>CITY, STATE, ZIP</b>	<b>LICENSE NUMBER</b>
Taylor's Market, Inc.	1403 West 2nd Street	Owensboro, Kentucky 42303	36
FFP Operating Partners, L.P.	2801 Glenda Avenue	Fort Worth, Texas 76117-4391	37
Wyndall's Enterprises, Inc.	3621 Leitchfield Road, P. O. Box 1999	Owensboro, Kentucky 42303	38
Thomas Cook Currency Services, Inc.	One Penn Plaza, Suite 1714	New York, New York 10119	39
North American Money Order Co., Inc.	8601 Dunwoody Place, Suite 504	Atlanta, Georgia 30338	40
Orlanti Valuta	560 South Spring Street	Los Angeles, California 90013	42
Mexico Express of Nevada, LLC	2533 North Carson Street, Suite 3486	Carson City, Nevada 89706	43

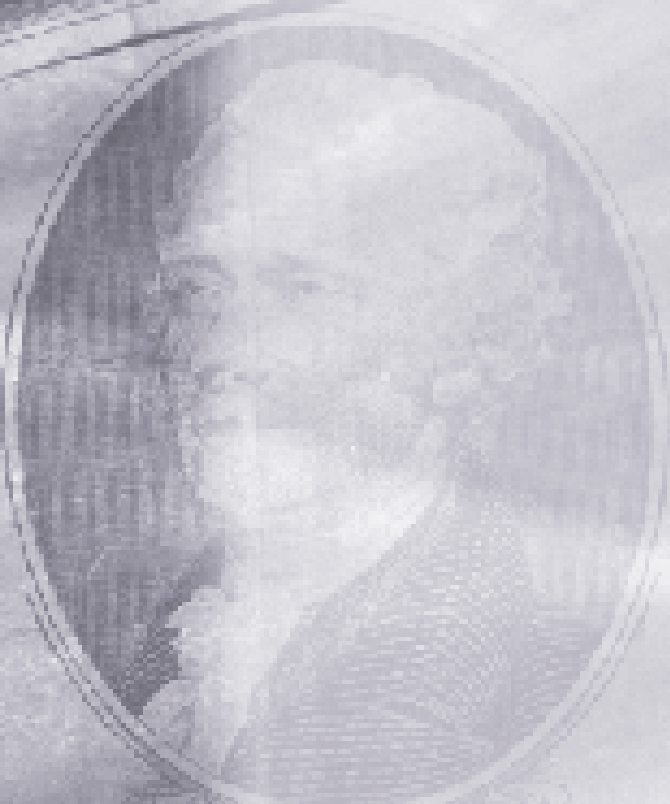




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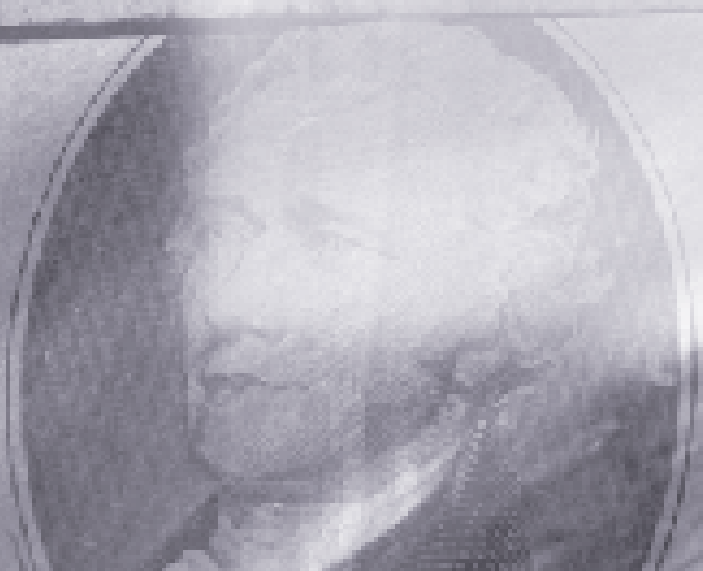


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**KENTUCKY CHECK CASHERS LICENSEES**

DECEMBER 31, 1999

NAME	ADDRESS	CITY	LICENSE NUMBER
A Advance Check-n-Cash of America, LLC	413-A Happy Valley Road	Glasgow	216-1
A+ Check Advance, LLC	606 East Broadway	Campbellsville	144-9
	213 North Rogers Wells Boulevard	Glasgow	144-11
	3120 Pimlico Parkway, Suite 11 Park Hills Center	Lexington	144-2
	205 London Shopping Center	London	144-3
	2125 US Highway 25E	Middlesboro	144-4
	135 South Main Street	Monticello	144-10
	142 Flemingsburg Road	Morehead	144-7
	445 Richmond Street, Suite #18	Mt. Vernon	144-5
	340 Main Street	Paris	144-6
	966 Commercial Drive, Suite #7	Richmond	144-1
	621 Main Street	Shelbyville	144-8
	150 Shoppers Village Plaza	Winchester	144-12
AAA Cash Advance, Inc.	2801 Irvin Cobb Drive	Paducah	136-1
	5172 Hinkelville Road	Paducah	136-2
Ace Cash Express, Inc. d/b/a Ace America's Cash Express	809 North 12th Street	Murray	181-2
	3220 Irving Cobb Drive	Paducah	181-1
Advance America, Cash Advance Centers of Kentucky, Inc. d/b/a Advance America, Cash Advance Centers and d/b/a Advance America	2710 Nashville Road	Bowling Green	215-1
	31 East Bypass	Glasgow	215-7
	1626 2nd Street	Henderson	215-5
	2707 Fort Campbell Boulevard	Hopkinsville	215-6
	1245 Paris Road	Mayfield	215-3
	3333 Frederica #3	Owensboro	215-4
	2619 HC Mathis Drive	Paducah	215-2
Advance Check & Title, Inc. d/b/a Fidelity Check & Title d/b/a Mo-Pawn	210C North Kentucky Avenue	Corbin	190-4
	115 South Cumberland Avenue, Suite 101	Harlan	190-2
	1921 Cumberland Avenue	Middlesboro	190-1
	US Highway 25 East South	Pineville	190-5
	965 US Highway 25 West-South	Williamsburg	190-3
Advance U Cash Inc.	8242 Alexandria Pike	Alexandria	114-3
	4997 Houston Road	Florence	114-1
	58 Carouthers Road	Newport	114-2
American Check Advance, LLC	701 North Main Street	Franklin	127
Americhek, Inc.	2581 Highway 641 North	Benton	196-2
	111 Newman Circle	Eddyville	196-3
	3709 Clarks River Road	Paducah	196-1

**KENTUCKY CHECK CASHERS LICENSEES**

DECEMBER 31, 1999

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Andresen Investments, LLC d/b/a Mister Money USA	1350 Eastland Drive	Lexington	171
Apollo Rentals, Inc.	62 Holly Hill Mall Road	Hindman	208-1
Arthur J. Arnold d/b/a BCC Check Advance	428 West Dixie Highway	Elizabethtown	177-4
	3423 Bardstown Road	Louisville	177-1
	4120 Outer Loop	Louisville	177-2
	4447 Dixie Highway	Louisville	177-3
B & B Services, Inc. d/b/a B & B Check Advance	4748 Bardstown Road	Louisville	209-1
Bluegrass Check Advance, Inc.	2410 Fort Campbell Boulevard	Hopkinsville	141-1
	818 Paris Road	Mayfield	141-3
	1398 Irving Cobb Drive	Paducah	141-2
Bluegrass Check-To-Cash, Inc.	2603 Dixie Highway	Louisville	139-4
	2803 South 3rd Street	Louisville	139-5
	5213 B Preston Highway	Louisville	139-6
	10880 Highway 44 East	Mt. Washington	139-3
	1939 Midland Shopping Center	Shelbyville	139-1
	445 Highway 44 East, Unit #10	Shepherdsville	139-2
Buckeye Check Cashing d/b/a Check\$mart	1717 Madison Avenue	Covington	160-4
	3413 Dixie Highway	Erlanger	160-2
	8449-D US 42	Florence	160-1
	1801 Monmouth	Newport	160-3
Carnell Sprinkles d/b/a Confidential Cash	Old US 25 Pikeville Road	Barbourville	102
Casey's Check Cashing of Kentucky, Inc. d/b/a Casey's Check Advance, Inc.	100 Everly Brothers Boulevard	Central City	170-10
	426 Green Street	Henderson	170-1
	408 East Center Street	Madisonville	170-5
	101 Nebo Road, Suite 1	Madisonville	170-9
	1230 Carter Road	Owensboro	170-3
	3605 Frederica Street	Owensboro	170-4
	2807 Lone Oak Road	Paducah	170-7
	3200 Park Avenue	Paducah	170-8
Cash 4 Checks, Inc.	865 Wilkinson Boulevard, Suite B	Frankfort	137-1

**KENTUCKY CHECK CASHERS LICENSEES****DECEMBER 31, 1999**

<b>NAME</b>	<b>ADDRESS</b>	<b>CITY</b>	<b>LICENSE NUMBER</b>
Cash Advance by Liberty, Inc.	Main Street Post Office Building, P.O. Box 1330	Olive Hill	117
Cash Emporium, Inc.	2440 Winchester Avenue 148 Appalachian Plaza	Ashland South Williamson	145-1 145-4
Cash Exchange, Inc.	322 C.W. Stevens Boulevard	Grayson	101
Cash Express, LLC	101 East Jefferson 1500 North Main 105 South Court Street 509 Ogden Street	Albany Monticello Scottsville Somerset	212-4 212-3 212-1 212-2
Cash to Go, Inc.	5335 U.S. 27 7505 Alexandria Pike	Alexandria Alexandria	188-1 188-2
Cash-Today, LLC	1100 B West 7th Street 230-C Madison Square Drive	Hopkinsville Madisonville	135-1 135-2
Cash Works, Inc. d/b/a Ace America's Cash Express	4930 Poplar Level 9090 Dixie Highway, Unit B	Louisville Louisville	125 125-2
Cashback Catalog Sales, Inc.	16472 Fort Campbell Boulevard	Oak Grove	205
Check Cashing Corporation of America	1825 West Broadway 5017 Poplar Level Road 1163 South Fourth Street	Louisville Louisville Louisville	140-1 140-3 140-4
Check Exchangers, LLC	100 Payne Avenue, Unit #2 859 East Main Street, 7-D 601 Doe Run Drive, Suite 9 415 Leighway Drive, Suite 38 1214-D North Main Street (Midway Plaza)	Georgetown Frankfort Mount Sterling Richmond Williamstown	159-2 159-4 159-1 159-5 159-3
Check Express	244B Daniel Boone Drive 1115 Jamestown Street, Suite 2 109 Northside Plaza 1535 South Main Street U.S. Highway 421 Key Shopping Center, P. O. Box 922 143 Grand Central Plaza	Barbourville Columbia Corbin London Manchester Springs Somerset	138-5 138-7 138-2 138-1 138-4 138-6 138-3



**KENTUCKY CHECK CASHERS LICENSEES**

DECEMBER 31, 1999

NAME	ADDRESS	CITY	LICENSE NUMBER
Check for Cash, Inc.	810 North Cross Street	Albany	156-2
	304 Richmond Road North	Berea	156-4
	367 Richmond Road	Irvine	156-1
	817 South Main Street	London	56-5
	217 South Porter Drive	Richmond	156-3
Check into Cash of Kentucky, LLC d/b/a Check into Cash	2945 Scottsville Road	Bowling Green	124-10
	120A Brighton Park Boulevard	Frankfort	124-1
	2333 Versailles Road	Lexington	124-2
	565 East New Circle Road, Suite 13	Lexington	124-3
	1555 New Circle Road, Suite 13	Lexington	124-4
	1746 West Highway 192 #5	London	124-9
	2947 Richland Avenue	Louisville	124-5
	8524 Preston Highway	Louisville	124-6
	2310 South Preston Street	Louisville	124-7
	4917 Dixie Highway, Suite K	Louisville	124-8
Check 'n Go, Inc. d/b/a Check 'n Go & Express Check Advance	224 Fifteenth Street	Ashland	165-1
	330 U.S. 31W By-Pass, Suite 201	Bowling Green	165-2
	401 Scott Boulevard	Covington	165-4
	2508 Hazelwood Drive	Crescent Springs	165-3
	790 North Dixie Highway, Suite 300	Elizabethtown	165-5
	7277 Turfway Road, Suite B	Florence	165-6
	315 Leonardwood Road, Unit 4	Frankfort	165-7
	1238 Paris Pike, Suite 7	Georgetown	165-8
	2202 U.S. 41 North, Unit B	Henderson	165-9
	3976 Alexandria Pike	Highland Heights	165-10
	393 Waller Avenue Imperial Plaza	Lexington	165-11
	3071 Richmond Road	Lexington	165-12
	337 York Street	Newport	165-14
	3435 Frederica Street	Owensboro	165-13
	81 West Highway 80, Suite E	Somerset	165-15
Check Quest, Inc.	3000 Winchester Avenue	Ashland	176-1
	421 Broadway Street	Paintsville	176-2
Check Xpress, Inc.	2707 South Seventh Street Road	Louisville	118
Check-4-Check, Inc.	408 Courthouse Square-Public Square (located in Ken Sales and Service)	Burkesville	164-3
	115 Nancy Cox Drive	Campbellsville	164-2
	902 Russell Road	Columbia	164-4
	215 South Highway 127	Russell Springs	164-1
Checkered Flag Check Cashing, Inc.	Route 122, Box 101	Minnie	204-1
	13400 Kentucky Route 632	Phelps	204-2
	1079 South Lake Drive, Suite 101	Prestonsburg	204-3

**KENTUCKY CHECK CASHERS LICENSEES**

DECEMBER 31, 1999

NAME	ADDRESS	CITY	LICENSE NUMBER
Checks-4-Cash, Inc.	1807 Main Street	Inez	198-4
	5215 North Mayo Trail	Pikeville	198-2
	929 North Lake Drive, Suite 102	Prestonsburg	198-1
City Check Advance, Inc.	725 East Broadway	Louisville	143
	1111 West Broadway	Louisville	143-2
CMM of Kentucky, LLC d/b/a Cash Mart	706-A North Green Street	Henderson	166-4
	5618 Preston Highway	Louisville	166-1
	4640-A Dixie Highway	Louisville	166-2
	2206 Hikes Lane	Louisville	166-3
Community Check and Title, Inc.	415 South Main Street	Corbin	186
D.P. One Inc. d/b/a Quick Draw Check Advance	205 South Main	Corbin	128
Duane G. Watkins d/b/a Iroquois-Check Casher	5330-G South Third Street Road (Iroquois Manor Shopping Center)	Louisville	108
	3333 Bardstown Road, Suite 9	Louisville	108-1
E Z Cash, Inc.	826 South Dixie Highway	Muldrauch	148-2
	16488 Fort Campbell Boulevard	Oak Grove	148-3
	1960 North Dixie Boulevard, Suite 101	Radcliff	148-1
Easy Cash II, Inc.	9808 Taylorsville Road	Louisville	120
Easy Cash IV, Inc.	5238 Bardstown Road	Louisville	119
Easy Cash Pawn, Inc.	13000 Dixie Highway	Louisville	121
Easy Cash & Title, Inc.	1101 A Master Street	Corbin	192-1
Easy Money of Kentucky, Inc.	520-B 31-W Bypass	Bowling Green	185-1
	409 Scott Street	Covington	185-2
	22 Commonwealth, 2nd Floor	Erlanger	185-3
	1100 US 127 South, Suite A-3	Frankfort	185-11
	16428 Fort Campbell Boulevard	Fort Campbell	185-4
	238 East Main Street, Suite B	Grayson	185-12
	3101 Richmond Road, Suite 314	Lexington	185-5
	1700 Alexandria Drive, Suite 1	Lexington	185-6

**KENTUCKY CHECK CASHERS LICENSEES**

DECEMBER 31, 1999

NAME	ADDRESS	CITY	LICENSE NUMBER
	1489 South Fourth Street	Louisville	185-14
	4444 Cane Run Road	Louisville	185-15
	608 Baxter Avenue, Unit #1	Louisville	185-7
	2909 Preston Highway	Louisville	185-8
	334 East Main Street	Morehead	185-16
	100 Knox Boulevard	Radcliff	185-10
	1629 North Dixie Boulevard	Radcliff	185-18
	1210 West Lexington Avenue, Unit #2	Winchester	185-20
Elite Enterprises of Kentucky, Inc. d/b/a Check Our Cash	450 Tucker Drive	Maysville	207
Executive Enterprises, Inc. d/b/a Checks, Etc.	1099 Fairview Plaza, US 31 W-Bypass	Bowling Green	110-1
	Highway 185 Sugar Maple Square Shopping Center, Suite 3	Bowling Green	110-2
Express Check, LTD	813-B Louisville Road	Frankfort	168
FACA of Kentucky, LLC	415 Diedrich Boulevard	Ashland	211-5
	124 Prince Royal Drive	Berea	211-4
	1019 Cumberland Falls Highway, Suite 15	Corbin	211-8
	639 Beaumont Plaza	Harrodsburg	211-10
	2480 US 41 North, Suite N	Henderson	211-6
	1011 Paris Road, Suite 333	Mayfield	211-1
	506 North 12th Street	Murray	211-3
	202 Edgewood Drive	Nicholasville	211-9
	2845 West Parrish Avenue, Suite J	Owensboro	211-11
	852 Joe Clifton Drive	Paducah	211-2
	1340 South Highway 27, Suite E	Somerset	211-7
Fast Cash, LLC	15136 Fort Campbell Boulevard	Oak Grove	152
Florence Burchett d/b/a King Cash	1209 West Main Street	West Liberty	157-2
First American Services of Louisville, LLC	5705 Preston Highway	Louisville	214-1
	6661 Dixie Highway	Louisville	214-2
	3021 Breckinridge Lane	Louisville	214-3
	3943 Dixie Highway	Louisville	214-4
	Dixie Highway and Ashby Lane	Louisville	214-5
H. Edward Blankenship d/b/a Checks to Cash	607 East Main	Scottsville	200-2
	101 West Third Street	Tompkinsville	200-1
HLT Check Exchange, LLP	1468 Cumberland Gap Parkway	Corbin	105-5
	2366 South US Highway 421	Harlan	105-4
	77 Ky. Highway 15-South	Jackson	105-6

**KENTUCKY CHECK CASHERS LICENSEES**

DECEMBER 31, 1999

NAME	ADDRESS	CITY	LICENSE NUMBER
	556 West Highway 192, Suite 103	London	105-2
	8 Court Street	Mt. Sterling	105-7
	103 Weddington Branch Road	Pikeville	105-1
	407 Highway 119 North	Whitesburg	105-3
Holt & Company (1) d/b/a Cash Depot	2703-A Fort Campbell Boulevard	Hopkinsville	162
Independent Check Cashing, Inc. d/b/a Cash A Check	1320 East Broadway, Suite D	Campbellsville	149-3
	268 Jane Trail, Building 9	Danville	149-5
	1105 South Main Street	Hartford	149-7
	127 South Main Street	Lawrenceburg	149-1
	545 East Main Street	Lebanon	149-6
	120 Marion Street	Leitchfield	149-2
	401 North 12th Street, Village Square Shopping Center	Middlesboro	149-4
Instant Cash Advance, Inc.	487-B East New Circle Road	Lexington	202-1
Instant Payday, LLP	1000 Lexington Road, Suite 4	Danville	172
J & E Enterprises, Inc. d/b/a Check Casher	624 North 3rd Street, Suite 102	Bardstown	155-1
	1304 North Dixie Highway	Elizabethtown	155-4
	7200 Preston Highway	Louisville	155-3
James A. Wheeler d/b/a Wheeler's Check Cashing Services	677-B Knox Boulevard, Suite 2	Radcliff	217-1
James B. Zoeller d/b/a Mr. Payday of Kentucky	1617 Bardstown Road	Louisville	107-1
	10120 Taylorsville Road	Louisville	107-2
	10213 Dixie Highway	Louisville	107-3
	2600 West Broadway, Suite 102	Louisville	107-5
James C. Dotson d/b/a Cash in Hand	150 Town & Country Shopping Center	Pikeville	151-2
	1806 Central Avenue	South Williamson	151-1
Jeffrey Burchfield d/b/a Hollywood Cash Advance	1100 East Fifth Street	Owensboro	193-1
Jeffrey Theo Rich d/b/a Fast Cash One	77 South Highway 27	Somerset	122
Joe N. Turner d/b/a EZ Cash	209 Main Street, Suite 4	Hazard	218-1
John Parrot d/b/a Commonwealth Check Advance	5600 National Turnpike Lane	Louisville	201-1
	15670 Old Preston Highway	Louisville	201-2

**KENTUCKY CHECK CASHERS LICENSEES**

DECEMBER 31, 1999

NAME	ADDRESS	CITY	LICENSE NUMBER
Kentucky Cash Company, Inc.	1106 Lovers Lane	Bowling Green	173
Kentucky Check Advance, LLC	102 Rose Hill	Versailles	130
Kentucky Check Cashing Service, LLC	8201 US Highway 42	Florence	169-1
	2944 Yorkshire Boulevard	Louisville	169-2
Kwik Cash, LLC	1417 State Route 45 North	Mayfield	150-1
	1304-C Chestnut Street	Murray	150-2
	407 Highway 62 West	Princeton	150-3
	1904 Main Street	Benton	150-4
KY Catalog Sales, Inc. d/b/a Advance Til Payday	516 US 31 West Bypass	Bowling Green	123-10
	1515 Ring Road, Suite 4	Elizabethtown	123-8
	2203 Fort Campbell Boulevard	Hopkinsville	123-12
	6617-A Preston Highway	Louisville	123-6
	8270 Dixie Highway	Louisville	123-7
	8304 Preston Highway	Louisville	123-9
	2911 Brownsboro Road	Louisville	123-11
	15976 Fort Campbell Boulevard	Oak Grove	123-3
	1679 B North Wilson Road	Radcliff	123-1
	651 Knox Road	Radcliff	123-2
	734 Knox Boulevard	Radcliff	123-4
	12414 Dixie Highway	Valley Station	123-5
Louis Guyot d/b/a Green Street Pawn	340 North Green Street	Henderson	206
McKenzie Check Advance of Kentucky, Inc. d/b/a National Cash Advance d/b/a United Cash Advance	1755 Scottsville Road, Suite 4A	Bowling Green	103-2
	4319 Winston Avenue	Covington	103-5
	1560 Hustonville Road, Suite 357	Danville	103-13
	1705 North Dixie Avenue	Elizabethtown	103-9
	7108 Turfway Road	Florence	103-16
	502 Eastwood Shopping Center	Frankfort	103-19
	90 Alexandria Pike	Fort Thomas	103-7
	100 Mary Lynn Drive #24	Georgetown	103-11
	1321 2nd Street, Unit J	Henderson	103-3
	3038 Fort Campbell Boulevard, Space N	Hopkinsville	103-1
	352 Southland Drive	Lexington	103-12
	1301 Winchester Road, Suite 77	Lexington	103-14
	4412 Outer Loop Highway	Louisville	103-15
	8180 Dixie Highway	Louisville	103-6
	3600 Frederica Street, Suite G	Owensboro	103-8
	3216 Irwin Cobb Drive, Suite B	Paducah	103-18
	878 Eastern By-Pass	Richmond	103-17
	1113A Pioneer Drive	Winchester	103-10

**KENTUCKY CHECK CASHERS LICENSEES**

DECEMBER 31, 1999

NAME	ADDRESS	CITY	LICENSE NUMBER
Melissa Gaunce Fryman d/b/a Minutes Before Cash	312 North Main Street	Cynthiana	175
Money Express Financial Services, Inc.	15107 Fort Campbell Boulevard	Oak Grove	210-1
Money Now-Kentucky, Inc.	1000 Cherrywood Place, Suite 400	LaGrange	146-3
	4140 Taylor Boulevard	Louisville	146-1
	2206 Hikes Lane	Louisville	146-2
	4422 Dixie Highway	Louisville	146-5
	724 East Center Street	Madisonville	146-4
Money Shop, Inc.	2312 13th Street	Ashland	191-1
Mr. Check Casher, Inc.	16358 Fort Campbell Boulevard	Oak Grove	163
Mr. Chek, Inc.	108 Court Street	Irvine	153-1
	908 East Main Street, Suite 3	Richmond	153-3
	209 North Main Street #1	Stanton	153-2
Mr. Postman, Inc.	120 North Ninth Street	Mayfield	106
MSC of Danville, Inc. d/b/a Main Street Cash	120 East Main Street, Suite 2	Danville	174
Nancy J. Sanders d/b/a Nancy's Helping Hand	401 West Broadway	Mayfield	129
P & P Corporation	1611 Madison Avenue	Covington	142
Pay Day Now, LLC	U.S. 23 South Shore Plaza, Space 5	South Shore	219-1
Payday Advance, Inc.	7230 Preston Highway	Louisville	194-1
	4316 Cane Run Road	Louisville	194-2
Payday Today, Inc.	202 Mount Zion Road	Florence	213-1
Pulaski Financial Haven, Inc. d/b/a Check Swap	303 Happy Valley Road	Glasgow	167-5
	103 Michigan Avenue	Monticello	167-2
	125 South Winter Street	Russellville	167-4
	3765 South U.S. 27	Somerset	167-1
	376 Main Street	Whitley City	167-3

**KENTUCKY CHECK CASHERS LICENSEES**

DECEMBER 31, 1999

NAME	ADDRESS	CITY	LICENSE NUMBER
Purchase Area Check Advance, Inc.	706 Jefferson Street	Paducah	154
Quick Cash	402 Greenup Street	Covington	161-2
Richard L. and Beverly J. Carter d/b/a Carter's Check Cashing	1311 Meade Street, Cabin C	Flatwoods	134-3
	523 East Main Street	Grayson	134-1
	Unit #5 Southland Plaza	Louisa	134-2
Ricky Ray Edgar d/b/a Gunsmoke Pawn Shop	2539 Cemetary Road, Suite 2	Bowling Green	199-1
S & H Ezy Stop Food Shoppe, Inc. d/b/a Ezy Stop Food Shoppe	245 Violet Road	Crittenden	182
Shwab Financial Services, Inc.	5003 Preston Highway	Louisville	197-1
Sir Rental Co., Inc. d/b/a Highland Jewelry & Loan	1125 Bardstown Road	Louisville	116
Speedy Cash Check Advance, Inc.	257 West Russell Street	Elkhorn City	133-8
	756 Highway 2034, P.O. Box 250	Ermine	133-1
	2415 West Highway 72, Suite 101	Harlan	133-9
	311 Morton Boulevard, Suite 102	Hazard	133-3
	209 Highway 15 South	Jackson	133-6
	501 Jefferson Avenue	Paintsville	133-4
	3921 North Mayo Trail	Pikeville	133-2
	487 North Lake Drive, Suite 102	Prestonsburg	133-5
	490 East Mountain Parkway	Salyersville	133-7
T. Herd Loans, LLC d/b/a Yes! Loans and Check Cashing	3821 Louisa Road	Catlettsburg	195-1
	201 Madison Street	Louisa	195-2
	Route 40 Main Street	Warfield	195-3
The Check Exchange, Inc.	1406 Hustonville Road	Danville	132-6
	8181 Mall Road	Florence	132-9
	1134 Old U.S. 127 South, Suite C	Frankfort	132-7
	735 South Broadway	Georgetown	132-8
	3927 Winston Avenue	Latonia	132-10
	644 North Broadway	Lexington	132-1
	2417 Nicholasville Road	Lexington	132-2
	3128 Richmond Road	Lexington	132-3
	1805 Monmouth Street	Newport	132-11
	1020 North Main Street #3	Nicholasville	132-4
	805 Eastern Bypass #3	Richmond	132-5

**KENTUCKY CHECK CASHERS LICENSEES**

DECEMBER 31, 1999

NAME	ADDRESS	CITY	LICENSE NUMBER
The Money Place LLC	935 Paris Road	Mayfield	109-1
	513-A South 12th Street	Murray	109-3
	926 Broadway	Paducah	109-2
The UnBANC, Inc.	15936 Fort Campbell Boulevard	Oak Grove	131-2
	204 Redmar Plaza	Radcliff	131-1
Title Loans, Inc. d/b/a Tom's Discount Tobacco	12484 US 60	Ashland	158
Tobacco Country, Inc. d/b/a Quick Money	1417 Highland Avenue	Carrollton	147-3
	7960 Highway 42	Florence	147-1
Tri-State Pawn and Jewelry, Inc.	1209 Center Street	Catlettsburg	203-1
Uncle Milties Pawn Shop, Inc.	3775 Southern Parkway	Louisville	179
V & J Pawn Shop, Inc. d/b/a V & J Check Advance	113 South Main Street	Harlan	184
Venture Services, Inc. d/b/a CHECK ADVANCE	726 Greenup Avenue	Ashland	115-10
	1000 East John Rowan Boulevard	Bardstown	115-17
	113 East Bridge Street	Cynthiana	115-5
	115 South Main Cross	Flemingsburg	115-9
	7724 US Highway 42, Suite A-2	Florence	115-6
	293A Buttermilk Pike	Fort Mitchell	115-8
	601 D N Carol Malone Boulevard	Grayson	115-12
	820 Lane Allen Drive	Lexington	115-1
	5306 Bardstown Road	Louisville	115-7
	152 East Second Street	Maysville	115-4
	1575 Gateway Plaza	Maysville	115-16
	264 Trademore Shopping Center	Morehead	115-2
	241 Indian Mound Trail	Mount Sterling	115-3
	221 Broadway, Suite 5	Paintsville	115-14
	1856 South Main Street	Paris	115-15
	3767 North Mayo Trail	Pikeville	115-13
White Oak Enterprises, Inc. d/b/a Hazard Check Exchange	Suite 7, 151 East Main Street	Hazard	104





SERIES 1985



IS LEGAL TENDER FOR ALL DEBTS, PUBLIC AND PRIVATE

*James A. Baker III*  
Secretary of the Treasury

7056691C

JACKSON



SERIES 1985

100 DOLLARS

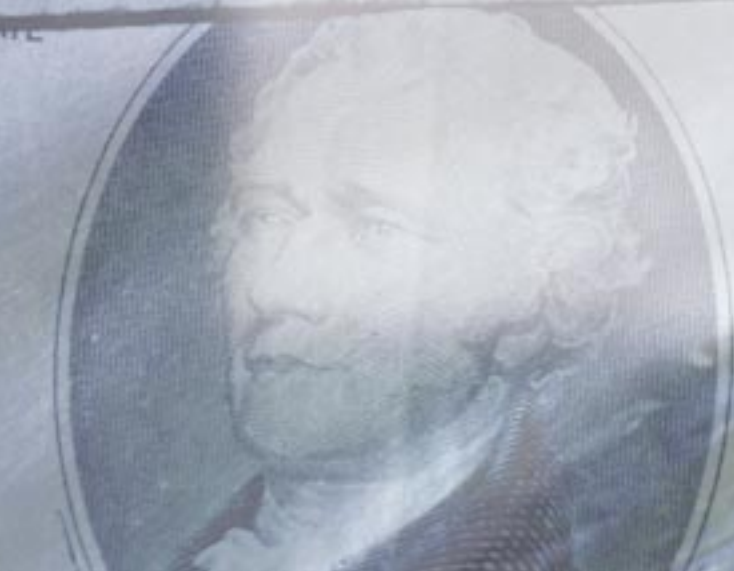


SERIES 1985

*James A. Baker III*  
Secretary of the Treasury

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WASHINGTON



7

## REPORT OF THE DIVISION OF SECURITIES AN OVERVIEW OF 1999 INITIATIVES

The staff members of the Division of Securities perform the various functions set forth below in carrying out the Department of Financial Institution's responsibility to administer the Securities Act of Kentucky. Each of these activities are intended to provide protection to the citizens of the Commonwealth by helping to ensure that securities transactions are effected in compliance with the Securities Act and that investors have thorough and accurate information available to them when they are evaluating an investment in a security or contemplating doing business with a securities professional.

- ▶ Licensing – Licensing staff assist in the registration of, or determination to deny registration to, broker-dealers, investment advisers, and their employees. Another service provided by Licensing staff is to provide information to the public concerning a broker's disciplinary history.



- ▶ Compliance – Examiners in the Compliance Branch perform routine (but often unannounced) examinations of broker-dealers, investment advisers, and their employees in the Commonwealth, in order to determine that they are complying with the investor protection laws.
- ▶ Enforcement – Investigators in the Enforcement Branch investigate complaints filed with the Division by Kentucky citizens alleging securities fraud or other illegal conduct. In coordination with Department Legal staff, the investigators also assist in the administrative actions the Department takes from time to time against alleged violators of the Blue Sky Law.
- ▶ Corporations Finance – Corporations Finance staff assist in the registration or exemption from registration of entities that issue securities in the Commonwealth. The staff in this branch also processes notice filings by issuers of federally covered securities such as mutual funds. The Corporations Finance staff also answer questions from the general public about the requirements for offerings of securities in Kentucky.

As can be observed in the charts included in this Report, the booming economy has kept the Division busy with steady increases in the numbers of firms and individuals registered with the Division and the high volume of notice filings by issuers of federally covered securities. Unfortunately for the public, the Division, like other securities regulators across the country, has also seen a dramatic increase over the past several years in the number of investigations performed by its Enforcement Branch. A number of these investigations involve allegations of fraudulent conduct that is believed to have caused substantial losses to individual investors in the Commonwealth. Through regulatory efforts and investor education initiatives, the Division can only hope to stem the tide on this disturbing trend.

Report of Division of Securities, 1999  
Colleen Keefe, Division Director

# REPORT OF THE DIVISION OF SECURITIES AN OVERVIEW OF 1999 INITIATIVES

## REPORT OF THE LICENSING BRANCH

	Total 1999	Total 1998
<b>Broker-Dealer Registration</b>		
New Application (Form BD)	197	218
Approved	187	202
Withdrawals (Form BDW)	126	113
Conditional	2	4
Total Registered	1,534	1,500
<b>Broker-Dealer Agent Registrations</b>		
New Applications (U-4)	20,145	20,010
Withdrawal w/o registration	6	N/A
Approved	23,793	23,900
Conditional	1	N/A
Terminated	14,052	16,572
Transfers	4,135	6,012
Mass Transfers	2,023	1,584
Total Registered	61,587	53,000
<b>KY Investment Advisers</b>		
New Applications (ADV)	22	20
Approved	22	20
Withdrawals (ADV-W)	8	0
Total Registered	84	95
<b>KY Investment Adviser Representatives</b>		
New Applications (U-4)	40	14
Approved	40	14
Terminated	1	1
Total Registered	1,055*	941*
<b>Federal Covered Investment Advisers</b>		
Notice Filings	46	52
Effective	46	47
Withdrawals (ADV-W)	10	0
Total Effective Notice Filings	403	311
<b>Federal Covered IA Representatives</b>		
New Applications (U-4)	126	44
Approved	126	44
Terminated	51	0
Total Registered	1,055*	941*

N/A - Not available

\*These numbers represent the total investment adviser representatives in Ky. We do not have a breakdown between those employed with state advisers and those with covered advisers.

## REPORT OF THE COMPLIANCE BRANCH

	Exam Total 1999	Exam Ratings				Other Regulatory Action Required
		1	2	3	4	
<b>Broker Dealer</b>	<b>106</b>					<b>0</b>
Main Office	3	1	0	2	0	0
Branch Office*	116	1	45	44	1	0
Non-Branch Office**	12	0	2	7	3	0
<b>Investment Adviser</b>	<b>57</b>					<b>0</b>
Main Office	57	5	33	19	0	0
Satellite Office	0	0	0	0	0	0
<b>Total</b>	<b>188</b>	<b>7</b>	<b>80</b>	<b>72</b>	<b>4</b>	<b>0</b>

\* This refers to NASD designated branch offices.

\*\* This refers to all other offices examined such as "satellite" or "detached" offices that may be under the supervision of a NASD designated branch office.

## REPORT OF THE SECURITIES ENFORCEMENT BRANCH

	Year-End 1999	1998
Referrals To Outside Agency/Entity	29	3
Referrals From Outside Agency/Entity	17	19
Investigations Opened	87	58
Investigations Closed	50	56
Investigations Pending at Year End	85	N/A

## REPORT OF THE CORPORATIONS FINANCE BRANCH

	Total Effective 1999	Pending Year-End 1999
<b>Registrations</b>		
By Coordination	38	0
By Qualification	11	0
By Notification	8	0
<b>Notice Filings</b>		
Investment Companies – New	603	35
Investment Companies – Renewals	3157	0
Unit Investment Trusts	720	15
Reg. D, Rule 506 Offerings	431	0
<b>Exemptions</b>		
Claims of Exemption Requested	172	0
<b>Total</b>	<b>5140</b>	<b>50</b>

## KENTUCKY HEADQUARTERED BROKER DEALER COMPANIES

NAME	ADDRESS	CITY
Alexander Investment Services	1941 Bishop Lane, Suite 600	Louisville
ARM Securities Corporation	515 West Market Street, 8 <sup>th</sup> Floor	Louisville
Commonwealth Investment Services, Inc.	2353 Alexandria Drive, Suite 140	Lexington
Concorde Investment Group	4965 U.S. Highway 42, Suite 1900	Louisville
Dupree & Company, Inc.	125 South Mill Street	Lexington
Eitel & Company Real Estate	3914 Elmwood Avenue	Louisville
First Kentucky Securities Corporation	State National Bank Building	Frankfort
Interactive Planning Corp.	131 Prosperous Place, Suite 17	Lexington
Investment Bank Services, Inc.	6200 Dutchman's Lane	Louisville
J.J.B. Hilliard, W.L. Lyons, Inc.	Hilliard Lyons Center	Louisville
Lexington Capital Management	269 West Main Street	Lexington
Lexington Investment Company, Inc.	360 East Vine Street, Suite 301	Lexington
Nancy Barron & Associates, Inc.	150 Grand Boulevard	Lexington
NTS Securities, Inc.	10172 Linn Station Road	Louisville
Ridgemont Securities, Inc.	632 Adams Street, Suite 210	Bowling Green
Rise, Inc.	173 Sears Avenue, Suite 278	Louisville
Sachs, Company	1346 South Third Street	Louisville
Winebrenner Capital Partners, LLC	1741 Kensington Place Lane	Louisville

## KENTUCKY HEADQUARTERED INVESTMENT ADVISOR FIRMS

NAME	ADDRESS	CITY
Nelson Investment Advisory Services	470 Brentmoor Drive	Bowling Green
Albert L. Earley, Jr.	943 Mill Brook Road, Suite 100	Louisville
Alleghan Investment Management, Inc.	1020 Lane Allen Road	Lexington
Anderson Investment Advisory, Inc.	1100 Finchely Road	Louisville
Argus Investment Management	7001 Foxcroft Place	Prospect
Bridges Capital Management, Inc.	414 Baxter Avenue, Suite 105	Louisville
Bryon N. Milby, CPA	315 Robinson Avenue	Campbellsville
Buckley Financial Advisory, Ltd., L.L.C.	2525 Harrodsburg Road, Suite 115	Lexington
C. Philip Clark & Associates, Inc.	2206 Frederica Street	Owensboro
Capital Advisors Group, Inc.	131 Prosperous Place Suite 17	Lexington
Capital Asset Management Corporation	9400 Williamsburg Place, Suite 340	Louisville
Capital Investment Management, Inc.	211 West White Oak Street	Leitchfield
Capital Resources Corporation	8134 New LaGrange Road, Suite 201	Louisville
Catherine Lear Chatfield	2365 Harrodsburg Road, Suite 300A	Lexington
Charles Will Investments, Inc.	1095 Starks Building	Louisville
Christina Vittitow O'Bryan, CFP	4075 Pine Lake Court	Owensboro
Christopher L. Chamberlain DBA Keepsake Mgmt.	2142 Iron Works Pike	Lexington
Churchhill Financial, L.L.C.	1406 Browns Lane, 2 <sup>nd</sup> Floor	Louisville
Civello Investment Advisory	10813 Falkirk Road	Louisville
Cole Management	912 Main Street	Shelbyville
William W. Cox, Jr.	131 Nahm Street, Suite 3	Paducah
Cumberland Financial Advising, LLC	2390 Twin Branch Road	London
Dennis Officer DBA Lexington Research & Capital	4686 Ironbridge Drive	Lexington
E & S Financial Services, LLC	6420 Dutchmans Parkway, Suite 390	Louisville
Equity Advisors of Kentucky, Inc.	505 South Third Street, Suite 400	Louisville
Equity Resources, Inc.	6009 Brownsboro Park Boulevard, Suite	Louisville
Family Wealth Counseling, Inc.	462 South Fourth Street, Suite 1900	Louisville
Financial Architects, Inc.	505 South Third Street, Suite 300	Louisville
Financial Planning Associates	211 Grandview Drive, Suite 227	Fort Mitchell
Financial Resources, Inc.	3042 Breckinridge Lane, Suite B	Louisville
Financial Services Advisory, Inc.	1700 UPS Drive, Suite 101	Louisville
Frontier Endeavors, LLC	3910 Lemons Mill Pike	Lexington
Gerald Lee Minnis	9403 Mill Brook Road, Suite 100	Louisville
Hancock & Born Financial Counseling, Inc.	1101 Ruffini Street	Danville
Harold D. Lanham, PSC	P.O. Box 307	Harrodsburg
Hatfield and Company	217 College Park Drive	Crestview Hills
Highland Financial Management, Inc.	2500 Bardstown Road, Suite 7	Louisville
Horizon Financial Services, Inc.	218 North Fifth Street	Paducah
Independent Investing	4350 Brownsboro Road #10	Louisville

## KENTUCKY HEADQUARTERED INVESTMENT ADVISOR FIRMS

NAME	ADDRESS	CITY
Investment Research Advisory Corp.	173 Sears Avenue, Suite 278	Louisville
Investment Strategies Inc.	2100 Gardiner Lane, Suite 212	Louisville
JDT, Inc.	1025 Dove Run Road, Suite 203	Lexington
Jerome G. Zimmerer	4400 Breckinridge Lane, Suite 114	Louisville
John Patrick Anderson	131 Prosperous Place, Suite 17	Lexington
Kentucky Fund Management, LLC	1406 Browns Lane, 2 <sup>nd</sup> Floor	Louisville
Key Market Research, LLC	166 Crescent Avenue	Louisville
Lewis Investment Advisers, Inc.	9828 Linn Station Road	Louisville
Lloyd E. Painter	112 Mile Street	Greenville
Main Street Investment Group, Inc.	2621 Rockford Lane	Louisville
MarketBeacon, Inc.	836 Euclid Avenue, Suite 321	Lexington
Messer Associates	116 E Main Street	Danville
Millson/Walker Financial Group, Ltd.	2734 Chancellor Drive, Suite 105	Crestview Hills
Mohr Financial Services, Inc.	1881 Dixie Hwy Suite 100	Ft. Wright
Money Matters, Inc.	120 Normal Avenue, Suite 190	Morehead
Moneywise, Inc.	2417 Regency Road, Suite A	Lexington
Nina M. Wyatt & Associates, LLC	526 Frederica Street	Owensboro
Pierce Financial Planning, Inc.	2353 Alexandria Drive, Suite 120	Lexington
Pillar Financial Advisors, LLC	3245 Ellis Way	Louisville
Regional Investment Advisors, Inc.	2100 High Ridge Road	Louisville
Resource Advisors, Inc.	1941 Bishop Lane, Suite 206	Louisville
Resource Design, Inc.	178 Barnwood Drive, Suite 112	Edgewood
Richard Calvin Rasey	6006 D Brownsboro Park Boulevard	Louisville
RiverCities Asset Management, LLC	2900 Veach Road, Suite 2	Owensboro
Riverfront Capital Management, Inc.	P.O. Box 2660	Covington
Robert M. Walker & Associates, Inc.	12700 Shelbyville Road, Barkely Building Suite 301	Louisville
Ron Beaton's Money Matters	3531 Savory Circle	Paducah
Scarce Services	1089 Chinoe	Lexington
Smith & Smith Ltd. Retirement Planning	Kaden Tower 6 <sup>th</sup> Fl 6100 Dutchmans Lane	Louisville
Stivers Consulting, Inc.	190 Market Street	Lexington
The Capital Return, Inc.	6817 Steep Run Road	Louisville
Thompson Investment Advisors, Inc.	940 Cherokee Road	Louisville
Walker Financial Services, Inc.	511 East 10 <sup>th</sup> Street	Bowling Green
Wealth Investment Network, Inc	157 Barnwood Drive Suite 101	Edgewood
William E. Sawyer	7400 New LaGrange Road Suite 304	Louisville
William Herbert Alley/DBA Alley Financial Group	2365 Harrodsburg Road, Suite 300	Lexington



The financial information in this report is based upon unverified figures furnished in December 31, 1999 call reports. Subsequent amendments to call reports are not reflected.

**PAID FOR WITH STATE FUNDS**

**DEPARTMENT OF FINANCIAL INSTITUTIONS**

1025 Capital Center Drive,  
Suite 200  
Frankfort, Kentucky 40601

502 • 573 • 3390  
Fax: 502 • 573 • 8787  
1 • 800 • 223 • 2579  
[www.dfi.statye.ky.us](http://www.dfi.statye.ky.us)