

PUBLIC DISCLOSURE

May 16, 2011

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**The Murray Bank
405 South 12th Street
Murray, Kentucky 42071
Docket #: 15834**

**Office of Thrift Supervision
Southeast Region
1475 Peachtree Street, N.E.
Atlanta, Georgia 30309**

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.