

# Rank The Banks

*Kentucky - 2018 Q4*

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# Rankings Per State

## Bank Listing

Company Name - City - Parent Company - Date Established - Number of Offices - Total Employees - S Corp? - Total Assets - ROAA - ROAE

## Top 50 Ranking by...

### Total Assets

City - Total Employees- Number of Offices - Total Deposits - Deposits/Office - Assets/Office - Deposits/Employee - Assets/Employee - **Total Assets**

### Net Interest Margin

City - Total Assets - Yield on Loans - Loan Growth Rate - Cost of Funds - Deposit Growth Rate - Loans/Deposits - Yield on Investment Securities (FTE) - **Net Interest Margin**

### Noninterest Income

City - Total Assets - Net Income - Service Charge on Deposits/Avg Assets - Gain on Sale of Loans/Avg. Assets - Net Servicing Fees/Avg Assets - Net Gains on OREO/Avg. Assets - Total Noninterest Income - **Noninterest Income/Avg Assets**

### Total Overhead

City - Total Assets - Efficiency Ratio (FTE) - Total Employees - Number of Offices - Personnel Expense/Avg. Assets - Occupancy Expense/Avg. Assets - Other Expense/Avg. Assets - **Total Overhead/Avg Assets**

### Asset Quality

City - Total Assets - Gross Loans - LLR/Gross Loans - Adj Loans 30-89PD/Gross Loans - Adj 90+ PD/Gross Loans - Adj NPLs + Adj OREO/Gross Loans - NCO/Avg Loans - **Asset Quality Composite**

### ROAE

City - Total Assets - LTM Net Income - Total Employees - LTM Net Income/Employee - 2017Q4 LTM Net Income - 2016Q4 LTM Net Income - ROAA - **ROAE**

### Overall

City - Total Assets - Net Interest Margin Rank - Noninterest Income Rank - Total Overhead Rank - Asset Quality Rank - ROAE Rank - **Overall Rank**

# Excluded Banks & Calculation Notes

## Excluded Banks:

- ▶ Excluded banks are usually special-purpose banks (such as trust banks), subsidiaries of foreign companies, or companies for which necessary data is not available as of this report
  - ▶ Unified Trust Company, N.A.

## Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending December 31, 2018 (unless noted otherwise)
- ▶ For banks that elect subchapter S status, return on average assets and return on average equity are adjusted to reflect the impact of a 25% corporate tax rate
- ▶ Asset quality index is the sum of: (Adjusted Loans 30-89 PD/Loans) + (Adjusted Loans 90 PD/Loans )+ (Adjusted NPLs/Loans) + (Adjusted OREO/Loans) + (Net Chargeoffs/Avg Loans). Adjustments are made to exclude loans for which repayment of principal is wholly or partially guaranteed by the US government
- ▶ Overall ranking is based on an unweighted average of Net Interest Margin rank, Noninterest Income rank, Total Overhead rank, Asset Quality rank and ROAE rank

# Kentucky - Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
1st Trust Bank, Inc.	Hazard		12/14/2004	4	50	No	257,172	0.61	6.99
American Bank & Trust Company, Inc.	Bowling Green	First Breckinridge Bancshares, Inc.	7/5/2000	5	76	No	389,476	1.16	13.09
Auburn Banking Company	Auburn	First Community Bancorp, Inc.	1/1/1929	2	21	Yes	78,621	1.40	16.76
Bank of Buffalo	Buffalo	Buffalo Bancshares, Inc.	1/7/1901	2	15	Yes	73,259	1.30	11.93
Bank of Cadiz and Trust Company	Cadiz	Cadiz Bancorp, Inc.	8/7/1970	5	33	Yes	103,088	0.70	8.39
Bank of Clarkson	Clarkson	First Breckinridge Bancshares, Inc.	1/1/1904	2	25	No	119,371	1.58	12.37
Bank of Columbia	Columbia	Columbia Bancshares, Inc.	1/1/1866	3	36	Yes	139,065	1.55	15.61
Bank of Edmonson County	Brownsville	Edmonson Bancshares, Inc.	10/5/1925	3	50	Yes	212,294	1.17	10.14
Bank of Hindman	Hindman	Community Exchange Bancshares, Inc.	10/3/1903	2	30	No	196,637	0.79	6.37
Bank of Jamestown	Jamestown	Jamestown Bancorp Inc.	7/17/1889	3	34	No	194,865	0.98	9.19
Bank of Lexington, Inc.	Lexington	First Breckinridge Bancshares, Inc.	2/6/2006	3	46	No	249,684	0.03	0.28
Bank of Maysville	Maysville	First Bank of Kentucky Corporation	6/26/1835	3	27	No	125,860	1.10	5.90
Bank of the Bluegrass & Trust Co.	Lexington	Bluegrass Bancshares, Inc.	4/10/1972	2	55	No	258,489	1.39	11.74
Bank of the Mountains, Inc.	West Liberty	Mountain Bancorp, Inc.	9/15/1973	4	27	No	70,049	0.69	6.36
Bankers' Bank of Kentucky, Inc.	Frankfort	Independent Community Bancorp, Inc.	4/12/1988	1	20	No	126,237	0.41	3.64
Bedford Loan & Deposit Bank	Bedford	Bedford Loan and Deposit Bancorp, Inc.	11/2/1891	3	28	No	94,097	0.83	6.30
Blue Grass Federal Savings and Loan Association	Paris		1/1/1959	1	8	No	34,578	0.33	1.27
Carrollton Federal Bank	Carrollton		1/1/1875	1	9	No	31,993	0.36	2.29
Casey County Bank, Inc.	Liberty	Casey County Bancorp, Inc.	12/20/1939	5	51	No	187,621	1.33	10.65
Cecilian Bank	Cecilia	First Cecilian Bancorp, Inc.	5/23/1903	15	217	No	875,638	1.39	13.93
Central Bank & Trust Company	Lexington	Central Bancshares, Inc.	4/15/1938	26	498	No	2,597,161	1.14	10.23
Century Bank of Kentucky, Inc.	Lawrenceburg	Century Bancshares, Inc.	7/5/2000	2	25	Yes	139,933	1.22	11.87
Citizens Bank	Hickman	Citizens Bancorp of Hickman, Inc.	1/1/1930	3	34	Yes	134,248	0.54	4.06
Citizens Bank	Hartford	Hartland Financial, Inc.	1/1/1914	3	30	No	100,825	1.22	13.06
Citizens Bank	Mount Vernon	Rockcastle Bancorp, Inc.	12/1/1904	4	43	Yes	141,610	0.70	6.43
Citizens Bank	Morehead	Citizens Bancorp of Morehead, Incorporated	9/25/1928	5	44	Yes	138,623	0.59	6.29
Citizens Bank & Trust Co. of Jackson	Jackson	John R Turner Holding Company	11/17/1962	3	50	Yes	146,259	0.51	5.76
Citizens Bank & Trust Company	Campbellsville	First Bancorp, Inc.	1/1/1939	4	47	No	206,193	1.11	7.05
Citizens Bank of Cumberland County	Burkesville	Citizens Cumberland Bancshares, Inc.	7/1/2000	1	23	Yes	75,984	1.51	11.75
Citizens Bank of Kentucky	Paintsville	Citizens National Corporation	12/27/1909	12	145	No	589,527	0.99	7.14
Citizens Commerce Bank	Versailles	Citizens Commerce Bancshares, Inc.	11/12/1996	6	63	No	247,114	0.79	7.58
Citizens Deposit Bank & Trust	Vanceburg	Premier Financial Bancorp, Inc.	10/21/1930	14	99	No	444,842	1.29	13.77
Citizens Deposit Bank of Arlington, Inc.	Arlington	Carlisle Bancorp, Inc.	12/1/1949	3	40	Yes	213,521	1.30	8.52
Citizens Federal Savings and Loan Association	Covington		1/1/1886	1	5	No	36,958	0.79	2.95
Citizens First Bank, Inc.	Bowling Green	Citizens First Corporation	2/19/1999	8	97	No	475,737	1.11	10.22
Citizens Guaranty Bank	Irvine	Citizens Guaranty Financial Corporation	11/29/1972	6	57	Yes	169,722	0.56	7.10
Citizens National Bank of Lebanon	Lebanon	CNB of Lebanon Bancorp, Inc.	1/1/1889	1	27	Yes	125,703	0.83	8.42
Citizens National Bank of Somerset	Somerset	Citizens Bancshares, Inc.	2/14/1920	10	122	Yes	405,897	1.11	11.33
Citizens Union Bank of Shelbyville	Shelbyville	Citizens Union Bancorp of Shelbyville, Inc.	7/1/1888	16	176	No	791,215	1.19	8.71
Clinton Bank	Clinton	Clinton Bancorp, Inc.	9/1/1887	1	14	No	62,463	0.73	3.92
Commercial Bank	West Liberty	Commercial Bancshares, Inc.	1/1/1910	2	31	Yes	139,441	0.52	3.43
Commercial Bank of Grayson	Grayson	Commercial Grayson Bancshares, Inc.	1/1/1891	3	57	No	176,009	0.79	5.71
Commonwealth Bank and Trust Company	Louisville	Commonwealth Bancshares, Inc.	1/1/1881	17	277	Yes	996,244	0.66	7.27
Commonwealth Community Bank, Inc.	Hartford	Ohio County Community Bancshares, Inc.	7/5/1928	4	33	Yes	142,446	0.42	3.17
Community Financial Services Bank	Benton	Community Financial Services, Inc.	9/20/1890	6	236	No	1,172,130	1.01	11.31

# Kentucky - Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Community Trust Bank, Inc.	Pikeville	Community Trust Bancorp, Inc.	11/17/1903	81	934	No	4,179,535	1.39	10.12
Cumberland Security Bank, Inc.	Somerset	First Commerce Bancorp, Inc.	8/13/1909	4	58	Yes	204,761	2.20	16.73
Cumberland Valley National Bank & Trust Company	London	Cumberland Valley Financial Corporation	10/1/1904	14	135	No	499,367	0.63	6.31
Dixon Bank	Dixon		1/1/1895	1	13	No	84,158	0.76	3.45
Eclipse Bank, Inc.	Louisville		10/14/2005	1	18	No	153,165	0.79	6.10
Edmonton State Bank	Edmonton	Edmonton Bancshares, Inc.	3/17/1897	13	145	Yes	527,185	1.50	10.52
Elkton Bank & Trust Company	Elkton	Elkton Bancorp, Inc.	1/1/1866	4	30	No	141,628	1.56	12.47
Farmers & Traders Bank of Campton	Campton	Middlefork Financial Group Inc.	1/1/1902	1	12	Yes	47,968	0.65	6.02
Farmers Bank	Nicholasville	Farmers Bancorp of Nicholasville, Inc.	12/1/1934	4	31	No	140,967	0.95	8.85
Farmers Bank and Trust Company	Princeton	United Bancorp of Princeton, Inc.	1/2/1899	3	34	Yes	130,190	1.27	8.84
Farmers Bank and Trust Company	Marion	Farmers Bancorp, Inc. of Marion, Kentucky	12/1/1899	5	48	Yes	203,870	0.78	6.83
Farmers Bank of Milton	Milton	Farmers Financial Corporation	10/6/1902	5	49	No	240,787	1.15	7.71
Farmers Deposit Bank	Liberty	John R Turner Holding Company	1/1/1904	2	17	Yes	44,619	0.90	7.85
Farmers National Bank of Danville	Danville	Boyle Bancorp, Inc.	2/10/1879	13	173	No	552,221	1.00	9.01
Farmers National Bank of Lebanon	Lebanon	Lebanon Bancshares, Inc.	4/1/1890	2	26	No	101,930	0.19	1.89
Farmers National Bank of Scottsville	Scottsville	FNB Financial Corp.	11/3/1923	5	67	No	251,425	1.30	8.53
Farmers State Bank	Booneville	Middlefork Financial Group Inc.	1/2/1931	2	16	Yes	50,390	0.98	8.87
Field & Main Bank	Henderson	Field & Main Bancorp, Inc.	2/2/1934	5	120	No	443,504	1.02	9.52
First & Farmers National Bank, Inc.	Somerset	Albany Bancorp, Inc.	10/15/1903	12	147	No	510,867	1.04	8.03
First & Peoples Bank and Trust Company	Russell	First & Peoples Bancshares, Inc.	2/28/1932	6	56	No	194,157	0.79	4.59
First Commonwealth Bank of Prestonsburg, Inc.	Prestonsburg	First Prestonsburg Bancshares, Inc.	6/8/1904	10	96	Yes	307,880	0.85	8.33
First Community Bank of the Heartland, Inc.	Clinton	First Trust Financial Corporation	1/1/1936	8	65	Yes	236,246	0.68	7.40
First Federal Savings and Loan Association	Morehead		8/12/1963	1	6	No	34,695	0.77	2.78
First Federal Savings and Loan Association (MHC)	Hazard	First Federal MHC	7/26/1960	1	10	No	78,474	0.31	1.26
First Federal Savings Bank of Kentucky (MHC)	Frankfort	First Federal MHC	9/28/1934	6	56	No	242,543	0.21	1.14
First Kentucky Bank, Inc.	Mayfield	Exchange Bancshares, Inc.	3/6/1899	11	108	Yes	442,150	0.80	8.79
First National Bank and Trust	London	First National London Bankshares Corporation	4/1/1903	4	59	No	209,723	0.65	6.01
First National Bank of Brooksville	Brooksville	FNB Bancshares, Inc.	7/7/1907	2	14	Yes	60,440	0.67	6.13
First National Bank of Grayson	Grayson	First Grayson Bancorp, Inc.	1/1/1902	8	97	No	251,810	1.46	13.70
First National Bank of Jackson	Jackson	First National Holding Company of Jackson	1/1/1909	2	29	No	100,820	0.20	1.56
First National Bank of Kentucky	Carrollton	Port William Bancshares, Inc.	11/1/1881	2	32	Yes	121,078	0.80	6.91
First National Bank of Manchester	Manchester	First National Financial Corporation	2/5/1905	4	37	No	138,849	0.89	6.98
First National Bank of Russell Springs	Russell Springs	First Bancorp, Inc.	1/1/1906	3	36	No	211,197	0.84	6.94
First Southern National Bank	Lancaster	First Southern Bancorp, Inc.	4/8/1865	15	217	No	839,978	1.09	10.44
First State Bank	Irvington	First Breckinridge Bancshares, Inc.	1/1/1903	3	73	No	203,115	1.45	13.40
First State Bank of the Southeast, Inc.	Middlesboro	First State Bancshares, Inc.	1/4/1904	10	93	Yes	347,050	0.63	6.89
First State Bank, Inc.	Central City	Community Bancorp of Kentucky, Inc.	1/4/1904	5	33	Yes	154,786	1.03	12.55
First United Bank and Trust Company	Madisonville	First United Bancorp, Inc.	3/29/1996	4	79	Yes	339,039	1.09	8.30
FNB Bank, Inc.	Mayfield	Jackson Financial Corporation	5/1/1875	8	110	No	506,834	0.80	7.87
Forcht Bank, National Association	Lexington	Forcht Bancorp, Inc.	10/1/2002	25	291	No	1,240,722	0.64	5.19
Franklin Bank & Trust Company	Franklin	Franklin Bancorp, Inc.	12/1/1958	5	82	No	514,936	1.24	10.80
Fredonia Valley Bank	Fredonia	Fredonia Valley Bancorp, Inc.	1/24/1895	2	20	No	86,423	1.50	9.37
Hancock Bank and Trust Company	Hawesville	Hancock Bancorp, Inc.	7/1/1888	6	84	Yes	287,446	0.43	3.92
Hart County Bank and Trust Company	Munfordville	Hart Bancshares, Inc.	2/20/1890	1	7	No	25,379	1.51	6.70
Heritage Bank USA, Inc.	Hopkinsville	HopFed Bancorp, Inc.	1/1/1879	18	220	No	929,451	0.76	7.17

# Kentucky - Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Heritage Bank, Inc.	Burlington	Heritage Bancorp, Inc.	9/4/1990	19	184	No	898,294	0.96	10.72
Home Federal Bank Corporation	Middlesboro	HFB Financial Corporation	1/1/1920	6	95	No	381,367	0.97	8.91
Home Savings Bank, FSB	Ludlow		1/1/1941	1	5	No	25,894	(0.25)	(1.66)
Hometown Bank of Corbin, Inc.	Corbin	Hometown Bancshares, Inc.	4/3/2000	5	54	No	163,942	0.86	10.04
Hyden Citizens Bank	Hyden	Middlefork Financial Group Inc.	9/1/1904	4	31	Yes	129,306	0.71	7.83
Independence Bank of Kentucky	Owensboro	Independence Bancshares, Inc.	1/1/1909	25	379	Yes	2,358,895	0.98	13.22
Inez Deposit Bank	Inez	Community Holding Company	5/1/1904	4	46	No	141,880	0.41	3.59
Jackson County Bank	McKee		10/5/1904	3	38	No	135,414	1.48	5.44
Kentucky Bank	Paris	Kentucky Bancshares, Inc.	1/1/1915	17	232	No	1,083,454	1.17	11.85
Kentucky Farmers Bank Corporation	Ashland		1/1/1931	3	56	Yes	178,412	1.28	5.37
King Southern Bank	Chaplin	King Bancorp, Inc.	1/1/1919	5	35	Yes	198,936	1.32	12.06
Lewisburg Banking Company	Lewisburg	Lewisburg Bancshares Corporation	2/10/1894	4	31	Yes	121,110	1.45	14.10
Limestone Bank, Inc.	Louisville	Limestone Bancorp, Inc.	3/24/1902	16	214	No	1,065,453	1.04	9.95
Lincoln National Bank	Hodgenville	Hambac, Inc.	7/2/1930	5	105	No	289,244	1.28	9.85
Louisa Community Bank	Louisa		8/7/2006	1	14	No	32,369	(3.68)	(37.46)
Magnolia Bank	Magnolia	Magnolia Bancshares, Inc.	9/29/1919	4	300	Yes	268,405	1.06	10.58
Meade County Bank	Brandenburg	Meade Bancorp, Inc.	6/7/1984	4	40	No	200,584	1.12	12.14
Metro Bank	Louisville	Louisville Development Bancorp, Inc.	1/6/1997	1	6	No	26,189	(0.06)	(0.31)
Monticello Banking Company	Monticello	Monticello Bankshares, Inc.	1/1/1895	16	189	No	736,192	1.38	13.33
Morgantown Bank & Trust Company, Incorporated	Morgantown	Morgantown Deposit Bancorp, Inc.	6/1/1880	5	51	No	193,864	0.81	9.28
Murray Bank	Murray	BanKentucky, Inc.	6/15/1999	3	59	Yes	308,852	1.01	11.52
Owingsville Banking Company	Owingsville	Bath County Banking Company	5/10/1893	3	23	No	70,056	0.51	8.05
Paducah Bank and Trust Company	Paducah	Paducah Bank Shares, Inc.	1/24/1948	6	131	Yes	649,564	1.10	9.44
PBK Bank, Inc.	Stanford	Community Bancshares, Inc.	1/1/1906	6	38	No	116,750	1.69	12.96
Peoples Bank	Taylorsville	Lake Valley Bancorp, Inc.	2/3/1903	2	33	Yes	106,534	0.93	7.98
Peoples Bank	Marion	Peoples-Marion Bancorp, Inc.	10/1/1946	3	20	No	62,604	1.37	14.96
Peoples Bank	Lebanon	Community Financial of Kentucky, Inc.	9/16/1910	2	11	No	54,745	0.85	8.84
Peoples Bank & Trust Company	Owenton	Owenton Bancorp, Inc.	1/1/1902	1	15	Yes	54,271	0.88	6.80
Peoples Bank & Trust Company of Hazard	Hazard	Hazard Bancorp	3/23/1923	7	58	Yes	249,160	(1.52)	(22.73)
Peoples Bank & Trust Company of Madison County	Berea	Whitaker Bank Corporation of Kentucky	10/19/1970	10	74	No	400,298	1.18	9.00
People's Bank and Trust Company of Clinton County	Albany	Upper Cumberland Bancshares, Inc.	3/20/2006	1	13	No	38,370	1.00	10.60
Peoples Bank Mt. Washington	Mount Washington	Crossroads Bancorp, Inc.	1/1/1909	2	22	Yes	84,491	1.04	8.76
Peoples Bank of Kentucky, Inc.	Flemingsburg	Peoples of Fleming County Bancorp, Inc.	4/6/1906	8	77	No	317,617	1.20	9.91
Peoples Exchange Bank	Winchester	Genbeach Co., Inc.	9/13/1912	10	94	No	396,009	1.01	10.77
Pinnacle Bank, Inc.	Vanceburg		10/26/1976	3	19	No	48,819	1.06	6.74
Planters Bank, Inc.	Hopkinsville	Planters Financial Group, Inc.	9/12/1996	13	158	No	1,072,504	1.30	13.06
Republic Bank & Trust Company	Louisville	Republic Bancorp, Inc.	1/11/1982	45	1,051	No	5,230,165	1.52	13.01
River City Bank, Inc.	Louisville	First Breckinridge Bancshares, Inc.	6/26/1986	6	78	No	344,869	1.34	9.29
Sacramento Deposit Bank	Sacramento	Sacramento Bancorp	10/14/1895	2	21	Yes	105,200	1.37	12.05
Salyersville National Bank	Salyersville	SNB Bancorp, Inc.	10/10/1902	2	30	No	112,092	1.07	7.88
Sebree Deposit Bank	Sebree	Sebree Bancorp	4/22/1890	1	9	No	21,325	(0.20)	(1.73)
Security Bank and Trust Company	Maysville	Security Bancorp of Maysville, Inc.	1/1/1928	3	11	Yes	54,963	1.05	5.22
South Central Bank, Inc.	Glasgow	South Central Bancshares of Kentucky, Inc.	1/1/1908	24	266	No	1,195,121	1.00	9.57
Springfield State Bank	Springfield	Springfield Bankshares, Inc.	1/1/1911	4	41	No	315,618	1.22	8.74
Stock Yards Bank & Trust Company	Louisville	Stock Yards Bancorp, Inc.	6/1/1904	37	591	No	3,301,156	1.85	17.46



# Kentucky - Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Taylor County Bank	Campbellsville	Taylor County Bancshares, Inc.	9/1/1937	4	55	Yes	179,274	1.49	11.28
Town & Country Bank and Trust Company	Bardstown	First Farmers Bank Holding Company	9/9/1907	6	86	No	304,423	1.53	12.76
Traditional Bank, Inc.	Mount Sterling	Traditional Bancorporation, Inc.	3/17/1902	14	221	Yes	1,522,837	1.23	12.50
United Citizens Bank & Trust Company	Campbellsburg	United Citizens Financial Corporation	3/1/1872	5	40	No	109,320	1.04	8.87
United Citizens Bank of Southern Kentucky, Inc.	Columbia	United Citizens Bancorp, Inc.	12/6/2004	4	42	No	159,813	1.53	12.88
United Community Bank of West Kentucky, Inc.	Morganfield	United Community Bancshares, Inc.	12/10/2001	4	55	No	262,052	1.73	13.19
United Cumberland Bank	Whitley City	McCreary Bancshares, Inc.	1/1/1906	7	95	Yes	287,229	1.24	9.92
United Southern Bank	Hopkinsville	Todd Bancshares, Inc.	6/22/1922	9	64	No	223,491	1.13	10.47
Victory Community Bank	Fort Mitchell	Victory Trust	12/9/2002	3	33	Yes	180,152	2.54	17.26
West Point Bank	Radcliff	First Breckinridge Bancshares, Inc.	7/1/1914	5	43	No	259,065	0.86	10.52
Whitaker Bank, Inc.	Lexington	Whitaker Bank Corporation of Kentucky	4/19/1990	35	291	No	1,216,056	0.92	6.94
Wilson & Muir Bank & Trust Company	Bardstown	Wilson & Muir Bancorp, Inc.	12/18/1865	11	131	Yes	519,326	1.50	19.38
WinFirst Bank	Winchester	WinFirst Financial Corporation	1/1/1934	2	20	Yes	145,137	1.01	7.31

# Kentucky - Total Asset Ranking

Rank	Company Name	City	Total Employees	Number of Offices	Total Deposits (\$000)	Deposits (\$000)/Office	Assets (\$000)/Office	Deposits (\$000)/Employee	Assets (\$000)/Employee	Total Assets (\$000)
1	Republic Bank & Trust Company	Louisville	1,051	45	3,555,599	79,013	116,226	3,383	4,976	5,230,165
2	Stock Yards Bank & Trust Company	Louisville	591	37	2,802,027	75,730	89,220	4,741	5,586	3,301,156
3	Central Bank & Trust Company	Lexington	498	26	2,110,148	81,160	99,891	4,237	5,215	2,597,161
4	Independence Bank of Kentucky	Owensboro	379	25	1,864,394	74,576	94,356	4,919	6,224	2,358,895
5	Forcht Bank, National Association	Lexington	291	25	929,878	37,195	49,629	3,195	4,264	1,240,722
6	Whitaker Bank, Inc.	Lexington	291	35	985,040	28,144	34,744	3,385	4,179	1,216,056
7	South Central Bank, Inc.	Glasgow	266	24	1,036,323	43,180	49,797	3,896	4,493	1,195,121
8	Community Financial Services Bank	Benton	236	6	1,048,910	174,818	195,355	4,445	4,967	1,172,130
9	Kentucky Bank	Paris	232	17	857,327	50,431	63,733	3,695	4,670	1,083,454
10	Planters Bank, Inc.	Hopkinsville	158	13	834,772	64,213	82,500	5,283	6,788	1,072,504
11	Limestone Bank, Inc.	Louisville	214	16	899,183	56,199	66,591	4,202	4,979	1,065,453
12	Commonwealth Bank and Trust Company	Louisville	277	17	802,295	47,194	58,603	2,896	3,597	996,244
13	Heritage Bank USA, Inc.	Hopkinsville	220	18	741,116	41,173	51,636	3,369	4,225	929,451
14	Heritage Bank, Inc.	Burlington	184	19	787,889	41,468	47,279	4,282	4,882	898,294
15	Cecilian Bank	Cecilia	217	15	696,615	46,441	58,376	3,210	4,035	875,638
16	First Southern National Bank	Lancaster	217	15	741,397	49,426	55,999	3,417	3,871	839,978
17	Citizens Union Bank of Shelbyville	Shelbyville	176	16	632,598	39,537	49,451	3,594	4,496	791,215
18	Monticello Banking Company	Monticello	189	16	650,773	40,673	46,012	3,443	3,895	736,192
19	Paducah Bank and Trust Company	Paducah	131	6	499,349	83,225	108,261	3,812	4,959	649,564
20	Citizens Bank of Kentucky	Paintsville	145	12	483,044	40,254	49,127	3,331	4,066	589,527
21	Farmers National Bank of Danville	Danville	173	13	486,919	37,455	42,479	2,815	3,192	552,221
22	Edmonton State Bank	Edmonton	145	13	416,793	32,061	40,553	2,874	3,636	527,185
23	Wilson & Muir Bank & Trust Company	Bardstown	131	11	450,895	40,990	47,211	3,442	3,964	519,326
24	Franklin Bank & Trust Company	Franklin	82	5	388,319	77,664	102,987	4,736	6,280	514,936
25	First & Farmers National Bank, Inc.	Somerset	147	12	424,066	35,339	42,572	2,885	3,475	510,867
26	FNB Bank, Inc.	Mayfield	110	8	413,665	51,708	63,354	3,761	4,608	506,834
27	Cumberland Valley National Bank & Trust Company	London	135	14	446,779	31,913	35,669	3,309	3,699	499,367
28	Citizens First Bank, Inc.	Bowling Green	97	8	389,842	48,730	59,467	4,019	4,905	475,737
29	Citizens Deposit Bank & Trust	Vanceburg	99	14	388,961	27,783	31,774	3,929	4,493	444,842
30	Field & Main Bank	Henderson	120	5	378,700	75,740	88,701	3,156	3,696	443,504
31	First Kentucky Bank, Inc.	Mayfield	108	11	356,357	32,396	40,195	3,300	4,094	442,150
32	Citizens National Bank of Somerset	Somerset	122	10	334,946	33,495	40,590	2,745	3,327	405,897
33	Peoples Bank & Trust Company of Madison County	Berea	74	10	300,808	30,081	40,030	4,065	5,409	400,298
34	Peoples Exchange Bank	Winchester	94	10	318,352	31,835	39,601	3,387	4,213	396,009
35	American Bank & Trust Company, Inc.	Bowling Green	76	5	332,741	66,548	77,895	4,378	5,125	389,476
36	First State Bank of the Southeast, Inc.	Middlesboro	93	10	290,302	29,030	34,705	3,122	3,732	347,050
37	River City Bank, Inc.	Louisville	78	6	287,373	47,896	57,478	3,684	4,421	344,869
38	First United Bank and Trust Company	Madisonville	79	4	254,088	63,522	84,760	3,216	4,292	339,039
39	Peoples Bank of Kentucky, Inc.	Flemingsburg	77	8	258,890	32,361	39,702	3,362	4,125	317,617
40	Springfield State Bank	Springfield	41	4	227,620	56,905	78,905	5,552	7,698	315,618
41	Murray Bank	Murray	59	3	278,868	92,956	102,951	4,727	5,235	308,852
42	First Commonwealth Bank of Prestonsburg, Inc.	Prestonsburg	96	10	238,627	23,863	30,788	2,486	3,207	307,880
43	Town & Country Bank and Trust Company	Bardstown	86	6	265,145	44,191	50,737	3,083	3,540	304,423
44	Lincoln National Bank	Hodgenville	105	5	240,199	48,040	57,849	2,288	2,755	289,244
45	Hancock Bank and Trust Company	Hawesville	84	6	235,866	39,311	47,908	2,808	3,422	287,446
46	United Cumberland Bank	Whitley City	95	7	235,260	33,609	41,033	2,476	3,023	287,229
47	Magnolia Bank	Magnolia	300	4	231,141	57,785	67,101	770	895	268,405
48	United Community Bank of West Kentucky, Inc.	Morganfield	55	4	206,278	51,570	65,513	3,751	4,765	262,052
49	West Point Bank	Radcliff	43	5	162,222	32,444	51,813	3,773	6,025	259,065
50	Bank of the Bluegrass & Trust Co.	Lexington	55	2	219,254	109,627	129,245	3,986	4,700	258,489

# Kentucky - Net Interest Margin Ranking

Rank	Company Name	City	Total Assets (\$000)	Yield on Loans (%)	Loan Growth Rate (%)	Cost of Funds (%)	Deposit Growth Rate (%)	Loans/Deposits (%)	Yield on Investment Securities (FTE) (%)	Net Interest Margin (%)
1	Bank of the Mountains, Inc.	West Liberty	70,049	7.34	1.29	0.51	4.25	85.95	1.57	5.97
2	Citizens Bank of Cumberland County	Burkesville	75,984	6.98	(1.60)	0.49	1.07	80.19	1.67	5.37
3	People's Bank and Trust Company of Clinton County	Albany	38,370	6.85	6.04	1.16	3.51	95.73	2.09	5.26
4	Peoples Bank	Marion	62,604	6.62	22.28	1.16	33.00	89.57	1.90	5.07
5	Farmers Deposit Bank	Liberty	44,619	6.23	(0.08)	0.49	(3.54)	88.28	1.51	5.01
6	PBK Bank, Inc.	Stanford	116,750	6.08	0.69	0.15	1.04	81.97	2.56	4.96
7	Pinnacle Bank, Inc.	Vanceburg	48,819	6.06	(4.48)	0.77	(4.78)	104.25	3.34	4.90
8	Commercial Bank	West Liberty	139,441	6.59	10.33	0.53	(12.15)	78.92	3.69	4.86
9	Cumberland Security Bank, Inc.	Somerset	204,761	5.58	5.42	0.27	7.37	93.09	1.67	4.70
10	Kentucky Farmers Bank Corporation	Ashland	178,412	6.05	15.08	0.33	(1.29)	61.47	4.72	4.66
11	Republic Bank & Trust Company	Louisville	5,230,165	5.81	3.45	0.65	0.67	117.28	2.30	4.65
12	Citizens Bank	Morehead	138,623	5.50	0.57	0.42	7.66	90.46	1.97	4.57
13	Peoples Bank & Trust Company	Owenton	54,271	5.75	1.34	0.36	(5.65)	82.29	2.99	4.56
14	Owingsville Banking Company	Owingsville	70,056	6.66	2.67	1.03	6.51	80.62	2.75	4.55
15	Fredonia Valley Bank	Fredonia	86,423	5.67	3.43	0.35	8.82	81.92	3.23	4.54
16	Citizens Guaranty Bank	Irvine	169,722	5.79	10.62	0.89	3.82	109.20	1.80	4.49
17	Bank of Columbia	Columbia	139,065	5.61	9.79	0.65	2.65	99.99	2.62	4.48
18	Taylor County Bank	Campbellsville	179,274	5.98	(2.30)	0.56	(1.49)	86.26	2.66	4.45
18	First Southern National Bank	Lancaster	839,978	5.42	4.11	0.13	(1.24)	82.41	1.94	4.45
20	Sacramento Deposit Bank	Sacramento	105,200	6.02	(0.50)	0.54	(3.69)	74.30	3.05	4.40
21	United Cumberland Bank	Whitley City	287,229	6.24	4.68	0.66	1.06	84.51	1.99	4.38
22	Lincoln National Bank	Hodgenville	289,244	5.54	6.79	0.60	1.79	93.72	3.12	4.35
22	United Citizens Bank of Southern Kentucky, Inc.	Columbia	159,813	5.63	9.32	0.94	7.49	101.46	1.93	4.35
24	Peoples Bank Mt. Washington	Mount Washington	84,491	5.34	6.97	0.08	(0.62)	77.65	3.20	4.33
25	Lewisburg Banking Company	Lewisburg	121,110	5.64	8.84	0.33	1.45	84.17	2.46	4.32
26	Auburn Banking Company	Auburn	78,621	5.40	(1.71)	0.40	(5.08)	83.72	1.79	4.28
26	Casey County Bank, Inc.	Liberty	187,621	5.68	3.23	0.63	6.41	85.03	2.52	4.28
26	Farmers Bank and Trust Company	Princeton	130,190	5.42	0.24	0.52	(0.29)	92.72	2.35	4.28
29	Citizens Bank	Mount Vernon	141,610	5.44	5.70	0.78	(0.38)	96.46	2.62	4.26
30	Citizens Union Bank of Shelbyville	Shelbyville	791,215	5.50	6.17	0.83	8.71	98.48	2.39	4.22
31	Edmonton State Bank	Edmonton	527,185	5.58	6.10	0.73	3.80	96.92	2.13	4.21
32	Farmers Bank and Trust Company	Marion	203,870	5.46	2.81	0.72	4.04	96.88	2.66	4.18
32	First & Farmers National Bank, Inc.	Somerset	510,867	5.11	9.65	0.53	0.52	72.44	4.20	4.18
34	Carrollton Federal Bank	Carrollton	31,993	4.93	3.83	0.35	(5.81)	92.51	1.60	4.17
35	Citizens Bank & Trust Co. of Jackson	Jackson	146,259	5.54	(5.76)	0.74	2.14	80.72	1.77	4.16
36	Wilson & Muir Bank & Trust Company	Bardstown	519,326	5.59	7.45	0.09	1.98	67.58	2.49	4.15
37	Field & Main Bank	Henderson	443,504	5.14	6.13	0.77	4.91	93.85	3.80	4.14
38	Jackson County Bank	McKee	135,414	6.76	2.67	0.39	9.39	71.48	2.00	4.13
38	United Community Bank of West Kentucky, Inc.	Morganfield	262,052	5.62	8.73	0.67	6.59	87.88	2.82	4.13
40	Hometown Bank of Corbin, Inc.	Corbin	163,942	5.27	5.39	0.30	2.20	84.97	2.69	4.12
41	Citizens Bank	Hickman	134,248	5.68	20.68	1.00	3.31	99.52	3.16	4.11
42	First United Bank and Trust Company	Madisonville	339,039	5.40	18.72	0.65	8.83	92.26	3.13	4.10
42	King Southern Bank	Chaplin	198,936	5.37	4.94	1.13	(6.26)	136.79	3.50	4.10
44	Peoples Bank of Kentucky, Inc.	Flemingsburg	317,617	5.46	16.27	0.85	9.23	99.95	1.81	4.09
45	Heritage Bank, Inc.	Burlington	898,294	5.24	13.30	0.72	20.17	78.73	2.56	4.06
46	United Southern Bank	Hopkinsville	223,491	5.31	(1.22)	0.49	(1.88)	86.80	2.09	4.05
46	First State Bank, Inc.	Central City	154,786	5.45	14.40	0.98	13.40	92.04	2.77	4.05
46	First State Bank	Irvington	203,115	5.61	20.24	0.61	7.22	81.46	2.08	4.05
46	Bank of Clarkson	Clarkson	119,371	5.81	23.72	0.44	(1.68)	83.17	2.11	4.05
50	Farmers National Bank of Scottsville	Scottsville	251,425	5.53	4.02	0.72	0.17	88.47	2.61	4.04

# Kentucky - Noninterest Income Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Income (\$000)	Service Charges on Deposits/ Avg Assets (%)	Gain on Sale of Loans/ Avg Assets (%)	Net Servicing Fees/ Avg Assets (%)	Net Gains on OREO/ Avg Assets (%)	Total Noninterest Income (\$000)	NonInterest Income/ Avg Assets (%)
1	Magnolia Bank	Magnolia	268,405	3,440	0.15	13.30	2.18	0.00	39,357	16.19
2	River City Bank, Inc.	Louisville	344,869	4,022	0.19	0.00	0.00	0.00	14,601	4.85
3	Victory Community Bank	Fort Mitchell	180,152	5,741	0.01	2.38	0.36	(0.01)	5,555	3.28
4	Commonwealth Bank and Trust Company	Louisville	996,244	8,868	0.17	0.83	0.45	0.00	26,748	2.65
5	Metro Bank	Louisville	26,189	(16)	0.00	0.00	0.00	0.00	680	2.51
6	Farmers National Bank of Danville	Danville	552,221	5,166	0.38	0.00	0.00	0.00	9,403	1.81
7	Field & Main Bank	Henderson	443,504	4,305	0.25	0.07	0.00	0.01	7,136	1.70
8	Stock Yards Bank & Trust Company	Louisville	3,301,156	58,610	0.28	0.05	0.03	0.00	46,187	1.46
9	Bankers' Bank of Kentucky, Inc.	Frankfort	126,237	507	0.46	0.00	0.00	0.00	1,775	1.45
10	Central Bank & Trust Company	Lexington	2,597,161	28,668	0.29	0.12	0.01	(0.03)	36,076	1.44
11	Town & Country Bank and Trust Company	Bardstown	304,423	4,672	0.20	0.05	0.00	0.17	4,121	1.35
12	Bank of the Bluegrass & Trust Co.	Lexington	258,489	3,551	0.14	0.17	0.00	0.00	3,350	1.31
13	First National Bank of Grayson	Grayson	251,810	3,770	0.79	0.01	0.03	0.00	3,334	1.29
14	Kentucky Bank	Paris	1,083,454	12,339	0.36	0.15	0.02	0.02	13,230	1.25
15	Republic Bank & Trust Company	Louisville	5,230,165	78,028	0.28	0.16	0.02	0.01	63,789	1.24
16	PBK Bank, Inc.	Stanford	116,750	1,970	0.62	0.00	0.00	0.00	1,399	1.20
17	Citizens Bank	Hartford	100,825	1,098	0.28	0.61	0.00	0.00	1,063	1.18
17	Farmers State Bank	Booneville	50,390	657	0.90	0.00	0.00	0.01	595	1.18
19	Cumberland Security Bank, Inc.	Somerset	204,761	5,923	0.40	0.17	0.12	(0.02)	2,287	1.13
20	Citizens Bank & Trust Co. of Jackson	Jackson	146,259	988	0.76	0.00	0.00	0.00	1,608	1.11
20	Paducah Bank and Trust Company	Paducah	649,564	9,403	0.33	0.11	0.00	0.00	7,107	1.11
22	Bank of the Mountains, Inc.	West Liberty	70,049	470	0.43	0.00	0.00	0.03	725	1.06
23	Monticello Banking Company	Monticello	736,192	9,959	0.41	0.04	0.01	0.00	7,518	1.05
24	Whitaker Bank, Inc.	Lexington	1,216,056	11,690	0.36	0.02	0.00	0.08	13,077	1.03
24	Citizens National Bank of Somerset	Somerset	405,897	5,797	0.40	0.03	0.06	(0.01)	4,028	1.03
26	United Cumberland Bank	Whitley City	287,229	4,756	0.51	0.09	0.00	0.00	2,950	1.02
26	Farmers Deposit Bank	Liberty	44,619	554	0.67	0.00	0.00	0.02	471	1.02
28	Cumberland Valley National Bank & Trust Company	London	499,367	3,034	0.29	0.00	0.02	(0.17)	4,745	0.98
29	Peoples Bank Mt. Washington	Mount Washington	84,491	1,210	0.16	0.17	0.12	0.01	842	0.97
30	Kentucky Farmers Bank Corporation	Ashland	178,412	2,984	0.20	0.00	0.00	0.00	1,680	0.96
31	First Commonwealth Bank of Prestonsburg, Inc.	Prestonsburg	307,880	3,519	0.59	0.00	0.00	0.02	2,934	0.95
32	Citizens Bank of Kentucky	Paintsville	589,527	5,798	0.42	0.01	0.00	(0.01)	5,427	0.93
32	South Central Bank, Inc.	Glasgow	1,195,121	11,616	0.28	0.16	0.07	0.00	10,783	0.93
34	Hometown Bank of Corbin, Inc.	Corbin	163,942	1,399	0.46	0.03	0.00	0.00	1,490	0.92
35	Peoples Exchange Bank	Winchester	396,009	3,792	0.46	0.11	0.00	0.00	3,439	0.91
35	First Community Bank of the Heartland, Inc.	Clinton	236,246	2,053	0.50	(0.01)	0.06	(0.02)	2,064	0.91
35	Bank of Clarkson	Clarkson	119,371	1,878	0.68	0.00	0.00	0.00	1,086	0.91
35	First National Bank of Manchester	Manchester	138,849	1,246	0.45	0.00	0.00	0.00	1,275	0.91
39	Citizens Union Bank of Shelbyville	Shelbyville	791,215	8,928	0.32	0.19	0.00	0.01	6,612	0.88
39	First United Bank and Trust Company	Madisonville	339,039	4,413	0.24	0.09	0.00	0.00	2,679	0.88
41	Forcht Bank, National Association	Lexington	1,240,722	7,008	0.44	0.06	0.02	0.01	9,468	0.87
42	Inez Deposit Bank	Inez	141,880	590	0.71	0.00	0.00	(0.03)	1,209	0.84
42	Farmers Bank and Trust Company	Princeton	130,190	2,205	0.33	0.00	0.00	0.00	1,097	0.84
44	Citizens Bank	Mount Vernon	141,610	1,309	0.27	0.00	0.00	0.00	1,159	0.83
45	Peoples Bank & Trust Company	Owenton	54,271	652	0.44	0.00	0.00	0.00	442	0.79
46	Citizens Guaranty Bank	Irvine	169,722	1,211	0.33	0.01	0.00	(0.04)	1,277	0.78
46	Edmonton State Bank	Edmonton	527,185	10,267	0.29	0.00	0.11	0.00	4,021	0.78
46	First Kentucky Bank, Inc.	Mayfield	442,150	4,539	0.36	0.00	0.00	0.01	3,358	0.78
49	Franklin Bank & Trust Company	Franklin	514,936	6,095	0.51	0.00	0.00	(0.01)	3,807	0.77
49	Heritage Bank USA, Inc.	Hopkinsville	929,451	6,879	0.29	0.16	0.00	0.00	7,017	0.77

# Kentucky - Total Overhead Ranking

Rank	Company Name	City	Total Assets (\$000)	Efficiency Ratio (FTE) (%)	Total Employees	Number of Offices	Personnel Expense/ Avg. Assets (%)	Occupancy Expense/ Avg. Assets (%)	Other Expense/ Avg. Assets (%)	Total Overhead/ Avg. Assets (%)
1	Bank of Buffalo	Buffalo	73,259	46.88	15	2	0.96	0.20	0.50	1.65
2	Bank of Hindman	Hindman	196,637	58.87	30	2	0.99	0.18	0.60	1.77
3	Dixon Bank	Dixon	84,158	63.33	13	1	1.07	0.20	0.64	1.91
4	West Point Bank	Radcliff	259,065	65.12	43	5	1.03	0.33	0.62	1.99
5	Citizens Federal Savings and Loan Association	Covington	36,958	65.81	5	1	1.11	0.37	0.57	2.06
6	Bankers' Bank of Kentucky, Inc.	Frankfort	126,237	78.23	20	1	1.30	0.29	0.54	2.13
7	WinFirst Bank	Winchester	145,137	61.49	20	2	1.17	0.19	0.78	2.14
8	Planters Bank, Inc.	Hopkinsville	1,072,504	54.26	158	13	1.21	0.25	0.69	2.15
9	Murray Bank	Murray	308,852	59.87	59	3	1.11	0.22	0.82	2.15
10	Citizens Deposit Bank of Arlington, Inc.	Arlington	213,521	52.91	40	3	1.16	0.16	0.84	2.16
11	Cecilian Bank	Cecilia	875,638	52.90	217	15	1.11	0.30	0.76	2.17
12	Bank of Jamestown	Jamestown	194,865	61.54	34	3	1.26	0.25	0.66	2.17
13	Springfield State Bank	Springfield	315,618	58.99	41	4	1.32	0.13	0.73	2.18
14	Security Bank and Trust Company	Maysville	54,963	59.44	11	3	1.02	0.16	1.02	2.20
15	Hart County Bank and Trust Company	Munfordville	25,379	54.74	7	1	1.14	0.23	0.91	2.28
16	Independence Bank of Kentucky	Owensboro	2,358,895	60.05	379	25	1.36	0.27	0.66	2.29
17	Citizens National Bank of Lebanon	Lebanon	125,703	64.92	27	1	1.39	0.28	0.66	2.34
18	Century Bank of Kentucky, Inc.	Lawrenceburg	139,933	59.73	25	2	1.20	0.15	1.06	2.42
19	King Southern Bank	Chaplin	198,936	58.37	35	5	1.35	0.24	0.84	2.43
20	Meade County Bank	Brandenburg	200,584	64.39	40	4	1.27	0.44	0.74	2.45
21	Franklin Bank & Trust Company	Franklin	514,936	57.33	82	5	1.31	0.18	0.97	2.46
22	United Community Bank of West Kentucky, Inc.	Morganfield	262,052	52.28	55	4	1.31	0.18	0.99	2.48
23	Citizens Deposit Bank & Trust	Vanceburg	444,842	58.02	99	14	1.10	0.30	1.09	2.49
24	Community Financial Services Bank	Benton	1,172,130	61.85	236	6	1.26	0.41	0.86	2.52
25	1st Trust Bank, Inc.	Hazard	257,172	73.80	50	4	1.23	0.37	0.94	2.53
26	Farmers Bank of Milton	Milton	240,787	63.38	49	5	1.41	0.25	0.89	2.55
27	Bank of Maysville	Maysville	125,860	63.66	27	3	1.37	0.21	0.97	2.56
28	American Bank & Trust Company, Inc.	Bowling Green	389,476	62.75	76	5	1.53	0.23	0.83	2.59
29	Eclipse Bank, Inc.	Louisville	153,165	72.05	18	1	1.43	0.18	1.00	2.61
30	Citizens First Bank, Inc.	Bowling Green	475,737	64.18	97	8	1.46	0.28	0.86	2.61
31	Wilson & Muir Bank & Trust Company	Bardstown	519,326	55.98	131	11	1.56	0.20	0.85	2.61
32	First Federal Savings and Loan Association (MHC)	Hazard	78,474	82.89	10	1	1.58	0.22	0.82	2.62
33	Clinton Bank	Clinton	62,463	72.82	14	1	1.41	0.12	1.10	2.63
34	Limestone Bank, Inc.	Louisville	1,065,453	67.60	214	16	1.44	0.35	0.85	2.64
35	Sacramento Deposit Bank	Sacramento	105,200	56.09	21	2	1.45	0.25	0.96	2.66
36	Bank of Edmonson County	Brownsville	212,294	61.87	50	3	1.33	0.32	1.02	2.66
37	Edmonton State Bank	Edmonton	527,185	56.01	145	13	1.51	0.26	0.90	2.67
38	Citizens Bank & Trust Company	Campbellsville	206,193	63.55	47	4	1.49	0.35	0.84	2.68
39	FNB Bank, Inc.	Mayfield	506,834	66.61	110	8	1.45	0.22	1.02	2.69
40	Stock Yards Bank & Trust Company	Louisville	3,301,156	53.00	591	37	1.66	0.28	0.76	2.70
41	Cumberland Security Bank, Inc.	Somerset	204,761	47.27	58	4	1.42	0.31	0.99	2.71
42	Elkton Bank & Trust Company	Elkton	141,628	61.27	30	4	1.59	0.21	0.93	2.72
43	Commonwealth Community Bank, Inc.	Hartford	142,446	83.02	33	4	1.26	0.33	1.15	2.74
44	Jackson County Bank	McKee	135,414	58.53	38	3	1.63	0.20	0.92	2.74
45	First National Bank of Russell Springs	Russell Springs	211,197	71.82	36	3	1.46	0.35	0.94	2.75
46	United Citizens Bank of Southern Kentucky, Inc.	Columbia	159,813	56.90	42	4	1.23	0.31	1.21	2.75
47	Peoples Bank & Trust Company of Madison County	Berea	400,298	64.92	74	10	1.20	0.44	1.13	2.77
48	Peoples Bank of Kentucky, Inc.	Flemingsburg	317,617	61.42	77	8	1.36	0.39	1.05	2.79
49	Salyersville National Bank	Salyersville	112,092	68.04	30	2	1.51	0.57	0.72	2.80
50	Lewisburg Banking Company	Lewisburg	121,110	57.40	31	4	1.47	0.23	1.12	2.81

# Kentucky - Asset Quality Ranking

Rank	Company Name	City	Total Assets (\$000)	Gross Loans (\$000)	Loan Loss Reserves/ Gross Loans (%)	Adj 30-89PD/ Gross Loans (%)	Adj 90+PD/ Gross Loans (%)	Adj NPLs + Adj OREO/ Gross Loans (%)	Net Chargeoffs/ Avg Loans (%)	Asset Quality Composite (%)
1	Bankers' Bank of Kentucky, Inc.	Frankfort	126,237	34,961	1.04	0.00	0.00	0.00	(0.01)	(0.01)
2	Hart County Bank and Trust Company	Munfordville	25,379	16,183	6.19	0.00	0.00	0.00	0.00	0.00
3	Farmers Bank	Nicholasville	140,967	100,204	1.42	0.01	0.00	0.17	0.00	0.19
4	Magnolia Bank	Magnolia	268,405	202,912	0.71	0.09	0.00	0.13	(0.03)	0.19
5	Farmers National Bank of Lebanon	Lebanon	101,930	53,251	1.55	0.14	0.00	0.02	0.11	0.28
6	Peoples Bank	Lebanon	54,745	32,510	0.89	0.12	0.20	0.00	0.00	0.32
7	United Community Bank of West Kentucky, Inc.	Morganfield	262,052	181,274	1.44	0.13	0.00	0.17	0.03	0.33
8	Bank of Lexington, Inc.	Lexington	249,684	203,580	0.91	0.27	0.00	0.13	0.00	0.39
9	Town & Country Bank and Trust Company	Bardstown	304,423	206,637	1.00	0.03	0.00	0.64	(0.24)	0.43
10	Stock Yards Bank & Trust Company	Louisville	3,301,156	2,549,861	1.00	0.28	0.02	0.14	0.08	0.52
11	Citizens First Bank, Inc.	Bowling Green	475,737	371,813	1.18	0.01	0.00	0.38	0.13	0.53
12	First Kentucky Bank, Inc.	Mayfield	442,150	302,790	1.40	0.33	0.00	0.21	0.06	0.60
13	Commonwealth Bank and Trust Company	Louisville	996,244	708,116	1.08	0.36	0.02	0.19	0.08	0.65
14	Citizens Bank	Hartford	100,825	80,602	0.42	0.47	0.00	0.21	(0.01)	0.67
15	Blue Grass Federal Savings and Loan Association	Paris	34,578	23,092	2.15	0.00	0.27	0.60	(0.20)	0.67
16	Meade County Bank	Brandenburg	200,584	139,838	0.14	0.38	0.00	0.32	0.01	0.71
17	American Bank & Trust Company, Inc.	Bowling Green	389,476	325,253	0.94	0.34	0.06	0.39	0.01	0.79
18	First State Bank	Irvington	203,115	144,422	0.24	0.53	0.02	0.25	0.02	0.82
19	Farmers Bank and Trust Company	Princeton	130,190	97,104	1.55	0.59	0.18	0.05	0.05	0.87
20	Morgantown Bank & Trust Company, Incorporated	Morgantown	193,864	151,256	0.84	0.57	0.20	0.10	0.02	0.89
21	Bank of the Bluegrass & Trust Co.	Lexington	258,489	195,934	1.62	0.41	0.00	0.57	(0.06)	0.92
22	Farmers National Bank of Scottsville	Scottsville	251,425	178,931	1.06	0.37	0.05	0.50	0.01	0.92
23	Limestone Bank, Inc.	Louisville	1,065,453	765,244	1.16	0.25	0.00	0.83	(0.16)	0.93
24	Hometown Bank of Corbin, Inc.	Corbin	163,942	115,238	1.04	0.08	0.00	0.78	0.10	0.96
25	King Southern Bank	Chaplin	198,936	170,555	1.06	0.79	0.00	0.19	(0.01)	0.97
26	Citizens Commerce Bank	Versailles	247,114	178,590	1.11	0.22	0.00	0.74	0.03	0.99
27	Independence Bank of Kentucky	Owensboro	2,358,895	1,339,977	1.03	0.10	0.00	0.88	0.03	1.01
28	Lincoln National Bank	Hodgenville	289,244	225,108	1.23	0.30	0.00	0.69	0.04	1.03
29	Murray Bank	Murray	308,852	224,869	1.35	0.47	0.00	0.58	0.00	1.05
30	Cecilian Bank	Cecilia	875,638	575,047	1.52	0.35	0.09	0.47	0.16	1.07
31	Planters Bank, Inc.	Hopkinsville	1,072,504	825,296	1.45	0.06	0.00	0.94	0.09	1.08
32	First United Bank and Trust Company	Madisonville	339,039	234,427	1.08	0.08	0.00	0.94	0.08	1.09
33	Kentucky Bank	Paris	1,083,454	687,346	1.18	0.70	0.17	0.29	0.01	1.17
34	Monticello Banking Company	Monticello	736,192	542,503	0.97	0.44	0.02	0.60	0.11	1.18
35	Bank of Maysville	Maysville	125,860	75,322	0.87	0.53	0.00	0.59	0.06	1.18
36	Paducah Bank and Trust Company	Paducah	649,564	476,986	1.28	0.17	0.01	0.90	0.16	1.24
37	Franklin Bank & Trust Company	Franklin	514,936	434,233	1.32	0.91	0.00	0.31	0.04	1.26
38	Cumberland Security Bank, Inc.	Somerset	204,761	164,410	2.80	0.87	0.10	0.24	0.05	1.26
39	Peoples Exchange Bank	Winchester	396,009	326,307	1.21	0.92	0.08	0.22	0.04	1.26
40	Springfield State Bank	Springfield	315,618	165,963	1.13	0.74	0.07	0.33	0.12	1.26
41	Farmers Bank and Trust Company	Marion	203,870	151,205	1.17	0.78	0.00	0.41	0.12	1.31
42	WinFirst Bank	Winchester	145,137	114,711	0.96	0.31	0.00	0.96	0.06	1.33
43	Central Bank & Trust Company	Lexington	2,597,161	2,082,772	0.97	0.22	0.01	1.04	0.12	1.38
44	First State Bank, Inc.	Central City	154,786	128,187	1.25	1.26	0.01	0.16	0.00	1.43
45	Victory Community Bank	Fort Mitchell	180,152	142,487	0.92	0.17	0.00	1.30	(0.02)	1.45
46	Bank of Clarkson	Clarkson	119,371	82,414	0.34	1.35	0.06	0.04	0.02	1.47
47	Heritage Bank USA, Inc.	Hopkinsville	929,451	664,566	0.68	0.12	0.00	1.29	0.09	1.50
48	First & Farmers National Bank, Inc.	Somerset	510,867	307,208	1.41	0.66	0.06	0.80	(0.01)	1.52
49	Bank of Cadiz and Trust Company	Cadiz	103,088	63,563	1.03	0.23	0.13	1.14	0.02	1.52
50	Bank of Columbia	Columbia	139,065	114,903	1.42	0.52	0.00	0.93	0.07	1.53

# Kentucky - Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM	2017Q4 LTM	2016Q4 LTM	ROAA (%)	ROAE (%)
						Net Income (\$000)/Employee	Net Income (\$000)	Net Income (\$000)		
1	Wilson & Muir Bank & Trust Company	Bardstown	519,326	10,248	131	78	9,096	7,955	1.50	19.38
2	Stock Yards Bank & Trust Company	Louisville	3,301,156	58,610	591	99	39,231	42,274	1.85	17.46
3	Victory Community Bank	Fort Mitchell	180,152	5,741	33	174	5,707	4,707	2.54	17.26
4	Auburn Banking Company	Auburn	78,621	1,477	21	70	1,192	1,356	1.40	16.76
5	Cumberland Security Bank, Inc.	Somerset	204,761	5,923	58	102	5,005	4,236	2.20	16.73
6	Bank of Columbia	Columbia	139,065	2,809	36	78	3,009	2,324	1.55	15.61
7	Peoples Bank	Marion	62,604	738	20	37	408	340	1.37	14.96
8	Lewisburg Banking Company	Lewisburg	121,110	2,275	31	73	1,844	1,831	1.45	14.10
9	Cecilian Bank	Cecilia	875,638	12,139	217	56	6,932	6,300	1.39	13.93
10	Citizens Deposit Bank & Trust	Vanceburg	444,842	5,646	99	57	4,500	4,547	1.29	13.77
11	First National Bank of Grayson	Grayson	251,810	3,770	97	39	2,661	2,556	1.46	13.70
12	First State Bank	Irvington	203,115	2,839	73	39	1,422	2,174	1.45	13.40
13	Monticello Banking Company	Monticello	736,192	9,959	189	53	7,482	6,113	1.38	13.33
14	Independence Bank of Kentucky	Owensboro	2,358,895	29,310	379	77	31,855	29,886	0.98	13.22
15	United Community Bank of West Kentucky, Inc.	Morganfield	262,052	4,370	55	79	3,464	3,604	1.73	13.19
16	American Bank & Trust Company, Inc.	Bowling Green	389,476	4,031	76	53	2,470	2,166	1.16	13.09
17	Planters Bank, Inc.	Hopkinsville	1,072,504	13,119	158	83	16,097	14,803	1.30	13.06
17	Citizens Bank	Hartford	100,825	1,098	30	37	525	56	1.22	13.06
19	Republic Bank & Trust Company	Louisville	5,230,165	78,028	1,051	74	45,661	45,684	1.52	13.01
20	PBK Bank, Inc.	Stanford	116,750	1,970	38	52	1,468	1,209	1.69	12.96
21	United Citizens Bank of Southern Kentucky, Inc.	Columbia	159,813	2,354	42	56	1,568	1,372	1.53	12.88
22	Town & Country Bank and Trust Company	Bardstown	304,423	4,672	86	54	641	6,696	1.53	12.76
23	First State Bank, Inc.	Central City	154,786	2,036	33	62	1,346	1,015	1.03	12.55
24	Elkton Bank & Trust Company	Elkton	141,628	2,028	30	68	1,371	1,260	1.56	12.47
25	Bank of Clarkson	Clarkson	119,371	1,878	25	75	1,440	1,646	1.58	12.37
26	Meade County Bank	Brandenburg	200,584	2,209	40	55	1,669	1,964	1.12	12.14
27	King Southern Bank	Chaplin	198,936	3,443	35	98	3,431	2,945	1.32	12.06
28	Sacramento Deposit Bank	Sacramento	105,200	1,935	21	92	1,876	1,343	1.37	12.05
29	Bank of Buffalo	Buffalo	73,259	1,277	15	85	1,101	1,637	1.30	11.93
30	Century Bank of Kentucky, Inc.	Lawrenceburg	139,933	2,241	25	90	2,343	1,860	1.22	11.87
31	Kentucky Bank	Paris	1,083,454	12,339	232	53	10,387	8,097	1.17	11.85
32	Citizens Bank of Cumberland County	Burkesville	75,984	1,509	23	66	1,383	1,320	1.51	11.75
33	Bank of the Bluegrass & Trust Co.	Lexington	258,489	3,551	55	65	3,008	2,660	1.39	11.74
34	Murray Bank	Murray	308,852	4,142	59	70	2,059	2,430	1.01	11.52
35	Citizens National Bank of Somerset	Somerset	405,897	5,797	122	48	5,548	5,031	1.11	11.33
36	Community Financial Services Bank	Benton	1,172,130	11,191	236	47	7,954	10,472	1.01	11.31
37	Taylor County Bank	Campbellsville	179,274	3,705	55	67	3,815	3,644	1.49	11.28
38	Franklin Bank & Trust Company	Franklin	514,936	6,095	82	74	5,920	3,728	1.24	10.80
39	Peoples Exchange Bank	Winchester	396,009	3,792	94	40	2,556	2,434	1.01	10.77
40	Heritage Bank, Inc.	Burlington	898,294	7,778	184	42	6,232	6,117	0.96	10.72
41	Casey County Bank, Inc.	Liberty	187,621	2,434	51	48	2,145	1,491	1.33	10.65
42	People's Bank and Trust Company of Clinton County	Albany	38,370	378	13	29	237	186	1.00	10.60
43	Magnolia Bank	Magnolia	268,405	3,440	300	11	3,781	5,484	1.06	10.58
44	Edmonton State Bank	Edmonton	527,185	10,267	145	71	8,726	7,909	1.50	10.52
45	West Point Bank	Radcliff	259,065	2,129	43	50	2,213	2,058	0.86	10.52
46	United Southern Bank	Hopkinsville	223,491	2,483	64	39	900	691	1.13	10.47
47	First Southern National Bank	Lancaster	839,978	9,374	217	43	7,516	7,200	1.09	10.44
48	Central Bank & Trust Company	Lexington	2,597,161	28,668	498	58	17,714	16,288	1.14	10.23
49	Citizens First Bank, Inc.	Bowling Green	475,737	5,278	97	54	4,472	4,572	1.11	10.22
50	Bank of Edmonson County	Brownsville	212,294	3,321	50	66	3,520	3,258	1.17	10.14

# Kentucky - Overall Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Interest Margin Rank	Noninterest Income Rank	Total Overhead Rank	Asset Quality Rank	ROAE Rank	Overall Rank
1	Cumberland Security Bank, Inc.	Somerset	204,761	9	19	41	38	5	22.4
2	Stock Yards Bank & Trust Company	Louisville	3,301,156	78	8	40	10	2	27.6
3	United Community Bank of West Kentucky, Inc.	Morganfield	262,052	38	58	22	7	15	28.0
4	Citizens Bank	Hartford	100,825	63	17	87	14	17	39.6
5	Republic Bank & Trust Company	Louisville	5,230,165	11	15	95	65	19	41.0
6	First State Bank	Irvington	203,115	46	79	52	18	12	41.4
7	Bank of Clarkson	Clarkson	119,371	46	35	57	46	25	41.8
8	Wilson & Muir Bank & Trust Company	Bardstown	519,326	36	74	31	70	1	42.4
8	Monticello Banking Company	Monticello	736,192	75	23	67	34	13	42.4
10	Town & Country Bank and Trust Company	Bardstown	304,423	68	11	104	9	22	42.8
11	Cecilian Bank	Cecilia	875,638	109	57	11	30	9	43.2
12	Lewisburg Banking Company	Lewisburg	121,110	25	81	50	53	8	43.4
13	Franklin Bank & Trust Company	Franklin	514,936	76	49	21	37	38	44.2
13	Edmonton State Bank	Edmonton	527,185	31	46	37	63	44	44.2
15	Bank of the Bluegrass & Trust Co.	Lexington	258,489	73	12	85	21	33	44.8
16	Farmers Bank and Trust Company	Princeton	130,190	26	42	72	19	69	45.6
17	Bank of Columbia	Columbia	139,065	17	97	59	50	6	45.8
17	United Citizens Bank of Southern Kentucky, Inc.	Columbia	159,813	22	66	46	74	21	45.8
19	American Bank & Trust Company, Inc.	Bowling Green	389,476	77	106	28	17	16	48.8
20	King Southern Bank	Chaplin	198,936	42	135	19	25	27	49.6
21	Victory Community Bank	Fort Mitchell	180,152	120	3	80	45	3	50.2
22	First State Bank, Inc.	Central City	154,786	46	51	91	44	23	51.0
22	Citizens Deposit Bank & Trust	Vanceburg	444,842	82	64	23	76	10	51.0
24	Citizens First Bank, Inc.	Bowling Green	475,737	109	58	30	11	49	51.4
25	First National Bank of Grayson	Grayson	251,810	69	13	77	88	11	51.6
26	Elkton Bank & Trust Company	Elkton	141,628	55	74	42	67	24	52.4
27	Lincoln National Bank	Hodgenville	289,244	22	94	66	28	55	53.0
28	Planters Bank, Inc.	Hopkinsville	1,072,504	114	99	8	31	17	53.8
29	Sacramento Deposit Bank	Sacramento	105,200	20	116	35	72	28	54.2
29	Hometown Bank of Corbin, Inc.	Corbin	163,942	40	34	122	24	51	54.2
29	Paducah Bank and Trust Company	Paducah	649,564	82	20	75	36	58	54.2
32	First United Bank and Trust Company	Madisonville	339,039	42	39	81	32	79	54.6
33	Kentucky Bank	Paris	1,083,454	98	14	102	33	31	55.6
34	Peoples Exchange Bank	Winchester	396,009	51	35	115	39	39	55.8
35	Peoples Bank	Marion	62,604	4	52	120	101	7	56.8
36	Farmers National Bank of Scottsville	Scottsville	251,425	50	80	62	22	74	57.6
36	Bankers' Bank of Kentucky, Inc.	Frankfort	126,237	145	9	6	1	127	57.6
38	Central Bank & Trust Company	Lexington	2,597,161	59	10	129	43	48	57.8
38	Meade County Bank	Brandenburg	200,584	115	112	20	16	26	57.8
40	Independence Bank of Kentucky	Owensboro	2,358,895	129	106	16	27	14	58.4
41	Taylor County Bank	Campbellsville	179,274	18	76	56	108	37	59.0
42	Community Financial Services Bank	Benton	1,172,130	103	66	24	68	36	59.4
43	PBK Bank, Inc.	Stanford	116,750	6	16	123	133	20	59.6
44	Murray Bank	Murray	308,852	130	99	9	29	34	60.2
45	First Kentucky Bank, Inc.	Mayfield	442,150	118	46	58	12	70	60.8
46	Citizens National Bank of Somerset	Somerset	405,897	59	24	94	96	35	61.6
47	Farmers Bank	Nicholasville	140,967	69	117	53	3	67	61.8
47	Auburn Banking Company	Auburn	78,621	26	94	63	122	4	61.8
49	Limestone Bank, Inc.	Louisville	1,065,453	95	109	34	23	52	62.6
49	Casey County Bank, Inc.	Liberty	187,621	26	66	68	112	41	62.6





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