

Rank The Banks

Kentucky – 2019 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 - 2018Q4 LTM Net Income - 2017Q4 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, National Association

Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending December 31, 2019 (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	51	No	268,796	0.34	3.82
American Bank & Trust Co., Inc.	Bowling Green	First Breckinridge Bancshares, Inc.	7/5/2000	5	83	No	436,372	1.12	13.31
Auburn Banking Co.	Auburn	First Community Bancorp, Inc.	1/1/1929	2	23	Yes	84,493	1.37	14.99
Bank of Buffalo	Buffalo	Buffalo Bancshares, Inc.	1/7/1901	2	14	Yes	72,885	1.09	9.51
Bank of Cadiz and Trust Co.	Cadiz	Cadiz Bancorp, Inc.	8/7/1970	5	33	Yes	114,282	0.65	6.96
Bank of Clarkson	Clarkson	First Breckinridge Bancshares, Inc.	1/1/1904	2	26	No	121,448	1.72	12.66
Bank of Columbia	Columbia	Columbia Bancshares, Inc.	1/1/1866	3	35	Yes	148,828	1.59	15.54
Bank of Edmonson County	Brownsville	Edmonson Bancshares, Inc.	10/5/1925	3	51	Yes	217,381	1.10	9.10
Bank of Hindman	Hindman	Community Exchange Bancshares, Inc.	10/3/1903	2	29	No	212,658	0.85	6.98
Bank of Jamestown	Jamestown	Jamestown Bancorp Inc.	7/17/1889	3	34	No	205,104	1.04	9.27
Bank of Lexington, Inc.	Lexington	First Breckinridge Bancshares, Inc.	2/6/2006	3	49	No	248,225	0.83	7.37
Bank of Maysville	Maysville	First Bank of Kentucky Corp.	6/26/1835	3	27	No	129,418	0.95	4.89
Bank of the Bluegrass & Trust Co.	Lexington	Bluegrass Bancshares, Inc.	4/10/1972	3	64	No	265,981	1.38	11.44
Bank of the Mountains, Inc.	West Liberty	Mountain Bancorp, Inc.	9/15/1973	3	26	No	71,705	0.71	6.65
Bankers' Bank of Kentucky, Inc.	Frankfort	Independent Community Bancorp, Inc.	4/12/1988	1	20	No	176,760	0.56	5.41
Bedford Loan & Deposit Bank	Bedford	Bedford Loan and Deposit Bancorp, Inc.	11/2/1891	3	28	No	95,873	1.04	7.29
Blue Grass Federal Savings and Loan Assoc.	Paris		1/1/1959	1	7	No	35,055	1.94	7.56
Carrollton Federal Bank	Carrollton		1/1/1875	1	11	No	32,024	0.38	2.33
Casey County Bank, Inc.	Liberty	Casey County Bancorp, Inc.	12/20/1939	5	52	No	196,894	1.41	11.50
Cecilian Bank	Cecilia	First Cecilian Bancorp, Inc.	5/23/1903	19	227	No	935,868	1.36	12.69
Central Bank & Trust Co.	Lexington	Central Bancshares, Inc.	4/15/1938	28	535	No	2,761,962	1.18	10.09
Century Bank of Kentucky, Inc.	Lawrenceburg	Century Bancshares, Inc.	7/5/2000	2	22	Yes	138,425	1.23	11.91
Citizens Bank	Hickman	Citizens Bancorp of Hickman, Inc.	1/1/1930	3	33	Yes	144,160	0.78	6.29
Citizens Bank	Mount Vernon	Rockcastle Bancorp, Inc.	12/1/1904	4	41	Yes	144,269	0.72	6.59
Citizens Bank	Morehead	Citizens Bancorp of Morehead, Inc.	9/25/1928	5	49	Yes	149,562	0.71	7.36
Citizens Bank & Trust Co. of Jackson	Jackson	John R Turner Holding Co.	11/17/1962	3	51	Yes	144,781	0.38	3.81
Citizens Bank & Trust Co.	Campbellsville	First Bancorp, Inc.	1/1/1939	4	49	No	228,464	1.13	6.87
Citizens Bank of Cumberland County	Burkesville	Citizens Cumberland Bancshares, Inc.	7/1/2000	1	24	Yes	75,992	1.50	11.18
Citizens Bank of Kentucky	Paintsville	Citizens National Corp.	12/27/1909	12	152	No	656,120	1.02	7.37
Citizens Commerce Bank	Versailles	Citizens Commerce Bancshares, Inc.	11/12/1996	5	64	No	265,675	0.69	6.68
Citizens Deposit Bank & Trust	Vanceburg	Premier Financial Bancorp, Inc.	10/21/1930	17	116	No	552,890	1.25	12.95
Citizens Deposit Bank of Arlington, Inc.	Arlington	Carlisle Bancorp, Inc.	12/1/1949	4	42	Yes	236,412	1.22	7.66
Citizens Federal Savings and Loan Assoc.	Covington		1/1/1886	1	5	No	39,506	0.99	3.48
Citizens Guaranty Bank	Irvine	Citizens Guaranty Financial Corp.	11/29/1972	6	62	Yes	197,606	0.38	5.60
Citizens National Bank of Lebanon	Lebanon	CNB of Lebanon Bancorp, Inc.	1/1/1889	1	28	Yes	127,778	0.76	6.95
Citizens National Bank of Somerset	Somerset	Citizens Bancshares, Inc.	2/14/1920	10	126	Yes	445,149	1.06	10.72
Citizens Union Bank of Shelbyville	Shelbyville	Citizens Union Bancorp of Shelbyville, Inc.	7/1/1888	15	175	No	855,175	1.19	9.08
Clinton Bank	Clinton	Clinton Bancorp, Inc.	9/1/1887	1	14	No	64,571	0.83	4.47
Commercial Bank	West Liberty	Commercial Bancshares, Inc.	1/1/1910	2	33	Yes	155,989	0.51	3.36
Commercial Bank of Grayson	Grayson	Commercial Grayson Bancshares, Inc.	1/1/1891	3	52	No	178,804	0.86	5.90
Commonwealth Bank and Trust Co.	Louisville	Commonwealth Bancshares, Inc.	1/1/1881	18	289	Yes	1,122,128	0.65	6.71
Commonwealth Community Bank, Inc.	Hartford	Ohio County Community Bancshares, Inc.	7/5/1928	4	32	Yes	144,132	0.47	3.11
Community Financial Services Bank	Benton	Community Financial Services, Inc.	9/20/1890	7	276	No	1,238,376	0.62	6.86
Community Trust Bank, Inc.	Pikeville	Community Trust Bancorp, Inc.	11/17/1903	80	947	No	4,344,716	1.41	9.88
Cumberland Security Bank, Inc.	Somerset	First Commerce Bancorp, Inc.	8/13/1909	4	58	Yes	215,876	2.25	16.59

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 (%)
Cumberland Valley National Bank & Trust Co.	London	Cumberland Valley Financial Corp.	10/1/1904	14	132	No	518,388	0.69	6.84
Dixon Bank	Dixon		1/1/1895	1	12	No	83,354	0.66	2.73
Eclipse Bank, Inc.	Louisville		10/14/2005	1	23	No	176,615	0.75	5.75
Edmonton State Bank	Edmonton	Edmonton Bancshares, Inc.	3/17/1897	13	149	Yes	546,125	1.58	11.00
Elkton Bank & Trust Co.	Elkton	Elkton Bancorp, Inc.	1/1/1866	4	31	No	143,685	1.21	9.21
Farmers & Traders Bank of Campton	Campton	Middlefork Financial Group Inc.	1/1/1902	1	13	Yes	46,761	0.66	5.54
Farmers Bank	Nicholasville	Farmers Bancorp of Nicholasville, Inc.	12/1/1934	4	31	No	162,500	0.92	8.41
Farmers Bank and Trust Co.	Princeton	United Bancorp of Princeton, Inc.	1/2/1899	3	34	Yes	137,050	1.31	9.05
Farmers Bank and Trust Co.	Marion	Farmers Bancorp, Inc. of Marion, Kentucky	12/1/1899	10	83	Yes	374,295	0.50	6.07
Farmers Bank of Milton	Milton	Farmers Financial Corp.	10/6/1902	5	49	No	259,604	0.93	6.20
Farmers Deposit Bank	Liberty	John R Turner Holding Co.	1/1/1904	2	13	Yes	44,694	1.00	7.98
Farmers National Bank of Danville	Danville	Boyle Bancorp, Inc.	2/10/1879	13	179	No	585,057	1.02	9.02
Farmers National Bank of Lebanon	Lebanon	Lebanon Bancshares, Inc.	4/1/1890	2	26	No	101,275	0.81	7.40
Farmers National Bank of Scottsville	Scottsville	FNB Financial Corp.	11/3/1923	5	63	No	255,172	1.11	6.94
Farmers State Bank	Booneville	Middlefork Financial Group Inc.	1/2/1931	2	16	Yes	50,103	0.98	7.88
Field & Main Bank	Henderson	Field & Main Bancorp, Inc.	2/2/1934	6	125	No	471,940	0.97	8.65
First & Farmers National Bank, Inc.	Somerset	Albany Bancorp, Inc.	10/15/1903	11	146	No	521,867	0.61	4.67
First & Peoples Bank and Trust Co.	Russell	First & Peoples Bancshares, Inc.	2/28/1932	4	55	No	205,927	0.64	3.54
First Community Bank of the Heartland, Inc.	Clinton	First Trust Financial Corp.	1/1/1936	9	77	Yes	262,553	0.67	6.75
First Federal Savings and Loan Assoc.	Morehead		8/12/1963	1	6	No	33,619	0.27	0.92
First Federal Savings and Loan Assoc. (MHC)	Hazard	First Federal MHC	7/26/1960	1	9	No	83,257	0.74	3.30
First Federal Savings Bank of Kentucky (MHC)	Frankfort	First Federal MHC	9/28/1934	6	54	No	246,368	0.24	1.30
First Kentucky Bank, Inc.	Mayfield	Exchange Bancshares, Inc.	3/6/1899	11	102	Yes	454,774	0.80	8.61
First National Bank and Trust	London	First National London Bankshares Corp.	4/1/1903	4	58	No	224,912	0.41	3.61
First National Bank of Brooksville	Brooksville	FNB Bancshares, Inc.	7/7/1907	2	13	Yes	64,747	0.57	4.79
First National Bank of Grayson	Grayson	First Grayson Bancorp, Inc.	1/1/1902	8	97	No	250,630	1.64	13.91
First National Bank of Kentucky	Carrollton	Port William Bancshares, Inc.	11/1/1881	3	31	Yes	121,428	0.85	7.44
First National Bank of Manchester	Manchester	First National Financial Corp.	2/5/1905	4	34	No	141,220	0.85	5.92
First National Bank of Russell Springs	Russell Springs	First Bancorp, Inc.	1/1/1906	3	36	No	234,351	0.94	7.36
First Southern National Bank	Lancaster	First Southern Bancorp, Inc.	4/8/1865	15	212	No	895,486	1.27	11.65
First State Bank	Irvington	First Breckinridge Bancshares, Inc.	1/1/1903	3	69	No	208,507	1.21	10.92
First State Bank of the Southeast, Inc.	Middlesboro	First State Bancshares, Inc.	1/4/1904	10	90	Yes	354,165	0.02	0.28
First United Bank and Trust Co.	Madisonville	First United Bancorp, Inc.	3/29/1996	5	80	Yes	339,629	0.98	7.77
FNB Bank, Inc.	Mayfield	Jackson Financial Corp.	5/1/1875	9	115	No	516,631	0.81	7.92
Forcht Bank, National Assoc.	Lexington	Forcht Bancorp, Inc.	10/1/2002	25	293	No	1,208,947	0.61	4.79
Franklin Bank & Trust Co.	Franklin	Franklin Bancorp, Inc.	12/1/1958	5	83	No	551,535	1.36	11.25
Fredonia Valley Bank	Fredonia	Fredonia Valley Bancorp, Inc.	1/24/1895	2	21	No	84,472	1.23	7.02
Hancock Bank and Trust Co.	Hawesville	Hancock Bancorp, Inc.	7/1/1888	7	81	Yes	288,916	0.56	4.99
Hart County Bank and Trust Co.	Munfordville	Hart Bancshares, Inc.	2/20/1890	1	5	No	27,293	1.37	5.80
Heritage Bank, Inc.	Burlington	Heritage Bancorp, Inc.	9/4/1990	19	193	No	975,651	1.03	11.28
Home Federal Bank Corp.	Middlesboro	HFB Financial Corp.	1/1/1920	6	94	No	389,907	0.76	6.71
Home Savings Bank, FSB	Ludlow		1/1/1941	1	6	No	25,952	(0.65)	(4.31)
Hometown Bank of Corbin, Inc.	Corbin	Hometown Bancshares, Inc.	4/3/2000	6	58	No	178,625	1.12	12.48
Hyden Citizens Bank	Hyden	Middlefork Financial Group Inc.	9/1/1904	4	29	Yes	123,532	0.74	7.55
Independence Bank of Kentucky	Owensboro	Independence Bancshares, Inc.	1/1/1909	25	376	Yes	2,596,482	0.84	10.25

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 (%)
Inez Deposit Bank	Inez	Community Holding Co.	5/1/1904	4	42	No	142,136	0.49	3.78
Jackson County Bank	McKee		10/5/1904	3	40	No	137,071	1.45	5.26
Kentucky Bank	Paris	Kentucky Bancshares, Inc.	1/1/1915	19	233	No	1,107,663	1.15	11.02
Kentucky Farmers Bank Corp.	Ashland		1/1/1931	4	63	Yes	208,050	1.29	5.54
Lewisburg Banking Co.	Lewisburg	Lewisburg Bancshares Corp.	2/10/1894	4	35	Yes	137,568	1.34	12.88
Limestone Bank, Inc.	Louisville	Limestone Bancorp, Inc.	3/24/1902	21	244	No	1,239,472	1.03	9.01
Lincoln National Bank	Hodgenville	Hambac, Inc.	7/2/1930	5	111	No	317,051	1.37	10.32
Magnolia Bank	Magnolia	Magnolia Bancshares, Inc.	9/29/1919	5	352	Yes	313,272	2.30	22.97
Meade County Bank	Brandenburg	Meade Bancorp, Inc.	6/7/1984	4	42	No	212,081	1.16	12.27
Metro Bank	Louisville	Louisville Development Bancorp, Inc.	1/6/1997	1	8	No	26,311	(2.11)	(11.14)
Monticello Banking Co.	Monticello	Monticello Bankshares, Inc.	1/1/1895	19	205	No	766,200	1.01	9.27
Morgantown Bank & Trust Co., Inc.	Morgantown	Morgantown Deposit Bancorp, Inc.	6/1/1880	5	54	No	207,027	0.59	6.65
Murray Bank	Murray	BancKentucky, Inc.	6/15/1999	3	60	Yes	313,791	1.01	10.77
Owingsville Banking Co.	Owingsville	Bath County Banking Co.	5/10/1893	3	23	No	70,057	0.45	6.72
Paducah Bank and Trust Co.	Paducah	Paducah Bank Shares, Inc.	1/24/1948	6	127	Yes	714,959	1.18	10.25
PBK Bank, Inc.	Stanford	Community Bancshares, Inc.	1/1/1906	6	38	No	118,641	2.07	15.41
Peoples Bank	Taylorsville	Lake Valley Bancorp, Inc.	2/3/1903	2	33	Yes	109,817	1.08	8.57
Peoples Bank	Marion	Peoples-Marion Bancorp, Inc.	10/1/1946	3	21	No	73,759	0.80	8.82
Peoples Bank	Lebanon	King Harris Bancorp, Inc.	9/16/1910	3	11	No	64,566	0.71	6.92
Peoples Bank & Trust Co.	Owenton	Owenton Bancorp, Inc.	1/1/1902	1	14	Yes	52,541	1.18	8.30
Peoples Bank & Trust Co. of Hazard	Hazard	Hazard Bancorp	3/23/1923	7	60	Yes	236,810	(0.08)	(1.30)
Peoples Bank & Trust Co. of Madison County	Berea	Whitaker Bank Corp. of Kentucky	10/19/1970	10	74	No	404,316	1.47	10.24
People's Bank and Trust Co. of Clinton County	Albany	Upper Cumberland Bancshares, Inc.	3/20/2006	1	14	No	41,504	0.83	8.56
Peoples Bank Mt. Washington	Mount Washington	Crossroads Bancorp, Inc.	1/1/1909	2	23	Yes	85,717	1.16	9.02
Peoples Bank of Kentucky, Inc.	Flemingsburg	Peoples of Fleming County Bancorp, Inc.	4/6/1906	10	76	No	324,489	1.16	9.70
Peoples Exchange Bank	Winchester	Genbeach Co., Inc.	9/13/1912	10	95	No	416,824	1.06	11.54
Pinnacle Bank, Inc.	Vanceburg		10/26/1976	3	20	No	51,247	0.87	5.24
Planters Bank, Inc.	Hopkinsville	Planters Financial Group, Inc.	9/12/1996	13	159	No	1,163,031	1.36	12.72
Republic Bank & Trust Co.	Louisville	Republic Bancorp, Inc.	1/11/1982	43	1,080	No	5,611,084	1.63	13.67
River City Bank, Inc.	Louisville	First Breckinridge Bancshares, Inc.	6/26/1986	6	81	No	310,425	0.72	5.42
Sacramento Deposit Bank	Sacramento	Sacramento Bancorp	10/14/1895	2	20	Yes	110,922	1.33	11.07
Salyersville National Bank	Salyersville	SNB Bancorp, Inc.	10/10/1902	2	28	No	110,515	0.63	4.17
Sebree Deposit Bank	Sebree	Sebree Bancorp	4/22/1890	1	9	No	21,327	(0.19)	(1.58)
Security Bank and Trust Co.	Maysville	Security Bancorp of Maysville, Inc.	1/1/1928	3	12	Yes	52,685	1.14	5.77
South Central Bank, Inc.	Glasgow	South Central Bancshares of Kentucky, Inc.	1/1/1908	25	274	No	1,275,110	1.18	10.70
Springfield State Bank	Springfield	Springfield Bankshares, Inc.	1/1/1911	3	41	No	326,568	1.18	7.76
Stock Yards Bank & Trust Co.	Louisville	Stock Yards Bancorp, Inc.	6/1/1904	41	615	No	3,720,038	1.95	17.74
Taylor County Bank	Campbellsville	Taylor County Bancshares, Inc.	9/1/1937	4	47	Yes	177,516	1.55	10.55
Town & Country Bank and Trust Co.	Bardstown	First Farmers Bank Holding Co.	9/9/1907	5	86	No	311,167	1.15	9.19
Traditional Bank, Inc.	Mount Sterling	Traditional BanCorp., Inc.	3/17/1902	16	227	Yes	1,663,066	1.16	11.32
United Citizens Bank & Trust Co.	Campbellsburg	United Citizens Financial Corp.	3/1/1872	5	40	No	111,825	1.38	10.93
United Citizens Bank of Southern Kentucky, Inc.	Columbia	United Citizens Bancorp, Inc.	12/6/2004	5	47	No	173,738	1.46	12.12
United Community Bank of West Kentucky, Inc.	Morganfield	United Community Bancshares, Inc.	12/10/2001	6	56	No	272,868	1.64	11.74
United Cumberland Bank	Whitley City	McCreary Bancshares, Inc.	1/1/1906	7	96	Yes	297,555	1.39	10.61
United Southern Bank	Hopkinsville	Todd Bancshares, Inc.	6/22/1922	9	65	No	219,336	1.67	14.29

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 (%)
Victory Community Bank	Fort Mitchell	Victory Trust	12/9/2002	3	29	Yes	181,052	2.68	18.23
West Point Bank	Radcliff	First Breckinridge Bancshares, Inc.	7/1/1914	5	46	No	284,901	0.88	10.50
Whitaker Bank, Inc.	Lexington	Whitaker Bank Corp. of Kentucky	4/19/1990	35	277	No	1,155,026	1.09	6.87
Wilson & Muir Bank & Trust Co.	Bardstown	Wilson & Muir Bancorp, Inc.	12/18/1865	11	127	Yes	564,599	1.22	14.60
WinFirst Bank	Winchester	WinFirst Financial Corp.	1/1/1934	2	18	Yes	149,382	0.95	6.82

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 Co.	Louisville	1,080	43	3,887,010	90,396	130,490	3,599	5,195	5,611,084
2	Community Trust Bank, Inc.	Pikeville	947	80	3,423,239	42,790	54,309	3,615	4,588	4,344,716
3	Stock Yards Bank & Trust Co.	Louisville	615	41	3,148,737	76,798	90,733	5,120	6,049	3,720,038
4	Central Bank & Trust Co.	Lexington	535	28	2,219,052	79,252	98,642	4,148	5,163	2,761,962
5	Independence Bank of Kentucky	Owensboro	376	25	2,056,461	82,258	103,859	5,469	6,906	2,596,482
6	Traditional Bank, Inc.	Mount Sterling	227	16	1,395,945	87,247	103,942	6,150	7,326	1,663,066
7	South Central Bank, Inc.	Glasgow	274	25	1,084,769	43,391	51,004	3,959	4,654	1,275,110
8	Limestone Bank, Inc.	Louisville	244	21	1,031,656	49,126	59,022	4,228	5,080	1,239,472
9	Community Financial Services Bank	Benton	276	7	1,117,954	159,708	176,911	4,051	4,487	1,238,376
10	Forcht Bank, National Assoc.	Lexington	293	25	938,588	37,544	48,358	3,203	4,126	1,208,947
11	Planters Bank, Inc.	Hopkinsville	159	13	924,632	71,126	89,464	5,815	7,315	1,163,031
12	Commonwealth Bank and Trust Co.	Louisville	289	18	915,097	50,839	62,340	3,166	3,883	1,122,128
13	Kentucky Bank	Paris	233	19	848,814	44,674	58,298	3,643	4,754	1,107,663
14	Heritage Bank, Inc.	Burlington	193	19	854,189	44,957	51,350	4,426	5,055	975,651
15	Cecilian Bank	Cecilia	227	19	739,211	38,906	49,256	3,256	4,123	935,868
16	First Southern National Bank	Lancaster	212	15	789,753	52,650	59,699	3,725	4,224	895,486
17	Citizens Union Bank of Shelbyville	Shelbyville	175	15	689,596	45,973	57,012	3,941	4,887	855,175
18	Monticello Banking Co.	Monticello	205	19	644,359	33,914	40,326	3,143	3,738	766,200
19	Paducah Bank and Trust Co.	Paducah	127	6	549,369	91,562	119,160	4,326	5,630	714,959
20	Citizens Bank of Kentucky	Paintsville	152	12	544,121	45,343	54,677	3,580	4,317	656,120
21	Farmers National Bank of Danville	Danville	179	13	507,138	39,011	45,004	2,833	3,268	585,057
22	Wilson & Muir Bank & Trust Co.	Bardstown	127	11	488,302	44,391	51,327	3,845	4,446	564,599
23	Citizens Deposit Bank & Trust	Vanceburg	116	17	488,549	28,738	32,523	4,212	4,766	552,890
24	Franklin Bank & Trust Co.	Franklin	83	5	441,679	88,336	110,307	5,321	6,645	551,535
25	Edmonton State Bank	Edmonton	149	13	449,634	34,587	42,010	3,018	3,665	546,125
26	First & Farmers National Bank, Inc.	Somerset	146	11	433,588	39,417	47,442	2,970	3,574	521,867
27	FNB Bank, Inc.	Mayfield	115	9	439,472	48,830	57,403	3,821	4,492	516,631
28	Field & Main Bank	Henderson	125	6	413,343	68,891	78,657	3,307	3,776	471,940
29	First Kentucky Bank, Inc.	Mayfield	102	11	370,962	33,724	41,343	3,637	4,459	454,774
30	Citizens National Bank of Somerset	Somerset	126	10	363,053	36,305	44,515	2,881	3,533	445,149
31	American Bank & Trust Co., Inc.	Bowling Green	83	5	378,310	75,662	87,274	4,558	5,257	436,372
32	Peoples Exchange Bank	Winchester	95	10	351,643	35,164	41,682	3,702	4,388	416,824
33	Peoples Bank & Trust Co. of Madison County	Berea	74	10	307,906	30,791	40,432	4,161	5,464	404,316
34	Home Federal Bank Corp.	Middlesboro	94	6	314,029	52,338	64,985	3,341	4,148	389,907
35	Farmers Bank and Trust Co.	Marion	83	10	310,497	31,050	37,430	3,741	4,510	374,295
36	First State Bank of the Southeast, Inc.	Middlesboro	90	10	293,586	29,359	35,417	3,262	3,935	354,165
37	First United Bank and Trust Co.	Madisonville	80	5	264,985	52,997	67,926	3,312	4,245	339,629
38	Springfield State Bank	Springfield	41	3	233,635	77,878	108,856	5,698	7,965	326,568
39	Peoples Bank of Kentucky, Inc.	Flemingsburg	76	10	275,032	27,503	32,449	3,619	4,270	324,489
40	Lincoln National Bank	Hodgenville	111	5	262,993	52,599	63,410	2,369	2,856	317,051
41	Murray Bank	Murray	60	3	279,882	93,294	104,597	4,665	5,230	313,791
42	Magnolia Bank	Magnolia	352	5	238,137	47,627	62,654	677	890	313,272
43	Town & Country Bank and Trust Co.	Bardstown	86	5	268,161	53,632	62,233	3,118	3,618	311,167
44	River City Bank, Inc.	Louisville	81	6	254,099	42,350	51,738	3,137	3,832	310,425
45	United Cumberland Bank	Whitley City	96	7	241,717	34,531	42,508	2,518	3,100	297,555
46	Hancock Bank and Trust Co.	Hawesville	81	7	235,974	33,711	41,274	2,913	3,567	288,916
47	West Point Bank	Radcliff	46	5	171,008	34,202	56,980	3,718	6,194	284,901
48	United Community Bank of West Kentucky, Inc.	Morganfield	56	6	219,846	36,641	45,478	3,926	4,873	272,868
49	1st Trust Bank, Inc.	Hazard	51	4	240,455	60,114	67,199	4,715	5,271	268,796
50	Bank of the Bluegrass & Trust Co.	Lexington	64	3	221,835	73,945	88,660	3,466	4,156	265,981

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	71,705	7.26	5.25	0.60	2.09	88.60	1.56	5.82
2	PBK Bank, Inc.	Stanford	118,641	6.69	8.72	0.21	0.59	88.60	2.97	5.54
3	Citizens Bank of Cumberland County	Burkesville	75,992	7.05	0.26	0.70	(2.96)	82.85	1.81	5.34
4	Farmers Deposit Bank	Liberty	44,694	6.50	(5.21)	0.50	(0.63)	84.21	1.49	5.22
5	People's Bank and Trust Co. of Clinton County	Albany	41,504	7.09	5.34	1.65	7.80	93.54	2.21	4.95
6	Cumberland Security Bank, Inc.	Somerset	215,876	5.84	7.81	0.38	4.66	95.89	2.22	4.84
7	Pinnacle Bank, Inc.	Vanceburg	51,247	6.34	(3.21)	1.09	3.95	97.07	3.63	4.80
8	Peoples Bank Mt. Washington	Mount Washington	85,717	5.59	6.70	0.12	0.39	82.54	3.28	4.71
9	United Cumberland Bank	Whitley City	297,555	6.74	0.66	0.81	2.74	82.79	2.24	4.66
10	Taylor County Bank	Campbellsville	177,516	6.25	4.91	0.67	(0.39)	90.84	2.80	4.65
11	Citizens Bank	Morehead	149,562	5.61	(1.25)	0.49	3.24	86.53	2.14	4.53
12	Peoples Bank & Trust Co.	Owenton	52,541	5.78	(2.17)	0.53	(6.78)	86.36	2.92	4.52
12	First Southern National Bank	Lancaster	895,486	5.57	2.66	0.20	6.52	79.42	1.99	4.52
14	Bank of Columbia	Columbia	148,828	5.82	6.22	0.86	1.14	105.02	2.61	4.50
14	Kentucky Farmers Bank Corp.	Ashland	208,050	5.96	26.04	0.51	19.69	64.73	4.85	4.50
16	Peoples Bank	Marion	73,759	6.75	19.35	1.61	19.37	89.56	2.06	4.49
16	Republic Bank & Trust Co.	Louisville	5,611,084	5.82	7.07	0.75	9.32	114.87	2.52	4.49
18	Citizens Bank & Trust Co. of Jackson	Jackson	144,781	5.87	4.27	0.88	(1.10)	85.10	2.10	4.37
19	Auburn Banking Co.	Auburn	84,493	5.97	(2.54)	0.71	7.75	75.73	1.79	4.36
19	United Citizens Bank & Trust Co.	Campbellsburg	111,825	5.99	3.07	0.54	2.70	83.40	2.27	4.36
21	Casey County Bank, Inc.	Liberty	196,894	6.05	2.37	0.77	5.20	82.75	2.45	4.34
22	Citizens Bank	Mount Vernon	144,269	5.66	1.41	1.02	(0.78)	98.59	2.95	4.32
22	Lincoln National Bank	Hodgenville	317,051	5.74	7.53	0.89	9.49	92.04	3.21	4.32
24	Fredonia Valley Bank	Fredonia	84,472	5.37	(0.24)	0.38	(1.34)	82.84	3.25	4.31
24	Farmers Bank and Trust Co.	Princeton	137,050	5.54	7.65	0.70	3.87	96.10	3.02	4.31
26	Bank of Clarkson	Clarkson	121,448	5.87	6.38	0.63	0.08	88.41	2.20	4.29
27	Peoples Bank	Taylorsville	109,817	6.20	7.32	0.78	2.95	76.17	2.86	4.28
28	First National Bank of Grayson	Grayson	250,630	5.92	(2.19)	0.54	(1.51)	74.74	2.34	4.26
28	Sacramento Deposit Bank	Sacramento	110,922	6.17	2.32	0.90	5.50	72.07	3.32	4.26
30	Owingsville Banking Co.	Owingsville	70,057	6.83	(2.47)	1.35	0.01	78.67	2.68	4.25
31	Wilson & Muir Bank & Trust Co.	Bardstown	564,599	5.81	1.82	0.18	8.30	63.54	2.71	4.23
32	Lewisburg Banking Co.	Lewisburg	137,568	5.93	1.62	0.51	8.20	79.05	2.35	4.21
33	United Southern Bank	Hopkinsville	219,336	5.58	(1.19)	0.70	(2.04)	87.55	2.27	4.19
34	United Citizens Bank of Southern Kentucky, Inc.	Columbia	173,738	5.81	6.28	1.30	9.28	98.67	1.96	4.18
35	Peoples Bank of Kentucky, Inc.	Flemingsburg	324,489	5.86	3.67	1.25	6.24	97.54	1.96	4.17
36	Edmonton State Bank	Edmonton	546,125	5.78	0.64	0.90	7.88	90.42	2.26	4.15
37	Carrollton Federal Bank	Carrollton	32,024	4.89	1.81	0.50	(4.99)	99.13	2.07	4.14
38	Town & Country Bank and Trust Co.	Bardstown	311,167	5.15	10.11	0.13	1.14	84.85	2.09	4.13
38	Farmers State Bank	Booneville	50,103	5.91	(2.45)	0.44	(4.66)	55.97	3.29	4.13
40	First State Bank	Irrington	208,507	5.72	7.30	0.80	1.77	85.88	2.12	4.10
41	Citizens Guaranty Bank	Irvine	197,606	6.12	13.34	1.51	22.32	101.18	2.41	4.09
42	Citizens Union Bank of Shelbyville	Shelbyville	855,175	5.61	6.68	1.14	9.01	96.38	2.43	4.07
43	Farmers National Bank of Scottsville	Scottsville	255,172	5.76	(0.12)	0.89	1.89	86.72	2.50	4.06
43	Peoples Bank & Trust Co. of Madison County	Berea	404,316	5.13	4.56	0.23	2.36	86.46	2.56	4.06
45	Commercial Bank	West Liberty	155,989	5.66	8.68	0.68	12.38	76.32	2.68	4.05
46	Hometown Bank of Corbin, Inc.	Corbin	178,625	5.47	3.08	0.53	12.56	77.81	2.83	4.03
47	Farmers National Bank of Danville	Danville	585,057	5.02	3.27	0.43	4.15	79.13	3.56	4.02
48	Hyden Citizens Bank	Hyden	123,532	5.56	(2.99)	0.77	3.53	72.95	3.34	3.99
48	First United Bank and Trust Co.	Madisonville	339,629	5.52	8.15	1.03	4.29	95.68	2.96	3.99
50	Central Bank & Trust Co.	Lexington	2,761,962	5.07	(1.43)	0.67	5.16	92.44	2.53	3.98
50	Farmers & Traders Bank of Campton	Campton	46,761	5.77	8.09	0.72	(3.27)	65.21	3.39	3.98

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	313,272	8,607	0.13	19.12	0.56	0.00	59,227	21.03
2	Victory Community Bank	Fort Mitchell	181,052	6,170	0.01	2.86	0.36	0.00	6,616	3.83
3	Commonwealth Bank and Trust Co.	Louisville	1,122,128	9,072	0.17	1.39	0.33	0.00	32,967	3.15
4	Blue Grass Federal Savings and Loan Assoc.	Paris	35,055	664	0.01	0.00	0.00	0.00	722	2.10
5	River City Bank, Inc.	Louisville	310,425	2,341	0.17	0.00	0.00	(0.03)	6,191	1.90
6	Farmers National Bank of Danville	Danville	585,057	5,637	0.33	0.00	0.00	0.00	9,739	1.75
7	Field & Main Bank	Henderson	471,940	4,407	0.23	0.12	0.00	(0.04)	7,504	1.65
8	Stock Yards Bank & Trust Co.	Louisville	3,720,038	66,317	0.28	0.07	0.02	0.00	52,112	1.54
9	Central Bank & Trust Co.	Lexington	2,761,962	31,057	0.27	0.14	0.01	0.00	38,954	1.48
9	Bank of the Bluegrass & Trust Co.	Lexington	265,981	3,627	0.14	0.19	0.00	0.00	3,903	1.48
11	Bankers' Bank of Kentucky, Inc.	Frankfort	176,760	787	0.39	0.00	0.00	0.00	1,924	1.37
12	Republic Bank & Trust Co.	Louisville	5,611,084	90,976	0.25	0.23	0.01	0.01	75,208	1.35
13	First National Bank of Grayson	Grayson	250,630	4,123	0.77	0.02	0.03	(0.01)	3,383	1.34
14	Paducah Bank and Trust Co.	Paducah	714,959	10,791	0.28	0.15	0.00	0.00	8,529	1.24
15	PBK Bank, Inc.	Stanford	118,641	2,446	0.64	0.00	0.00	0.00	1,439	1.22
15	Kentucky Bank	Paris	1,107,663	12,584	0.33	0.14	0.01	0.01	13,374	1.22
17	Town & Country Bank and Trust Co.	Bardstown	311,167	3,640	0.19	0.07	0.00	0.00	3,744	1.18
17	Hometown Bank of Corbin, Inc.	Corbin	178,625	1,958	0.40	0.03	0.00	0.00	2,071	1.18
19	Citizens Bank & Trust Co. of Jackson	Jackson	144,781	722	0.77	0.00	0.00	0.00	1,650	1.15
20	Cumberland Security Bank, Inc.	Somerset	215,876	6,479	0.38	0.17	0.09	0.00	2,393	1.11
20	Peoples Bank & Trust Co.	Owenton	52,541	832	0.42	0.00	0.00	0.00	589	1.11
22	Farmers State Bank	Booneville	50,103	649	0.84	0.00	0.00	0.01	526	1.06
23	Citizens National Bank of Somerset	Somerset	445,149	6,057	0.37	0.06	0.06	0.00	4,434	1.04
24	United Cumberland Bank	Whitley City	297,555	5,475	0.52	0.08	0.00	(0.05)	3,031	1.03
24	South Central Bank, Inc.	Glasgow	1,275,110	14,055	0.27	0.24	0.04	0.01	12,256	1.03
26	Edmonton State Bank	Edmonton	546,125	11,478	0.30	0.23	0.09	0.00	5,426	1.00
27	Farmers Deposit Bank	Liberty	44,694	596	0.62	0.00	0.00	0.00	441	0.98
28	Inez Deposit Bank	Inez	142,136	701	0.82	0.00	0.00	(0.03)	1,384	0.97
29	Kentucky Farmers Bank Corp.	Ashland	208,050	3,280	0.20	0.00	0.00	(0.01)	1,823	0.96
29	First Community Bank of the Heartland, Inc.	Clinton	262,553	2,132	0.51	0.00	0.09	(0.01)	2,285	0.96
29	Morgantown Bank & Trust Co., Inc.	Morgantown	207,027	1,181	0.30	0.00	0.00	0.00	1,930	0.96
32	Community Trust Bank, Inc.	Pikeville	4,344,716	60,723	0.55	0.04	0.01	(0.01)	38,430	0.89
33	Citizens Union Bank of Shelbyville	Shelbyville	855,175	9,697	0.29	0.23	0.00	0.03	7,155	0.88
33	Peoples Exchange Bank	Winchester	416,824	4,363	0.39	0.14	0.00	0.00	3,631	0.88
33	Peoples Bank Mt. Washington	Mount Washington	85,717	1,329	0.14	0.12	0.11	0.00	760	0.88
33	Citizens Bank of Kentucky	Paintsville	656,120	6,371	0.34	0.00	0.00	(0.01)	5,495	0.88
37	Citizens Bank	Morehead	149,562	1,320	0.64	0.00	0.00	(0.04)	1,208	0.86
37	Farmers Bank and Trust Co.	Princeton	137,050	2,320	0.33	0.00	0.00	0.00	1,149	0.86
39	Bank of Clarkson	Clarkson	121,448	2,070	0.67	0.00	0.00	0.00	1,026	0.85
39	Home Federal Bank Corp.	Middlesboro	389,907	2,944	0.36	0.08	0.00	0.00	3,256	0.85
41	Citizens Bank	Hickman	144,160	1,468	0.32	0.00	0.00	0.02	1,160	0.82
42	Bank of the Mountains, Inc.	West Liberty	71,705	515	0.45	0.00	0.00	(0.01)	587	0.81
42	First United Bank and Trust Co.	Madisonville	339,629	4,204	0.22	0.07	0.00	0.00	2,624	0.81
44	Franklin Bank & Trust Co.	Franklin	551,535	7,272	0.51	0.07	0.00	(0.01)	4,236	0.79
45	Community Financial Services Bank	Benton	1,238,376	7,609	0.14	0.12	0.01	0.00	9,522	0.78
45	Hancock Bank and Trust Co.	Hawesville	288,916	2,154	0.08	0.17	0.10	0.00	2,240	0.78
47	Bedford Loan & Deposit Bank	Bedford	95,873	971	0.38	0.00	0.00	0.00	717	0.77
47	Forcht Bank, National Assoc.	Lexington	1,208,947	7,571	0.37	0.05	0.02	0.00	9,536	0.77
47	First & Peoples Bank and Trust Co.	Russell	205,927	1,289	0.28	0.00	0.00	(0.01)	1,548	0.77
50	Monticello Banking Co.	Monticello	766,200	7,620	0.36	0.04	0.01	0.00	5,706	0.76
50	Citizens Bank	Mount Vernon	144,269	1,372	0.23	0.00	0.00	0.00	1,085	0.76

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	72,885	51.88	14	2	1.05	0.17	0.46	1.68
2	Bank of Hindman	Hindman	212,658	57.47	29	2	0.96	0.15	0.58	1.69
3	West Point Bank	Radcliff	284,901	63.62	46	5	1.04	0.17	0.64	1.85
4	Bankers' Bank of Kentucky, Inc.	Frankfort	176,760	69.20	20	1	1.16	0.25	0.45	1.87
5	Dixon Bank	Dixon	83,354	67.78	12	1	1.03	0.05	0.79	1.87
6	Traditional Bank, Inc.	Mount Sterling	1,663,066	52.84	227	16	1.13	0.24	0.54	1.91
7	WinFirst Bank	Winchester	149,382	61.69	18	2	1.10	0.18	0.78	2.06
8	Planters Bank, Inc.	Hopkinsville	1,163,031	52.99	159	13	1.17	0.21	0.69	2.07
9	First Federal Savings and Loan Assoc. (MHC)	Hazard	83,257	68.91	9	1	1.27	0.15	0.65	2.07
10	Citizens Federal Savings and Loan Assoc.	Covington	39,506	71.90	5	1	1.17	0.35	0.57	2.10
11	Citizens Deposit Bank of Arlington, Inc.	Arlington	236,412	54.12	42	4	1.13	0.17	0.87	2.16
12	Bank of Jamestown	Jamestown	205,104	60.45	34	3	1.28	0.27	0.65	2.21
13	Springfield State Bank	Springfield	326,568	61.67	41	3	1.40	0.12	0.70	2.22
14	Murray Bank	Murray	313,791	60.55	60	3	1.21	0.21	0.81	2.23
15	Independence Bank of Kentucky	Owensboro	2,596,482	63.16	376	25	1.30	0.27	0.67	2.24
16	Farmers Bank and Trust Co.	Marion	374,295	74.44	83	10	1.17	0.21	0.87	2.25
17	Security Bank and Trust Co.	Maysville	52,685	59.59	12	3	0.99	0.22	1.06	2.28
18	American Bank & Trust Co., Inc.	Bowling Green	436,372	59.26	83	5	1.38	0.19	0.76	2.33
19	Franklin Bank & Trust Co.	Franklin	551,535	54.04	83	5	1.28	0.19	0.91	2.38
20	Clinton Bank	Clinton	64,571	69.20	14	1	1.33	0.11	0.98	2.42
21	Century Bank of Kentucky, Inc.	Lawrenceburg	138,425	59.43	22	2	1.21	0.17	1.04	2.42
22	Citizens National Bank of Lebanon	Lebanon	127,778	69.05	28	1	1.49	0.25	0.69	2.43
23	Wilson & Muir Bank & Trust Co.	Bardstown	564,599	50.57	127	11	1.46	0.20	0.78	2.44
24	Meade County Bank	Brandenburg	212,081	63.10	42	4	1.23	0.53	0.68	2.44
25	Citizens Deposit Bank & Trust	Vanceburg	552,890	61.37	116	17	1.12	0.31	1.02	2.45
26	United Community Bank of West Kentucky, Inc.	Morganfield	272,868	54.65	56	6	1.34	0.17	0.97	2.48
27	Cecilian Bank	Cecilia	935,868	60.03	227	19	1.39	0.30	0.80	2.49
28	Bank of Maysville	Maysville	129,418	65.46	27	3	1.36	0.19	0.94	2.49
29	1st Trust Bank, Inc.	Hazard	268,796	81.54	51	4	1.19	0.38	0.93	2.50
30	Bank of Lexington, Inc.	Lexington	248,225	71.32	49	3	1.46	0.40	0.65	2.51
31	Elkton Bank & Trust Co.	Elkton	143,685	61.14	31	4	1.47	0.19	0.87	2.53
32	Farmers Bank of Milton	Milton	259,604	67.80	49	5	1.39	0.27	0.88	2.53
33	Community Trust Bank, Inc.	Pikeville	4,344,716	58.69	947	80	1.30	0.24	0.99	2.54
34	Citizens Bank & Trust Co.	Campbellsville	228,464	63.17	49	4	1.43	0.35	0.77	2.56
35	Sacramento Deposit Bank	Sacramento	110,922	55.77	20	2	1.45	0.21	0.90	2.56
36	Commonwealth Community Bank, Inc.	Hartford	144,132	77.54	32	4	1.12	0.33	1.11	2.56
37	First National Bank of Russell Springs	Russell Springs	234,351	68.63	36	3	1.38	0.33	0.86	2.57
38	Farmers Bank	Nicholasville	162,500	67.30	31	4	1.39	0.28	0.92	2.58
39	Eclipse Bank, Inc.	Louisville	176,615	73.95	23	1	1.40	0.21	0.98	2.59
40	Bank of Edmonson County	Brownsville	217,381	60.41	51	3	1.37	0.31	0.92	2.59
41	Hart County Bank and Trust Co.	Munfordville	27,293	61.68	5	1	1.14	0.34	1.12	2.60
42	Limestone Bank, Inc.	Louisville	1,239,472	67.43	244	21	1.40	0.32	0.89	2.61
43	FNB Bank, Inc.	Mayfield	516,631	66.51	115	9	1.49	0.23	0.90	2.61
44	First Federal Savings Bank of Kentucky (MHC)	Frankfort	246,368	89.36	54	6	1.74	0.23	0.66	2.63
45	Cumberland Security Bank, Inc.	Somerset	215,876	45.67	58	4	1.40	0.31	0.97	2.67
46	Community Financial Services Bank	Benton	1,238,376	67.47	276	7	1.38	0.40	0.91	2.68
47	Peoples Bank & Trust Co. of Madison County	Berea	404,316	60.84	74	10	1.21	0.44	1.04	2.69
48	Edmonton State Bank	Edmonton	546,125	55.18	149	13	1.52	0.26	0.94	2.71
49	Salysville National Bank	Salysville	110,515	69.16	28	2	1.40	0.59	0.76	2.75
50	United Citizens Bank of Southern Kentucky, Inc.	Columbia	173,738	59.01	47	5	1.19	0.33	1.23	2.76

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	Hart County Bank and Trust Co.	Murfordville	27,293	18,581	5.46	0.00	0.00	0.00	(0.08)	(0.08)
2	Bankers' Bank of Kentucky, Inc.	Frankfort	176,760	41,525	1.15	0.00	0.00	0.00	0.00	0.00
3	Farmers National Bank of Lebanon	Lebanon	101,275	52,820	1.60	0.03	0.00	0.04	(0.03)	0.04
4	Bank of the Bluegrass & Trust Co.	Lexington	265,981	205,672	1.59	0.35	0.00	0.01	(0.05)	0.31
5	First Kentucky Bank, Inc.	Mayfield	454,774	312,541	1.42	0.16	0.00	0.14	0.03	0.34
6	Bank of Lexington, Inc.	Lexington	248,225	206,655	0.90	0.33	0.05	0.00	0.00	0.38
7	Stock Yards Bank & Trust Co.	Louisville	3,720,038	2,853,848	0.94	0.11	0.02	0.36	(0.01)	0.47
8	Magnolia Bank	Magnolia	313,272	243,571	0.69	0.37	0.01	0.11	(0.01)	0.48
9	Meade County Bank	Brandenburg	212,081	162,593	0.11	0.52	0.00	0.01	0.01	0.54
10	Farmers Bank and Trust Co.	Princeton	137,050	104,534	1.50	0.44	0.03	0.05	0.03	0.55
11	Peoples Bank	Lebanon	64,566	36,781	0.84	0.57	0.00	0.00	0.01	0.58
12	Hometown Bank of Corbin, Inc.	Corbin	178,625	118,789	1.01	0.08	0.00	0.47	0.07	0.63
13	Commonwealth Bank and Trust Co.	Louisville	1,122,128	805,304	1.02	0.14	0.00	0.26	0.24	0.65
14	Citizens Commerce Bank	Versailles	265,675	194,602	1.02	0.21	0.03	0.44	0.00	0.68
15	United Community Bank of West Kentucky, Inc.	Morganfield	272,868	182,831	1.46	0.24	0.00	0.38	0.09	0.71
16	Peoples Exchange Bank	Winchester	416,824	338,294	1.19	0.43	0.05	0.26	0.05	0.79
17	Cecilian Bank	Cecilia	935,868	602,654	1.59	0.31	0.01	0.57	(0.09)	0.80
18	Traditional Bank, Inc.	Mount Sterling	1,663,066	1,179,479	1.17	0.22	0.01	0.54	0.06	0.83
19	Independence Bank of Kentucky	Owensboro	2,596,482	1,368,714	0.97	0.17	0.02	0.57	0.08	0.84
20	Bank of Maysville	Maysville	129,418	74,597	0.90	0.24	0.02	0.58	0.00	0.84
21	Central Bank & Trust Co.	Lexington	2,761,962	2,052,388	0.93	0.16	0.00	0.50	0.18	0.85
22	Limestone Bank, Inc.	Louisville	1,239,472	926,271	0.90	0.26	0.00	0.55	0.06	0.87
23	Farmers National Bank of Scottsville	Scottsville	255,172	178,686	1.07	0.39	0.07	0.45	0.02	0.92
24	Cumberland Security Bank, Inc.	Somerset	215,876	177,250	2.70	0.64	0.14	0.09	0.10	0.97
25	Farmers Bank	Nicholasville	162,500	99,447	1.59	1.02	0.00	0.04	(0.01)	1.05
26	Morgantown Bank & Trust Co., Inc.	Morgantown	207,027	155,632	0.79	0.62	0.10	0.31	0.02	1.05
27	First United Bank and Trust Co.	Madisonville	339,629	253,528	1.03	0.40	0.00	0.55	0.11	1.06
28	Planters Bank, Inc.	Hopkinsville	1,163,031	892,859	1.47	0.05	0.02	1.04	(0.01)	1.10
29	Victory Community Bank	Fort Mitchell	181,052	148,225	0.89	0.45	0.00	0.77	(0.11)	1.11
30	Paducah Bank and Trust Co.	Paducah	714,959	559,019	1.24	0.13	0.06	0.78	0.15	1.12
31	Lincoln National Bank	Hodgenville	317,051	242,053	1.21	0.46	0.01	0.64	0.06	1.17
32	Home Federal Bank Corp.	Middlesboro	389,907	290,815	1.23	0.34	0.00	0.87	0.02	1.23
33	Farmers Bank and Trust Co.	Marion	374,295	292,824	0.59	0.59	0.13	0.46	0.06	1.24
34	Murray Bank	Murray	313,791	230,703	1.25	0.64	0.00	0.45	0.17	1.26
35	Bank of Columbia	Columbia	148,828	122,052	1.46	0.28	0.00	1.04	0.02	1.34
36	Forcht Bank, National Assoc.	Lexington	1,208,947	874,014	1.08	0.36	0.00	1.00	0.04	1.41
37	South Central Bank, Inc.	Glasgow	1,275,110	919,061	1.11	0.39	0.00	1.01	0.02	1.41
38	American Bank & Trust Co., Inc.	Bowling Green	436,372	349,195	0.98	0.81	0.02	0.48	0.10	1.42
39	Commercial Bank	West Liberty	155,989	92,359	1.09	0.34	0.04	1.00	0.05	1.44
40	Citizens Federal Savings and Loan Assoc.	Covington	39,506	22,654	1.20	1.46	0.00	0.00	0.00	1.46
41	Franklin Bank & Trust Co.	Franklin	551,535	462,834	1.05	0.32	0.01	0.59	0.56	1.48
42	First Community Bank of the Heartland, Inc.	Clinton	262,553	177,517	0.94	0.91	0.25	0.22	0.11	1.49
43	First & Farmers National Bank, Inc.	Somerset	521,867	308,333	1.43	0.69	0.15	0.66	(0.02)	1.49
44	Bank of Cadiz and Trust Co.	Cadiz	114,282	64,049	0.94	0.35	0.07	0.92	0.17	1.50
45	First National Bank of Kentucky	Carrollton	121,428	86,484	1.37	0.88	0.04	0.40	0.22	1.53
46	Kentucky Bank	Paris	1,107,663	746,457	1.13	0.61	0.20	0.70	0.13	1.64
47	Bank of Jamestown	Jamestown	205,104	138,969	0.89	0.15	0.12	1.24	0.13	1.64
48	United Citizens Bank of Southern Kentucky, Inc.	Columbia	173,738	146,001	1.35	0.76	0.01	0.82	0.08	1.67
49	FNB Bank, Inc.	Mayfield	516,631	381,677	1.69	0.58	0.04	1.02	0.07	1.71
50	Town & Country Bank and Trust Co.	Bardstown	311,167	227,530	1.01	0.15	0.11	1.48	(0.01)	1.73

Kentucky – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM Net Income (\$000)/ Employee	2018Q4 LTM Net Income (\$000)	2017Q4 LTM Net Income (\$000)	ROAA (%)	ROAE (%)
1	Magnolia Bank	Magnolia	313,272	8,607	352	24	3,440	3,781	2.30	22.97
2	Victory Community Bank	Fort Mitchell	181,052	6,170	29	213	5,741	5,707	2.68	18.23
3	Stock Yards Bank & Trust Co.	Louisville	3,720,038	66,317	615	108	58,610	39,231	1.95	17.74
4	Cumberland Security Bank, Inc.	Somerset	215,876	6,479	58	112	5,923	5,005	2.25	16.59
5	Bank of Columbia	Columbia	148,828	3,031	35	87	2,809	3,009	1.59	15.54
6	PBK Bank, Inc.	Stanford	118,641	2,446	38	64	1,970	1,468	2.07	15.41
7	Auburn Banking Co.	Auburn	84,493	1,463	23	64	1,477	1,192	1.37	14.99
8	Wilson & Muir Bank & Trust Co.	Bardstown	564,599	8,791	127	69	10,248	9,096	1.22	14.60
9	United Southern Bank	Hopkinsville	219,336	3,653	65	56	2,483	900	1.67	14.29
10	First National Bank of Grayson	Grayson	250,630	4,123	97	43	3,770	2,661	1.64	13.91
11	Republic Bank & Trust Co.	Louisville	5,611,084	90,976	1,080	84	78,028	45,661	1.63	13.67
12	American Bank & Trust Co., Inc.	Bowling Green	436,372	4,662	83	56	4,031	2,470	1.12	13.31
13	Citizens Deposit Bank & Trust	Vanceburg	552,890	6,012	116	52	5,646	4,500	1.25	12.95
14	Lewisburg Banking Co.	Lewisburg	137,568	2,337	35	67	2,275	1,844	1.34	12.88
15	Planters Bank, Inc.	Hopkinsville	1,163,031	15,084	159	95	13,119	16,097	1.36	12.72
16	Cecilian Bank	Cecilia	935,868	12,324	227	54	12,139	6,932	1.36	12.69
17	Bank of Clarkson	Clarkson	121,448	2,070	26	80	1,878	1,440	1.72	12.66
18	Hometown Bank of Corbin, Inc.	Corbin	178,625	1,958	58	34	1,399	1,011	1.12	12.48
19	Meade County Bank	Brandenburg	212,081	2,426	42	58	2,209	1,669	1.16	12.27
20	United Citizens Bank of Southern Kentucky, Inc.	Columbia	173,738	2,424	47	52	2,354	1,568	1.46	12.12
21	Century Bank of Kentucky, Inc.	Lawrenceburg	138,425	2,341	22	106	2,241	2,343	1.23	11.91
22	United Community Bank of West Kentucky, Inc.	Morganfield	272,868	4,350	56	78	4,370	3,464	1.64	11.74
23	First Southern National Bank	Lancaster	895,486	11,121	212	52	9,374	7,516	1.27	11.65
24	Peoples Exchange Bank	Winchester	416,824	4,363	95	46	3,792	2,556	1.06	11.54
25	Casey County Bank, Inc.	Liberty	196,894	2,770	52	53	2,434	2,145	1.41	11.50
26	Bank of the Bluegrass & Trust Co.	Lexington	265,981	3,627	64	57	3,551	3,008	1.38	11.44
27	Traditional Bank, Inc.	Mount Sterling	1,663,066	24,415	227	108	24,073	24,265	1.16	11.32
28	Heritage Bank, Inc.	Burlington	975,651	9,290	193	48	7,778	6,232	1.03	11.28
29	Franklin Bank & Trust Co.	Franklin	551,535	7,272	83	88	6,095	5,920	1.36	11.25
30	Citizens Bank of Cumberland County	Burkesville	75,992	1,508	24	63	1,509	1,383	1.50	11.18
31	Sacramento Deposit Bank	Sacramento	110,922	1,909	20	95	1,935	1,876	1.33	11.07
32	Kentucky Bank	Paris	1,107,663	12,584	233	54	12,339	10,387	1.15	11.02
33	Edmonton State Bank	Edmonton	546,125	11,478	149	77	10,234	8,726	1.58	11.00
34	United Citizens Bank & Trust Co.	Campbellsburg	111,825	1,528	40	38	1,141	993	1.38	10.93
35	First State Bank	Irvington	208,507	2,534	69	37	2,839	1,422	1.21	10.92
36	Murray Bank	Murray	313,791	4,184	60	70	4,142	2,059	1.01	10.77
37	Citizens National Bank of Somerset	Somerset	445,149	6,057	126	48	5,797	5,548	1.06	10.72
38	South Central Bank, Inc.	Glasgow	1,275,110	14,055	274	51	11,616	8,403	1.18	10.70
39	United Cumberland Bank	Whitley City	297,555	5,475	96	57	4,756	4,714	1.39	10.61
40	Taylor County Bank	Campbellsville	177,516	3,800	47	81	3,705	3,815	1.55	10.55
41	West Point Bank	Radcliff	284,901	2,454	46	53	2,129	2,213	0.88	10.50
42	Lincoln National Bank	Hodgenville	317,051	4,226	111	38	3,624	2,922	1.37	10.32
43	Independence Bank of Kentucky	Owensboro	2,596,482	28,057	376	75	29,310	31,855	0.84	10.25
43	Paducah Bank and Trust Co.	Paducah	714,959	10,791	127	85	9,403	10,637	1.18	10.25
45	Peoples Bank & Trust Co. of Madison County	Berea	404,316	5,895	74	80	4,734	2,305	1.47	10.24
46	Central Bank & Trust Co.	Lexington	2,761,962	31,057	535	58	28,668	17,714	1.18	10.09
47	Community Trust Bank, Inc.	Pikeville	4,344,716	60,723	947	64	57,847	50,078	1.41	9.88
48	Peoples Bank of Kentucky, Inc.	Flemingsburg	324,489	3,675	76	48	3,583	2,596	1.16	9.70
49	Bank of Buffalo	Buffalo	72,885	1,075	14	77	1,277	1,101	1.09	9.51
50	Bank of Jamestown	Jamestown	205,104	2,088	34	61	1,900	1,423	1.04	9.27
50	Monticello Banking Co.	Monticello	766,200	7,620	205	37	9,959	7,482	1.01	9.27

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	215,876	6	20	45	24	4	19.8
2	Stock Yards Bank & Trust Co.	Louisville	3,720,038	65	8	53	7	3	27.2
3	United Community Bank of West Kentucky, Inc.	Morganfield	272,868	54	52	26	15	22	33.8
3	Republic Bank & Trust Co.	Louisville	5,611,084	16	12	76	54	11	33.8
5	Bank of Columbia	Columbia	148,828	14	56	62	35	5	34.4
6	Franklin Bank & Trust Co.	Franklin	551,535	61	44	19	41	29	38.8
7	Farmers Bank and Trust Co.	Princeton	137,050	24	37	72	10	56	39.8
8	Edmonton State Bank	Edmonton	546,125	36	26	48	60	33	40.6
9	Cecilian Bank	Cecilia	935,868	97	52	27	17	16	41.8
10	Hometown Bank of Corbin, Inc.	Corbin	178,625	46	17	117	12	18	42.0
11	United Citizens Bank of Southern Kentucky, Inc.	Columbia	173,738	34	62	50	48	20	42.8
12	Bank of the Bluegrass & Trust Co.	Lexington	265,981	77	9	103	4	26	43.8
13	First National Bank of Grayson	Grayson	250,630	28	13	99	70	10	44.0
14	Peoples Exchange Bank	Winchester	416,824	67	33	82	16	24	44.4
15	Wilson & Muir Bank & Trust Co.	Bardstown	564,599	31	59	23	104	8	45.0
16	Lincoln National Bank	Hodgenville	317,051	22	83	56	31	42	46.8
17	PBK Bank, Inc.	Stanford	118,641	2	15	120	94	6	47.4
18	Paducah Bank and Trust Co.	Paducah	714,959	93	14	63	30	43	48.6
19	Auburn Banking Co.	Auburn	84,493	19	91	70	57	7	48.8
20	Central Bank & Trust Co.	Lexington	2,761,962	50	9	122	21	46	49.6
21	Bank of Clarkson	Clarkson	121,448	26	39	61	109	17	50.4
21	Meade County Bank	Brandenburg	212,081	88	112	24	9	19	50.4
23	Victory Community Bank	Fort Mitchell	181,052	112	2	109	29	2	50.8
24	Planters Bank, Inc.	Hopkinsville	1,163,031	108	97	8	28	15	51.2
25	First Southern National Bank	Lancaster	895,486	12	56	90	77	23	51.6
26	American Bank & Trust Co., Inc.	Bowling Green	436,372	95	97	18	38	12	52.0
27	First United Bank and Trust Co.	Madisonville	339,629	48	42	74	27	70	52.2
28	South Central Bank, Inc.	Glasgow	1,275,110	99	24	65	37	38	52.6
29	Bankers' Bank of Kentucky, Inc.	Frankfort	176,760	137	11	4	2	111	53.0
30	Sacramento Deposit Bank	Sacramento	110,922	28	103	35	69	31	53.2
31	Taylor County Bank	Campbellsville	177,516	10	65	66	88	40	53.8
32	Town & Country Bank and Trust Co.	Bardstown	311,167	38	17	114	50	53	54.4
32	Lewisburg Banking Co.	Lewisburg	137,568	32	82	51	93	14	54.4
32	Kentucky Bank	Paris	1,107,663	88	15	91	46	32	54.4
35	Magnolia Bank	Magnolia	313,272	128	1	137	8	1	55.0
36	Casey County Bank, Inc.	Liberty	196,894	21	59	60	111	25	55.2
37	Traditional Bank, Inc.	Mount Sterling	1,663,066	119	110	6	18	27	56.0
38	First Kentucky Bank, Inc.	Mayfield	454,774	111	52	52	5	62	56.4
39	Murray Bank	Murray	313,791	114	85	14	34	36	56.6
40	Citizens Union Bank of Shelbyville	Shelbyville	855,175	42	33	83	73	55	57.2
41	Elkton Bank & Trust Co.	Elkton	143,685	65	89	31	51	52	57.6
42	United Southern Bank	Hopkinsville	219,336	33	65	102	80	9	57.8
43	United Cumberland Bank	Whitley City	297,555	9	24	94	125	39	58.2
44	Monticello Banking Co.	Monticello	766,200	60	50	71	61	50	58.4
45	Farmers National Bank of Danville	Danville	585,057	47	6	132	52	57	58.8
46	Community Trust Bank, Inc.	Pikeville	4,344,716	82	32	33	107	47	60.2
47	Citizens Deposit Bank & Trust	Vanceburg	552,890	93	87	25	84	13	60.4
48	Farmers National Bank of Scottsville	Scottsville	255,172	43	74	78	23	86	60.8
49	Citizens Bank of Kentucky	Paintsville	656,120	87	33	54	55	77	61.2
49	Citizens National Bank of Somerset	Somerset	445,149	75	23	73	98	37	61.2
49	Independence Bank of Kentucky	Owensboro	2,596,482	122	107	15	19	43	61.2
49	Farmers Deposit Bank	Liberty	44,694	4	27	130	78	67	61.2



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