

# Rank The Banks

*Kentucky - 2018 Q3*

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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 - 2017Q3 LTM Net Income - 2016Q3 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 September 30, 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 27.5% corporate tax rate (The corporate tax rate is calculated using the average of a 35% corporate tax rate for quarters in 2017 and a 25% corporate tax rate for quarters in 2018)
- ▶ 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
- ▶ As usual, this quarter's BSP Rank The Banks utilizes only reported numbers per call reports filed by the institutions with regulators. LTM figures for some companies in this report may include material one-time charges incurred in the fourth quarter of 2017 primarily related to the change in tax laws

# 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	248,096	0.56	6.55
American Bank & Trust Company, Inc.	Bowling Green	First Breckinridge Bancshares, Inc.	7/5/2000	5	74	No	378,497	1.06	11.63
American Founders Bank, Inc.	Louisville	Evansville Teachers Federal Credit Union	5/14/2001	2	16	No	88,258	0.62	5.49
Auburn Banking Company	Auburn	First Community Bancorp, Inc.	1/1/1929	2	22	Yes	78,148	1.28	15.50
Bank of Buffalo	Buffalo	Buffalo Bancshares, Inc.	1/7/1901	2	15	Yes	72,875	0.94	8.70
Bank of Cadiz and Trust Company	Cadiz	Cadiz Bancorp, Inc.	8/7/1970	5	34	Yes	106,428	0.60	7.33
Bank of Clarkson	Clarkson	First Breckinridge Bancshares, Inc.	1/1/1904	2	25	No	117,118	1.42	11.19
Bank of Columbia	Columbia	Columbia Bancshares, Inc.	1/1/1866	3	38	Yes	137,534	1.52	15.09
Bank of Edmonson County	Brownsville	Edmonson Bancshares, Inc.	10/5/1925	3	49	Yes	212,245	1.22	10.53
Bank of Hindman	Hindman	Community Exchange Bancshares, Inc.	10/3/1903	2	30	No	197,222	0.81	6.51
Bank of Jamestown	Jamestown	Jamestown Bancorp Inc.	7/17/1889	3	36	No	194,775	0.87	8.16
Bank of Lexington, Inc.	Lexington	First Breckinridge Bancshares, Inc.	2/6/2006	3	46	No	258,627	(0.02)	(0.21)
Bank of Maysville	Maysville	First Bank of Kentucky Corporation	6/26/1835	3	27	No	126,423	1.29	6.89
Bank of the Bluegrass & Trust Co.	Lexington	Bluegrass Bancshares, Inc.	4/10/1972	2	58	No	259,249	1.35	11.09
Bank of the Mountains, Inc.	West Liberty	Mountain Bancorp, Inc.	9/15/1973	4	25	No	69,682	0.88	8.17
Bankers' Bank of Kentucky, Inc.	Frankfort	Independent Community Bancorp, Inc.	4/12/1988	1	20	No	112,381	0.32	2.76
Bedford Loan & Deposit Bank	Bedford	Bedford Loan and Deposit Bancorp, Inc.	11/2/1891	3	29	No	92,421	0.59	4.47
Blue Grass Federal Savings and Loan Association	Paris		1/1/1959	1	9	No	33,182	0.29	1.12
Carrollton Federal Bank	Carrollton		1/1/1875	1	10	No	32,031	0.30	1.98
Casey County Bank, Inc.	Liberty	Casey County Bancorp, Inc.	12/20/1939	5	51	No	182,918	1.37	10.96
Cecilian Bank	Cecilia	First Cecilian Bancorp, Inc.	5/23/1903	15	218	No	878,868	1.09	10.88
Central Bank & Trust Company	Lexington	Central Bancshares, Inc.	4/15/1938	26	492	No	2,544,804	0.98	8.76
Century Bank of Kentucky, Inc.	Lawrenceburg	Century Bancshares, Inc.	7/5/2000	2	25	Yes	138,553	1.22	11.90
Citizens Bank	Hartford	Hartland Financial, Inc.	1/1/1914	3	29	No	94,794	0.96	9.89
Citizens Bank	Hickman	Citizens Bancorp of Hickman, Inc.	1/1/1930	3	34	Yes	127,614	0.67	4.89
Citizens Bank	Mount Vernon	Rockcastle Bancorp, Inc.	12/1/1904	4	44	Yes	140,435	0.69	6.36
Citizens Bank	Morehead	Citizens Bancorp of Morehead, Incorporated	9/25/1928	5	44	Yes	134,996	0.51	5.50
Citizens Bank & Trust Co. of Jackson	Jackson	John R Turner Holding Company	11/17/1962	3	53	Yes	143,116	(0.26)	(2.99)
Citizens Bank & Trust Company	Campbellsville	First Bancorp, Inc.	1/1/1939	4	48	No	201,973	1.14	7.17
Citizens Bank of Cumberland County	Burkesville	Citizens Cumberland Bancshares, Inc.	7/1/2000	1	23	Yes	74,303	1.44	11.25
Citizens Bank of Kentucky	Paintsville	Citizens National Corporation	12/27/1909	12	146	No	586,123	0.73	5.27
Citizens Commerce Bank	Versailles	Citizens Commerce Bancshares, Inc.	11/12/1996	6	64	No	236,176	2.62	25.47
Citizens Deposit Bank & Trust	Vanceburg	Premier Financial Bancorp, Inc.	10/21/1930	14	98	No	437,221	1.19	12.47
Citizens Deposit Bank of Arlington, Inc.	Arlington	Carlisle Bancorp, Inc.	12/1/1949	3	40	Yes	211,123	1.25	8.30
Citizens Federal Savings and Loan Association	Covington		1/1/1886	1	5	No	38,268	0.71	2.67
Citizens First Bank, Inc.	Bowling Green	Citizens First Corporation	2/19/1999	8	98	No	473,482	1.07	9.95
Citizens Guaranty Bank	Irvine	Citizens Guaranty Financial Corporation	11/29/1972	6	56	Yes	162,285	0.48	6.12
Citizens National Bank of Lebanon	Lebanon	CNB of Lebanon Bancorp, Inc.	1/1/1889	1	28	Yes	123,619	0.77	7.74
Citizens National Bank of Somerset	Somerset	Citizens Bancshares, Inc.	2/14/1920	10	125	Yes	382,074	1.05	10.53
Citizens Union Bank of Shelbyville	Shelbyville	Citizens Union Bancorp of Shelbyville, Inc.	7/1/1888	16	182	No	755,695	0.97	7.07
Clinton Bank	Clinton	Clinton Bancorp, Inc.	9/1/1887	1	14	No	60,498	0.67	3.60
Commercial Bank	West Liberty	Commercial Bancshares, Inc.	1/1/1910	2	31	Yes	137,470	0.46	3.05
Commercial Bank of Grayson	Grayson	Commercial Grayson Bancshares, Inc.	1/1/1891	3	58	No	178,317	0.69	4.91
Commonwealth Bank and Trust Company	Louisville	Commonwealth Bancshares, Inc.	1/1/1881	17	291	Yes	1,003,178	0.67	7.43
Commonwealth Community Bank, Inc.	Hartford	Ohio County Community Bancshares, Inc.	7/5/1928	4	33	Yes	142,634	0.36	2.72

# 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 Financial Services Bank	Benton	Community Financial Services, Inc.	9/20/1890	6	228	No	1,130,189	0.74	8.23
Community Trust Bank, Inc.	Pikeville	Community Trust Bancorp, Inc.	11/17/1903	81	935	No	4,151,204	1.38	10.16
Cumberland Security Bank, Inc.	Somerset	First Commerce Bancorp, Inc.	8/13/1909	4	59	Yes	204,939	2.09	15.80
Cumberland Valley National Bank & Trust Company	London	Cumberland Valley Financial Corporation	10/1/1904	14	137	No	479,767	0.43	4.27
Dixon Bank	Dixon		1/1/1895	1	14	No	81,612	0.92	4.18
Eclipse Bank, Inc.	Louisville		10/14/2005	1	18	No	152,086	0.64	5.09
Edmonton State Bank	Edmonton	Edmonton Bancshares, Inc.	3/17/1897	13	148	Yes	520,238	1.39	9.74
Elkton Bank & Trust Company	Elkton	Elkton Bancorp, Inc.	1/1/1866	4	30	No	136,501	1.39	11.00
Farmers & Traders Bank of Campton	Campton	Middlefork Financial Group Inc.	1/1/1902	1	12	Yes	45,835	0.55	5.13
Farmers Bank	Nicholasville	Farmers Bancorp of Nicholasville, Inc.	12/1/1934	4	31	No	137,012	0.88	8.24
Farmers Bank and Trust Company	Princeton	United Bancorp of Princeton, Inc.	1/2/1899	3	32	Yes	124,672	1.21	8.39
Farmers Bank and Trust Company	Marion	Farmers Bancorp, Inc. of Marion, Kentucky	12/1/1899	5	50	Yes	202,936	0.79	6.79
Farmers Bank of Milton	Milton	Farmers Financial Corporation	10/6/1902	5	50	No	237,792	0.93	6.27
Farmers Deposit Bank	Liberty	John R Turner Holding Company	1/1/1904	2	17	Yes	45,207	0.04	0.29
Farmers Deposit Bank	Cynthiana	Farmers Deposit Bancorp, Inc.	1/1/1866	3	30	Yes	113,987	0.41	2.69
Farmers National Bank of Danville	Danville	Boyle Bancorp, Inc.	2/10/1879	13	172	No	522,265	0.97	8.79
Farmers National Bank of Lebanon	Lebanon	Lebanon Bancshares, Inc.	4/1/1890	2	29	No	100,931	0.37	3.63
Farmers National Bank of Scottsville	Scottsville	FNB Financial Corp.	11/3/1923	5	67	No	249,135	1.03	6.81
Farmers State Bank	Booneville	Middlefork Financial Group Inc.	1/2/1931	2	16	Yes	50,247	0.88	7.98
Field & Main Bank	Henderson	Field & Main Bancorp, Inc.	2/2/1934	5	119	No	418,875	0.86	7.94
First & Farmers National Bank, Inc.	Somerset	Albany Bancorp, Inc.	10/15/1903	12	146	No	507,809	1.38	10.54
First & Peoples Bank and Trust Company	Russell	First & Peoples Bancshares, Inc.	2/28/1932	6	56	No	193,336	0.65	3.77
First Commonwealth Bank of Prestonsburg, Inc.	Prestonsburg	First Prestonsburg Bancshares, Inc.	6/8/1904	10	95	Yes	309,549	0.84	8.04
First Community Bank of the Heartland, Inc.	Clinton	First Trust Financial Corporation	1/1/1936	8	65	Yes	233,573	0.64	6.74
First Federal Savings and Loan Association	Morehead		8/12/1963	1	6	No	35,088	0.73	2.63
First Federal Savings and Loan Association (MHC)	Hazard	First Federal MHC	7/26/1960	1	12	No	76,898	0.40	1.63
First Federal Savings Bank of Kentucky (MHC)	Frankfort	First Federal MHC	9/28/1934	6	56	No	239,924	0.48	2.55
First Kentucky Bank, Inc.	Mayfield	Exchange Bancshares, Inc.	3/6/1899	11	110	Yes	433,610	0.76	8.30
First National Bank and Trust	London	First National London Bankshares Corporation	4/1/1903	4	61	No	206,363	0.28	2.60
First National Bank of Brooksville	Brooksville	FNB Bancshares, Inc.	7/7/1907	2	14	Yes	59,656	0.57	5.27
First National Bank of Grayson	Grayson	First Grayson Bancorp, Inc.	1/1/1902	8	101	No	253,256	1.26	12.22
First National Bank of Jackson	Jackson	First National Holding Company of Jackson	1/1/1909	2	31	No	102,554	(0.10)	(0.79)
First National Bank of Kentucky	Carrollton	Port William Bancshares, Inc.	11/1/1881	2	32	Yes	115,995	0.83	7.20
First National Bank of Manchester	Manchester	First National Financial Corporation	2/5/1905	4	36	No	139,086	0.71	5.57
First National Bank of Russell Springs	Russell Springs	First Bancorp, Inc.	1/1/1906	3	36	No	203,714	0.75	6.18
First Southern National Bank	Lancaster	First Southern Bancorp, Inc.	4/8/1865	15	214	No	852,559	1.06	10.15
First State Bank	Irvington	First Breckinridge Bancshares, Inc.	1/1/1903	3	73	No	199,148	1.14	10.46
First State Bank of the Southeast, Inc.	Middlesboro	First State Bancshares, Inc.	1/4/1904	10	95	Yes	349,473	0.65	7.11
First State Bank, Inc.	Central City	Community Bancorp of Kentucky, Inc.	1/4/1904	5	34	Yes	153,168	0.89	10.97
First United Bank and Trust Company	Madisonville	First United Bancorp, Inc.	3/29/1996	4	78	Yes	311,252	1.12	8.20
FNB Bank, Inc.	Mayfield	Jackson Financial Corporation	5/1/1875	8	110	No	500,475	0.76	7.34
Forcht Bank, National Association	Lexington	Forcht Bancorp, Inc.	10/1/2002	25	285	No	1,048,876	0.72	5.64
Franklin Bank & Trust Company	Franklin	Franklin Bancorp, Inc.	12/1/1958	5	83	No	513,927	1.11	9.76
Fredonia Valley Bank	Fredonia	Fredonia Valley Bancorp, Inc.	1/24/1895	2	20	No	79,868	1.10	6.91
Hancock Bank and Trust Company	Hawesville	Hancock Bancorp, Inc.	7/1/1888	6	83	Yes	290,346	0.41	3.70

# 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 (%)
Hart County Bank and Trust Company	Munfordville	Hart Bancshares, Inc.	2/20/1890	1	6	No	26,713	0.91	4.17
Heritage Bank USA, Inc.	Hopkinsville	HopFed Bancorp, Inc.	1/1/1879	18	224	No	903,069	0.63	6.00
Heritage Bank, Inc.	Burlington	Heritage Bancorp, Inc.	9/4/1990	19	183	No	828,157	0.89	9.74
Home Federal Bank Corporation	Middlesboro	HFB Financial Corp.	1/1/1920	6	91	No	373,802	1.06	9.69
Home Savings Bank, FSB	Ludlow		1/1/1941	1	5	No	25,560	(0.34)	(2.22)
Hometown Bank of Corbin, Inc.	Corbin	Hometown Bancshares, Inc.	4/3/2000	5	54	No	164,399	0.77	8.95
Hyden Citizens Bank	Hyden	Middlefork Financial Group Inc.	9/1/1904	4	31	Yes	128,781	0.69	7.47
Independence Bank of Kentucky	Owensboro	Independence Bancshares, Inc.	1/1/1909	25	379	Yes	2,297,105	0.99	13.34
Inez Deposit Bank	Inez	Community Holding Company	5/1/1904	4	48	No	139,496	0.28	2.46
Jackson County Bank	McKee		10/5/1904	3	40	No	131,527	1.25	4.58
Kentucky Bank	Paris	Kentucky Bancshares, Inc.	1/1/1915	17	226	No	1,049,924	1.14	11.47
Kentucky Farmers Bank Corporation	Ashland		1/1/1931	3	56	Yes	172,531	1.15	4.81
King Southern Bank	Chaplin	King Bancorp, Inc.	1/1/1919	5	35	Yes	195,232	1.33	12.11
Lewisburg Banking Company	Lewisburg	Lewisburg Bancshares Corporation	2/10/1894	4	31	Yes	119,117	1.35	13.09
Limestone Bank, Inc.	Louisville	Limestone Bancorp, Inc.	3/24/1902	16	215	No	1,046,259	3.92	38.85
Lincoln National Bank	Hodgenville	Hambac, Inc.	7/2/1930	5	100	No	284,927	1.22	9.55
Louisa Community Bank	Louisa		8/7/2006	1	12	No	33,489	(2.72)	(26.43)
Magnolia Bank	Magnolia	Magnolia Bancshares, Inc.	9/29/1919	4	300	Yes	235,866	1.01	9.82
Meade County Bank	Brandenburg	Meade Bancorp, Inc.	6/7/1984	4	41	No	198,266	0.92	9.95
Metro Bank	Louisville	Louisville Development Bancorp, Inc.	1/6/1997	1	7	No	26,562	(0.50)	(2.62)
Monticello Banking Company	Monticello	Monticello Bankshares, Inc.	1/1/1895	16	187	No	744,830	1.39	13.27
Morgantown Bank & Trust Company, Incorporated	Morgantown	Morgantown Deposit Bancorp, Inc.	6/1/1880	5	51	No	191,543	0.77	8.80
Murray Bank	Murray	BankKentucky, Inc.	6/15/1999	3	57	Yes	300,435	0.73	8.57
Owingsville Banking Company	Owingsville	Bath County Banking Company	5/10/1893	3	23	No	69,687	(0.05)	(0.76)
Paducah Bank and Trust Company	Paducah	Paducah Bank Shares, Inc.	1/24/1948	6	131	Yes	639,183	1.13	9.59
PBK Bank, Inc.	Stanford	Community Bancshares, Inc.	1/1/1906	6	41	No	116,882	1.62	12.38
Peoples Bank	Taylorsville	Lake Valley Bancorp, Inc.	2/3/1903	2	34	Yes	100,986	0.92	7.90
Peoples Bank	Marion	Peoples-Marion Bancorp, Inc.	10/1/1946	3	20	No	57,667	1.37	14.85
Peoples Bank	Lebanon	Community Financial of Kentucky, Inc.	9/16/1910	2	11	No	54,790	0.88	9.13
Peoples Bank & Trust Company	Owenton	Owenton Bancorp, Inc.	1/1/1902	1	15	Yes	53,923	0.83	6.33
Peoples Bank & Trust Company of Hazard	Hazard	Hazard Bancorp	3/23/1923	7	58	Yes	254,879	(1.49)	(20.50)
Peoples Bank & Trust Company of Madison County	Berea	Whitaker Bank Corporation of Kentucky	10/19/1970	10	76	No	400,425	0.69	5.27
People's Bank and Trust Company of Clinton County	Albany	Upper Cumberland Bancshares, Inc.	3/20/2006	1	13	No	38,326	0.89	9.51
Peoples Bank Mt. Washington	Mount Washington	Crossroads Bancorp, Inc.	1/1/1909	2	22	Yes	87,924	1.10	9.14
Peoples Bank of Kentucky, Inc.	Flemingsburg	Peoples of Fleming County Bancorp, Inc.	4/6/1906	8	76	No	311,827	0.98	8.03
Peoples Exchange Bank	Winchester	Genbeach Co., Inc.	9/13/1912	10	94	No	391,043	0.92	9.98
Pinnacle Bank, Inc.	Vanceburg		10/26/1976	3	19	No	49,592	0.99	6.37
Planters Bank, Inc.	Hopkinsville	Planters Financial Group, Inc.	9/12/1996	13	163	No	1,029,478	1.41	14.36
Republic Bank & Trust Company	Louisville	Republic Bancorp, Inc.	1/11/1982	45	1,034	No	5,214,791	1.29	11.22
River City Bank, Inc.	Louisville	First Breckinridge Bancshares, Inc.	6/26/1986	6	76	No	292,420	0.97	6.53
Sacramento Deposit Bank	Sacramento	Sacramento Bancorp	10/14/1895	2	20	Yes	103,734	1.28	11.40
Salyersville National Bank	Salyersville	SNB Bancorp, Inc.	10/10/1902	2	31	No	110,267	0.83	6.09
Sebree Deposit Bank	Sebree	Sebree Bankcorp	4/22/1890	1	9	No	21,792	(0.50)	(4.45)
Security Bank and Trust Company	Maysville	Security Bancorp of Maysville, Inc.	1/1/1928	3	11	Yes	53,586	1.02	5.08
South Central Bank, Inc.	Glasgow	South Central Bancshares of Kentucky, Inc.	1/1/1908	24	267	No	1,151,310	0.89	8.47



# 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 (%)
Springfield State Bank	Springfield	Springfield Bankshares, Inc.	1/1/1911	4	40	No	308,155	0.69	4.98
Stock Yards Bank & Trust Company	Louisville	Stock Yards Bancorp, Inc.	6/1/1904	37	593	No	3,323,217	1.56	14.89
Taylor County Bank	Campbellsville	Taylor County Bancshares, Inc.	9/1/1937	4	51	Yes	180,716	1.45	11.02
Town & Country Bank and Trust Company	Bardstown	First Farmers Bank Holding Company	9/9/1907	6	85	No	306,142	0.71	5.94
Town Square Bank	Ashland	Poage Bankshares, Inc.	1/1/1889	9	101	No	440,641	(0.27)	(2.09)
Traditional Bank, Inc.	Mount Sterling	Traditional Bancorporation, Inc.	3/17/1902	14	217	Yes	1,526,331	1.22	12.31
United Citizens Bank & Trust Company	Campbellsburg	United Citizens Financial Corporation	3/1/1872	5	40	No	109,564	0.98	8.41
United Citizens Bank of Southern Kentucky, Inc.	Columbia	United Citizens Bancorp, Inc.	12/6/2004	4	43	No	156,109	1.38	11.53
United Community Bank of West Kentucky, Inc.	Morganfield	United Community Bancshares, Inc.	12/10/2001	4	53	No	254,635	1.57	11.93
United Cumberland Bank	Whitley City	McCreary Bancshares, Inc.	1/1/1906	7	97	Yes	288,348	1.17	9.46
United Southern Bank	Hopkinsville	Todd Bancshares, Inc.	6/22/1922	9	64	No	222,290	0.83	7.56
Victory Community Bank	Fort Mitchell	Victory Trust	12/9/2002	3	34	Yes	174,539	2.31	15.83
West Point Bank	Radcliff	First Breckinridge Bancshares, Inc.	7/1/1914	5	44	No	251,682	0.80	9.65
Whitaker Bank, Inc.	Lexington	Whitaker Bank Corporation of Kentucky	4/19/1990	35	307	No	1,239,240	0.75	5.78
Wilson & Muir Bank & Trust Company	Bardstown	Wilson & Muir Bancorp, Inc.	12/18/1865	11	134	Yes	499,140	1.44	18.27
WinFirst Bank	Winchester	WinFirst Financial Corporation	1/1/1934	2	20	Yes	133,696	1.01	7.34

# 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	1,034	45	3,669,644	81,548	115,884	3,549	5,043	5,214,791
2	Community Trust Bank, Inc.	Pikeville	935	81	3,287,577	40,587	51,249	3,516	4,440	4,151,204
3	Stock Yards Bank & Trust Company	Louisville	593	37	2,606,059	70,434	89,817	4,395	5,604	3,323,217
4	Central Bank & Trust Company	Lexington	492	26	2,072,059	79,695	97,877	4,212	5,172	2,544,804
5	Independence Bank of Kentucky	Owensboro	379	25	1,781,016	71,241	91,884	4,699	6,061	2,297,105
6	Traditional Bank, Inc.	Mount Sterling	217	14	1,291,674	92,262	109,024	5,952	7,034	1,526,331
7	Whitaker Bank, Inc.	Lexington	307	35	1,000,932	28,598	35,407	3,260	4,037	1,239,240
8	South Central Bank, Inc.	Glasgow	267	24	994,322	41,430	47,971	3,724	4,312	1,151,310
9	Kentucky Bank	Paris	226	17	826,497	48,617	61,760	3,657	4,646	1,049,924
10	Forcht Bank, National Association	Lexington	285	25	815,938	32,638	41,955	2,863	3,680	1,048,876
11	Limestone Bank, Inc.	Louisville	215	16	879,315	54,957	65,391	4,090	4,866	1,046,259
12	Planters Bank, Inc.	Hopkinsville	163	13	800,224	61,556	79,191	4,909	6,316	1,029,478
13	Commonwealth Bank and Trust Company	Louisville	291	17	856,295	50,370	59,010	2,943	3,447	1,003,178
14	Cecilian Bank	Cecilia	218	15	703,239	46,883	58,591	3,226	4,032	878,868
15	First Southern National Bank	Lancaster	214	15	755,120	50,341	56,837	3,529	3,984	852,559
16	Heritage Bank, Inc.	Burlington	183	19	727,631	38,296	43,587	3,976	4,525	828,157
17	Citizens Union Bank of Shelbyville	Shelbyville	182	16	592,827	37,052	47,231	3,257	4,152	755,695
18	Monticello Banking Company	Monticello	187	16	661,007	41,313	46,552	3,535	3,983	744,830
19	Paducah Bank and Trust Company	Paducah	131	6	484,138	80,690	106,531	3,696	4,879	639,183
20	Citizens Bank of Kentucky	Paintsville	146	12	480,639	40,053	48,844	3,292	4,015	586,123
21	Farmers National Bank of Danville	Danville	172	13	430,568	33,121	40,174	2,503	3,036	522,265
22	Edmonton State Bank	Edmonton	148	13	410,016	31,540	40,018	2,770	3,515	520,238
23	Franklin Bank & Trust Company	Franklin	83	5	391,287	78,257	102,785	4,714	6,192	513,927
24	First & Farmers National Bank, Inc.	Somerset	146	12	424,251	35,354	42,317	2,906	3,478	507,809
25	FNB Bank, Inc.	Mayfield	110	8	401,067	50,133	62,559	3,646	4,550	500,475
26	Wilson & Muir Bank & Trust Company	Bardstown	134	11	445,159	40,469	45,376	3,322	3,725	499,140
27	Cumberland Valley National Bank & Trust Company	London	137	14	428,757	30,626	34,269	3,130	3,502	479,767
28	Citizens First Bank, Inc.	Bowling Green	98	8	383,917	47,990	59,185	3,918	4,831	473,482
29	Town Square Bank	Ashland	101	9	367,697	40,855	48,960	3,641	4,363	440,641
30	Citizens Deposit Bank & Trust	Vanceburg	98	14	382,778	27,341	31,230	3,906	4,461	437,221
31	First Kentucky Bank, Inc.	Mayfield	110	11	351,950	31,995	39,419	3,200	3,942	433,610
32	Field & Main Bank	Henderson	119	5	362,554	72,511	83,775	3,047	3,520	418,875
33	Peoples Bank & Trust Company of Madison County	Berea	76	10	311,911	31,191	40,043	4,104	5,269	400,425
34	Peoples Exchange Bank	Winchester	94	10	317,011	31,701	39,104	3,372	4,160	391,043
35	Citizens National Bank of Somerset	Somerset	125	10	324,282	32,428	38,207	2,594	3,057	382,074
36	American Bank & Trust Company, Inc.	Bowling Green	74	5	323,357	64,671	75,699	4,370	5,115	378,497
37	Home Federal Bank Corporation	Middlesboro	91	6	292,116	48,686	62,300	3,210	4,108	373,802
38	First State Bank of the Southeast, Inc.	Middlesboro	95	10	292,764	29,276	34,947	3,082	3,679	349,473
39	Peoples Bank of Kentucky, Inc.	Flemingsburg	76	8	251,456	31,432	38,978	3,309	4,103	311,827
40	First United Bank and Trust Company	Madisonville	78	4	233,667	58,417	77,813	2,996	3,990	311,252
41	First Commonwealth Bank of Prestonsburg, Inc.	Prestonsburg	95	10	246,332	24,633	30,955	2,593	3,258	309,549
42	Springfield State Bank	Springfield	40	4	223,308	55,827	77,039	5,583	7,704	308,155
43	Town & Country Bank and Trust Company	Bardstown	85	6	266,326	44,388	51,024	3,133	3,602	306,142
44	Murray Bank	Murray	57	3	262,936	87,645	100,145	4,613	5,271	300,435
45	River City Bank, Inc.	Louisville	76	6	232,783	38,797	48,737	3,063	3,848	292,420
46	Hancock Bank and Trust Company	Hawesville	83	6	239,114	39,852	48,391	2,881	3,498	290,346
47	United Cumberland Bank	Whitley City	97	7	236,434	33,776	41,193	2,437	2,973	288,348
48	Lincoln National Bank	Hodgenville	100	5	236,779	47,356	56,985	2,368	2,849	284,927
49	Bank of the Bluegrass & Trust Co.	Lexington	58	2	221,046	110,523	129,625	3,811	4,470	259,249
50	Bank of Lexington, Inc.	Lexington	46	3	207,933	69,311	86,209	4,520	5,622	258,627

# 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	69,682	7.51	1.56	0.49	5.20	86.30	1.57	6.12
2	Citizens Bank of Cumberland County	Burkesville	74,303	6.91	(0.97)	0.45	1.14	81.91	1.58	5.32
3	People's Bank and Trust Company of Clinton County	Albany	38,326	6.86	11.17	1.09	7.91	96.53	2.08	5.31
4	Peoples Bank	Marion	57,667	6.55	20.59	0.99	17.49	97.28	1.64	5.16
5	Commercial Bank	West Liberty	137,470	6.99	5.32	0.50	(9.12)	73.68	4.26	5.12
6	Pinnacle Bank, Inc.	Vanceburg	49,592	5.97	(3.93)	0.72	(2.80)	103.04	3.33	4.87
6	PBK Bank, Inc.	Stanford	116,882	5.98	0.42	0.15	4.68	80.57	2.48	4.87
8	Farmers Deposit Bank	Liberty	45,207	6.15	(2.56)	0.51	(2.18)	86.65	1.46	4.85
9	Cumberland Security Bank, Inc.	Somerset	204,939	5.52	5.61	0.22	8.87	92.57	1.52	4.69
10	Owingsville Banking Company	Owingsville	69,687	6.64	5.01	0.90	9.24	81.00	2.65	4.65
11	Republic Bank & Trust Company	Louisville	5,214,791	5.73	4.89	0.58	6.39	113.50	2.12	4.60
12	Citizens Bank	Morehead	134,996	5.43	2.00	0.36	5.96	91.26	1.91	4.54
13	Peoples Bank & Trust Company	Owenton	53,923	5.78	(1.80)	0.32	(11.23)	86.99	2.82	4.53
14	Fredonia Valley Bank	Fredonia	79,868	5.64	2.61	0.35	1.46	90.85	3.22	4.51
15	Kentucky Farmers Bank Corporation	Ashland	172,531	5.90	17.49	0.32	(5.17)	63.37	4.68	4.49
16	Bank of Columbia	Columbia	137,534	5.58	8.05	0.61	5.86	94.77	2.61	4.45
17	Citizens Guaranty Bank	Irvine	162,285	5.71	6.24	0.82	2.30	105.40	1.70	4.44
18	United Cumberland Bank	Whitley City	288,348	6.29	3.37	0.64	1.56	84.00	1.97	4.40
19	United Citizens Bank of Southern Kentucky, Inc.	Columbia	156,109	5.59	8.53	0.86	8.06	98.56	1.88	4.37
20	Lincoln National Bank	Hodgenville	284,927	5.50	4.33	0.54	2.11	93.19	3.08	4.34
20	First Southern National Bank	Lancaster	852,559	5.35	6.90	0.13	0.19	81.19	1.92	4.34
20	Sacramento Deposit Bank	Sacramento	103,734	5.97	(1.31)	0.51	(5.18)	75.15	2.99	4.34
23	Citizens Bank	Mount Vernon	140,435	5.47	4.35	0.73	(1.92)	93.10	2.56	4.27
24	Peoples Bank Mt. Washington	Mount Washington	87,924	5.27	1.57	0.08	3.40	72.74	3.14	4.26
25	Casey County Bank, Inc.	Liberty	182,918	5.60	1.84	0.59	2.17	87.91	2.49	4.25
25	Farmers Bank and Trust Company	Princeton	124,672	5.34	(0.08)	0.48	7.80	91.22	2.25	4.25
27	Farmers Bank and Trust Company	Marion	202,936	5.42	2.80	0.62	12.06	92.94	2.61	4.24
28	Lewisburg Banking Company	Lewisburg	119,117	5.61	8.64	0.32	1.59	83.31	2.28	4.23
28	King Southern Bank	Chaplin	195,232	5.38	9.84	1.02	(4.87)	133.39	3.75	4.23
30	Edmonton State Bank	Edmonton	520,238	5.51	6.30	0.64	3.72	95.04	1.87	4.20
31	Citizens Bank	Hickman	127,614	5.64	8.36	0.86	6.43	98.34	3.18	4.19
32	First & Farmers National Bank, Inc.	Somerset	507,809	5.06	9.58	0.49	0.31	70.67	4.24	4.17
33	First United Bank and Trust Company	Madisonville	311,252	5.34	17.92	0.53	9.67	94.24	3.14	4.15
34	Field & Main Bank	Henderson	418,875	5.08	(0.46)	0.69	6.85	91.65	3.71	4.14
35	United Community Bank of West Kentucky, Inc.	Morganfield	254,635	5.56	5.55	0.61	9.37	88.15	2.79	4.13
36	Auburn Banking Company	Auburn	78,148	5.30	2.66	0.35	(3.96)	87.35	1.81	4.12
36	First State Bank	Irvington	199,148	5.67	24.51	0.48	1.94	83.95	2.06	4.12
38	Citizens Bank & Trust Co. of Jackson	Jackson	143,116	5.43	(7.14)	0.71	(2.22)	82.44	1.61	4.10
38	First State Bank, Inc.	Central City	153,168	5.44	16.84	0.90	12.76	90.00	2.76	4.10
38	Peoples Bank of Kentucky, Inc.	Flemingsburg	311,827	5.39	13.76	0.73	7.40	99.60	1.74	4.10
41	Hometown Bank of Corbin, Inc.	Corbin	164,399	5.22	6.64	0.27	2.89	84.49	2.59	4.09
41	Citizens Union Bank of Shelbyville	Shelbyville	755,695	5.28	2.83	0.76	4.24	100.84	2.32	4.09
43	American Founders Bank, Inc.	Louisville	88,258	5.39	(22.32)	1.12	(16.31)	105.57	2.35	4.08
43	Carrollton Federal Bank	Carrollton	32,031	4.88	(6.14)	0.36	0.16	87.35	1.63	4.08
45	Wilson & Muir Bank & Trust Company	Bardstown	499,140	5.52	8.09	0.09	0.76	66.34	2.45	4.07
45	United Southern Bank	Hopkinsville	222,290	5.31	(2.87)	0.45	(1.47)	85.61	2.04	4.07
47	Citizens Commerce Bank	Versailles	236,176	5.30	13.78	0.66	11.93	85.24	3.28	4.06
47	Jackson County Bank	McKee	131,527	6.73	0.77	0.38	6.47	73.31	1.83	4.06
49	Heritage Bank, Inc.	Burlington	828,157	5.20	15.13	0.63	19.98	84.02	2.49	4.03
50	Farmers State Bank	Booneville	50,247	6.01	(3.75)	0.45	7.65	51.92	3.07	4.02

# 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	235,866	3,275	0.15	12.82	2.32	0.00	38,264	16.24
2	River City Bank, Inc.	Louisville	292,420	2,843	0.17	0.00	0.00	0.00	14,475	4.96
3	Victory Community Bank	Fort Mitchell	174,539	5,411	0.01	2.22	0.35	(0.01)	5,234	3.08
4	Commonwealth Bank and Trust Company	Louisville	1,003,178	9,315	0.18	0.93	0.43	0.00	27,600	2.75
5	Metro Bank	Louisville	26,562	(137)	0.00	0.00	0.00	0.00	508	1.85
6	Farmers National Bank of Danville	Danville	522,265	4,987	0.38	0.00	0.00	(0.01)	8,974	1.75
7	Field & Main Bank	Henderson	418,875	3,565	0.23	0.08	0.00	0.00	7,137	1.72
8	Bankers' Bank of Kentucky, Inc.	Frankfort	112,381	381	0.50	0.00	0.00	0.00	1,816	1.54
8	Central Bank & Trust Company	Lexington	2,544,804	24,033	0.30	1.53	0.01	0.03	37,858	1.54
10	Stock Yards Bank & Trust Company	Louisville	3,323,217	48,946	0.28	0.06	0.03	0.00	47,110	1.51
11	Bank of the Bluegrass & Trust Co.	Lexington	259,249	3,358	0.14	0.18	0.00	0.01	3,445	1.39
12	Farmers Deposit Bank	Cynthiana	113,987	699	0.52	0.00	0.00	0.00	1,628	1.32
13	Town & Country Bank and Trust Company	Bardstown	306,142	2,165	0.20	0.06	0.00	0.07	3,926	1.29
14	First National Bank of Grayson	Grayson	253,256	3,302	0.78	0.01	0.03	0.00	3,315	1.27
15	Kentucky Bank	Paris	1,049,924	11,939	0.36	0.15	0.03	0.02	13,186	1.26
16	Republic Bank & Trust Company	Louisville	5,214,791	65,856	0.27	0.16	0.02	0.02	63,708	1.25
17	PBK Bank, Inc.	Stanford	116,882	1,861	0.60	0.00	0.00	0.00	1,373	1.19
18	Cumberland Security Bank, Inc.	Somerset	204,939	5,678	0.40	0.18	0.12	0.00	2,286	1.16
19	Paducah Bank and Trust Company	Paducah	639,183	9,925	0.33	0.12	0.00	0.00	7,312	1.15
20	Citizens Bank & Trust Co. of Jackson	Jackson	143,116	(529)	0.82	0.00	0.00	0.00	1,628	1.12
21	Farmers State Bank	Booneville	50,247	620	0.89	0.00	0.00	(0.03)	565	1.11
22	Home Federal Bank Corporation	Middlesboro	373,802	3,884	0.40	0.04	0.00	0.23	3,936	1.07
23	Monticello Banking Company	Monticello	744,830	9,785	0.41	0.04	0.00	0.01	7,504	1.06
24	Farmers Deposit Bank	Liberty	45,207	21	0.71	0.00	0.00	0.02	479	1.03
25	Peoples Bank Mt. Washington	Mount Washington	87,924	1,314	0.17	0.17	0.11	0.01	872	1.01
25	United Cumberland Bank	Whitley City	288,348	4,673	0.51	0.09	0.00	0.00	2,899	1.01
27	Whitaker Bank, Inc.	Lexington	1,239,240	9,705	0.35	0.02	0.00	0.08	12,891	1.00
28	Cumberland Valley National Bank & Trust Company	London	479,767	2,041	0.29	0.00	0.02	(0.18)	4,682	0.99
29	Community Trust Bank, Inc.	Pikeville	4,151,204	57,329	0.56	0.03	0.04	0.00	40,568	0.98
29	Citizens Bank	Hartford	94,794	818	0.29	0.41	0.00	0.00	837	0.98
31	South Central Bank, Inc.	Glasgow	1,151,310	10,271	0.28	0.15	0.07	0.01	10,977	0.95
32	Peoples Exchange Bank	Winchester	391,043	3,461	0.46	0.12	0.00	0.01	3,478	0.93
33	Bank of the Mountains, Inc.	West Liberty	69,682	599	0.45	0.00	0.00	0.04	629	0.92
33	Kentucky Farmers Bank Corporation	Ashland	172,531	2,772	0.20	0.00	0.00	(0.02)	1,612	0.92
33	Citizens National Bank of Somerset	Somerset	382,074	5,640	0.40	0.03	0.06	(0.11)	3,606	0.92
33	First United Bank and Trust Company	Madisonville	311,252	4,540	0.25	0.10	0.01	0.00	2,706	0.92
37	Hometown Bank of Corbin, Inc.	Corbin	164,399	1,245	0.46	0.03	0.00	0.00	1,463	0.91
37	First National Bank of Manchester	Manchester	139,086	992	0.44	0.00	0.00	0.00	1,271	0.91
37	Citizens Bank of Kentucky	Paintsville	586,123	4,294	0.44	0.01	0.00	(0.04)	5,312	0.91
40	Citizens Union Bank of Shelbyville	Shelbyville	755,695	7,209	0.33	0.24	0.00	0.01	6,674	0.90
41	First Community Bank of the Heartland, Inc.	Clinton	233,573	1,952	0.47	(0.01)	0.07	0.00	1,961	0.89
41	First Commonwealth Bank of Prestonsburg, Inc.	Prestonsburg	309,549	3,628	0.57	0.00	0.00	0.02	2,789	0.89
43	Forcht Bank, National Association	Lexington	1,048,876	7,572	0.46	0.08	0.00	0.00	9,275	0.88
44	Casey County Bank, Inc.	Liberty	182,918	2,491	0.50	0.00	0.00	0.01	1,520	0.84
45	Bank of Clarkson	Clarkson	117,118	1,694	0.70	0.00	0.00	0.00	998	0.83
46	Citizens Bank	Mount Vernon	140,435	1,338	0.28	0.00	0.00	(0.01)	1,154	0.82
46	Farmers Bank and Trust Company	Princeton	124,672	2,173	0.33	0.00	0.00	0.00	1,070	0.82
48	Citizens Guaranty Bank	Irvine	162,285	1,069	0.33	0.01	0.00	0.00	1,312	0.81
48	Edmonton State Bank	Edmonton	520,238	9,686	0.29	0.00	0.14	0.00	4,072	0.81
50	Inez Deposit Bank	Inez	139,496	414	0.68	0.00	0.00	(0.04)	1,159	0.80

# 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	72,875	48.12	15	2	0.96	0.19	0.51	1.65
2	Bank of Hindman	Hindman	197,222	59.00	30	2	0.99	0.16	0.61	1.76
3	Traditional Bank, Inc.	Mount Sterling	1,526,331	50.45	217	14	1.07	0.24	0.54	1.85
4	Dixon Bank	Dixon	81,612	62.68	14	1	1.05	0.20	0.65	1.90
5	Hart County Bank and Trust Company	Munfordville	26,713	52.47	6	1	1.15	0.08	0.76	1.98
6	Citizens Federal Savings and Loan Association	Covington	38,268	67.04	5	1	1.08	0.36	0.57	2.01
7	West Point Bank	Radcliff	251,682	65.29	44	5	1.09	0.48	0.46	2.03
8	Planters Bank, Inc.	Hopkinsville	1,029,478	54.88	163	13	1.20	0.22	0.69	2.11
9	Murray Bank	Murray	300,435	60.45	57	3	1.08	0.21	0.84	2.13
10	Citizens Deposit Bank of Arlington, Inc.	Arlington	211,123	52.59	40	3	1.14	0.17	0.84	2.15
11	Springfield State Bank	Springfield	308,155	58.33	40	4	1.31	0.14	0.71	2.16
12	WinFirst Bank	Winchester	133,696	61.86	20	2	1.15	0.20	0.82	2.17
13	Bank of Jamestown	Jamestown	194,775	62.89	36	3	1.28	0.24	0.70	2.22
14	Security Bank and Trust Company	Maysville	53,586	61.31	11	3	1.05	0.17	1.04	2.25
15	Bankers' Bank of Kentucky, Inc.	Frankfort	112,381	81.27	20	1	1.40	0.31	0.59	2.31
16	Independence Bank of Kentucky	Owensboro	2,297,105	59.16	379	25	1.37	0.26	0.68	2.32
17	Century Bank of Kentucky, Inc.	Lawrenceburg	138,553	58.67	25	2	1.19	0.16	1.06	2.40
18	Citizens National Bank of Lebanon	Lebanon	123,619	66.16	28	1	1.44	0.31	0.66	2.40
19	Citizens Deposit Bank & Trust	Vanceburg	437,221	57.25	98	14	1.08	0.29	1.06	2.43
20	King Southern Bank	Chaplin	195,232	57.31	35	5	1.38	0.24	0.84	2.46
21	United Community Bank of West Kentucky, Inc.	Morganfield	254,635	52.49	53	4	1.30	0.19	0.99	2.48
22	Franklin Bank & Trust Company	Franklin	513,927	58.16	83	5	1.32	0.19	0.98	2.49
23	Farmers Bank of Milton	Milton	237,792	62.83	50	5	1.39	0.26	0.86	2.52
24	Cecilian Bank	Cecilia	878,868	60.43	218	15	1.47	0.30	0.77	2.53
25	Bank of Maysville	Maysville	126,423	64.11	27	3	1.36	0.22	0.99	2.57
26	1st Trust Bank, Inc.	Hazard	248,096	73.22	50	4	1.25	0.38	0.94	2.57
27	Meade County Bank	Brandenburg	198,266	68.63	41	4	1.32	0.47	0.79	2.58
28	Citizens First Bank, Inc.	Bowling Green	473,482	62.86	98	8	1.46	0.28	0.84	2.59
29	Wilson & Muir Bank & Trust Company	Bardstown	499,140	56.32	134	11	1.55	0.20	0.84	2.59
30	Eclipse Bank, Inc.	Louisville	152,086	71.54	18	1	1.41	0.18	1.01	2.60
31	Community Trust Bank, Inc.	Pikeville	4,151,204	58.76	935	81	1.33	0.26	1.02	2.60
32	Bank of Edmonson County	Brownsville	212,245	60.46	49	3	1.34	0.32	0.95	2.61
33	Clinton Bank	Clinton	60,498	71.32	14	1	1.39	0.11	1.12	2.61
34	Sacramento Deposit Bank	Sacramento	103,734	56.70	20	2	1.43	0.29	0.92	2.64
35	First Federal Savings and Loan Association (MHC)	Hazard	76,898	79.52	12	1	1.53	0.24	0.87	2.64
36	Elkton Bank & Trust Company	Elkton	136,501	62.34	30	4	1.53	0.21	0.91	2.65
37	FNB Bank, Inc.	Mayfield	500,475	65.57	110	8	1.42	0.22	1.03	2.67
38	American Bank & Trust Company, Inc.	Bowling Green	378,497	63.96	74	5	1.59	0.24	0.87	2.70
39	Limestone Bank, Inc.	Louisville	1,046,259	72.83	215	16	1.46	0.36	0.90	2.72
40	Citizens Bank & Trust Company	Campbellsville	201,973	64.60	48	4	1.60	0.30	0.82	2.72
41	Salersville National Bank	Salersville	110,267	67.13	31	2	1.45	0.57	0.73	2.75
42	Edmonton State Bank	Edmonton	520,238	57.63	148	13	1.57	0.27	0.91	2.75
43	Jackson County Bank	McKee	131,527	59.53	40	3	1.63	0.20	0.92	2.75
44	First National Bank of Russell Springs	Russell Springs	203,714	72.88	36	3	1.46	0.36	0.94	2.76
45	Peoples Bank of Kentucky, Inc.	Flemingsburg	311,827	61.30	76	8	1.37	0.37	1.03	2.77
46	Heritage Bank, Inc.	Burlington	828,157	66.25	183	19	1.62	0.24	0.91	2.77
47	United Citizens Bank of Southern Kentucky, Inc.	Columbia	156,109	57.65	43	4	1.25	0.32	1.21	2.78
48	Cumberland Security Bank, Inc.	Somerset	204,939	48.29	59	4	1.44	0.32	1.02	2.78
49	Lewisburg Banking Company	Lewisburg	119,117	58.01	31	4	1.48	0.22	1.08	2.79
50	Peoples Bank & Trust Company of Madison County	Berea	400,425	67.11	76	10	1.22	0.44	1.14	2.79

# 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 Company	Mumfordsville	26,713	16,254	6.15	0.00	0.00	0.00	0.00	0.00
2	Peoples Bank	Lebanon	54,790	31,795	0.91	0.08	0.00	0.00	0.00	0.08
3	Farmers Bank	Nicholasville	137,012	97,096	1.43	0.04	0.00	0.22	0.00	0.26
4	King Southern Bank	Chaplin	195,232	168,179	1.07	0.07	0.00	0.19	0.00	0.26
5	Farmers National Bank of Lebanon	Lebanon	100,931	52,515	1.45	0.12	0.00	0.02	0.28	0.42
6	Commonwealth Bank and Trust Company	Louisville	1,003,178	703,949	1.09	0.23	0.02	0.16	0.06	0.46
7	United Community Bank of West Kentucky, Inc.	Morganfield	254,635	176,226	1.45	0.32	0.00	0.14	0.03	0.49
8	Magnolia Bank	Magnolia	235,866	191,484	0.70	0.15	0.11	0.24	0.03	0.53
9	Meade County Bank	Brandenburg	198,266	136,015	0.15	0.43	0.05	0.08	0.01	0.57
10	Bank of Lexington, Inc.	Lexington	258,627	201,885	0.92	0.42	0.18	0.00	0.00	0.61
11	Town & Country Bank and Trust Company	Bardstown	306,142	200,944	1.03	0.08	0.00	0.81	(0.27)	0.63
12	Citizens Bank	Hartford	94,794	75,410	0.41	0.46	0.00	0.24	(0.01)	0.68
13	Independence Bank of Kentucky	Owensboro	2,297,105	1,326,620	1.05	0.12	0.00	0.55	0.04	0.70
14	Citizens First Bank, Inc.	Bowling Green	473,482	370,689	1.29	0.14	0.00	0.58	0.00	0.71
15	Blue Grass Federal Savings and Loan Association	Paris	33,182	21,517	2.51	0.30	0.00	0.66	(0.21)	0.74
16	Bank of the Bluegrass & Trust Co.	Lexington	259,249	196,985	1.57	0.22	0.00	0.58	(0.06)	0.74
17	First Kentucky Bank, Inc.	Mayfield	433,610	298,203	1.39	0.40	0.00	0.25	0.10	0.75
18	Stock Yards Bank & Trust Company	Louisville	3,323,217	2,537,073	0.99	0.34	0.04	0.25	0.13	0.76
19	Farmers Bank and Trust Company	Princeton	124,672	94,369	1.57	0.58	0.06	0.05	0.06	0.76
20	Morgantown Bank & Trust Company, Incorporated	Morgantown	191,543	148,670	0.84	0.45	0.00	0.29	0.02	0.76
21	American Bank & Trust Company, Inc.	Bowling Green	378,497	315,046	0.96	0.24	0.01	0.46	0.06	0.76
22	Traditional Bank, Inc.	Mount Sterling	1,526,331	1,050,795	1.22	0.21	0.02	0.59	(0.01)	0.81
23	Bank of Maysville	Maysville	126,423	76,578	0.84	0.25	0.00	0.59	0.05	0.89
24	Peoples Exchange Bank	Winchester	391,043	323,280	1.19	0.45	0.08	0.32	0.04	0.90
25	Hometown Bank of Corbin, Inc.	Corbin	164,399	115,099	1.03	0.15	0.00	0.72	0.07	0.94
26	Farmers Bank and Trust Company	Marion	202,936	150,963	1.16	0.36	0.01	0.50	0.08	0.95
27	Kentucky Bank	Paris	1,049,924	689,437	1.19	0.60	0.09	0.30	(0.02)	0.97
28	First State Bank	Irvington	199,148	139,920	0.24	0.57	0.12	0.24	0.05	0.98
29	Cecilian Bank	Cecilia	878,868	566,664	1.47	0.29	0.00	0.47	0.23	0.99
30	FNB Bank, Inc.	Mayfield	500,475	373,145	1.73	0.20	0.01	0.81	0.00	1.02
31	Pinnacle Bank, Inc.	Vanceburg	49,592	39,101	1.21	0.22	0.00	0.53	0.29	1.04
32	Limestone Bank, Inc.	Louisville	1,046,259	757,051	1.14	0.32	0.00	0.96	(0.13)	1.15
33	Lincoln National Bank	Hodgenville	284,927	220,649	1.20	0.35	0.00	0.81	0.04	1.20
34	Home Federal Bank Corporation	Middlesboro	373,802	280,480	1.12	0.13	0.00	1.02	0.07	1.21
35	Victory Community Bank	Fort Mitchell	174,539	144,934	0.91	0.10	0.00	1.08	0.06	1.24
36	Monticello Banking Company	Monticello	744,830	527,670	1.04	0.39	0.01	0.71	0.17	1.28
37	Salysersville National Bank	Salysersville	110,267	53,718	1.00	0.16	0.20	1.04	(0.10)	1.29
38	Paducah Bank and Trust Company	Paducah	639,183	468,810	1.30	0.14	0.00	1.02	0.15	1.30
39	Farmers National Bank of Scottsville	Scottsville	249,135	179,578	1.07	0.45	0.37	0.50	0.00	1.32
40	First United Bank and Trust Company	Madisonville	311,252	220,218	1.09	0.27	0.02	1.01	0.06	1.36
41	Edmonton State Bank	Edmonton	520,238	389,670	1.28	0.76	0.13	0.47	0.05	1.40
42	Central Bank & Trust Company	Lexington	2,544,804	2,035,729	1.02	0.19	0.01	1.07	0.14	1.41
43	Planters Bank, Inc.	Hopkinsville	1,029,478	795,487	1.48	0.31	0.00	1.01	0.09	1.42
44	Eclipse Bank, Inc.	Louisville	152,086	124,547	1.06	0.03	0.52	0.94	(0.02)	1.46
45	Bank of Clarkson	Clarkson	117,118	78,127	0.37	1.31	0.10	0.05	0.01	1.48
46	Murray Bank	Murray	300,435	219,193	1.35	1.05	0.00	0.51	(0.03)	1.53
47	WinFirst Bank	Winchester	133,696	116,063	0.98	0.36	0.00	1.13	0.05	1.54
48	First State Bank, Inc.	Central City	153,168	126,169	1.26	1.16	0.02	0.37	0.00	1.55
49	Franklin Bank & Trust Company	Franklin	513,927	432,327	1.25	0.87	0.00	0.49	0.20	1.56
50	Springfield State Bank	Springfield	308,155	164,388	1.12	0.96	0.03	0.41	0.16	1.56



# Kentucky - Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM		2016Q3 LTM Net Income (\$000)	ROAA (%)	ROAE (%)
						Net Income (\$000)/Employee	2017Q3 LTM Net Income (\$000)			
1	Limestone Bank, Inc.	Louisville	1,046,259	39,078	215	182	501	5,123	3.92	38.85
2	Citizens Commerce Bank	Versailles	236,176	5,991	64	94	2,187	723	2.62	25.47
3	Wilson & Muir Bank & Trust Company	Bardstown	499,140	10,024	134	75	8,694	7,559	1.44	18.27
4	Victory Community Bank	Fort Mitchell	174,539	5,411	34	159	6,044	4,175	2.31	15.83
5	Cumberland Security Bank, Inc.	Somerset	204,939	5,678	59	96	4,788	3,752	2.09	15.80
6	Auburn Banking Company	Auburn	78,148	1,398	22	64	1,207	1,339	1.28	15.50
7	Bank of Columbia	Columbia	137,534	2,823	38	74	2,959	2,397	1.52	15.09
8	Stock Yards Bank & Trust Company	Louisville	3,323,217	48,946	593	83	43,816	41,588	1.56	14.89
9	Peoples Bank	Marion	57,667	687	20	34	324	378	1.37	14.85
10	Planters Bank, Inc.	Hopkinsville	1,029,478	14,053	163	86	15,425	14,537	1.41	14.36
11	Independence Bank of Kentucky	Owensboro	2,297,105	29,809	379	79	31,168	30,882	0.99	13.34
12	Monticello Banking Company	Monticello	744,830	9,785	187	52	7,073	6,189	1.39	13.27
13	Lewisburg Banking Company	Lewisburg	119,117	2,178	31	70	1,845	1,799	1.35	13.09
14	Citizens Deposit Bank & Trust	Vanceburg	437,221	5,145	98	53	4,779	4,148	1.19	12.47
15	PBK Bank, Inc.	Stanford	116,882	1,861	41	45	1,379	1,214	1.62	12.38
16	Traditional Bank, Inc.	Mount Sterling	1,526,331	24,433	217	113	23,730	24,045	1.22	12.31
17	First National Bank of Grayson	Grayson	253,256	3,302	101	33	2,682	2,607	1.26	12.22
18	King Southern Bank	Chaplin	195,232	3,549	35	101	2,952	2,659	1.33	12.11
19	United Community Bank of West Kentucky, Inc.	Morganfield	254,635	3,912	53	74	3,739	3,614	1.57	11.93
20	Century Bank of Kentucky, Inc.	Lawrenceburg	138,553	2,316	25	93	2,298	1,762	1.22	11.90
21	American Bank & Trust Company, Inc.	Bowling Green	378,497	3,503	74	47	2,567	1,985	1.06	11.63
22	United Citizens Bank of Southern Kentucky, Inc.	Columbia	156,109	2,075	43	48	1,641	1,309	1.38	11.53
23	Kentucky Bank	Paris	1,049,924	11,939	226	53	9,973	7,580	1.14	11.47
24	Sacramento Deposit Bank	Sacramento	103,734	1,905	20	95	1,866	1,195	1.28	11.40
25	Citizens Bank of Cumberland County	Burkesville	74,303	1,488	23	65	1,390	1,348	1.44	11.25
26	Republic Bank & Trust Company	Louisville	5,214,791	65,856	1,034	64	50,380	43,306	1.29	11.22
27	Bank of Clarkson	Clarkson	117,118	1,694	25	68	1,604	1,533	1.42	11.19
28	Bank of the Bluegrass & Trust Co.	Lexington	259,249	3,358	58	58	2,805	2,635	1.35	11.09
29	Elkton Bank & Trust Company	Elkton	136,501	1,819	30	61	1,335	1,517	1.39	11.00
30	First State Bank, Inc.	Central City	153,168	1,785	34	53	1,300	1,277	0.89	10.97
31	Casey County Bank, Inc.	Liberty	182,918	2,491	51	49	1,910	1,545	1.37	10.96
32	Cecilian Bank	Cecilia	878,868	9,472	218	43	7,054	6,336	1.09	10.88
33	First & Farmers National Bank, Inc.	Somerset	507,809	7,012	146	48	4,896	5,492	1.38	10.54
34	Citizens National Bank of Somerset	Somerset	382,074	5,640	125	45	5,366	4,954	1.05	10.53
35	Bank of Edmonson County	Brownsville	212,245	3,573	49	73	3,442	3,249	1.22	10.53
36	First State Bank	Irvington	199,148	2,201	73	30	1,702	2,156	1.14	10.46
37	Community Trust Bank, Inc.	Pikeville	4,151,204	57,329	935	61	46,606	45,658	1.38	10.16
38	First Southern National Bank	Lancaster	852,559	9,086	214	42	7,663	7,106	1.06	10.15
39	Peoples Exchange Bank	Winchester	391,043	3,461	94	37	2,472	2,446	0.92	9.98
40	Meade County Bank	Brandenburg	198,266	1,807	41	44	1,939	2,037	0.92	9.95
40	Citizens First Bank, Inc.	Bowling Green	473,482	5,058	98	52	4,547	4,674	1.07	9.95
42	Citizens Bank	Hartford	94,794	818	29	28	483	(4)	0.96	9.89
43	Magnolia Bank	Magnolia	235,866	3,275	300	11	5,543	3,859	1.01	9.82
44	Franklin Bank & Trust Company	Franklin	513,927	5,364	83	65	6,092	3,484	1.11	9.76
45	Edmonton State Bank	Edmonton	520,238	9,686	148	65	8,846	7,415	1.39	9.74
46	Heritage Bank, Inc.	Burlington	828,157	6,958	183	38	6,699	5,591	0.89	9.74
47	Home Federal Bank Corporation	Middlesboro	373,802	3,884	91	43	2,798	2,737	1.06	9.69
48	West Point Bank	Radcliff	251,682	1,954	44	44	2,501	1,812	0.80	9.65
49	Paducah Bank and Trust Company	Paducah	639,183	9,925	131	76	10,516	10,119	1.13	9.59
50	Lincoln National Bank	Hodgenville	284,927	3,439	100	34	2,834	2,348	1.22	9.55

# 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	204,939	9	18	48	57	5	27.4
2	United Community Bank of West Kentucky, Inc.	Morganfield	254,635	35	60	21	7	19	28.4
3	Stock Yards Bank & Trust Company	Louisville	3,323,217	83	10	56	18	8	35.0
4	Edmonton State Bank	Edmonton	520,238	30	48	42	41	45	41.2
5	King Southern Bank	Chaplin	195,232	28	138	20	4	18	41.6
5	Republic Bank & Trust Company	Louisville	5,214,791	11	16	93	62	26	41.6
7	Monticello Banking Company	Monticello	744,830	76	23	64	36	12	42.2
8	Farmers Bank and Trust Company	Princeton	124,672	25	46	67	19	63	44.0
8	Wilson & Muir Bank & Trust Company	Bardstown	499,140	45	71	29	72	3	44.0
10	Bank of the Bluegrass & Trust Co.	Lexington	259,249	73	11	98	16	28	45.2
10	Lewisburg Banking Company	Lewisburg	119,117	28	82	49	54	13	45.2
12	Bank of Clarkson	Clarkson	117,118	51	45	60	45	27	45.6
13	United Citizens Bank of Southern Kentucky, Inc.	Columbia	156,109	19	71	47	75	22	46.8
14	Citizens Bank	Hartford	94,794	62	29	94	12	42	47.8
15	Victory Community Bank	Fort Mitchell	174,539	124	3	77	35	4	48.6
16	Franklin Bank & Trust Company	Franklin	513,927	76	53	22	49	44	48.8
17	Cecilian Bank	Cecilia	878,868	97	63	24	29	32	49.0
18	American Bank & Trust Company, Inc.	Bowling Green	378,497	63	103	38	21	21	49.2
18	First State Bank	Irvington	199,148	36	63	83	28	36	49.2
20	Bank of Columbia	Columbia	137,534	16	90	54	81	7	49.6
21	Citizens First Bank, Inc.	Bowling Green	473,482	103	67	28	14	40	50.4
22	Paducah Bank and Trust Company	Paducah	639,183	76	19	72	38	49	50.8
23	Home Federal Bank Corporation	Middlesboro	373,802	54	22	103	34	47	52.0
24	First United Bank and Trust Company	Madisonville	311,252	33	33	88	40	67	52.2
25	Kentucky Bank	Paris	1,049,924	97	15	100	27	23	52.4
26	Lincoln National Bank	Hodgenville	284,927	20	97	65	33	50	53.0
26	Peoples Exchange Bank	Winchester	391,043	55	32	115	24	39	53.0
28	First State Bank, Inc.	Central City	153,168	38	55	95	48	30	53.2
28	First National Bank of Grayson	Grayson	253,256	81	14	75	79	17	53.2
30	Citizens Deposit Bank & Trust	Vanceburg	437,221	86	63	19	89	14	54.2
31	Sacramento Deposit Bank	Sacramento	103,734	20	120	34	74	24	54.4
32	Independence Bank of Kentucky	Owensboro	2,297,105	126	108	16	13	11	54.8
33	PBK Bank, Inc.	Stanford	116,882	6	17	126	112	15	55.2
34	First & Farmers National Bank, Inc.	Somerset	507,809	32	93	59	63	33	56.0
35	Hometown Bank of Corbin, Inc.	Corbin	164,399	41	37	127	25	55	57.0
36	Citizens Commerce Bank	Versailles	236,176	47	88	96	53	2	57.2
37	Planters Bank, Inc.	Hopkinsville	1,029,478	126	100	8	43	10	57.4
38	First Southern National Bank	Lancaster	852,559	20	57	105	68	38	57.6
39	Traditional Bank, Inc.	Mount Sterling	1,526,331	130	124	3	22	16	59.0
40	Elkton Bank & Trust Company	Elkton	136,501	71	93	36	67	29	59.2
40	Limestone Bank, Inc.	Louisville	1,046,259	93	131	39	32	1	59.2
42	Community Trust Bank, Inc.	Pikeville	4,151,204	86	29	31	114	37	59.4
43	Central Bank & Trust Company	Lexington	2,544,804	60	8	131	42	58	59.8
44	Peoples Bank	Marion	57,667	4	71	121	97	9	60.4
45	Casey County Bank, Inc.	Liberty	182,918	25	44	76	129	31	61.0
46	Bank of Maysville	Maysville	126,423	114	57	25	23	87	61.2
47	Meade County Bank	Brandenburg	198,266	117	115	27	9	40	61.6
48	Farmers Bank	Nicholasville	137,012	65	117	58	3	66	61.8
49	Citizens National Bank of Somerset	Somerset	382,074	59	33	81	104	34	62.2
49	First Kentucky Bank, Inc.	Mayfield	433,610	117	51	62	17	64	62.2





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