

Rank The Banks

Kentucky - 2019 Q2

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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 - 2018Q2 LTM Net Income - 2017Q2 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
 - ▶ None

Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending June 30, 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	48	No	253,183	0.50	5.63
American Bank & Trust Company, Inc.	Bowling Green	First Breckinridge Bancshares, Inc.	7/5/2000	5	79	No	412,450	1.13	13.29
Auburn Banking Company	Auburn	First Community Bancorp, Inc.	1/1/1929	2	23	Yes	81,161	1.48	16.85
Bank of Buffalo	Buffalo	Buffalo Bancshares, Inc.	1/7/1901	2	16	Yes	74,482	1.16	10.38
Bank of Cadiz and Trust Company	Cadiz	Cadiz Bancorp, Inc.	8/7/1970	5	33	Yes	112,621	0.78	8.66
Bank of Clarkson	Clarkson	First Breckinridge Bancshares, Inc.	1/1/1904	2	23	No	120,713	1.69	12.93
Bank of Columbia	Columbia	Columbia Bancshares, Inc.	1/1/1866	3	38	Yes	146,420	1.48	14.90
Bank of Edmonson County	Brownsville	Edmonson Bancshares, Inc.	10/5/1925	3	49	Yes	215,783	1.15	9.78
Bank of Hindman	Hindman	Community Exchange Bancshares, Inc.	10/3/1903	2	30	No	209,512	0.82	6.69
Bank of Jamestown	Jamestown	Jamestown Bancorp Inc.	7/17/1889	3	33	No	202,801	0.99	9.02
Bank of Lexington, Inc.	Lexington	First Breckinridge Bancshares, Inc.	2/6/2006	3	48	No	296,923	0.76	6.94
Bank of Maysville	Maysville	First Bank of Kentucky Corporation	6/26/1835	3	26	No	127,298	0.97	5.12
Bank of the Bluegrass & Trust Co.	Lexington	Bluegrass Bancshares, Inc.	4/10/1972	2	59	No	265,280	1.44	12.28
Bank of the Mountains, Inc.	West Liberty	Mountain Bancorp, Inc.	9/15/1973	3	29	No	72,960	0.74	7.00
Bankers' Bank of Kentucky, Inc.	Frankfort	Independent Community Bancorp, Inc.	4/12/1988	1	20	No	165,947	0.49	4.50
Bedford Loan & Deposit Bank	Bedford	Bedford Loan and Deposit Bancorp, Inc.	11/2/1891	3	28	No	93,573	0.98	7.23
Blue Grass Federal Savings and Loan Association	Paris		1/1/1959	1	8	No	34,906	0.47	1.82
Carrollton Federal Bank	Carrollton		1/1/1875	1	11	No	31,851	0.45	2.87
Casey County Bank, Inc.	Liberty	Casey County Bancorp, Inc.	12/20/1939	5	52	No	194,761	1.35	10.92
Cecilian Bank	Cecilia	First Cecilian Bancorp, Inc.	5/23/1903	15	215	No	911,129	1.49	14.39
Central Bank & Trust Company	Lexington	Central Bancshares, Inc.	4/15/1938	28	530	No	2,676,109	1.20	10.45
Century Bank of Kentucky, Inc.	Lawrenceburg	Century Bancshares, Inc.	7/5/2000	2	24	Yes	140,859	1.16	11.34
Citizens Bank	Hartford	Hartland Financial, Inc.	1/1/1914	3	33	No	115,237	1.44	16.67
Citizens Bank	Hickman	Citizens Bancorp of Hickman, Inc.	1/1/1930	3	32	Yes	143,795	0.23	1.80
Citizens Bank	Mount Vernon	Rockcastle Bancorp, Inc.	12/1/1904	4	43	Yes	144,969	0.68	6.30
Citizens Bank	Morehead	Citizens Bancorp of Morehead, Incorporated	9/25/1928	5	48	Yes	141,232	0.65	6.80
Citizens Bank & Trust Co. of Jackson	Jackson	John R Turner Holding Company	11/17/1962	3	55	Yes	141,281	0.79	8.40
Citizens Bank & Trust Company	Campbellsville	First Bancorp, Inc.	1/1/1939	4	49	No	213,684	1.13	7.01
Citizens Bank of Cumberland County	Burkesville	Citizens Cumberland Bancshares, Inc.	7/1/2000	1	24	Yes	73,456	1.55	11.72
Citizens Bank of Kentucky	Paintsville	Citizens National Corporation	12/27/1909	12	153	No	620,288	0.96	6.85
Citizens Commerce Bank	Versailles	Citizens Commerce Bancshares, Inc.	11/12/1996	5	62	No	255,625	0.63	6.05
Citizens Deposit Bank & Trust	Vanceburg	Premier Financial Bancorp, Inc.	10/21/1930	15	103	No	470,018	1.31	13.88
Citizens Deposit Bank of Arlington, Inc.	Arlington	Carlisle Bancorp, Inc.	12/1/1949	3	44	Yes	220,202	1.28	8.18
Citizens Federal Savings and Loan Association	Covington		1/1/1886	1	5	No	38,805	1.01	3.60
Citizens Guaranty Bank	Irvine	Citizens Guaranty Financial Corporation	11/29/1972	6	60	Yes	202,222	0.49	6.62
Citizens National Bank of Lebanon	Lebanon	CNB of Lebanon Bancorp, Inc.	1/1/1889	1	28	Yes	125,468	0.84	8.30
Citizens National Bank of Somerset	Somerset	Citizens Bancshares, Inc.	2/14/1920	10	123	Yes	426,549	1.07	10.97
Citizens Union Bank of Shelbyville	Shelbyville	Citizens Union Bancorp of Shelbyville, Inc.	7/1/1888	15	180	No	811,026	1.29	9.52
Clinton Bank	Clinton	Clinton Bancorp, Inc.	9/1/1887	1	14	No	64,044	0.78	4.17
Commercial Bank	West Liberty	Commercial Bancshares, Inc.	1/1/1910	2	34	Yes	143,434	0.56	3.62
Commercial Bank of Grayson	Grayson	Commercial Grayson Bancshares, Inc.	1/1/1891	3	56	No	180,699	0.77	5.48
Commonwealth Bank and Trust Company	Louisville	Commonwealth Bancshares, Inc.	1/1/1881	17	276	Yes	1,007,802	0.65	7.05
Commonwealth Community Bank, Inc.	Hartford	Ohio County Community Bancshares, Inc.	7/5/1928	4	33	Yes	144,455	0.44	3.08
Community Financial Services Bank	Benton	Community Financial Services, Inc.	9/20/1890	7	271	No	1,249,390	0.98	10.92
Community Trust Bank, Inc.	Pikeville	Community Trust Bancorp, Inc.	11/17/1903	80	951	No	4,355,691	1.44	10.32

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 Security Bank, Inc.	Somerset	First Commerce Bancorp, Inc.	8/13/1909	4	59	Yes	215,735	2.22	16.61
Cumberland Valley National Bank & Trust Company	London	Cumberland Valley Financial Corporation	10/1/1904	14	130	No	520,484	0.79	7.90
Dixon Bank	Dixon		1/1/1895	1	11	No	81,893	0.71	3.12
Eclipse Bank, Inc.	Louisville		10/14/2005	1	17	No	162,938	0.80	6.08
Edmonton State Bank	Edmonton	Edmonton Bancshares, Inc.	3/17/1897	13	146	Yes	548,056	1.52	10.61
Elkton Bank & Trust Company	Elkton	Elkton Bancorp, Inc.	1/1/1866	4	30	No	141,952	1.45	11.47
Farmers & Traders Bank of Campton	Campton	Middlefork Financial Group Inc.	1/1/1902	1	12	Yes	46,237	0.61	5.53
Farmers Bank	Nicholasville	Farmers Bancorp of Nicholasville, Inc.	12/1/1934	4	31	No	152,760	0.90	8.19
Farmers Bank and Trust Company	Princeton	United Bancorp of Princeton, Inc.	1/2/1899	3	34	Yes	130,254	1.30	8.99
Farmers Bank and Trust Company	Marion	Farmers Bancorp, Inc. of Marion, Kentucky	12/1/1899	5	48	Yes	201,274	0.78	6.59
Farmers Bank of Milton	Milton	Farmers Financial Corporation	10/6/1902	5	49	No	247,534	1.04	6.97
Farmers Deposit Bank	Liberty	John R Turner Holding Company	1/1/1904	2	14	Yes	44,988	0.89	7.40
Farmers National Bank of Danville	Danville	Boyle Bancorp, Inc.	2/10/1879	13	179	No	542,606	1.02	9.20
Farmers National Bank of Lebanon	Lebanon	Lebanon Bancshares, Inc.	4/1/1890	2	26	No	101,606	0.39	3.81
Farmers National Bank of Scottsville	Scottsville	FNB Financial Corp.	11/3/1923	5	65	No	252,538	1.27	8.12
Farmers State Bank	Booneville	Middlefork Financial Group Inc.	1/2/1931	2	15	Yes	49,355	0.95	8.42
Field & Main Bank	Henderson	Field & Main Bancorp, Inc.	2/2/1934	6	124	No	455,599	0.96	8.82
First & Farmers National Bank, Inc.	Somerset	Albany Bancorp, Inc.	10/15/1903	12	148	No	518,120	0.68	5.25
First & Peoples Bank and Trust Company	Russell	First & Peoples Bancshares, Inc.	2/28/1932	4	55	No	199,291	0.81	4.60
First Community Bank of the Heartland, Inc.	Clinton	First Trust Financial Corporation	1/1/1936	8	70	Yes	242,675	0.65	6.92
First Federal Savings and Loan Association	Morehead		8/12/1963	1	6	No	33,757	0.62	2.21
First Federal Savings and Loan Association (MHC)	Hazard	First Federal MHC	7/26/1960	1	9	No	86,215	0.65	2.80
First Federal Savings Bank of Kentucky (MHC)	Frankfort	First Federal MHC	9/28/1934	6	54	No	245,999	0.21	1.14
First Kentucky Bank, Inc.	Mayfield	Exchange Bancshares, Inc.	3/6/1899	11	103	Yes	449,654	0.80	8.90
First National Bank and Trust	London	First National London Bankshares Corporation	4/1/1903	4	60	No	211,713	0.66	5.95
First National Bank of Brooksville	Brooksville	FNB Bancshares, Inc.	7/7/1907	2	15	Yes	59,366	0.68	5.91
First National Bank of Grayson	Grayson	First Grayson Bancorp, Inc.	1/1/1902	8	100	No	249,817	1.54	13.73
First National Bank of Jackson	Jackson	First National Holding Company of Jackson	1/1/1909	2	28	No	103,572	0.20	1.44
First National Bank of Kentucky	Carrollton	Port William Bancshares, Inc.	11/1/1881	3	31	Yes	121,344	0.77	6.83
First National Bank of Manchester	Manchester	First National Financial Corporation	2/5/1905	4	37	No	137,889	0.81	6.03
First National Bank of Russell Springs	Russell Springs	First Bancorp, Inc.	1/1/1906	3	36	No	226,330	0.87	7.01
First Southern National Bank	Lancaster	First Southern Bancorp, Inc.	4/8/1865	15	214	No	868,517	1.17	10.89
First State Bank	Irvington	First Breckinridge Bancshares, Inc.	1/1/1903	3	74	No	207,634	1.23	11.30
First State Bank of the Southeast, Inc.	Middlesboro	First State Bancshares, Inc.	1/4/1904	10	95	Yes	350,916	0.59	6.46
First State Bank, Inc.	Central City	Community Bancorp of Kentucky, Inc.	1/4/1904	5	34	Yes	158,827	0.98	11.99
First United Bank and Trust Company	Madisonville	First United Bancorp, Inc.	3/29/1996	5	77	Yes	333,872	0.96	7.71
FNB Bank, Inc.	Mayfield	Jackson Financial Corporation	5/1/1875	9	100	No	506,336	0.79	7.82
Forcht Bank, National Association	Lexington	Forcht Bancorp, Inc.	10/1/2002	24	292	No	1,267,880	0.62	5.03
Franklin Bank & Trust Company	Franklin	Franklin Bancorp, Inc.	12/1/1958	6	85	No	525,034	1.27	10.86
Fredonia Valley Bank	Fredonia	Fredonia Valley Bancorp, Inc.	1/24/1895	2	20	No	81,418	1.58	9.46
Hancock Bank and Trust Company	Hawesville	Hancock Bancorp, Inc.	7/1/1888	7	86	Yes	287,794	0.44	3.98
Hart County Bank and Trust Company	Munfordville	Hart Bancshares, Inc.	2/20/1890	1	7	No	25,898	1.22	5.14
Heritage Bank, Inc.	Burlington	Heritage Bancorp, Inc.	9/4/1990	18	203	No	897,995	0.93	10.49
Home Federal Bank Corporation	Middlesboro	HFB Financial Corporation	1/1/1920	6	95	No	381,494	0.84	7.64
Home Savings Bank, FSB	Ludlow		1/1/1941	1	5	No	24,446	(0.36)	(2.35)

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 (%)
Hometown Bank of Corbin, Inc.	Corbin	Hometown Bancshares, Inc.	4/3/2000	6	56	No	175,197	1.11	12.80
Hyden Citizens Bank	Hyden	Middlefork Financial Group Inc.	9/1/1904	4	30	Yes	126,705	0.69	7.55
Independence Bank of Kentucky	Owensboro	Independence Bancshares, Inc.	1/1/1909	25	386	Yes	2,528,725	0.87	11.09
Inez Deposit Bank	Inez	Community Holding Company	5/1/1904	4	44	No	140,930	0.43	3.62
Jackson County Bank	McKee		10/5/1904	3	40	No	136,003	1.52	5.54
Kentucky Bank	Paris	Kentucky Bancshares, Inc.	1/1/1915	18	232	No	1,080,711	1.09	10.85
Kentucky Farmers Bank Corporation	Ashland		1/1/1931	3	56	Yes	189,995	1.26	5.24
Lewisburg Banking Company	Lewisburg	Lewisburg Bancshares Corporation	2/10/1894	4	32	Yes	131,326	1.48	14.21
Limestone Bank, Inc.	Louisville	Limestone Bancorp, Inc.	3/24/1902	16	219	No	1,121,134	1.12	10.46
Lincoln National Bank	Hodgenville	Hambac, Inc.	7/2/1930	5	107	No	311,175	1.34	10.05
Louisa Community Bank	Louisa		8/7/2006	1	15	No	29,726	(6.55)	(81.05)
Magnolia Bank	Magnolia	Magnolia Bancshares, Inc.	9/29/1919	4	302	Yes	279,700	1.49	15.05
Meade County Bank	Brandenburg	Meade Bancorp, Inc.	6/7/1984	4	39	No	210,312	1.12	11.99
Metro Bank	Louisville	Louisville Development Bancorp, Inc.	1/6/1997	1	7	No	26,525	(1.24)	(6.39)
Monticello Banking Company	Monticello	Monticello Bankshares, Inc.	1/1/1895	20	202	No	744,569	1.29	12.21
Morgantown Bank & Trust Company, Incorporated	Morgantown	Morgantown Deposit Bancorp, Inc.	6/1/1880	5	55	No	201,149	0.66	7.40
Murray Bank	Murray	BancKentucky, Inc.	6/15/1999	3	60	Yes	307,493	1.01	11.06
Owingsville Banking Company	Owingsville	Bath County Banking Company	5/10/1893	3	23	No	70,616	0.45	7.14
Paducah Bank and Trust Company	Paducah	Paducah Bank Shares, Inc.	1/24/1948	6	129	Yes	685,150	1.10	9.44
PBK Bank, Inc.	Stanford	Community Bancshares, Inc.	1/1/1906	6	40	No	118,688	1.93	14.61
Peoples Bank	Taylorsville	Lake Valley Bancorp, Inc.	2/3/1903	2	35	Yes	107,835	0.97	7.96
Peoples Bank	Marion	Peoples-Marion Bancorp, Inc.	10/1/1946	3	20	No	66,157	0.99	10.75
Peoples Bank	Lebanon	Community Financial of Kentucky, Inc.	9/16/1910	2	11	No	57,890	0.96	9.85
Peoples Bank & Trust Company	Owenton	Owenton Bancorp, Inc.	1/1/1902	1	15	Yes	52,959	0.84	6.33
Peoples Bank & Trust Company of Hazard	Hazard	Hazard Bancorp	3/23/1923	7	61	Yes	240,904	0.18	2.91
Peoples Bank & Trust Company of Madison County	Berea	Whitaker Bank Corporation of Kentucky	10/19/1970	10	75	No	402,483	1.34	9.87
People's Bank and Trust Company of Clinton County	Albany	Upper Cumberland Bancshares, Inc.	3/20/2006	1	14	No	40,569	0.86	8.94
Peoples Bank Mt. Washington	Mount Washington	Crossroads Bancorp, Inc.	1/1/1909	2	24	Yes	86,084	1.03	8.35
Peoples Bank of Kentucky, Inc.	Flemingsburg	Peoples of Fleming County Bancorp, Inc.	4/6/1906	10	77	No	319,386	1.20	10.17
Peoples Exchange Bank	Winchester	Genbeach Co., Inc.	9/13/1912	10	92	No	415,265	1.02	11.01
Pinnacle Bank, Inc.	Vanceburg		10/26/1976	3	19	No	50,200	1.01	6.19
Planters Bank, Inc.	Hopkinsville	Planters Financial Group, Inc.	9/12/1996	13	163	No	1,099,603	1.34	13.17
Republic Bank & Trust Company	Louisville	Republic Bancorp, Inc.	1/11/1982	45	1,089	No	5,715,044	1.55	12.96
River City Bank, Inc.	Louisville	First Breckinridge Bancshares, Inc.	6/26/1986	6	84	No	311,005	0.97	7.14
Sacramento Deposit Bank	Sacramento	Sacramento Bancorp	10/14/1895	2	20	Yes	109,423	1.36	11.60
Salyersville National Bank	Salyersville	SNB Bancorp, Inc.	10/10/1902	2	27	No	107,635	0.68	4.77
Sebree Deposit Bank	Sebree	Sebree Bancorp	4/22/1890	1	10	No	22,362	(0.06)	(0.50)
Security Bank and Trust Company	Maysville	Security Bancorp of Maysville, Inc.	1/1/1928	3	12	Yes	54,775	1.10	5.51
South Central Bank, Inc.	Glasgow	South Central Bancshares of Kentucky, Inc.	1/1/1908	25	273	No	1,176,775	1.06	9.86
Springfield State Bank	Springfield	Springfield Bankshares, Inc.	1/1/1911	3	41	No	317,203	1.29	8.82
Stock Yards Bank & Trust Company	Louisville	Stock Yards Bancorp, Inc.	6/1/1904	43	615	No	3,459,185	1.89	17.38
Taylor County Bank	Campbellsville	Taylor County Bancshares, Inc.	9/1/1937	4	49	Yes	182,516	1.43	10.28
Town & Country Bank and Trust Company	Bardstown	First Farmers Bank Holding Company	9/9/1907	5	90	No	318,682	1.37	11.18
Traditional Bank, Inc.	Mount Sterling	Traditional Bancorporation, Inc.	3/17/1902	16	229	Yes	1,527,532	1.16	11.66
United Citizens Bank & Trust Company	Campbellsburg	United Citizens Financial Corporation	3/1/1872	5	41	No	112,125	1.14	9.49

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 (%)
United Citizens Bank of Southern Kentucky, Inc.	Columbia	United Citizens Bancorp, Inc.	12/6/2004	4	44	No	165,282	1.54	12.86
United Community Bank of West Kentucky, Inc.	Morganfield	United Community Bancshares, Inc.	12/10/2001	6	55	No	263,656	1.68	12.51
United Cumberland Bank	Whitley City	McCreary Bancshares, Inc.	1/1/1906	7	92	Yes	292,405	1.34	10.49
United Southern Bank	Hopkinsville	Todd Bancshares, Inc.	6/22/1922	9	64	No	219,112	1.26	11.56
Victory Community Bank	Fort Mitchell	Victory Trust	12/9/2002	3	32	Yes	176,421	2.55	17.15
West Point Bank	Radcliff	First Breckinridge Bancshares, Inc.	7/1/1914	5	44	No	276,060	0.82	9.95
Whitaker Bank, Inc.	Lexington	Whitaker Bank Corporation of Kentucky	4/19/1990	35	291	No	1,174,013	1.06	7.34
Wilson & Muir Bank & Trust Company	Bardstown	Wilson & Muir Bancorp, Inc.	12/18/1865	11	130	Yes	539,831	1.58	19.63
WinFirst Bank	Winchester	WinFirst Financial Corporation	1/1/1934	2	20	Yes	136,779	1.01	7.28

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	1,089	45	3,817,395	84,831	127,001	3,505	5,248	5,715,044
2	Community Trust Bank, Inc.	Pikeville	951	80	3,453,570	43,170	54,446	3,632	4,580	4,355,691
3	Stock Yards Bank & Trust Company	Louisville	615	43	2,884,737	67,087	80,446	4,691	5,625	3,459,185
4	Central Bank & Trust Company	Lexington	530	28	2,145,385	76,621	95,575	4,048	5,049	2,676,109
5	Independence Bank of Kentucky	Owensboro	386	25	1,922,773	76,911	101,149	4,981	6,551	2,528,725
6	Traditional Bank, Inc.	Mount Sterling	229	16	1,267,351	79,209	95,471	5,534	6,670	1,527,532
7	Forcht Bank, National Association	Lexington	292	24	941,517	39,230	52,828	3,224	4,342	1,267,880
8	Community Financial Services Bank	Benton	271	7	1,129,376	161,339	178,484	4,167	4,610	1,249,390
9	South Central Bank, Inc.	Glasgow	273	25	1,015,516	40,621	47,071	3,720	4,311	1,176,775
10	Whitaker Bank, Inc.	Lexington	291	35	931,510	26,615	33,543	3,201	4,034	1,174,013
11	Limestone Bank, Inc.	Louisville	219	16	942,311	58,894	70,071	4,303	5,119	1,121,134
12	Planters Bank, Inc.	Hopkinsville	163	13	888,241	68,326	84,585	5,449	6,746	1,099,603
13	Kentucky Bank	Paris	232	18	840,655	46,703	60,040	3,624	4,658	1,080,711
14	Commonwealth Bank and Trust Company	Louisville	276	17	819,179	48,187	59,282	2,968	3,651	1,007,802
15	Cecilian Bank	Cecilia	215	15	718,798	47,920	60,742	3,343	4,238	911,129
16	Heritage Bank, Inc.	Burlington	203	18	787,561	43,753	49,889	3,880	4,424	897,995
17	First Southern National Bank	Lancaster	214	15	766,195	51,080	57,901	3,580	4,058	868,517
18	Citizens Union Bank of Shelbyville	Shelbyville	180	15	633,081	42,205	54,068	3,517	4,506	811,026
19	Monticello Banking Company	Monticello	202	20	654,055	32,703	37,228	3,238	3,686	744,569
20	Paducah Bank and Trust Company	Paducah	129	6	548,028	91,338	114,192	4,248	5,311	685,150
21	Citizens Bank of Kentucky	Paintsville	153	12	507,925	42,327	51,691	3,320	4,054	620,288
22	Edmonton State Bank	Edmonton	146	13	431,789	33,215	42,158	2,957	3,754	548,056
23	Farmers National Bank of Danville	Danville	179	13	463,567	35,659	41,739	2,590	3,031	542,606
24	Wilson & Muir Bank & Trust Company	Bardstown	130	11	471,673	42,879	49,076	3,628	4,153	539,831
25	Franklin Bank & Trust Company	Franklin	85	6	413,102	68,850	87,506	4,860	6,177	525,034
26	Cumberland Valley National Bank & Trust Company	London	130	14	464,714	33,194	37,177	3,575	4,004	520,484
27	First & Farmers National Bank, Inc.	Somerset	148	12	437,696	36,475	43,177	2,957	3,501	518,120
28	FNB Bank, Inc.	Mayfield	100	9	426,407	47,379	56,260	4,264	5,063	506,336
29	Citizens Deposit Bank & Trust	Vanceburg	103	15	409,275	27,285	31,335	3,974	4,563	470,018
30	Field & Main Bank	Henderson	124	6	397,778	66,296	75,933	3,208	3,674	455,599
31	First Kentucky Bank, Inc.	Mayfield	103	11	375,599	34,145	40,878	3,647	4,366	449,654
32	Citizens National Bank of Somerset	Somerset	123	10	348,921	34,892	42,655	2,837	3,468	426,549
33	Peoples Exchange Bank	Winchester	92	10	344,893	34,489	41,527	3,749	4,514	415,265
34	American Bank & Trust Company, Inc.	Bowling Green	79	5	357,808	71,562	82,490	4,529	5,221	412,450
35	Peoples Bank & Trust Company of Madison County	Berea	75	10	308,995	30,900	40,248	4,120	5,366	402,483
36	Home Federal Bank Corporation	Middlesboro	95	6	308,577	51,430	63,582	3,248	4,016	381,494
37	First State Bank of the Southeast, Inc.	Middlesboro	95	10	299,727	29,973	35,092	3,155	3,694	350,916
38	First United Bank and Trust Company	Madisonville	77	5	259,254	51,851	66,774	3,367	4,336	333,872
39	Peoples Bank of Kentucky, Inc.	Flemingsburg	77	10	264,513	26,451	31,939	3,435	4,148	319,386
40	Town & Country Bank and Trust Company	Bardstown	90	5	277,457	55,491	63,736	3,083	3,541	318,682
41	Springfield State Bank	Springfield	41	3	230,692	76,897	105,734	5,627	7,737	317,203
42	Lincoln National Bank	Hodgenville	107	5	258,341	51,668	62,235	2,414	2,908	311,175
43	River City Bank, Inc.	Louisville	84	6	251,637	41,940	51,834	2,996	3,702	311,005
44	Murray Bank	Murray	60	3	275,866	91,955	102,498	4,598	5,125	307,493
45	Bank of Lexington, Inc.	Lexington	48	3	253,046	84,349	98,974	5,272	6,186	296,923
46	Hancock Bank and Trust Company	Hawesville	86	7	235,598	33,657	41,113	2,740	3,346	287,794
47	Magnolia Bank	Magnolia	302	4	237,482	59,371	69,925	786	926	279,700
48	West Point Bank	Radcliff	44	5	171,415	34,283	55,212	3,896	6,274	276,060
49	Bank of the Bluegrass & Trust Co.	Lexington	59	2	226,277	113,139	132,640	3,835	4,496	265,280
50	United Community Bank of West Kentucky, Inc.	Morganfield	55	6	207,466	34,578	43,943	3,772	4,794	263,656

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	72,960	7.23	4.16	0.55	5.72	84.69	1.55	5.86
2	Citizens Bank of Cumberland County	Burkesville	73,456	7.10	3.25	0.61	(3.13)	86.09	1.77	5.43
3	PBK Bank, Inc.	Stanford	118,688	6.44	3.99	0.18	(0.63)	83.08	2.82	5.29
4	Farmers Deposit Bank	Liberty	44,988	6.41	(6.69)	0.47	(2.44)	83.28	1.47	5.27
5	People's Bank and Trust Company of Clinton County	Albany	40,569	6.92	2.77	1.40	5.20	91.72	2.10	5.09
6	Pinnacle Bank, Inc.	Vanceburg	50,200	6.30	0.70	0.94	1.17	100.19	3.55	4.98
7	Kentucky Farmers Bank Corporation	Ashland	189,995	6.10	15.84	0.41	12.33	60.01	4.80	4.71
8	Republic Bank & Trust Company	Louisville	5,715,044	5.95	8.63	0.67	6.85	120.15	2.57	4.67
9	Citizens Bank	Morehead	141,232	5.60	0.30	0.48	1.54	90.09	2.13	4.63
10	Peoples Bank	Marion	66,157	6.64	23.46	1.44	29.00	96.58	1.82	4.62
11	First Southern National Bank	Lancaster	868,517	5.51	5.30	0.14	1.51	81.53	1.99	4.58
12	Peoples Bank Mt. Washington	Mount Washington	86,084	5.53	10.68	0.09	(4.75)	80.97	3.26	4.57
13	Peoples Bank & Trust Company	Owenton	52,959	5.74	0.45	0.44	(6.32)	86.22	3.03	4.56
14	Taylor County Bank	Campbellsville	182,516	6.12	0.06	0.63	(2.43)	85.60	2.74	4.53
15	Fredonia Valley Bank	Fredonia	81,418	5.62	4.98	0.37	0.27	90.21	3.22	4.52
16	Bank of Columbia	Columbia	146,420	5.72	6.30	0.78	3.40	97.02	2.61	4.47
17	Auburn Banking Company	Auburn	81,161	5.77	0.54	0.56	0.41	84.51	1.78	4.45
18	Sacramento Deposit Bank	Sacramento	109,423	6.11	2.46	0.70	3.93	73.26	3.19	4.41
19	Lincoln National Bank	Hodgenville	311,175	5.66	11.94	0.75	8.93	91.63	3.20	4.40
20	Lewisburg Banking Company	Lewisburg	131,326	5.77	4.23	0.43	7.73	78.50	2.68	4.37
21	Citizens Bank & Trust Co. of Jackson	Jackson	141,281	5.83	(2.40)	0.80	(4.02)	85.38	2.03	4.34
22	Owingsville Banking Company	Owingsville	70,616	6.74	0.54	1.24	4.99	78.39	2.89	4.33
23	Farmers Bank and Trust Company	Princeton	130,254	5.52	2.92	0.62	4.73	93.28	2.71	4.32
24	Casey County Bank, Inc.	Liberty	194,761	5.86	3.30	0.72	9.24	83.32	2.48	4.31
24	Citizens Bank	Mount Vernon	144,969	5.52	6.99	0.89	(2.22)	100.19	2.80	4.31
24	Citizens Union Bank of Shelbyville	Shelbyville	811,026	5.70	14.56	1.01	11.07	103.76	2.47	4.31
27	Wilson & Muir Bank & Trust Company	Bardstown	539,831	5.74	3.42	0.13	8.54	64.45	2.63	4.28
28	Citizens Guaranty Bank	Irvine	202,222	6.00	13.28	1.28	22.28	90.17	2.18	4.27
28	United Citizens Bank of Southern Kentucky, Inc.	Columbia	165,282	5.72	10.03	1.13	7.13	100.13	1.98	4.27
30	Commercial Bank	West Liberty	143,434	5.62	16.04	0.55	4.01	80.11	3.09	4.25
31	Carrollton Federal Bank	Carrollton	31,851	4.97	1.91	0.41	(7.04)	94.19	1.78	4.24
32	Edmonton State Bank	Edmonton	548,056	5.68	5.54	0.87	7.37	94.10	2.38	4.20
33	Bank of Clarkson	Clarkson	120,713	5.77	11.13	0.54	(0.59)	83.68	2.16	4.19
33	Jackson County Bank	McKee	136,003	6.72	2.78	0.48	0.65	72.65	2.26	4.19
35	Farmers Bank and Trust Company	Marion	201,274	5.55	3.93	0.87	(1.57)	98.74	2.81	4.17
35	United Southern Bank	Hopkinsville	219,112	5.51	4.57	0.61	(1.20)	86.72	2.21	4.17
37	Farmers National Bank of Scottsville	Scottsville	252,538	5.77	2.08	0.82	1.90	87.47	2.57	4.15
38	Peoples Bank	Taylorsville	107,835	6.01	10.47	0.71	(1.72)	76.52	2.79	4.14
39	First National Bank of Grayson	Grayson	249,817	5.86	1.49	0.57	(5.43)	73.50	2.11	4.12
40	Hometown Bank of Corbin, Inc.	Corbin	175,197	5.36	2.17	0.43	8.44	75.35	2.79	4.09
41	Field & Main Bank	Henderson	455,599	5.24	9.17	0.78	12.49	91.44	3.97	4.08
42	Peoples Bank & Trust Company of Madison County	Berea	402,483	5.15	8.78	0.20	(1.71)	84.08	2.60	4.07
43	Peoples Bank of Kentucky, Inc.	Flemingsburg	319,386	5.64	8.18	1.09	6.48	99.59	1.94	4.06
43	United Community Bank of West Kentucky, Inc.	Morganfield	263,656	5.68	8.53	0.87	6.39	90.79	2.87	4.06
43	United Citizens Bank & Trust Company	Campbellsburg	112,125	5.62	4.28	0.49	3.46	81.22	2.22	4.06
43	Town & Country Bank and Trust Company	Bardstown	318,682	5.09	11.59	0.10	4.37	76.94	2.01	4.06
47	Farmers State Bank	Booneville	49,355	5.88	(0.33)	0.43	3.32	53.80	3.19	4.04
48	First State Bank, Inc.	Central City	158,827	5.59	6.92	1.18	9.88	90.97	2.80	4.02
49	First State Bank	Irvington	207,634	5.66	14.41	0.80	10.66	87.09	2.09	4.01

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	279,700	5,047	0.14	14.24	0.78	0.00	42,794	16.75
2	Victory Community Bank	Fort Mitchell	176,421	5,736	0.01	2.37	0.37	0.00	5,623	3.33
3	Commonwealth Bank and Trust Company	Louisville	1,007,802	8,981	0.17	0.97	0.38	0.00	28,049	2.73
4	River City Bank, Inc.	Louisville	311,005	3,061	0.18	0.00	0.00	0.00	6,569	2.07
5	Farmers National Bank of Danville	Danville	542,606	5,523	0.36	0.00	0.00	0.00	9,584	1.78
6	Field & Main Bank	Henderson	455,599	4,200	0.25	0.07	0.01	(0.01)	7,168	1.64
7	Metro Bank	Louisville	26,525	(329)	0.00	0.00	0.00	0.00	404	1.52
8	Stock Yards Bank & Trust Company	Louisville	3,459,185	61,939	0.28	0.05	0.02	0.00	47,952	1.46
9	Central Bank & Trust Company	Lexington	2,676,109	30,686	0.28	0.11	0.00	0.00	37,219	1.45
10	Bankers' Bank of Kentucky, Inc.	Frankfort	165,947	639	0.41	0.00	0.00	0.00	1,739	1.33
11	Bank of the Bluegrass & Trust Co.	Lexington	265,280	3,749	0.14	0.13	0.00	0.00	3,390	1.30
12	First National Bank of Grayson	Grayson	249,817	3,902	0.78	0.01	0.03	0.00	3,273	1.29
13	Citizens Bank	Hartford	115,237	1,471	0.26	0.70	0.00	0.00	1,273	1.25
14	Republic Bank & Trust Company	Louisville	5,715,044	81,805	0.26	0.19	0.02	0.01	64,544	1.22
15	PBK Bank, Inc.	Stanford	118,688	2,271	0.65	0.00	0.00	0.00	1,420	1.21
16	Kentucky Bank	Paris	1,080,711	11,741	0.33	0.12	0.02	0.01	12,858	1.20
17	Town & Country Bank and Trust Company	Bardstown	318,682	4,252	0.20	0.05	0.00	0.04	3,693	1.19
18	Hometown Bank of Corbin, Inc.	Corbin	175,197	1,864	0.43	0.03	0.00	0.00	1,922	1.14
19	Whitaker Bank, Inc.	Lexington	1,174,013	12,913	0.37	0.02	0.00	0.12	13,793	1.13
20	Citizens Bank & Trust Co. of Jackson	Jackson	141,281	1,513	0.79	0.00	0.00	0.00	1,604	1.11
21	Farmers State Bank	Booneville	49,355	642	0.85	0.00	0.00	0.03	552	1.09
22	Paducah Bank and Trust Company	Paducah	685,150	9,550	0.31	0.12	0.00	0.00	7,057	1.08
23	Citizens National Bank of Somerset	Somerset	426,549	5,770	0.39	0.04	0.06	0.03	4,212	1.04
24	Farmers Deposit Bank	Liberty	44,988	538	0.69	0.00	0.00	0.02	460	1.02
25	Bank of the Mountains, Inc.	West Liberty	72,960	529	0.42	0.00	0.00	0.03	719	1.01
25	Monticello Banking Company	Monticello	744,569	9,664	0.38	0.03	0.01	(0.01)	7,526	1.01
27	Cumberland Valley National Bank & Trust Company	London	520,484	3,928	0.26	0.00	0.02	(0.16)	4,819	0.96
27	First Community Bank of the Heartland, Inc.	Clinton	242,675	2,007	0.53	0.00	0.06	(0.01)	2,235	0.96
29	Kentucky Farmers Bank Corporation	Ashland	189,995	2,985	0.20	0.00	0.00	0.00	1,688	0.95
30	South Central Bank, Inc.	Glasgow	1,176,775	12,351	0.27	0.16	0.06	0.01	10,904	0.93
31	Inez Deposit Bank	Inez	140,930	618	0.77	0.00	0.00	(0.04)	1,295	0.90
32	Community Trust Bank, Inc.	Pikeville	4,355,691	60,996	0.55	0.04	0.01	0.00	37,876	0.89
33	Peoples Exchange Bank	Winchester	415,265	4,011	0.41	0.11	0.00	0.00	3,412	0.87
34	Citizens Bank	Hickman	143,795	401	0.34	0.00	0.00	0.01	1,146	0.86
34	Farmers Bank and Trust Company	Princeton	130,254	2,261	0.33	0.00	0.00	0.00	1,117	0.86
36	Peoples Bank Mt. Washington	Mout Washington	86,084	1,178	0.15	0.08	0.11	0.00	734	0.85
37	Citizens Union Bank of Shelbyville	Shelbyville	811,026	9,973	0.31	0.17	0.00	0.00	6,487	0.84
38	Edmonton State Bank	Edmonton	548,056	10,700	0.30	0.08	0.08	0.00	4,418	0.83
38	Bank of Clarkson	Clarkson	120,713	2,024	0.69	0.00	0.00	(0.01)	989	0.83
38	Home Federal Bank Corporation	Middlesboro	381,494	3,189	0.37	0.06	0.00	0.00	3,149	0.83
38	First United Bank and Trust Company	Madisonville	333,872	4,083	0.23	0.07	0.00	0.00	2,646	0.83
42	Citizens Bank of Kentucky	Paintsville	620,288	5,685	0.38	0.01	0.00	(0.03)	4,889	0.82
43	Peoples Bank & Trust Company	Owenton	52,959	605	0.44	0.00	0.00	0.00	434	0.80
43	Forcht Bank, National Association	Lexington	1,267,880	7,349	0.39	0.05	0.02	0.00	9,451	0.80
45	First National Bank of Manchester	Manchester	137,889	1,128	0.44	0.00	0.00	0.00	1,079	0.78
46	Citizens Bank	Mount Vernon	144,969	1,294	0.25	0.00	0.00	0.00	1,087	0.77
46	Franklin Bank & Trust Company	Franklin	525,034	6,574	0.51	0.07	0.00	0.00	3,994	0.77
48	First & Peoples Bank and Trust Company	Russell	199,291	1,606	0.28	0.00	0.00	0.00	1,514	0.76
49	First Southern National Bank	Lancaster	868,517	10,012	0.32	0.00	0.02	0.00	6,400	0.75
49	Cecilian Bank	Cecilia	911,129	13,167	0.31	0.00	0.00	0.00	6,617	0.75
49	Bedford Loan & Deposit Bank	Bedford	93,573	913	0.39	0.00	0.00	0.00	700	0.75
49	First Kentucky Bank, Inc.	Mayfield	449,654	4,682	0.34	0.00	0.00	0.01	3,301	0.75
49	Hancock Bank and Trust Company	Hawesville	287,794	1,678	0.08	0.08	0.09	0.00	2,140	0.75

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	74,482	50.57	16	2	0.97	0.22	0.53	1.71
2	Bank of Hindman	Hindman	209,512	58.88	30	2	0.98	0.17	0.62	1.76
3	West Point Bank	Radcliff	276,060	65.33	44	5	1.03	0.27	0.62	1.92
4	Bankers' Bank of Kentucky, Inc.	Frankfort	165,947	73.26	20	1	1.21	0.26	0.45	1.93
5	Dixon Bank	Dixon	81,893	65.40	11	1	1.09	0.12	0.72	1.93
6	Traditional Bank, Inc.	Mount Sterling	1,527,532	53.48	229	16	1.13	0.26	0.56	1.95
7	WinFirst Bank	Winchester	136,779	60.05	20	2	1.15	0.18	0.70	2.04
8	Planters Bank, Inc.	Hopkinsville	1,099,603	53.52	163	13	1.16	0.24	0.70	2.10
9	Citizens Federal Savings and Loan Association	Covington	38,805	67.25	5	1	1.17	0.37	0.59	2.13
10	Citizens Deposit Bank of Arlington, Inc.	Arlington	220,202	53.31	44	3	1.14	0.17	0.85	2.16
11	Bank of Jamestown	Jamestown	202,801	61.72	33	3	1.28	0.24	0.66	2.19
12	Springfield State Bank	Springfield	317,203	60.33	41	3	1.35	0.13	0.73	2.21
13	Cecilian Bank	Cecilia	911,129	53.61	215	15	1.13	0.29	0.80	2.23
14	Murray Bank	Murray	307,493	60.38	60	3	1.18	0.22	0.84	2.23
15	First Federal Savings and Loan Association (MHC)	Hazard	86,215	72.97	9	1	1.41	0.18	0.64	2.23
16	Security Bank and Trust Company	Maysville	54,775	58.92	12	3	0.99	0.21	1.04	2.24
17	Independence Bank of Kentucky	Owensboro	2,528,725	62.92	386	25	1.33	0.27	0.66	2.26
18	Citizens National Bank of Lebanon	Lebanon	125,468	64.44	28	1	1.40	0.27	0.67	2.34
19	Franklin Bank & Trust Company	Franklin	525,034	57.32	85	6	1.29	0.18	0.92	2.39
20	American Bank & Trust Company, Inc.	Bowling Green	412,450	60.78	79	5	1.41	0.21	0.79	2.40
21	Meade County Bank	Brandenburg	210,312	64.37	39	4	1.25	0.50	0.69	2.44
22	Citizens Deposit Bank & Trust	Vanceburg	470,018	58.98	103	15	1.12	0.32	1.05	2.49
23	Century Bank of Kentucky, Inc.	Lawrenceburg	140,859	61.54	24	2	1.24	0.16	1.08	2.49
24	1st Trust Bank, Inc.	Hazard	253,183	76.75	48	4	1.21	0.35	0.94	2.50
25	Bank of Lexington, Inc.	Lexington	296,923	72.26	48	3	1.45	0.40	0.65	2.50
26	United Community Bank of West Kentucky, Inc.	Morganfield	263,656	54.08	55	6	1.34	0.19	0.99	2.52
27	Community Trust Bank, Inc.	Pikeville	4,355,691	57.86	951	80	1.32	0.25	0.96	2.53
28	Community Financial Services Bank	Benton	1,249,390	63.20	271	7	1.27	0.40	0.87	2.53
29	Farmers Bank of Milton	Milton	247,534	65.52	49	5	1.42	0.24	0.88	2.53
30	Limestone Bank, Inc.	Louisville	1,121,134	65.47	219	16	1.40	0.33	0.81	2.54
31	Clinton Bank	Clinton	64,044	70.66	14	1	1.40	0.12	1.03	2.55
32	Bank of Maysville	Maysville	127,298	65.24	26	3	1.39	0.21	0.97	2.57
33	Wilson & Muir Bank & Trust Company	Bardstown	539,831	53.87	130	11	1.54	0.20	0.84	2.58
34	Hart County Bank and Trust Company	Munfordville	25,898	63.83	7	1	1.16	0.41	1.03	2.60
35	Citizens Bank & Trust Company	Campbellsville	213,684	63.13	49	4	1.43	0.34	0.83	2.60
36	Eclipse Bank, Inc.	Louisville	162,938	72.36	17	1	1.40	0.18	1.03	2.60
37	FNB Bank, Inc.	Mayfield	506,336	67.07	100	9	1.49	0.22	0.94	2.65
38	Elkton Bank & Trust Company	Elkton	141,952	60.48	30	4	1.56	0.19	0.91	2.66
39	Sacramento Deposit Bank	Sacramento	109,423	56.38	20	2	1.46	0.25	0.96	2.68
40	Bank of Edmonson County	Brownsville	215,783	62.25	49	3	1.35	0.31	1.03	2.69
41	First National Bank of Russell Springs	Russell Springs	226,330	70.59	36	3	1.42	0.34	0.92	2.69
42	Edmonton State Bank	Edmonton	548,056	55.97	146	13	1.51	0.23	0.95	2.69
43	Jackson County Bank	McKee	136,003	57.13	40	3	1.61	0.18	0.93	2.71
44	Peoples Bank & Trust Company of Madison County	Berea	402,483	61.26	75	10	1.19	0.43	1.09	2.72
45	Commonwealth Community Bank, Inc.	Hartford	144,455	82.47	33	4	1.22	0.34	1.16	2.72
46	United Citizens Bank of Southern Kentucky, Inc.	Columbia	165,282	57.28	44	4	1.21	0.31	1.21	2.72
47	Bank of Clarkson	Clarkson	120,713	55.97	23	2	1.38	0.20	1.15	2.73
48	First Federal Savings Bank of Kentucky (MHC)	Frankfort	245,999	91.37	54	6	1.81	0.24	0.70	2.75
49	Stock Yards Bank & Trust Company	Louisville	3,459,185	54.05	615	43	1.69	0.28	0.78	2.75
50	Farmers Bank	Nicholasville	152,760	68.67	31	4	1.47	0.30	0.98	2.75

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	Munfordville	25,898	16,034	6.27	0.00	0.00	0.00	(0.04)	(0.04)
2	Bankers' Bank of Kentucky, Inc.	Frankfort	165,947	39,828	1.00	0.00	0.00	0.00	(0.01)	(0.01)
3	Peoples Bank	Lebanon	57,890	32,102	0.94	0.08	0.00	0.00	(0.01)	0.07
4	Farmers National Bank of Lebanon	Lebanon	101,606	50,701	1.64	0.21	0.00	0.10	(0.12)	0.20
5	Magnolia Bank	Magnolia	279,700	220,592	0.68	0.14	0.00	0.18	(0.03)	0.29
6	Stock Yards Bank & Trust Company	Louisville	3,459,185	2,767,811	0.95	0.24	0.03	0.11	(0.01)	0.38
7	First Kentucky Bank, Inc.	Mayfield	449,654	304,834	1.41	0.27	0.00	0.14	0.05	0.46
8	Meade County Bank	Brandenburg	210,312	151,522	0.12	0.27	0.00	0.19	0.01	0.47
9	Citizens Bank	Hartford	115,237	91,703	0.44	0.44	0.00	0.14	0.00	0.58
10	Bank of Maysville	Maysville	127,298	75,102	0.89	0.01	0.00	0.58	0.06	0.65
11	Town & Country Bank and Trust Company	Bardstow	318,682	213,463	1.01	0.02	0.00	0.72	(0.06)	0.68
12	American Bank & Trust Company, Inc.	Bowling Green	412,450	340,769	0.96	0.16	0.02	0.46	0.07	0.71
13	Traditional Bank, Inc.	Mount Sterling	1,527,532	1,102,886	1.21	0.15	0.00	0.52	0.06	0.73
14	Hometown Bank of Corbin, Inc.	Corbin	175,197	113,058	1.06	0.03	0.00	0.65	0.09	0.77
15	United Community Bank of West Kentucky, Inc.	Morganfield	263,656	188,367	1.40	0.22	0.00	0.52	0.07	0.81
16	First State Bank, Inc.	Central City	158,827	129,792	1.26	0.57	0.00	0.21	0.03	0.81
17	Blue Grass Federal Savings and Loan Association	Paris	34,906	23,941	1.87	0.00	0.26	0.56	0.00	0.82
18	Farmers National Bank of Scottsville	Scottsville	252,538	178,494	1.06	0.33	0.05	0.47	0.03	0.88
19	Commonwealth Community Bank, Inc.	Hartford	144,455	34,927	1.95	0.19	0.11	0.44	0.15	0.88
20	Central Bank & Trust Company	Lexington	2,676,109	2,135,444	1.00	0.12	0.02	0.61	0.15	0.90
21	Limestone Bank, Inc.	Louisville	1,121,134	803,114	1.10	0.23	0.00	0.75	(0.08)	0.90
22	Victory Community Bank	Fort Mitchell	176,421	154,195	0.86	0.15	0.00	0.90	(0.13)	0.92
23	Peoples Exchange Bank	Winchester	415,265	328,671	1.21	0.47	0.04	0.37	0.06	0.95
24	Commonwealth Bank and Trust Company	Louisville	1,007,802	738,310	1.12	0.50	0.02	0.41	0.05	0.97
25	Bank of Lexington, Inc.	Lexington	296,923	209,693	0.88	0.97	0.00	0.00	0.00	0.97
26	Independence Bank of Kentucky	Owensboro	2,528,725	1,363,055	1.01	0.16	0.00	0.78	0.03	0.98
27	Farmers Bank and Trust Company	Princeton	130,254	100,152	1.53	0.77	0.08	0.07	0.05	0.98
28	Murray Bank	Murray	307,493	226,349	1.39	0.35	0.00	0.61	0.03	0.99
29	Farmers Bank	Nicholasville	152,760	97,905	1.52	0.68	0.18	0.12	0.02	1.00
30	Morgantown Bank & Trust Company, Incorporated	Morgantown	201,149	153,764	0.82	0.67	0.09	0.27	0.00	1.02
31	Planters Bank, Inc.	Hopkinsville	1,099,603	839,106	1.49	0.09	0.00	0.90	0.04	1.03
32	Bank of Cadiz and Trust Company	Cadiz	112,621	64,605	0.89	0.06	0.07	0.73	0.19	1.05
33	Cecilian Bank	Cecilia	911,129	583,450	1.58	0.43	0.13	0.59	(0.03)	1.13
34	Sebree Deposit Bank	Sebree	22,362	13,101	1.37	0.72	0.46	0.00	0.00	1.18
35	First United Bank and Trust Company	Madisonville	333,872	245,189	1.13	0.27	0.03	0.87	0.05	1.21
36	Lincoln National Bank	Hodgenville	311,175	236,724	1.18	0.50	0.00	0.66	0.06	1.22
37	Home Federal Bank Corporation	Middlesboro	381,494	286,268	1.21	0.35	0.00	0.87	0.02	1.23
38	Monticello Banking Company	Monticello	744,569	564,591	0.99	0.35	0.05	0.65	0.19	1.24
39	FNB Bank, Inc.	Mayfield	506,336	374,113	1.72	0.29	0.02	0.87	0.07	1.25
40	Paducah Bank and Trust Company	Paducah	685,150	515,640	1.21	0.09	0.01	1.01	0.14	1.26
41	First & Farmers National Bank, Inc.	Somers	518,120	298,962	1.44	0.59	0.05	0.67	(0.01)	1.30
42	Kentucky Bank	Paris	1,080,711	710,369	1.14	0.75	0.14	0.29	0.12	1.30
43	Security Bank and Trust Company	Maysville	54,775	27,998	0.96	1.01	0.17	0.00	0.23	1.41
44	Farmers Bank and Trust Company	Marion	201,274	154,634	1.15	0.48	0.07	0.79	0.08	1.42
45	South Central Bank, Inc.	Glasgow	1,176,775	896,883	1.13	0.24	0.00	1.07	0.11	1.42
46	Citizens National Bank of Lebanon	Lebanon	125,468	41,310	0.88	1.24	0.01	0.31	(0.03)	1.53
47	Forcht Bank, National Association	Lexington	1,267,880	862,285	1.01	0.28	0.03	1.18	0.05	1.54
48	Bank of Columbia	Columbia	146,420	115,504	1.38	0.56	0.17	0.75	0.09	1.57
49	First Community Bank of the Heartland, Inc.	Clinton	242,675	156,897	1.05	0.53	0.79	0.25	0.02	1.59
50	Citizens Bank of Kentucky	Paintsville	620,288	409,367	0.96	0.34	0.00	1.17	0.12	1.63

Kentucky - Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM	2018Q2 LTM	2017Q2 LTM	ROAA (%)	ROAE (%)
						Net Income (\$000)/Employee	Net Income (\$000)	Net Income (\$000)		
1	Wilson & Muir Bank & Trust Company	Bardstown	539,831	10,931	130	84	9,841	8,396	1.58	19.63
2	Stock Yards Bank & Trust Company	Louisville	3,459,185	61,939	615	101	46,254	42,765	1.89	17.38
3	Victory Community Bank	Fort Mitchell	176,421	5,736	32	179	5,133	6,251	2.55	17.15
4	Auburn Banking Company	Auburn	81,161	1,559	23	68	1,388	1,178	1.48	16.85
5	Citizens Bank	Hartford	115,237	1,471	33	45	736	318	1.44	16.67
6	Magnolia Bank	Magnolia	279,700	5,047	302	17	3,461	6,781	1.49	15.05
7	Bank of Columbia	Columbia	146,420	2,760	38	73	2,982	2,638	1.48	14.90
8	PBK Bank, Inc.	Stanford	118,688	2,271	40	57	1,732	1,308	1.93	14.61
9	Cecilian Bank	Cecilia	911,129	13,167	215	61	8,766	6,861	1.49	14.39
10	Lewisburg Banking Company	Lewisburg	131,326	2,409	32	75	2,070	1,797	1.48	14.21
11	Citizens Deposit Bank & Trust	Vanceburg	470,018	5,905	103	57	4,884	4,605	1.31	13.88
12	First National Bank of Grayson	Grayson	249,817	3,902	100	39	3,191	2,582	1.54	13.73
13	American Bank & Trust Company, Inc.	Bowling Green	412,450	4,348	79	55	3,006	2,391	1.13	13.29
14	Planters Bank, Inc.	Hopkinsville	1,099,603	14,260	163	87	14,512	15,521	1.34	13.17
15	Republic Bank & Trust Company	Louisville	5,715,044	81,805	1,089	75	58,566	49,586	1.55	12.96
16	Bank of Clarkson	Clarkson	120,713	2,024	23	88	1,602	1,650	1.69	12.93
17	United Citizens Bank of Southern Kentucky, Inc.	Columbia	165,282	2,457	44	56	1,926	1,524	1.54	12.86
18	Hometown Bank of Corbin, Inc.	Corbin	175,197	1,864	56	33	1,156	850	1.11	12.80
19	United Community Bank of West Kentucky, Inc.	Morganfield	263,656	4,347	55	79	3,767	3,705	1.68	12.51
20	Bank of the Bluegrass & Trust Co.	Lexington	265,280	3,749	59	64	3,176	2,721	1.44	12.28
21	Monticello Banking Company	Monticello	744,569	9,664	202	48	8,148	6,709	1.29	12.21
22	Meade County Bank	Brandenburg	210,312	2,257	39	58	1,788	1,969	1.12	11.99
23	First State Bank, Inc.	Central City	158,827	2,056	34	60	1,705	1,104	0.98	11.99
24	Citizens Bank of Cumberland County	Burkesville	73,456	1,541	24	64	1,438	1,346	1.55	11.72
25	Traditional Bank, Inc.	Mount Sterling	1,527,532	23,517	229	103	24,334	23,792	1.16	11.66
26	Sacramento Deposit Bank	Sacramento	109,423	1,918	20	96	1,949	1,617	1.36	11.60
27	United Southern Bank	Hopkinsville	219,112	2,752	64	43	1,120	1,513	1.26	11.56
28	Elkton Bank & Trust Company	Elkton	141,952	1,966	30	66	1,683	1,322	1.45	11.47
29	Century Bank of Kentucky, Inc.	Lawrenceburg	140,859	2,160	24	90	2,448	2,135	1.16	11.34
30	First State Bank	Irvington	207,634	2,489	74	34	2,064	2,128	1.23	11.30
31	Town & Country Bank and Trust Company	Bardstown	318,682	4,252	90	47	2,233	1,908	1.37	11.18
32	Independence Bank of Kentucky	Owensboro	2,528,725	27,251	386	71	30,959	30,521	0.87	11.09
33	Murray Bank	Murray	307,493	4,080	60	68	2,883	2,486	1.01	11.06
34	Peoples Exchange Bank	Winchester	415,265	4,011	92	44	3,196	2,437	1.02	11.01
35	Citizens National Bank of Somerset	Somerset	426,549	5,770	123	47	5,784	5,335	1.07	10.97
36	Community Financial Services Bank	Benton	1,249,390	11,449	271	42	7,597	10,984	0.98	10.92
36	Casey County Bank, Inc.	Liberty	194,761	2,554	52	49	2,472	1,762	1.35	10.92
38	First Southern National Bank	Lancaster	868,517	10,012	214	47	8,638	7,425	1.17	10.89
39	Franklin Bank & Trust Company	Franklin	525,034	6,574	85	77	5,217	5,834	1.27	10.86
40	Kentucky Bank	Paris	1,080,711	11,741	232	51	11,168	9,713	1.09	10.85
41	Peoples Bank	Marion	66,157	617	20	31	615	306	0.99	10.75
42	Edmonton State Bank	Edmonton	548,056	10,700	146	73	9,223	8,712	1.52	10.61
43	Heritage Bank, Inc.	Burlington	897,995	8,046	203	40	6,738	6,446	0.93	10.49
44	Limestone Bank, Inc.	Louisville	1,121,134	11,976	219	55	38,505	(46)	1.12	10.46
45	Central Bank & Trust Company	Lexington	2,676,109	30,686	530	58	22,319	16,599	1.20	10.45
46	Bank of Buffalo	Buffalo	74,482	1,132	16	71	1,102	1,489	1.16	10.38
47	Community Trust Bank, Inc.	Pikeville	4,355,691	60,996	951	64	54,846	45,057	1.44	10.32
48	Taylor County Bank	Campbellsville	182,516	3,503	49	71	3,873	3,893	1.43	10.28
49	Peoples Bank of Kentucky, Inc.	Flemingsburg	319,386	3,767	77	49	2,810	2,584	1.20	10.17
50	Lincoln National Bank	Hodgenville	311,175	3,899	107	36	3,272	2,642	1.34	10.05

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	Stock Yards Bank & Trust Company	Louisville	3,459,185	73	8	49	6	2	27.6
2	Citizens Bank	Hartford	115,237	55	13	69	9	5	30.2
3	United Community Bank of West Kentucky, Inc.	Morganfield	263,656	43	55	26	15	19	31.6
4	Republic Bank & Trust Company	Louisville	5,715,044	8	14	84	60	15	36.2
5	Wilson & Muir Bank & Trust Company	Bardstown	539,831	27	70	33	72	1	40.6
6	Town & Country Bank and Trust Company	Bardstown	318,682	43	17	102	11	31	40.8
7	Cecilian Bank	Cecilia	911,129	102	49	13	33	9	41.2
8	Edmonton State Bank	Edmonton	548,056	32	38	42	54	42	41.6
9	Hometown Bank of Corbin, Inc.	Corbin	175,197	40	18	120	14	18	42.0
10	Farmers Bank and Trust Company	Princeton	130,254	23	34	70	27	62	43.2
11	Monticello Banking Company	Monticello	744,569	61	25	73	38	21	43.6
12	Lewisburg Banking Company	Lewisburg	131,326	20	84	51	55	10	44.0
12	United Citizens Bank of Southern Kentucky, Inc.	Columbia	165,282	28	60	46	69	17	44.0
14	First State Bank, Inc.	Central City	158,827	48	55	80	16	23	44.4
15	Bank of Columbia	Columbia	146,420	16	100	58	48	7	45.8
16	PBK Bank, Inc.	Stanford	118,688	3	15	122	89	8	47.4
17	Victory Community Bank	Fort Mitchell	176,421	113	2	100	22	3	48.0
18	American Bank & Trust Company, Inc.	Bowling Green	412,450	96	103	20	12	13	48.8
18	First National Bank of Grayson	Grayson	249,817	39	12	86	95	12	48.8
20	Bank of Clarkson	Clarkson	120,713	33	38	47	111	16	49.0
21	Bank of the Bluegrass & Trust Co.	Lexington	265,280	75	11	76	65	20	49.4
22	Central Bank & Trust Company	Lexington	2,676,109	50	9	124	20	45	49.6
22	Franklin Bank & Trust Company	Franklin	525,034	93	46	19	51	39	49.6
24	Peoples Exchange Bank	Winchester	415,265	57	33	105	23	34	50.4
25	Citizens Deposit Bank & Trust	Vanceburg	470,018	79	71	22	73	11	51.2
25	Lincoln National Bank	Hodgenville	311,175	19	89	62	36	50	51.2
27	Sacramento Deposit Bank	Sacramento	109,423	18	108	39	70	26	52.2
28	Planters Bank, Inc.	Hopkinsville	1,099,603	111	100	8	31	14	52.8
29	Elkton Bank & Trust Company	Elkton	141,952	52	77	38	76	28	54.2
30	Meade County Bank	Brandenburg	210,312	106	115	21	8	22	54.4
31	Citizens Union Bank of Shelbyville	Shelbyville	811,026	24	37	93	64	56	54.8
31	Magnolia Bank	Magnolia	279,700	121	1	141	5	6	54.8
31	Traditional Bank, Inc.	Mount Sterling	1,527,532	119	111	6	13	25	54.8
34	Auburn Banking Company	Auburn	81,161	17	93	63	99	4	55.2
35	Bankers' Bank of Kentucky, Inc.	Frankfort	165,947	141	10	4	2	121	55.6
36	First United Bank and Trust Company	Madisonville	333,872	53	38	75	35	78	55.8
37	Paducah Bank and Trust Company	Paducah	685,150	93	22	68	40	59	56.4
38	First Southern National Bank	Lancaster	868,517	11	49	113	74	38	57.0
38	Farmers National Bank of Scottsville	Scottsville	252,538	37	89	67	18	74	57.0
40	First Kentucky Bank, Inc.	Mayfield	449,654	114	49	52	7	64	57.2
40	Murray Bank	Murray	307,493	118	93	14	28	33	57.2
42	Kentucky Bank	Paris	1,080,711	99	16	96	42	40	58.6
43	South Central Bank, Inc.	Glasgow	1,176,775	107	30	59	45	53	58.8
44	Limestone Bank, Inc.	Louisville	1,121,134	96	107	30	21	44	59.6
45	Peoples Bank	Lebanon	57,890	66	119	57	3	54	59.8
46	Community Trust Bank, Inc.	Pikeville	4,355,691	85	32	27	109	47	60.0
46	Casey County Bank, Inc.	Liberty	194,761	24	69	61	110	36	60.0
48	Taylor County Bank	Campbellsville	182,516	14	79	64	102	48	61.4
48	Peoples Bank of Kentucky, Inc.	Flemingsburg	319,386	43	55	54	106	49	61.4
50	Farmers National Bank of Danville	Danville	542,606	50	5	135	58	60	61.6
50	Citizens National Bank of Somerset	Somerset	426,549	62	23	87	101	35	61.6



BANKS STREET PARTNERS

A Performance Trust Company

**3290 Northside Parkway NW, Suite 800
Atlanta, GA 30327**

(404) 848-1571

**500 East Morehead Street, Suite 250
Charlotte, NC 28202**

(704) 228-0556