

**Kentucky FDIC Insured Institutions  
3rd Quarter 2016**

Rank	Name	City	FTE	Assets	Deposits	Net Income	ROA %	ROE %	Efficiency %	Equity Capital %	Offices	Sub S?
1	Republic Bank & Trust Company	Louisville	899	\$4,819,418	\$3,229,591	\$35,958	1.07	9.37	60.62	11.18	44	N
2	Community Trust Bank, Inc.	Pikeville	940	\$3,907,184	\$3,064,881	\$34,256	1.18	8.79	58.10	13.59	80	N
3	Stock Yards Bank & Trust Company	Louisville	558	\$2,936,149	\$2,396,177	\$31,557	1.47	14.52	56.10	10.23	37	N
4	Central Bank & Trust Co.	Lexington	464	\$2,098,124	\$1,738,386	\$13,527	0.87	8.25	77.41	10.69	23	N
5	Independence Bank of Kentucky	Owensboro	338	\$1,934,537	\$1,397,092	\$22,679	1.60	21.55	57.07	7.42	23	Y
6	Whitaker Bank	Lexington	350	\$1,336,466	\$1,086,846	\$6,121	0.60	4.85	80.91	12.92	35	N
7	Traditional Bank, Inc.	Mount Sterling	207	\$1,325,078	\$1,085,281	\$18,284	1.91	17.80	51.57	10.69	13	Y
8	FORCHT BANK, NATIONAL ASSOCIATION	Lexington	301	\$1,009,100	\$814,911	\$7,355	0.97	6.75	84.03	14.32	29	N
9	Kentucky Bank	Paris	247	\$988,652	\$735,582	\$6,028	0.82	7.84	77.65	10.58	18	N
10	Commonwealth Bank and Trust Company	Louisville	293	\$951,033	\$796,639	\$7,770	1.13	11.83	84.45	9.44	18	Y
11	South Central Bank, Inc.	Glasgow	245	\$932,390	\$798,417	\$5,300	0.77	6.47	73.79	11.99	23	N
12	Planters Bank, Inc.	Hopkinsville	157	\$930,039	\$740,894	\$10,872	1.59	17.08	55.95	9.44	13	Y
13	Community Financial Services Bank	Benton	187	\$927,542	\$824,925	\$7,510	1.14	12.12	60.85	9.37	5	N
14	PBI Bank	Louisville	233	\$914,605	\$839,109	\$5,336	0.77	12.24	86.28	6.79	16	N
15	Heritage Bank USA, Inc.	Hopkinsville	238	\$870,370	\$713,428	\$2,115	0.32	2.92	87.44	11.19	18	N
16	The Cecilian Bank	Cecilia	215	\$859,379	\$703,181	\$4,675	0.84	8.40	68.01	10.38	17	N
17	First Southern National Bank	Lancaster	214	\$845,094	\$742,447	\$5,326	0.84	8.26	68.29	10.38	19	N
18	Heritage Bank, Inc.	Erlanger	144	\$658,008	\$563,717	\$4,364	0.93	9.15	65.11	10.04	17	N
19	Farmers Bank & Capital Trust Company	Frankfort	139	\$649,074	\$553,092	\$5,154	1.01	10.17	75.08	10.51	8	N
20	The Paducah Bank and Trust Company	Paducah	129	\$595,492	\$438,408	\$7,751	1.76	13.63	61.29	12.76	6	Y
21	Citizens Bank of Kentucky, Inc.	Paintsville	154	\$593,277	\$475,737	\$4,781	1.06	7.75	73.77	14.25	13	N
22	Citizens Union Bank of Shelbyville	Shelbyville	153	\$574,066	\$441,090	\$4,032	0.96	7.24	73.91	13.31	12	N
23	First Security Bank	Owensboro	142	\$564,293	\$474,685	\$3,055	0.69	7.59	67.94	9.81	12	N
24	The Monticello Banking Company	Monticello	159	\$554,639	\$490,137	\$4,504	1.07	9.95	68.96	11.13	13	N
25	The First Capital Bank of Kentucky	Louisville	111	\$522,810	\$393,383	\$2,494	0.65	7.06	75.76	9.14	11	N
26	First & Farmers National Bank, Inc.	Somerset	148	\$503,367	\$409,863	\$3,863	1.02	7.55	67.71	13.82	12	N
27	The Farmers National Bank of Danville	Danville	156	\$474,195	\$374,331	\$3,995	1.14	10.03	70.22	11.69	13	N
28	United Bank & Trust Company	Versailles	128	\$466,588	\$376,305	\$1,708	0.45	3.48	95.78	13.52	13	N
29	Edmonton State Bank	Glasgow	137	\$462,476	\$374,945	\$5,498	1.58	11.16	63.15	14.42	13	Y
30	Wilson & Muir Bank & Trust Company	Bardstown	132	\$453,865	\$398,758	\$5,949	1.71	19.86	60.52	8.99	11	Y
31	Franklin Bank & Trust Company	Franklin	80	\$449,612	\$356,421	\$2,521	0.77	7.11	62.01	10.77	5	N
32	TOWN SQUARE BANK	Ashland	110	\$448,688	\$364,174	\$2,034	0.61	4.04	74.82	14.38	11	N

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33	FNB Bank, Inc.	Mayfield	103	\$443,468	\$367,346	\$3,424	1.04	9.33	60.43	11.35	8	N
34	Citizens First Bank, Inc.	Bowling Green	94	\$441,587	\$354,294	\$3,414	1.04	9.75	65.84	10.69	9	N
35	Cumberland Valley National Bank & Trust C	East Bernstadt	137	\$440,436	\$384,904	\$1,327	0.41	3.83	86.38	10.71	14	N
36	Field & Main Bank	Henderson	121	\$403,487	\$333,733	\$2,967	0.99	8.92	70.58	11.13	6	N
37	Citizens Deposit Bank & Trust	Vanceburg	92	\$403,077	\$344,117	\$3,277	1.10	10.47	55.91	10.54	14	N
38	First Kentucky Bank, Inc.	Mayfield	116	\$399,328	\$326,082	\$3,228	1.08	11.15	73.72	9.89	11	Y
39	Peoples Bank and Trust Company of Madiso	Berea	88	\$395,358	\$300,186	\$2,263	0.75	5.69	71.97	13.78	11	N
40	The Citizens National Bank of Somerset	Somerset	123	\$383,715	\$318,786	\$3,802	1.32	12.70	67.08	10.46	11	Y
41	Peoples Exchange Bank	Winchester	102	\$355,576	\$288,447	\$1,840	0.71	7.59	76.62	9.17	10	N
42	Home Federal Bank Corporation	Middlesboro	91	\$343,420	\$277,295	\$2,044	0.79	7.25	76.37	11.19	6	N
43	First State Financial, Inc.	Middlesboro	104	\$330,684	\$289,174	\$2,471	0.98	11.14	75.29	9.17	11	Y
44	Springfield State Bank	Springfield	40	\$299,467	\$221,074	\$2,545	1.14	8.44	57.69	13.80	4	N
45	The First Commonwealth Bank of Prestonsb	Prestonsburg	92	\$298,672	\$219,454	\$3,638	1.61	13.58	65.02	12.28	11	Y
46	First Citizens Bank	Elizabethtown	87	\$293,913	\$244,772	\$4,027	1.78	18.20	59.29	10.26	6	N
47	United Cumberland Bank	Whitley City	91	\$289,268	\$235,591	\$2,982	1.39	11.49	67.20	12.08	6	Y
48	The Murray Bank	Murray	54	\$286,490	\$256,915	\$1,756	0.82	8.98	61.58	9.37	3	N
49	American Bank & Trust Company, Inc.	Bowling Green	68	\$285,252	\$256,544	\$1,462	0.66	7.25	69.26	9.65	5	N
50	Peoples Bank of Kentucky, Inc.	Flemingsburg	70	\$284,944	\$237,759	\$2,205	1.06	8.93	63.57	11.82	8	N
51	Town & Country Bank and Trust Company	Bardstown	85	\$284,345	\$245,223	\$6,074	2.88	21.94	83.88	13.26	6	N
52	The Lincoln National Bank of Hodgenville	Hodgenville	98	\$280,252	\$229,886	\$1,755	0.83	6.44	69.22	13.24	6	N
53	Hancock Bank & Trust Company	Hawesville	83	\$280,119	\$232,014	\$1,331	0.64	5.83	84.53	10.99	6	Y
54	First United Bank and Trust Company	Madisonville	70	\$271,751	\$212,041	\$2,725	1.52	10.58	66.81	14.90	5	Y
55	Bank of Lexington, Inc.	Lexington	48	\$262,163	\$207,244	\$1,679	0.88	8.78	65.09	10.03	3	N
56	Peoples Bank & Trust Company of Hazard	Hazard	74	\$261,710	\$236,388	\$477	0.24	2.60	84.59	9.45	7	Y
57	River City Bank, Inc.	Louisville	66	\$256,760	\$199,972	\$2,870	1.46	9.99	69.19	15.39	5	N
58	1st Trust Bank, Inc.	Hazard	48	\$253,435	\$225,936	\$774	0.47	5.64	71.60	7.38	4	N
59	United Southern Bank	Hopkinsville	74	\$245,363	\$206,054	\$226	0.12	1.25	71.63	10.18	9	N
60	The Farmers National Bank of Scottsville	Scottsville	69	\$243,361	\$196,018	\$1,942	1.05	6.90	68.51	15.31	5	N
61	West Point Bank	Radcliff	32	\$241,454	\$88,505	\$1,380	0.86	9.71	57.44	8.15	5	N
62	United Community Bank of West Kentucky,	Morganfield	51	\$240,223	\$181,616	\$2,705	1.54	12.21	53.30	12.88	4	N
63	The First National Bank of Grayson	Grayson	96	\$237,957	\$209,509	\$1,944	1.08	10.51	64.11	10.82	8	N
64	Bank of the Bluegrass and Trust Company	Lexington	56	\$236,717	\$196,040	\$1,948	1.13	8.42	65.51	12.63	2	N

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65	First Federal Savings Bank of Kentucky	Frankfort	55	\$232,884	\$147,667	\$881	0.51	2.60	78.50	19.44	6	N
66	The Farmers Bank of Milton	Milton	44	\$230,581	\$195,446	\$1,582	0.93	6.26	67.32	14.98	4	N
67	Citizens Bank of Northern Kentucky, Inc.	Newport	64	\$228,866	\$197,358	\$1,053	0.59	5.41	94.85	11.15	7	N
68	Citizens Commerce National Bank	Versailles	60	\$220,780	\$176,251	\$541	0.33	5.78	94.10	6.02	4	N
69	Bank of Edmonson County	Brownsville	51	\$214,866	\$182,954	\$2,420	1.52	12.94	62.56	11.71	3	Y
70	Citizens Bank & Trust Company	Campbellsville	45	\$208,401	\$172,587	\$1,470	0.93	5.92	70.47	16.11	4	N
71	The First National Bank of Russell Springs	Russell Springs	36	\$207,660	\$177,626	\$934	0.58	4.58	82.85	13.32	3	N
72	First National Bank and Trust	London	61	\$203,712	\$166,019	\$717	0.45	3.82	89.03	12.50	4	N
73	Citizens Deposit Bank of Arlington, Inc.	Arlington	41	\$202,613	\$150,480	\$2,379	1.62	10.80	55.67	14.87	3	Y
74	First & Peoples Bank and Trust Company	Russell	61	\$199,738	\$163,323	\$200	0.13	0.76	95.43	17.83	6	N
75	Magnolia Bank, Incorporated	Magnolia	121	\$198,565	\$162,162	\$3,045	2.14	19.80	81.04	11.01	4	Y
76	Bank of Hindman	Hindman	29	\$197,269	\$162,455	\$1,004	0.69	5.30	62.98	13.03	2	N
77	First Community Bank of the Heartland, Inc	Clinton	57	\$187,681	\$157,657	\$1,429	1.02	8.85	74.22	11.68	7	Y
78	Cumberland Security Bank, Inc.	Somerset	63	\$185,281	\$157,009	\$3,086	2.26	17.40	56.25	13.15	4	Y
79	Kentucky Farmers Bank Corporation	Catlettsburg	54	\$182,978	\$138,417	\$4,195	3.08	13.16	56.92	24.08	3	Y
80	Taylor County Bank	Campbellsville	51	\$182,716	\$147,649	\$2,485	1.85	14.55	58.63	12.82	4	Y
81	Bank of Jamestown	Jamestown	36	\$180,670	\$133,605	\$991	0.74	6.96	71.14	10.74	3	N
82	First State Bank	Irvington	68	\$178,151	\$153,935	\$1,523	1.15	9.88	64.73	11.81	3	N
83	The Commercial Bank of Grayson	Grayson	63	\$176,482	\$148,166	\$926	0.70	4.72	79.75	15.11	3	N
84	The Casey County Bank, Inc.	Liberty	51	\$176,075	\$150,398	\$1,095	0.82	6.69	65.37	12.68	5	N
85	Meade County Bank	Brandenburg	36	\$175,642	\$137,402	\$1,351	0.99	10.10	61.48	10.39	3	N
86	Morgantown Bank & Trust Company, Incor	Morgantown	49	\$172,948	\$152,779	\$810	0.64	7.20	80.40	8.88	5	N
87	Central Bank of Jefferson County	Louisville	26	\$172,779	\$142,070	\$708	0.54	3.88	80.35	14.29	3	N
88	King Southern Bank	Chaplin	36	\$170,704	\$123,800	\$2,441	1.87	16.30	60.20	11.85	5	Y
89	Victory Community Bank	Fort Mitchell	27	\$168,878	\$124,686	\$2,991	2.41	17.86	51.89	13.57	3	Y
90	Farmers Bank and Trust Company	Marion	50	\$168,832	\$129,904	\$2,253	1.93	14.07	62.69	13.17	5	Y
91	Citizens Guaranty Bank	Richmond	51	\$155,624	\$130,552	\$567	0.49	6.15	87.59	7.90	6	Y
92	Hometown Bank of Corbin, Inc.	Corbin	53	\$155,434	\$128,111	\$627	0.56	6.05	84.39	9.03	5	N
93	Citizens Bank & Trust Co. of Jackson	Jackson	49	\$152,530	\$133,069	\$882	0.77	7.99	75.10	9.87	3	Y
94	Inez Deposit Bank	Inez	51	\$152,462	\$132,852	\$199	0.17	1.42	93.67	12.43	4	N
95	Commonwealth Community Bank, Inc.	Hartford	35	\$152,112	\$121,611	\$1,444	1.29	8.73	65.92	14.97	4	Y
96	The First National Bank of Manchester	Manchester	36	\$143,012	\$124,071	\$537	0.49	3.98	85.85	12.84	5	N

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97	Commercial Bank	West Liberty	37	\$142,483	\$105,194	\$1,022	0.96	6.51	82.05	14.98	1	Y
98	Citizens Bank	Mount Vernon	43	\$142,363	\$118,481	\$944	0.87	8.29	77.46	10.90	4	Y
99	Winchester Federal Bank	Winchester	20	\$142,022	\$97,075	\$1,650	1.48	12.04	65.07	12.91	2	Y
100	Eclipse Bank, Inc.	Louisville	24	\$138,105	\$113,506	\$289	0.28	2.18	86.76	13.01	1	N
101	United Citizens Bank of Southern Kentucky	Columbia	43	\$136,934	\$118,350	\$1,057	1.02	8.43	63.99	12.53	4	N
102	Elkton Bank & Trust Company	Elkton	30	\$136,168	\$108,312	\$892	0.88	6.34	68.63	14.05	4	N
103	Kentucky Neighborhood Bank	Elizabethtown	37	\$133,973	\$110,533	\$887	0.89	7.93	73.26	11.31	3	N
104	Bank of Columbia	Columbia	34	\$133,483	\$115,570	\$1,646	1.68	16.21	60.42	10.20	3	Y
105	The Citizens Bank	Morehead	44	\$130,755	\$103,482	\$719	0.73	7.59	80.61	9.75	5	Y
106	Jackson County Bank	Mc Kee	40	\$128,993	\$89,961	\$1,121	1.15	4.39	62.66	26.87	3	N
107	Hyden Citizens Bank	Hyden	32	\$128,055	\$100,666	\$952	0.98	10.16	76.19	9.88	4	Y
108	The Bank of Harlan	Harlan	30	\$128,051	\$110,334	\$280	0.28	2.46	90.04	12.01	3	N
109	Farmers Deposit Bank	Carlisle	34	\$127,247	\$100,140	\$429	0.44	2.21	90.32	20.75	4	Y
110	Bank of Maysville	Maysville	26	\$122,676	\$97,866	\$767	0.82	4.46	69.74	18.97	3	N
111	First State Bank, Inc.	Central City	33	\$122,199	\$105,681	\$777	0.89	11.09	75.34	7.88	5	N
112	Farmers Bank and Trust Company	Princeton	31	\$121,150	\$96,731	\$1,552	1.69	10.77	62.31	16.26	2	Y
113	Bank of Clarkson	Clarkson	25	\$121,076	\$98,159	\$1,087	1.25	9.77	59.48	12.45	2	N
114	The Citizens National Bank of Lebanon	Lebanon	27	\$119,650	\$101,366	\$1,190	1.30	12.39	69.55	11.06	1	Y
115	First Farmers Bank and Trust Company	Owenton	33	\$119,339	\$96,148	\$1,121	1.28	8.55	61.60	15.16	4	N
116	The Citizens Bank	Hickman	28	\$118,974	\$87,690	\$1,009	1.17	8.46	65.29	13.78	2	Y
117	The Farmers Bank	Nicholasville	30	\$118,415	\$103,774	\$614	0.69	5.99	72.79	11.86	4	N
118	Century Bank of Kentucky, Inc.	Lawrenceburg	24	\$118,074	\$94,271	\$1,278	1.46	13.50	67.27	11.09	3	Y
119	The Salyersville National Bank	Salyersville	32	\$113,785	\$92,810	\$713	0.80	5.84	75.81	14.67	2	N
120	Bank of Cadiz and Trust Company	Cadiz	34	\$112,238	\$96,989	\$569	0.69	8.11	81.82	8.52	5	Y
121	Lewisburg Banking Company	Lewisburg	31	\$112,102	\$93,124	\$1,352	1.60	14.93	60.94	11.02	4	Y
122	PBK BANK, INC.	Stanford	42	\$111,504	\$95,006	\$920	1.11	9.41	68.01	12.09	6	N
123	The First National Bank of Jackson	Jackson	33	\$108,710	\$92,143	\$75	0.09	0.64	95.89	14.55	2	N
124	The Peoples Bank	Taylorsville	33	\$107,733	\$90,989	\$918	1.11	9.06	72.47	12.71	2	Y
125	United Citizens Bank & Trust Company	Campbellsburg	41	\$106,361	\$81,958	\$568	0.71	6.11	74.14	11.82	6	N
126	The First National Bank of Carrollton	Carrollton	25	\$103,887	\$85,572	\$1,118	1.43	11.97	66.92	12.19	2	Y
127	The Farmers National Bank of Lebanon	Lebanon	27	\$102,720	\$91,150	\$395	0.51	4.98	87.33	10.55	2	N
128	The Bankers' Bank of Kentucky, Inc.	Frankfort	24	\$102,369	\$88,407	\$372	0.53	3.82	84.40	12.87	1	N

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129	American Founders Bank, Inc.	Louisville	21	\$99,932	\$79,759	-\$566	-0.77	-6.09	123.15	12.16	3	N
130	Bedford Loan & Deposit Bank	Bedford	29	\$92,910	\$75,969	\$315	0.47	3.35	86.94	13.77	3	N
131	Dixon Bank	Dixon	15	\$86,050	\$66,503	\$670	1.01	4.79	60.23	22.14	1	N
132	The Peoples Bank	Mount Washington	29	\$85,476	\$74,562	\$923	1.48	11.92	69.91	12.33	2	Y
133	Fredonia Valley Bank	Fredonia	17	\$79,336	\$62,140	\$704	1.21	8.28	60.75	14.63	2	N
134	Bank of Buffalo	Buffalo	17	\$77,240	\$62,010	\$1,221	2.15	19.94	41.92	10.72	2	Y
135	Auburn Banking Company	Auburn	20	\$76,026	\$67,383	\$1,012	1.79	21.27	62.20	8.36	2	Y
136	Citizens Bank of Cumberland County, Inc.	Burkesville	20	\$72,462	\$62,576	\$936	1.68	13.70	58.99	12.86	1	Y
137	Bluegrass Community Bank	Danville	14	\$72,460	\$60,430	-\$116	-0.21	-2.24	98.26	9.36	2	N
138	First Federal Savings and Loan Association	Hazard	12	\$71,372	\$50,418	\$163	0.30	1.23	86.15	25.37	1	N
139	The Sacramento Deposit Bank	Sacramento	12	\$68,105	\$55,092	\$933	1.81	14.17	58.51	13.56	1	Y
140	Bank of the Mountains, Inc.	West Liberty	25	\$67,003	\$58,059	\$371	0.73	6.93	80.07	10.66	3	N
141	Owingsville Banking Company	Owingsville	26	\$65,073	\$55,348	\$251	0.53	6.21	80.51	8.36	3	N
142	The First National Bank of Brooksville	Brooksville	15	\$62,533	\$52,688	\$248	0.52	4.72	83.90	11.48	2	Y
143	Clinton Bank	Clinton	14	\$59,985	\$41,804	\$480	1.06	5.66	64.51	19.24	1	N
144	Citizens Bank	Hartford	24	\$54,904	\$48,881	-\$47	-0.15	-1.09	97.35	10.82	2	N
145	Peoples Bank	Lebanon	13	\$54,413	\$47,214	\$260	0.64	6.88	84.50	9.36	2	N
146	Peoples Bank & Trust Company	Owenton	17	\$53,877	\$43,780	\$559	1.36	9.90	72.72	14.48	1	Y
147	Security Bank and Trust Co.	Maysville	12	\$51,163	\$40,437	\$441	1.14	5.56	66.31	20.85	3	Y
148	Farmers State Bank	Booneville	14	\$50,673	\$42,329	\$327	0.87	7.39	81.66	11.85	2	Y
149	Farmers & Traders Bank of Campton	Campton	13	\$50,270	\$41,894	\$284	0.75	6.83	80.18	11.40	1	Y
150	Pinnacle Bank, Inc.	Vanceburg	20	\$49,737	\$37,574	\$187	0.49	3.35	68.05	15.10	3	N
151	Bank of Caneyville	Caneyville	8	\$47,857	\$43,315	\$309	0.84	9.22	71.15	9.35	1	Y
152	First Guaranty Bank	Martin	18	\$47,707	\$41,327	\$163	0.43	3.36	86.34	10.98	2	Y
153	Farmers Deposit Bank of Middleburg, Inc.	Middleburg	17	\$47,397	\$40,193	\$335	0.95	7.54	79.16	12.53	2	Y
154	The Peoples Bank	Marion	16	\$41,926	\$36,016	\$308	1.04	9.13	74.76	11.29	3	N
155	Citizens Federal Savings and Loan Association	Covington	5	\$37,578	\$23,147	\$506	1.86	6.68	29.04	27.69	1	N
156	Kentucky Federal Savings and Loan Association	Covington	10	\$35,591	\$31,706	-\$128	-0.48	-5.52	114.27	8.51	3	N
157	Louisa Community Bank	Louisa	14	\$34,777	\$27,986	-\$327	-1.31	-8.58	119.90	13.99	1	N
158	Blue Grass Federal Savings and Loan Association	Paris	8	\$33,991	\$24,642	-\$1,851	-6.86	#####	291.99	24.61	1	N
159	Carrollton Federal Bank	Carrollton	9	\$33,179	\$27,188	\$141	0.56	3.93	82.53	14.66	1	N
160	First Federal Savings and Loan Association	Morehead	8	\$33,047	\$23,296	\$36	0.14	0.51	91.63	28.33	1	N

**Kentucky FDIC Insured Institutions  
3rd Quarter 2016**

Rank	Name	City	FTE	Assets	Deposits	Net Income	ROA %	ROE %	Efficiency %	Equity Capital %	Offices	Sub S?
161	Peoples Bank and Trust Company of Clinton	Albany	13	\$32,968	\$29,324	\$155	0.62	6.80	81.87	9.50	1	N
162	Metro Bank	Louisville	7	\$31,449	\$25,808	-\$181	-0.77	-4.45	119.72	17.04	1	N
163	Hart County Bank and Trust Company	Munfordville	7	\$27,648	\$21,872	\$207	1.00	5.04	72.10	20.36	1	N
164	Home Savings Bank, FSB	Ludlow	6	\$26,544	\$21,029	-\$212	-1.06	-7.04	101.88	14.91	1	N
165	Sebree Deposit Bank	Sebree	9	\$23,273	\$20,144	-\$55	-0.32	-2.76	109.88	11.34	1	N