

**Kentucky FDIC Insured Institutions
Q1 2017**

Rank	Name	City	Offices	FTEs	Assets	Deposits	Net Income	ROA %	ROE %	Efficiency %	Equity Capital %	Sub S?
1	Republic Bank & Trust Company	Louisville	46	973	\$4,657,437	\$3,444,062	\$20,072	1.70	14.59	47.87	11.99	No
2	Community Trust Bank, Inc.	Pikeville	80	944	\$4,011,673	\$3,172,225	\$11,142	1.13	8.34	59.86	13.41	No
3	Stock Yards Bank & Trust Company	Louisville	37	582	\$3,032,022	\$2,549,044	\$10,266	1.35	13.49	56.93	10.15	No
4	Central Bank & Trust Co.	Lexington	23	465	\$2,142,301	\$1,777,061	\$4,063	0.76	7.14	77.18	10.71	No
5	Independence Bank of Kentucky	Owensboro	25	346	\$2,090,378	\$1,590,307	\$7,737	1.51	20.79	58.51	7.19	Yes
6	United Bank & Capital Trust Company	Frankfort	34	443	\$1,662,201	\$1,412,847	\$3,555	0.86	8.14	70.06	10.65	No
7	Traditional Bank, Inc.	Mount Sterling	13	208	\$1,393,467	\$1,162,501	\$5,565	1.62	16.48	53.44	9.79	Yes
8	Whitaker Bank	Lexington	35	321	\$1,340,143	\$1,094,766	\$2,046	0.61	4.83	80.31	12.76	No
9	South Central Bank, Inc.	Glasgow	26	274	\$1,116,442	\$970,823	\$2,259	0.81	7.56	71.36	10.79	No
10	Kentucky Bank	Paris	18	243	\$1,047,402	\$825,843	\$3,077	1.19	12.06	65.59	9.87	No
11	Forcht Bank, NA	Lexington	29	299	\$1,033,221	\$853,609	\$2,157	0.84	6.51	82.69	12.76	No
12	Community Financial Services Bank	Benton	5	197	\$985,817	\$858,687	\$2,472	1.02	10.99	61.54	9.25	No
13	Planters Bank, Inc.	Hopkinsville	13	158	\$973,540	\$785,073	\$3,898	1.60	17.68	53.60	9.21	Yes
14	Commonwealth Bank and Trust Company	Louisville	18	294	\$960,514	\$799,835	\$1,467	0.60	6.88	87.06	8.92	Yes
15	PBI Bank	Louisville	16	230	\$941,672	\$862,510	\$2,100	0.89	15.82	75.81	5.81	No
16	Heritage Bank USA, Inc.	Hopkinsville	18	234	\$921,785	\$766,610	\$1,036	0.46	4.32	82.90	10.46	No
17	The Cecilian Bank	Cecilia	17	209	\$884,584	\$728,969	\$1,685	0.77	7.82	64.51	9.88	No
18	First Southern National Bank	Lancaster	19	215	\$874,822	\$775,752	\$1,774	0.82	8.26	69.48	9.91	No
19	Citizens Union Bank of Shelbyville	Shelbyville	16	181	\$714,308	\$547,572	\$1,980	1.23	8.76	74.79	13.96	No
20	The Monticello Banking Company	Monticello	16	182	\$700,517	\$612,367	\$1,454	0.83	8.56	72.10	9.86	No
21	Heritage Bank, Inc.	Erlanger	17	150	\$699,782	\$602,544	\$1,398	0.80	8.57	64.87	9.45	No
22	The Paducah Bank and Trust Company	Paducah	6	130	\$621,983	\$471,894	\$2,745	1.77	14.86	62.14	11.90	Yes
23	First Security Bank	Owensboro	12	130	\$606,575	\$500,289	\$933	0.60	6.70	70.89	9.27	No
24	Citizens Bank of Kentucky, Inc.	Paintsville	13	149	\$600,336	\$483,642	\$1,133	0.76	5.58	75.67	13.64	No
25	The First Capital Bank of Kentucky	Louisville	10	103	\$518,553	\$385,251	\$498	0.38	4.17	83.88	9.14	No
26	First & Farmers National Bank, Inc.	Somerset	12	150	\$515,559	\$430,277	\$1,173	0.93	7.19	69.28	12.67	No
27	Edmonton State Bank	Glasgow	13	137	\$500,047	\$409,337	\$1,948	1.60	11.54	61.12	13.70	Yes
28	Wilson & Muir Bank & Trust Company	Bardstown	11	130	\$495,464	\$436,328	\$2,079	1.69	20.84	60.04	8.09	Yes
29	The Farmers National Bank of Danville	Danville	13	163	\$485,564	\$415,333	\$1,088	0.90	7.96	77.49	11.40	No
30	Franklin Bank & Trust Company	Franklin	5	80	\$477,865	\$382,038	\$1,339	1.14	10.76	58.19	10.51	No
31	Citizens First Bank, Inc.	Bowling Green	9	94	\$464,334	\$374,091	\$972	0.85	8.19	68.94	10.32	No
32	Cumberland Valley National B&T Co	East Bernstadt	14	143	\$462,762	\$407,976	\$616	0.55	5.32	82.50	10.09	No
33	TOWN SQUARE BANK	Ashland	11	114	\$460,552	\$379,850	\$566	0.49	3.51	75.35	14.10	No
34	FNB Bank, Inc.	Mayfield	8	103	\$453,933	\$382,224	\$1,125	0.99	9.06	62.17	11.01	No
35	Citizens Deposit Bank & Trust	Vanceburg	14	90	\$421,058	\$362,129	\$1,197	1.15	11.58	53.72	9.93	No
36	First Kentucky Bank, Inc.	Mayfield	11	116	\$410,544	\$342,435	\$1,064	1.04	11.25	73.48	9.31	Yes
37	Peoples Bank & Trust Co of Madison Co	Berea	11	81	\$402,717	\$307,819	\$941	0.95	6.95	66.86	13.60	No
38	Field & Main Bank	Henderson	5	122	\$393,499	\$342,573	\$1,101	1.10	10.11	65.84	11.15	No

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39	The Citizens National Bank of Somerset	Somerset	11	120	\$380,710	\$315,077	\$1,287	1.34	13.43	67.67	10.20	Yes
40	Peoples Exchange Bank	Winchester	10	100	\$354,066	\$296,014	\$541	0.61	6.56	78.86	9.36	No
41	Home Federal Bank Corporation	Middlesboro	6	93	\$350,090	\$284,344	\$550	0.63	5.79	80.01	10.92	No
42	First State Financial, Inc.	Middlesboro	10	101	\$328,409	\$294,211	\$849	1.02	11.35	76.34	9.21	Yes
43	Springfield State Bank	Springfield	4	41	\$301,738	\$219,136	\$769	1.02	7.53	61.88	13.74	No
44	The Murray Bank	Murray	3	51	\$299,669	\$270,627	\$605	0.81	9.12	63.09	8.97	No
45	Town & Country Bank and Trust Company	Bardstown	6	85	\$294,557	\$256,255	\$528	0.72	5.70	75.97	12.65	No
46	American Bank & Trust Company, Inc.	Bowling Green	5	69	\$293,540	\$264,103	\$505	0.70	7.23	68.38	9.61	No
47	United Cumberland Bank	Whitley City	6	94	\$292,500	\$238,889	\$1,237	1.72	14.20	63.33	12.00	Yes
48	First Commonwealth Bank	Prestonsburg	11	90	\$289,478	\$223,855	\$728	1.00	9.50	72.96	10.68	Yes
49	The Lincoln National Bank of Hodgenville	Hodgenville	6	101	\$284,894	\$237,871	\$599	0.85	6.58	66.76	12.45	No
50	Peoples Bank of Kentucky, Inc.	Flemingsburg	8	71	\$284,846	\$244,195	\$774	1.09	9.22	60.81	11.94	No
51	Hancock Bank & Trust Company	Hawesville	6	84	\$281,843	\$239,174	\$301	0.43	3.90	86.58	10.89	Yes
52	First United Bank and Trust Company	Madisonville	4	67	\$279,188	\$226,414	\$1,016	1.47	10.38	66.25	14.25	Yes
53	River City Bank, Inc.	Louisville	5	70	\$278,093	\$209,707	\$1,196	1.77	11.87	70.82	14.77	No
54	Bank of Lexington, Inc.	Lexington	3	51	\$271,477	\$212,527	\$482	0.71	7.17	69.01	9.92	No
55	Peoples Bank & Trust Company of Hazard	Hazard	7	70	\$262,174	\$237,739	\$46	0.07	0.76	86.59	9.25	Yes
56	1st Trust Bank, Inc.	Hazard	4	50	\$251,351	\$223,147	\$268	0.44	5.62	68.77	7.75	No
57	The Farmers National Bank of Scottsville	Scottsville	5	67	\$249,939	\$199,215	\$621	1.00	6.79	68.71	14.83	No
58	The First National Bank of Grayson	Grayson	8	98	\$241,322	\$215,098	\$644	1.08	10.68	65.01	10.15	No
59	United Community Bank of West Kentucky	Morganfield	4	52	\$240,666	\$190,332	\$898	1.49	11.84	53.96	12.83	No
60	Bank of the Bluegrass and Trust Company	Lexington	2	58	\$239,471	\$201,799	\$540	0.92	7.20	67.91	12.67	No
61	First Federal Savings Bank of Kentucky	Frankfort	6	55	\$238,789	\$139,832	\$249	0.42	2.25	83.20	18.59	No
62	The Farmers Bank of Milton	Milton	4	46	\$236,126	\$202,179	\$515	0.88	6.22	64.21	14.23	No
63	United Southern Bank	Hopkinsville	9	64	\$235,545	\$197,336	\$236	0.39	3.89	81.43	10.38	No
64	West Point Bank	Radcliff	5	34	\$223,174	\$90,018	\$592	1.08	12.58	53.36	8.58	No
65	Citizens Commerce National Bank	Versailles	4	58	\$220,668	\$178,557	\$84	0.15	2.28	95.38	7.91	No
66	Bank of Edmonson County	Brownsville	3	50	\$215,356	\$185,102	\$821	1.53	13.62	61.67	11.33	Yes
67	First National Bank and Trust	London	4	64	\$213,491	\$178,785	\$242	0.45	4.07	88.59	11.30	No
68	The First National Bank of Russell Springs	Russell Springs	3	36	\$212,101	\$183,500	\$361	0.68	5.55	78.58	12.45	No
69	Citizens Bank & Trust Company	Campbellsville	4	47	\$207,789	\$166,699	\$473	0.92	6.00	71.63	15.44	No
70	Citizens Deposit Bank of Arlington, Inc.	Arlington	3	41	\$203,445	\$156,118	\$876	1.73	11.99	54.00	14.63	Yes
71	First & Peoples Bank and Trust Company	Russell	6	61	\$203,026	\$167,460	\$104	0.21	1.21	94.42	17.00	No
72	Bank of Hindman	Hindman	3	30	\$197,049	\$160,378	\$302	0.62	4.95	65.39	12.51	No
73	Magnolia Bank, Incorporated	Magnolia	6	141	\$195,525	\$162,575	\$677	1.39	11.86	84.54	11.87	Yes
74	Cumberland Security Bank, Inc.	Somerset	4	61	\$192,863	\$164,624	\$1,129	2.36	18.62	54.08	12.77	Yes
75	Meade County Bank	Brandenburg	4	39	\$192,244	\$145,447	\$444	0.94	10.03	62.71	9.32	No
76	First Community Bank of the Heartland, Inc.	Clinton	7	60	\$191,955	\$166,284	\$356	0.74	6.90	77.26	10.88	Yes

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77	Bank of Jamestown	Jamestown	3	35	\$188,477	\$139,514	\$341	0.74	7.08	71.25	10.25	No
78	Taylor County Bank	Campbellsville	4	48	\$184,954	\$147,609	\$853	1.87	14.78	55.59	12.84	Yes
79	King Southern Bank	Chaplin	5	36	\$184,124	\$134,161	\$863	1.91	17.29	58.73	10.96	Yes
80	The Casey County Bank, Inc.	Liberty	5	50	\$182,689	\$155,139	\$473	1.05	8.76	62.19	12.00	No
81	Kentucky Farmers Bank Corporation	Catlettsburg	3	56	\$181,258	\$139,527	\$1,190	2.66	11.53	55.96	22.92	Yes
82	Morgantown Bank & Trust Company	Morgantown	5	51	\$180,063	\$159,522	\$281	0.63	7.25	79.73	8.68	No
83	First State Bank	Irvington	3	71	\$178,355	\$155,021	\$459	1.03	8.97	68.71	11.61	No
84	The Commercial Bank of Grayson	Grayson	3	62	\$178,077	\$152,102	\$298	0.68	4.72	77.80	14.21	No
85	Central Bank of Jefferson County	Louisville	3	25	\$177,456	\$146,911	\$252	0.57	4.01	79.06	14.24	No
86	Farmers Bank and Trust Company	Marion	5	51	\$177,068	\$141,705	\$635	1.44	11.44	67.08	12.68	Yes
87	Victory Community Bank	Fort Mitchell	3	24	\$171,772	\$128,929	\$1,743	4.01	29.46	37.42	13.92	Yes
88	Hometown Bank of Corbin, Inc.	Corbin	5	49	\$162,847	\$134,688	\$242	0.61	7.19	78.26	8.35	No
89	Citizens Guaranty Bank	Richmond	6	51	\$158,565	\$131,452	\$97	0.25	3.18	93.98	7.67	Yes
90	Citizens Bank & Trust Co. of Jackson	Jackson	3	50	\$156,790	\$138,370	\$206	0.53	5.63	80.56	9.40	Yes
91	Eclipse Bank, Inc.	Louisville	1	22	\$153,240	\$129,669	-\$229	-0.60	-5.12	98.17	11.61	No
92	Inez Deposit Bank	Inez	4	47	\$150,096	\$132,047	\$132	0.35	2.98	83.83	11.89	No
93	Commonwealth Community Bank, Inc.	Hartford	4	35	\$149,323	\$123,173	\$241	0.65	4.81	80.56	13.49	Yes
94	Commercial Bank	West Liberty	1	36	\$146,683	\$106,291	\$658	1.81	13.01	64.04	14.06	Yes
95	Citizens Bank	Mount Vernon	4	41	\$144,299	\$120,844	\$367	1.02	9.77	74.61	10.53	Yes
96	Winchester Federal Bank	Winchester	2	20	\$142,357	\$97,228	\$466	1.30	10.54	60.58	12.48	Yes
97	The First National Bank of Manchester	Manchester	4	38	\$141,826	\$123,717	\$130	0.37	2.94	87.53	12.54	No
98	United Citizens Bank of Southern Kentucky	Columbia	4	43	\$139,509	\$121,906	\$411	1.19	9.66	58.99	12.12	No
99	The Citizens Bank	Morehead	5	44	\$136,218	\$108,508	\$253	0.75	8.05	80.80	9.32	Yes
100	Elkton Bank & Trust Company	Elkton	4	30	\$133,890	\$108,233	\$288	0.86	6.48	69.32	13.47	No
101	The Farmers Bank	Nicholasville	4	30	\$133,586	\$119,073	\$205	0.63	5.87	73.06	10.56	No
102	Bank of Columbia	Columbia	3	34	\$132,262	\$115,014	\$653	1.98	20.09	56.90	10.04	Yes
103	First State Bank, Inc.	Central City	5	34	\$131,612	\$118,745	\$273	0.85	10.83	77.61	7.85	No
104	Farmers Deposit Bank	Cynthiana	4	32	\$131,159	\$105,560	\$319	0.98	5.16	78.46	19.14	Yes
105	Jackson County Bank	Mc Kee	3	39	\$130,236	\$91,320	\$341	1.06	3.96	63.04	26.61	No
106	Bank of Maysville	Maysville	3	27	\$127,145	\$103,207	\$240	0.76	4.24	72.11	17.99	No
107	The Citizens National Bank of Lebanon	Lebanon	1	28	\$126,969	\$108,569	\$343	1.10	11.51	66.42	9.57	Yes
108	Hyden Citizens Bank	Hyden	4	32	\$125,537	\$99,652	\$287	0.90	9.67	76.70	9.53	Yes
109	Farmers Bank and Trust Company	Princeton	2	30	\$123,142	\$101,364	\$545	1.77	11.66	61.09	15.30	Yes
110	Century Bank of Kentucky, Inc.	Lawrenceburg	2	23	\$121,749	\$100,611	\$494	1.64	15.67	62.49	10.61	Yes
111	Bank of Clarkson	Clarkson	2	24	\$118,850	\$101,512	\$332	1.13	9.01	62.70	12.50	No
112	The Citizens Bank	Hickman	2	28	\$117,749	\$94,065	\$271	0.92	6.83	68.64	13.71	Yes
113	PBK BANK, INC.	Stanford	6	40	\$113,624	\$99,360	\$375	1.32	10.92	63.52	12.15	No
114	Lewisburg Banking Company	Lewisburg	4	31	\$113,281	\$96,117	\$420	1.51	14.14	63.25	10.45	Yes

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115	The Sacramento Deposit Bank	Sacramento	2	20	\$111,810	\$97,630	\$426	1.52	14.11	61.66	11.09	Yes
116	The Peoples Bank	Taylorsville	2	32	\$111,806	\$96,461	\$323	1.17	10.10	72.11	11.52	Yes
117	Bank of Cadiz and Trust Company	Cadiz	5	34	\$110,400	\$95,756	\$241	0.87	10.91	74.35	8.21	Yes
118	The Salyersville National Bank	Salyersville	2	31	\$109,880	\$90,563	\$229	0.82	5.94	75.00	14.31	No
119	United Citizens Bank & Trust Company	Campbellsburg	6	41	\$108,794	\$85,636	\$180	0.67	5.85	74.58	11.45	No
120	The First National Bank of Jackson	Jackson	2	33	\$107,834	\$92,485	\$63	0.24	1.71	90.82	13.63	No
121	American Founders Bank, Inc.	Louisville	3	21	\$106,966	\$90,123	-\$30	-0.11	-0.99	103.05	11.29	No
122	First National Bank of Kentucky	Carrollton	2	26	\$106,828	\$88,912	\$353	1.34	11.12	66.08	12.00	Yes
123	The Farmers National Bank of Lebanon	Lebanon	2	26	\$106,028	\$95,076	\$108	0.42	4.21	86.44	9.82	No
124	The Bankers' Bank of Kentucky, Inc.	Frankfort	1	24	\$104,784	\$90,389	\$106	0.40	3.09	87.56	13.13	No
125	Bedford Loan & Deposit Bank	Bedford	3	29	\$93,516	\$77,371	\$120	0.52	3.90	85.92	13.31	No
126	The Peoples Bank	Mount Washington	2	23	\$87,146	\$76,470	\$275	1.28	10.72	71.71	11.98	Yes
127	Dixon Bank	Dixon	1	15	\$85,204	\$66,927	\$171	0.80	3.84	62.56	21.27	No
128	Auburn Banking Company	Auburn	2	19	\$79,509	\$71,688	\$337	1.73	21.09	61.96	8.10	Yes
129	Fredonia Valley Bank	Fredonia	2	17	\$78,229	\$63,429	\$285	1.45	9.82	56.56	15.10	No
130	Bank of Buffalo	Buffalo	2	17	\$75,848	\$61,540	\$351	1.87	17.67	48.24	10.78	Yes
131	Citizens Bank of Cumberland County, Inc.	Burkesville	1	22	\$74,404	\$64,840	\$350	1.90	15.15	60.11	12.01	Yes
132	Owingsville Banking Company	Owingsville	3	25	\$67,413	\$57,942	\$82	0.49	6.39	77.79	7.68	No
133	Bank of the Mountains, Inc.	West Liberty	3	25	\$67,276	\$58,690	\$129	0.77	7.24	78.95	10.52	No
134	First Federal Savings and Loan Assoc	Hazard	1	12	\$66,529	\$45,729	-\$16	-0.09	-0.36	79.44	27.02	No
135	Bluegrass Community Bank	Danville	2	13	\$66,074	\$54,708	-\$70	-0.41	-4.41	112.96	9.58	No
136	Citizens Bank	Hartford	2	21	\$65,537	\$59,527	\$80	0.52	5.40	79.28	9.07	No
137	The First National Bank of Brooksville	Brooksville	2	15	\$63,386	\$54,300	\$71	0.45	4.20	87.52	10.77	Yes
138	Clinton Bank	Clinton	1	14	\$60,775	\$40,979	\$136	0.89	4.79	67.44	18.87	No
139	Peoples Bank	Lebanon	2	13	\$55,884	\$48,405	\$68	0.50	5.49	86.11	8.93	No
140	Peoples Bank & Trust Company	Owenton	1	16	\$55,789	\$46,298	\$260	1.87	14.14	66.75	12.90	Yes
141	Security Bank and Trust Co.	Maysville	3	12	\$52,738	\$41,176	\$113	0.85	4.29	74.61	19.97	Yes
142	Farmers State Bank	Booneville	2	16	\$50,648	\$41,183	\$138	1.11	9.78	75.83	11.26	Yes
143	Farmers & Traders Bank of Campton	Campton	1	13	\$49,965	\$40,408	\$87	0.71	6.69	80.42	10.54	Yes
144	Pinnacle Bank, Inc.	Vanceburg	3	20	\$49,250	\$37,904	\$90	0.73	4.81	69.37	15.30	No
145	Farmers Deposit Bank of Middleburg, Inc.	Middleburg	2	17	\$48,514	\$41,501	\$97	0.80	6.67	80.92	12.09	Yes
146	First Guaranty Bank	Martin	2	18	\$47,646	\$41,401	\$13	0.11	0.98	96.62	11.06	Yes
147	The Peoples Bank	Marion	3	17	\$43,004	\$37,546	\$100	0.93	9.25	67.21	10.12	No
148	Citizens Federal S&L Assoc	Covington	1	5	\$38,323	\$23,406	\$49	0.52	1.92	67.13	26.64	No
149	Louisa Community Bank	Louisa	1	15	\$36,920	\$30,369	-\$7	-0.08	-0.61	101.71	12.49	No
150	Peoples Bank & Trust Co of Clinton Co	Albany	1	13	\$34,683	\$31,005	\$25	0.29	3.17	89.73	9.13	No
151	Carrollton Federal Bank	Carrollton	1	9	\$34,607	\$28,101	\$44	0.51	3.61	84.78	14.18	No
152	First Federal Savings and Loan Assoc	Morehead	1	8	\$33,966	\$23,235	\$16	0.19	0.68	93.65	27.70	No

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153	Kentucky Federal S&L Assoc	Covington	3	11	\$33,891	\$30,100	\$10	0.12	1.33	96.28	8.91	No
154	Blue Grass Federal S&L Assoc	Paris	1	9	\$33,111	\$24,108	\$28	0.34	1.38	90.91	24.55	No
155	Metro Bank	Louisville	1	8	\$30,113	\$24,731	-\$39	-0.51	-2.99	112.50	17.32	No
156	Hart County Bank and Trust Company	Munfordville	1	8	\$27,753	\$21,789	\$88	1.27	6.15	67.06	20.96	No
157	Home Savings Bank, FSB	Ludlow	1	6	\$26,425	\$20,570	\$0	0.00	0.00	100.00	14.87	No
158	Sebree Deposit Bank	Sebree	1	9	\$23,412	\$20,408	-\$17	-0.29	-2.65	109.22	10.96	No
	<i>\$ in thousands</i>											