

**Kentucky FDIC Insured Institutions**  
**Q2 2017**

Rank	Name	City	Offices	FTEs	Assets	Deposits	Net Income	ROA%	ROE%	Efficiency %	Equity Capital %	Sub S?
1	Republic Bank & Trust Company	Louisville	46	976	\$4,947,774	\$3,230,673	\$9,958	0.83	7.10	63.98	11.40	No
2	Community Trust Bank, Inc.	Pikeville	80	949	\$4,057,587	\$3,118,530	\$10,605	1.05	7.85	58.98	13.37	No
3	Stock Yards Bank & Trust Company	Louisville	37	585	\$3,125,252	\$2,483,165	\$10,931	1.42	14.06	55.82	10.06	No
4	Central Bank & Trust Co.	Lexington	26	493	\$2,316,151	\$1,942,659	\$4,945	0.85	7.70	76.62	11.18	No
5	Independence Bank of Kentucky	Owensboro	25	345	\$2,152,455	\$1,591,076	\$8,194	1.55	21.47	57.64	7.19	Yes
6	United Bank & Capital Trust Company	Frankfort	34	433	\$1,619,961	\$1,377,501	\$4,507	1.10	10.39	68.82	10.49	No
7	Traditional Bank, Inc.	Mount Sterling	13	205	\$1,364,076	\$1,133,630	\$6,149	1.78	17.60	51.16	10.49	Yes
8	Whitaker Bank	Lexington	35	323	\$1,330,337	\$1,085,708	\$1,982	0.59	4.60	78.93	13.06	No
9	South Central Bank, Inc.	Glasgow	26	274	\$1,111,237	\$957,544	\$2,294	0.82	7.53	71.71	11.10	No
10	FORCHT BANK, N.A.	Lexington	29	294	\$1,038,956	\$829,506	\$2,055	0.79	6.11	83.23	13.19	No
11	Community Financial Services Bank	Benton	5	213	\$1,024,263	\$877,131	\$2,400	0.96	10.38	61.93	9.15	No
12	Kentucky Bank	Paris	18	243	\$1,018,439	\$786,267	\$2,328	0.90	8.93	73.52	10.33	No
13	Planters Bank, Inc.	Hopkinsville	13	163	\$984,709	\$781,391	\$3,994	1.63	17.53	54.11	9.41	Yes
14	Commonwealth Bank and Trust Co.	Louisville	18	295	\$972,664	\$796,534	\$2,518	1.04	11.57	81.22	9.09	Yes
15	PBI Bank	Louisville	16	221	\$952,688	\$876,342	\$2,176	0.92	14.32	75.25	7.03	No
16	Heritage Bank USA, Inc.	Hopkinsville	18	230	\$908,520	\$746,929	\$1,379	0.60	5.74	78.29	10.53	No
17	The Cecilian Bank	Cecilia	17	210	\$885,309	\$724,311	\$1,670	0.75	7.51	61.32	10.23	No
18	First Southern National Bank	Lancaster	19	212	\$872,309	\$771,821	\$1,956	0.90	8.93	68.84	10.16	No
19	Citizens Union Bank of Shelbyville	Shelbyville	16	176	\$727,699	\$558,986	\$1,811	1.00	7.19	70.11	14.01	No
20	Heritage Bank, Inc.	Erlanger	17	150	\$706,129	\$601,620	\$1,745	0.99	10.37	62.95	9.69	No
21	The Monticello Banking Company	Monticello	16	184	\$696,935	\$605,431	\$1,992	1.14	11.20	66.62	10.51	No
22	The Paducah Bank and Trust Company	Paducah	6	132	\$634,716	\$471,292	\$2,496	1.59	13.37	63.03	11.87	Yes
23	First Security Bank	Owensboro	12	129	\$610,877	\$496,982	\$474	0.31	3.35	72.67	9.31	No
24	Citizens Bank of Kentucky, Inc.	Paintsville	13	157	\$591,237	\$476,330	\$1,272	0.85	6.17	74.31	14.05	No
25	First & Farmers National Bank, Inc.	Somerset	12	147	\$511,774	\$422,790	\$1,303	1.01	7.89	67.51	13.05	No
26	The Farmers National Bank of Danville	Danville	13	166	\$493,356	\$421,720	\$1,253	1.02	8.95	74.34	11.49	No
27	Edmonton State Bank	Glasgow	13	140	\$486,932	\$398,093	\$2,368	1.92	13.77	51.15	14.19	Yes
28	Franklin Bank & Trust Company	Franklin	5	82	\$484,502	\$385,342	\$2,143	1.78	16.69	59.19	10.84	No

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29	Wilson & Muir Bank & Trust Co.	Bardstown	11	128	\$471,669	\$415,328	\$2,205	1.82	22.05	58.64	8.47	Yes
30	FNB Bank, Inc.	Mayfield	8	101	\$465,272	\$383,056	\$751	0.65	5.95	75.57	10.95	No
31	Citizens First Bank, Inc.	Bowling Green	9	95	\$462,211	\$371,177	\$1,217	1.05	10.04	62.41	10.62	No
32	Cumberland Valley Ntl. Bnk&Trust Co.	East Bernstadt	14	139	\$459,571	\$403,949	\$650	0.56	5.51	81.22	10.39	No
33	TOWN SQUARE BANK	Ashland	10	109	\$457,697	\$372,948	\$613	0.53	3.75	74.93	14.38	No
34	First Kentucky Bank, Inc.	Mayfield	11	111	\$421,085	\$333,793	\$1,149	1.11	11.87	71.36	9.31	Yes
35	Citizens Deposit Bank & Trust	Vanceburg	14	92	\$419,239	\$360,298	\$1,103	1.05	10.47	56.47	10.12	No
36	Peoples Bank&Trust Co., Madison Cty.	Berea	10	79	\$406,725	\$310,402	\$963	0.95	6.98	67.46	13.67	No
37	Field & Main Bank	Henderson	5	121	\$403,927	\$343,656	\$814	0.82	7.38	74.02	11.00	No
38	The Citizens National Bank of Somerset	Somerset	11	123	\$389,913	\$317,826	\$1,440	1.49	14.56	66.53	10.33	Yes
39	Peoples Exchange Bank	Winchester	10	100	\$359,384	\$293,995	\$658	0.74	7.90	76.87	9.33	No
40	Home Federal Bank Corporation	Middlesboro	6	94	\$350,550	\$281,715	\$648	0.74	6.68	75.21	11.25	No
41	1st Com.wealth Bnk, Prestonsburg, Inc.	Prestonsburg	14	106	\$337,892	\$259,473	\$1,021	1.30	12.04	66.99	10.93	Yes
42	First State Financial, Inc.	Middlesboro	10	102	\$325,776	\$290,700	\$782	0.96	10.25	79.11	9.46	Yes
43	The Murray Bank	Murray	3	54	\$321,148	\$290,496	\$643	0.83	9.48	58.40	8.53	No
44	Springfield State Bank	Springfield	4	41	\$303,203	\$221,180	\$938	1.24	8.92	55.38	14.08	No
45	Town & Country Bank and Trust Co.	Bardstown	6	85	\$302,624	\$264,068	\$365	0.49	3.91	81.60	12.36	No
46	American Bank & Trust Co., Inc.	Bowling Green	5	74	\$302,026	\$271,978	\$691	0.93	9.69	63.99	9.55	No
47	United Cumberland Bank	Whitley City	6	95	\$289,108	\$235,555	\$1,075	1.48	12.17	66.41	12.29	Yes
48	Peoples Bank of Kentucky, Inc.	Flemingsburg	8	71	\$283,409	\$236,253	\$780	1.10	9.10	60.10	12.19	No
49	The Lincoln National Bank	Hodgenville	6	100	\$281,813	\$234,065	\$732	1.03	8.15	62.47	12.90	No
50	Hancock Bank & Trust Company	Hawesville	6	80	\$279,959	\$236,556	\$483	0.69	6.23	82.85	11.19	Yes
51	First United Bank and Trust Co.	Madisonville	4	67	\$277,762	\$215,810	\$1,165	1.67	11.60	64.01	14.61	Yes
52	The First National Bank of Grayson	Grayson	8	99	\$267,368	\$240,714	\$614	0.97	9.90	64.70	9.39	No
53	River City Bank, Inc.	Louisville	5	71	\$265,072	\$196,055	\$822	1.21	7.79	78.02	16.14	No
54	Bank of Lexington, Inc.	Lexington	3	48	\$262,580	\$204,385	\$591	0.89	8.67	63.98	10.51	No
55	Peoples Bank & Trust Co.	Hazard	7	65	\$252,038	\$231,147	-\$3,734	-5.81	-66.58	88.31	8.18	Yes
56	1st Trust Bank, Inc.	Hazard	4	54	\$250,199	\$221,785	\$262	0.42	5.34	71.11	7.89	No

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57	The Farmers National Bank	Scottsville	5	68	\$245,401	\$194,353	\$599	0.97	6.42	70.87	15.29	No
58	United Comm.Bank of W. KY, Inc.	Morganfield	4	52	\$243,232	\$185,491	\$993	1.64	12.55	50.97	13.32	No
59	Bank of the Bluegrass and Trust Co.	Lexington	3	59	\$238,086	\$198,972	\$879	1.47	11.37	59.80	13.22	No
60	First Federal Savings Bank of KY	Frankfort	6	57	\$238,054	\$140,543	\$243	0.41	2.18	81.89	18.75	No
61	The Farmers Bank of Milton	Milton	5	49	\$233,283	\$197,746	\$779	1.33	9.06	54.08	15.07	No
62	West Point Bank	Radcliff	5	35	\$229,611	\$94,443	\$626	1.11	12.53	50.45	8.98	No
63	United Southern Bank	Hopkinsville	9	63	\$228,718	\$196,429	\$475	0.82	7.66	71.13	10.99	No
64	Citizens Commerce National Bank	Versailles	4	62	\$222,727	\$179,104	\$1,641	2.96	35.68	61.79	8.68	No
65	Bank of Edmonson County	Brownsville	3	49	\$216,030	\$185,299	\$717	1.33	11.64	63.49	11.53	Yes
66	Magnolia Bank, Incorporated	Magnolia	6	152	\$211,315	\$178,454	\$1,108	2.18	19.22	77.94	10.84	Yes
67	First & Peoples Bank and Trust Co.	Russell	6	61	\$208,691	\$165,208	\$191	0.37	2.19	87.38	16.83	No
68	First National Bank and Trust	London	4	61	\$207,116	\$169,165	\$210	0.40	3.42	89.81	12.06	No
69	The First National Bank	Russell Springs	3	36	\$206,138	\$176,796	\$377	0.72	5.66	77.85	13.05	No
70	Citizens Bank & Trust Company	Campbellsville	4	47	\$203,044	\$157,802	\$431	0.84	5.29	72.56	16.30	No
71	Citizens Deposit Bank, Arlington, Inc.	Arlington	3	42	\$202,672	\$153,756	\$919	1.81	12.10	53.37	15.30	Yes
72	First Comm. Bank, the Heartland, Inc.	Clinton	7	60	\$200,602	\$167,941	\$372	0.76	7.02	80.14	10.71	Yes
73	Bank of Hindman	Hindman	3	30	\$198,635	\$160,294	\$76	0.15	1.22	91.47	12.62	No
74	First State Bank	Irvington	3	71	\$194,451	\$170,759	\$427	0.92	8.12	72.92	10.97	No
75	Meade County Bank	Brandenburg	4	38	\$191,145	\$144,064	\$461	0.96	10.14	61.95	9.65	No
76	Bank of Jamestown	Jamestown	3	36	\$187,149	\$139,980	\$369	0.79	7.52	70.44	10.64	No
77	Cumberland Security Bank, Inc.	Somerset	4	64	\$186,913	\$158,283	\$1,220	2.57	19.72	51.97	13.31	Yes
78	Morgantown Bank & Trust Co., Inc.	Morgantown	5	52	\$184,866	\$157,866	\$362	0.79	9.17	73.87	8.62	No
79	Farmers Bank and Trust Company	Marion	5	54	\$183,474	\$140,503	\$530	1.18	9.39	74.37	12.38	Yes
80	Taylor County Bank	Campbellsville	4	49	\$182,681	\$148,148	\$1,056	2.30	17.54	52.50	13.36	Yes
81	King Southern Bank	Chaplin	5	34	\$182,446	\$134,845	\$793	1.73	15.61	57.05	11.22	Yes
82	The Casey County Bank, Inc.	Liberty	5	51	\$182,106	\$151,238	\$497	1.09	8.99	61.34	12.27	No
83	Kentucky Farmers Bank Corp.	Catlettsburg	3	56	\$179,733	\$137,307	-\$457	-1.01	-4.37	62.39	23.41	Yes
84	The Commercial Bank of Grayson	Grayson	3	62	\$178,433	\$151,790	\$308	0.69	4.82	78.20	14.47	No

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85	Victory Community Bank	Fort Mitchell	3	28	\$169,948	\$124,508	\$1,392	3.26	23.18	44.68	14.19	Yes
86	Hometown Bank of Corbin, Inc.	Corbin	5	52	\$160,157	\$135,011	\$234	0.58	6.77	79.93	8.76	No
87	Citizens Guaranty Bank	Richmond	6	50	\$157,160	\$129,650	\$264	0.67	8.60	84.56	7.89	Yes
88	Eclipse Bank, Inc.	Louisville	1	21	\$153,552	\$131,773	\$232	0.60	5.16	75.55	11.84	No
89	Commonwealth Comm. Bank, Inc.	Hartford	4	35	\$147,587	\$120,197	\$323	0.87	6.22	74.28	14.48	Yes
90	Citizens Bank & Trust Co.	Jackson	3	42	\$146,963	\$129,854	\$232	0.61	6.85	79.57	9.28	Yes
91	Inez Deposit Bank	Inez	4	48	\$146,625	\$128,235	\$142	0.38	3.16	89.56	12.35	No
92	United Citizens Bank, So. KY	Columbia	4	43	\$145,096	\$122,007	\$419	1.18	9.77	60.19	12.00	No
93	Commercial Bank	West Liberty	1	37	\$144,727	\$108,877	\$245	0.67	4.70	87.23	14.57	Yes
94	Citizens Bank	Mount Vernon	4	41	\$142,011	\$120,300	\$303	0.85	7.92	78.05	10.84	Yes
95	The Farmers Bank	Nicholasville	4	30	\$140,496	\$125,406	\$278	0.81	7.78	67.08	10.31	No
96	Winchester Federal Bank	Winchester	2	21	\$139,129	\$96,589	\$451	1.28	10.11	60.04	12.89	Yes
97	The First National Bank	Manchester	4	39	\$136,934	\$118,387	\$243	0.70	5.42	75.45	13.22	No
98	The Citizens Bank	Morehead	5	44	\$136,870	\$108,855	\$340	1.00	10.65	76.46	9.39	Yes
99	Bank of Columbia	Columbia	3	32	\$132,948	\$113,526	\$803	2.42	23.87	51.94	10.25	Yes
100	Farmers Deposit Bank	Cynthiana	5	33	\$132,803	\$106,193	\$225	0.68	3.52	85.89	19.57	Yes
101	Elkton Bank & Trust Company	Elkton	4	30	\$132,789	\$107,008	\$312	0.94	6.83	64.56	13.94	No
102	First State Bank, Inc.	Central City	5	36	\$130,934	\$117,665	\$350	1.07	13.41	74.66	8.06	Yes
103	Century Bank of Kentucky, Inc.	Lawrenceburg	2	24	\$129,733	\$108,127	\$577	1.84	17.41	57.85	10.49	Yes
104	Bank of Maysville	Maysville	3	27	\$128,226	\$103,492	\$266	0.83	4.61	69.66	18.17	No
105	Hyden Citizens Bank	Hyden	4	32	\$125,522	\$99,551	\$273	0.87	9.06	77.61	9.68	Yes
106	Farmers Bank and Trust Co.	Princeton	2	30	\$125,356	\$101,076	\$536	1.73	11.28	62.25	15.31	Yes
107	Jackson County Bank	Mc Kee	3	38	\$124,080	\$85,060	\$365	1.15	4.19	61.93	28.22	No
108	The Citizens National Bank	Lebanon	1	28	\$122,171	\$104,168	\$373	1.20	11.98	67.47	10.44	Yes
109	The Citizens Bank	Hickman	2	28	\$121,363	\$95,850	\$276	0.92	6.68	70.58	13.93	Yes
110	Bank of Clarkson	Clarkson	2	26	\$118,765	\$100,874	\$363	1.22	9.62	58.39	12.86	No
111	American Founders Bank, Inc.	Louisville	3	20	\$116,117	\$88,162	-\$195	-0.70	-6.48	109.34	10.33	No
112	Lewisburg Banking Company	Lewisburg	4	32	\$114,333	\$95,123	\$478	1.68	15.95	59.98	10.61	Yes

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113	The Sacramento Deposit Bank	Sacramento	2	20	\$112,207	\$97,254	\$483	1.72	15.19	57.76	11.62	Yes
114	PBK BANK, INC.	Stanford	6	37	\$112,138	\$97,570	\$334	1.18	9.56	66.45	12.63	No
115	The Peoples Bank	Taylorsville	2	32	\$111,593	\$95,854	\$351	1.26	10.76	69.85	11.85	Yes
116	United Citizens Bank & Trust Co.	Campbellsburg	6	42	\$111,166	\$87,831	\$298	1.08	9.48	66.15	11.42	No
117	Bank of Cadiz and Trust Co.	Cadiz	5	33	\$109,888	\$94,816	\$135	0.49	5.84	86.21	8.58	Yes
118	The Salyersville National Bank	Salyersville	2	32	\$109,461	\$89,787	\$164	0.60	4.14	72.88	14.62	No
119	FIRST NATIONAL BANK OF KY	Carrollton	2	26	\$109,157	\$86,698	\$134	0.50	4.21	89.40	11.56	Yes
120	The First National Bank	Jackson	2	33	\$107,519	\$91,667	\$131	0.49	3.50	86.71	14.15	No
121	The Farmers National Bank	Lebanon	2	27	\$103,255	\$91,918	\$130	0.50	4.92	80.28	10.39	No
122	The Bankers' Bank of Kentucky, Inc.	Frankfort	1	26	\$103,112	\$89,268	\$97	0.37	2.84	88.26	13.18	No
123	Bedford Loan & Deposit Bank	Bedford	3	30	\$93,558	\$76,395	\$180	0.77	5.78	77.32	13.30	No
124	The Peoples Bank	Mt. Washington	2	24	\$87,562	\$76,516	\$265	1.21	10.02	73.68	12.24	Yes
125	Dixon Bank	Dixon	1	15	\$84,283	\$65,304	\$180	0.85	3.90	61.11	22.34	No
126	Fredonia Valley Bank	Fredonia	2	19	\$79,476	\$62,005	\$238	1.21	7.93	60.07	15.36	No
127	Auburn Banking Co.	Auburn	2	21	\$78,280	\$70,680	\$169	0.86	10.56	63.04	8.13	Yes
128	Bank of Buffalo	Buffalo	2	17	\$75,827	\$59,135	\$309	1.63	14.98	42.40	10.98	Yes
129	Citizens Bank, Cumberland Cty., Inc.	Burkesville	1	22	\$74,711	\$64,521	\$307	1.65	13.49	62.81	12.41	Yes
130	First Federal Savings & Loan Assoc.	Hazard	1	12	\$70,307	\$46,003	\$40	0.23	0.89	84.18	25.62	No
131	Citizens Bank	Hartford	2	22	\$69,054	\$62,931	\$115	0.68	7.69	68.35	8.73	No
132	Bank of the Mountains, Inc.	West Liberty	3	26	\$68,359	\$59,778	\$132	0.78	7.42	78.99	10.37	No
133	Owingsville Banking Co.	Owingsville	3	24	\$65,745	\$56,278	\$74	0.44	5.73	80.05	7.85	No
134	Bluegrass Community Bank	Danville	2	13	\$64,176	\$53,107	-\$344	-2.11	-22.27	145.19	9.40	No
135	Clinton Bank	Clinton	1	14	\$61,791	\$41,928	\$134	0.87	4.63	66.14	18.88	No
136	The First National Bank	Brooksville	2	15	\$61,610	\$54,280	\$83	0.53	4.83	86.63	11.25	Yes
137	Peoples Bank & Trust Co.	Owenton	1	17	\$56,748	\$46,731	\$248	1.76	13.41	68.21	13.39	Yes
138	Peoples Bank	Lebanon	2	13	\$54,220	\$46,869	\$138	1.00	10.91	72.01	9.46	No
139	Security Bank and Trust Co.	Maysville	3	12	\$51,490	\$40,855	\$161	1.24	6.10	63.07	20.57	Yes
140	Farmers State Bank	Booneville	2	16	\$51,212	\$41,335	\$130	1.02	9.02	77.97	11.37	Yes

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141	Pinnacle Bank, Inc.	Vanceburg	3	20	\$49,936	\$38,439	\$105	0.85	5.53	67.40	15.34	No
142	Farmers & Traders Bank	Campton	1	13	\$48,756	\$39,648	\$103	0.83	7.70	77.28	11.14	Yes
143	Farmers Deposit Bank, Middleburg, Inc.	Middleburg	2	17	\$48,496	\$41,820	\$106	0.88	7.75	79.46	11.33	Yes
144	The Peoples Bank	Marion	3	17	\$43,860	\$37,252	\$79	0.73	7.20	74.84	10.09	No
145	Citizens Fed. Savings & Loan Assoc.	Covington	1	5	\$38,794	\$24,123	\$67	0.70	2.62	68.93	26.51	No
146	Louisa Community Bank	Louisa	1	15	\$37,101	\$30,655	-\$100	-1.08	-8.77	120.93	12.16	No
147	Peoples Bank & Trust Co., Clinton Cty.	Albany	1	13	\$35,442	\$31,708	\$83	0.95	10.33	71.89	9.20	No
148	First Fed. Savings & Loan Assoc.	Morehead	1	8	\$34,104	\$23,831	\$19	0.22	0.81	91.83	27.64	No
149	Carrollton Federal Bank	Carrollton	1	10	\$34,095	\$27,565	\$59	0.69	4.79	84.93	14.51	No
150	Kentucky Fed. Savings & Loan Assoc.	Covington	3	11	\$33,995	\$30,061	\$7	0.08	0.93	97.59	8.90	No
151	Blue Grass Fed. Savings & Loan Assoc.	Paris	1	9	\$33,109	\$23,655	-\$20	-0.24	-0.96	106.23	25.97	No
152	Metro Bank	Louisville	1	9	\$29,027	\$23,622	-\$42	-0.57	-3.23	113.77	17.88	No
153	Hart County Bank & Trust Co.	Munfordville	1	9	\$28,233	\$22,203	\$87	1.24	5.94	64.05	20.92	No
154	Home Savings Bank, FSB	Ludlow	1	5	\$25,912	\$20,105	\$1	0.02	0.10	97.38	15.17	No
155	Sebree Deposit Bank	Sebree	1	9	\$22,511	\$19,200	-\$2	-0.03	-0.31	101.39	11.47	No
	<i>\$ in thousands</i>											