

# KENTUCKY

## Report 3A: State-Reported CRA Lending by Lender Market Rank Based on 2020 CRA data released by the FFIEC December 2021

Small Business Originations			Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000's) \$100,000 and under	Units to Businesses <= \$1Million Sales	Dollars (000's) to Businesses <= \$1 Million Sales
Rank Based on Total \$ Volume	Market Share % of Total \$	Financial Institution						
1	11.20	STOCK YARDS BANK & TRUST COMPA	3,204	485,626	1,972	72,081	1,012	89,722
2	9.78	REPUBLIC BANK & TRUST	3,224	424,379	2,193	76,451	449	82,841
3	7.92	PNC BANK N.A.	4,002	343,585	3,226	85,003	2,263	92,997
4	7.49	CENTRAL BANK & TRUST CO	2,756	324,945	1,930	63,800	1,702	93,588
5	6.62	TRUIST FINANCIAL	3,196	287,015	2,552	66,581	2,175	76,467
6	5.66	INDEPENDENCE BANK OF KENTUCKY	2,296	245,328	1,670	55,004	1,549	104,563
7	4.94	COMMUNITY TRUST BANK, INC.	2,862	214,234	2,323	65,781	983	44,944
8	4.67	JPMORGAN CHASE BANK, NA	5,333	202,600	4,970	83,137	2,620	45,116
9	4.61	US BANK NA	4,150	199,880	3,760	69,244	3,248	68,518
10	4.20	FIFTH THIRD BK NA	2,135	182,247	1,747	51,515	1,489	77,552
11	4.05	TRADITIONAL BANK	1,531	175,704	1,079	36,345	413	37,690
12	2.67	WESBANCO BANK INC.	1,244	115,858	959	32,143	152	23,263
13	2.57	AMERICAN EXPRESS NATIONAL BANK	9,371	111,561	9,254	89,352	2,241	19,911
14	2.24	OLD NATIONAL BANK	754	97,174	508	17,415	95	17,674
15	2.16	GERMAN AMERICAN BANK	856	93,489	617	19,699	171	24,606
16	1.86	THE HUNTINGTON NATIONAL BANK	1,088	80,829	936	32,681	691	33,729
17	1.60	WHITAKER BANK INC	965	69,520	802	21,099	281	19,921
18	1.45	FIRST FINANCIAL BANK	587	62,850	433	14,307	95	11,548
19	1.24	BMO HARRIS BANK N.A.	471	53,926	228	10,806	168	15,503
20	1.22	WELLS FARGO BANK, N.A.	810	52,854	721	32,190	336	16,682
21	1.06	LAKE FOREST BANK & TRUST, NA	1,301	45,833	1,191	15,894	0	0
22	1.02	PEOPLES BANK	443	44,435	318	10,549	36	4,292
23	0.93	CITY NATIONAL BANK OF WV	437	40,494	339	11,583	141	14,586
24	0.57	CROSS RIVER	1,065	24,748	1,034	17,840	1	255
25	0.45	CAPITAL ONE BANK (USA), N.A.	2,359	19,391	2,358	19,241	1,364	8,927
26	0.44	SYNCHRONY BANK	4,002	19,066	4,002	19,066	0	0

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Rank Based on Total \$ Volume	Market Share % of Total \$	Financial Institution						
27	0.43	FIRST FINANCIAL BANK, NA	177	18,446	132	4,740	53	6,327
28	0.42	BANK OF AMERICA, N.A.	576	18,150	547	8,598	327	7,462
29	0.41	BANTERRA BANK	73	17,829	29	1,612	36	8,711
30	0.36	FIRSTBANK	85	15,790	53	2,083	71	10,684
31	0.32	REGIONS BANK	127	13,719	95	2,702	64	3,466
32	0.32	PINNACLE BANK	231	13,691	212	3,278	185	2,644
33	0.25	CITIBANK, N.A.	1,522	11,050	1,521	10,883	1,268	8,437
34	0.23	LIVE OAK BANKING COMPANY	82	9,951	55	2,474	1	640
35	0.22	TEXAS CAPITAL BANK	529	9,604	508	3,327	0	0
36	0.20	CUSTOMERS BANK	267	8,596	256	5,375	0	0
37	0.17	AMERIS BANK	562	7,386	553	4,445	2	215
38	0.15	HSBC BANK USA, NA	150	6,545	140	2,806	0	0
39	0.15	KEYBANK NATIONAL ASSOCIATION	31	6,365	14	401	7	736
40	0.14	THE PARK NATIONAL BANK	42	6,137	27	1,046	9	2,938
41	0.14	TCF NATIONAL BANK	48	5,871	26	1,348	13	1,186
42	0.13	CIT BANK N.A.	169	5,615	158	4,044	93	1,921
43	0.12	WEX BANK	650	5,047	645	4,348	0	0
44	0.11	TRISTATE CAPITAL BANK	13	4,915	4	330	0	0
45	0.11	BANK OF THE WEST	88	4,732	82	3,702	34	1,457
46	0.11	FIRST COMMONWEALTH BANK	16	4,622	6	355	3	1,485
47	0.11	SERVISFIRST BANK	52	4,582	40	1,417	32	2,244
48	0.09	CITIZENS BANK, NA	98	4,113	98	4,113	93	3,909
49	0.09	CAPSTAR BANK	18	4,023	9	358	1	3
50	0.09	JOHN DEERE FINANCIAL, F.S.B.	277	3,756	277	3,756	0	0
51	0.07	CIBC BANK USA	6	3,056	2	200	0	0
52	0.07	CAPITAL ONE, N.A.	321	3,026	320	2,876	101	627
53	0.07	BTH BANK NATIONAL ASSOCIATION	5	2,973	1	12	1	12
54	0.07	CHARLES SCHWAB BANK, SSB	6	2,914	0	0	0	0
55	0.07	BUSEY BANK	7	2,906	4	243	0	0
56	0.07	SIGNATURE BANK	6	2,886	0	0	0	0
57	0.06	NATIONAL BANK OF INDIANAPOLIS	9	2,784	4	180	2	1,308

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58	0.06	STEARNS BANK N A	48	2,702	44	1,819	9	599
59	0.06	OLD SECOND NATIONAL BANK	23	2,657	11	665	1	70
60	0.06	CIVISTA BANK	28	2,622	19	518	28	2,622
61	0.06	FIRST HORIZON BANK	17	2,518	11	435	3	961
62	0.05	SANTANDER BANK N.A.	23	2,282	16	1,025	1	86
63	0.05	SIMMONS BANK	21	2,164	15	655	13	1,297
64	0.04	COMERICA BANK	5	1,889	0	0	2	765
65	0.04	TRI CITY NATIONAL BANK	3	1,834	0	0	0	0
66	0.04	METABANK N.A.	52	1,829	48	319	1	830
67	0.04	RELIANT BANK	7	1,682	4	103	4	1,519
68	0.04	CITIZENS BANK OF LAFAYETTE	24	1,644	20	571	24	1,644
69	0.04	VALLEY NATIONAL BANK	15	1,550	10	483	0	0
70	0.03	OPTUM BANK (BANK COMPLIANCE)	2	1,485	0	0	0	0
71	0.03	AXOS BANK	38	1,439	36	1,139	29	800
72	0.03	1ST SOURCE BANK	15	1,423	12	695	3	197
73	0.03	BANK OZK	2	1,391	0	0	2	1,391
74	0.03	SYNOVUS BANK	6	1,359	3	173	2	729
75	0.03	PACIFIC WESTERN BANK	2	1,350	0	0	0	0
76	0.03	UNITED BANK VA	6	1,337	2	82	1	40
77	0.03	RENASANT BANK	12	1,323	8	159	7	131
78	0.03	SUMMIT COMMUNITY BANK	3	1,275	0	0	1	125
79	0.03	DISCOVER BANK	201	1,259	201	1,259	167	1,019
80	0.03	SILICON VALLEY BANK	14	1,247	10	377	11	1,050
81	0.03	FIRST MID BANK AND TRUST, NA	3	1,234	1	89	2	671
82	0.03	HOMETRUST BANK	2	1,100	0	0	1	999
83	0.02	VERITEX COMMUNITY BANK	7	1,074	4	21	4	21
84	0.02	WESTFIELD BANK, FSB	6	1,040	3	234	0	0
85	0.02	ALLY BANK	2	1,029	0	0	0	0
86	0.02	THE NORTHERN TRUST CO	1	992	0	0	1	992
86	0.02	FIRST NATIONAL BANK OF OMAHA	52	992	52	992	28	446
88	0.02	BERKSHIRE BANK	2	977	0	0	0	0

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89	0.02	FIRST BANK	1	955	0	0	1	955
90	0.02	BREMER BANK NA	1	936	0	0	0	0
91	0.02	CADENCE BANK, N.A.	3	906	1	55	0	0
92	0.02	BANCORP BK	6	893	2	161	1	85
93	0.02	THE CITIZENS NATIONAL BANK	2	875	0	0	1	150
94	0.02	CENTIER BANK	5	850	3	115	0	0
95	0.02	BANKPLUS	2	841	1	7	1	7
96	0.02	ARVEST BANK	6	831	2	34	3	681
96	0.02	BBVA USA	3	831	1	47	0	0
98	0.02	MORGAN STANLEY PRIV BK NA	4	793	2	102	0	0
99	0.02	HEARTLAND BANK & TRUST CO	4	790	1	85	2	584
100	0.02	NBT BANK NA	1	774	0	0	1	774
101	0.02	BOKF NA	4	771	2	168	0	0
102	0.02	DOLLAR BANK, FSB	2	762	1	38	0	0
103	0.02	METROPOLITAN COMMERCIAL BANK	1	750	0	0	0	0
104	0.02	FIRST SOUTHERN BANK	3	734	2	84	1	650
105	0.02	FIRST COMMUNITY BANK	5	725	1	75	2	275
106	0.02	SOUTHERN BANK	3	712	1	96	2	496
107	0.02	FIRST US BANK	3	675	1	55	0	0
108	0.02	HANMI BANK	1	663	0	0	0	0
109	0.02	MIDWEST BANKCENTRE	1	660	0	0	0	0
110	0.02	POPPY BANK	3	655	2	77	1	578
110	0.02	LCNB NATIONAL BANK	2	655	1	100	2	655
112	0.02	S&T BANK	1	651	0	0	0	0
113	0.01	VIST BANK	1	600	0	0	1	600
114	0.01	PREMIER BANK	1	593	0	0	0	0
115	0.01	BYLINE BANK	6	592	3	73	0	0
116	0.01	COMMERCIAL BANK & TRUST COMPAN	9	570	8	157	8	551
117	0.01	FIRSTTRUST BANK	1	542	0	0	0	0
118	0.01	FLAGSTAR BANK	1	527	0	0	0	0
119	0.01	ENTERPRISE BANK & TRUST	4	513	3	194	0	0

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119	0.01	COMMERCE BANK	5	513	4	116	1	7
121	0.01	MIDLAND STATES BANK	5	503	3	186	0	0
122	0.01	CITY NATIONAL BANK OF FLORIDA	5	501	3	218	0	0
123	0.01	ALLEGIANCE BANK	1	500	0	0	1	500
123	0.01	EQUITY BANK	2	500	0	0	0	0
125	0.01	ATLANTIC CAPITAL BANK, NA	3	468	1	39	0	0
126	0.01	FIRST MERCHANTS BANK	3	453	2	152	1	63
127	0.01	RAYMOND JAMES BANK NA	1	450	0	0	1	450
128	0.01	REPUBLIC BANK OF CHICAGO	1	448	0	0	1	448
129	0.01	NORTHEAST BANK	13	446	12	322	0	0
130	0.01	MUFG UNION BANK, NA	2	437	1	41	1	41
131	0.01	TD BANK N.A.	8	433	7	304	5	233
132	0.01	GREEN DOT BANK	17	394	16	219	0	0
133	0.01	FIRST UNITED BANK AND TRUST CO	5	387	4	70	3	50
134	0.01	STATE FARM BANK	14	367	14	367	12	335
135	0.01	UNITED COMMUNITY BANK	2	360	1	61	0	0
136	0.01	FIRST BUSINESS BANK	3	339	1	71	0	0
137	0.01	FARMERS NATIONAL BANK	7	329	6	218	4	245
138	0.01	BANCORPSOUTH	6	327	5	215	4	242
139	0.01	QUEENSBOROUGH NATIONAL BANK &	1	324	0	0	0	0
139	0.01	PACIFIC PREMIER BANK	4	324	2	94	0	0
141	0.01	FIRST INTERNET BANK	2	322	1	22	0	0
142	0.01	AMERICAN NATIONAL BANK	2	318	0	0	0	0
143	0.01	PARKE BANK	1	302	0	0	0	0
144	0.01	STIFEL BANK & TRUST	1	300	0	0	0	0
145	0.01	MORTON COMMUNITY BANK	2	283	0	0	0	0
146	0.01	WOODFOREST NATIONAL BANK	66	274	66	274	47	94
147	0.01	CENTENNIAL BANK	1	270	0	0	0	0
148	0.01	SMARTBANK	4	268	3	49	1	40
149	0.01	INCREDIBLEBANK	2	251	1	51	1	51
150	0.01	PACIFIC CITY BANK	2	250	0	0	1	129

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150	0.01	NICOLET NATIONAL BANK	1	250	0	0	0	0
150	0.01	CONNECTICUT COMMUNITY BANK, NA	1	250	0	0	0	0
153	0.01	COUNTRY CLUB BANK	1	245	0	0	0	0
154	0.01	BARCLAYS BANK DELAWARE	40	238	40	238	40	238
155	0.00	BANKUNITED, N.A.	3	206	2	86	1	12
156	0.00	IBERIABANK	2	174	2	174	0	0
157	0.00	FIRST BANK AND TRUST COMPANY	5	166	5	166	0	0
157	0.00	WEBSTER BANK, N.A.	2	166	1	5	1	5
159	0.00	1ST FARMERS & MERCHANTS BANK	1	151	0	0	0	0
160	0.00	MAHOPAC BANK	1	150	0	0	1	150
161	0.00	UNION BANK AND TRUST COMPANY	1	146	0	0	0	0
161	0.00	UMB BANK NA	2	146	1	30	1	30
163	0.00	CENTRAL BANK OF ST. LOUIS	1	143	0	0	0	0
164	0.00	HORIZON BANK	2	140	2	140	1	51
165	0.00	TBK BANK, SSB	6	132	5	9	0	0
166	0.00	FIRST MIDWEST BANK	2	130	2	130	2	130
167	0.00	CATHAY BANK	1	125	0	0	1	125
168	0.00	FIRST AMERICAN BANK	1	123	0	0	0	0
169	0.00	MVB BANK, INC.	1	119	0	0	1	119
170	0.00	PACIFIC MERCANTILE BANK	1	110	0	0	0	0
170	0.00	M&T BANK	2	110	2	110	0	0
172	0.00	WILSON BANK & TRUST	2	109	2	109	0	0
173	0.00	SPIRIT OF TEXAS BANK	1	106	0	0	0	0
174	0.00	BANK OF ANN ARBOR	1	104	0	0	0	0
175	0.00	FIRSTBANK PUERTO RICO	1	99	1	99	0	0
176	0.00	ORIGIN BANK	1	97	1	97	0	0
177	0.00	COMENITY CAPITAL BANK	8	96	8	96	0	0
178	0.00	FROST BANK	1	88	1	88	0	0
179	0.00	STAR FINANCIAL BANK	1	81	1	81	0	0
180	0.00	CITY NATIONAL BANK	2	79	2	79	1	5
181	0.00	HANCOCK WHITNEY BANK	1	74	1	74	0	0

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182	0.00	CNB BANK	1	56	1	56	1	56
183	0.00	CHOICE FINANCIAL	1	53	1	53	1	53
184	0.00	THE BANK OF MISSOURI	3	52	3	52	0	0
185	0.00	FIRST GUARANTY BANK	1	51	1	51	0	0
186	0.00	PINNACLE BANK	1	50	1	50	0	0
187	0.00	HAPPY STATE BANK	1	48	1	48	1	48
188	0.00	METRO CITY BANK	1	47	1	47	0	0
189	0.00	INDEPENDENT BANK	1	42	1	42	0	0
190	0.00	GULF COAST BANK AND TRUST	2	41	2	41	0	0
190	0.00	FIRST INTERNATIONAL BANK & TRU	1	41	1	41	1	41
192	0.00	DACOTAH BANK	1	38	1	38	1	38
193	0.00	MID PENN BANK	1	37	1	37	0	0
194	0.00	TRUSTMARK NATIONAL BANK	2	30	2	30	0	0
194	0.00	SEACOAST NATIONAL BANK	1	30	1	30	1	30
196	0.00	LEADER BANK NA	1	29	1	29	1	29
196	0.00	CIBM BANK	1	29	1	29	1	29
198	0.00	FIRST UNITED BANK & TRUST	1	27	1	27	0	0
198	0.00	UNITED COMMUNITY BANK	1	27	1	27	1	27
198	0.00	FIRST CITIZENS NATIONAL BANK	2	27	2	27	2	27
198	0.00	FIRST CITIZENS BANK AND TRUST	1	27	1	27	0	0
202	0.00	FIRST NATIONAL BANK OF PA	1	24	1	24	1	24
203	0.00	TENNESSEE STATE BANK	1	22	1	22	1	22
204	0.00	COMMUNITY BANK OF MISSISSIPPI	1	21	1	21	0	0
204	0.00	PEOPLES UNITED BANK, N.A.	1	21	1	21	0	0
206	0.00	BROADWAY NATIONAL BANK	1	20	1	20	0	0
206	0.00	SOMERSET TRUST COMPANY	1	20	1	20	1	20
208	0.00	INTERBANK	1	19	1	19	1	19
208	0.00	CARROLLTON BANK	2	19	2	19	2	19
210	0.00	COMMUNITY NATIONAL BANK	2	18	2	18	2	18
211	0.00	BLACKHAWK BANK & TRUST	1	17	1	17	0	0
211	0.00	EAST WEST BANK	1	17	1	17	0	0

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213	0.00	FIRSTBANK	1	15	1	15	0	0
214	0.00	PLAINSCAPITAL BANK	1	14	1	14	0	0
214	0.00	JOHNSON BANK	1	14	1	14	0	0
216	0.00	HERITAGE BANK	1	13	1	13	0	0
217	0.00	GATE CITY BANK	2	12	2	12	0	0
218	0.00	WEST BANK	1	11	1	11	0	0
219	0.00	AVIDIA BANK	19	9	19	9	0	0
220	0.00	WASHINGTON TC OF WESTERLY	1	8	1	8	0	0
221	0.00	ASSOCIATED BANK NA	1	7	1	7	0	0
222	0.00	HOME BANK NATIONAL ASSOCIATION	1	5	1	5	0	0
223	0.00	PRIMIS	1	4	1	4	0	0
224	0.00	STIFEL BANK	1	3	1	3	0	0
225	0.00	MIDFIRST BANK	1	2	1	2	0	0
225	0.00	TIAA, FSB	1	2	1	2	1	2
227	0.00	BANK OF HAWAII	1	1	1	1	1	1
<b>Grand Total</b>	<b>KENTUCKY</b>		<b>67,776</b>	<b>4,337,089</b>	<b>57,812</b>	<b>1,189,415</b>	<b>26,598</b>	<b>1,121,648</b>