

TEAM KENTUCKY®

PUBLIC PROTECTION
CABINET

Department of Financial Institutions

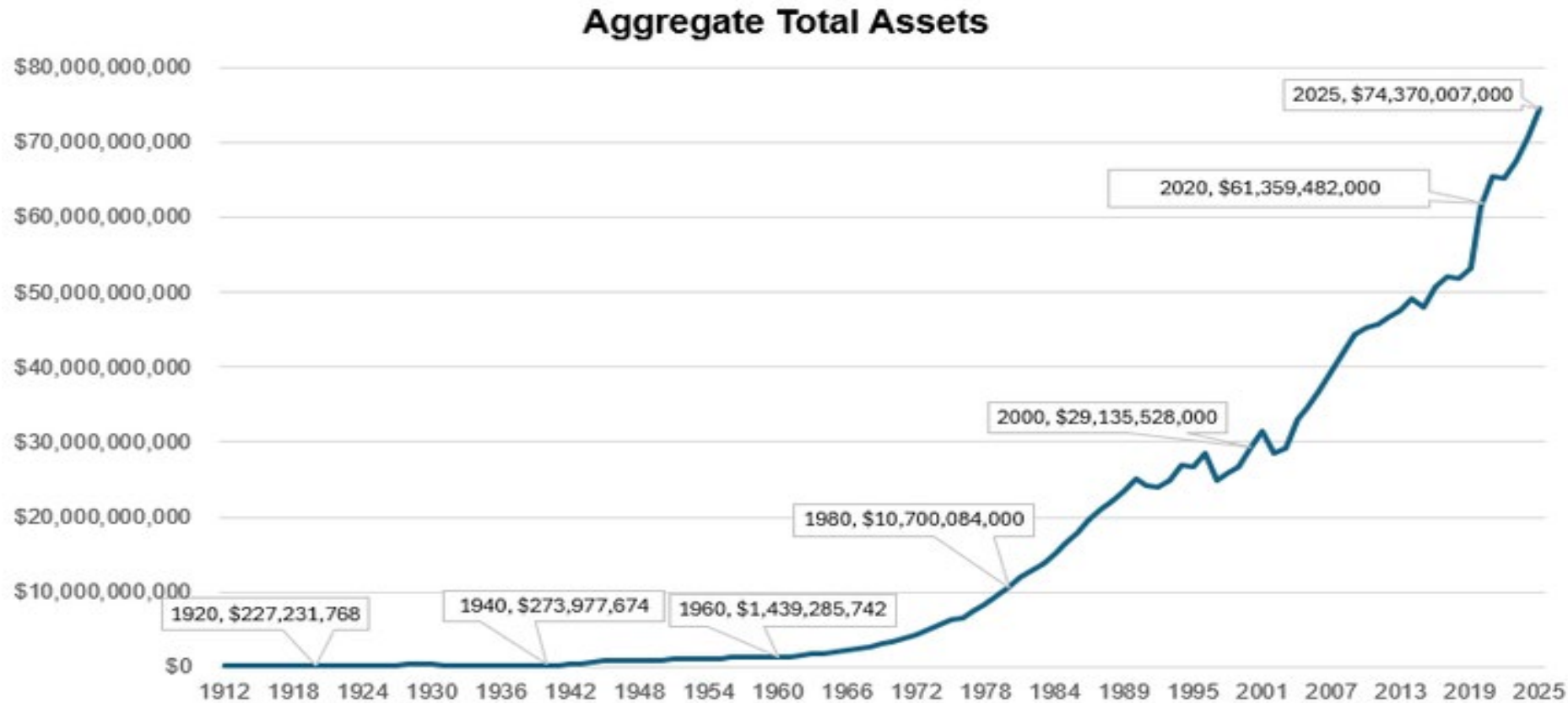
Bluegrass Community Bankers Association Annual Conference

August 2026

Bank Branch Snapshot

	YE2019	YE2020	YE2021	YE2022	YE2023	YE2024	YE2025
# of Banks	114	109	104	101	99	98	98
# of Banks < \$100 million	22	18	13	12	10	9	8
# of Banks > \$1 billion	13	16	15	14	13	13	15
Total Assets (millions)	\$53,280	\$61,360	\$65,453	\$65,523	\$67,657	\$70,602	\$74,370
Total Loans (millions)	\$37,932	\$41,324	\$39,780	\$43,798	\$47,177	\$50,566	\$53,067

KY Bank Performance



KY Bank Performance

12/31/2025	# BANKS	NIM	ROAA	CAP
National	3,142	3.34	1.20	10.03
Kentucky	98	3.78	1.36	11.14
Illinois	215	2.62	1.10	9.61
Indiana	64	3.44	1.06	10.68
Missouri	188	3.92	1.51	9.95
Ohio	84	3.89	1.31	10.35
Tennessee	99	3.58	1.25	10.02
Virginia	43	3.84	1.16	10.94
West Virginia	35	3.76	1.03	10.20

NIM
Net Interest
Margin

ROAA
Return on
Average Assets

CAP
Tier 1 Leverage
Capital Ratio

**Figures represent weighted averages. Source: FDIC State Banking Performance Summary.*

DFI Operations

- ❖ Staffing
- ❖ Stop Scams
- ❖ Virtual Currency Kiosk Regulation
- ❖ CSBS Accreditation