

TEAM 
KENTUCKY®

PUBLIC PROTECTION
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Department of Financial Institutions

Bluegrass Community Bankers Association Annual Meeting

August 19, 2024

Bank Branch Snapshot

	YE 2018	YE 2019	YE 2020	YE 2021	YE 2022	YE2023	1Q2024
# of Banks	120	114	109	104	101	99	99
# of Banks <\$100 million	23	22	18	13	12	10	10
Total Assets (millions)	\$51,870	\$53,280	\$61,360	\$65,453	\$65,523	\$67,657	\$68,461
Total Loans (millions)	\$37,160	\$37,932	\$41,324	\$39,780	\$43,798	\$47,177	\$47,928



KY Bank Performance

3/31/2024	# BANKS	NIM	ROAA	CAP
National	3,307	3.25	1.12	9.89
Kentucky	99	3.45	1.06	10.67
Illinois	232	2.50	0.93	9.50
Indiana	65	3.14	1.29	10.18
Missouri	193	3.52	1.31	9.63
Ohio	92	3.46	1.11	10.37
Tennessee	106	3.33	1.04	10.19
Virginia	46	3.24	1.22	10.95
West Virginia	38	3.35	0.96	10.14

NIM
Net Interest
Margin

ROAA
Return on
Average Assets

CAP
Tier 1 Leverage
Capital Ratio

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Liquidity Metrics

Metric	1Q24	YE2023	YE2022	YE2021
Asset liquidity/Total Assets	17.85%	17.66%	21.12%	28.47%
Net Non-Core Funding Dependence	7.75%	8.19%	4.80%	(5.34%)
Net Loans/Total Assets	66.35%	65.97%	63.77%	58.05%
Net Loans/Total Deposits	78.40%	78.28%	75.37%	68.45%
Unrealized losses on AFS securities	\$1.44B	\$1.363B	\$1.58B	\$17M

Since YE2021

Asset liquidity excluding AFS securities declined by 50%.

Borrowings increased by 179%.

Brokered deposits increased by 134%.