



Bowling Green, KY Banking Market HHI Deposit Analysis* (For Commercial Bank and Thrift Organizations)

Report Date: Friday, July 25, 2025 at 1:15:7 EST.

Market Number: 21035

Total Organizations	21
Total Banking Organizations:	21
Total Thrift Organizations:	0

Herfindahl-Hirschman Index	
HHI Unweighted Deposits	824
HHI Weighted Deposits	824

RSSDID	Type	Branches	Name	City	State	Unweighted			Weighted***		
						Deposits**	Rank	%	Deposits	Rank	%
1119404	BHC	6	FIRST BRECKINRIDGE BANCSHARES, INC.	IRVINGTON	KY	706.781	1	15.29	706.781	1	15.29
2919898	BANK	6	AMERICAN BANK & TRUST COMPANY, INC.	BOWLING GREEN	KY	706.781			706.781		
1074156	BHC	3	TRUIST FINANCIAL CORPORATION	CHARLOTTE	NC	561.922	2	12.15	561.922	2	12.15
852320	BANK	3	TRUIST BANK	CHARLOTTE	NC	561.922			561.922		
1119794	BHC	6	U.S. BANCORP	MINNEAPOLIS	MN	537.198	3	11.62	537.198	3	11.62
504713	BANK	6	U.S. BANK NATIONAL ASSOCIATION	CINCINNATI	OH	537.198			537.198		
1118854	BHC	2	INDEPENDENCE BANCSHARES, INC.	OWENSBORO	KY	319.725	4	6.91	319.725	4	6.91
648242	BANK	2	INDEPENDENCE BANK OF KENTUCKY	OWENSBORO	KY	319.725			319.725		
2810285	BHC	6	SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	GLASGOW	KY	308.436	5	6.67	308.436	5	6.67
473042	BANK	6	SOUTH CENTRAL BANK, INC.	GLASGOW	KY	308.436			308.436		
1119217	BHC	6	MORGANTOWN DEPOSIT BANCORP, INC.	MORGANTOWN	KY	297.566	6	6.44	297.566	6	6.44
330949	BANK	6	MORGANTOWN BANK & TRUST COMPANY, INCORPORATED	MORGANTOWN	KY	297.566			297.566		
1132104	BHC	5	FB FINANCIAL CORPORATION	NASHVILLE	TN	277.516	7	6.00	277.516	7	6.00
436159	BANK	5	FIRSTBANK	NASHVILLE	TN	277.516			277.516		
1098620	BHC	4	GERMAN AMERICAN BANCORP, INC.	JASPER	IN	260.535	8	5.63	260.535	8	5.63
37640	BANK	4	GERMAN AMERICAN BANK	JASPER	IN	260.535			260.535		
1098152	BHC	3	FRANKLIN BANCORP, INC.	FRANKLIN	KY	246.005	9	5.32	246.005	9	5.32
493844	BANK	3	FRANKLIN BANK & TRUST COMPANY	FRANKLIN	KY	246.005			246.005		
2155397	BHC	3	EDMONSON BANCSHARES, INC	BROWNSVILLE	KY	239.879	10	5.19	239.879	10	5.19
903240	BANK	3	BANK OF EDMONSON COUNTY	BROWNSVILLE	KY	239.879			239.879		
1069778	BHC	3	THE PNC FINANCIAL SERVICES GROUP, INC.	PITTSBURGH	PA	198.071	11	4.28	198.071	11	4.28
817824	BANK	3	PNC BANK, NATIONAL ASSOCIATION	WILMINGTON	DE	198.071			198.071		

RSSDID	Type	Branches	Name	City	State	Unweighted			Weighted***		
						Deposits**	Rank	%	Deposits	Rank	%
2925657	BHC	1	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE	TN	146.165	12	3.16	146.165	12	3.16
2925666	BANK	1	PINNACLE BANK	NASHVILLE	TN	146.165			146.165		
1098031	BHC	5	EDMONTON BANCSHARES, INC.	EDMONTON	KY	117.854	13	2.55	117.854	13	2.55
845247	BANK	5	EDMONTON STATE BANK	GLASGOW	KY	117.854			117.854		
1039502	BHC	1	JPMORGAN CHASE & CO.	NEW YORK	NY	108.378	14	2.34	108.378	14	2.34
852218	BANK	1	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	COLUMBUS	OH	108.378			108.378		
1070578	BHC	3	PEOPLES BANCORP INC.	MARIETTA	OH	103.491	15	2.24	103.491	15	2.24
577128	BANK	3	PEOPLES BANK	MARIETTA	OH	103.491			103.491		
1246962	BHC	1	FARMERS BANCORP, INC. OF MARION, KENTUCKY	MARION	KY	87.347	16	1.89	87.347	16	1.89
262741	BANK	1	FARMERS BANK AND TRUST COMPANY	MARION	KY	87.347			87.347		
1097922	BHC	2	MONTICELLO BANKSHARES, INC.	MONTICELLO	KY	55.106	17	1.19	55.106	17	1.19
266945	BANK	2	THE MONTICELLO BANKING COMPANY	MONTICELLO	KY	55.106			55.106		
1247987	BHC	1	FIRST SOUTHERN BANCORP, INC.	STANFORD	KY	25.066	18	0.54	25.066	18	0.54
702612	BANK	1	FIRST SOUTHERN NATIONAL BANK	LANCASTER	KY	25.066			25.066		
1208595	BHC	1	FIRST FINANCIAL CORPORATION	TERRE HAUTE	IN	23.240	19	0.50	23.240	19	0.50
693345	BANK	1	FIRST FINANCIAL BANK, NATIONAL ASSOCIATION	TERRE HAUTE	IN	23.240			23.240		
4199229	BHC	2	WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 01/01/21)	THE WOODLANDS	TX	3.623	20	0.08	3.623	20	0.08
412751	BANK	2	WOODFOREST NATIONAL BANK	THE WOODLANDS	TX	3.623			3.623		
1119244	BHC	1	BOYLE BANCORP, INC.	DANVILLE	KY	0.000	21	0	0.000	21	0
785147	BANK	1	THE FARMERS NATIONAL BANK OF DANVILLE	DANVILLE	KY	0.000			0.000		
Totals:		65				4,623.904		100.00	4,623.904		100.00

Notes:

* The geographic market is defined as: Allen, Butler, Edmonson and Warren Counties, KY.

** Financial data (in millions of dollars) is as of June 30, 2024, and reflects currently known ownership structure.

*** Deposits of thrift institutions are weighted at 50 percent, unless otherwise noted. Deposits of thrift subsidiaries of commercial banking organizations, however, are weighted at 100 percent. Deposits of CSA thrift institutions are weighted at 100 percent.