

November 5, 2010

*Via U.S. Mail and Facsimile – (502)227-1692*

Doug Carpenter, CFO  
Farmers Capital Bank Corporation  
PO Box 309  
202 W Main St.  
Frankfort, KY 40601

Re: Farmers Capital Bank Corporation  
Form 10-K for the period ended December 31, 2009  
Forms 10-Q for the period ended March 31, 2010, June 30, 2010 and  
September 30, 2010  
File No.: 0-14412

Dear Mr. Carpenter:

We have completed our review of your filings and do not have any further comments at this time.

Sincerely,

Kevin W. Vaughn  
Accounting Branch Chief