

ANNUAL MEETING OF SHAREHOLDERS OF
FARMERS CAPITAL BANK CORPORATION

May 12, 2015

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**IMPORTANT NOTICE REGARDING THE AVAILABILITY OF PROXY MATERIALS
FOR THE STOCKHOLDER MEETING TO BE HELD ON MAY 12, 2015**

The proxy statement and our 2015 Annual Report to Shareholders, including financial statements, are available at www.farmerscapital.com

Please sign, date and return
your proxy card in the
envelope provided as soon
as possible.

↓ Please detach along perforated line and return in the envelope provided. ↓

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Your Board of Directors recommends a vote "For" Item 1 below and "FOR ALL NOMINEES" on Item 2 below (including any substitute Nominee in the case of unavailability).
PLEASE SIGN, DATE AND RETURN PROMPTLY IN THE ENCLOSED ENVELOPE. PLEASE MARK YOUR VOTE IN BLUE OR BLACK INK AS SHOWN HERE

2. The election of the following Nominees as Directors of the Corporation for 3-year terms expiring in 2018:

FOR ALL NOMINEES

NOMINEES:

- J. Barry Banker
- Fred N. Parker
- David Y. Phelps
- Fred Sutterlin

WITHHOLD AUTHORITY FOR ALL NOMINEES

FOR ALL EXCEPT (See instructions below)

FOR AGAINST ABSTAIN
1. A proposal to ratify the appointment of BKD, LLP as the Corporation's independent registered public accounting firm for the calendar year 2015.

3. The transaction of such other business as may properly come before the meeting.

If you wish to vote on all matters as the Board of Directors recommends, please sign, date and return this card. If you wish to vote on items individually, please also mark the appropriate box herein.

If this proxy is properly executed, then the proxies will vote: (1) as you specify below, (2) as the Board of Directors recommends where you do not specify your vote on a matter listed herein, and (3) as the proxies decide on any other matter.

INSTRUCTIONS: To withhold authority to vote for any individual nominee(s), mark "FOR ALL EXCEPT" and fill in the name(s) next to each nominee you wish to withhold, as shown here: ●

By signing below the undersigned acknowledges receipt of the Notice of Annual Meeting of Shareholders to be held May 12, 2015 and the accompanying proxy statement. I hereby vote my shares (listed below) as indicated herein.

To change the address on your account, please check the box at right and indicate your new address in the address space above. Please note that changes to the registered name(s) on the account may not be submitted via this method.

Signature of Shareholder _____ Date: _____ Signature of Shareholder _____ Date: _____

Note: Please sign exactly as your name or names appear on this Proxy. When shares are held jointly, each holder should sign. When signing as executor, administrator, attorney, trustee or guardian, please give full title as such. If the signer is a corporation, please sign full corporate name by duly authorized officer, giving full title as such. If signer is a partnership, please sign in partnership name by authorized person.

FARMERS CAPITAL BANK CORPORATION

**Proxy Solicited on Behalf of the Board of Directors for
Annual Meeting of Shareholders, May 12, 2015**

The undersigned shareholder hereby appoints Lloyd C. Hillard, Jr. and R. Terry Bennett, or either of them with full power of substitution, to act as proxy for and to vote the shares in Farmers Capital Bank Corporation held by the undersigned at the Annual Meeting of Shareholders to be held at Farmers Bank & Capital Trust Co., 125 West Main Street, Frankfort, Kentucky on Tuesday, May 12, 2015, at 11:00 a.m., Eastern Daylight Time, and at any adjournment or adjournments thereon on all matters coming before the meeting.

(Continued and to be signed on the reverse side.)