

  
Central Bancshares, Inc.

CONNECTING WITH  
OUR  
COMMUNITIES.



2014  
FIRST QUARTER  
REPORT



Central Bank & Trust Co.  
Central Bank of Jefferson County  
Central Insurance Services  
Central Investment Center, Inc.

## HELPING TO KEEP OUR COMMUNITIES STRONG.

### GOD'S PANTRY FOOD DRIVE



Those who run the risk of going hungry in our very own communities demand the utmost attention. And we do our part to provide that attention and service through our partnership with God's Pantry. Since 2007 Central Bank has been a sponsor of the Taste of the Bluegrass event, God's Pantry's annual fundraiser that raises thousands of dollars to help feed those in need in Central and Eastern Kentucky.

### MISSION STATEMENT

The mission of Central Bancshares is to become Kentucky's leading, high-performing, community banking company by empowering our staff to deliver consistently superior service and value to our customers, shareholders and communities. We will be successful because Central Bankers are our greatest resource and our most sustainable advantage.

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For additional copies or  
INFORMATION

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# FINANCIAL HIGHLIGHTS

For three months ended March 31

	2014	2013	2012	2011	2010
<b>RESULTS OF OPERATIONS:</b>					
Net income	\$ 3,167,389	\$ 3,077,738	\$ 3,210,765	\$ 2,387,773	\$ 932,739
Net income per share	9.10	8.85	9.23	6.86	2.68
Cash dividends per share	0.00	0.00	0.00	0.00	0.00
Book value per share at quarter end	563.60	526.60	489.66	456.04	436.63
<b>AT MARCH 31</b>					
Assets	\$ 2,111,065,113	\$ 2,111,204,277	\$ 2,131,532,379	\$ 2,120,841,940	\$ 2,076,296,844
Earning assets	1,976,689,453	1,982,736,880	1,984,825,537	1,956,509,558	1,919,819,781
Net loans	1,599,105,435	1,549,293,031	1,628,566,777	1,700,704,934	1,707,562,864
Deposits	1,795,252,403	1,794,226,708	1,845,927,255	1,842,671,089	1,757,118,404
Shareholders' equity	196,088,556	183,217,184	170,364,594	158,666,840	151,911,645
<b>PERFORMANCE RATIOS:</b>					
Return on average assets	0.62%	0.60%	0.61%	0.45%	0.18%
Return on average shareholders' equity	6.58%	6.82%	7.61%	6.10%	2.47%
Average shareholders' equity					
to average assets	8.78%	8.06%	7.31%	6.69%	6.67%
Net charge-offs to average loans	0.12%	0.06%	0.07%	0.09%	0.16%
Allowance for loan losses as a percentage					
of quarter end loans	1.46%	1.77%	1.84%	1.46%	1.28%
Net interest margin (tax equivalent)	3.81%	3.60%	3.88%	4.12%	3.97%

\*All periods prior to 2013 include the balances and results of Salt Lick Deposit Bank which was sold effective January 1, 2013.

## CONSOLIDATED BALANCE SHEETS

	March 31 2014	March 31 2013
<b>ASSETS</b>		
Cash and due from banks	\$ 48,684,472	\$ 38,280,809
Federal funds sold	81,200,000	126,000,000
Total cash and cash equivalents	<u>129,884,472</u>	<u>164,280,809</u>
Securities	266,593,938	273,299,441
Loans, net of unearned income	1,622,847,118	1,577,236,416
Allowance for loan losses	(23,741,683)	(27,943,385)
Loans, net	<u>1,599,105,435</u>	<u>1,549,293,031</u>
Premises and equipment, net	38,015,642	37,199,430
Federal Home Loan Bank stock	6,751,100	7,050,900
Intangible assets	14,865,444	15,212,718
Prepaid expenses and other assets	55,849,082	64,867,948
<b>Total assets</b>	<u>\$ 2,111,065,113</u>	<u>\$ 2,111,204,277</u>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
Deposits:		
Non-interest bearing	\$ 483,893,671	\$ 400,199,392
Interest bearing	1,311,358,732	1,394,027,316
Total deposits	<u>1,795,252,403</u>	<u>1,794,226,708</u>
Customer sweep accounts	79,610,740	72,539,612
Federal funds purchased	500,000	2,650,000
Federal Home Loan Bank advances	2,811,505	2,841,716
Long term debt payable	24,400,000	37,600,000
Other liabilities	12,401,909	18,129,057
Total liabilities	<u>1,914,976,557</u>	<u>1,927,987,093</u>
<b>SHAREHOLDERS' EQUITY</b>		
Common stock, par value, \$10 a share;		
350,000 shares authorized, 347,922 shares outstanding	3,479,220	3,479,220
Additional paid-in capital	6,890,468	6,890,468
Retained earnings	188,718,349	176,478,032
Accumulated other comprehensive income	(2,999,481)	(3,630,536)
Total shareholders' equity	<u>196,088,556</u>	<u>183,217,184</u>
<b>Total liabilities and shareholders' equity</b>	<u>\$ 2,111,065,113</u>	<u>\$ 2,111,204,277</u>

## CONSOLIDATED STATEMENTS OF INCOME

	For three months ended	
	March 31 2014	March 31 2013
<b>INTEREST INCOME</b>		
Interest and fees on loans	\$ 19,168,891	\$ 19,652,448
Interest on securities	704,031	408,299
Interest on short term investments	28,268	116,263
	<u>19,901,190</u>	<u>20,177,010</u>
<b>INTEREST EXPENSE</b>		
Interest on deposits	1,475,894	2,509,836
Interest on borrowed funds	694,510	702,715
	<u>2,170,404</u>	<u>3,212,551</u>
Net interest income	17,730,786	16,964,459
Provision for loan losses	1,739,248	2,015,000
Net interest income after provision for loan losses	<u>15,991,538</u>	<u>14,949,459</u>
<b>OTHER INCOME</b>		
Service charges on deposit accounts	2,126,032	2,180,293
Service charges on loans	1,743,092	2,904,865
Wealth management income	3,211,463	2,782,790
Other income	927,525	1,306,850
	<u>8,008,112</u>	<u>9,174,798</u>
<b>OTHER EXPENSES</b>		
Salaries	7,974,401	8,090,674
Benefits	1,916,078	1,949,640
Occupancy	4,300,813	4,190,469
Other non-interest expenses	6,530,016	6,242,330
	<u>20,721,308</u>	<u>20,473,113</u>
Income before provision for income taxes	3,278,342	3,651,144
Provision for income taxes	110,953	573,406
<b>Net income</b>	<u>\$ 3,167,389</u>	<u>\$ 3,077,738</u>
<b>Basic earnings per share</b>	\$ 9.10	\$ 8.85

# BOARDS OF DIRECTORS



Luther Deaton, Jr.  
Chairman, President & CEO

**Central Bancshares, Inc. and Central Bank & Trust Co. Board of Directors**

**Luther Deaton, Jr.**  
*Chairman, President & CEO, Central Bancshares, Inc. and Central Bank & Trust Co.*

**Michael D. Foley**  
*Partner  
Ray, Foley, Hensley & Company, PLLC Certified Public Accountants*

**Joan D. Kincaid**  
*Vice Chairman of the Board, Central Bancshares, Inc. and Central Bank & Trust Co.*

**Wayne M. Martin**  
*Retired  
WKYT-TV*

**Nick Nicholson**  
*Retired, Keeneland Association, Inc.*

**G. Michael Ritchie**  
*President & CEO  
Photo Science, Inc.*

**Paul E. Sullivan**  
*Partner, Frost Brown Todd, LLC*

**Central Bank, Georgetown Advisory Board of Directors**

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*Retired Superintendent  
Scott County Board of Education*

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*Community Volunteer*

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*CEO, Georgetown Community Hospital*

**George H. Lusby**  
*Scott County Judge  
Executive*

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*President*

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*Owner-Operator,  
McDonald's*

**W. Thomas Prather**  
*Chairman, Central Bank, Georgetown*

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*President, Anderson Communities*

**Sheila Bayes**  
*Owner, Sheila Bayes Fine Jewelry*

**Bill Brewer**  
*Trustee, Poole Enterprises*

**Shea Hopkins**  
*Executive Director & CEO, KET*

**Dave Houchin**  
*President, Intech Contracting*

**Tom Jones**  
*President, Taper Roller Bearings, Inc.*

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*Executive Vice President for Health Affairs/UK HealthCare*

**Mike Kerwin**  
*President, Mike Kerwin Homes*

**Craig King**  
*President, R.J. Corman Company*

**William Lear, Jr.**  
*Managing Director, Stoll, Keenon, Ogden, PLLC*

**Pat Madden**  
*President, Pro Sports Management*

**Bill Owen**  
*President, Lexington Convention Center*

**Ralph Pawsat**  
*President, Wald, LLC*

**P.G. Peebles**  
*President, Urban League of Lexington*

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*Attorney, McBrayer, McGinnis, Leslie and Kirkland*

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*Provost, University of Kentucky*

**Dr. William Rood**  
*Rood & Riddle Equine Hospital*

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*Senior Vice President HDR-Quest Engineers, Inc.*

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*Vice President, Ball Homes*

**Steve Sherman**  
*President, Sherman-Carter-Barnhart Architects*

**Linda Slagel**  
*President, Highbridge Spring Water*

**Nick Strong**  
*Owner, Old Colony Insurance Services*

**Mike Tearney**  
*Gatton College Associate Dean Emeritus, University of Kentucky*

**Bill Thomason**  
*President, Keeneland Association, Inc.*

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**Central Bank, Madison County  
Advisory Board of Directors**

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*Broker/Owner, ERA  
Professional  
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*Attorney, Blevins Law, LLC*

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*EKU Professor  
Pastor, First Baptist Church*

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*Builder and Developer*

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*Partner, Combs, Parsons and  
Collins Funeral Home*

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*President*

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*Owner, Middletown Industrial*

**Clark Pergrem**  
*Owner, Onyx Coal Holdings*

**Mike Rice**  
*Owner, Cars of Kentucky, Inc.*

**Rita H. Smart**  
*Owner, The Bennett House*

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*Partner  
Ray, Foley, Hensley &  
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*Vice Chairman of the Board,  
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*Tutt Construction*

**Paul E. Sullivan**  
*Partner, Frost Brown Todd, LLC*

**Benjamin G. Taylor**  
*Taylor Made Farm & Sales  
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*President*

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Kentucky Advisory Board of  
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*Retired Urologist*

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*President*

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*COO, SFA/PDT Architects*

**Doug Ridenour**  
*President, Federal  
Equipment*

**Gregory Shumate**  
*Member, Frost Brown Todd, LLC*

**Ray Will, M.D.**  
*Cardiothoracic Surgeon*

**John Yeager**  
*Owner, Ashley Development*

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Judge-Executive*

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*Director of Operations  
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*Retired Vice President &  
Assistant Treasurer  
Central Bank, Winchester*

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*President*

**Rex McCrary, D.M.D.**  
*Dentist*

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*Assistant Vice President  
The Allen Company*

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*President, Palmer  
Engineering Co.*

**Patricia M. Smith**  
*President, MD Consulting, Inc.*

**Robert Strode**  
*Retired*

**Mary Jane Warner**  
*Manager of Power Delivery,  
East Kentucky Power  
Cooperative, Inc.*

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County Board of Directors**

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*Chairman, Blue Equity, LLC*

**Ronald L. Carmicle**  
*Chairman, Central Bank of  
Jefferson County, President &  
Owner, River City Development*

**Marcia Cassidy**  
*Director, Classical Studies  
Institute of Louisville*

**Luther Deaton, Jr.**  
*CEO, Central Bank of  
Jefferson County*

**Michael D. Foley**  
*Partner  
Ray, Foley, Hensley &  
Company, PLLC Certified  
Public Accountants*

**William P. Malone**  
*Retired, Deming, Malone,  
Livesay & Ostroff*

**James Clay Smith**  
*President*

**William E. Summers, IV**  
*Retired, Deputy Mayor,  
Louisville Metro Government*

**Jude Thompson**  
*Owner & CEO, Transform  
Business Solutions, LLC*

# OFFICERS

## Central Bancshares, Inc.

Luther Deaton, Jr.  
*Chairman, President & CEO*

Joan D. Kincaid  
*Vice Chairman*

Anne B. Carter  
*Vice President*

Ranee Leland  
*Vice President & Corporate Secretary*

C. Gregory Stacy  
*Treasurer*

## Central Bank, Lexington

### ADMINISTRATION

Luther Deaton, Jr.  
*Chairman, President & CEO*

Ranee Leland  
*Vice President & Corporate Secretary*

### Auditing

Craig L. Daniels, CPA  
*Senior Vice President*

Lisa S. Grant, CRCM  
*Vice President & Compliance Officer*

Donna J. Craven, CRCM  
*Vice President*

Danny C. Noland  
*Vice President*

### COMMERCIAL BANKING

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*Executive Vice President*

### Credit Administration

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*Vice President*

Samuel Collins  
*Senior Credit Analyst*

Jarred W. Paull  
*Credit Analyst*

### Loan Review

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*Vice President*

David Chrisman  
*Senior Vice President*

D. Keith Preston  
*Vice President*

Leigh M. Carr  
*Assistant Vice President*

LeeAnn Layne  
*Assistant Vice President*

Michael Williams  
*Assistant Vice President*

### Loan Services

Laura L. Schweitzer  
*Senior Vice President*

Timothy R. Austin  
*Assistant Vice President*

### Loan Processing

Donna M. Turner  
*Vice President*

### Special Assets

Ellen Sharp  
*Vice President*

Steve Hall  
*Vice President*

Julie Szymanski  
*Assistant Vice President*

Becky Mullins  
*Special Assets Officer*

### Commercial Lending

Mark Kaufmann  
*Senior Vice President*

Mark R. Fox  
*Vice President*

David Ross  
*Vice President*

Jake Schirmer  
*Vice President*

Stephen J. Mallory  
*Assistant Vice President*

Shane Anderson  
*Commercial Lending Officer*

### Consumer Lending

Jerry F. Smalley  
*Vice President*

### Mortgage Lending

Paul R. Thornsberry  
*Senior Vice President*

Megan Barlow  
*Vice President*

Paul B. Drake  
*Vice President*

Christopher R. Kincaid  
*Vice President*

Jordan Owens  
*Assistant Vice President*

### Small Business

Ernest W. Dolihite  
*Senior Vice President*

Richard D. Hartley  
*Vice President*

Terri A. Jones  
*Vice President*

Alicia F. Smith  
*Assistant Vice President*

### Central Bank Mortgage

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*Senior Vice President*

Susan Bradley  
*Vice President*

Tom Breathitt  
*Vice President*

Brad Fields  
*Vice President*

Rebecca Haddix  
*Vice President*

Catherine Himes  
*Vice President*

Lorraine Kinley  
*Vice President*

Brian W. West  
*Vice President*

Lisa Hart  
*Assistant Vice President*

### HUMAN RESOURCES

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*Executive Vice President*

Amy Manning  
*Vice President*

Shelia Plymale  
*Vice President*

June Carpenter  
*Human Resources Officer*

### TECHNOLOGY SERVICES

Julia Bondra  
*Executive Vice President*

Anna Eliassen  
*Vice President*

E. Sean Profit  
*Vice President*

Kevin J. Lippert  
*Assistant Vice President*

Brian D. Catron  
*Application Development Officer*

Chris Schum  
*Information Security Officer*

Paul Stewart  
*Technology Services Officer*

### RETAIL BANKING

David L. Moore  
*Executive Vice President*

Michael Gartner  
*Senior Vice President*

Chris McGaughy  
*CRA Community Development Officer*

### Banking Centers

Karen Burton  
*Assistant Vice President*

Lana Alexander  
*Retail Banking Officer*

Ugochi E. Alinnor  
*Retail Banking Officer*

Jeffrey Benton  
*Retail Banking Officer*



# OFFICERS

**Gina Enslinger**  
*Retail Banking Officer*

**Angela M. Friesz**  
*Retail Banking Officer*

**Barbara Johnson**  
*Retail Banking Officer*

**Pamela Lancaster**  
*Retail Banking Officer*

**Ashley Norvell**  
*Retail Banking Officer*

**Laura M. Owens**  
*Retail Banking Officer*

**Philip Rochester**  
*Retail Banking Officer*

**Alexandra E. Terry**  
*Retail Banking Officer*

## **Client Services**

**Cathy K. Combs**  
*Senior Vice President*

**Diane Williams**  
*Client Services Officer*

## **FINANCIAL PLANNING AND CONTROL**

**Edward Barnes**  
*Executive Vice President & Chief Financial Officer*

**Shawn Presnell**  
*Vice President*

**Lisa A. Williamson**  
*Financial Planning Officer*

## **ENTERPRISE RISK MANAGEMENT**

**C. Gregory Stacy**  
*Executive Vice President*

## **Funds Management**

**James R. Nall**  
*Assistant Vice President*

## **MARKETING**

**Stephen C. Kelly**  
*Executive Vice President*

**Lesley Keller**  
*Marketing Officer*

## **Correspondent Banking**

**Doug Flynn**  
*Correspondent Banking Officer*

## **OPERATIONS AND SUPPORT**

### **Operations**

**Anne B. Carter**  
*Executive Vice President*

**Karen G. Crawley**  
*Senior Vice President*

**Robin Michul**  
*Senior Vice President*

**Harvey Sword**  
*Vice President*

## **Internet Banking**

**Brenda P. Oaks**  
*Internet Banking Officer*

## **Card Services**

**Beverly Smalley**  
*Assistant Vice President*

## **Corporate Services**

**Karen Rowland**  
*Senior Vice President & Corporate Treasury Manager*

**Maggie Abney**  
*Vice President*

**Tracy Reid**  
*Vice President*

**Lisa K. Vickers**  
*Vice President*

**Chris Campbell**  
*Assistant Vice President*

## **Deposit Services**

**Alisa Durham**  
*Vice President*

## **Bank Security**

**Jeff D. Jacob**  
*Senior Vice President & Security, BSA & AML Officer*

**Angela D. Campbell**  
*Operations Officer*

## **WEALTH MANAGEMENT**

### **Trust**

**Barry Hickey**  
*Senior Vice President & Trust Manager*

## **Business Development**

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*Vice President*

## **Employee Benefits**

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*Vice President*

**Sheila C. Parks**  
*Vice President*

## **Operations**

**Gayle Dockery**  
*Assistant Vice President*

## **Personal Trust**

**Kathryn Wilson Gibson**  
*Senior Vice President*

**Eloise G. Penn**  
*Vice President*

**Carolyn Bishop**  
*Trust Officer*

**Anna Hovekamp**  
*Trust Officer*

## **Investment Management**

**Timothy D. Fyffe**  
*Senior Vice President & Senior Portfolio Manager*

**Thomas Corr**  
*Vice President & Senior Portfolio Manager*

## **Private Banking**

**Gregory M. Shewmaker**  
*Senior Vice President & Private Banking Manager*

**Rita L. Bugg**  
*Vice President*

**Leslie Fannin**  
*Vice President*

**Alicia Jordan**  
*Vice President*

**Christopher Thomason**  
*Vice President*

**Matthew Frank**  
*Private Banking Officer*

## **Central Insurance Services**

**Ross Barnette**  
*President*

**Tom Francis**  
*Vice President*

**Rob Wessel**  
*Vice President*

**Steven P. Wright**  
*Vice President*

**Don Yaden**  
*Vice President*

**Beverly Hicks**  
*Commercial Insurance Officer*

## **Central Investment Center, Inc.**

**Jeff Ginnan**  
*Executive Vice President & Senior Financial Advisor*

**Jeff Fields, CRPS®**  
*Vice President & Financial Advisor*

**Tony Brown**  
*Financial Advisor*

**Jim DeMoss**  
*Financial Advisor*

**Deborah Fisher**  
*Financial Advisor*

**Jacobus M. Ockers**  
*Financial Advisor*

**Thomas E. Roberts, CFP®**  
*Financial Advisor*

# OFFICERS

## Central Bank, Georgetown

Kimberly E. Marshall  
*President*

Jennifer J. Roberts  
*Vice President*

Patricia Voigt  
*Vice President*

Jennifer Baldwin  
*Assistant Vice President*

## Mortgage Lending

Ashley Weir  
*Assistant Vice President*

## Central Bank, Madison County

Jeff Fultz  
*President*

Cameron Abney  
*Senior Vice President &  
Senior Market Lender*

Scott Johnson  
*Vice President*

Ken Riley  
*Vice President*

## Mortgage Lending

Donna Haney  
*Vice President*

## Central Bank, Nicholasville

Alan S. VanArsdall  
*President*

Tom Porter  
*Executive Vice President &  
Senior Market Lender*

Cathy Lowe  
*Vice President*

Jill Slone  
*Assistant Vice President*

Brandy Osborne  
*Commercial Lending Officer*

## Mortgage Lending

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*Vice President*

Monna Treadway  
*Assistant Vice President*

## Central Bank, Northern Kentucky

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*President*

Matthew E. Eilers  
*Vice President &  
Senior Market Lender*

Karen J. Homan  
*Vice President*

## Mortgage Lending

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*Assistant Vice President*

## Retail Banking

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*Vice President &  
Retail Development Officer*

Troy Fedders  
*Vice President &  
Retail Banking Officer*

## Private Banking

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*Senior Vice President*

Karen Hartig  
*Vice President*

Larry Luebbers  
*Vice President*

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*President*

Tim M. Duncan  
*Senior Vice President*

Lisa T. Earlywine  
*Vice President*

Tammy M. Carroll  
*Assistant Vice President &  
Retail Development Officer*

Melissa Shimmfessel  
*Retail Banking Officer*

## Mortgage Lending

Lee Coleman  
*Assistant Vice President*

Amy Turner  
*Assistant Vice President*

## Central Bank, Jefferson County

James Clay Smith  
*President*

Jeff D. Jacob  
*Senior Vice President &  
Security, BSA & AML Officer*

Lisa S. Grant, CRCM  
*Vice President &  
Compliance Officer*

William E. Summers, V  
*Senior Vice President &  
Business Development Officer*

## Commercial Banking

Amy Sullivan  
*Senior Vice President*

## Mortgage Lending

Jeanie Gammon  
*Assistant Vice President*

Retail Banking  
David Bond  
*Vice President &  
Retail Development Officer*

Elaine Fawbush  
*Assistant Vice President*

Casey Steitz  
*Retail Banking Officer*

## Private Banking

Robert Slider  
*Senior Vice President*

Mary Littrell  
*Vice President*

## Wealth Management

Bill Kaiser  
*Vice President*



[centralbank.com](http://centralbank.com)

(859) 253-6222

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Central Bank & Trust Co. and Central Bank of Jefferson County are subsidiaries of Central Bancshares, Inc.



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