

  
Central Bancshares, Inc.

CONNECTING WITH  
OUR  
COMMUNITIES.



2015  
SECOND QUARTER  
REPORT



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

# HELPING TO KEEP OUR COMMUNITIES STRONG.

## SUNRISE CHILDREN'S SERVICES



Sunrise Children's Services have provided care and hope to children in need across Kentucky since 1869. A leader in resources for disadvantaged children, Sunrise supplies foster care, residential treatment and other public services. In 2015, Central Bank was a sponsor of the Sunrise Golf Classic to benefit this invaluable organization.

## 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

CENTRAL BANK  
300 West Vine Street  
Lexington, KY 40507

# FINANCIAL HIGHLIGHTS

For six months ended June 30

	2015	2014	2013	2012	2011
<b>RESULTS OF OPERATIONS:</b>					
Net income	\$ 8,967,689	\$ 7,213,506	\$ 6,170,299	\$ 6,236,462	\$ 5,778,375
Net income per share	25.77	20.73	17.73	17.92	16.61
Cash dividends per share	0.00	0.00	0.00	0.00	0.00
Book value per share at quarter end	616.70	575.56	535.26	498.53	466.11
<b>AT JUNE 30:</b>					
Assets	\$2,130,931,380	\$2,082,171,167	\$2,101,380,243	\$2,130,888,177	\$2,108,346,500
Earning assets	1,994,376,928	1,922,488,853	1,945,033,310	1,952,972,650	1,929,807,015
Net loans	1,595,584,513	1,617,240,754	1,561,373,874	1,634,177,922	1,681,483,283
Deposits	1,798,880,596	1,758,002,648	1,775,738,596	1,838,962,932	1,824,806,829
Shareholders' equity	214,564,304	200,250,189	186,228,698	173,450,399	162,169,002
<b>PERFORMANCE RATIOS:</b>					
Return on average assets	0.85%	0.70%	0.59%	0.59%	0.55%
Return on average shareholders' equity	8.62%	7.38%	6.75%	7.33%	7.29%
Average tangible equity					
to average assets	9.25%	8.87%	8.11%	7.38%	6.78%
Net charge-offs to average loans	0.02%	0.15%	0.32%	0.22%	0.29%
Allowance for loan losses as a					
percentage of quarter end loans	1.40%	1.48%	1.64%	1.85%	1.45%
Net interest margin (tax equivalent)	3.70%	3.86%	3.60%	3.86%	4.08%

\*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

	June 30 2015	June 30 2014
<b>ASSETS</b>		
Cash and due from banks	\$ 43,291,740	\$ 55,477,559
Federal funds sold	173,900,000	63,400,000
Total cash and cash equivalents	<u>217,191,740</u>	<u>118,877,559</u>
Securities	218,141,315	235,096,999
Loans, net of unearned income	1,618,237,506	1,641,515,051
Allowance for loan losses	<u>(22,652,993)</u>	<u>(24,274,297)</u>
Loans, net	1,595,584,513	1,617,240,754
Premises and equipment, net	37,080,888	37,675,915
Federal Home Loan Bank stock	6,751,100	6,751,100
Intangible assets	14,513,257	14,795,164
Prepaid expenses and other assets	<u>41,668,567</u>	<u>51,733,676</u>
<b>Total assets</b>	<b>\$ 2,130,931,380</b>	<b>\$ 2,082,171,167</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
Deposits:		
Non-interest bearing	\$ 538,747,049	\$ 497,569,554
Interest bearing	<u>1,260,133,547</u>	<u>1,260,433,094</u>
Total deposits	1,798,880,596	1,758,002,648
Customer sweep accounts	74,253,649	81,584,262
Federal funds purchased	500,000	500,000
Federal Home Loan Bank advances	2,618,667	2,804,057
Long term debt payable	19,600,000	24,400,000
Other liabilities	<u>20,514,164</u>	<u>14,630,011</u>
Total liabilities	1,916,367,076	1,881,920,978
<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	210,121,180	192,764,465
Accumulated other comprehensive income (loss)	<u>(5,926,564)</u>	<u>(2,883,964)</u>
Total shareholders' equity	214,564,304	200,250,189
<b>Total liabilities and shareholders' equity</b>	<b>\$ 2,130,931,380</b>	<b>\$ 2,082,171,167</b>

For six months ended

## CONSOLIDATED STATEMENTS OF INCOME

	June 30 2015	June 30 2014
<b>INTEREST INCOME</b>		
Interest and fees on loans	\$ 37,679,049	\$ 38,632,289
Interest on securities	1,286,285	1,466,506
Interest on short term investments	218,213	64,541
	<u>39,183,547</u>	<u>40,163,336</u>
<b>INTEREST EXPENSE</b>		
Interest on deposits	2,571,572	2,910,393
Interest on borrowed funds	618,093	1,057,038
	<u>3,189,665</u>	<u>3,967,431</u>
Net interest income	35,993,882	36,195,905
Provision for loan losses	-	2,814,523
Net interest income after provision for loan losses	<u>35,993,882</u>	<u>33,381,382</u>
<b>OTHER INCOME</b>		
Service charges on deposit accounts	4,034,341	4,314,577
Service charges on loans	5,252,853	3,958,175
Wealth management income	6,359,527	6,315,140
Other income	1,386,452	1,336,768
	<u>17,033,173</u>	<u>15,924,660</u>
<b>OTHER EXPENSES</b>		
Salaries	17,245,709	16,131,537
Benefits	3,711,432	3,702,208
Occupancy	8,560,643	8,495,688
Other non-interest expenses	12,788,924	13,083,563
	<u>42,306,708</u>	<u>41,412,996</u>
Income before provision for income taxes	10,720,347	7,893,046
Provision for income taxes	1,752,658	679,540
<b>Net income</b>	<u>\$ 8,967,689</u>	<u>\$ 7,213,506</u>
<b>Basic earnings per share</b>	<u>\$ 25.77</u>	<u>\$ 20.73</u>

# BOARDS OF DIRECTORS



*Luther Deaton, Jr.*  
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**  
*VP of Development, Retail Division, Booth Energy*

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

**G. Michael Ritchie**  
*Executive Vice President  
Quantum Spatial, Inc.*

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

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*Retired Superintendent  
Scott County Board of Education*

**Mason "Butch" Glass**  
*Community Volunteer*

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*CEO, Georgetown Community Hospital*

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

**Kimberly E. Marshall**  
*President*

**Randy Mason**  
*Owner-Operator,  
McDonald's*

**W. Thomas Prather**  
*Chairman, Central Bank,  
Georgetown &  
Mayor - City of  
Georgetown*

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

**Dennis Anderson**  
*President, Anderson Communities*

**Rick Avare**  
*MAP Entities*

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

**Jed Bullard**  
*Owner, E.D. Bullard Company*

**Kiki Courtelis**  
*President, J & C  
Kentucky, Inc.*

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

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

**Dr. Michael Karpf**  
*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, Hamburg Place*

**Mark Nabity**  
*President, Grayhawk,  
LLC*

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

**Jim Parsons**  
*CFO, Ball Homes, LLC*

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

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

**Brent Rice**  
*Attorney, McBrayer, McGinnis, Leslie and Kirkland*

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

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

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

**Denis Steiner**  
*CEO, Denham Blythe Company, Inc.*

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

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

**Dr. Russell Travis**  
*Travis Neurosurgical Consulting*

**Randy Walker**  
*President, Randy Walker Electrical Contractors, Inc.*

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

**Dianna Ackerman**  
*Broker/Owner, ERA  
Professional  
Hometown Services*

**Frankie C. Blevins, Jr.**  
*Attorney, Blevins Law, LLC*

**Robert R. Blythe**  
*EKU Professor  
Pastor, First Baptist Church*

**James R. Carr**  
*Builder and Developer*

**Shannon Combs**  
*Partner, Combs, Parsons and  
Collins Funeral Home*

**Jeff Fultz**  
*Market President*

**James Ernest Hillard**  
*Owner, Middletown Industrial*

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

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

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

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*Owner, Zaxby's*

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

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*Vice Chairman of the Board,  
Central Bancshares, Inc.*

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*Tutt Construction*

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*Partner, Frost Brown Todd, LLC*

**Benjamin G. Taylor**  
*Taylor Made Farm & Sales  
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**Alan S. VanArsdall**  
*Market President*

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Advisory Board of Directors**

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*Tonya Burns Law*

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*Senior Vice President & COO  
St. Elizabeth Healthcare,  
Florence*

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*Retired, Community Relations  
Toyota Motor Manufacturing*

**Joseph A. Creevy, M.D.**  
*Retired Urologist*

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*Owner, Edgewood Electric*

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*Chairman*

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*COO, SFA/PDT Architects*

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

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

**Greg Schrand**  
*President, GSE, Inc.*

**James Uebel**  
*Market President*

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

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

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Advisory Board of Directors**

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*Director of Operations  
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*Market President*

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

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*Assistant Vice President  
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*President, Palmer  
Engineering Co.*

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*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  
Partner, McCall Group*

**Marcia Cassady**  
*Director, Capital Link  
Consultants*

**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*

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

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

**Mark Wheeler**  
*Market President*

# OFFICERS

## Central Bancshares, Inc.

Danny C. Noland  
*Vice President*

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*

### COMMERCIAL BANKING

Gregory A. Bibb  
*Executive Vice President*

### Credit Administration

Jason A. Smith  
*Vice President*

Samuel Collins  
*Senior Credit Analyst*

Chris Conkright  
*Credit Analyst Officer*

Amber Ousley  
*Credit Analyst Officer*

### Loan Review

Marie A. Young  
*Vice President*

David Chrisman  
*Senior Vice President*

D. Keith Preston  
*Vice President*

Leigh M. Carr  
*Assistant Vice President*

LeeAnn Layne  
*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  
*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*

Shane Anderson  
*Assistant Vice President*

Stephen J. Mallory  
*Assistant Vice President*

### Consumer Lending

Jerry F. Smalley  
*Vice President*

### Mortgage Lending

Paul R. Thornsberry  
*Senior Vice President*

Megan Barlow  
*Vice President*

Paul B. Drake  
*Vice President*

Jordan Owens  
*Assistant Vice President*

Jarred W. Paull  
*Commercial Mortgage Officer*

### Small Business

Ernest W. Dolihite  
*Senior Vice President*

Richard D. Hartley  
*Vice President*

Terri A. Jones  
*Vice President*

Jeff Murphy  
*Vice President*

### Central Bank Mortgage

Ed Workman  
*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*

Vina Risner  
*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

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*Executive Vice President*

Anna Clayton  
*Vice President*

Kevin J. Lippert  
*Vice President*

E. Sean Profit  
*Vice President*

Brian D. Catron  
*Application Development Officer*

Chris Schum  
*Information Security Officer*

### RETAIL BANKING

David L. Moore  
*Executive Vice President*

Michael Gartner  
*Senior Vice President*

Chris McGaughey  
*CRA Community Development Officer*

### Banking Centers

Karen Burton  
*Assistant Vice President*

Angela M. Friesz  
*Assistant Vice President*

Philip Rochester  
*Assistant Vice President*

Lana Alexander  
*Retail Banking Officer*

Jeffrey Benton  
*Retail Banking Officer*



# OFFICERS

Sharon Bradley  
*Retail Banking Officer*

Gina Ensminger  
*Retail Banking Officer*

Barbara Johnson  
*Retail Banking Officer*

Pamela Matney  
*Retail Banking Officer*

Laura M. Owens  
*Retail Banking Officer*

Ashley N. Rodgers  
*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

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*Executive Vice President  
& Chief Financial Officer*

Robin Oliver  
*Senior Vice President*

Shawn Presnell  
*Vice President*

Mark Kendall  
*Financial Planning  
Officer*

Lisa A. Williamson  
*Financial Planning  
Officer*

## ENTERPRISE RISK MANAGEMENT

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*Executive Vice President*

Beth Lakes  
*Vice President*

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*Assistant Vice President*

## MARKETING

Stephen C. Kelly  
*Executive Vice President*

Lesley K. Catron  
*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  
*Assistant Vice President*

## Card Services

Beverly Smalley  
*Assistant Vice President*

## Corporate Services

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*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

Lisa Durham  
*Vice President*

## Bank Security

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

Angela D. Campbell  
*Operations Officer*

## WEALTH MANAGEMENT

### Trust

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*Senior Vice President &  
Trust Manager*

## Business Development

Charles N. Rush, Jr.  
*Vice President*

## Employee Benefits

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*Vice President*

Sheila C. Parks  
*Vice President*

## Operations

Gayle Dockery  
*Assistant Vice President*

## Personal Trust

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*Senior Vice President*

Elizabeth Johns  
*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*

R. Scott King  
*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*

Mark Ruddell  
*Vice President*

Christopher Thomason  
*Vice President*

Matthew Frank, CFP®  
*Assistant Vice President*

## Central Insurance Services

Ross Barnette  
*President*

Tom Francis  
*Vice President*

Rob Wessel  
*Vice President*

Justin Whipple  
*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*

# OFFICERS

Tony Brown  
*Financial Advisor*

Jim DeMoss  
*Financial Advisor*

Deborah Fisher  
*Financial Advisor*

Jacobus M. Ockers  
*Financial Advisor*

Thomas E. Roberts, CFP®  
*Financial Advisor*

## Central Bank, Georgetown

Kimberly E. Marshall  
*Market President*

Jennifer J. Roberts  
*Vice President*

Patricia Voigt  
*Vice President*

Jennifer Baldwin  
*Assistant Vice President*

## Mortgage Lending

Ashley Weir  
*Vice President*

## Central Bank, Madison County

Jeff Fultz  
*Market 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

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*Market 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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*Market President*

Brett Blackwell  
*Senior Vice President &  
Senior Market Lender*

Matthew E. Eilers  
*Vice President*

Karen J. Homan  
*Vice President*

Joshua Lehman  
*Assistant Vice President*

## Mortgage Lending

Dennis Barnes  
*Assistant Vice President*

## Retail Banking

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*Vice President &  
Retail Development Officer*

Troy Fedders  
*Vice President*

Jeffrey Wagner  
*Vice President*

Diana Webster  
*Vice President*

## Private Banking

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*Senior Vice President*

Karen Hartig  
*Vice President*

Larry Luebbers  
*Vice President*

## Central Bank, Winchester

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*Market President*

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*Senior Vice President*

Lisa T. Earlywine  
*Vice President*

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

Melissa Shimfessel  
*Retail Banking Officer*

## Mortgage Lending

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*Assistant Vice President*

Amy Turner  
*Assistant Vice President*

## Central Bank, Jefferson County

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*Market President*

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

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

## Commercial Banking

Amy Sullivan  
*Senior Vice President*

Joan Strafer  
*Vice President*

Cynthia Caldwell  
*Assistant Vice President*

## Mortgage Lending

Jeanie Gammon  
*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

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*Vice President*



centralbank.com  
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(800) 637-6884

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



Member FDIC