

# CELEBRATING 75 YEARS OF STRENGTHENING EVERY COMMUNITY WE SERVE.

2021 SECOND QUARTER REPORT



**Central Bancshares, Inc.**

Central Bank & Trust Co. • Central Insurance Services • Central Investment Center, Inc.

# FOCUSED ON COMMUNITY SINCE 1946.



## 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:

MARKETING  
CENTRAL BANK  
300 West Vine Street  
Lexington, KY 40507

# FINANCIAL HIGHLIGHTS

As of and for the six months ended June 30

| (dollars in thousands, except share data) | 2021         | 2020         | 2019         | 2018         | 2017         |
|---|--------------|--------------|--------------|--------------|--------------|
| <b>RESULTS OF OPERATIONS:</b>             |              |              |              |              |              |
| Net income                                | \$ 16,788    | \$ 10,150    | \$ 16,516    | \$ 13,639    | \$ 9,115     |
| Net income per share                      | 0.48         | 0.29         | 0.47         | 0.39         | 0.26         |
| Book value per share at quarter end       | 9.94         | 9.16         | 8.55         | 7.72         | 7.10         |
| <b>AT JUNE 30:</b>                        |              |              |              |              |              |
| Assets                                    | \$ 3,467,780 | \$ 3,147,408 | \$ 2,675,493 | \$ 2,510,926 | \$ 2,315,608 |
| Earning assets                            | 3,366,059    | 3,034,433    | 2,575,699    | 2,396,639    | 2,185,381    |
| Loans, net                                | 2,362,482    | 2,359,550    | 2,112,764    | 2,018,027    | 1,851,995    |
| Deposits                                  | 2,849,060    | 2,537,665    | 2,141,569    | 2,052,387    | 1,939,642    |
| Shareholders' equity                      | 345,791      | 318,690      | 297,325      | 268,444      | 247,045      |
| <b>PERFORMANCE RATIOS:</b>                |              |              |              |              |              |
| Return on average assets                  | 0.99%        | 0.70%        | 1.29%        | 1.12%        | 0.80%        |
| Return on average shareholders' equity    | 10.06%       | 6.52%        | 11.58%       | 10.50%       | 7.58%        |
| Average tangible equity                   |              |              |              |              |              |
| to average tangible assets                | 9.50%        | 10.31%       | 10.66%       | 10.12%       | 10.02%       |
| Net charge-offs to average loans          | 0.03%        | 0.05%        | 0.05%        | 0.02%        | 0.04%        |
| Allowance for loan losses as a            |              |              |              |              |              |
| percentage of quarter end loans           | 1.05%        | 0.90%        | 1.00%        | 1.04%        | 1.16%        |
| Net interest margin (tax equivalent)      | 3.18%        | 3.58%        | 4.10%        | 4.02%        | 3.94%        |

## CONSOLIDATED BALANCE SHEETS

(in thousands, except share data)

|  | June 30<br>2021     | June 30<br>2020     |
|--|---------------------|---------------------|
| <b>ASSETS</b>  |                     |                     |
| Cash and due from financial institutions   | \$ 47,320           | \$ 56,165           |
| Interest bearing deposits with other financial institutions  | 599,500             | 374,100             |
| Total cash and cash equivalents  | <u>646,820</u>      | <u>430,265</u>      |
| Debt securities  | 372,222             | 272,659             |
| Loans, net of unearned income  | 2,387,586           | 2,380,923           |
| Allowance for loan losses  | (25,104)            | (21,373)            |
| Loans, net   | <u>2,362,482</u>    | <u>2,359,550</u>    |
| Premises and equipment, net  | 26,470              | 26,867              |
| Federal Home Loan Bank stock   | 6,751               | 6,751               |
| Intangible assets  | 14,313              | 14,313              |
| Prepaid expenses and other assets  | 38,722              | 37,003              |
| <b>Total assets</b>  | <b>\$ 3,467,780</b> | <b>\$ 3,147,408</b> |
| <b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>  |                     |                     |
| Deposits:  |                     |                     |
| Non-interest bearing   | \$ 1,167,523        | \$ 1,007,768        |
| Interest bearing   | 1,681,537           | 1,529,887           |
| Total deposits   | <u>2,849,060</u>    | <u>2,537,655</u>    |
| Repurchase agreements  | 209,764             | 183,949             |
| Federal funds purchased  | 500                 | 500                 |
| Federal Home Loan Bank advances  | 25,301              | 55,317              |
| Subordinated debentures  | 15,000              | 15,000              |
| Other liabilities  | 22,364              | 36,297              |
| Total liabilities  | <u>3,121,989</u>    | <u>2,828,718</u>    |
| <b>SHAREHOLDERS' EQUITY</b>  |                     |                     |
| Common stock (voting), \$10 par value; 350,000 shares authorized;<br>347,922 shares issued and outstanding         | 3,479               | 3,479               |
| Common stock (non-voting), no par value; 34,650,000 shares authorized;<br>34,444,278 shares issued and outstanding | -                   | -                   |
| Additional paid-in capital   | 6,890               | 6,890               |
| Retained earnings  | 336,891             | 316,829             |
| Unearned Employee Stock Ownership Shares   | -                   | (662)               |
| Accumulated other comprehensive loss   | (1,469)             | (7,846)             |
| Total shareholders' equity   | <u>345,791</u>      | <u>318,690</u>      |
| Total liabilities and shareholders' equity   | <b>\$ 3,467,780</b> | <b>\$ 3,147,408</b> |

## CONSOLIDATED STATEMENTS OF INCOME

(in thousands, except share data)

|   | For the six months ended |                  |
|---|--------------------------|------------------|
|   | June 30                  | June 30          |
|   | 2021                     | 2020             |
| <b>INTEREST AND DIVIDEND INCOME</b>                 |                          |                  |
| Loans, including fees                               | \$ 52,192                | \$ 50,614        |
| Debt securities                                     | 1,399                    | 2,596            |
| Deposits with other financial institutions          | 319                      | 1,104            |
|   | <u>53,910</u>            | <u>54,314</u>    |
| <b>INTEREST EXPENSE</b>                             |                          |                  |
| Interest on deposits                                | 1,618                    | 3,701            |
| Interest on borrowed funds                          | 507                      | 859              |
|   | <u>2,125</u>             | <u>4,560</u>     |
| Net interest income                                 | 51,785                   | 49,754           |
| Provision for loan losses                           | 727                      | 3,327            |
| Net interest income after provision for loan losses | <u>51,058</u>            | <u>46,427</u>    |
| <b>NON-INTEREST INCOME</b>                          |                          |                  |
| Service charges on deposit accounts                 | 2,705                    | 2,981            |
| Service charges on loans                            | 6,778                    | 5,561            |
| Wealth management income                            | 9,001                    | 7,479            |
| Other income  | 4,249                    | 3,516            |
|   | <u>22,733</u>            | <u>19,537</u>    |
| <b>NON-INTEREST EXPENSE</b>                         |                          |                  |
| Salaries  | 22,316                   | 21,876           |
| Benefits  | 4,827                    | 7,073            |
| Occupancy and equipment                             | 9,642                    | 10,685           |
| Other non-interest expenses                         | 17,067                   | 15,299           |
|   | <u>53,852</u>            | <u>54,933</u>    |
| Income before income taxes                          | 19,939                   | 11,031           |
| Income taxes  | 3,151                    | 881              |
| <b>Net income</b>                                   | <u>\$ 16,788</u>         | <u>\$ 10,150</u> |
| <b>Basic earnings per share</b>                     | \$ 0.48                  | \$ 0.29          |

# 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.

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

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President & CEO, Bridgeman Foods Inc.

**Michael D. Foley**  
Retired Partner  
RFH, PLLC Certified Public Accountants

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Vice President of Development, Retail Division, Booth Energy

**G. Michael Ritchie**  
Owner, MND Holdings, LLC

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

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Retired Superintendent, Scott County Board of Education

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Chairman, President & CEO, Central Bancshares, Inc. and Central Bank & Trust Co.

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Community Volunteer

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CEO, Georgetown Community Hospital

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Retired Scott County Judge Executive

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Market President

**Randy Mason**  
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**W. Thomas Prather**  
Chairman, Central Bank Georgetown & Mayor of Georgetown

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Owner, E.D. Bullard Company

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Gorman Company

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CFO, Congleton Hacker Company

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President, Lane's End Farm

**Crinda Francke**  
President, ExecuTrain of Kentucky

**Don Howard, Jr.**  
President, H&W Management

**John Irvin, Jr.**  
Attorney, Kinkead & Stilz, PLLC

**Bill Justice**  
President, Justice Real Estate

**Louis Mulloy**  
LTM Associates, LLC

**Deborah Spike-Pierce, DVM**  
President & CEO, Rood & Riddle Equine Hospital

**Bill Quenomoen**  
CEO, Denham-Blythe Company

**Nick Rowe**  
President, Kentucky American Water Co.

**Adolph Rupp III**  
Rupp & Associates, Inc.

**Kenny Schomp**  
President & Owner, Lexington Truck Sales, Inc.

**Nick Strong**  
President, Old Colony Insurance

**Bill Thomason**  
Retired President, Keeneland Association

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Retired President, University of Kentucky

**Lawrence Weathers**  
Chief of Police, Lexington

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President, Winterwood, Inc.

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Chairman, President & CEO, Central Bancshares, Inc. and Central Bank & Trust Co.

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Retired Partner  
RFH, PLLC Certified Public Accountants

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**William E. Summers IV**  
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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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Central Bancshares, Inc. and  
Central Bank & Trust Co.

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Market President

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Owner, Cars of Kentucky, Inc.

Rita H. Smart  
Owner, The Bennett House

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Owner, Zaxby's

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Chairman, President & CEO,  
Central Bancshares, Inc. and  
Central Bank & Trust Co.

Michael D. Foley  
Retired Partner  
RFH, PLLC Certified Public  
Accountants

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Vice Chairman of the Board,  
Central Bancshares, Inc. and  
Central Bank & Trust Co.

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Tutt, Inc.

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Partner, Frost Brown Todd, LLC

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Taylor Made Farm & Sales  
Agency, Inc.

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Market President

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CEO, Towne Properties

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Tonya Burns Law

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

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President & CEO  
Carlisle Enterprises

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Chairman, President & CEO,  
Central Bancshares, Inc. and  
Central Bank & Trust Co.

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CEO, Zalla Companies

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President, Munninghoff,  
Lange & Co.

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President, GSE, Inc.

Gregory Shumate  
Member, Frost Brown Todd, LLC

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Vice President & General  
Manager, Turner Construction  
Company

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Market President

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President & CEO, Verst Group  
Logistics, Inc., and Zenith Logistics

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Owner, Ashley Development

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Central Bancshares, Inc. and  
Central Bank & Trust Co.

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Market President

Gerald F. (Kelly) Healy III  
Director of Operations  
McDonald's

Glenn D. Leveridge  
Chairman, Central Bank  
Winchester

Rex McCrary, D.M.D.  
Dentist

Jeff Monohan  
President  
The Allen Company

Ralph J. Palmer  
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.

# OFFICERS

## Central Bancshares, Inc.

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

Joan D. Kincaid  
*Vice Chairman*

Susan L. Simmons  
*Vice President*

Ranee Leland  
*Vice President & Corporate Secretary*

Edward Barnes  
*Treasurer*

## Central Bank, Lexington

### ADMINISTRATION

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*Chairman, President & CEO*

Ranee Leland  
*Vice President & Corporate Secretary*

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*Executive Vice President*

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

Donna J. Craven, CRCM  
*Vice President*

Danny C. Noland  
*Vice President*

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*Executive Vice President*

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*Senior Vice President*

Shane Anderson  
*Vice President*

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*Vice President*

Stephen J. Mallory  
*Vice President*

Jeff Murphy  
*Vice President*

### Commercial Real Estate Lending

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*Vice President*

Susan A. Dean  
*Vice President*

Paul B. Drake  
*Vice President*

Gary Loucks  
*Vice President*

Jordan Owens  
*Vice President*

### Consumer Lending

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*Vice President*

Ramon Greene  
*Indirect Lending Officer*

Cameron Steiner  
*Consumer Mortgage Underwriter Officer*

### Central Bank Mortgage

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*Senior Vice President*

Tom Breathitt  
*Vice President*

Brad Fields  
*Vice President*

Lorraine Kinley  
*Vice President*

Brian W. West  
*Vice President*

Lisa Hart  
*Assistant Vice President*

Vina Risner  
*Assistant Vice President*

Bradley Sutherland  
*Assistant Vice President*

Melissa McCay  
*Secondary Mortgage Underwriter Officer*

Chris McGaughey  
*CRA Community Development Officer*

## Corporate Services

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*Senior Vice President*

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*Vice President*

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Allison Carter  
*Assistant Vice President*

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*Assistant Vice President*

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*Senior Vice President*

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*Assistant Vice President*

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*Credit Analyst Officer*

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*Vice President*

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*Assistant Vice President*

Mike McFarland  
*Special Assets Officer*

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*Vice President*

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*Vice President*

Leigh M. Carr  
*Assistant Vice President*

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*Vice President*

Terri A. Stein  
*Vice President*

## HUMAN RESOURCES

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*Executive Vice President*

Amy Manning  
*Senior Vice President*

Shelia Plymale  
*Senior Vice President*

June Carpenter  
*Vice President*

## TECHNOLOGY SERVICES

Julie Bondra  
*Executive Vice President*

Anna Clayton  
*Senior Vice President*

David Hake  
*Senior Vice President*

Kevin J. Lippert  
*Senior Vice President*

E. Sean Proffit  
*Vice President*

Adrian Embree  
*Technology Officer*

Kyle Hamilton  
*Technology Officer*

## RETAIL & PRIVATE BANKING

Gregory M. Shewmaker  
*Executive Vice President*

Michael Gartner  
*Senior Vice President*

Matthew S. Ratliff  
*Vice President*

### Banking Centers

Lana Alexander  
*Assistant Vice President*

Gina Ensminger  
*Assistant Vice President*

Angela M. Friesz  
*Assistant Vice President*

Barbara Johnson  
*Assistant Vice President*

Karen Lackey  
*Assistant Vice President*



# OFFICERS

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Sheila Carmack  
*Retail Banking Officer*

Rachel Jones  
*Retail Banking Officer*

Laura M. Owens  
*Retail Banking Officer*

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*Senior Vice President*

Diane Gentry  
*Client Services Officer*

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*Senior Vice President*

Christine Whalen  
*Marketing Officer*

## Correspondent Banking

Doug Flynn  
*Correspondent Banking Officer*

## Private Banking

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*Senior Vice President*

Leslie Flynn  
*Vice President*

Alicia Jordan  
*Vice President*

Christopher Thomason  
*Vice President*

Melissa Shimfessel  
*Private Banking Officer*

## FINANCIAL PLANNING

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*Executive Vice President & CFO*

Mark A. Hampton, CPA  
*Senior Vice President*

Mark Kendall  
*Assistant Vice President*

Lisa A. Williamson  
*Assistant Vice President*

## ENTERPRISE RISK MANAGEMENT

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*Executive Vice President*

Beth Lakes Robinson  
*Vice President*

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James R. Nall  
*Assistant Vice President*

## OPERATIONS AND SUPPORT

### Operations

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*Executive Vice President*

Karen G. Crawley  
*Senior Vice President*

Robin Michul  
*Senior Vice President*

Harvey Sword  
*Senior Vice President*

### Image Processing

Ryan Leigh Chapman  
*Assistant Vice President*

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*Assistant Vice President*

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*Assistant Vice President*

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Shawn Presnell  
*Vice President*

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*Vice President*

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*Vice President*

Angela D. Campbell  
*Assistant Vice President*

Alan Stewart  
*Security Officer*

Betsy Williams  
*Security Officer*

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*Executive Vice President*

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*Vice President*

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*Vice President*

Sheila C. Parks  
*Vice President*

Brett T. Trusty  
*Vice President*

### Operations

Leigh Ann Young  
*Assistant Vice President*

Carol Robinson  
*Trust Operations Supervisor*

### Personal Trust

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*Senior Vice President*

Elizabeth Johns  
*Vice President*

Matthew Frank, CFP®  
*Assistant Vice President*

Anna Hovekamp  
*Assistant Vice President*

Lauren Lovely  
*Assistant Vice President*

Ballard "Cash" Cassidy  
*Personal Trust Officer*

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*Senior Vice President*

Chris Andress, CFA®  
*Vice President*

Thomas Corr  
*Vice President*

Chris Taylor  
*Trust Officer*

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*President*

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*Vice President*

Rob Wessel  
*Vice President*

Justin Whipple  
*Vice President*

Steven P. Wright  
*Vice President*

Don Yaden  
*Vice President*

Chris Harrison  
*Assistant Vice President*

Andrew Alexander  
*Commercial Insurance Officer*

Joanna Gwinn-Estlin  
*Insurance Officer*

## CENTRAL INVESTMENT CENTER, INC.

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*Executive Vice President & Senior Financial Advisor*

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

Tony Brown  
*Financial Advisor*

Deborah Fisher  
*Financial Advisor*

Thomas E. Roberts, CFP®  
*Financial Advisor*

# OFFICERS

John Saunier  
*Financial Advisor*

Jennifer Wilson  
*Financial Advisor*

## CENTRAL BANK, GEORGETOWN

Kimberly E. Marshall  
*Market President*

Andrea Smith  
*Vice President*

## Mortgage Lending

Ashley Weir  
*Vice President*

## CENTRAL BANK, LOUISVILLE

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*Market President*

James E. Evans II  
*Senior Vice President &  
Senior Market Lender*

James "Jim" R. Sparks  
*Vice President*

John Hubbuch, Jr.  
*Vice President*

## Retail Banking

Edman Cundiff  
*Vice President*

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*Vice President*

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*Retail Banking Officer*

## Private Banking

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*Vice President*

Jim Morris  
*Vice President*

M. Trish Osborn  
*Vice President*

## Wealth Management

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*Vice President*

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*Market President*

Cameron Abney  
*Senior Vice President &  
Senior Market Lender*

Ken Riley  
*Vice President*

## Retail Banking

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*Vice President*

Kristy Napier  
*Retail Banking Officer*

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*Vice President*

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*Market President*

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*Assistant Vice President*

Jill Slone  
*Assistant Vice President*

Kathy Moore  
*Retail Banking Officer*

Adam Rodgers  
*Commercial Lending Officer*

## Mortgage Lending

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*Vice President*

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*Senior Vice President*

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*Vice President*

Karen J. Homan  
*Vice President*

Amy Roberts  
*Vice President*

JB Schmidt  
*Assistant Vice President*

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*Vice President*

Dottie Dawson  
*Mortgage Lending Officer*

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*Vice President*

Adam Metzger  
*Vice President*

Mark Minton  
*Vice President*

Diana Webster  
*Vice President*

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*Senior Vice President*

Larry Luebbers  
*Vice President*

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*Trust Officer*

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*Senior Vice President &  
Senior Market Lender*

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*Vice President*

Erica Parks  
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Deborah R. Banks  
*Retail Banking Officer*

Crystal Hunt  
*Retail Banking Officer*

## Mortgage Lending

Paula Beebe  
*Vice President*

Lee Coleman  
*Vice President*

# NOTES

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