

  
Central Bancshares, Inc.

CONNECTING WITH  
OUR  
COMMUNITIES.



2016  
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.

### DOWNTOWN LEXINGTON CORPORATION



The Downtown Lexington Corporation, in partnership with its members, is dedicated to enhancing downtown Lexington as a unique and vibrant destination to live, work, and play. Central Bank's enduring support of DLC, a relationship spanning more than 25 years, is a result of our own commitment to the success of the Lexington community. Most notably, Central Bank is the presenting sponsor of Thursday Night Live.

### 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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INFORMATION

MARKETING  
CENTRAL BANK  
300 West Vine Street  
Lexington, KY 40507

## FINANCIAL HIGHLIGHTS

For six months ended June 30

	2016	2015	2014	2013	2012
<b>RESULTS OF OPERATIONS:</b>					
Net income	\$ 9,158,772	\$ 8,967,689	\$ 7,213,506	\$ 6,170,299	\$ 6,236,462
Net income per share	26.32	25.77	20.73	17.73	17.92
Cash dividends per share	0.00	0.00	0.00	0.00	0.00
Book value per share at quarter end	663.62	616.70	575.56	535.26	498.53
<b>AT JUNE 30:</b>					
Assets	\$2,254,473,791	\$2,130,931,380	\$2,082,171,167	\$2,101,380,243	\$2,130,888,177
Earning assets	2,119,266,324	1,994,376,928	1,922,488,853	1,945,033,310	1,952,972,650
Net loans	1,685,733,205	1,595,584,513	1,617,240,754	1,561,373,874	1,634,177,922
Deposits	1,880,798,939	1,798,880,596	1,749,193,021	1,775,738,596	1,838,962,932
Shareholders' equity	230,887,760	214,564,304	200,250,189	186,228,698	173,450,399
<b>PERFORMANCE RATIOS:</b>					
Return on average assets	0.84%	0.85%	0.70%	0.59%	0.59%
Return on average shareholders' equity	8.13%	8.62%	7.38%	6.75%	7.33%
Average tangible equity to average assets	9.71%	9.25%	8.87%	8.11%	7.38%
Net charge-offs to average loans	0.05%	0.02%	0.15%	0.32%	0.22%
Allowance for loan losses as a percentage of quarter end loans	1.26%	1.40%	1.48%	1.64%	1.85%
Net interest margin (tax equivalent)	3.72%	3.70%	3.86%	3.60%	3.86%

\*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 2016	June 30 2015
<b>ASSETS</b>		
Cash and due from banks	\$ 49,446,459	\$ 43,291,740
Federal funds sold	147,500,000	173,900,000
Total cash and cash equivalents	<u>196,946,459</u>	<u>217,191,740</u>
Securities	279,282,019	218,141,315
Loans, net of unearned income	1,707,254,353	1,618,237,506
Allowance for loan losses	(21,521,148)	(22,652,993)
Loans, net	<u>1,685,733,205</u>	<u>1,595,584,513</u>
Premises and equipment, net	35,327,527	37,080,888
Federal Home Loan Bank stock	6,751,100	6,751,100
Intangible assets	14,313,393	14,513,257
Prepaid expenses and other assets	36,120,088	41,668,567
<b>Total assets</b>	<b>\$ 2,254,473,791</b>	<b>\$ 2,130,931,380</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
Deposits:		
Non-interest bearing	\$ 582,410,894	\$ 538,747,049
Interest bearing	1,298,388,045	1,260,133,547
Total deposits	<u>1,880,798,939</u>	<u>1,798,880,596</u>
Customer sweep accounts	106,184,820	74,253,649
Federal funds purchased	500,000	500,000
Federal Home Loan Bank advances	574,986	2,618,667
Long term debt payable	15,000,000	19,600,000
Other liabilities	20,527,286	20,514,164
Total liabilities	<u>2,023,586,031</u>	<u>1,916,367,076</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	226,754,405	210,121,180
Accumulated other comprehensive income (loss)	(6,236,333)	(5,926,564)
Total shareholders' equity	<u>230,887,760</u>	<u>214,564,304</u>
<b>Total liabilities and shareholders' equity</b>	<b>\$ 2,254,473,791</b>	<b>\$ 2,130,931,380</b>

**CONSOLIDATED STATEMENTS OF INCOME**

	For six months ended	
	June 30 2016	June 30 2015
<b>INTEREST INCOME</b>		
Interest and fees on loans	\$ 38,502,190	\$ 37,679,049
Interest on securities	1,781,753	1,286,285
Interest on short term investments	374,280	218,213
	<u>40,658,223</u>	<u>39,183,547</u>
<b>INTEREST EXPENSE</b>		
Interest on deposits	2,175,880	2,571,572
Interest on borrowed funds	414,412	618,093
	<u>2,590,292</u>	<u>3,189,665</u>
Net interest income	38,067,931	35,993,882
Provision for loan losses	497,000	-
Net interest income after provision for loan losses	<u>37,570,931</u>	<u>35,993,882</u>
<b>OTHER INCOME</b>		
Service charges on deposit accounts	3,829,221	4,034,341
Service charges on loans	5,803,662	5,252,853
Wealth management income	6,464,307	6,359,527
Other income	2,656,427	1,386,452
	<u>18,753,617</u>	<u>17,033,173</u>
<b>OTHER EXPENSES</b>		
Salaries	18,152,167	17,245,709
Benefits	4,256,503	3,711,432
Occupancy	8,875,161	8,560,643
Other non-interest expenses	13,497,512	12,788,924
	<u>44,781,343</u>	<u>42,306,708</u>
Income before provision for income taxes	11,543,205	10,720,347
Provision for income taxes	2,384,433	1,752,658
<b>Net income</b>	<b>\$ 9,158,772</b>	<b>\$ 8,967,689</b>
<b>Basic earnings per share</b>	<b>\$ 26.32</b>	<b>\$ 25.77</b>

## BOARDS OF DIRECTORS

### 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.

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

**Wilbert W. James, Jr.**  
President, Toyota Motor Manufacturing, Kentucky, Inc.

**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

### Central Bank, Georgetown Advisory Board of Directors

**Dallas Blankenship**  
Retired Superintendent Scott County Board of Education

**Mason "Butch" Glass**  
Community Volunteer

**William C. Haugh**  
CEO, Georgetown Community Hospital

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

**Kimberly E. Marshall**  
Market 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

**Rick Avare**  
MAP Entities

**Jeremy Bates**  
General Manager, Bates Security

**Bill Brewer**  
Trustee, Poole Enterprises

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

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

**Michael Cox**  
President, Denham-Blythe Co., Inc.

**Dr. John Hobbs**  
Central Internal Medicine

**Glenn Hoskins**  
Attorney, Webb, Hoskins, Brown & Thompson, PSC

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

**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

**Debbie Long**  
Owner, Dudley's on Short

**Mark Nabity**  
President, Grayhawk, LLC

**Ralph Pawsat**  
President, Wald, LLC

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

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

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

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

**Dr. Russell Travis**  
Travis Neurosurgical Consulting

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

**Greg White, DDS**  
White, Greer and Maggard Orthodontists

**Brian Wood**  
Founder & CEO, BC Wood Properties, Inc.

## BOARDS OF DIRECTORS

### 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

**Joan D. Kincaid**  
Vice Chairman of the Board, Central Bancshares, Inc.

**Sandra J. Adams**  
Owner, Zaxby's

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

**Ben A. Rainwater**  
Tutt Construction

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

**Benjamin G. Taylor**  
Taylor Made Farm & Sales Agency, Inc.

**Alan S. VanArsdall**  
Market President

### Central Bank, No. Kentucky Advisory Board of Directors

**Mark Ayer**  
Managing Member  
Reading Investments, LLC

**Tonya Burns-Gerakos**  
Tonya Burns Law

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

**Helen Carroll**  
Retired

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

**Merwin Grayson, Jr.**  
Chairman

**David Heidrich**  
CEO, Zalla Companies

**Kim Patton**  
COO, SFA/PDT Architects

**Doug Ridenour**  
President, Federal Equipment

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

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

**James Uebel**  
Market President

**John Yeager**  
Owner, Ashley Development

### Central Bank, Winchester Advisory Board of Directors

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Former Clark County Judge-Executive

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

**Glenn Leveridge**  
Market President

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

**Jeff Monohan**  
Assistant Vice 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.

### Central Bank of Jefferson County Board of Directors

**Jonathan S. Blue**  
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

<b>Central Bancshares, Inc.</b>	Danny C. Noland <i>Vice President</i>	<b>Loan Review</b>	David Ross <i>Vice President</i>	Jeff Murphy <i>Vice President</i>	Amy Manning <i>Senior Vice President</i>
Luther Deaton, Jr. <i>Chairman, President &amp; CEO</i>	John T. Miner, Jr. <i>Auditing Officer</i>	Marie A. Young <i>Vice President</i>	Jake Schirmer <i>Vice President</i>	<b>Central Bank Mortgage</b>	Shelia Plymale <i>Senior Vice President</i>
Joan D. Kincaid <i>Vice Chairman</i>	<b>COMMERCIAL BANKING</b>	David Chrisman <i>Senior Vice President</i>	Shane Anderson <i>Assistant Vice President</i>	Ed Workman <i>Senior Vice President</i>	June Carpenter <i>Human Resources Officer</i>
Susan L. Simmons <i>Vice President</i>	Gregory A. Bibb <i>Executive Vice President</i>	D. Keith Preston <i>Vice President</i>	Stephen J. Mallory <i>Assistant Vice President</i>	Susan Bradley <i>Vice President</i>	<b>TECHNOLOGY SERVICES</b>
Ranee Leland <i>Vice President &amp; Corporate Secretary</i>	<b>Corporate Services</b>	Leigh M. Carr <i>Assistant Vice President</i>	<b>Consumer Lending</b>	Tom Breathitt <i>Vice President</i>	Julie Bondra <i>Executive Vice President</i>
C. Gregory Stacy <i>Treasurer</i>	Karen Rowland, CTP <i>Senior Vice President</i>	LeeAnn Layne <i>Assistant Vice President</i>	Jerry F. Smalley <i>Vice President</i>	Brad Fields <i>Vice President</i>	Anna Clayton <i>Vice President</i>
<b>Central Bank, Lexington</b>	Tracy Reid, CTP <i>Vice President</i>	<b>Loan Processing</b>	<b>Real Estate Lending</b>	Rebecca Haddix <i>Vice President</i>	Kevin J. Lippert <i>Vice President</i>
<b>ADMINISTRATION</b>	Lisa K. Vickers <i>Vice President</i>	Donna M. Turner <i>Vice President</i>	Paul R. Thornsberry <i>Senior Vice President</i>	Catherine Himes <i>Vice President</i>	E. Sean Proffitt <i>Vice President</i>
Luther Deaton, Jr. <i>Chairman, President &amp; CEO</i>	Chris Campbell <i>Assistant Vice President</i>	<b>Special Assets</b>	Megan Barlow <i>Vice President</i>	Lorraine Kinley <i>Vice President</i>	David Hake <i>Information Security Officer</i>
Ranee Leland <i>Vice President &amp; Corporate Secretary</i>	Allison Carter <i>Assistant Vice President</i>	Ellen Sharp <i>Vice President</i>	Paul B. Drake <i>Vice President</i>	Vina Risner <i>Vice President</i>	Jason Hollis <i>Infrastructure Officer</i>
<b>Auditing</b>	Matt Ratliff <i>Assistant Vice President</i>	Steve Hall <i>Vice President</i>	Jordan Owens <i>Assistant Vice President</i>	Brian W. West <i>Vice President</i>	David L. Moore <i>Executive Vice President</i>
Craig L. Daniels, CPA <i>Executive Vice President</i>	<b>Credit Administration</b>	Julie Szymanski <i>Vice President</i>	Jarred W. Paull <i>Commercial Mortgage Officer</i>	Lisa Hart <i>Assistant Vice President</i>	Michael Gartner <i>Senior Vice President</i>
Lisa S. Grant, CRCM <i>Vice President &amp; Compliance Officer</i>	Jason A. Smith <i>Vice President</i>	Becky Mullins <i>Special Assets Officer</i>	<b>Small Business</b>	Alicia Esenbock <i>Secondary Mortgage Underwriter</i>	Chris McGaughey <i>CRA Community Development Officer</i>
Donna J. Craven, CRCM <i>Vice President</i>	Samuel Collins <i>Assistant Vice President</i>	<b>Commercial Lending</b>	Ernest W. Dolihite <i>Senior Vice President</i>	Richard D. Hartley <i>Vice President</i>	
	Adam Rodgers <i>Credit Analyst Officer</i>	Mark Kaufmann <i>Senior Vice President</i>	Mark R. Fox <i>Vice President</i>	Terri A. Stein <i>Vice President</i>	

## OFFICERS

<b>Banking Centers</b>	<b>FINANCIAL PLANNING</b>	<b>OPERATIONS AND SUPPORT</b>	<b>Bank Security</b>	Carolyn Bishop <i>Trust Officer</i>	Tom Francis <i>Vice President</i>
Gina Ensminger <i>Assistant Vice President</i>	Edward Barnes <i>Executive Vice President &amp; Chief Financial Officer</i>	<b>Operations</b>	Angela D. Campbell <i>BSA/AML &amp; Operations Officer</i>	<b>Investment Management</b>	Rob Wessel <i>Vice President</i>
Angela M. Friesz <i>Assistant Vice President</i>	Robin Oliver <i>Senior Vice President</i>	Laura Schweitzer <i>Executive Vice President</i>	<b>WEALTH MANAGEMENT</b>	Timothy D. Fyffe <i>Senior Vice President</i>	Justin Whipple <i>Vice President</i>
Karen Lackey <i>Assistant Vice President</i>	Lisa A. Williamson <i>Assistant Vice President</i>	Karen G. Crawley <i>Senior Vice President</i>	<b>Trust</b>	Thomas Corr <i>Vice President</i>	Steven P. Wright <i>Vice President</i>
Philip Rochester <i>Assistant Vice President</i>	Mark Kendall <i>Financial Planning Officer</i>	Robin Michul <i>Senior Vice President</i>	Barry Hickey <i>Executive Vice President</i>	R. Scott King <i>Vice President</i>	Don Yaden <i>Vice President</i>
Lana Alexander <i>Retail Banking Officer</i>	<b>ENTERPRISE RISK MANAGEMENT</b>	Harvey Sword <i>Vice President</i>	<b>Business Development</b>	Charles N. Rush, Jr. <i>Vice President</i>	Beverly Hicks <i>Commercial Insurance Officer</i>
Jeffrey Benton <i>Retail Banking Officer</i>	C. Gregory Stacy <i>Executive Vice President</i>	Brenda P. Oaks <i>Assistant Vice President</i>	<b>Private Banking</b>	Gregory M. Shewmaker <i>Executive Vice President</i>	<b>Central Investment Center, Inc.</b>
Sharon Bradley <i>Retail Banking Officer</i>	Beth Lakes <i>Vice President</i>	Vicky L. Foster <i>Vice President</i>	<b>Employee Benefits</b>	Rita L. Bugg <i>Vice President</i>	Jeff Ginnan <i>Executive Vice President &amp; Senior Financial Advisor</i>
Barbara Johnson <i>Retail Banking Officer</i>	<b>Funds Management</b>	Sheila C. Parks <i>Vice President</i>	<b>Card Services</b>	Leslie Fannin <i>Vice President</i>	Jeff Fields, CRPS® <i>Vice President &amp; Financial Advisor</i>
Pamela Matney <i>Retail Banking Officer</i>	James R. Nall <i>Assistant Vice President</i>	<b>Operations</b>	<b>Loan Services</b>	Alicia Jordan <i>Vice President</i>	Mark Ruddell <i>Vice President</i>
Laura M. Owens <i>Retail Banking Officer</i>	<b>MARKETING</b>	Gayle Dockery <i>Assistant Vice President</i>	Timothy R. Austin <i>Assistant Vice President</i>	Mark Ruddell <i>Vice President</i>	Tony Brown <i>Financial Advisor</i>
Ashley N. Rodgers <i>Retail Banking Officer</i>	Stephen C. Kelly <i>Executive Vice President</i>	<b>Personal Trust</b>	Shawn Presnell <i>Vice President</i>	Christopher Thomason <i>Vice President</i>	Ballard "Cash" Cassidy <i>Financial Advisor</i>
Alexandra E. Terry <i>Retail Banking Officer</i>	Lesley K. Catron <i>Marketing Officer</i>	<b>Deposit Services</b>	Timothy R. Austin <i>Assistant Vice President</i>	Matthew Frank, CFP® <i>Assistant Vice President</i>	Jim DeMoss <i>Financial Advisor</i>
<b>Client Services</b>	<b>Correspondent Banking</b>	Lisa Durham <i>Vice President</i>	Lisa Durham <i>Vice President</i>	Elizabeth Johns <i>Vice President</i>	Deborah Fisher <i>Financial Advisor</i>
Cathy K. Combs <i>Senior Vice President</i>	Doug Flynn <i>Correspondent Banking Officer</i>	Eloise G. Penn <i>Vice President</i>	Eloise G. Penn <i>Vice President</i>	Ross Barnette <i>President</i>	
Diane Williams <i>Client Services Officer</i>		Anna Hovekamp <i>Assistant Vice President</i>	Anna Hovekamp <i>Assistant Vice President</i>		

## OFFICERS

Jacobus M. Ockers <i>Financial Advisor</i>	<b>Mortgage Lending</b>	Matthew E. Eilers <i>Vice President</i>	Tammy M. Carroll <i>Vice President</i>	<b>Mortgage Lending</b>
Thomas E. Roberts, CFP® <i>Financial Advisor</i>	Donna Haney <i>Vice President</i>	Karen J. Homan <i>Vice President</i>	Lisa T. Earlywine <i>Vice President</i>	Jeanie Gammon <i>Vice President</i>
Jennifer Wilson <i>Financial Advisor</i>	<b>Central Bank, Nicholasville</b>	Joshua Lehman <i>Assistant Vice President</i>	Erica Parks <i>Commercial Lending Officer</i>	<b>Retail Banking</b>
<b>Central Bank, Georgetown</b>	Alan S. VanArsdall <i>Market President</i>	<b>Mortgage Lending</b>	<b>Mortgage Lending</b>	David Bond <i>Vice President &amp; Retail Development Officer</i>
Kimberly E. Marshall <i>Market President</i>	Cathy Lowe <i>Vice President</i>	Dennis Barnes <i>Assistant Vice President</i>	Lee Coleman <i>Assistant Vice President</i>	Elaine Fawbush <i>Assistant Vice President</i>
Jennifer J. Roberts <i>Vice President</i>	Jill Slone <i>Assistant Vice President</i>	<b>Retail Banking</b>	Amy Turner <i>Assistant Vice President</i>	Casey Steitz <i>Retail Banking Officer</i>
Patricia Voigt <i>Vice President</i>	Kathy Moore <i>Retail Banking Officer</i>	Troy Fedders <i>Vice President</i>		Tanner Greenwell <i>Retail Banking Officer</i>
Jennifer Baldwin <i>Assistant Vice President</i>	Brandy Osborne <i>Commercial Lending Officer</i>	Jeffrey Wagner <i>Vice President</i>	<b>Central Bank, Jefferson County</b>	<b>Private Banking</b>
<b>Mortgage Lending</b>	<b>Mortgage Lending</b>	Diana Webster <i>Vice President</i>	Luther Deaton, Jr. <i>CEO</i>	Robert Slider <i>Senior Vice President</i>
Ashley Weir <i>Vice President</i>	Marcus P. Hanks <i>Vice President</i>	<b>Private Banking</b>	Mark Wheeler <i>Market President</i>	Mary Littrell <i>Vice President</i>
<b>Central Bank, Madison County</b>	Monna Treadway <i>Assistant Vice President</i>	John Finley <i>Senior Vice President</i>	Lisa S. Grant, CRCM <i>Vice President &amp; Compliance Officer</i>	Jim Morris <i>Vice President</i>
Jeff Fultz <i>Market President</i>	<b>Central Bank, Northern Kentucky</b>	Karen Hartig <i>Vice President</i>	<b>Commercial Banking</b>	<b>Wealth Management</b>
Cameron Abney <i>Senior Vice President &amp; Senior Market Lender</i>	James Uebel <i>Market President</i>	Larry Luebbbers <i>Vice President</i>	Amy Sullivan <i>Senior Vice President</i>	Bill Kaiser <i>Vice President</i>
Scott Johnson <i>Vice President</i>	Brett Blackwell <i>Senior Vice President &amp; Senior Market Lender</i>	<b>Central Bank, Winchester</b>	Joan Strafer <i>Vice President</i>	
Ken Riley <i>Vice President</i>	Donald Benzinger <i>Vice President</i>	Glenn Leveridge <i>Market President</i>	Cynthia Caldwell <i>Assistant Vice President</i>	
		Tim M. Duncan <i>Senior Vice President</i>		

## NOTES



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

(859) 253-6222

(800) 637-6884

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



EQUAL HOUSING

LENDER

Member FDIC