


Central Bancshares, Inc.

CONNECTING WITH
OUR
COMMUNITIES.



2016
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.

SANDERS-BROWN CENTER ON AGING



The Sanders-Brown Center on Aging has made it their mission to improve the health of the elderly in Kentucky and beyond. They have done this through research dedicated to understanding the aging process and age-related brain diseases, and education, outreach and clinical programs that promote healthy brain aging. Central Bank is a sponsor of the Sanders-Brown Center on Aging Annual Dinner.

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.

CONTENTS

| | |
|-----------------------------------|---|
| Financial Highlights | 1 |
| Consolidated Balance Sheets | 2 |
| Consolidated Statements of Income | 3 |
| Boards of Directors | 4 |
| Officers | 6 |

For additional copies or
INFORMATION

MARKETING
CENTRAL BANK
300 West Vine Street
Lexington, KY 40507

FINANCIAL HIGHLIGHTS

For three months ended March 31

| | 2016 | 2015 | 2014 | 2013 | 2012 |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|
| RESULTS OF OPERATIONS: | | | | | |
| Net income | \$ 4,798,133 | \$ 4,461,946 | \$ 3,167,389 | \$ 3,077,738 | \$ 3,210,765 |
| Net income per share | 13.79 | 12.82 | 9.10 | 8.85 | 9.23 |
| Cash dividends per share | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Book value per share at quarter end | 650.70 | 603.49 | 563.60 | 526.60 | 489.66 |
| AT MARCH 31: | | | | | |
| Assets | \$2,198,589,426 | \$2,136,759,954 | \$2,111,065,113 | \$2,111,204,277 | \$2,131,532,379 |
| Earning assets | 2,092,404,366 | 2,022,149,616 | 1,976,689,453 | 1,982,736,880 | 1,984,825,537 |
| Net loans | 1,659,512,134 | 1,601,744,966 | 1,599,105,435 | 1,549,293,031 | 1,628,566,777 |
| Deposits | 1,819,033,158 | 1,802,625,810 | 1,795,252,403 | 1,794,226,708 | 1,845,927,255 |
| Shareholders' equity | 226,391,649 | 209,966,967 | 196,088,556 | 183,217,184 | 170,364,594 |
| PERFORMANCE RATIOS: | | | | | |
| Return on average assets | 0.89% | 0.85% | 0.62% | 0.60% | 0.61% |
| Return on average shareholders' equity | 8.59% | 8.63% | 6.58% | 6.82% | 7.61% |
| Average tangible equity to average assets | 9.74% | 9.17% | 8.78% | 8.06% | 7.31% |
| Net charge-offs to average loans | 0.01% | 0.00% | 0.12% | 0.06% | 0.07% |
| Allowance for loan losses as a percentage of quarter end loans | 1.28% | 1.42% | 1.46% | 1.77% | 1.84% |
| Net interest margin (tax equivalent) | 3.73% | 3.75% | 3.81% | 3.60% | 3.88% |

*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 2016 | March 31 2015 |
|---|-------------------------|-------------------------|
| ASSETS | | |
| Cash and due from banks | \$ 38,417,917 | \$ 40,378,972 |
| Federal funds sold | 151,500,000 | 193,900,000 |
| Total cash and cash equivalents | <u>189,917,917</u> | <u>234,278,972</u> |
| Securities | 254,291,664 | 197,813,161 |
| Loans, net of unearned income | 1,681,088,009 | 1,624,757,923 |
| Allowance for loan losses | (21,575,875) | (23,012,957) |
| Loans, net | <u>1,659,512,134</u> | <u>1,601,744,966</u> |
| Premises and equipment, net | 36,187,223 | 37,261,171 |
| Federal Home Loan Bank stock | 6,751,100 | 6,751,100 |
| Intangible assets | 14,333,393 | 14,573,211 |
| Prepaid expenses and other assets | 37,595,995 | 44,337,373 |
| Total assets | \$ 2,198,589,426 | \$ 2,136,759,954 |
| LIABILITIES AND SHAREHOLDERS' EQUITY | | |
| Deposits: | | |
| Non-interest bearing | \$ 539,277,792 | \$ 500,005,395 |
| Interest bearing | 1,279,755,366 | 1,302,620,415 |
| Total deposits | <u>1,819,033,158</u> | <u>1,802,625,810</u> |
| Customer sweep accounts | 106,027,971 | 83,563,107 |
| Federal funds purchased | 500,000 | 500,000 |
| Federal Home Loan Bank advances | 708,958 | 2,781,439 |
| Long term debt payable | 15,000,000 | 19,600,000 |
| Other liabilities | 30,927,690 | 17,722,631 |
| Total liabilities | <u>1,972,197,777</u> | <u>1,926,792,987</u> |
| SHAREHOLDERS' EQUITY | | |
| 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 | 222,393,765 | 205,615,438 |
| Accumulated other comprehensive income (loss) | (6,371,804) | (6,018,159) |
| Total shareholders' equity | <u>226,391,649</u> | <u>209,966,967</u> |
| Total liabilities and shareholders' equity | \$ 2,198,589,426 | \$ 2,136,759,954 |

CONSOLIDATED STATEMENTS OF INCOME

| | For three months ended | |
|---|------------------------|---------------------|
| | March 31 2016 | March 31 2015 |
| INTEREST INCOME | | |
| Interest and fees on loans | \$ 19,127,627 | \$ 18,853,788 |
| Interest on securities | 911,861 | 657,317 |
| Interest on short term investments | 178,587 | 84,254 |
| | <u>20,218,075</u> | <u>19,595,359</u> |
| INTEREST EXPENSE | | |
| Interest on deposits | 1,104,140 | 1,304,615 |
| Interest on borrowed funds | 262,020 | 368,710 |
| | <u>1,366,160</u> | <u>1,673,325</u> |
| Net interest income | 18,851,915 | 17,922,034 |
| Provision for loan losses | - | - |
| Net interest income after provision for loan losses | <u>18,851,915</u> | <u>17,922,034</u> |
| OTHER INCOME | | |
| Service charges on deposit accounts | 1,862,604 | 1,979,651 |
| Service charges on loans | 2,885,869 | 2,401,095 |
| Wealth management income | 3,337,659 | 3,237,131 |
| Other income | 1,472,231 | 604,201 |
| | <u>9,558,363</u> | <u>8,222,078</u> |
| OTHER EXPENSES | | |
| Salaries | 9,074,373 | 8,388,026 |
| Benefits | 2,051,275 | 1,909,141 |
| Occupancy | 4,486,034 | 4,296,499 |
| Other non-interest expenses | 6,666,514 | 6,267,873 |
| | <u>22,278,196</u> | <u>20,861,539</u> |
| Income before provision for income taxes | 6,132,082 | 5,282,573 |
| Provision for income taxes | 1,333,949 | 820,627 |
| Net income | \$ 4,798,133 | \$ 4,461,946 |
| Basic earnings per share | \$ 13.79 | \$ 12.82 |

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.

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

James Allen
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

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

OFFICERS

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

OFFICERS

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



centralbank.com
(859) 253-6222
(800) 637-6884