

# BIG ENOUGH TO LEAD. SMALL ENOUGH TO CARE.

2022 FIRST 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 three months ended March 31

(dollars in thousands, except share data)	2022	2021	2020	2019	2018
<b>RESULTS OF OPERATIONS:</b>					
Net income	\$ 3,289	\$ 8,924	\$ 5,903	\$ 8,924	\$ 6,846
Net income per share	0.09	0.26	0.17	0.26	0.20
Book value per share at quarter end	9.97	9.71	9.00	8.32	7.52
<b>AT MARCH 31:</b>					
Assets	\$ 3,850,805	\$ 3,456,712	\$ 2,733,210	\$ 2,604,923	\$ 2,487,296
Earning assets	3,650,437	3,366,469	2,632,120	2,508,289	2,382,991
Loans, net	2,054,579	2,395,173	2,008,976	2,065,037	1,990,489
Deposits	3,103,722	2,846,595	2,168,717	2,075,901	2,045,577
Shareholders' equity	346,742	337,774	313,206	289,555	261,736
<b>PERFORMANCE RATIOS:</b>					
Return on average assets	0.35%	1.09%	0.87%	1.42%	1.14%
Return on average shareholders' equity	3.76%	10.89%	7.65%	12.79%	10.73%
Average tangible equity					
to average tangible assets	8.87%	9.61%	10.91%	10.62%	10.10%
Net charge-offs to average loans	0.08%	0.01%	0.02%	0.02%	0.01%
Allowance for loan losses as a					
percentage of quarter end loans	1.13%	1.05%	0.96%	0.98%	1.04%
Net interest margin (tax equivalent)	2.46%	3.28%	3.72%	4.15%	4.01%

## CONSOLIDATED BALANCE SHEETS

(in thousands, except share data)

	March 31 2022	March 31 2021
<b>ASSETS</b>		
Cash and due from financial institutions	\$ 51,720	\$ 33,930
Interest bearing deposits with other financial institutions	546,208	556,800
Total cash and cash equivalents	<u>597,928</u>	<u>590,730</u>
Debt securities	1,019,355	382,372
Loans, net of unearned income	2,078,123	2,420,546
Allowance for loan losses	(23,544)	(25,373)
Loans, net	<u>2,054,579</u>	<u>2,395,173</u>
Premises and equipment, net	113,773	26,009
Federal Home Loan Bank stock	6,751	6,751
Intangible assets	14,313	14,313
Prepaid expenses and other assets	44,106	41,364
<b>Total assets</b>	<u>\$ 3,850,805</u>	<u>\$ 3,456,712</u>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
Deposits:		
Non-interest bearing	\$ 1,297,712	\$ 1,163,506
Interest bearing	1,806,010	1,683,089
Total deposits	<u>3,103,722</u>	<u>2,846,595</u>
Repurchase agreements	249,849	208,079
Federal funds purchased	500	500
Federal Home Loan Bank advances	25,115	25,305
Subordinated debentures	15,000	15,000
Other liabilities	109,877	23,459
Total liabilities	<u>3,504,063</u>	<u>3,118,938</u>
<b>SHAREHOLDERS' EQUITY</b>		
Common stock (voting), \$10 par value; 350,000 shares authorized;		
347,922 shares issued and outstanding	3,479	3,479
Common stock (non-voting), no par value; 34,650,000 shares authorized;		
34,444,278 shares issued and outstanding	-	-
Additional paid-in capital	6,890	6,890
Retained earnings	352,803	329,027
Accumulated other comprehensive loss	(16,430)	(1,622)
Total shareholders' equity	<u>346,742</u>	<u>337,774</u>
Total liabilities and shareholders' equity	<u>\$ 3,850,805</u>	<u>\$ 3,456,712</u>

## CONSOLIDATED STATEMENTS OF INCOME

(in thousands, except share data)

	For the three months ended	
	March 31 2022	March 31 2021
<b>INTEREST INCOME</b>		
Loans, including fees	\$ 21,336	\$ 26,248
Debt securities	1,628	661
Deposits with other financial institutions	327	141
	<u>23,291</u>	<u>27,050</u>
<b>INTEREST EXPENSE</b>		
Interest on deposits	873	841
Interest on borrowed funds	261	252
	<u>1,134</u>	<u>1,093</u>
Net interest income	22,157	25,957
Provision for loan losses	1,300	495
Net interest income after provision for loan losses	<u>20,857</u>	<u>25,462</u>
<b>NON-INTEREST INCOME</b>		
Service charges on deposit accounts	1,438	1,363
Service charges on loans	2,650	3,377
Wealth management income	4,477	4,526
Other income	2,269	2,150
	<u>10,834</u>	<u>11,416</u>
<b>NON-INTEREST EXPENSE</b>		
Salaries	10,514	10,981
Benefits	2,800	2,296
Occupancy and equipment	5,149	4,853
Other non-interest expenses	9,665	8,403
	<u>28,128</u>	<u>26,533</u>
Income before income taxes	3,563	10,345
Income taxes	274	1,421
<b>Net income</b>	<u>\$ 3,289</u>	<u>\$ 8,924</u>
<b>Basic earnings per share</b>	<u>\$ 0.09</u>	<u>\$ 0.26</u>

# BOARDS OF DIRECTORS



A handwritten signature in black ink, appearing to read 'Luther Deaton, Jr.', written in a cursive style.

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.*

**Ulysses Lee "Junior" Bridgeman**  
*President & CEO, Bridgeman Foods Inc.*

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

**Wayne M. Martin**  
*Vice President of Development, Retail Division, Booth Energy*

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

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

## Advisory Boards of Directors

### Central Bank, Georgetown Advisory Board of Directors

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

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

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

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

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

**Kimberly E. Marshall**  
*Market President*

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

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

### Central Bank, Lexington Advisory Board of Directors

**David Ashford**  
*President & Owner, Integrated Security Solutions*

**Rick Avare**  
*MAP Entities*

**William Brewer**  
*Dink, Inc.*

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

**Lucas Campbell**  
*Gorman Company*

**Kevin Doyle**  
*CFO, Congleton Hacker Company*

**William Farish, Jr.**  
*President, Lane's End Farm*

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

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

**Bill Justice**  
*President, Justice Real Estate*

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

**Louis Mulloy**  
*LTM Associates, LLC*

**P.G. Peeples**  
*President & CEO, Urban League of Lexington-Fayette County*

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

**Bill Quigg**  
*President, More Than A Bakery*

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

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

**Kenny Ray Schomp**  
*President, Longship Logistics*

**Mike Smith**  
*Principal, Sherman Carter Barnhart Architects*

**Gregg Thornton**  
*Member, Ward, Hacker & Thornton, PLLC*

**Dr. Lee Todd**  
*Retired President, University of Kentucky*

**Lawrence Weathers**  
*Chief of Police, Lexington*

**Kathy Wilford**  
*Principal, Interspace Limited Design Group*

**Carol Worsham**  
*President, Winterwood, Inc.*

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**Claire Alagia**  
*General Manager, Wakefield Reutlinger Realtors*

**Ronald L. Carmicle**  
*Owner, PLC Management*

**Marcia Cassidy**  
*Director, Capital Link Consultants*

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

**William "Billy" K. Doelker**  
*Owner, Key Homes, LLC*

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

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

# BOARDS OF DIRECTORS

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

**Mark Wheeler**  
*Market President*

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

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

**Robert R. Blythe**  
*Mayor of Richmond  
Pastor, First Baptist Church*

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

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

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

**Jeff Fultz**  
*Market President*

**Greg Gerard**  
*President, Baptist Health  
Richmond*

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

**Dr. David McFaddin**  
*President, Eastern Kentucky University*

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

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

**Sandra J. Adams**  
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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*

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

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*Tutt, Inc.*

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*Taylor Made Farm & Sales Agency, Inc.*

**Alan S. VanArsdall**  
*Market President*

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*CEO, Towne Properties*

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*Tonya Burns Law*

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

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*President & CEO  
Carlisle Enterprises*

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

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*CEO, Zalla Companies*

**Thomas J. Munninghoff**  
*President, Munninghoff,  
Lange & Co.*

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

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

**David M. Spaulding**  
*Vice President & General  
Manager, Turner Construction Company*

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*Market President*

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

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

## **Central Bank, Winchester Advisory Board of Directors**

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*Chairman, President & CEO,  
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**  
*Retired, Palmer  
Engineering Co.*

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

**Robert Strode**  
*Retired, Farming &  
1Agribusiness*

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

# OFFICERS

## Central Bancshares, Inc.

Scott Guise  
*Auditing Officer*

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

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

Ranee Leland  
*Vice President & Corporate Secretary*

### Auditing

Jennifer R. Stivers  
*Executive Vice President*

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

Donna J. Craven, CRCM  
*Vice President*

Danny C. Noland  
*Vice President*

### Loan Review

LeeAnn Layne  
*Vice President*

Leigh M. Carr  
*Assistant Vice President*

### COMMERCIAL BANKING

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*Executive Vice President*

### Commercial Lending

David Ross  
*Senior Vice President*

Shane Anderson  
*Vice President*

Mark R. Fox  
*Vice President*

Stephen J. Mallory  
*Vice President*

Ryan Allen  
*Commercial Lending Officer*

### Commercial Real Estate Lending

Megan Barlow  
*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

Catherine Himes  
*Senior Vice President*

Tom Breathitt  
*Vice President*

Brad Fields  
*Vice President*

Lorraine Kinley  
*Vice President*

Bradley Sutherland  
*Vice President*

Brian W. West  
*Vice President*

Lisa Hart  
*Assistant Vice President*

Vina Risner  
*Assistant Vice President*

Melissa McCay  
*Secondary Mortgage Underwriter Officer*

Chris McGaughey  
*CRA Community Development Officer*

### Corporate Services

Karen Rowland, CTP  
*Senior Vice President*

Joan Patterson, CTP  
*Vice President*

Lisa K. Vickers  
*Vice President*

Chris Campbell  
*Assistant Vice President*

Allison Carter  
*Assistant Vice President*

Ashley N. Rodgers  
*Assistant Vice President*

### Credit Analysis

Benjamin Wilbanks  
*Senior Vice President*

Steffen Hanser  
*Assistant Vice President*

Michael Danhauer  
*Credit Analyst Officer*

### Special Assets

Benjamin Wilbanks  
*Senior Vice President*

Steve Hall  
*Vice President*

Becky Mullins  
*Assistant Vice President*

Mike McFarland  
*Special Assets Officer*

### Loan Processing

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*Vice President*

### HUMAN RESOURCES

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*Executive Vice President*

Shelia Plymale  
*Senior Vice President*

Andrea Creech  
*Human Resources Officer*

Janette Hodges  
*Human Resources Officer*

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*Executive Vice President*

Anna Clayton  
*Senior Vice President*

David Hake  
*Senior Vice President*

Kevin J. Lippert  
*Senior Vice President*

E. Sean Proffitt  
*Senior Vice President*

Adrian Embree  
*Technology Officer*

Kyle Hamilton  
*Technology Officer*

### RETAIL & PRIVATE BANKING

Gregory M. Shewmaker  
*Executive Vice President*

Matthew S. Ratliff  
*Vice President*

Nicole Wiseman  
*Retail Administration Officer*

### Banking Centers

Lana Alexander  
*Assistant Vice President*

Sharon Bradley  
*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

**Philip Rochester**  
Assistant Vice President

**Alexandra T. Wolf**  
Assistant Vice President

**Bobby Cain**  
Retail Banking Officer

**Sheila Carmack**  
Retail Banking Officer

**Rachel Jones**  
Retail Banking Officer

**Laura M. Owens**  
Retail Banking Officer

## Client Services

**Diane Gentry**  
Vice President

## Marketing

**Lesley Catron, CFMP**  
Senior Vice President

**Christine Whalen, CFMP**  
Marketing Officer

## Correspondent Banking

**Doug Flynn**  
Correspondent Banking Officer

## Private Banking

**Mark Ruddell**  
Senior Vice President

**Leslie Flynn**  
Vice President

**Jeff Murphy**  
Vice President

**Christopher Thomason**  
Vice President

**Melissa Shimfessel**  
Assistant Vice President

## FINANCIAL PLANNING

**Edward Barnes**  
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

## Funds Management

**James R. Nall**  
Assistant Vice President

## OPERATIONS AND SUPPORT

### Operations

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Executive Vice President

### Facilities

**Harvey Sword**  
Senior Vice President

### Image Processing

**Ryan Leigh Chapman**  
Assistant Vice President

### Loan Services

**Timothy R. Austin**  
Vice President

**Shawn Presnell**  
Vice President

### Deposit Services

**Lisa Durham**  
Senior Vice President

### Financial Intelligence & Security Unit

**Shane Enslinger**  
Senior Vice President

**Angela D. Campbell**  
Assistant Vice President

**Alan Stewart**  
Security Officer

**Betsy Williams**  
Security Officer

## Retail Operations

**Michael Gartner**  
Senior Vice President

**Joshua Bly**  
Retail Operations Officer

## Digital Banking

**Brenda P. Oaks**  
Vice President

## Card Services

**Chris Eder**  
Card Services Officer

**Ken Kirk**  
Card Services Officer

## WEALTH MANAGEMENT

### Trust

**Barry Hickey**  
Executive Vice President

### Business Development

**Charles N. Rush, Jr.**  
Vice President

### Employee Benefits

**Sheila C. Parks**  
Vice President

**Brett T. Trusty**  
Vice President

## Operations

**Leigh Ann Young**  
Assistant Vice President

## Personal Trust

**Kathryn Wilson Gibson**  
Senior Vice President

**Elizabeth Johns**  
Vice President

**Matthew Frank, CFP®**  
Assistant Vice President

**Anna Hovekamp**  
Assistant Vice President

**Lauren Lovely**  
Assistant Vice President

## Investment Management

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Senior Vice President

**Chris Andress, CFA®**  
Vice President

**Thomas Corr**  
Vice President

**Patrick Rassi**  
Senior Trust Investment Officer

**Chris Taylor**  
Trust Officer

## CENTRAL INSURANCE SERVICES

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President

**Tom Francis**  
Vice President

**Rob Wessel**  
Vice President

**Justin Whipple**  
Vice President

**Steven P. Wright**  
Vice President

**Don Yaden**  
Vice President

**Chris Harrison**  
Assistant Vice President

**Joanna Gwinn-Estill**  
Insurance Officer

## CENTRAL INVESTMENT CENTER, INC.

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

**Tony Brown**  
Vice President & Financial Advisor

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

**Deborah Fisher**  
Assistant Vice President & Financial Advisor

# OFFICERS

Thomas E. Roberts, CFP®  
Financial Advisor

John Saunier  
Financial Advisor

Jennifer Wilson  
Financial Advisor

## CENTRAL BANK, GEORGETOWN

Kimberly E. Marshall  
Market President

Andrea Smith  
Vice President

### Retail Banking

Crystal Hunt  
Retail Banking Officer

### Mortgage Lending

Ashley Weir  
Vice President

## CENTRAL BANK, LOUISVILLE

Mark Wheeler  
Market President

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

John Hubbuch, Jr.  
Vice President

Benjamin Morris  
Vice President

James "Jim" R. Sparks  
Vice President

### Retail Banking

Edman Cundiff  
Vice President

Elaine Fawbush  
Vice President

Clayton Rogers  
Retail Banking Officer

### Private Banking

Robert Slider  
Senior Vice President

Mary Littrell  
Vice President

Jim Morris  
Vice President

M. Trish Osborn  
Vice President

### Wealth Management

Bill Kaiser  
Vice President

## CENTRAL BANK, MADISON COUNTY

Jeff Fultz  
Market President

Cameron Abney  
Senior Vice President &  
Senior Market Lender

Ken Riley  
Vice President

Andrew Alexander  
Commercial Lending Officer

### Retail Banking

Shawn McWilliams  
Vice President

Kristy Napier  
Retail Banking Officer

### Mortgage Lending

Donna Haney  
Vice President

## CENTRAL BANK, NICHOLASVILLE

Alan S. VanArsdall  
Market President

Brandy Osborne  
Assistant Vice President

Adam Rodgers  
Assistant Vice President

### Retail Banking

Jill Slone  
Assistant Vice President

Kathy Moore  
Retail Banking Officer

### Mortgage Lending

Monna Treadway  
Vice President

## CENTRAL BANK, NORTHERN KENTUCKY

James Uebel  
Market President

John Finley  
Senior Vice President

Karen Hartig  
Senior Vice President

Andy Hils  
Senior Vice President &  
Senior Market Lender

Karen J. Homan  
Senior Vice President

Amy Roberts  
Vice President

JB Schmidt  
Assistant Vice President

Mandy Barker  
Commercial Lending Officer

### Mortgage Lending

Dottie Dawson  
Assistant Vice President

### Retail Banking

Steven Gillespie  
Vice President

Adam Metzger  
Vice President

Mark Minton  
Vice President

Diana Webster  
Vice President

### Private Banking

Matthew E. Eilers  
Senior Vice President

Larry Luebbers  
Vice President

Hank Heidrich  
Private Banking Officer

### Wealth Management

Jeff Augsback  
Trust Officer

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Market President

Tim M. Duncan  
Senior Vice President &  
Senior Market Lender

Bo Henry  
Senior Vice President &  
Senior Market Lender

Erica Parks  
Assistant Vice President

### Retail Banking

Tammy M. Carroll  
Vice President

Deborah R. Banks  
Retail Banking Officer

# OFFICERS

---

## **Mortgage Lending**

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*Vice President*

**Paula Dickens**  
*Vice President*

**Lisa T. Earlywine**  
*Vice President*



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