

Felicia M. Watkins  
*Retail Banking Officer*

**Private Banking**  
Robert Slider  
*Senior Vice President*

Mary Littrell  
*Vice President*

**Wealth Management**  
Bill Kaiser  
*Vice President*

**Salt Lick Deposit Bank**  
Ernest W. Dolihite  
*President*

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

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

Vickie Evans  
*Assistant Vice President*

Vicki Romero  
*Assistant Vice President*

Jacky Watson  
*Assistant Vice President*

Cheryl Conyers  
*Consumer Lending Officer*



300 West Vine Street  
Lexington, Kentucky 40507  
[www.centralbank.com](http://www.centralbank.com)  
859-253-6222  
800-637-6884

## Quarterly Statement of Condition Third Quarter, September 30, 2012

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



Showing you the way.



# Central Bancshares' Mission Statement

The mission of Central Bancshares is to be a high-performance financial services company that delivers superior service and value to each customer we serve. We will emphasize customer and employee satisfaction – always mindful that quality people will make the Central difference.

## Contents

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

For additional copies or information, contact:

Stephen C. Kelly  
 Executive Vice President, Marketing & Sales  
 Central Bank  
 300 West Vine Street  
 Lexington, KY 40507  
 (859) 253-6201  
 Email: skelly@centralbank.com



# Officers

Tony Brown  
*Financial Advisor*

Jim DeMoss  
*Financial Advisor*

Jeff Fields, CRPS®  
*Financial Advisor*

Deborah Fisher  
*Financial Advisor*

Jacobus M. Ockers  
*Financial Advisor*

Thomas E. Roberts, CFP®  
*Financial Advisor*

Spencer Graeter  
*Investment Officer*

**Central Bank,  
 Georgetown**  
 Kimberly E. Marshall  
*President*

Jennifer J. Roberts  
*Vice President*

Patricia Voigt  
*Vice President*

Jennifer Baldwin  
*Assistant Vice President*

Ashley Weir  
*Assistant Vice President*

**Central Bank,  
 Madison County**  
 Jeff Fultz  
*President*

Cameron Abney  
*Senior Vice President,  
 Senior Market Lender*

Scott Johnson  
*Vice President*

Ken Riley  
*Vice President*

Donna Haney  
*Assistant Vice President*

**Central Bank,  
 Nicholasville**  
 Alan S. VanArsdall  
*President*

Thomas P. Porter  
*Executive Vice President,  
 Senior Market Lender*

Cathy Lowe  
*Vice President*

Marcus P. Hanks  
*Assistant Vice President*

Jill Slone  
*Assistant Vice President*

Brandy Osborne  
*Commercial Lending Officer*

**Central Bank,  
 Northern Kentucky**  
 Merwin Grayson, Jr.  
*President*

Matthew E. Eilers  
*Vice President,  
 Senior Market Lender*

Karen J. Homan  
*Vice President*

Joseph Nienaber  
*Vice President,  
 Retail Development Officer*

Dennis Barnes  
*Assistant Vice President*

**Central Bank,  
 Winchester**  
 Glenn Leveridge  
*President*

Tim M. Duncan  
*Senior Vice President*

Lisa T. Earlywine  
*Vice President*

Lee Coleman  
*Assistant Vice President*

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

Amy Turner  
*Assistant Vice President*

James McVey  
*Retail Banking Officer*

Melissa Shimfessel  
*Retail Banking Officer*

**Central Bank,  
 Jefferson County**  
 James Clay Smith  
*President*

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

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

William E. Summers, V  
*Senior Vice President  
 Business Development Officer*

**Commercial Banking**  
 Amy Sullivan  
*Senior Vice President*

**Mortgage Lending**  
 Jeanie Gammon  
*Mortgage Lending Officer*

Leslie Sampson  
*Mortgage Lending Officer*

**Human Resources**  
 Karen Butler  
*Vice President*

**Retail Banking**  
 Elaine Fawbush  
*Assistant Vice President*

Casey Steitz  
*Retail Banking Officer*

## Officers

### OPERATIONS AND SUPPORT

#### Operations

Anne B. Carter  
Executive Vice President

Karen G. Crawley  
Senior Vice President

Robin Michul  
Senior Vice President

Harvey Sword  
Assistant Vice President

#### Internet Banking

Brenda P. Oaks  
Internet Banking Officer

#### Card Services

Beverly Smalley  
Assistant Vice President

#### Corporate Services

Karen Rowland  
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

Alisa Durham  
Vice President

#### Bank Security

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

Angela D. Campbell  
Operations Officer

### WEALTH MANAGEMENT

#### Trust

Barry Hickey  
Senior Vice President &  
Trust Manager

#### Business Development

Charles N. Rush, Jr.  
Vice President

#### Employee Benefits

David L. Turner  
Senior Vice President

Douglas E. Fritz  
Vice President

Sheila C. Parks  
Vice President

#### Operations

Marcia E. Wade  
Vice President

#### Personal Trust

Kathryn Wilson Gibson  
Senior 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

#### Private Banking

Gregory M. Shewmaker  
Senior Vice President &  
Private Banking Manager

Rita L. Bugg  
Vice President

Leslie Fannin  
Vice President

Alicia Jordan  
Vice President

Christopher Thomason  
Vice President

Matthew Frank  
Private Banking Officer

#### Central Insurance Services

Ross Barnette  
President

Tom Francis  
Vice President

Robert Wessel  
Vice President

Steven P. Wright  
Vice President

Don Yaden  
Vice President

Beverly Hicks  
Commercial Insurance Officer

Sherry Wright  
Employee Benefits Officer

#### Central Investment Center, Inc.

Jeff Ginnan  
Executive Vice President &  
Senior Financial Advisor

Don Graeter  
Vice President &  
Financial Advisor

Drew Graeter  
Vice President &  
Financial Advisor

## Financial Highlights

|   | 2012             | 2011             | 2010             | 2009             | 2008             |
|---|------------------|------------------|------------------|------------------|------------------|
| <b>Results of Operations:</b>   |                  |                  |                  |                  |                  |
| Net income  | \$ 9,633,237     | \$ 8,096,871     | \$ 3,181,443     | \$ 1,002,065     | \$ 8,012,866     |
| Net income per share  | 27.69            | 23.27            | 9.14             | 2.88             | 23.03            |
| Cash dividends per share  | 0.00             | 0.00             | 0.00             | 3.75             | 6.75             |
| Book value per share at quarter end   | 509.16           | 471.46           | 443.15           | 415.12           | 433.61           |
| <b>At September 30:</b>   |                  |                  |                  |                  |                  |
| Assets  | \$ 2,168,866,600 | \$ 2,124,636,429 | \$ 2,175,179,945 | \$ 1,951,660,375 | \$ 1,815,945,365 |
| Earning assets  | 2,033,366,083    | 1,968,083,318    | 2,009,258,984    | 1,807,038,586    | 1,686,364,898    |
| Net loans and leases  | 1,634,930,422    | 1,650,473,789    | 1,746,052,321    | 1,636,072,033    | 1,490,423,641    |
| Deposits  | 1,876,384,001    | 1,842,605,471    | 1,837,979,588    | 1,625,759,761    | 1,480,552,070    |
| Shareholders' equity  | 177,147,050      | 164,030,348      | 154,181,962      | 144,430,143      | 150,861,785      |
| <b>Performance Ratios:</b>  |                  |                  |                  |                  |                  |
| Return on average assets  | 0.60%            | 0.51%            | 0.20%            | 0.07%            | 0.59%            |
| Return on average shareholders' equity                                      | 7.45%            | 6.70%            | 2.75%            | 0.91%            | 7.18%            |
| Average shareholders' equity to average assets                              | 7.40%            | 6.84%            | 6.58%            | 6.73%            | 7.33%            |
| Net charge-offs to average loans and leases                                 | 0.55%            | 0.48%            | 0.66%            | 0.50%            | 0.27%            |
| Allowance for credit losses as a percentage of quarter end loans and leases | 1.75%            | 1.64%            | 1.37%            | 1.28%            | 1.35%            |
| Net interest margin (tax equivalent)  | 3.79%            | 4.00%            | 3.91%            | 3.45%            | 3.80%            |

## Consolidated Balance Sheets

|  | September 30, 2012      | September 30, 2011      |
|--|-------------------------|-------------------------|
| <b>ASSETS</b>  |                         |                         |
| Cash and due from banks  | \$ 36,683,695           | \$ 42,456,857           |
| Federal funds sold   | <u>201,800,000</u>      | <u>158,500,000</u>      |
| <i>Total cash and cash equivalents</i>   | <b>238,483,695</b>      | <b>200,956,857</b>      |
| Securities   | <b>160,788,221</b>      | 124,610,851             |
| Loans and leases, net of unearned income   | <b>1,664,061,597</b>    | 1,677,992,142           |
| Allowance for credit losses  | <u>(29,131,175)</u>     | <u>(27,518,353)</u>     |
| <i>Loans and leases, net</i>   | <b>1,634,930,422</b>    | <b>1,650,473,789</b>    |
| Premises and equipment, net  | <b>41,287,345</b>       | 44,708,156              |
| Federal Home Loan Bank stock   | <b>7,959,300</b>        | 7,959,300               |
| Intangible assets  | <b>16,151,143</b>       | 16,645,731              |
| Prepaid expenses and other assets  | <u>69,266,474</u>       | <u>79,281,745</u>       |
| <b>Total assets</b>  | <b>\$ 2,168,866,600</b> | <b>\$ 2,124,636,429</b> |
| <b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>  |                         |                         |
| Deposits:  |                         |                         |
| Non-interest bearing   | \$ 417,966,672          | \$ 381,122,508          |
| Interest bearing   | <u>1,458,417,329</u>    | <u>1,461,482,963</u>    |
| <i>Total deposits</i>  | <b>1,876,384,001</b>    | <b>1,842,605,471</b>    |
| Customer sweep accounts  | <b>48,505,359</b>       | 50,455,246              |
| Federal Home Loan Bank advances  | <b>16,309,883</b>       | 16,819,632              |
| Long term debt payable   | <b>37,600,000</b>       | 37,600,000              |
| Other liabilities  | <u>12,920,307</u>       | <u>13,125,732</u>       |
| <i>Total liabilities</i>   | <b>1,991,719,550</b>    | <b>1,960,606,081</b>    |
| <b>SHAREHOLDERS' EQUITY</b>  |                         |                         |
| Common stock, par value, \$10 a share; 350,000 shares authorized, 347,922 shares outstanding | <b>3,479,220</b>        | 3,479,220               |
| Additional paid-in capital   | <b>6,890,468</b>        | 6,890,468               |
| Retained earnings  | <b>170,152,883</b>      | 157,599,282             |
| Accumulated other comprehensive income (loss)  | <u>(3,375,521)</u>      | <u>(3,938,622)</u>      |
| <i>Total shareholders' equity</i>  | <b>177,147,050</b>      | <b>164,030,348</b>      |
| <b>Total liabilities and shareholders' equity</b>  | <b>\$ 2,168,866,600</b> | <b>\$ 2,124,636,429</b> |

## Officers

|   |   |   |
|---|---|---|
| Catherine Himes<br><i>Vice President</i>                                      | <b>RETAIL BANKING</b><br>David L. Moore<br><i>Executive Vice President</i>                            | Laura M. Owens<br><i>Retail Banking Officer</i>   |
| Brian W. West<br><i>Vice President</i>  | Michael Gartner<br><i>Senior Vice President</i>   | Philip Rochester<br><i>Retail Banking Officer</i>   |
| Susan Bradley<br><i>Assistant Vice President</i>                              | Chris McGaughey<br><i>CRA Community Development Officer</i>   | Alexandra Terry<br><i>Retail Banking Officer</i>  |
| Rebecca Haddix<br><i>Assistant Vice President</i>                             | <b>Banking Centers</b><br>Richard D. Hartley<br><i>Vice President,<br/>Retail Development Officer</i> | <b>Client Services</b><br>Cathy K. Combs<br><i>Senior Vice President</i>                                    |
| Lorraine Kinley<br><i>Assistant Vice President</i>                            | Terri A. Jones<br><i>Vice President,<br/>Retail Development Officer</i>                               | Diane Williams<br><i>Client Services Officer</i>  |
| <b>HUMAN RESOURCES</b><br>Rose Douglass<br><i>Executive Vice President</i>    | D. Keith Preston<br><i>Vice President,<br/>Retail Development Officer</i>                             | <b>FINANCIAL PLANNING<br/>AND CONTROL</b><br>Patricia P. Price<br><i>Executive Vice President &amp; CFO</i> |
| Amy Manning<br><i>Vice President</i>  | Alicia F. Smith<br><i>Assistant Vice President,<br/>Retail Development Officer</i>                    | Edward Barnes<br><i>Senior Vice President</i>   |
| Shelia Plymale<br><i>Vice President</i>                                       | Karen Burton<br><i>Assistant Vice President</i>   | Shawn Presnell<br><i>Vice President</i>   |
| June Carpenter<br><i>Human Resources Officer</i>                              | Lana Alexander<br><i>Retail Banking Officer</i>   | Lisa A. Williamson<br><i>Financial Planning Officer</i>   |
| <b>TECHNOLOGY SERVICES</b><br>Julia Bondra<br><i>Executive Vice President</i> | Ugochi E. Alinnor<br><i>Retail Banking Officer</i>  | <b>ENTERPRISE RISK MANAGEMENT</b><br>C. Gregory Stacy<br><i>Executive Vice President</i>                    |
| Anna Eliassen<br><i>Vice President</i>  | Jeffrey Benton<br><i>Retail Banking Officer</i>   | Jimmy Hamilton<br><i>Risk Management Officer</i>  |
| E. Sean Proffitt<br><i>Vice President</i>                                     | Gina Ensminger<br><i>Retail Banking Officer</i>   | <b>Funds Management</b><br>James R. Nall<br><i>Assistant Vice President</i>                                 |
| Kevin J. Lippert<br><i>Assistant Vice President</i>                           | Angela M. Friesz<br><i>Retail Banking Officer</i>   | <b>MARKETING</b><br>Stephen C. Kelly<br><i>Executive Vice President</i>                                     |
| Brian D. Catron<br><i>Application Development Officer</i>                     | Barbara Johnson<br><i>Retail Banking Officer</i>  | Lesley Wright<br><i>Marketing Officer</i>   |
| Chris Schum<br><i>Information Security Officer</i>                            | Terra Long<br><i>Retail Banking Officer</i>   | <b>Correspondent Banking</b><br>Doug Flynn<br><i>Correspondent Banking Officer</i>                          |
| Paul Stewart<br><i>Technology Services Officer</i>                            |   |   |

## Officers

### Central Bancshares, Inc. Officers

Luther Deaton, Jr.  
Chairman, President & CEO

Joan D. Kincaid  
Vice Chairman

Anne B. Carter  
Vice President

Ranee Leland  
Corporate Secretary

Patricia P. Price  
Treasurer

Jeff D. Jacob  
Security Officer

Lisa S. Grant, CRCM  
Compliance Officer

### Central Bank, Lexington ADMINISTRATION

Luther Deaton, Jr.  
Chairman, President & CEO

Ranee Leland  
Corporate Secretary

### Auditing

Craig L. Daniels, CPA  
Senior Vice President

Lisa S. Grant, CRCM  
Vice President & Compliance Officer

Donna J. Craven, CRCM  
Vice President

Danny C. Noland  
Vice President

### CREDIT ADMINISTRATION

Jeffrey S. Rosenstiel  
Senior Vice President

Ben Wasson  
Assistant Vice President

Jessica Lee  
Credit Administration Officer

**Loan Review**  
Marie A. Young  
Vice President

David Chrisman  
Senior Vice President

Danny G. Abner  
Vice President

Leigh M. Carr  
Assistant Vice President

LeeAnn Layne  
Loan Review Officer

Michael Williams  
Loan Review Officer

**Loan Services**  
Laura L. Schweitzer  
Senior Vice President

Timothy R. Austin  
Assistant Vice President

Jarred W. Paull  
CRE Officer

**Loan Processing**  
Donna M. Turner  
Vice President

**Special Assets**  
Ellen Sharp  
Vice President

Steve Hall  
Vice President

Julie Szymanski  
Assistant Vice President

Becky Mullins  
Special Assets Officer

### COMMERCIAL BANKING

Gregory A. Bibb  
Executive Vice President

**Commercial Lending**  
Mark Kaufmann  
Senior Vice President

Mark R. Fox  
Vice President

David Ross  
Vice President

Jason A. Smith  
Vice President

Stephen J. Mallory  
Assistant Vice President

**Consumer Lending**  
Jerry F. Smalley  
Vice President

**Mortgage Lending**  
George R. Lathram  
Senior Vice President

Paul B. Drake  
Vice President

Christopher R. Kincaid  
Vice President

Paul R. Thornsberry  
Vice President

Jordan Owens  
Commercial Mortgage Officer

**Central Bank Mortgage**  
Ed Workman  
Senior Vice President

Tom Breathitt  
Vice President

Brad Fields  
Vice President

## Consolidated Income Statements

(For nine months ended)

|   | September 30, 2012  | September 30, 2011  |
|---|---------------------|---------------------|
| <b>INTEREST INCOME</b>                                |                     |                     |
| Interest and fees on loans                            | \$ 64,423,687       | \$ 70,162,226       |
| Interest on securities                                | 1,315,271           | 1,427,154           |
| Interest on short term investments                    | <u>291,684</u>      | <u>257,782</u>      |
|   | <b>66,030,642</b>   | <b>71,847,162</b>   |
| <b>INTEREST EXPENSE</b>                               |                     |                     |
| Interest on deposits                                  | 9,139,401           | 12,377,723          |
| Interest on borrowed funds                            | <u>2,380,289</u>    | <u>2,370,152</u>    |
|   | <b>11,519,690</b>   | <b>14,747,875</b>   |
| Net interest income                                   | <b>54,510,952</b>   | 57,099,287          |
| Provision for credit losses                           | <u>9,442,064</u>    | 12,993,458          |
| Net interest income after provision for credit losses | <b>45,068,888</b>   | <b>44,105,829</b>   |
| <b>OTHER INCOME</b>                                   |                     |                     |
| Service charges on deposit accounts                   | 7,255,163           | 8,410,378           |
| Service charges on loans                              | 8,219,120           | 6,168,027           |
| Wealth management income                              | 8,012,842           | 7,833,948           |
| Other income  | <u>2,307,644</u>    | <u>3,306,480</u>    |
|   | <b>25,794,769</b>   | <b>25,718,833</b>   |
| <b>OTHER EXPENSES</b>                                 |                     |                     |
| Salaries  | 23,397,642          | 22,605,521          |
| Benefits  | 5,187,505           | 5,911,721           |
| Occupancy   | 12,830,093          | 12,627,760          |
| Other non-interest expenses                           | <u>19,798,638</u>   | <u>20,554,645</u>   |
|   | <b>61,213,878</b>   | <b>61,699,647</b>   |
| Income before provision for income taxes              | <b>9,649,779</b>    | 8,125,015           |
| Provision for income taxes                            | <u>16,542</u>       | 28,144              |
| <b>Net income</b>                                     | <b>\$ 9,633,237</b> | <b>\$ 8,096,871</b> |
| <b>Basic earnings per share</b>                       | <b>\$ 27.69</b>     | <b>\$ 23.27</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.

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  
President & General Manager  
WKYT-TV

Nick Nicholson  
Retired  
Keeneland Association

G. Michael Ritchie  
President & CEO  
Photo Science, 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  
President

Randy Mason  
Owner-Operator, McDonald's

W. Thomas Prather  
Chairman, Central Bank, Georgetown

### Central Bank, Lexington Advisory Board of Directors

Sheila Bayes  
Owner, Sheila Bayes Fine Jewelry

Kurt Braun  
Finance Director, Southland  
Christian Church

Edward D. Bullard  
Chairman, E.D. Bullard Company

John Dundon  
CFO, Sayre Christian Village

Marian Guinn  
Executive Director, God's Pantry

Patrick Hayden  
Retired, Rector Hayden Real Estate

Sarah Healy  
McDonald's

David Houchin  
President, Intech Contracting

Jay Johnson  
Owner, Thermal Balance, Inc.

Dr. Michael Karpf  
Executive Vice President for  
Health Affairs/UK HealthCare

Debbie Long  
Owner, Dudley's on Short

Anne McBrayer  
President, Kentucky Eagle Beer

Everett McCorvey  
University of Kentucky School of Music -  
Opera Department Chair

Lynn Redmond  
President, Medical Rehab Center

Brent Rice  
Attorney, McBrayer, McGinnis,  
Leslie and Kirkland

Michelle Ripley  
President, Commonwealth Fund for KET

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

Lisa Ball Sharp  
Vice President, Ball Homes

Linda Slagel  
President, Highbridge Spring Water

Denis Steiner  
President, Denham Blythe Company, Inc.

Nick Strong  
Owner, Old Colony Insurance Services

Greg Vance, DMD  
Owner, Premier Periodontics

Billy Wilcoxson  
President, Pro Sports Management

Carol Worsham  
Co-Principal, Winterwood, Inc.

### 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  
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

Sandra J. Adams  
Owner, Zaxby's

## Boards of Directors

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

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

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  
President

### Central Bank, Northern Kentucky Advisory Board of Directors

Chris Carle  
Senior Vice President, Chief Operating Officer  
St. Elizabeth Healthcare, Florence

Helen Carroll  
Manager, Community Relations  
Toyota Motor Manufacturing

Joseph A. Creevy, MD  
Retired Urologist

Mark Goetz  
Owner, Edgewood Electric

Merwin Grayson, Jr.  
President

Ron Hill  
Managing Director, TPS Solutions, LTD

Kim Patton  
Vice President, Turner Construction

Doug Ridenour  
President, Federal Equipment

Gregory Shumate  
Member, Frost Brown Todd, LLC

Ray Will, MD  
Cardiothoracic Surgeon

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

Nancy Lawwill  
Retired Vice President & Assistant  
Treasurer, Central Bank, Winchester

Glenn Leveridge  
President

Terry Littrell  
Builder and Developer

Rex McCrary, DMD  
Dentist

Jeff Monohan  
Assistant Vice President, The Allen  
Company

Ralph J. Palmer  
President, Palmer Engineering Company

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  
President and Owner, River City  
Development

Marcia Cassady  
Director, Classical Studies Institute of  
Louisville

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

James Clay Smith  
President

William E. Summers, IV  
Retired, Deputy Mayor, Louisville Metro Govt.

Jude Thompson  
Owner & CEO, Transform Business  
Solutions, Inc.

### Salt Lick Deposit Bank Board of Directors

Luther Deaton, Jr.  
Chairman & CEO

Ernest W. Dolihite  
President

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

Bradley G. Frizzell  
Owner, Frizzell Tax Service, Inc.

William Grimes, PAC  
President & CEO, New Hope Ministries Inc.

Floyd Jack Ison  
Retired, Hoffman, Ison & Green, Inc.

Paula G. Richardson  
President, Richardson, Barber &  
Williamson, PSC

Michael G. Tearney  
KPMG Professor of Accountancy & Gatton  
College Associate Dean Emeritus, University  
of Kentucky