



2022 Annual Report

A Wholly Owned Subsidiary of Boyle Bancorp, Inc.



WEALTHSOUTH



Farmers
NATIONAL BANK
Your Lifetime Bank



FNB
Investment Services
A DIVISION OF FARMERS NATIONAL BANK



Your *Lifetime* Bank

Boyle Bancorp, Inc.
304 West Main Street
Danville, Kentucky 40422
(859) 236-2926

www.fnbky.com



NOTICE TO SHAREHOLDERS Annual Disclosure Statement/ Notice of Availability

Financial information about this bank is available to our customers, shareholders and the general public on request.

Full audited financial statements will be available no later than April 30, 2023. Please e-mail Katy Bramel at katy.bramel@fnbky.com if you would like a copy.

In accordance with federal regulations to facilitate more informed decision making by depositors, investors and the general public, we will provide an Annual Disclosure Statement containing financial information for this bank for the previous two years. This information will be updated annually and available as of March 31.

To obtain a copy of the Annual Disclosure for Farmers National Bank, Danville, Kentucky, please contact:

Chris Sparrow, Senior Vice President
Chief Financial Officer
Farmers National Bank
P.O. Box 28
Danville, Kentucky 40423-0028

ANNUAL MEETING

The Annual Meeting of Shareholders will be held at Third Street Methodist Church, 117 South Third Street, Danville, KY 40422, Tuesday, May 23, 2023, at 11:00 am, EST. Formal notice has been sent to the shareholders of record with this report.

CONTENTS

- 1 Letter to Shareholders
- 2 Financial Highlights
- 3-6 Auditors Financials
- 7 Years of Service & Retirees
- 8-9 Milestones
- 10 Officers
- 11 Board of Directors
- 12 Community Boards

DESCRIPTION OF BUSINESS

Boyle Bancorp, Inc. is a one-bank holding company which conducts a full range of commercial and personal banking services through its wholly-owned subsidiary, Farmers National Bank of Danville. Farmers National Bank operates from the following locations:

Main Office

304 W. Main Street
Danville, KY 40422
(859) 236-2926
TTY: (859) 236-0360

Burgin

125 E. Main Street
Burgin, KY 40310
(859) 748-5277

Danville Square

1714 Perryville Road
Danville, KY 40422
(859) 936-6958

East Main

211 East Main Street
Danville, KY 40422
(859) 239-9516

Garland Drive

100 Garland Drive
Danville, KY 40422
(859) 236-5182

Harrodsburg

776 South College St
Harrodsburg, KY
40330
(859) 734-9953

Junction City

101 Shelby Junction Lane
Junction City, KY 40440
(859) 854-5006

Lancaster

20 Commerce Drive
Lancaster, KY 40444
(859) 792-1914

Liberty

775 N. Wallace
Wilkinson Boulevard
Liberty, KY 42539
(606) 787-0700

Middleburg

2959 Short Town Road
Middleburg, KY 42541
(606) 536-0425

Perryville

309 E. Second Street
Perryville, KY 40468
(859) 332-2221

Stanford

131 Frontier Boulevard
Stanford, KY 40484
(606) 365-8851

On behalf of the Board of Directors, officers, and staff of Farmers National Bank, we are pleased to present this Annual Report to shareholders. I am proud to say we are one of only 123 banks chartered in Kentucky. In 2014, there were over 200 banks chartered in Kentucky and in 2019 there were just under 140. Lack of succession planning and limited growth opportunities have led to significant consolidation. Your bank continues to focus on its important strategic initiatives to ensure continued success for years to come. Community banks like ours continue to play a critical role in the communities we serve. Examples have been abundant over the past three years. Offering digital products and services, and making adequate investment in technology and people, are important for long term success. We continue to do that. However, even in a digital age, being able to offer a personal touch to customers will be the difference in an average bank and a high performing bank. In my opinion, your bank does that better than any of our competitors.

2022 was a record year for total assets, total loans outstanding, total deposits and earnings. After three years of unusually high liquidity levels, rising interest rates and inflation are leading to a decrease in deposit balances. While loan growth continues to exceed expectations, we expect total assets to decrease in 2023, as depositors search for higher yielding options.

Total assets at year-end were \$945.9 million. Net income increased 23% last year. Earnings per share increased to \$11.36 and dividends to shareholders increased to \$2.84 per share. We remain ahead of regulatory capital requirements with stockholders' equity of \$63.3 million. More details about our balance sheet and income statement can be found in the Financial Highlights section of this report.

WealthSouth, our asset management and commercial lending division, continues to mature, while also affording us a unique means for growth. Strategic growth goals are being met using this model as opposed to the more traditional, and more expensive, branching model most banks deploy. Assets under management exceed \$875 million. Total revenue of the unit grew 17% YOY while net income grew by 34%. We hired Darren Spainhoward to head up WealthSouth's expansion into the Evansville, IN market. He has 32 years of experience in banking, most of which have been as a commercial lender. Darren will oversee our expansion initiative in the Evansville market.

Community banks are uniquely positioned to positively impact the communities we serve. We did that in a big way in 2022. Our state experienced two significant weather-related disasters last year. With the support of our board, we donated to both relief recovery efforts. Additionally, our staff raised money to add to our corporate contribution. Throughout the year we financially supported more than 40 organizations in our markets and staff volunteered over 1,550 hours of service. We also have staff serving on 23 different boards across our footprint.

We had two long-term employees retire in 2022. Colleen Pitney retired after 25 years, and Donna Bryington retired after 14 years of service. Both were valued employees whose contributions over the years are much appreciated.

Quality talent attraction and retention have long been a key to our success. Several employees were promoted in 2022. Most of these promotions were the result of several long-term employees retiring over the past few years. Succession planning is a priority and afforded us the opportunity to backfill openings without disruption. Sam Pollom, Market Director of WealthSouth Danville was promoted to SVP; Jennifer Cochran, BSA Officer, was promoted to VP; Dalton Southerland, Commercial Loan Officer, was promoted to VP; Chris Davis, Garrard County Market Manager, was promoted to VP; Mary Richey, Assistant Retail Banking Manager, was promoted to VP; Greg Branam, Credit Administration, was promoted to AVP; Courtney Bryant, Senior Loan Operations Specialist, was promoted to AVP; Lorie Munford, Senior Centralized Processor, was promoted to AVP; Blake Mason, Commercial Loan Officer, was promoted to AVP; Ashley Drakeford, Lancaster Branch Manager, was promoted to AVP; Josh Ford, East Main Branch Manager, was promoted to AVP; and Amanda Taylor, Junction City Branch Manager, was promoted to AVP. In 2022, we added Darren Spainhoward, SVP, Evansville Market Director to establish our WealthSouth presence in Evansville, IN.

Looking ahead to 2023, we are thankful for the continued support of our shareholders and optimistic about our future. Our strategic plan continues to evolve as we grow and enter new markets. It is easy to see the financial successes of the past few years. The current economic cycle is expected to contract in an effort by the Fed to lower inflation. Although this will likely lead to additional challenges in 2023, our strategic plan is still the best path forward to ensure future growth and continue adding shareholder value.

As I said earlier in this letter, your continued support as a shareholder is appreciated. Our goal has been, and continues to be, to generate a favorable return annually while increasing long-term shareholder value. I believe we have and will continue to do both. Should you have any questions, please feel free to email me at marty.gibson@fnbky.com or give me a call at 859-238-0657.

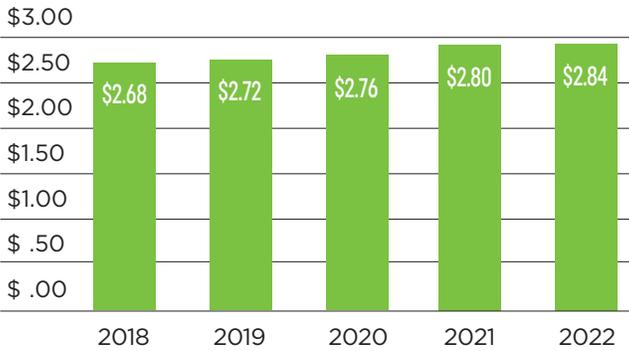
My Best,



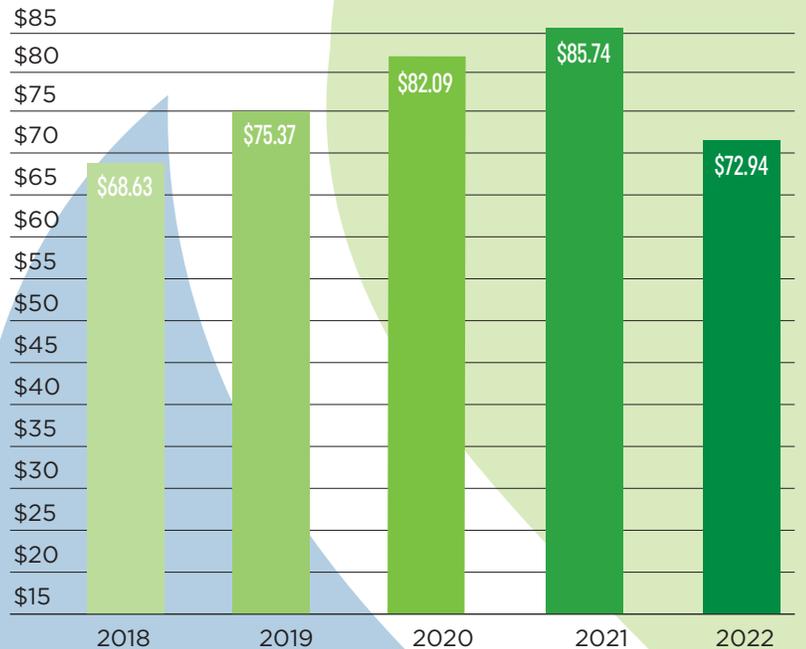
Marty Gibson
President & Chief Executive Officer

<i>In thousands except per share figures</i>	2022	2021	% of Change
BALANCE SHEET ITEMS			
Assets	\$ 945,979	\$ 907,084	+ 4.29%
Deposits	874,087	814,833	+ 7.27%
Loans (net)	559,230	476,517	+ 17.36%
Stockholders' Equity	63,319	74,431	- 14.93%
OPERATIONS			
Net Income	\$ 9,865	\$ 8,020	+ 23.00%
Net Income per Share	11.36	9.24	+ 22.94%
Dividends Paid	2,465	2,431	+ 1.40%
Dividends Paid per Share	2.84	2.80	+ 1.43%
PERFORMANCE RATIOS			
Equity to Assets (averages)	7.15%	8.89%	
Return on Average Assets	1.10%	0.98%	
Return on Average Equity	15.44%	10.98%	

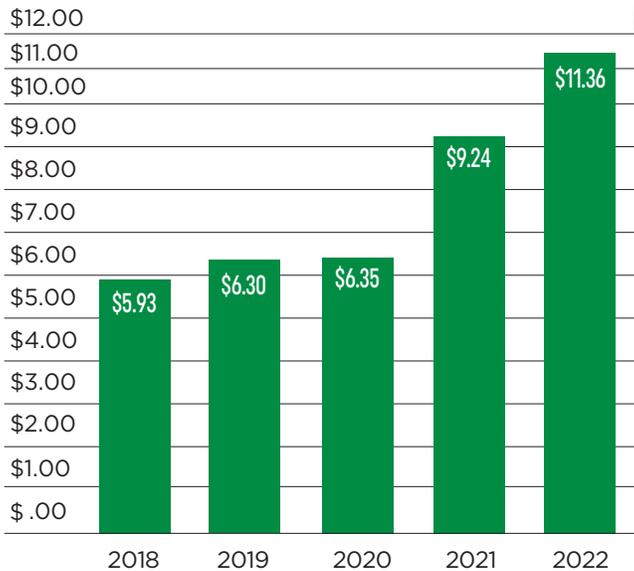
Dividends per Share



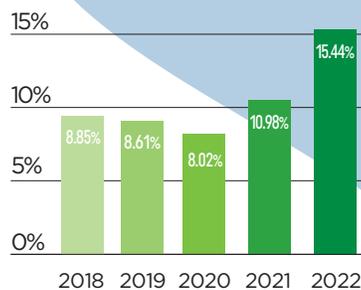
Book Value per Share



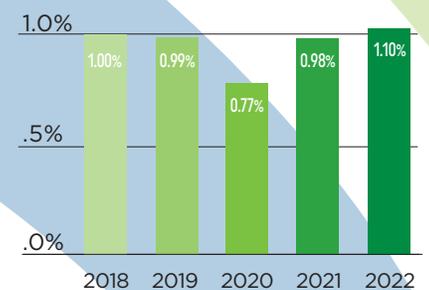
Earnings per Share



Return on Average Equity



Return on Average Assets



December 31, 2022 and 2021

(dollars in thousands, except share and per share data)

	2022	2021
ASSETS		
Cash and due from banks	\$ 141,825	\$ 204,415
Securities available for sale	206,145	194,513
Loans, net of allowance for loan losses of \$7,653 and \$6,310 at December 31, 2022 and 2021, respectively	559,230	476,517
Premises and equipment, net	15,556	15,697
Right-of-use assets	1,551	1,516
Federal Reserve and Federal Home Loan Bank stock	2,230	2,660
Accrued interest receivable	3,283	2,447
Goodwill	2,619	2,619
Deferred tax asset	6,263	51
Other assets	7,277	6,649
TOTAL ASSETS	\$ 945,979	\$ 907,084
LIABILITIES AND STOCKHOLDERS' EQUITY		
Deposits		
Demand	\$ 180,268	\$ 201,521
Savings, NOW and money market	652,813	563,522
Time	41,006	49,790
TOTAL DEPOSITS	874,087	814,833
Liabilities		
Advances from the Federal Home Loan Bank	-	10,000
Operating lease liability	1,547	1,517
Other liabilities	7,026	6,303
TOTAL LIABILITIES	882,660	832,653
Stockholders' Equity		
Common stock, \$0.40 par value; 2,500,000 shares authorized, 868,059 (2022) and 868,059 (2021) shares issued and outstanding	347	347
Additional paid-in capital	4,477	4,477
Retained earnings	74,022	66,622
Accumulated other comprehensive income	(15,527)	2,985
TOTAL STOCKHOLDERS' EQUITY	63,319	74,431
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	\$ 945,979	\$ 907,084

	2022	2021
INCOME & EXPENSES		
Interest & Dividend Income		
Loans, including fees	\$ 24,244	\$ 21,484
Debt securities		
Taxable	2,543	1,654
Tax-exempt	2,500	2,284
Dividends on Federal Home Loan Bank and Federal Reserve Bank Stock	106	65
Federal funds sold and deposits with financial institutions	2,291	196
TOTAL INTEREST AND DIVIDEND INCOME	\$ 31,684	\$ 25,683
Interest Expense		
Deposits	2,858	1,031
Federal Home Loan Bank advances	80	132
TOTAL INTEREST EXPENSE	\$ 2,938	\$ 1,163
Net Interest Income axes	\$ 28,746	\$ 24,520
Provision for Loan Losses	\$ 1,622	\$ 585
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	\$ 27,124	\$ 23,935
Non-Interest Income		
Fiduciary activities	5,340	5,232
Customer service fees	4,948	4,587
Brokerage and insurance services	2,238	2,281
Net gain on mortgage loan sales	23	267
Other	279	242
TOTAL NON-INTEREST INCOME	\$ 12,828	\$ 12,609
Non-Interest Expense		
Salaries and employee benefits	17,349	16,833
Occupancy	4,010	3,964
Data processing	1,820	1,425
State and local franchise tax	240	225
Professional fees	1,030	1,119
Federal Deposit Insurance Corporation assessment	374	333
Other real estate owned, net gain (loss) on sale, writedowns	-	36
Other	2,777	2,586
TOTAL NON-INTEREST EXPENSE	\$ 27,600	\$ 26,521
Income Before Income Tax	12,352	10,023
Provision for Income Taxes	2,487	2,003
NET INCOME	\$ 9,865	\$ 8,020
BASIC EARNINGS PER SHARE	\$ 11.36	\$ 9.24

December 31, 2022 and 2021

(dollars in thousands, except share and per share data)

	Common Stock Shares	Common Stock Amount	Additional Paid-In Capital	Retained Earnings	Accumulated Other Comprehensive Income (Loss)	Total Stockholders Equity
Balances, January 1, 2021	868,059	\$ 347	\$ 4,477	\$ 61,033	\$ 5,400	\$ 71,257
Net income	-	-	-	8,020	-	8,020
Other comprehensive loss	-	-	-	-	(2,415)	(2,415)
Dividends on common stock, \$2.80 per share	-	-	-	(2,431)	-	(2,431)
Balances, December 31, 2021	868,059	\$ 347	\$ 4,477	\$ 66,622	\$ 2,985	\$ 74,431
Net income	-	-	-	9,865	-	9,865
Other comprehensive loss	-	-	-	-	(18,512)	(18,512)
Dividends on common stock, \$2.84 per share	-	-	-	(2,465)	-	(2,465)
Balances, December 31, 2022	868,059	\$ 347	\$ 4,477	\$ 74,022	\$ (15,527)	\$ 63,319

	2022	2021
CASH FLOWS		
Operating Activities		
Net income	\$ 9,865	\$ 8,020
Items not requiring (providing) cash		
Depreciation and amortization	1,269	1,267
Provision for loan losses	1,622	585
Amortization of premiums and discounts on securities	457	627
Amortization of intangibles	100	100
Net realized gains/ losses on sale and writedowns of other real estate owned	-	23
Deferred income taxes	(58)	417
Payment of operating lease liability	(223)	(222)
Changes in		
Interest receivable	(836)	94
Other assets	(728)	(1,441)
Other liabilities and interest payable	723	(474)
Net cash provided by operating activities	\$ 12,191	\$ 8,996
Investing Activities		
Purchases of available-for-sale securities	(51,078)	(72,822)
Proceeds from maturities, calls and paydowns of available-for-sale securities	14,323	22,193
Redemption of Federal Reserve and other bank stock	430	-
Net change in loans	(84,335)	(21,051)
Purchase of premises and equipment	(910)	(622)
Proceeds from the sale of other real estate owned	-	250
Net cash used in investing activities	\$ (121,570)	\$ (72,052)
Financing Activities		
Net increase in demand deposits, money market, NOW and savings accounts	59,254	113,449
Repayment of FHLB advances	(10,000)	-
Dividends paid	(2,465)	(2,431)
Net cash provided by financing activities	\$ 46,789	\$ 111,018
(Decrease)/increase in Cash and Due From Banks	\$ (62,590)	\$ 47,962
Cash and Due From Banks, Beginning of Year	\$ 204,415	\$ 156,453
Cash and Due From Banks, End of Year	\$ 141,825	\$ 204,415
Supplemental Cash Flows Information		
Interest paid	\$ 2,875	\$ 1,232
Income taxes paid	2,080	1,860
Operating right-of-use asset in exchange for lease liability	250	-

5 YEARS

- Katie Baird
- Kristin Blevins
- Lexie Cheatham
- James Fereday
- Angela Frisby
- Witten Hayes
- Clinton Long
- Michael Marsh
- Janice Messer
- Ronda Nolan
- Dalton Southerland
- Amanda Taylor
- Glenna Worthington

10 YEARS

- Gary Schroeder
- Jeremy Stearns
- Barry Steele

15 YEARS

- Leslie Brown
- Whitney Cash
- Avanda Coffman
- Anne Curry
- James Drakeford
- Sharon Gambrel-McElroy
- Jeremy Leigh
- Donya Saylor

20 YEARS

- Kevin Arnold
- Christine Crowe

30 YEARS

- John Goggin

COLLEEN PITNEY

25 Years of Service

Retired: January 2022



DONNA BRYINGTON

14 Years of Service

Retired: December 2022



SAM POLLOM

*Senior Vice President,
Market Director – Danville
WealthSouth*

Promotion Date:
January 2022



DARREN SPAINHOWARD

*Senior Vice President,
Market Director – Evansville
WealthSouth*

Hired Date:
September 2022



JENNIFER COCHRAN

*Vice President,
BSA Officer*

Farmers National Bank
Promotion Date:
February 2022



CHRIS DAVIS

*Vice President,
Garrard County
Market Manager*

Farmers National Bank
Promotion Date:
June 2022



DALTON SOUTHERLAND

*Vice President,
Commercial Loan Officer
Farmers National Bank*

Promotion Date:
February 2022



MARY RICHEY

*Vice President
Assistant Retail
Banking Manager
Farmers National Bank*

Promotion Date:
December 2022



GREG BRANAM

*Assistant Vice President,
Credit Administration
Farmers National Bank*

Promotion Date:
February 2022



COURTNEY BRYANT

*Assistant Vice President,
Senior Loan Operations Specialist*
Farmers National Bank

Promotion Date:
February 2022

**LORIE MUNFORD**

*Assistant Vice President,
Senior Centralized Processor*
Farmers National Bank

Promotion Date:
February 2022

**JOSH FORD**

*Assistant Vice President,
East Main Branch Manager*
Farmers National Bank

Promotion Date:
December 2022

**BLAKE MASON**

*Assistant Vice President,
Commercial Loan Officer*
Farmers National Bank

Promotion Date:
December 2022

**ASHLEY DRAKEFORD**

*Assistant Vice President,
Lancaster Branch Manager*
Farmers National Bank

Promotion Date:
December 2022

**AMANDA TAYLOR**

*Assistant Vice President,
Junction City Branch Manager*
Farmers National Bank

Promotion Date:
December 2022



J. Martin Gibson
President/CEO

William Gooch
Executive Vice President,
Chief Risk Officer

Amy Isola
Executive Vice President,
Director of Human Resources

Kevin P. Arnold
Senior Vice President,
Senior Lender

Brandon Drake
Senior Vice President,
Head of Sales and Service

Robert A. Feenick
Senior Vice President,
Equine Lending

John Goggin
Senior Vice President,
Chief Credit Officer

Yvonne Gooch, cCAE
Senior Vice President,
Director of Internal Audit

Adam Hopkins
Senior Vice President,
Chief Security Officer

Brandon Meek
Senior Vice President,
Chief Information Officer

Chris Sparrow
Senior Vice President,
Chief Financial Officer

Katie Baird
Vice President, Controller

Jennifer Cochran, CAMS
Vice President, BSA Officer

Sharon K. Howell, CFMP
Vice President,
Director of Marketing

Christa Owen, CRCM
Vice President,
Chief Compliance Officer

Mary Richey
Vice President,
Assistant Retail Banking
Manager

Dalton Southerland
Vice President,
Commercial Loan Officer

Brant Welch
Vice President, Customer
Experience Manager

Greg Branam
Assistant Vice President,
Credit Administration

Rob Caudill
Assistant Vice President,
Commercial Loan Officer

Courtney Bryant
Assistant Vice President,
Senior Loan Operations Specialist

Scott Dickison
Assistant Vice President,
Credit Analyst

Kim Elliott
Assistant Vice President,
Loan Officer

Angela Frisby
Assistant Vice President,
Loan Officer

Witten Hayes
Assistant Vice President,
Loan Operations Manager

Carla Johnson
Assistant Vice President,
Human Resources Generalist

Jeremy Leigh
Assistant Vice President,
Technology Manager

Steve Littlefield
Assistant Vice President,
Asset Resolution Manager

Michael Marsh
Assistant Vice President,
Customer Relations Manager

Blake Mason
Assistant Vice President,
Commercial Loan Officer

Lorie Munford
Assistant Vice President,
Senior Centralized Processor

Ronda Nolan
Assistant Vice President,
Internal Auditor

Beth Pike
Assistant Vice President,
Treasury Operations Manager

Marie Rice
Assistant Vice President,
Main Office Retail Manager

Brandi Todd
Assistant Vice President,
Operations Manager

Kasey Wilson
Assistant Vice President,
Deposit Operations Manager

BURGIN

Patti Chidester
Assistant Vice President,
Burgin Branch Manager

DANVILLE SQUARE

Leslie Brown
Assistant Vice President, Danville
Square Branch Manager

EAST MAIN

Josh Ford
Assistant Vice President,
East Main Branch Manager

GARLAND DRIVE

Talisa Lay
Assistant Vice President,
Garland Drive Branch Manager

HARRODSBURG BANKING CENTER

Robert Baughman
Vice President, Mercer County
Market Manager

Anne Curry
Assistant Vice President,
Retail Branch Manager

Jimmy Drakeford
Vice President, Loan Officer

JUNCTION CITY BANKING CENTER

Amanda Taylor
Assistant Vice President,
Junction City Branch Manager

LANCASTER BANKING CENTER

Chris Davis
Vice President,
Garrard County Market Manager

Ashley Drakeford
Assistant Vice President,
Lancaster Branch Manager

LIBERTY BANKING CENTER

Tammy McQueen
Vice President, Casey County
Market Manager

Jake Gourley
Assistant Vice President,
Commercial Relationship Manager

PERRYVILLE BANKING CENTER

Lisa Bottom
Vice President,
Perryville Market Manager

STANFORD BANKING CENTER

Sharon Keith
Vice President, Loan Officer

Donya Saylor
Assistant Vice President,
Lincoln County Market Manager

FNB INVESTMENT SERVICES

Jeff Joiner, CPFA
Vice President,
Investment Broker

Valery McMann, CFP, CPFA
Vice President, Investment
Broker/Insurance Advisor

Allen White
Senior Vice President,
Investment Executive

WEALTHSOUTH

Thomas Hager
President

Rusty Clark
Executive Vice President,
Western Kentucky
Regional President

Rick Cash, CRSP
Senior Vice President,
Institutional Specialist

James Fereday
Senior Vice President,
Chief Investment Officer

William J. Howell
Senior Vice President,
Market Director - Lexington

Sam Pollom, J.D., CTFA
Senior Vice President,
Market Director - Danville

Brian K. Reynolds, CRSP, CTFA
Senior Vice President,
Institutional Director

Kevin D. Simpson, CTFA
Senior Vice President,
Market Director - Bowling Green

Darren Spainhoward
Senior Vice President,
Market Director - Evansville

Jeff Zinger
Senior Vice President, Lending
Manager, Growth Markets

Shelley Bigelow, CTFA, NSSA
Vice President, Senior Trust Officer

John Cadwell
Vice President,
Wealth Management Advisor

Jamie Eads, APR, AIF
Vice President,
Institutional Specialist

Joanna Futrell
Vice President, Commercial
Relationship Manager

Laura Jones, J.D., CTFA
Vice President, Senior Trust Officer

Clint Long
Vice President, Institutional
Investment Consultant

Gordon Mullis, J.D.
Vice President,
Trust Compliance Officer

Katy Neyhouse, CTFA, NSSA
Vice President, Trust Officer

Cassie Scott, CTOP
Vice President,
Director of Operations

John Smith
Vice President, Commercial
Relationship Manager

Lee Walker
Vice President,
Senior Portfolio Manager

Ralph S. "Bud" Watson II, CPA, CGMA
Vice President, Senior Wealth
Management Advisor

Rodney Wesley
Vice President, Private Banker

Tim Yessin
Vice President, Wealth
Management Advisor

Nikolaus Smither, CFA
Assistant Vice President,
Portfolio Manager

Judy Walker
Assistant Vice President,
Trust Administrator

JOHN C. ALBRIGHT
Caldwell Stone Company



LOUIS M. BETO, DMD
Retired Oral & Maxillofacial Surgeon



ROBERT I. CALDWELL
Central Seal Company, Semi-Retired



GREG W. CAUDILL
Retired Banker



TRAVIS COX
Tarter Farm & Ranch Equipment



STEVE FOX
Businessman



LOGAN H. GERMANN
Businessman



J. MARTIN GIBSON
President/CEO



JOHN HELM
Farmer & Auctioneer



HUGH GATES HINES III
Businessman & Farmer



HENRY VINCENT PENNINGTON III
Sheehan, Barnett, Dean, Pennington, Dexter & Tucker, PSC



PATTI J. POWELL
Stuart Powell Ford-Lincoln-Mazda



ERIN M. RING, CPA
Central Seal Company



JOHN B. RODES, CPA
Kerbaugh, Rodes & Butler, PLLC



JEFFREY J. THORNTON
Retired Banker



BOYLE COUNTY

- **Clay Albright**
Caldwell Stone Company
- **Scott Bottoms**
President, Danville Office Equipment
- **Jerry M. Germann**
Farmer & Businessman
- **Morton M. Hoagland**
Retired Banker
- **Dr. Justin Kolasa, MD**
Danville Oral & Maxillofacial Surgery
- **Daniel McKay**
Ephraim McDowell Health, CEO
- **Mark Morgan**
Attorney
- **Dr. Lisa Neal, DMD**
Danville Family Dentistry
- **Tom Poland**
Businessman & Retired Banker
- **Mark Ward**
Optometrist

CASEY COUNTY

- **Breece Hayes**
Breece Hayes DC, PSC Coordinator
- **Anna Lou Tarter-Smith**
Tarter Industries
- **Teresa Thompson**
Owens Construction
- **Joey Tucker**
RJ's Equipment & More
- **Brent Ware**
Retired Agriculture Teacher/FFA Director
(Casey County High School) & Farmer

GARRARD COUNTY

- **Deonica Asbery**
Realtor
- **Matthew Barsotti**
Retired Businessman
- **Eric Caldwell**
Docubit
- **Mary Adrienne Davis**
Garrard County Schools
- **Jason Gaffney**
Farmer
- **Jason Hensley**
Businessman
- **Billy V. Lanham**
Retired Banker
- **Tommy Noe**
Garrard County Farm Bureau
- **Darren Taul, DVM**
Veterinarian

LINCOLN COUNTY

- **Sonja Bratcher**
Kentucky Farm Bureau
- **David Campbell**
Farmer
- **Daryl K. Day**
Attorney
- **James Mack Dunn**
Businessman
- **Sheree H. Gilliam**
Retired Businesswoman
- **Ina Glass**
Retired Healthcare Professional
- **Bill Payne**
Farmer

MERCER COUNTY

- **David Baker**
Farmer
- **Susan Thompson Barrington**
Retired State Park Superintendent
- **Don Carney**
Retired Banker
- **Dale Cinnamon**
Retired Banker
- **Samuel Dixon Dedman**
Businessman
- **LeMayne Ellis, DVM**
Veterinarian
- **Larry Royalty**
Retired Banker
- **David Taylor**
Attorney
- **John Trisler**
Retired IBM Official & County Judge Executive

MAIN^{OFFICE} - DANVILLE

BURGIN

DANVILLE SQUARE

EAST MAIN

GARLAND

HARRODSBURG

JUNCTION CITY

LANCASTER

LIBERTY

MIDDLEBURG

PERRYVILLE

STANFORD

WEALTHSOUTH


Farmers
NATIONAL BANK
Your Lifetime Bank


FNB
Investment Services
A DIVISION OF FARMERS NATIONAL BANK

P.O. Box 28 • West Main Street | Danville, Kentucky 40423
www.fnbky.com | www.wealthsouth.com