



**James Bullard**  
President and CEO



**David A. Sapenaro**  
First Vice President and  
Chief Operating Officer

# Bank Management Committee



**Karl W. Ashman**  
Senior Vice President



**Karen L. Branding**  
Senior Vice President



**Cletus C. Coughlin**  
Senior Vice President  
and Chief of Staff to  
the President



**Nikki R. Jackson**  
Vice President and  
Regional Executive,  
Louisville Branch



**Mary H. Karr**  
Senior Vice President,  
General Counsel  
and Secretary



**Kathleen O'Neill Paese**  
Executive Vice President



**Julie L. Stackhouse**  
Executive Vice President



**Christopher J. Waller**  
Executive Vice President  
and Director of  
Research