

# Quarterly Statement of Condition First Quarter, March 31, 2011

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, Inc.

# 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.

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# Financial Highlights

	2011	2010	2009	2008	2007
<b>Results of Operations:</b>					
Net income	\$ 2,387,773	\$ 932,739	\$ 671,325	\$ 3,212,427	\$ 2,928,471
Net income per share	6.86	2.68	1.93	9.23	8.42
Cash dividends per share	0.00	0.00	1.25	2.25	2.25
Book value per share at quarter end	456.04	436.63	416.68	424.83	414.02
<b>At March 31:</b>					
Assets	\$ 2,120,841,940	\$ 2,076,296,844	\$ 1,905,528,925	\$ 1,785,639,957	\$ 1,776,732,368
Earning assets	1,956,509,558	1,919,819,781	1,760,051,586	1,633,818,139	1,625,904,409
Net loans and leases	1,700,704,934	1,707,562,864	1,556,252,057	1,449,467,941	1,399,023,346
Deposits	1,842,671,089	1,757,118,404	1,551,369,252	1,445,012,845	1,490,904,236
Shareholders' equity	158,666,840	151,911,645	144,972,745	147,807,104	144,048,372
<b>Performance Ratios:</b>					
Return on average assets	0.45%	0.18%	0.14%	0.72%	0.68%
Return on average shareholders' equity	6.10%	2.47%	1.86%	8.78%	8.25%
Average shareholders' equity to average assets	6.69%	6.67%	6.89%	7.26%	7.31%
Net charge-offs to average loans and leases	0.09%	0.16%	0.11%	0.13%	0.07%
Allowance for credit losses as a percentage of quarter end loans and leases	1.46%	1.28%	1.43%	1.34%	1.18%
Net interest margin (tax equivalent)	4.12%	3.95%	3.57%	3.96%	3.86%

# Consolidated Balance Sheets

	March 31, 2011	March 31, 2010
<b>ASSETS</b>		
Cash and due from banks	\$ 52,526,681	\$ 34,017,702
Federal funds sold	112,500,000	80,800,000
<i>Total cash and cash equivalents</i>	<u>165,026,681</u>	<u>114,817,702</u>
Securities	110,316,278	102,028,364
Loans and leases, net of unearned income	1,725,942,983	1,729,726,013
Allowance for credit losses	(25,238,049)	(22,163,149)
<i>Loans and leases, net</i>	<u>1,700,704,934</u>	<u>1,707,562,864</u>
Premises and equipment, net	46,609,677	48,727,269
Federal Home Loan Bank stock	7,959,300	7,959,300
Intangible assets	16,893,025	17,387,613
Prepaid expenses and other assets	73,332,045	77,813,732
<b>Total assets</b>	<b>\$ 2,120,841,940</b>	<b>\$ 2,076,296,844</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
Deposits:		
Non-interest bearing	\$ 355,455,693	\$ 305,734,417
Interest bearing	1,487,215,396	1,451,383,987
<i>Total deposits</i>	<u>1,842,671,089</u>	<u>1,757,118,404</u>
Federal funds purchased and securities sold under repurchase agreements	0	37,925,000
Customer sweep accounts	53,494,725	43,391,737
Federal Home Loan Bank advances	17,060,520	39,384,090
Long term debt payable	37,600,000	37,600,000
Other liabilities	11,348,766	8,965,968
<i>Total liabilities</i>	<u>1,962,175,100</u>	<u>1,924,385,199</u>
<b>SHAREHOLDERS' EQUITY</b>		
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	151,890,184	143,527,606
Accumulated other comprehensive income	(3,593,032)	(1,985,649)
<i>Total shareholders' equity</i>	<u>158,666,840</u>	<u>151,911,645</u>
<b>Total liabilities and shareholders' equity</b>	<b>\$ 2,120,841,940</b>	<b>\$ 2,076,296,844</b>

# Consolidated Income Statements

(For three months ended)

	March 31, 2011	March 31, 2010
<b>INTEREST INCOME</b>		
Interest and fees on loans	\$ 24,129,886	\$ 23,988,774
Interest on securities	505,819	504,035
Interest on short term investments	74,476	14,407
	<u>24,710,181</u>	<u>24,507,216</u>
<b>INTEREST EXPENSE</b>		
Interest on deposits	4,465,473	5,722,577
Interest on borrowed funds	785,339	1,006,415
	<u>5,250,812</u>	<u>6,728,992</u>
Net interest income	19,459,369	17,778,224
Provision for credit losses	3,961,438	4,126,944
Net interest income after provision for credit losses	<u>15,497,931</u>	<u>13,651,280</u>
<b>OTHER INCOME</b>		
Service charges on deposit accounts	2,537,752	2,754,030
Service charges on loans	1,815,850	1,522,237
Wealth management income	2,694,609	2,493,372
Other income	699,357	165,596
	<u>7,747,568</u>	<u>6,935,235</u>
<b>OTHER EXPENSES</b>		
Salaries	7,113,893	7,280,102
Benefits	2,064,951	2,073,778
Occupancy	4,131,677	4,259,309
Other non-interest expenses	7,650,614	6,603,957
	<u>20,961,135</u>	<u>20,217,146</u>
Income before provision for income taxes	2,284,364	369,369
Provision for income taxes	(103,409)	(563,370)
<b>Net income</b>	<u>\$ 2,387,773</u>	<u>\$ 932,739</u>
<b>Basic earnings per share</b>	<b>\$ 6.86</b>	<b>\$ 2.68</b>

# Boards of Directors

## **Central Bancshares, Inc. and Central Bank & Trust Co. Board of Directors**

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College Associate Dean Emeritus, University  
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Financial Advisor*

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*Vice President &  
Financial Advisor*

Drew Graeter  
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Financial Advisor*

Jim DeMoss  
*Financial Advisor*

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*Financial Advisor*

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*Financial Advisor*

Spencer Graeter  
*Investment Officer*

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*Vice President*

Ashley Weir  
*Mortgage Lending Officer*

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*Mortgage Lending Officer*

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Compliance Officer*

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Business Development Officer*

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Compliance Officer*

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