

# Quarterly Statement of Condition Second Quarter, June 30, 2009

Central Bank & Trust Co.

Central Bank, FSB

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

	2009	2008	2007	2006	2005
<b>Results of Operations:</b>					
Net income	\$ 706,583	\$ 5,711,205	\$ 5,372,831	\$ 7,547,539	\$ 7,506,552
Net income per share	2.03	16.42	15.44	21.69	21.58
Cash dividends per share	2.50	4.50	4.50	4.50	4.00
Book value per share at quarter end	415.54	429.14	418.40	386.43	348.57
<b>At June 30:</b>					
Assets	\$ 1,976,240,150	\$ 1,819,017,971	\$ 1,806,454,684	\$ 1,657,197,294	\$ 1,520,225,648
Earning assets	1,800,049,239	1,642,911,634	1,636,718,773	1,505,315,992	1,406,189,952
Net loans and leases	1,602,842,572	1,462,865,759	1,444,327,067	1,296,195,565	1,208,964,826
Deposits	1,646,789,078	1,431,763,205	1,498,108,264	1,360,162,750	1,227,252,327
Shareholders' equity	144,575,076	149,306,596	145,569,011	134,447,584	121,276,366
<b>Performance Ratios:</b>					
Return on average assets	0.07%	0.64%	0.61%	0.93%	1.06%
Return on average shareholders' equity	0.97%	7.75%	7.47%	11.53%	12.76%
Average shareholders' equity to average assets	6.75%	7.31%	7.33%	7.06%	7.44%
Net charge-offs to average loans and leases	0.23%	0.20%	0.15%	0.07%	0.07%
Allowance for credit losses as a percentage of quarter end loans and leases	1.42%	1.34%	1.17%	1.32%	1.59%
Net interest margin (tax equivalent)	3.44%	3.88%	3.78%	3.87%	3.90%

# Consolidated Balance Sheets

	June 30, 2009	June 30, 2008
<b>ASSETS</b>		
Cash and due from banks	\$ 48,323,207	\$ 56,275,528
Federal funds sold	59,500,000	2,178,000
Money market investments	80,088	80,088
<i>Total cash and cash equivalents</i>	<u>107,903,295</u>	<u>58,533,616</u>
Securities	129,667,280	170,023,187
Loans and leases, net of unearned income	1,625,878,045	1,482,682,039
Allowance for credit losses	(23,035,473)	(19,816,280)
<i>Loans and leases, net</i>	<u>1,602,842,572</u>	<u>1,462,865,759</u>
Premises and equipment, net	50,868,651	53,812,335
Federal Home Loan Bank stock	7,959,300	7,764,600
Intangible assets	17,778,196	17,880,040
Prepaid expenses and other assets	59,220,856	48,138,434
<b>Total assets</b>	<b>\$ 1,976,240,150</b>	<b>\$ 1,819,017,971</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
Deposits:		
Non-interest bearing	\$ 293,037,225	\$ 285,012,625
Interest bearing	1,353,751,853	1,146,750,580
<i>Total deposits</i>	<u>1,646,789,078</u>	<u>1,431,763,205</u>
Federal funds purchased and securities sold under repurchase agreements	33,875,000	17,225,000
Customer sweep accounts	55,981,483	83,653,179
Federal Home Loan Bank advances	42,812,881	110,558,035
Long term debt payable	37,600,000	18,100,000
Other liabilities	14,606,632	8,411,956
<i>Total liabilities</i>	<u>1,831,665,074</u>	<u>1,669,711,375</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	7,500,000	7,500,000
Retained earnings	141,793,114	140,033,044
Accumulated other comprehensive income	(8,197,258)	(1,705,668)
<i>Total shareholders' equity</i>	<u>144,575,076</u>	<u>149,306,596</u>
<b>Total liabilities and shareholders' equity</b>	<b>\$ 1,976,240,150</b>	<b>\$ 1,819,017,971</b>

# Consolidated Income Statements

(For six months ended)

	June 30, 2009	June 30, 2008
<b>INTEREST INCOME</b>		
Interest and fees on loans	\$ 44,605,741	\$ 48,590,368
Interest on securities	1,775,847	3,278,650
Interest on short term investments	40,722	50,456
	<u>46,422,310</u>	<u>51,919,474</u>
<b>INTEREST EXPENSE</b>		
Interest on deposits	14,664,323	17,626,941
Interest on borrowed funds	1,702,520	2,743,160
	<u>16,366,843</u>	<u>20,370,101</u>
Net interest income	30,055,467	31,549,373
Provision for credit losses	4,977,134	2,580,008
Net interest income after provision for credit losses	<u>25,078,333</u>	<u>28,969,365</u>
<b>OTHER INCOME</b>		
Service charges on deposit accounts	4,048,265	4,928,737
Service charges on loans	4,446,516	3,018,271
Wealth management income	4,503,063	5,046,054
Other income	2,755,161	2,864,042
	<u>15,753,005</u>	<u>15,857,104</u>
<b>OTHER EXPENSES</b>		
Salaries	14,644,688	15,167,194
Benefits	4,258,711	3,485,114
Occupancy	8,968,971	8,323,581
Other non-interest expenses	13,586,460	10,751,596
	<u>41,458,830</u>	<u>37,727,485</u>
Income before provision for income taxes	(627,492)	7,098,984
Provision for income taxes	(1,334,075)	1,387,779
<b>Net income</b>	<u>\$ 706,583</u>	<u>\$ 5,711,205</u>
<b>Basic earnings per share</b>	\$ 2.03	\$ 16.42
<b>Weighted average number of common shares outstanding</b>	347,922	347,922

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