

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

## Contents

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

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Central Bank

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# Financial Highlights

	2011	2010	2009	2008	2007
<b>Results of Operations:</b>					
Net income	\$ 8,096,871	\$ 3,181,443	\$ 1,002,065	\$ 8,012,866	\$ 8,758,564
Net income per share	23.27	9.14	2.88	23.03	25.17
Cash dividends per share	0.00	0.00	3.75	6.75	6.75
Book value per share at quarter end	471.46	443.15	415.12	433.61	426.30
<b>At September 30:</b>					
Assets	\$ 2,124,636,429	\$ 2,175,179,945	\$ 1,951,660,375	\$ 1,815,945,365	\$ 1,811,348,731
Earning assets	1,968,083,318	2,009,258,984	1,807,038,586	1,686,364,898	1,657,724,240
Net loans and leases	1,650,473,789	1,746,052,321	1,636,072,033	1,490,423,641	1,419,406,598
Deposits	1,842,605,471	1,837,979,588	1,625,759,761	1,480,552,070	1,505,235,215
Shareholders' equity	164,030,348	154,181,962	144,430,143	150,861,785	148,319,464
<b>Performance Ratios:</b>					
Return on average assets	0.51%	0.20%	0.07%	0.59%	0.66%
Return on average shareholders' equity	6.70%	2.75%	0.91%	7.18%	8.02%
Average shareholders' equity to average assets	6.84%	6.58%	6.73%	7.33%	7.33%
Net charge-offs to average loans and leases	0.48%	0.66%	0.50%	0.27%	0.18%
Allowance for credit losses as a percentage of quarter end loans and leases	1.64%	1.37%	1.28%	1.35%	1.21%
Net interest margin (tax equivalent)	4.00%	3.91%	3.45%	3.80%	3.79%

# Consolidated Balance Sheets

	September 30, 2011	September 30, 2010
<b>ASSETS</b>		
Cash and due from banks	\$ 42,456,857	\$ 45,044,937
Federal funds sold	158,500,000	136,500,000
<i>Total cash and cash equivalents</i>	<u>200,956,857</u>	<u>181,544,937</u>
Securities	124,610,851	95,749,321
Loans and leases, net of unearned income	1,677,992,142	1,770,327,480
Allowance for credit losses	(27,518,353)	(24,275,159)
<i>Loans and leases, net</i>	<u>1,650,473,789</u>	<u>1,746,052,321</u>
Premises and equipment, net	44,708,156	46,338,815
Federal Home Loan Bank stock	7,959,300	7,959,300
Intangible assets	16,645,731	17,140,319
Prepaid expenses and other assets	79,281,745	80,394,932
<b>Total assets</b>	<b>\$ 2,124,636,429</b>	<b>\$ 2,175,179,945</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
Deposits:		
Non-interest bearing	\$ 381,122,508	\$ 336,046,420
Interest bearing	1,461,482,963	1,501,933,168
<i>Total deposits</i>	<u>1,842,605,471</u>	<u>1,837,979,588</u>
Federal funds purchased and securities sold under repurchase agreements	0	37,375,000
Customer sweep accounts	50,455,246	53,751,924
Federal Home Loan Bank advances	16,819,632	39,125,176
Long term debt payable	37,600,000	37,600,000
Other liabilities	13,125,732	15,166,295
<i>Total liabilities</i>	<u>1,960,606,081</u>	<u>2,020,997,983</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	157,599,282	145,776,310
Accumulated other comprehensive income	(3,938,622)	(1,964,036)
<i>Total shareholders' equity</i>	<u>164,030,348</u>	<u>154,181,962</u>
<b>Total liabilities and shareholders' equity</b>	<b>\$ 2,124,636,429</b>	<b>\$ 2,175,179,945</b>

# Consolidated Income Statements

(For nine months ended)

	September 30, 2011	September 30, 2010
<b>INTEREST INCOME</b>		
Interest and fees on loans	\$ 70,162,226	\$ 72,978,601
Interest on securities	1,427,154	1,459,260
Interest on short term investments	<u>257,782</u>	<u>147,021</u>
	<u>71,847,162</u>	<u>74,584,882</u>
<b>INTEREST EXPENSE</b>		
Interest on deposits	12,377,723	16,610,701
Interest on borrowed funds	<u>2,370,152</u>	<u>3,055,684</u>
	<u>14,747,875</u>	<u>19,666,385</u>
Net interest income	57,099,287	54,918,497
Provision for credit losses	<u>12,993,458</u>	<u>15,072,868</u>
Net interest income after provision for credit losses	<u>44,105,829</u>	<u>39,845,629</u>
<b>OTHER INCOME</b>		
Service charges on deposit accounts	8,410,378	8,717,191
Service charges on loans	6,168,027	5,481,966
Wealth management income	7,833,948	7,180,271
Other income	<u>3,306,480</u>	<u>369,243</u>
	<u>25,718,833</u>	<u>21,748,671</u>
<b>OTHER EXPENSES</b>		
Salaries	21,451,771	21,445,601
Benefits	5,911,721	5,559,286
Occupancy	12,627,760	12,754,422
Other non-interest expenses	<u>21,708,395</u>	<u>21,103,516</u>
	<u>61,699,647</u>	<u>60,862,825</u>
Income before provision for income taxes	8,125,015	731,475
Provision for income taxes	<u>28,144</u>	<u>(2,449,968)</u>
<b>Net income</b>	<u>\$ 8,096,871</u>	<u>\$ 3,181,443</u>
<b>Basic earnings per share</b>	<b>\$ 23.27</b>	<b>\$ 9.14</b>

# Boards of Directors

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# Officers

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Lisa S. Grant, CRCM  
*Compliance Officer*

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*Corporate Secretary*

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*Vice President & Compliance Officer*

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Harvey Sword  
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*Vice President*

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*Vice President*

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Sherry Wright  
*Employee Benefits Officer*

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Senior Financial Advisor*

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*Senior Vice President &  
Financial Advisor*

Don Graeter  
*Vice President &  
Financial Advisor*

Drew Graeter  
*Vice President &  
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*

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*Vice President*

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*Vice President*

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*Vice President*

Kevin McCullough  
*Vice President*

Joseph Nienaber  
*Vice President*

Jim Willman  
*Vice President*

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*Mortgage Lending Officer*

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*Retail Development Officer*

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*Mortgage Lending Officer*

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Security, BSA & AML Officer*

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*Vice President &  
Compliance Officer*

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*Consumer Lending Officer*



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