

# 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<br>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<br>shareholders' equity   | 6.10%            | 2.47%            | 1.86%            | 8.78%            | 8.25%            |
| Average shareholders'<br>equity to average assets                                 | 6.69%            | 6.67%            | 6.89%            | 7.26%            | 7.31%            |
| Net charge-offs to average<br>loans and leases                                    | 0.09%            | 0.16%            | 0.11%            | 0.13%            | 0.07%            |
| Allowance for credit<br>losses as a percentage<br>of quarter end loans and leases | 1.46%            | 1.28%            | 1.43%            | 1.34%            | 1.18%            |
| Net interest margin<br>(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<br>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<br>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**

Luther Deaton, Jr.  
*Chairman, President & CEO  
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Ray, Foley, Hensley & Company, PLLC  
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Public Safety*

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*Finance Director, Southland  
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Louisville*

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*President, Richardson, Barber &  
Williamson, PSC*

Michael G. Tearney  
*KPMG Professor of Accountancy & Gatton  
College Associate Dean Emeritus, University  
of Kentucky*

# Officers

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*Vice Chairman*

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*Vice President*

Ranee Leland  
*Corporate Secretary*

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Jeff D. Jacob  
*Security Officer*

Lisa S. Grant, CRCM  
*Compliance Officer*

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Ranee Leland  
*Corporate Secretary*

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Paul R. Thornsberry  
*Vice President*

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Brad Fields  
*Vice President*

Catherine Himes  
*Vice President*

Susan Bradley  
*Assistant Vice President*

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Chris McGaughey  
*Mortgage Lending Officer*



# Officers

Rebecca Haddix  
*Mortgage Officer/Underwriter*

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*Retail Development Officer*

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*Retail Development Officer*

Alicia F. Smith  
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Lana Alexander  
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Gina Ensminger  
*Retail Banking Officer*

Ugochi E. Eze  
*Retail Banking Officer*

Angela M. Friesz  
*Retail Banking Officer*

Barbara Johnson  
*Retail Banking Officer*

Terra Long  
*Retail Banking Officer*

Laura Owens  
*Retail Banking Officer*

Philip Rochester  
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Alexandra Terry  
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*Marketing Officer*

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*Correspondent Banking Officer*

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*Senior Vice President*

Robin Michul  
*Senior Vice President*

Harvey Sword  
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*Internet Banking Officer*

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# Officers

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*Assistant Vice President*

Chris Campbell  
*Corporate Services Officer*

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*Trust Officer*

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Senior Portfolio Manager*

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*Vice President*

Alicia Jordan  
*Vice President*

Christopher Thomason  
*Vice President*

Lisa Will, CFP®  
*Vice President*

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*Vice President*

Robert Wessel  
*Vice President*

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*Vice President*

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Sherry Wright  
*Employee Benefits Officer*

Don Yaden  
*Property and Casualty Officer*

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*Executive Vice President &  
Senior Financial Advisor*

Peter McFarland  
*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*

## **Central Bank,**

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Patricia Voigt  
*Vice President*

Ashley Weir  
*Mortgage Lending Officer*

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*Mortgage Lending Officer*

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Melissa Shimmfessel  
*Retail Banking Officer*

Amy Turner  
*Mortgage Lending Officer*

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Security, BSA & AML Officer*

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Compliance Officer*

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Business Development Officer*

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Lending Manager*

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Mortgage Manager*

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Leslie Sampson  
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Felicia M. Watkins  
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