

# Quarterly Statement of Condition First Quarter, March 31, 2012

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

	2012	2011	2010	2009	2008
<b>Results of Operations:</b>					
Net income	\$ 3,210,765	\$ 2,387,773	\$ 932,739	\$ 671,325	\$ 3,212,427
Net income per share	9.23	6.86	2.68	1.93	9.23
Cash dividends per share	0.00	0.00	0.00	1.25	2.25
Book value per share at quarter end	489.66	456.04	436.63	416.68	424.83
<b>At March 31:</b>					
Assets	\$ 2,131,532,379	\$ 2,120,841,940	\$ 2,076,296,844	\$ 1,905,528,925	\$ 1,785,639,957
Earning assets	1,984,825,537	1,956,509,558	1,919,819,781	1,760,051,586	1,633,818,139
Net loans and leases	1,628,566,777	1,700,704,934	1,707,562,864	1,556,252,057	1,449,467,941
Deposits	1,845,927,255	1,842,671,089	1,757,118,404	1,551,369,252	1,445,012,845
Shareholders' equity	170,364,594	158,666,840	151,911,645	144,972,745	147,807,104
<b>Performance Ratios:</b>					
Return on average assets	0.61%	0.45%	0.18%	0.14%	0.72%
Return on average shareholders' equity	7.61%	6.10%	2.47%	1.86%	8.78%
Average shareholders' equity to average assets	7.31%	6.69%	6.67%	6.89%	7.26%
Net charge-offs to average loans and leases	0.07%	0.09%	0.16%	0.11%	0.13%
Allowance for credit losses as a percentage of quarter end loans and leases	1.84%	1.46%	1.28%	1.43%	1.34%
Net interest margin (tax equivalent)	3.88%	4.12%	3.97%	3.57%	3.96%

# Consolidated Balance Sheets

	March 31, 2012	March 31, 2011
<b>ASSETS</b>		
Cash and due from banks	\$ 43,229,232	\$ 52,526,681
Federal funds sold	<u>159,800,000</u>	<u>112,500,000</u>
<i>Total cash and cash equivalents</i>	203,029,232	165,026,681
Securities	158,830,842	110,316,278
Loans and leases, net of unearned income	1,659,012,647	1,725,942,983
Allowance for credit losses	<u>(30,445,870)</u>	<u>(25,238,049)</u>
<i>Loans and leases, net</i>	1,628,566,777	1,700,704,934
Premises and equipment, net	42,505,176	46,609,677
Federal Home Loan Bank stock	7,959,300	7,959,300
Intangible assets	16,398,437	16,893,025
Prepaid expenses and other assets	<u>74,242,615</u>	<u>73,332,045</u>
<b>Total assets</b>	<b>\$ 2,131,532,379</b>	<b>\$ 2,120,841,940</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
Deposits:		
Non-interest bearing	\$ 396,461,638	\$ 355,455,693
Interest bearing	<u>1,449,465,617</u>	<u>1,487,215,396</u>
<i>Total deposits</i>	1,845,927,255	1,842,671,089
Customer sweep accounts	50,485,112	53,494,725
Federal Home Loan Bank advances	16,565,463	17,060,520
Long term debt payable	37,600,000	37,600,000
Other liabilities	<u>10,589,955</u>	<u>11,348,766</u>
<i>Total liabilities</i>	1,961,167,785	1,962,175,100
<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	163,730,411	151,890,184
Accumulated other comprehensive income (loss)	<u>(3,735,505)</u>	<u>(3,593,032)</u>
<i>Total shareholders' equity</i>	170,364,594	158,666,840
<b>Total liabilities and shareholders' equity</b>	<b>\$ 2,131,532,379</b>	<b>\$ 2,120,841,940</b>

# Consolidated Income Statements

(For three months ended)

	March 31, 2012	March 31, 2011
<b>INTEREST INCOME</b>		
Interest and fees on loans	\$ 21,725,340	\$ 24,129,886
Interest on securities	454,606	505,819
Interest on short term investments	77,936	74,476
	<u>22,257,882</u>	<u>24,710,181</u>
<b>INTEREST EXPENSE</b>		
Interest on deposits	3,178,143	4,465,473
Interest on borrowed funds	796,051	785,339
	<u>3,974,194</u>	<u>5,250,812</u>
Net interest income	18,283,688	19,459,369
Provision for credit losses	2,769,500	3,961,438
Net interest income after provision for credit losses	<u>15,514,188</u>	<u>15,497,931</u>
<b>OTHER INCOME</b>		
Service charges on deposit accounts	2,370,117	2,537,752
Service charges on loans	2,652,168	1,815,850
Wealth management income	2,519,191	2,694,609
Other income	702,024	699,357
	<u>8,243,500</u>	<u>7,747,568</u>
<b>OTHER EXPENSES</b>		
Salaries	7,727,277	7,113,893
Benefits	1,831,547	2,064,951
Occupancy	4,192,233	4,131,677
Other non-interest expenses	6,610,896	7,650,614
	<u>20,361,953</u>	<u>20,961,135</u>
Income before provision for income taxes	3,395,735	2,284,364
Provision for income taxes	184,970	(103,409)
<b>Net income</b>	<u>\$ 3,210,765</u>	<u>\$ 2,387,773</u>
<b>Basic earnings per share</b>	<b>\$ 9.23</b>	<b>\$ 6.86</b>

# Boards of Directors

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

Luther Deaton, Jr.  
*Chairman, President & CEO  
Central Bancshares, Inc. and  
Central Bank & Trust Co.*

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*Partner  
Ray, Foley, Hensley & Company, PLLC  
Certified Public Accountants*

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University of Kentucky*

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*Vice Chairman of the Board  
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Central Bank & Trust Co.*

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*President & General Manager  
WKYT-TV*

Nick Nicholson  
*President & CEO  
Keeneland Association*

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*Community Volunteer*

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*President*

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*Owner, Sheila Bayes Fine Jewelry*

Kurt Braun  
*Finance Director, Southland  
Christian Church*

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*Chairman, E.D. Bullard Company*

John Dundon  
*CFO, Sayre Christian Village*

Marian Guinn  
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*McDonald's*

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*President, Kentucky Eagle Beer*

Everett McCorvey  
*University of Kentucky School of Music -  
Opera Department Chair*

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*President, Medical Rehab Center*

Brent Rice  
*Attorney, McBrayer, McGinnis,  
Leslie and Kirkland*

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Pastor, First Baptist Church*

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*Partner, Combs, Parsons and Collins  
Funeral Home*

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# Boards of Directors

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*Vice Chairman of the Board  
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*Tutt Construction*

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*Taylor Made Farm & Sales Agency, Inc.*

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Treasurer, Central Bank, Winchester*

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*Assistant Vice President, The Allen  
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Development*

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*Director, Classical Studies Institute of  
Louisville*

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*CEO, Central Bank of Jefferson County*

Michael D. Foley  
*Partner, Ray, Foley, Hensley & Company,  
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*President, Richardson, Barber &  
Williamson, PSC*

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College Associate Dean Emeritus, University  
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# Officers

## **Central Bancshares, Inc. Officers**

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*Compliance Officer*

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Ranee Leland  
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*Retail Banking Officer*

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*Retail Banking Officer*

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*Vice President*

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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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*Property and Casualty Officer*

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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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*President*

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*Vice President*

# Officers

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*Vice President*

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*Assistant Vice President*

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*Mortgage Lending Officer*

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Madison County**  
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*Vice President*

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Northern Kentucky**  
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*Vice President*

Joseph Nienaber  
*Vice President*

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*Vice President*

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*Mortgage Lending Officer*

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Winchester**  
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Melissa Shimfessel  
*Retail Banking 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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Security, BSA & AML Officer*

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Compliance Officer*

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Vicki Romero  
*Assistant Vice President*

Jacky Watson  
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Cheryl Conyers  
*Consumer Lending Officer*



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