

2023

SHAREHOLDERS
MEETING

April 17, 2024



Central Banccompany

CENTRAL BANCOMPANY, INC.

Net Income (in millions)

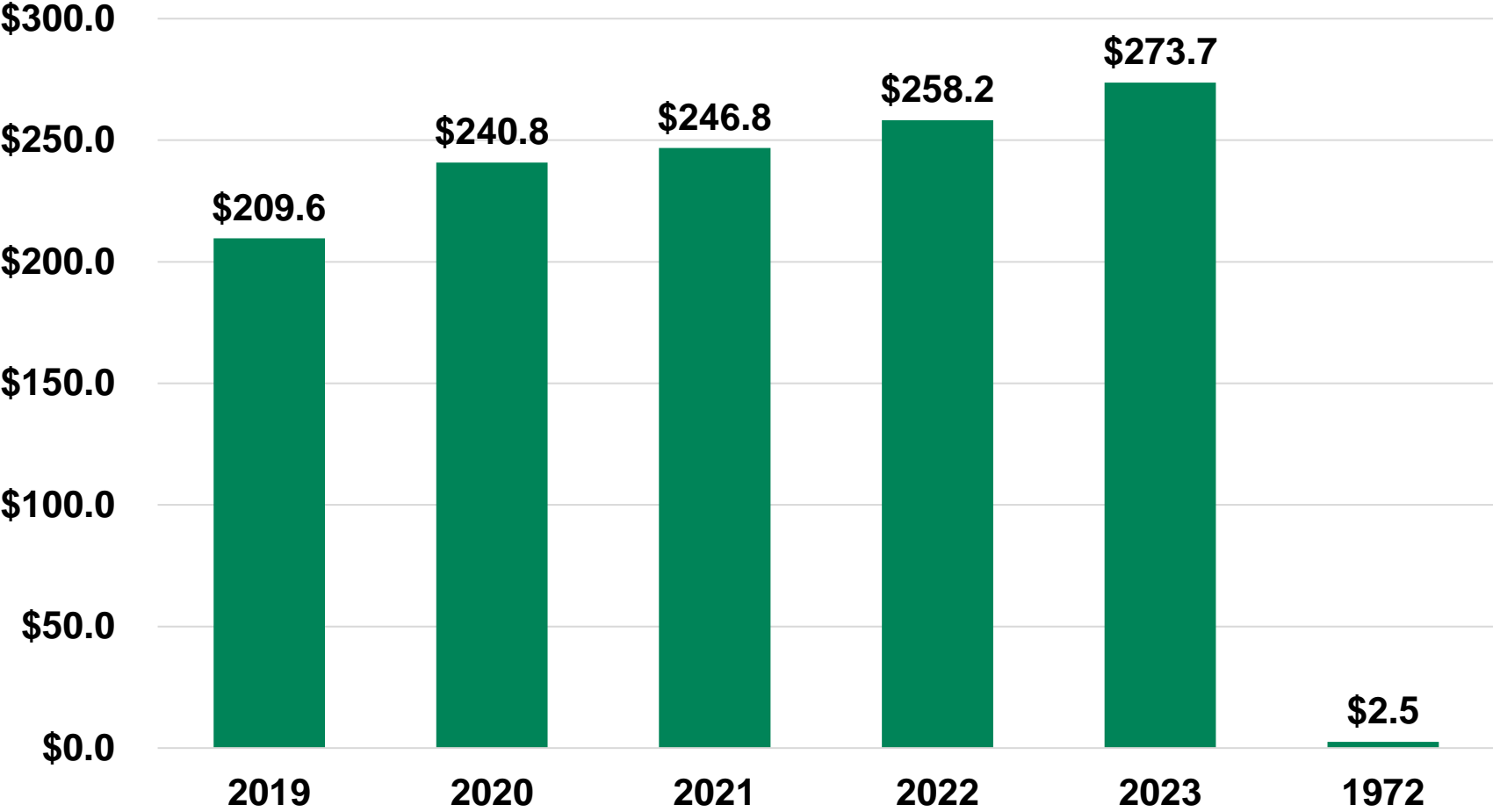
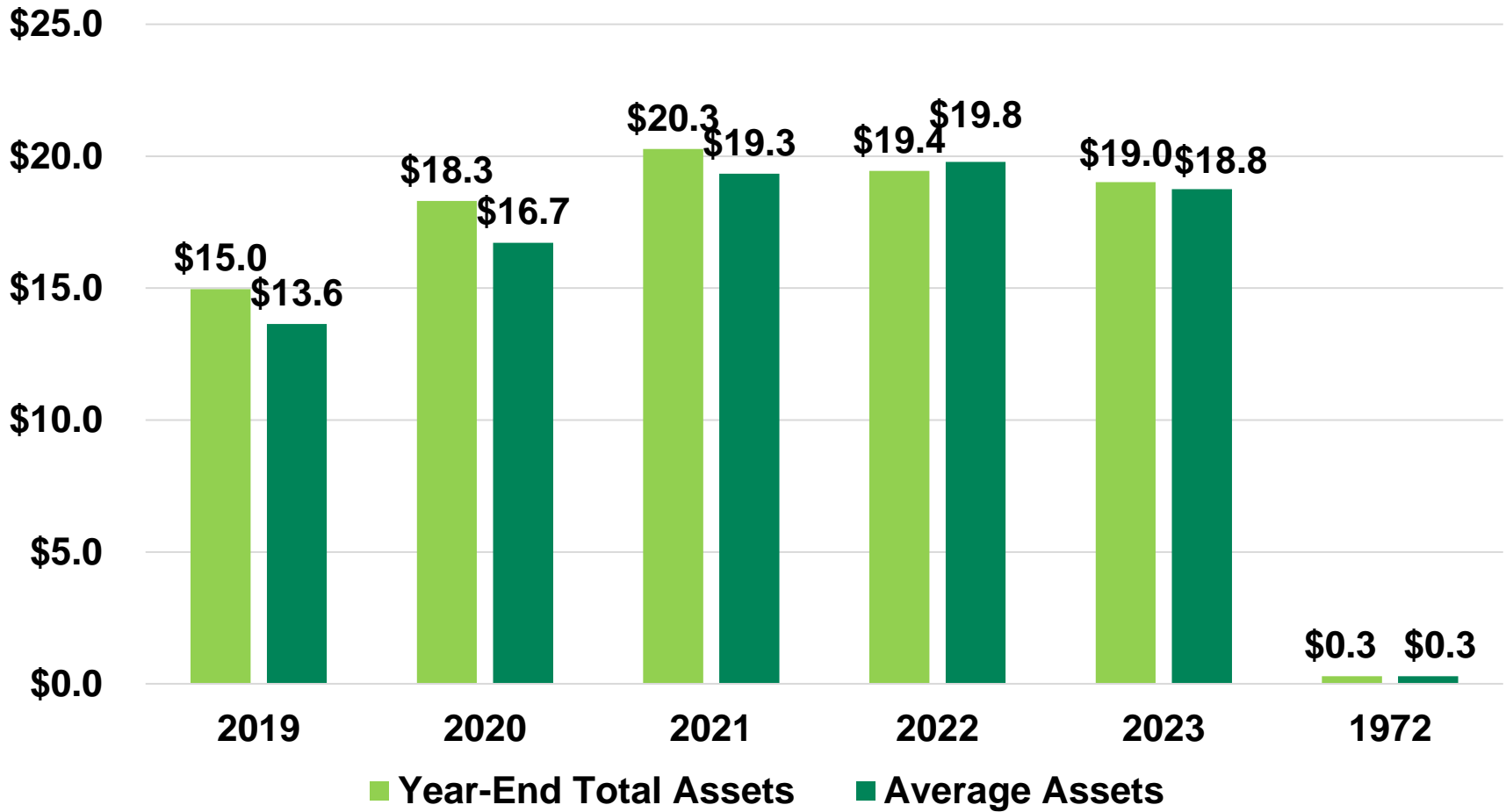


Chart 1

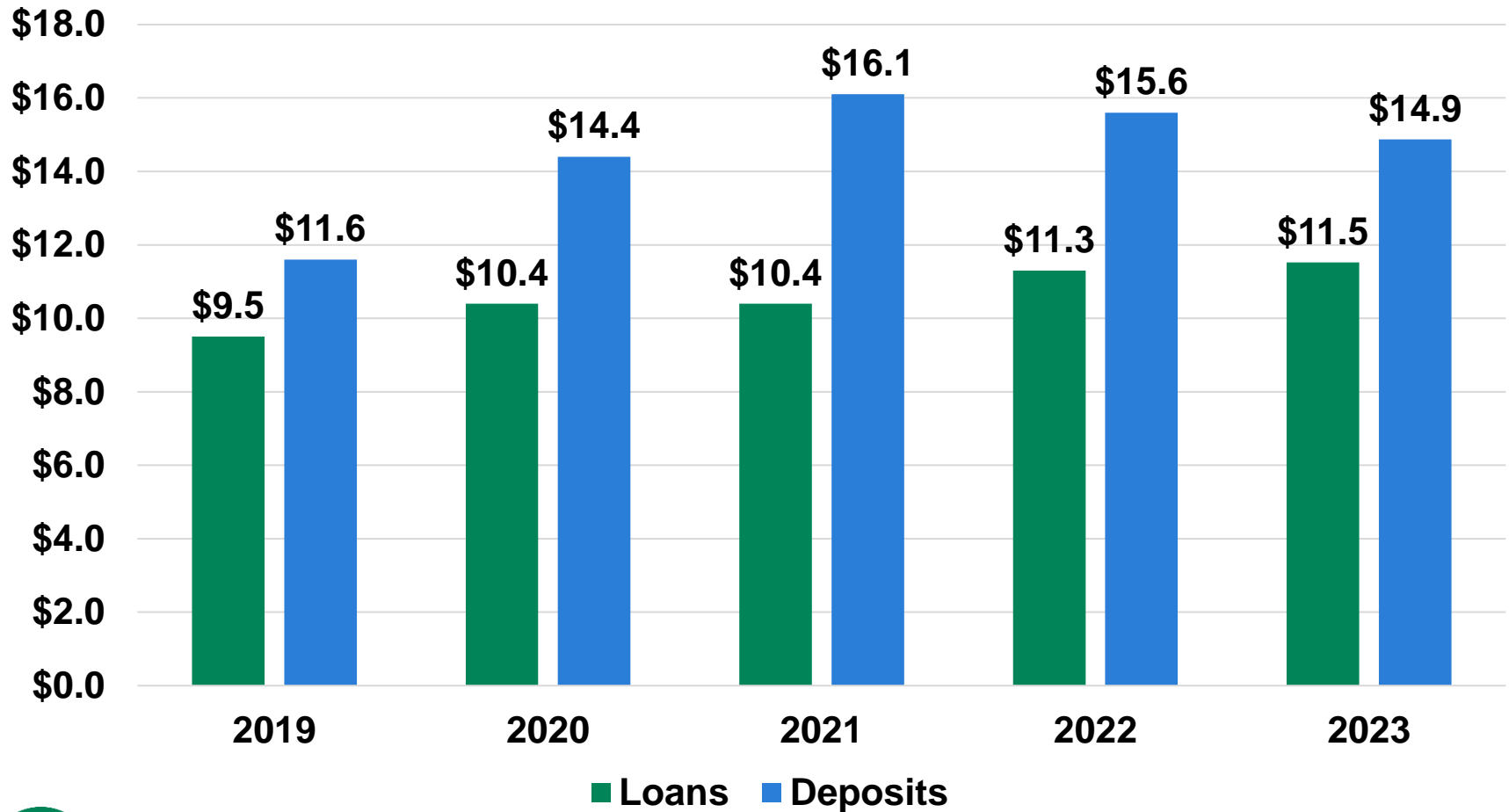
CENTRAL BANCOMPANY, INC.

Total Assets (in billions)



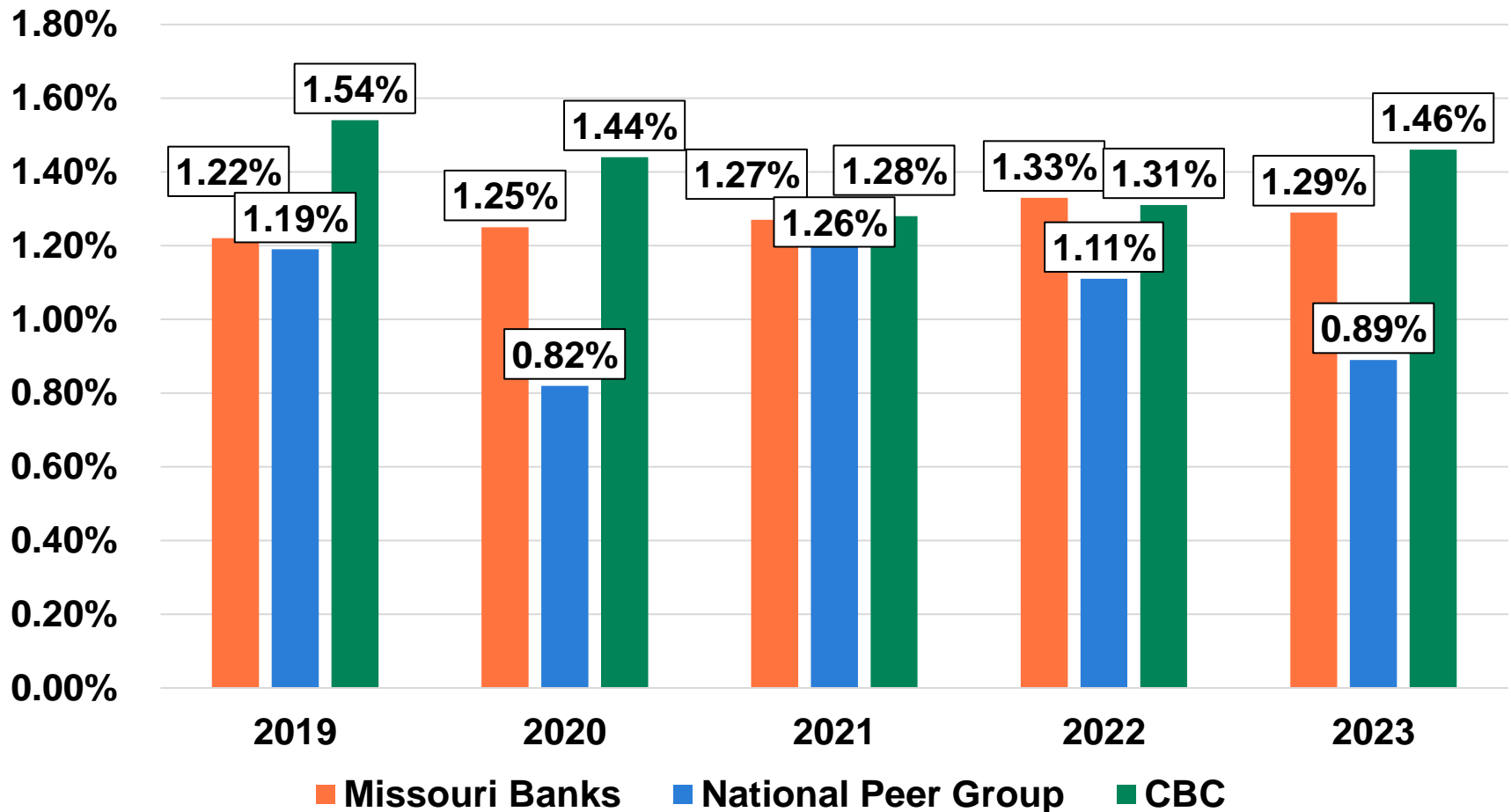
CENTRAL BANCOMPANY, INC.

Loans & Deposits (in billions)



CENTRAL BANCOMPANY, INC.

Return on Average Assets Compared to Peers

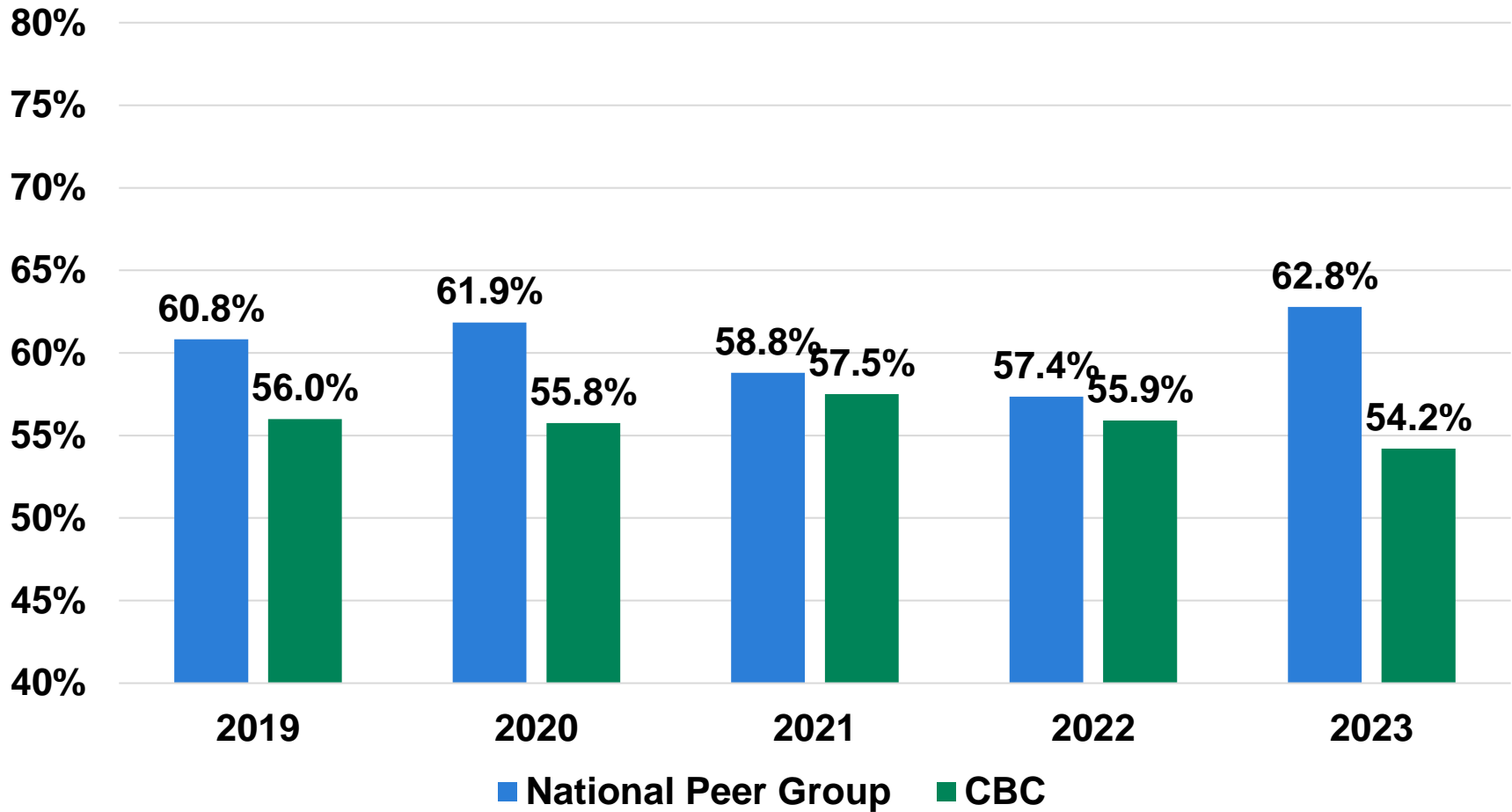


Missouri Banks represents insured institutions headquartered in Missouri with assets greater than \$1 billion per FDIC state tables.

National Peer Group per FR BHCPR and includes banks with assets equal to or greater than \$10 billion.

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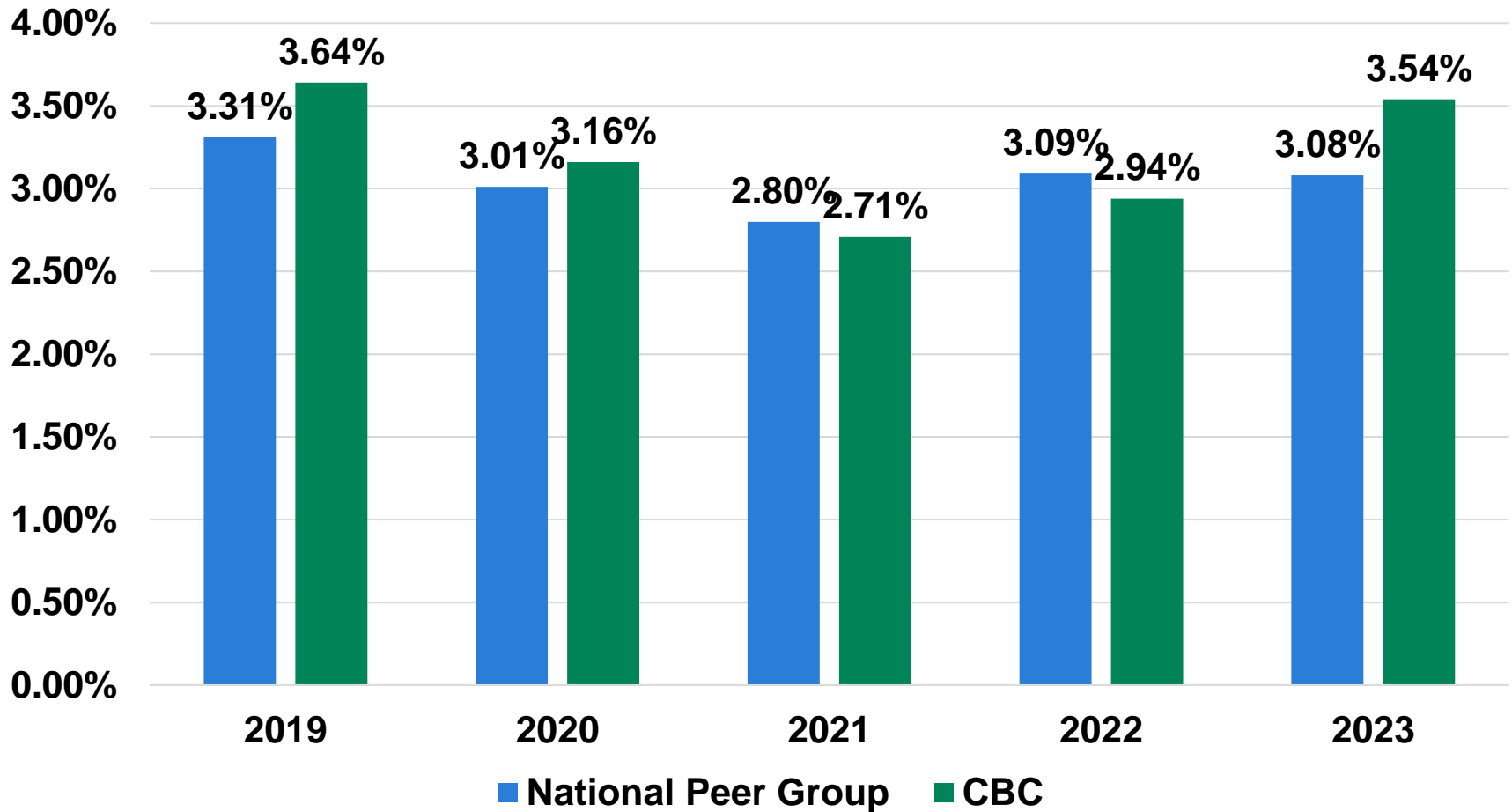
Efficiency Ratio



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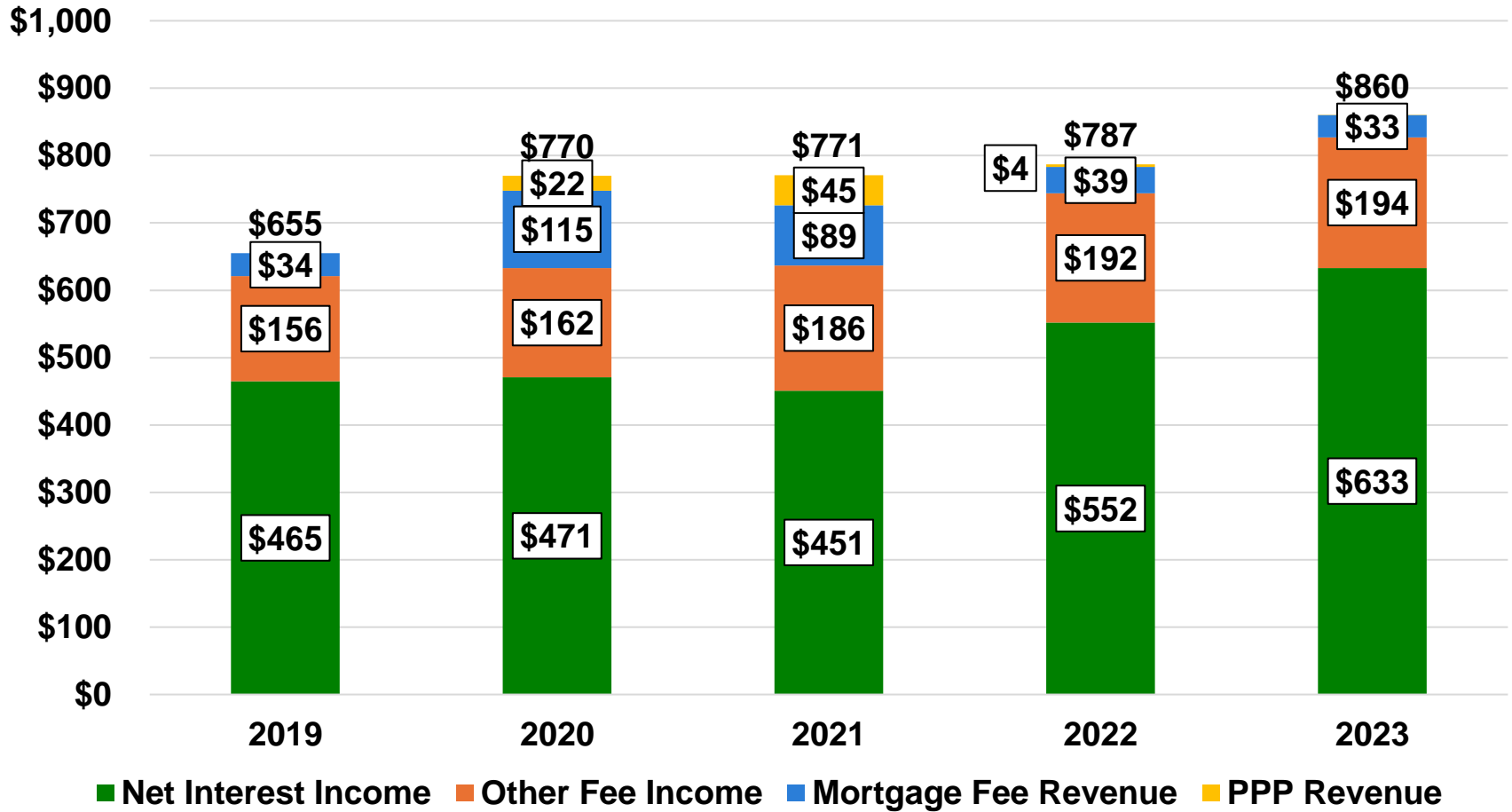
Net Interest Margin



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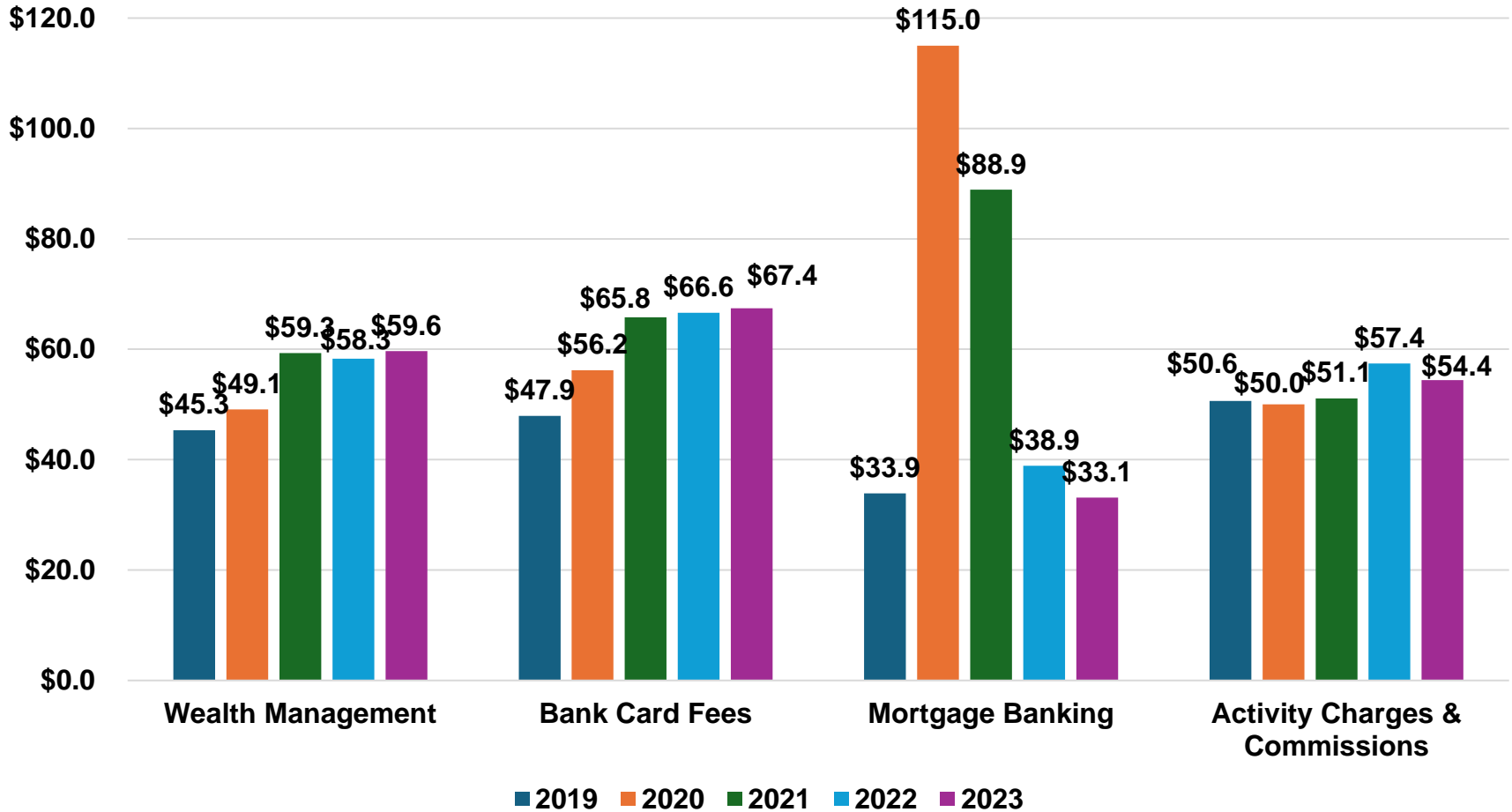
Revenue (in millions)



Note: 2023 Other Fee Income adjusted for ~\$20M of one-time bond losses.

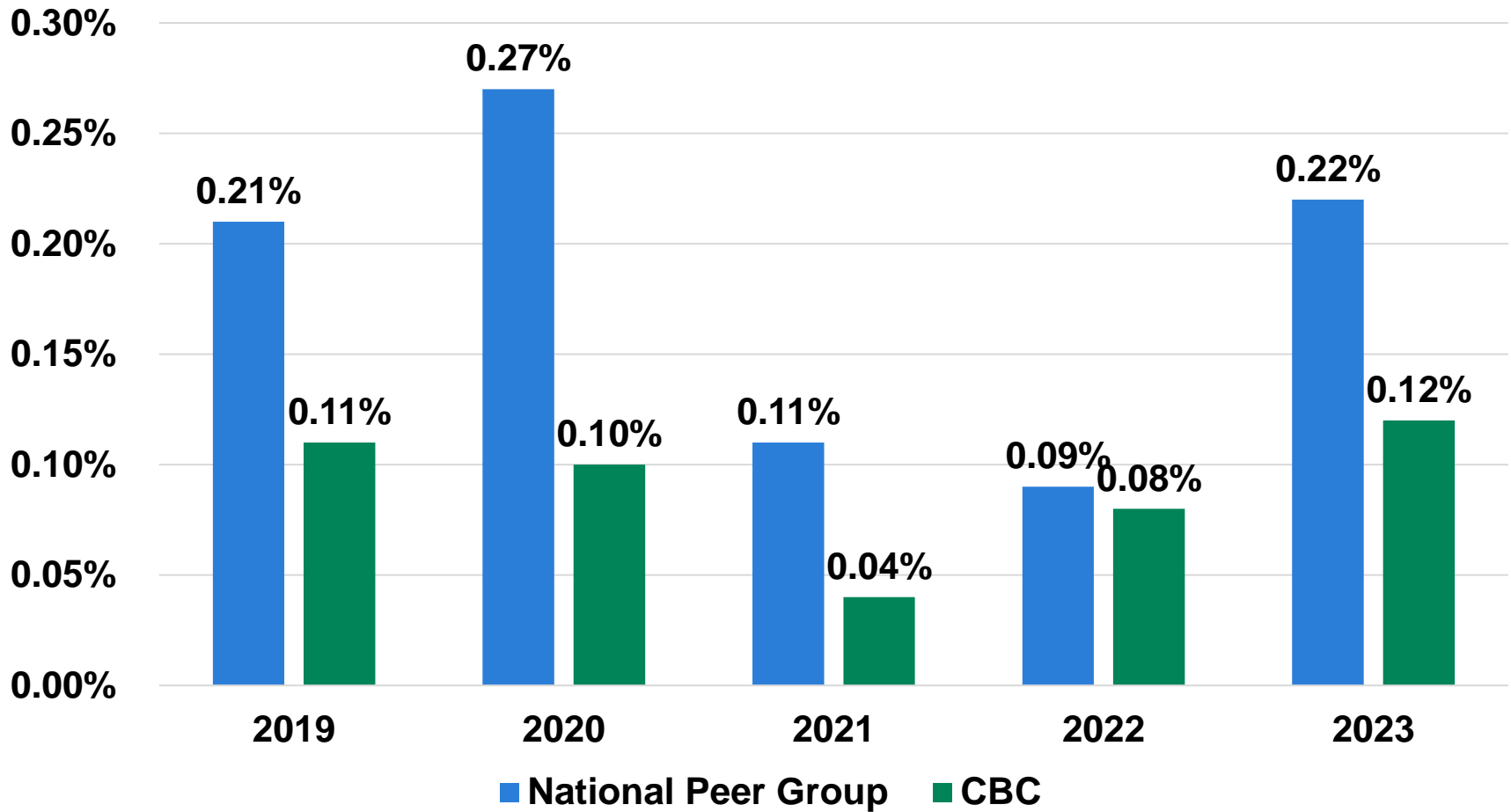
CENTRAL BANCOMPANY, INC.

Major Components of Non-Interest Income (in millions)



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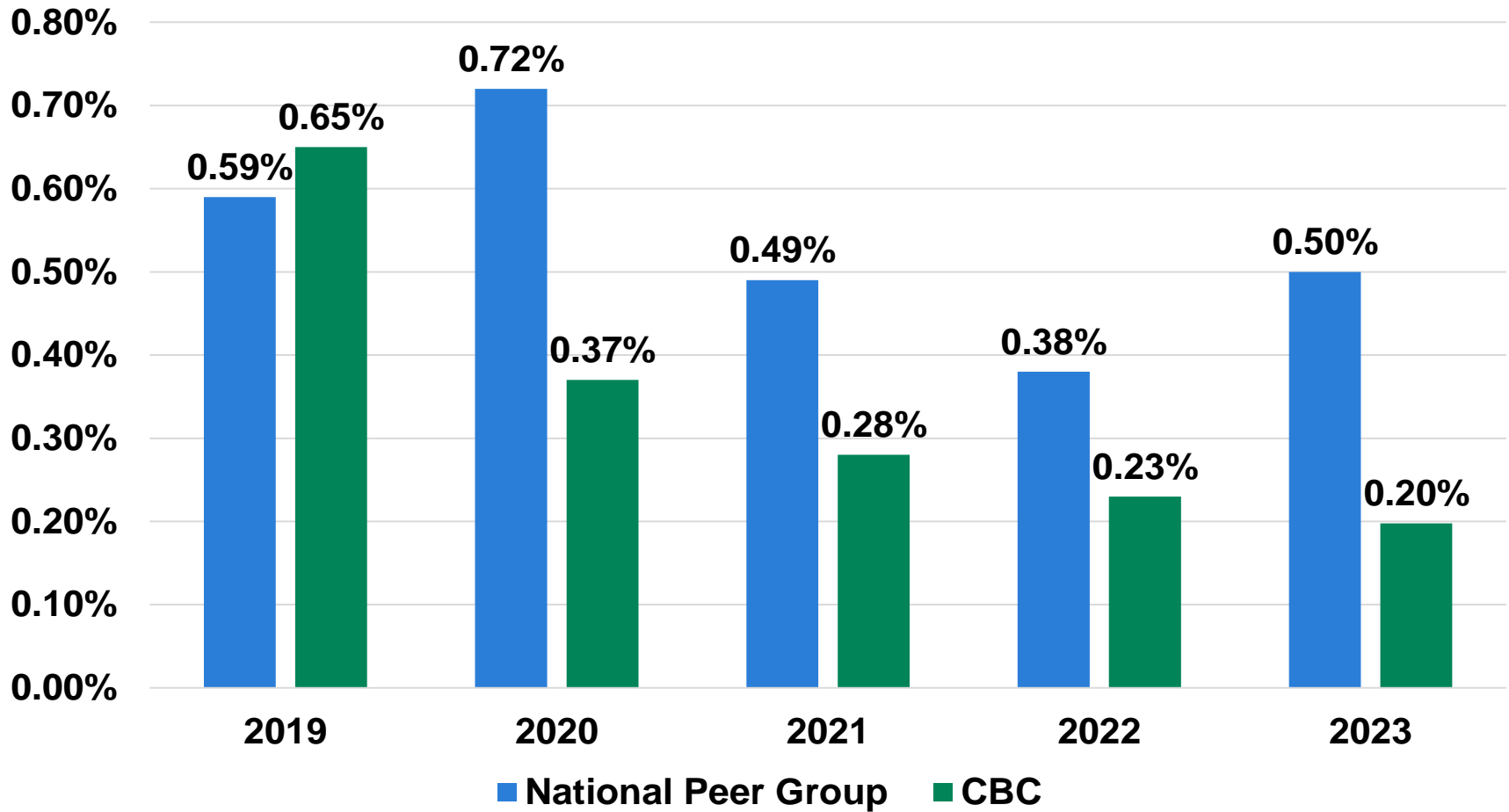
Loan Losses to Average Loans



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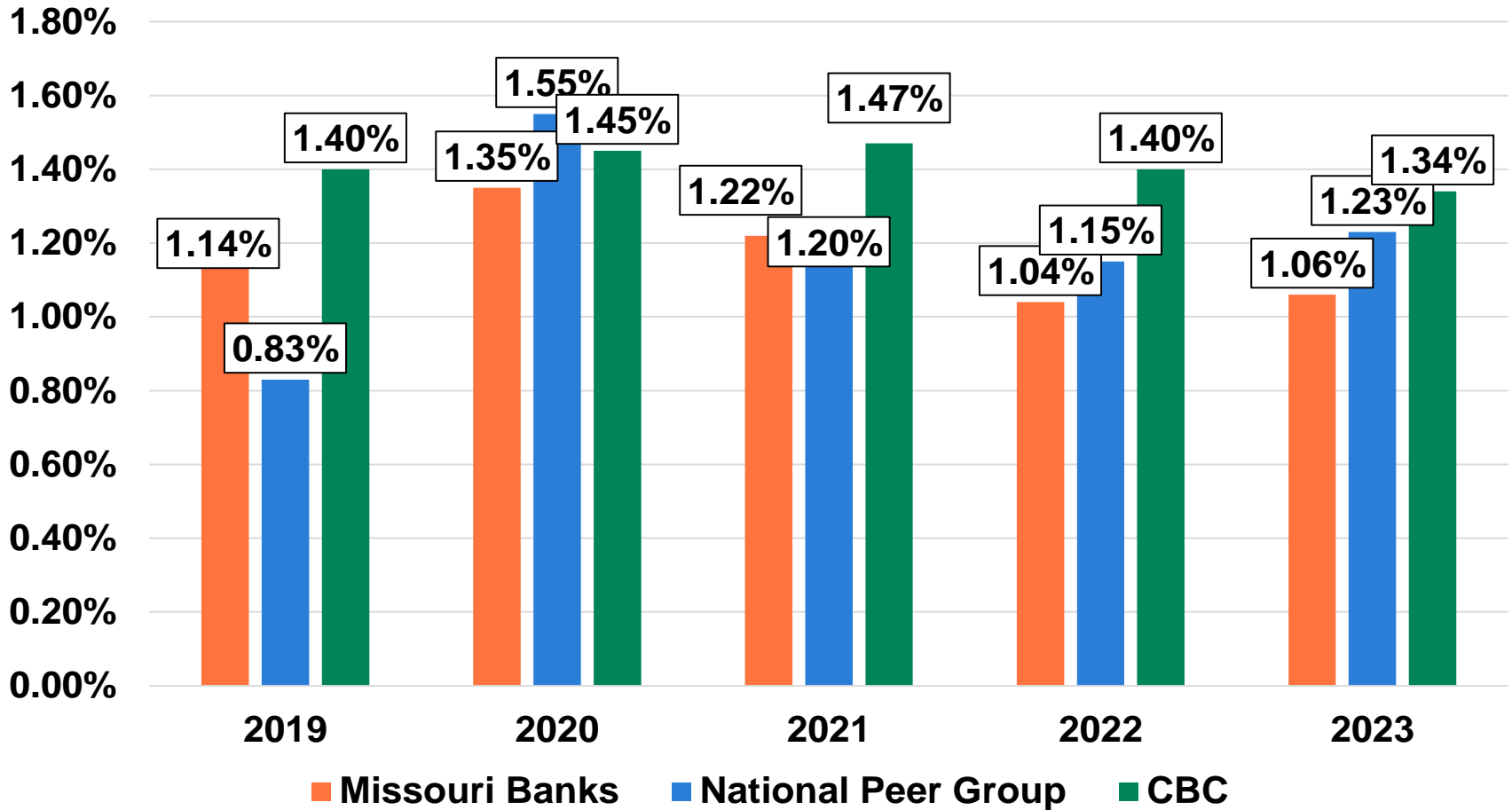
Non-Performing Asset Ratio



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Loan Loss Reserves as % of Loans

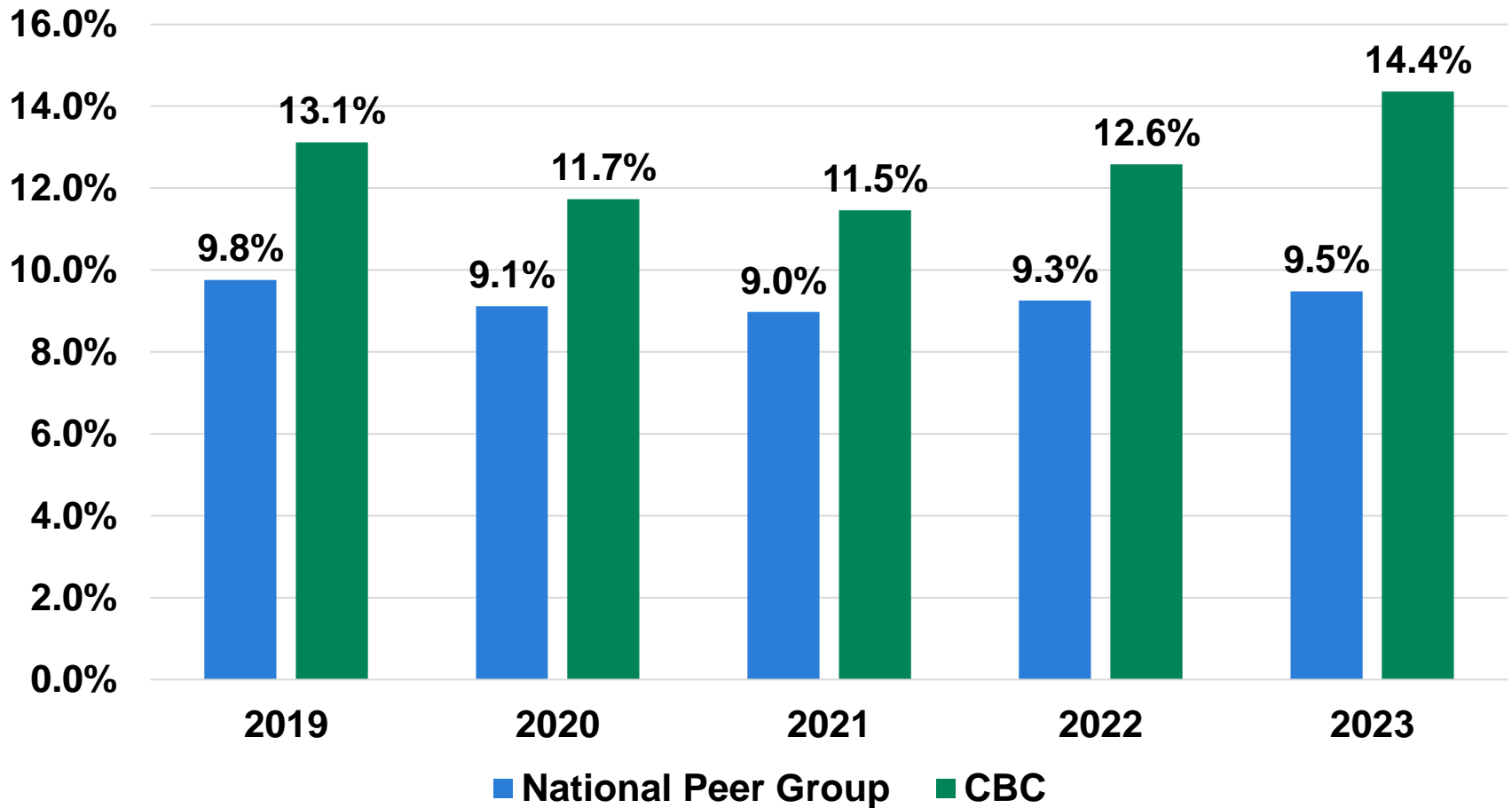


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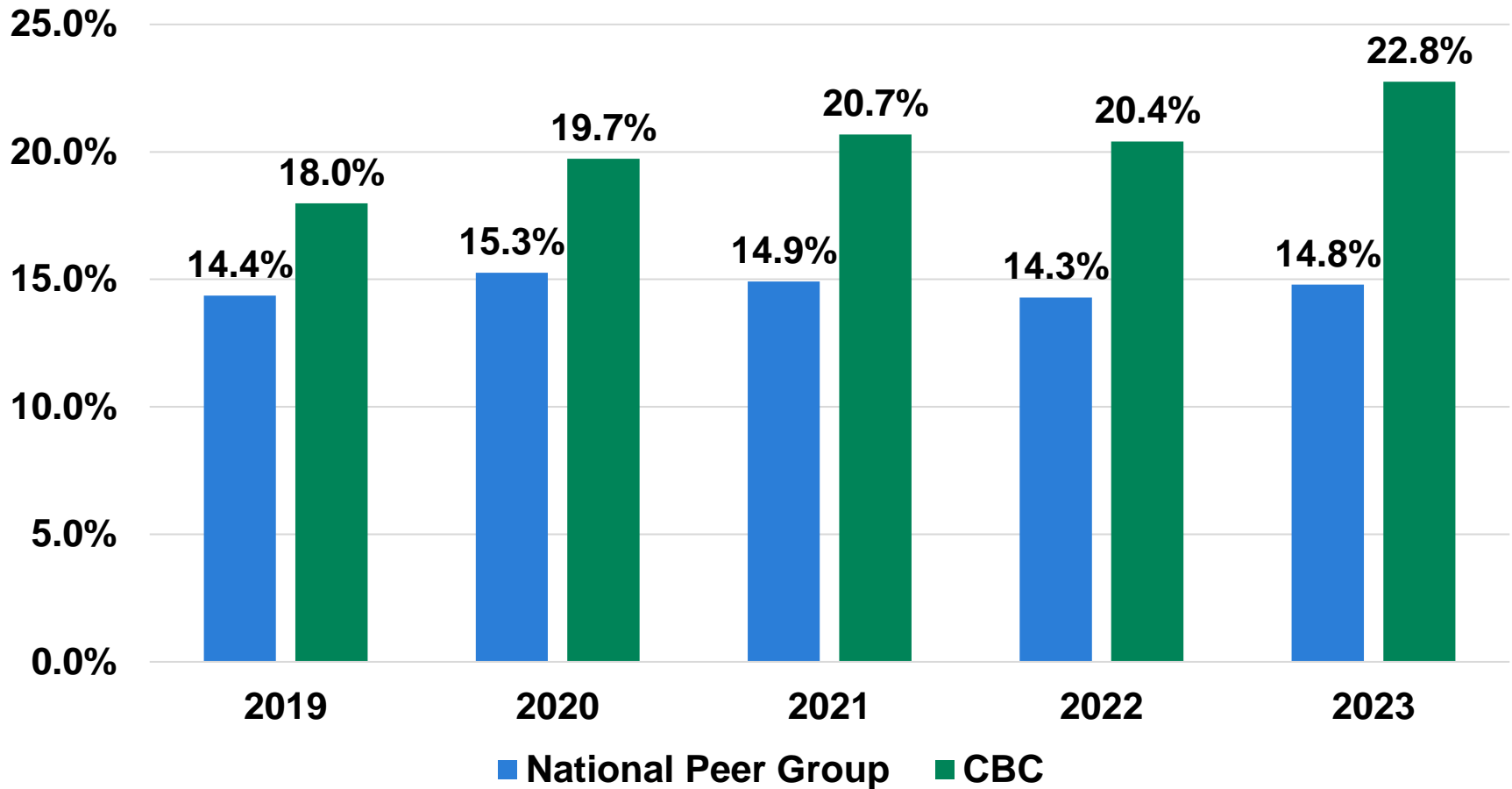
Leverage Ratio



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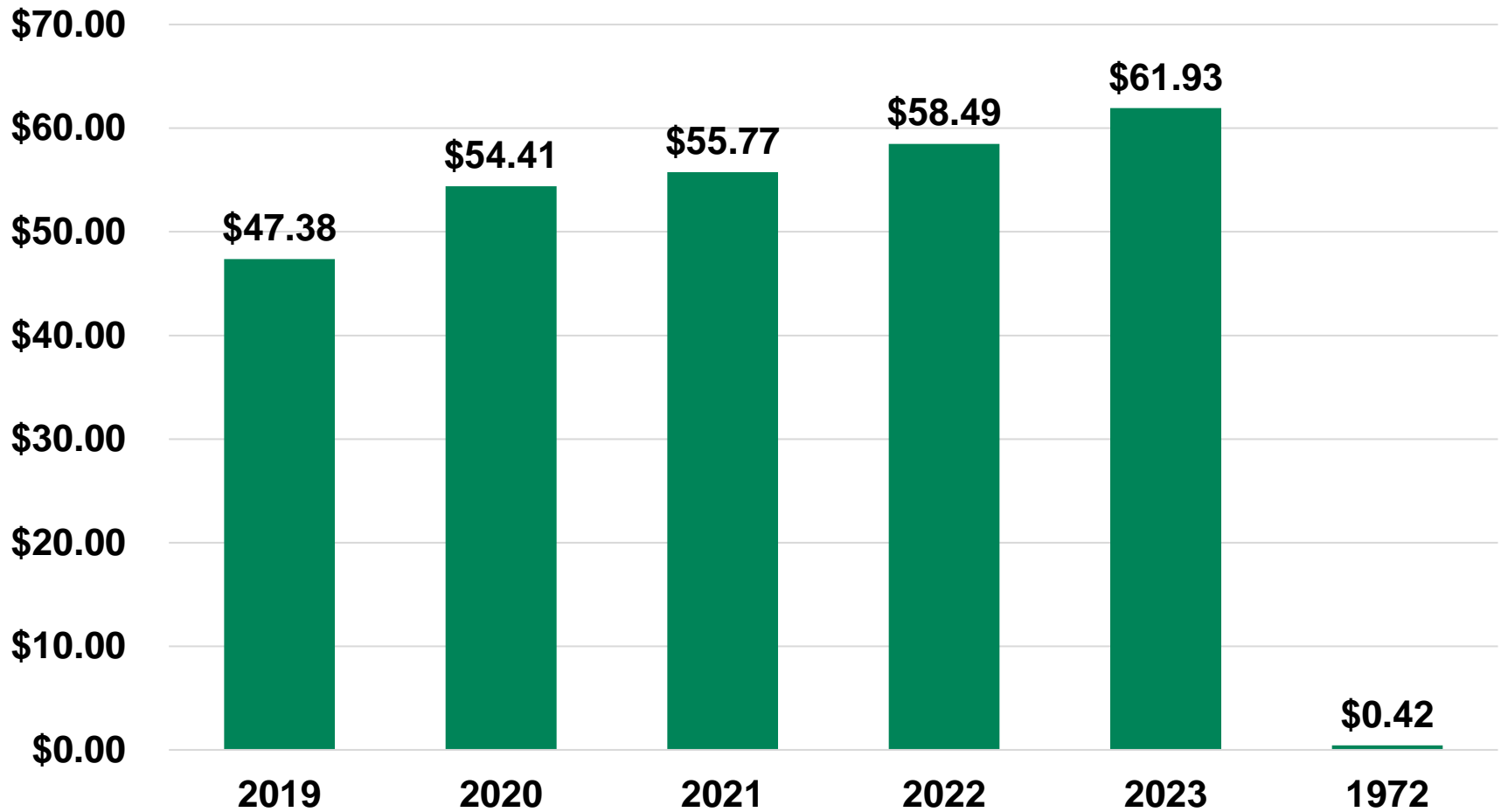
Total Risk Based Capital Ratio



National Peer Group per FR BHCPR and includes banks with assets equal to or greater than \$10 billion.

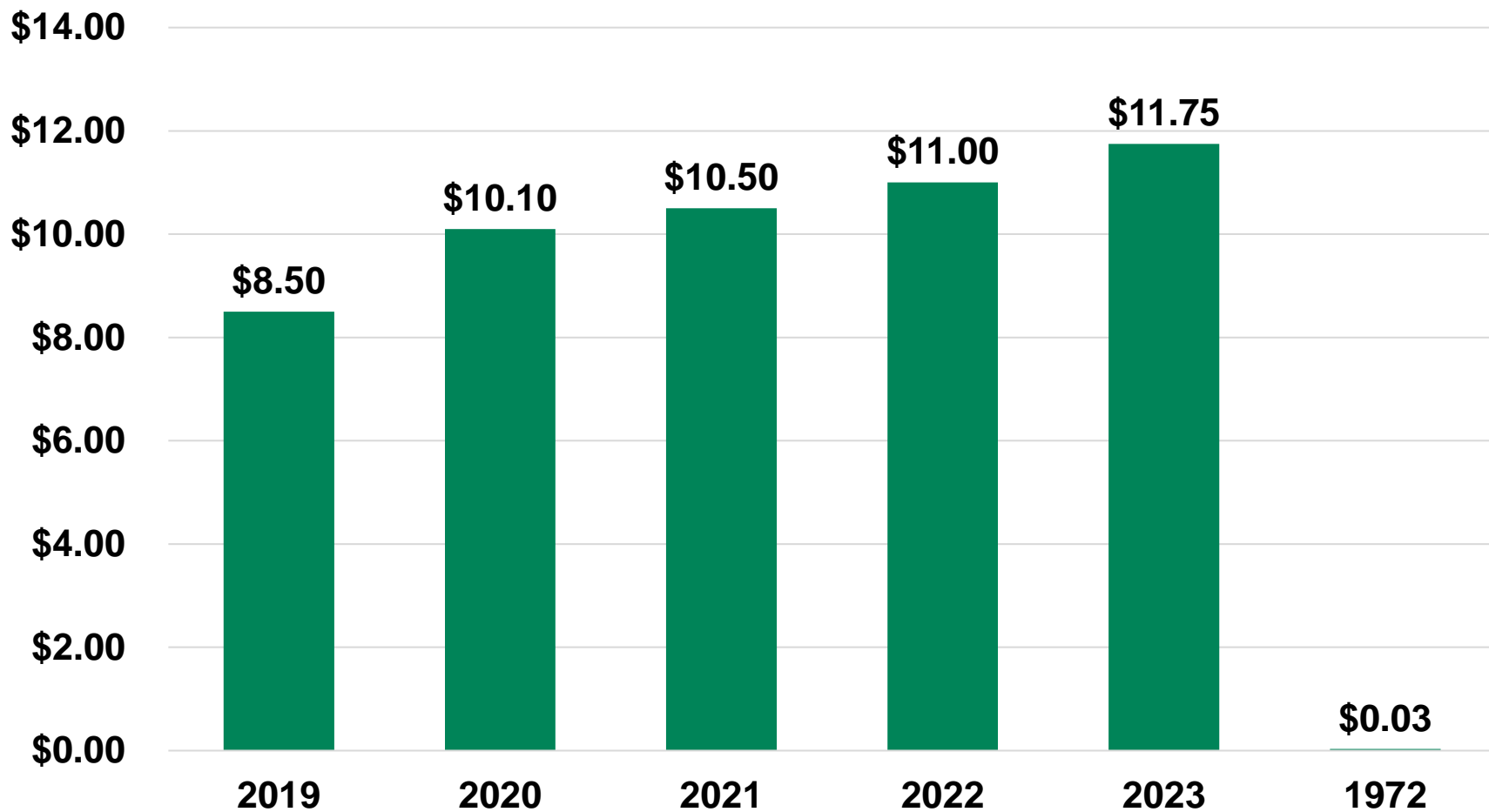
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Earnings per Share



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Annual Dividends per Share



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Book Value per Share

