



**Central Banccompany**

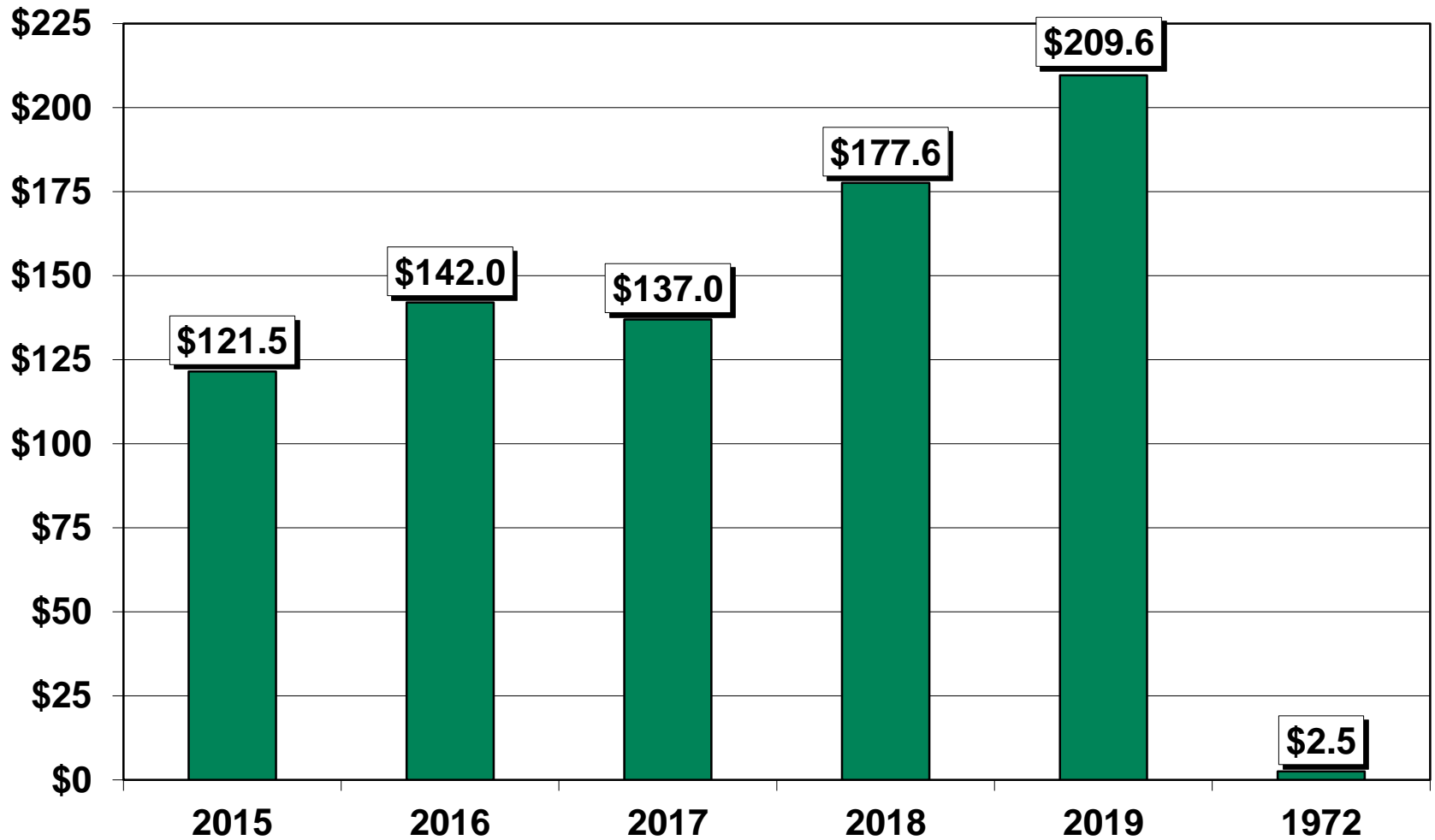
Strong roots. Endless possibilities.™

Shareholders Meeting  
June 23, 2020



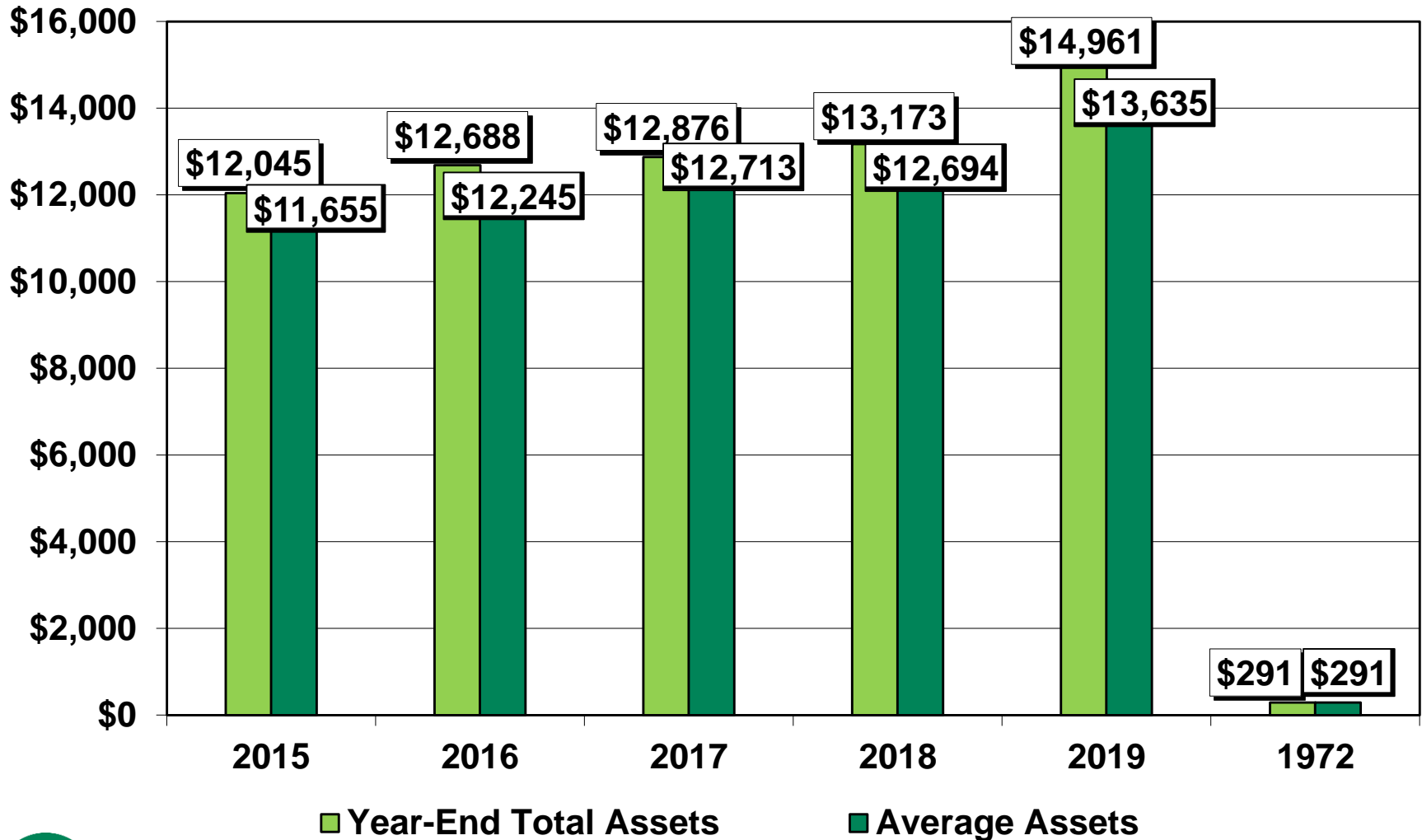
# CENTRAL BANCOMPANY, INC.

## *Net Income (in millions)*



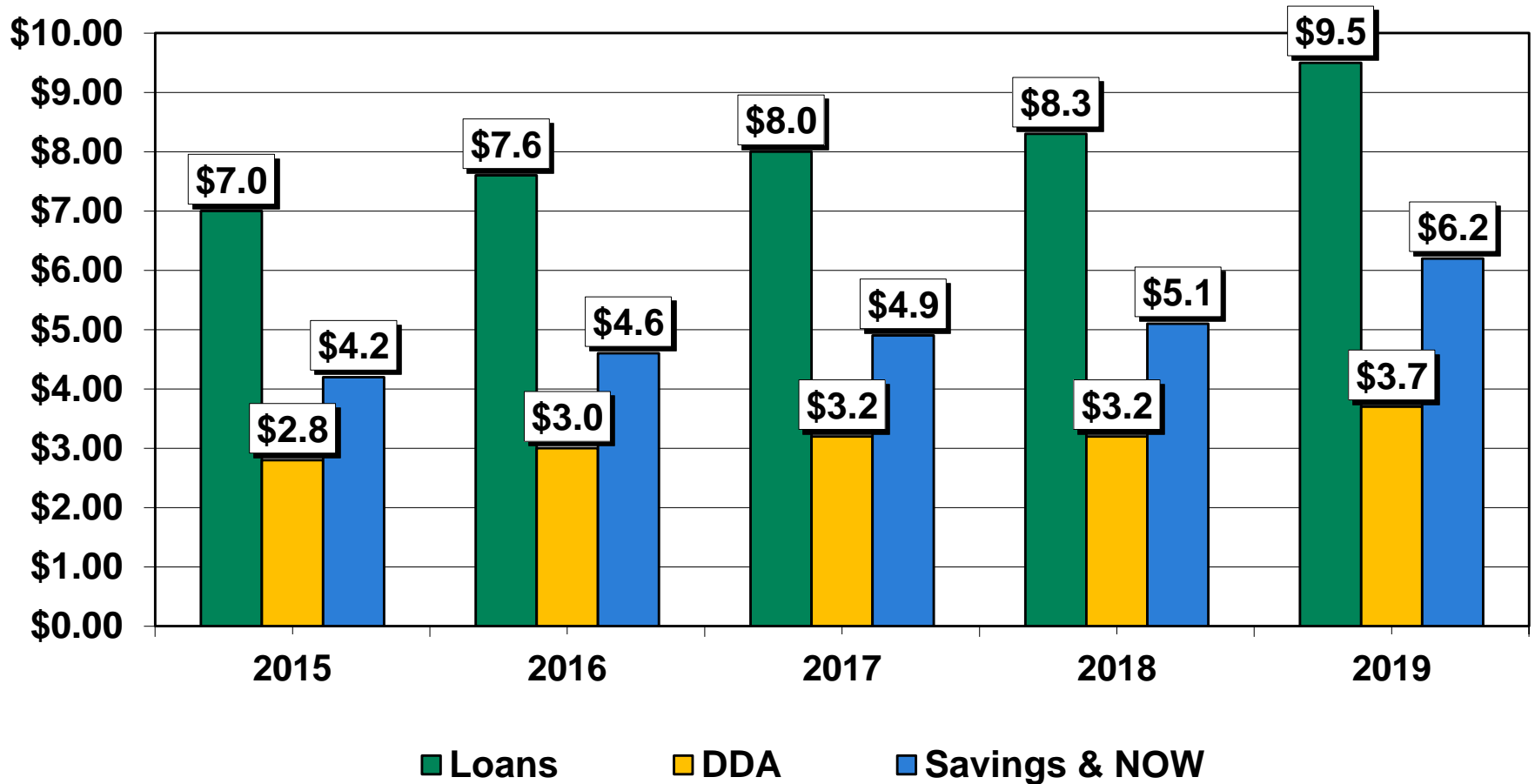
# CENTRAL BANCOMPANY, INC.

## Total Assets (in millions)



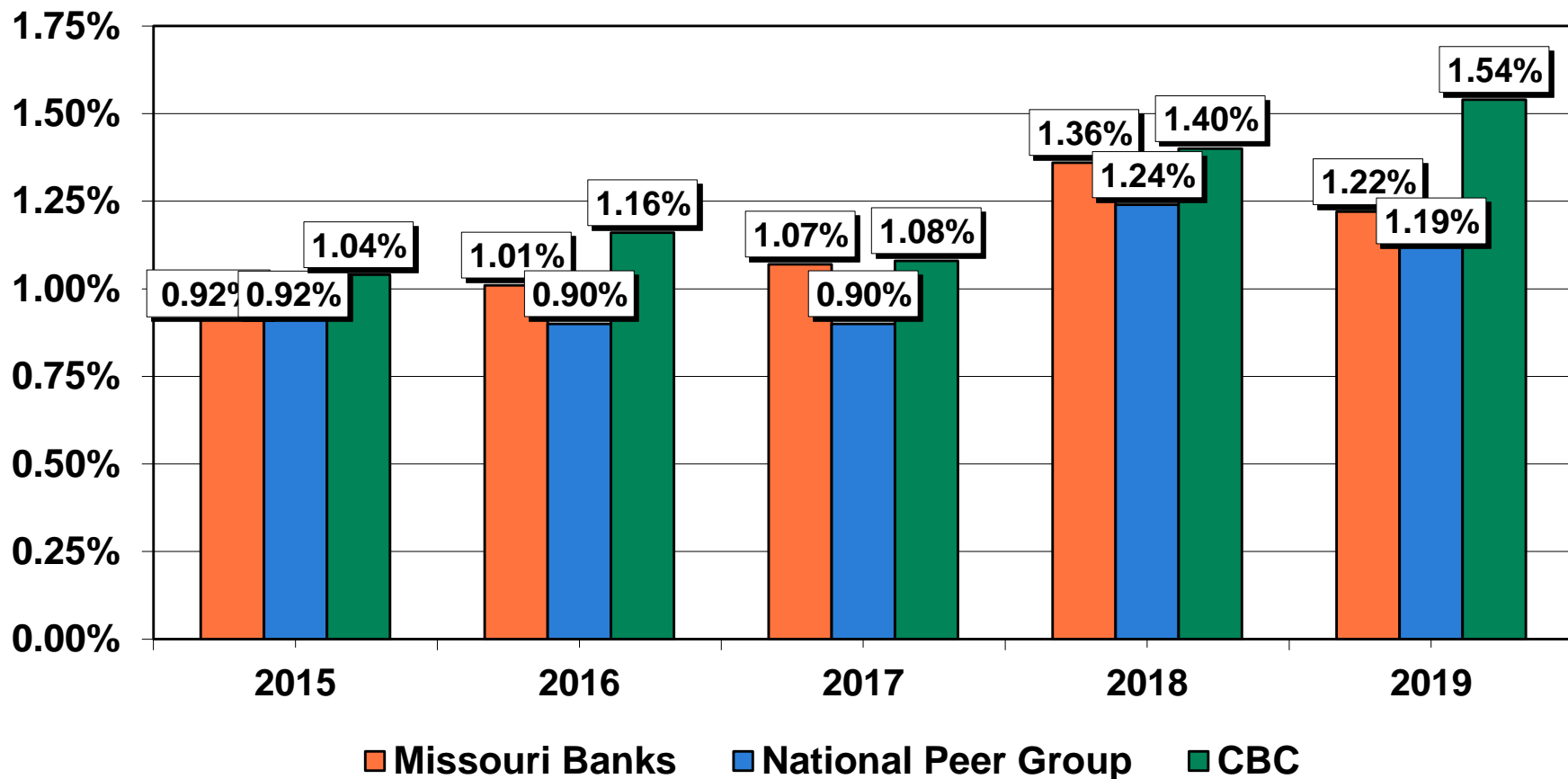
# CENTRAL BANCOMPANY, INC.

## *Loans & Deposits (in billions)*



# CENTRAL BANCOMPANY, INC.

## *Return on Average Assets Compared to Peers*

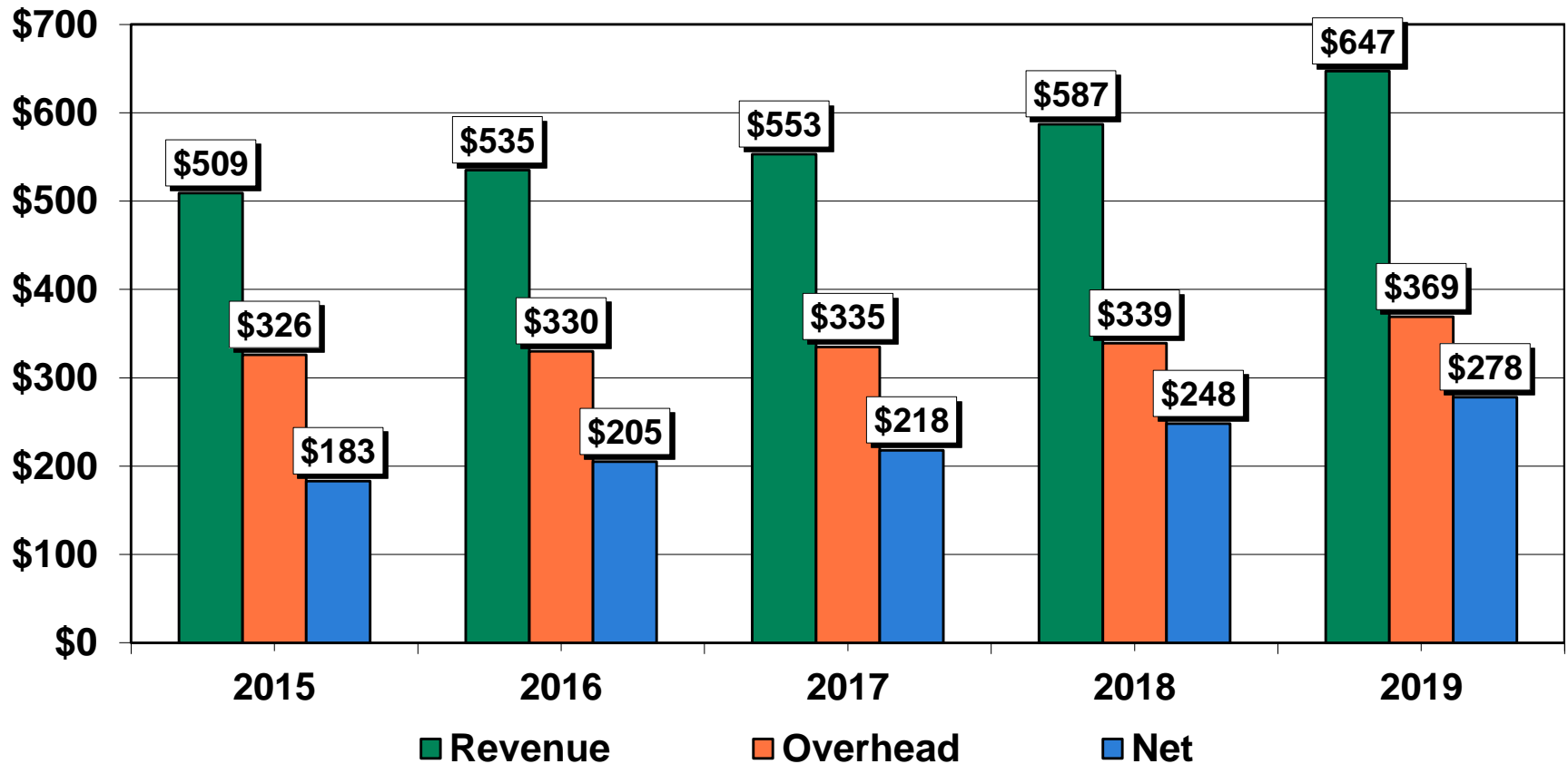


As of 12/31/15, CBC is in Peer Group 1 (Consolidated assets equal to or greater than \$10 billion).



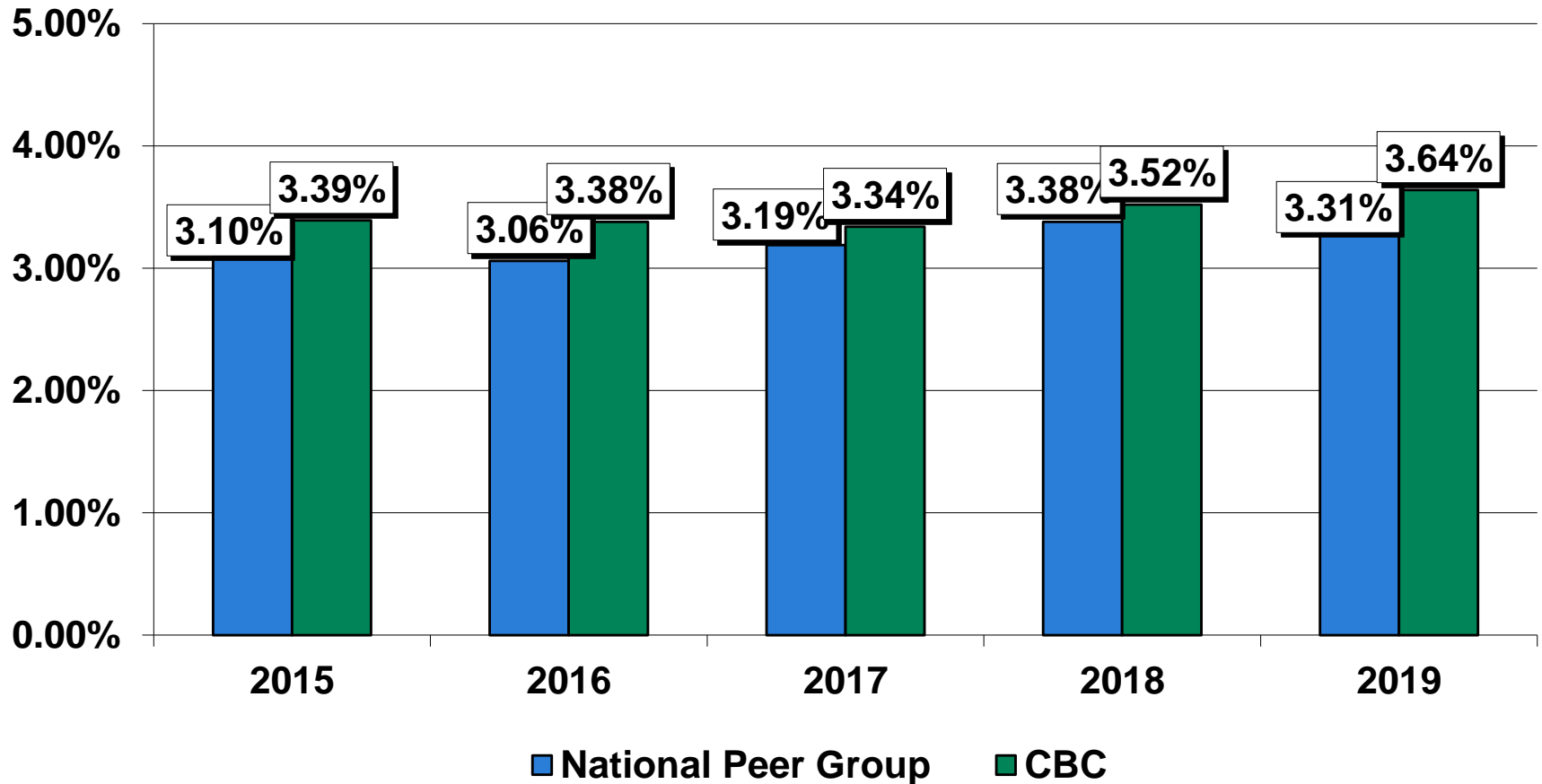
# CENTRAL BANCOMPANY, INC.

## *Revenue/Overhead/Net (in millions)*



# CENTRAL BANCOMPANY, INC.

## *Net Interest Margin*

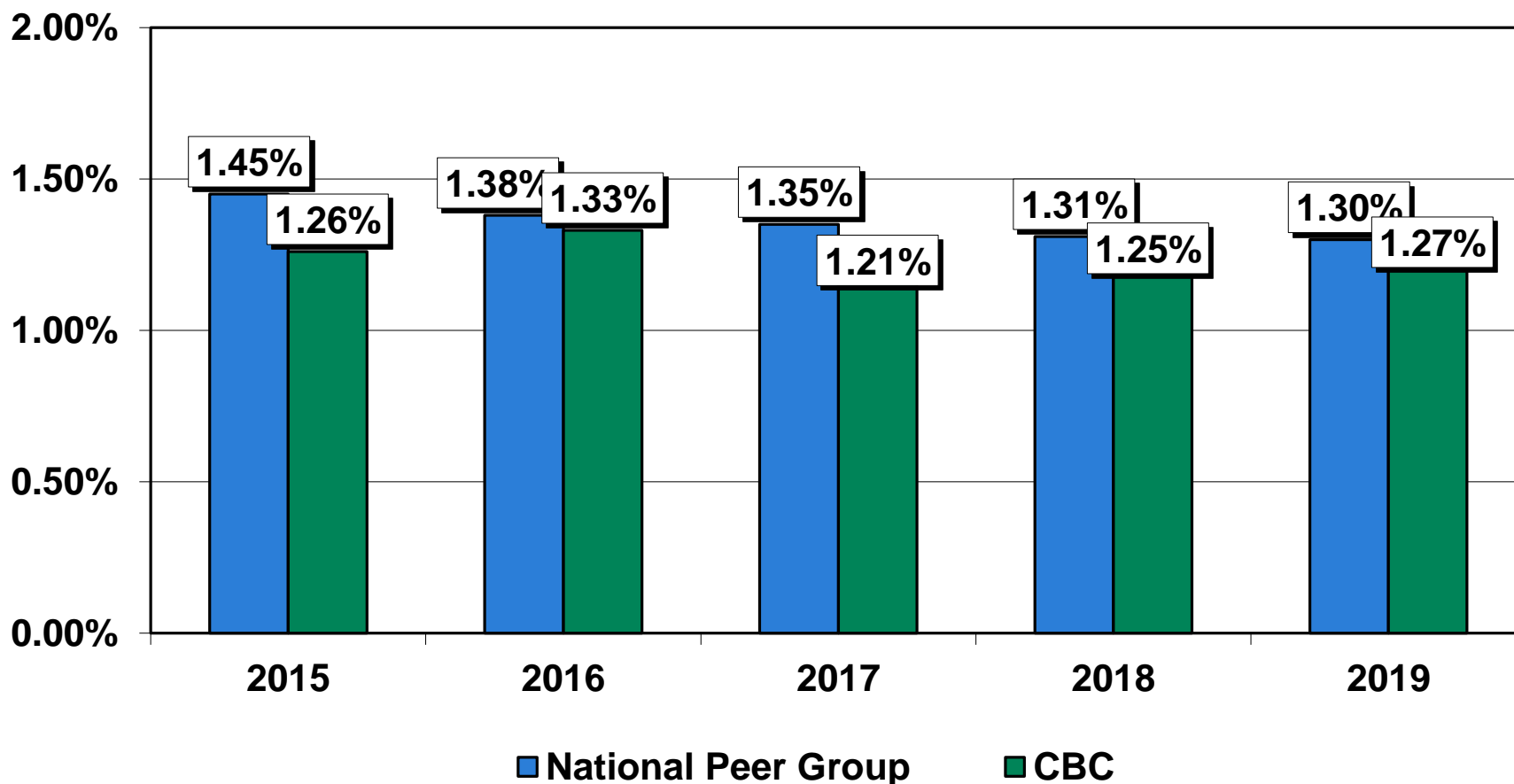


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# CENTRAL BANCOMPANY, INC.

## *Non-Interest Income to Average Assets*



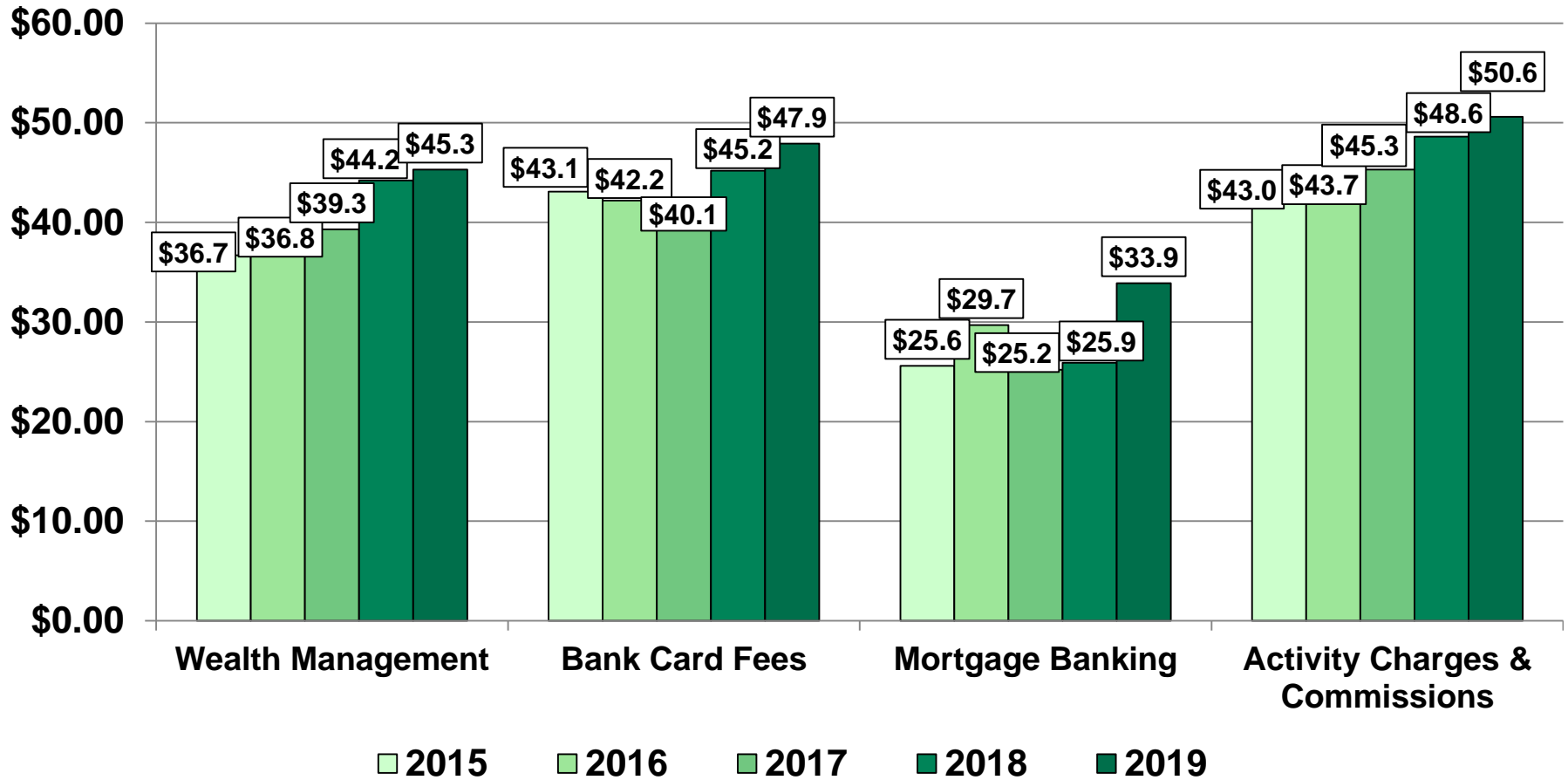
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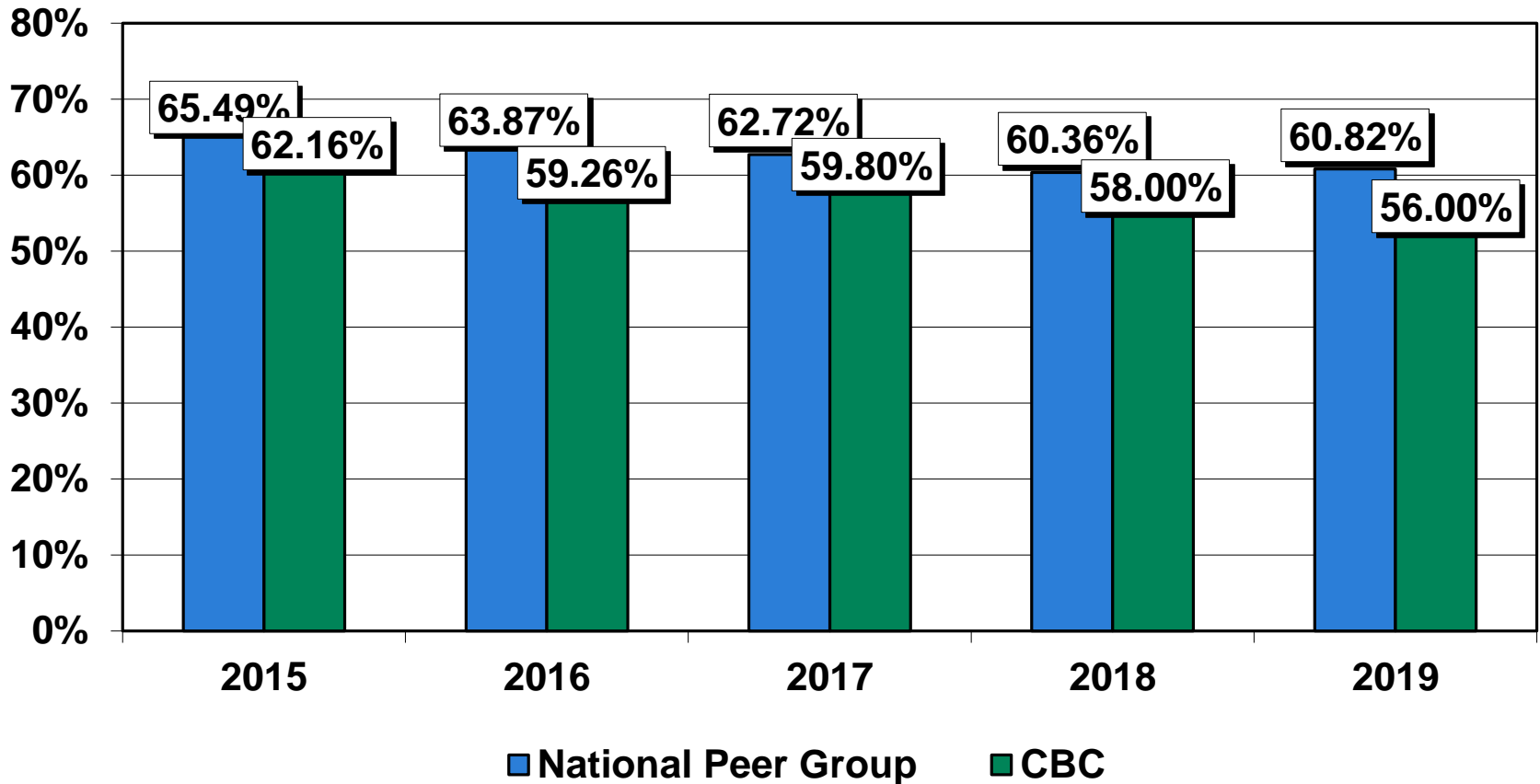
# CENTRAL BANCOMPANY, INC.

## Major Components of Non-Interest Income (in millions)



# CENTRAL BANCOMPANY, INC.

## *Efficiency Ratio*

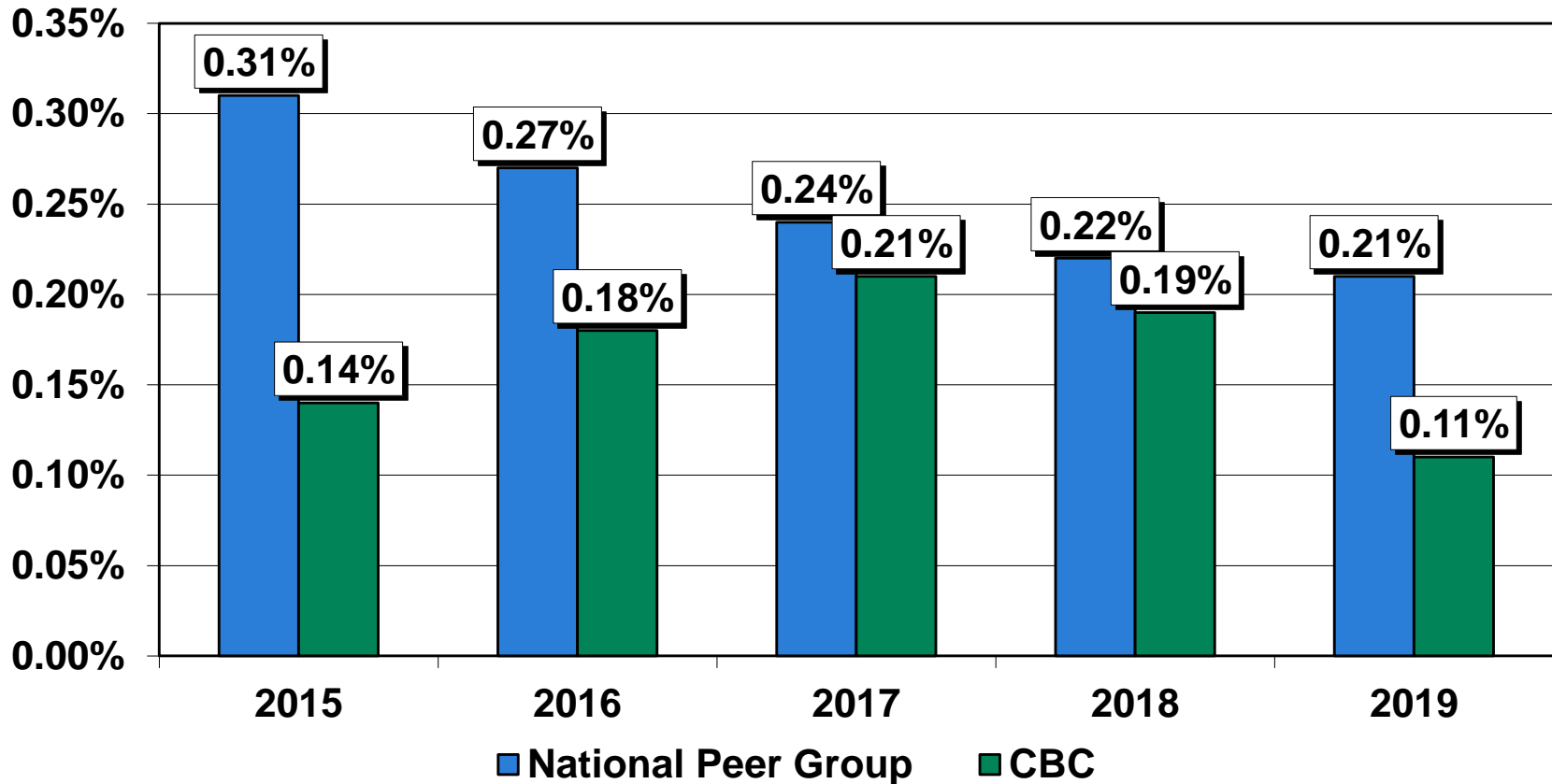


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# CENTRAL BANCOMPANY, INC.

## *Loan Losses to Average Loans*

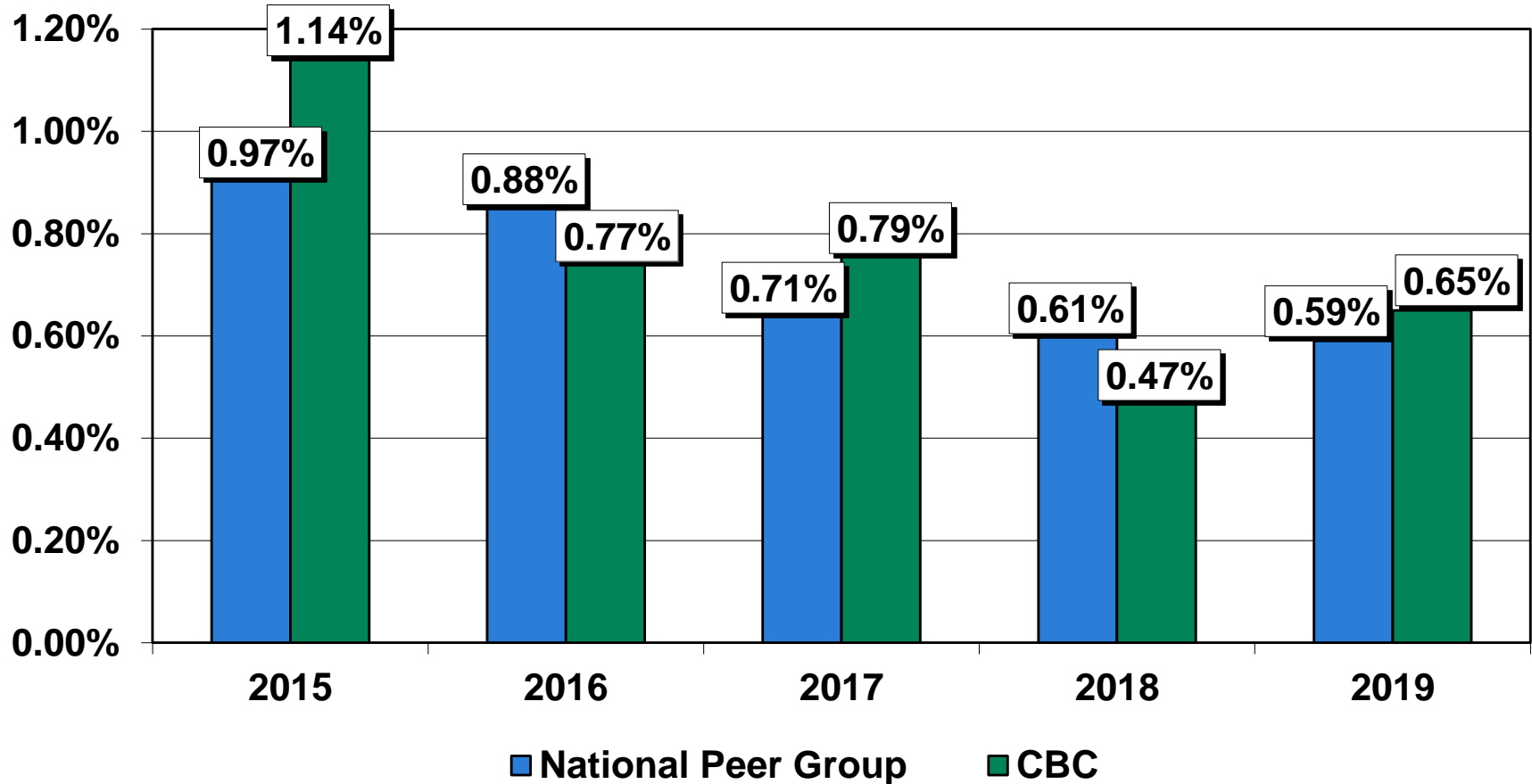


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# CENTRAL BANCOMPANY, INC.

## *Non-Performing Asset Ratio*

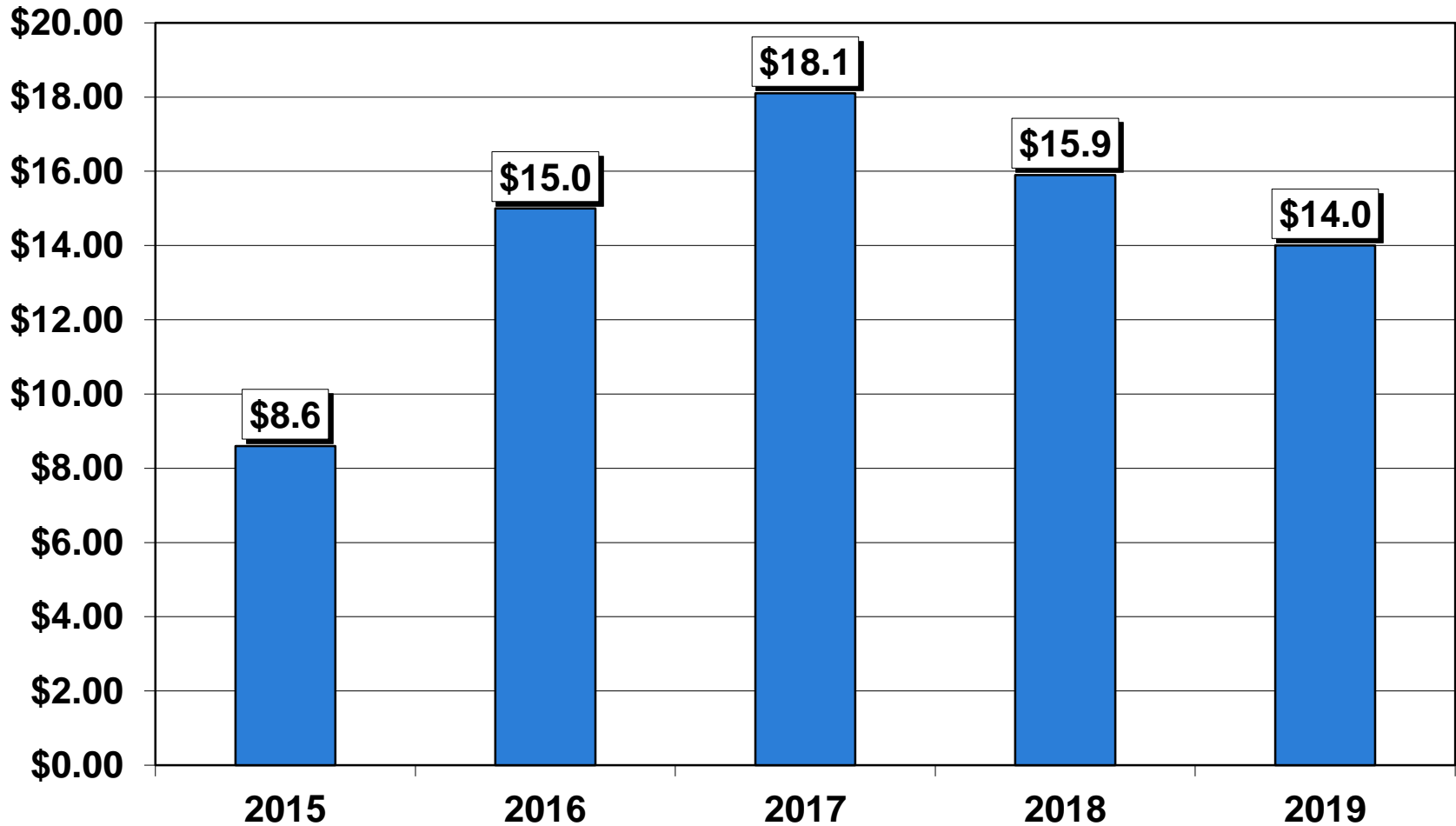


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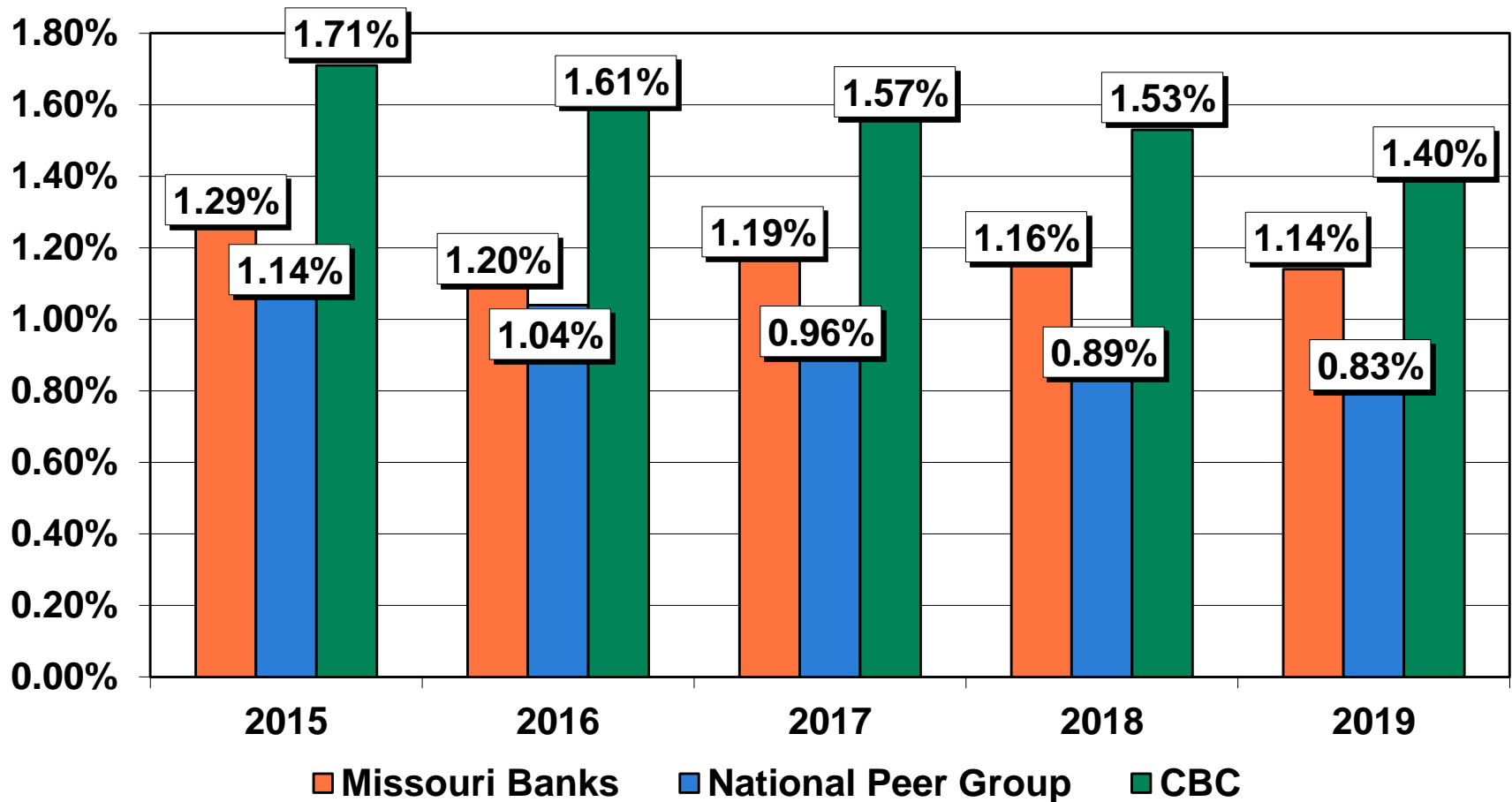
# CENTRAL BANCOMPANY, INC.

## *Provision for Loan Losses (in millions)*



# CENTRAL BANCOMPANY, INC.

## *Loan Loss Reserves as % of Loans*

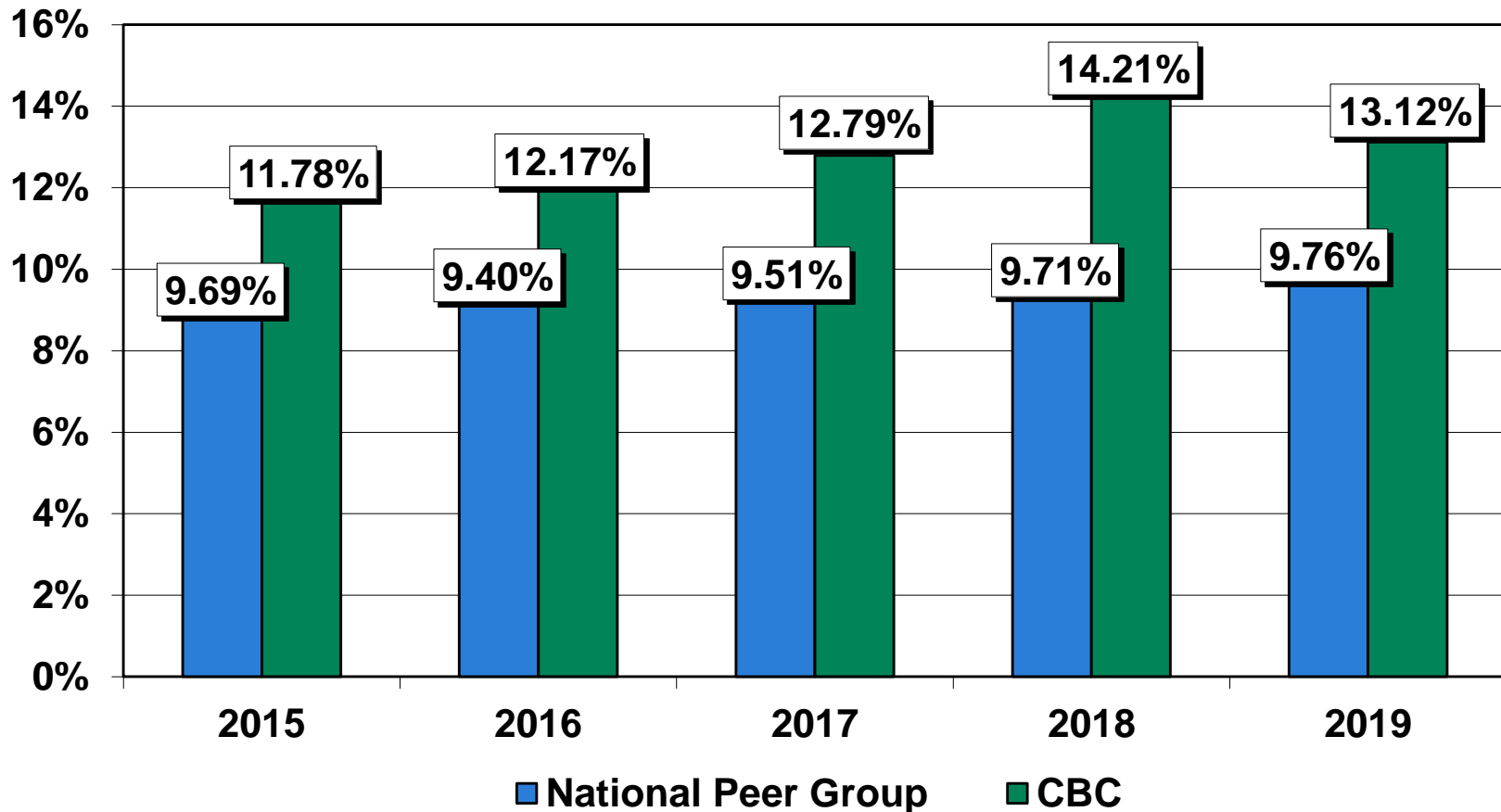


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# CENTRAL BANCOMPANY, INC.

## *Tangible Capital to Asset Ratio*

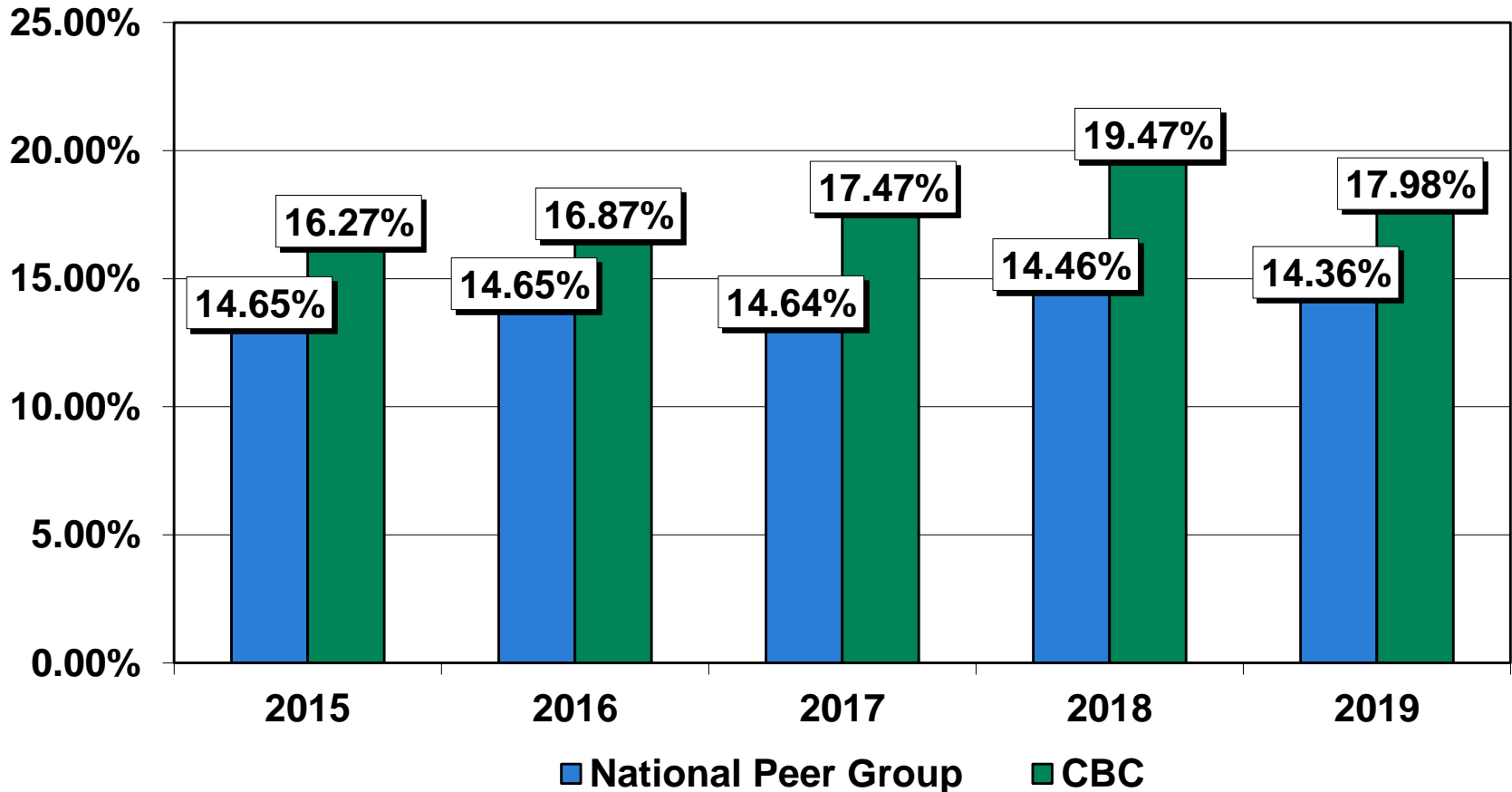


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# CENTRAL BANCOMPANY, INC.

## *Total Risk Based Capital Ratio*



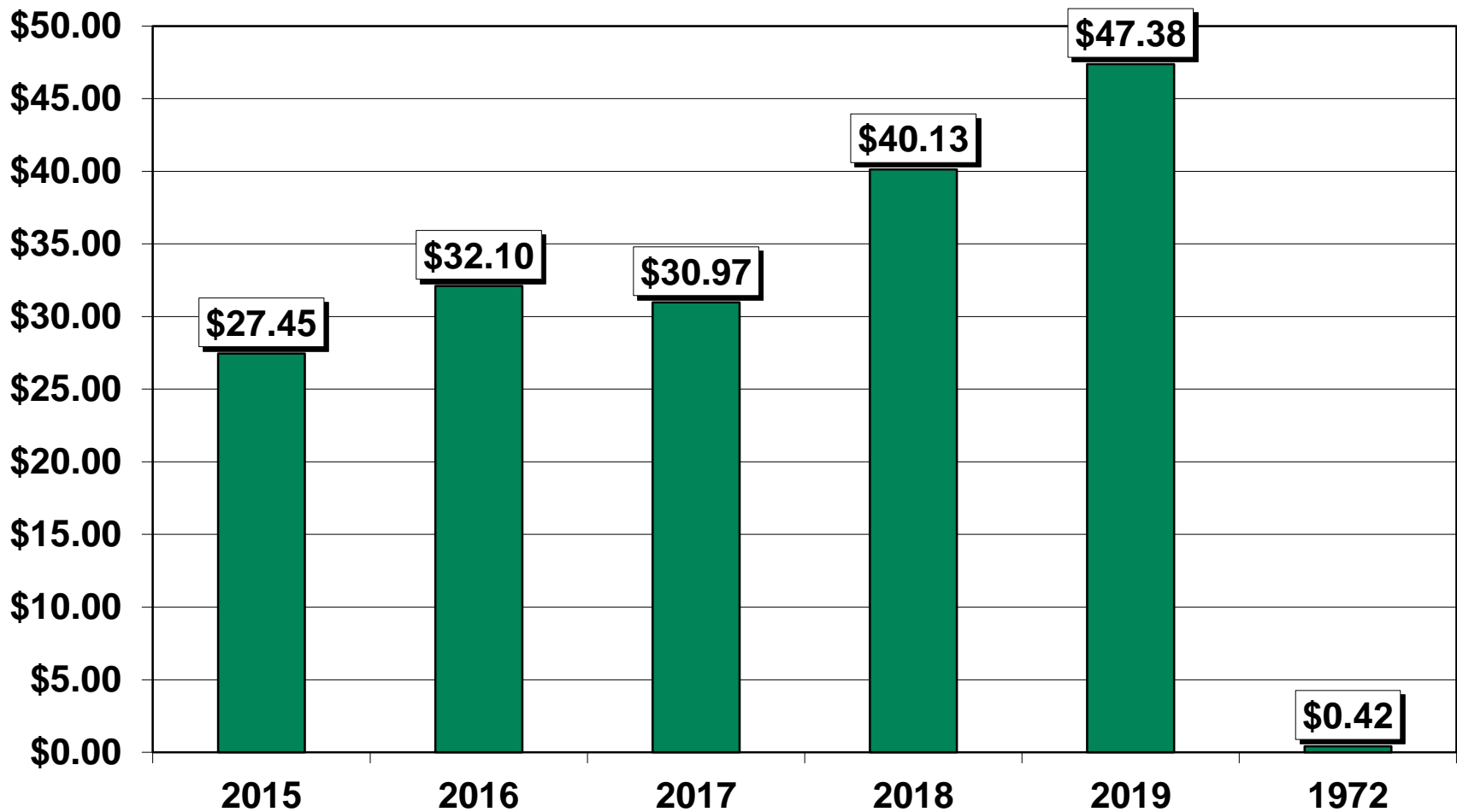
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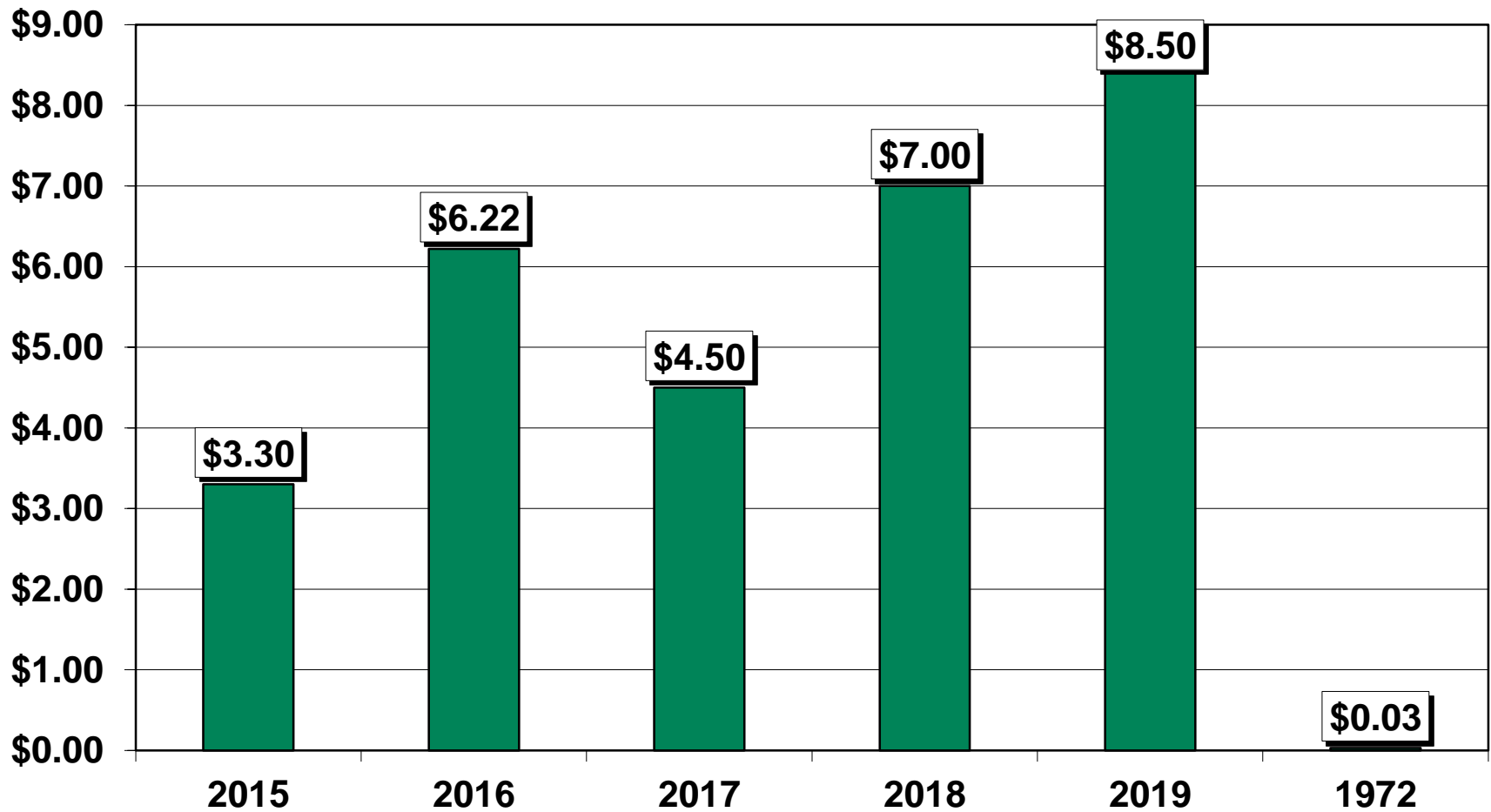
# CENTRAL BANCOMPANY, INC.

## *Earnings per Share*



# CENTRAL BANCOMPANY, INC.

## *Annual Dividends per Share*



# CENTRAL BANCOMPANY, INC.

## *Book Value per Share*

