



STATEMENT OF CONDITION

For the year ended:
December 31, 2024

NMLS #447291
cnbstl.com

Member
FDIC



A LETTER FROM THE CEO



I am proud to present this 2024 Statement of Condition. CNB St. Louis Bank continues to be a well-capitalized and profitable financial institution. Our financial strength provides a great deal of safety and security for our customers and allows us to provide financial services to all segments of our St. Louis and St. Charles communities. I take pride in our community involvement, high level of customer service, and local ownership.

The CNB team is our most valued asset. Their knowledge, experience, and dedication are the basis for stability as we enter our 110th year in business. Together, we look forward to continued stability and future success.

A handwritten signature in blue ink that reads "Timothy A. Rodden". The signature is fluid and cursive, with a large loop at the end of the last name.

Timothy A. Rodden
President & CEO
CNB St. Louis Bank

BOARD OF DIRECTORS



David W. Bentele

Chairman | CNB St. Louis Bank

James E. Dolan

Retired CNB St. Louis Bank

Louis B. Eckelkamp, Jr.

Chairman & CEO | Bank of Washington

Louis B. Eckelkamp, III

President | Bank of Washington

William W. Eckelkamp, Jr.

Partner | Eckelkamp Kuenzel, LLP

Steven L. Hurster

CEO | Bohn and Dawson, Inc.

Timothy A. Rodden

President & CEO | CNB St. Louis Bank

John Schicker

President | Schicker Ford of St. Louis

Thomas F. Schlafly

Chairman | The Saint Louis Brewery, LLC

James R. Sinclair, Sr.

President | Dave Sinclair Lincoln / Dave Sinclair Ford

Daniel L. Tobben

VP Director of Deposit Operations | Bank of Washington

Robert M. (Pete) Tobben

CFO | Bank of Washington

Secretary to the Board: Julie L. Weis

STATEMENT OF CONDITION



December 31, 2024

ASSETS

Loans (Net of Unearned Income).....	\$ 636,564,000
U.S. Treasury Securities	5,022,000
U.S. Government Agencies and Corporations	89,374,000
State and Municipal Obligations	50,846,000
Other Bonds and Securities	(12,879,000)
Federal Funds Sold	1,251,000
Cash and Due From Banks	37,488,000
Bank Building, Fixtures, and Equipment	8,384,000
Other Assets	6,134,000
Total Assets.....	<u><u>\$ 822,184,000</u></u>

LIABILITIES AND STOCKHOLDERS' EQUITY

Demand Deposits	\$ 139,190,000
Time and Savings Deposits	540,289,000
Other Liabilities	81,602,000
<i>Total Deposits and Liabilities</i>	<u>761,081,000</u>
Capital	500,000
Surplus	1,000,000
Undivided Profits	68,372,000
Loan Loss Reserve	10,968,000
Unrealized Gain/Loss on AFS	(19,737,000)
Total Stockholders' Equity	<u>61,103,000</u>
Total Liabilities and Stockholders' Equity.....	<u><u>\$ 822,184,000</u></u>

COMMUNITY BOARDS



CNB St. Louis Bank is an independently owned community bank with leadership and support from a legal board of directors comprised of owners and stakeholders.

Additionally, the bank is supported through a network of community advisory boards.

CNB St. Louis Bank Community Directors work to make an impact and be an advocate through the following ways :

- ▶ Promote the development of new relationships that bring value to members as well as the community.
- ▶ Facilitate opportunities to widen social circles and generate new business.
- ▶ Create forums for encouraging business and personal growth
- ▶ Share knowledge that expands our perspective and awareness on current issues impacting our business and community.

COMMUNITY DIRECTORS



SOUTH/CENTRAL

Hal Ball

Hilliker Corporation

Michael R. Bamvakais, Esq.

Dill, Bamvakais & O'Keefe, P.C.

Brian C. Behrens

Carmody MacDonald, P.C.

William K. Berthold

Frontenac Engineering Group, Inc.

Randy Bueckenforf

BEX Construction Services

John J. Guilfooy

Retired, John J. Guilfooy & Associates,
LLC

Ben Hillman

Lewis and Clark Capital &
HiPointe Drive-In

Heather Kemper

Miriam School and Learning Center

David Nothum

Dry Fork Properties, LLC

Thomas P. O'Connell, CPA

Purk & Associates, P.C.

Peter F. Reinecke, CPA, CFP

Arsenal Capital Management, LLC

James D. Stephenson

Crane Agency

Marvin Teer, J.D.

Retired, Office of the Circuit Attorney

NORTH/WEST

John G. Alessi

Altman Charter Company

Duane J. Arnold

Lakeside Roofing Co., Inc.

Mark Arnold

Arnold Insurance Agency, Inc.

Tim Belleville

Golden Eagle Products, Inc.

John A. Caravelli

Retired CNB St. Louis Bank

Timothy G. Dolan

CURA, Inc.

Charlie Downs, III

Sugarfire, LLC

Michael R. Favazza, CPA

Favazza & Associates, LLC CPAs

Timothy Fitch

Emerson Electric Co. and
The Fitch Group, LLC

Brian Kohnen

Kay Bee Electric Co.

Patrick Mulcahy

City of Florissant

Mike Roustio

Retired CNB St. Louis Bank

Greg Russell

Colliers

Francis J Vatterott

Vatterott Harris, P.C.

COMMUNITY DIRECTORS, CONTINUED

ST. CHARLES

Michael R. Brown, CEPA
Krilogy Financial

Kenyon Catchings
Alcon

Dustin Hoog
Signarama, Realtor, Business Coach

Matt Ives
Ives Construction

Brent L. Martin
Farrell & Martin, LLC

Sara Ruemker
Baue Funeral Home and St. Charles
Memorial Gardens

Andy Rowe
Client Services Solutions and
Viking Cooler Products

Mark J. Strick
Retired CNB St. Louis Bank

YOUNG PROFESSIONALS

Alex Araiza
Crane Agency

David Bender
Bender and Company CPAs, P.C.

Ben Cherry
Manor Real Estate, LLC

Stephanie Enger-Moreland
Girl Scouts of Eastern Missouri

Derek Hagenhoff
Security Equipment Supply, Inc (SES)

Patrick Holleran
HDA Architects, LLC

Sean Lassen
Spitzberg-Lassen Holdings, LLC

Drew Lesinski
Savoy Properties, LLC

Brian McGeehon
Gateway Wealth Solutions

Jason Nedvin
E&B Granite

Christian Suntrup
Meridian Land Group, LP

Nick Thuston
Sync Payments, LLC

Chris Westmeyer
Digital Strike, LLC



EMERITUS

Robert W. Benson

Benson Electric Company, Inc.

Asia Buck

Lavender Roots
Health & Wellness, LLC

D. Preston Fancher

Pella Windows and Doors

Kristina A. Hansford

Trainwreck Restaurants

Greg Luna

Luna Associates

Jenny Thai

Solutions All CPA

Stephanie Walpert

Walpert Properties, Inc.

BANK OFFICERS

EXECUTIVE OFFICERS

Timothy A. Rodden
President &
Chief Executive Officer

Steven T. Hart
Senior Vice President &
Chief Credit Officer

Jeffrey L. Camilleri
Executive Vice President &
Chief Banking Officer

Laura A. Lehrmann
Senior Vice President, Compliance &
Operational Risk Management

Michelle L. Haley
Executive Vice President &
Chief Financial Officer

Colby A. Schmid
Senior Vice President &
Chief Lending Officer

ADMINISTRATIVE OFFICERS

Jacqueline A. Davis
Vice President,
Loan Administration Manager

Irene M. Pieber
Vice President,
Loan Operations

Melanie A. Kamer
Loan Review Officer

Robert D. Walper
Vice President, Administrative Services
& Security Officer

Andy T. Kimmel, CAMS
BSA Officer

Julie L. Weis
Asst. Vice President,
Executive Administrative Assistant

Jackie C. Laskowitz
Asst. Vice President, Deposit
Operations & Digital Banking Manager

Tara L. Wojciechowski
Human Resources Director

Michael L. Miller
Senior Vice President,
Deposit Operations

MORTGAGE AND CONSUMER LOAN OFFICERS

James D. Braneky
Senior Vice President, Consumer
Banking & CRA Officer

James A. Nottelmann
Vice President,
Consumer Banking Manager

Christopher B. Giles
Consumer Banking Officer

Susan L. Wiesehan
Consumer Banking Officer



RETAIL BANKING OFFICERS

Tamekia L. Juszczuk

Vice President,
Retail Banking

Annerose E. Roberson

Banking Center Manager
Westport

John L. Colbert

Banking Center Manager
Maplewood

Matthew D. Sweeney

Banking Center Manager
South County

Veronika G. Dawson

Banking Center Manager
Florissant

Charles F. Weed, II

Banking Center Manager
St. Peters

Sekoya S. O'Kain

Contact Center
Manager

COMMERCIAL BANKING OFFICERS

SOUTH/CENTRAL REGION

Andrew D. Abraham

Vice President,
Commercial Banking

ST. CHARLES REGION

Eric A. Kappelmann

Senior Vice President,
Commercial Banking

Riley J. Askew

Commercial Banking
Officer

Mark H. Baden

Senior Vice President,
Commercial Banking

NORTH/WEST REGION

Paul A. Lints

Senior Vice President,
Commercial Banking

TREASURY SERVICES

Jeffrey P. Files

Vice President,
Treasury Services

Ann M. Eck

Vice President,
Commercial Banking

BRANCH LOCATIONS



SOUTH / CENTRAL REGION



CENTRAL

Manchester @ Oakview Terrace
7305 Manchester Rd.
Maplewood, MO 63143



SOUTH

Mackenzie @ Gravois
9111 Mackenzie Rd.
Affton, MO 63123

NORTH / WEST REGION



NORTH

St. Ferdinand @ Washington
430 St. Ferdinand St.
Florissant, MO 63031



WEST

Dorsett @ Schuetz
11812 Dorsett Rd.
Maryland Heights, MO 63043

ST. CHARLES REGION



ST. CHARLES

Hwy. 94 @ Portwest
2145 Bluestone Dr.
St. Charles, MO 63303



ST. PETERS

Salt Lick @ Mexico
671 Salt Lick Rd.
St. Peters, MO 63376

ABOUT US

CNB St. Louis Bank is an independently owned community bank founded in 1915, making us one of the oldest banks in the state of Missouri. We're proud to be a locally-owned bank that embraces the principles and values of the communities we serve. CNB St. Louis Bank is focused on serving our community and customers with personal service, positive experience, and accessibility.

Our promise to you, our customer, is to continue our focus on serving you the way You like, when You like, and where You like. We call this commitment: **Banking. For You.**



Banking. For You.

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