



## STATEMENT OF CONDITION

For the year ended:  
**December 31, 2023**

NMLS #447291  
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Member  
**FDIC**



# BOARD OF DIRECTORS



**David M. Dolan**

Chairman | CNB St. Louis Bank

**David W. Bentele**

Vice Chairman | Retired 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 | Schlafly Brewing Company

**James R. Sinclair, Sr.**

President | Dave Sinclair Lincoln / Dave Sinclair Ford

**Robert M. (Pete) Tobben**

CFO | Bank of Washington

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*Secretary to the Board: Julie L. Weis*

# STATEMENT OF CONDITION



December 31, 2023

## ASSETS

Loans (Net of Unearned Income).....	\$ 582,167,000
U.S. Treasury Securities .....	7,057,000
U.S. Government Agencies and Corporations .....	95,609,000
State and Municipal Obligations .....	51,681,000
Other Bonds and Securities .....	(14,062,000)
Federal Funds Sold .....	259,000
Cash and Due From Banks .....	38,598,000
Bank Building, Fixtures, and Equipment .....	8,464,000
Other Assets .....	6,444,000
<b>Total Assets.....</b>	<b>\$ 776,217,000</b>

## LIABILITIES AND STOCKHOLDERS' EQUITY

Demand Deposits .....	\$ 141,202,000
Time and Savings Deposits .....	503,075,000
Other Liabilities .....	75,482,000
<b><i>Total Deposits and Liabilities</i> .....</b>	<b>719,759,000</b>
Capital .....	500,000
Surplus .....	1,000,000
Undivided Profits .....	65,659,000
Loan Loss Reserve .....	10,234,000
Unrealized Gain/Loss on AFS .....	(20,935,000)
<b>Total Stockholders' Equity .....</b>	<b>56,458,000</b>
<b>Total Liabilities and Stockholders' Equity.....</b>	<b>\$ 776,217,000</b>

# COMMUNITY DIRECTORS

## SOUTH/CENTRAL

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**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.

**John J. Guilfooy**

John J. Guilfooy & Associates, LLC

**Ben Hillman**

Lewis and Clark Capital &  
HiPointe Drive-In

**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**

Office of the Circuit Attorney

## NORTH/WEST

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**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**

CNB St. Louis Bank (Retired)

**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.

**Mike Roustio**

CNB St. Louis Bank (Retired)

**Francis J Vatterott**

Vatterott Harris, P.C.



## ST. CHARLES

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**Michael R. Brown, CEPA**  
Krilogy Financial

**Kenyon Catchings**  
RVL Pharmaceuticals

**Matt Ives**  
Ives Construction

**Brent L. Martin**  
Farrell & Martin, LLC

**Andy Rowe**  
Client Services Solutions and  
Viking Cooler Products

**Tony Spielberg**  
Business Developer

**Mark J. Strick**  
CNB St. Louis Bank (Retired)

## YOUNG PROFESSIONALS

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**Ben Cherry**  
Manor Real Estate, LLC

**Stephanie Enger-Moreland**  
Kids in the Middle

**Dan Goeddel**  
Gatewood Wealth Solutions, LLC

**Derek Hagenhoff**  
Security Equipment Supply, Inc (SES)

**Patrick Holleran**  
HDA Architects, LLC

**Sean Lassen**  
Spitzberg-Lassen Holdings, LLC

**Drew Lesinski**  
Savoy Properties, LLC

**Christian Suntrup**  
Meridian Land Group, LP

**Nick Thuston**  
Sync Payments, LLC

**Chris Westmeyer**  
Digital Strike, LLC

## EMERITUS COMMUNITY BOARD MEMBERS

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**Robert W. Benson**  
Benson Electric Company, Inc.

**D. Preston Fancher**  
Pella Windows and Doors

**Kristina A. Hansford**  
Trainwreck Restaurants

**Greg Luna**  
Luna Associates

**Asia Muhammad**  
Lavender Roots  
Health & Wellness, LLC

**Jenny Thai**  
Solutions All CPA

**Stephanie Walpert**  
Walpert Properties, Inc.

# BANK OFFICERS

## EXECUTIVE OFFICERS

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**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

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**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

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

**Susan L. Wiesehan**  
Consumer / Home Loan Officer

**James A. Nottelmann**  
Vice President, Mortgage Banking  
Manager



## RETAIL BANKING OFFICERS

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**Tamekia L. Juszczuk**

Vice President  
Retail Banking

**John Colbert**

Banking Center Manager  
Maplewood

**Veronika Dawson**

Banking Center Manager  
Florissant

**Alison J. Julius**

Banking Center Manager  
St. Charles

**Sekoya O’Kain**

Contact Center Manager

**Annerose E. Roberson**

Banking Center Manager  
Westport

**Matthew D. Sweeney**

Banking Center Manager  
South County

## COMMERCIAL BANKING OFFICERS

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**South/Central Region**

**Andrew D. Abraham**

Vice President, Commercial Lending

**Riley J. Askew**

Commercial Loan Officer

**St. Charles Region**

**Eric A. Kappelmann**

Senior Vice President, Commercial  
Lending

**North/West Region**

**Paul A. Lints**

Senior Vice President, Commercial  
Lending

**Treasury Services**

**Jeffrey P. Files**

Vice President, Treasury Services

**Ann M. Eck**

Vice President, Commercial Lending

# BRANCH LOCATIONS



## SOUTH / CENTRAL REGION

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### CENTRAL

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



### SOUTH

Mackenzie @ Gravois  
9111 Mackenzie Rd.  
Affton, MO 63123

## NORTH / WEST REGION

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### NORTH

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



### WEST

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

## ST. CHARLES REGION

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### 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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