

## EXECUTIVE VICE PRESIDENTS

**Gary C. Lawrence**

Executive Vice President  
Business Development

**Penny Van Shoubrouek**

Executive Vice President  
Wealth Management

**Kevin Malone**

Executive Vice President  
Panhandle South Plains Lending Manager

---

## SENIOR VICE PRESIDENTS

**Brian Bowers**

Senior Vice President  
Kerrville

**Mark Keator**

Senior Vice President  
Boerne

**Cheryl Brown, CPA**

Senior Vice President  
Internal Audit

**Jay Kemper**

Senior Vice President  
Lubbock Lending Manager

**Michael Crump**

Senior Vice President  
Lubbock

**Glynn Koonsman**

Senior Vice President  
Slaton

**Carlin Friar**

Senior Vice President  
Fredericksburg

**Vicky McKinney, CRCM**

Senior Vice President  
Director of Compliance

**Marty Gerber**

Senior Vice President  
Hart

**Bobby Priestley**

Senior Vice President  
Austin

**Justin Hammack**

Senior Vice President  
Hill Country Lending Manager

**Christopher Salinas**

Senior Vice President  
Boerne

**Margaret Jobes**

Senior Vice President  
Kerrville

**Jim Tidwell, CPA**

Senior Vice President  
Finance

## BANKING CENTER LOCATIONS

**Austin**

901 MoPac Expressway South  
Building Two, Suite 525

**Boerne**

1689 River Road

**Fredericksburg**

710 South Adams

**Hart**

424 Broadway

**Kerrville - Main**

1145 Junction Highway

**Kerrville - South**

207 C Sidney Baker South

**Lubbock - Downtown**

904 Avenue O

**Lubbock - Quaker**

6602 Quaker Avenue

**Lubbock - Upland**

7207 82nd Street

**New Braunfels LPO**

421 S Seguin Avenue, Suite A

**Plainview**

201 West 6th Street

**Post**

210 North Broadway

**Slaton**

103 Texas Avenue

**Tulia**

125 South Austin



[bankoncb.com](http://bankoncb.com)

A SUBSIDIARY OF COMMERCE BANCSHARES, INC



# Statement of Condition

September 30, 2018



**Centennial** BANK

# STATEMENT OF CONDITION

September 30, 2018

## ASSETS

### CASH & CASH EQUIVALENTS

Cash & Due From Banks	\$ 13,860,466
Interest Bearing Due From Banks	42,258
Fed Funds Sold	0
<b>CASH &amp; CASH EQUIVALENTS</b>	<b>13,902,724</b>

### SECURITIES

U.S. Treasuries & Agencies	101,568,242
Municipal & Other Investments	69,980,538
Securities—Unrealized gains (losses)	(6,665,757)
FRB, FHLB & IBFC Stock	3,809,041
<b>TOTAL SECURITIES</b>	<b>168,692,064</b>

### LOANS

Commercial & Agriculture	148,616,699
Real Estate	387,334,604
Consumer Loans, net	8,096,453
Other Loans	1,121,050
Reserve for Loan Losses	(6,449,682)
<b>TOTAL LOANS</b>	<b>538,719,124</b>

### OTHER ASSETS

Bank Premises & Equipment, net	29,583,179
Other Assets	16,731,215

**TOTAL ASSETS** \$ 767,628,306

## LIABILITIES & CAPITAL

### DEPOSITS

Demand Deposits	\$ 200,417,517
Interest Bearing Demand	181,006,203
Time & Savings Accounts	289,529,485
<b>TOTAL DEPOSITS</b>	<b>670,953,205</b>

### OTHER LIABILITIES

Total Funds Owed	20,000,000
Other Liabilities	5,334,414
<b>TOTAL OTHER LIABILITIES</b>	<b>25,334,414</b>

**TOTAL LIABILITIES** 696,287,618

### EQUITY CAPITAL

Capital Stock	1,000,000
Certified Surplus	30,000,000
Undivided Profits	47,006,444
<b>Equity Capital</b>	<b>78,006,444</b>
Securities—Unrealized gains (losses)	(6,665,757)

**TOTAL LIABILITIES & CAPITAL** \$ 767,628,306

## BOARD OF DIRECTORS

### CORPORATE ADVISORY

J. David Williams Chairman	Chuck Alvarez
Brian Pohlmeier Vice Chairman	James E. "Pete" Laney
Gregg Appel	Wyatt Leavell
Cecil Atkission	Monty Long
Carolyn Baker, CPA	Tanya Miller
Pat Freedle	
Kevin Hunter	
Richard Kimbrough	
C. Brett McDowell	
Brad Morrison	
Craig Reeves	
Terry Teague	

## EXECUTIVE MANAGEMENT

J. David Williams Chairman	Wyatt Leavell Executive Vice President & Chief Operations Officer
Brian Pohlmeier Vice Chairman	Monty Long Executive Vice President & Chief Financial Officer
Gregg Appel Chief Executive Officer	Tanya Miller Executive Vice President & Chief Credit Officer
C. Brett McDowell President	

## REGIONAL PRESIDENTS

Matt Kelley  
Panhandle & South Plains