

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

Michael Crump Senior Vice President
Hill Country Lending Manager

Jay Kemper Senior Vice President
Lubbock Lending Manager

Ron Gammage Senior Vice President
CRCM, CBAP
Compliance

Glynn Koonsman Senior Vice President
Slaton

Marty Gerber Senior Vice President
Hart

Vicky McKinney, CRCM Senior Vice President
Director of Compliance

Justin Hammack Senior Vice President
Hill Country Lending Manager

Bobby Priestley Senior Vice President
Austin

Cindy Hurt Senior Vice President
Tulia

Chris Salinas Senior Vice President
Boerne

Margaret Jobes Senior Vice President
Lending

Jim Tidwell, CPA Senior Vice President
Financial

BANKING CENTER LOCATIONS

Austin LPO
901 MoPac Expressway South
Building One, Suite 300

Lubbock - Quaker
6602 Quaker Avenue

Boerne
1689 River Road

Lubbock - Upland
7207 82nd Street

Fredericksburg
710 South Adams

New Braunfels LPO
421 S Seguin Avenue, Suite A

Hart
424 Broadway

Plainview - Main
201 West 6th Street

Kerrville - Main
1145 Junction Highway

Plainview - West
3201 Olton Road

Kerrville - South
207 C Sidney Baker South

Post
210 North Broadway

Lubbock - Downtown
904 Avenue O

Slaton
103 Texas Avenue

Tulia
125 South Austin



bankoncb.com

A SUBSIDIARY OF COMMERCE BANCSHARES, INC



Statement of Condition

December 31, 2017



Centennial BANK

STATEMENT OF CONDITION

December 31, 2017

ASSETS

CASH & CASH EQUIVALENTS

Cash & Due From Banks	\$ 17,539,960
Interest Bearing Due From Banks	43,490
Fed Funds Sold	0
CASH & CASH EQUIVALENTS	17,583,450

SECURITIES

U.S. Treasuries & Agencies	105,898,015
Municipal & Other Investments	66,420,765
Securities—Unrealized gains (losses)	(1,148,305)
FRB, FHLB & IBFC Stock	5,572,441
TOTAL SECURITIES	176,742,916

LOANS

Commercial & Agriculture	158,190,953
Real Estate	343,673,944
Consumer Loans, net	8,290,182
Other Loans	3,618,886
Reserve for Loan Losses	(7,382,997)
TOTAL LOANS	506,390,968

OTHER ASSETS

Bank Premises & Equipment, net	27,027,060
Other Assets	16,709,026

TOTAL ASSETS \$ 744,453,420

LIABILITIES & CAPITAL

DEPOSITS

Demand Deposits	\$ 202,681,640
Interest Bearing Demand	182,025,601
Time & Savings Accounts	253,366,351
TOTAL DEPOSITS	638,073,592

OTHER LIABILITIES

Total Funds Owed	24,125,000
Other Liabilities	3,878,958
TOTAL OTHER LIABILITIES	28,003,958

TOTAL LIABILITIES 666,077,550

EQUITY CAPITAL

Capital Stock	1,000,000
Certified Surplus	30,000,000
Undivided Profits	48,524,175
Equity Capital	79,524,175
Securities—Unrealized gains (losses)	(1,148,305)

TOTAL LIABILITIES & CAPITAL \$ 744,453,420

BOARD OF DIRECTORS

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

EXECUTIVE MANAGEMENT

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

REGIONAL PRESIDENTS

Matt Kelley
Panhandle & South Plains