

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

1292 Loop 337

Plainview

201 West 6th Street

Post

210 North Broadway

Slaton

103 Texas Avenue

Tulia

125 South Austin



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A SUBSIDIARY OF COMMERCE BANCSHARES, INC



Statement of Condition

December 31, 2018



Centennial BANK

STATEMENT OF CONDITION

December 31, 2018

ASSETS

CASH & CASH EQUIVALENTS

Cash & Due From Banks	\$ 23,463,904
Interest Bearing Due From Banks	45,371
Fed Funds Sold	0
CASH & CASH EQUIVALENTS	23,509,275

SECURITIES

U.S. Treasuries & Agencies	98,511,890
Municipal & Other Investments	72,010,346
Securities—Unrealized gains (losses)	(4,707,697)
FRB, FHLB & IBFC Stock	4,030,440
TOTAL SECURITIES	169,844,979

LOANS

Commercial & Agriculture	150,398,957
Real Estate	409,312,732
Consumer Loans, net	7,085,087
Other Loans	1,045,649
Reserve for Loan Losses	(6,446,741)
TOTAL LOANS	561,395,684

OTHER ASSETS

Bank Premises & Equipment, net	31,368,219
Other Assets	17,458,612

TOTAL ASSETS \$ 803,576,769

LIABILITIES & CAPITAL

DEPOSITS

Demand Deposits	\$ 229,485,207
Interest Bearing Demand	210,147,528
Time & Savings Accounts	283,795,661
TOTAL DEPOSITS	723,428,396

OTHER LIABILITIES

Total Funds Owed	0
Other Liabilities	4,400,882
TOTAL OTHER LIABILITIES	4,400,882

TOTAL LIABILITIES 727,829,278

EQUITY CAPITAL

Capital Stock	1,000,000
Certified Surplus	30,000,000
Undivided Profits	49,455,188
Equity Capital	80,455,188
Securities—Unrealized gains (losses)	(4,707,697)

TOTAL LIABILITIES & CAPITAL \$ 803,576,769

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