



STATEMENT OF CONDITION

For the year ended:
December 31, 2022

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.

Associate Attorney | 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

Secretary to the Board: Julie L. Weis

STATEMENT OF CONDITION

December 31, 2022



ASSETS

Loans (Net of Unearned Income).....	\$ 561,169,000
U.S. Treasury Securities.....	7,094,000
U.S. Government Agencies and Corporations	103,229,000
State and Municipal Obligations.....	52,298,000
Other Bonds and Securities	(14,232,000)
Federal Funds Sold	22,000,000
Cash and Due From Banks.....	5,156,000
Bank Building, Fixtures, and Equipment.....	8,163,000
Other Assets	<u>5,469,000</u>
Total Assets	<u>\$ 728,368,000</u>

LIABILITIES AND STOCKHOLDERS' EQUITY

Demand Deposits.....	\$ 147,039,000
Time and Savings Deposits.....	436,559,000
Other Liabilities	<u>91,903,000</u>
Total Deposits and Liabilities.....	\$ 675,501,000
Capital	500,000
Surplus	1,000,000
Undivided Profits.....	62,454,000
Loan Loss Reserve	10,795,000
Unrealized Gain/Loss on AFS	<u>(21,882,000)</u>
Total Stockholders' Equity	<u>\$ 52,867,000</u>
Total Liabilities and Stockholders' Equity.....	<u>\$ 728,368,000</u>

COMMUNITY DIRECTORS

SOUTH/CENTRAL REGION

Hal Ball

Hilliker Corporation

Michael R. Bamvakais, Esq.

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

Brian C. Behrens

Carmody MacDonald P.C.

Robert W. Benson

Benson Electric Company, Inc.

William K. Berthold

Frontenac Engineering Group, Inc.

John J. Guilfooy

John J. Guilfooy & Associates, LLC

David Nothum

Dry Fork Properties, LLC

Thomas P. O'Connell, CPA

Purk & Associates, PC

Peter F. Reinecke, CPA, CFP

Arsenal Capital Management, LLC

James D. Stephenson

Crane Agency

Marvin Teer

Office of the Circuit Attorney

NORTH/WEST REGION

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

D. Preston Fancher

Pella Windows and Doors

Michael R. Favazza, CPA

Favazza & Associates, LLC CPAs

Timothy Fitch

Emerson Electric Co. and The
Fitch Group, LLC

Kristina A. Hansford

Trainwreck Restaurants

Brian Kohnen

Kay Bee Electric Co.

Greg Luna

Luna Associates

Mike Roustio

CNB St. Louis Bank (Retired)

Francis J Vatterott

Vatterott Harris, PC



ST. CHARLES REGION

Michael R. Brown, CEPA
Krilogy Financial

Kenyon Catchings
RVL Pharmaceuticals

Matt Ives
Ives Construction

Vincent L. Johnson
The Johnson Law Firm, LLC

Brent L. Martin
Farrell & Martin, LLC

Terry Ohlms
T.A. Ohlms and Co., P.C.

Tom Palitsch
Thomas Realty Group

Anne M. Ritter, CPA
Armanino, LLP

Tony Spielberg
Business Developer

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

Michael C. Todt
Todt, Cody, Albin & Fuchs, LLC

Angel Walters
Bogey Hills Country Club

YOUNG PROFESSIONALS

Haley Black
Slalom, LLC

Ben Cherry
Manor Real Estate, LLC

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

Asia Muhammad
Lavender Roots Health & Wellness,
LLC

Jenny Thai
Solutions All CPA

Nick Thuston
Sync Payments, LLC

Stephanie Walpert
Walpert Properties, Inc.

Chris Westmeyer
Digital Strike, LLC

BANK OFFICERS

EXECUTIVE OFFICERS

Timothy A. Rodden

President & Chief Executive Officer

Michelle L. Haley

Executive Vice President & Chief Financial Officer

Steven T. Hart

Senior Vice President & Chief Credit Officer

Jeffrey L. Camilleri

President - Commercial & Mortgage Banking

Laura A. Lehrmann

Senior Vice President - Operational Risk Management / BSA Officer

ADMINISTRATIVE OFFICERS

Jacqueline A. Davis

Vice President - Loan Administration Manager

Melanie A. Kamer

Loan Review Officer

Anna M. McKindley

Director IT / Project Management

Michael L. Miller

Senior Vice President - Deposit Operations

Irene M. Pieber

Vice President - Loan Operations

Robert D. Walper

Vice President - Administrative Services & Security Officer

Julie L. Weis

Asst. Vice President - Executive Administrative Assistant

Tara L. Wojciechowski

Human Resources Director

MORTGAGE OFFICER

James A. Nottelmann

Vice President - Mortgage Banking Manager



RETAIL BANKING OFFICERS

Tamekia L. Juszczuk

Vice President
Retail Banking

Alison J. Julius

Regional Banking Center Manager
St. Charles Region

Sekoya O'Kain

Contact Center Manager

Annerose E. Roberson

Banking Center Manager
Westport

Matthew D. Sweeney

Banking Center Manager
South County

Jerice L. Walker

Trainer & Teller Operations Manager

COMMERCIAL BANKING OFFICERS

South/Central Region

Colby A. Schmid

President - South/Central Region

St. Charles Region

Eric A. Kappelmann

Senior Vice President

Riley J. Askew

Commercial Loan Officer

Jeffrey P. Files

Vice President - Treasury Services

North/West Region

Paul A. Lints

Senior Vice President

Ann M. Eck

Vice President

CONSUMER LOAN OFFICERS

James D. Branneky

Vice President - Consumer / Home
Loans & CRA Officer

Susan L. Wiesehan

Consumer / Home Loans

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.**



