



## STATEMENT OF CONDITION

For the year ended:  
**December 31, 2025**

NMLS #447291  
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Member  
**FDIC**





# A LETTER FROM THE CEO



I am proud to present this 2025 Statement of Condition. CNB St. Louis Bank continues to be a well-capitalized and profitable local financial institution. As we enter our 111th year in business, our experienced and dedicated CNB team pledges to provide the best banking experience possible for our customers and a bank that our owners and employees are proud of.

I take pride in the bank's community services initiatives. Our team continues to increase volunteers and financial support within our St. Louis and St. Charles communities.

A handwritten signature in blue ink that reads "Timothy A. Rodden". The signature is fluid and cursive, with a large loop at the end.

**Timothy A. Rodden**  
President & CEO  
CNB St. Louis Bank

# BOARD OF DIRECTORS



**David W. Bentele**

Chairman | 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 | The Saint Louis Brewery, LLC

**James R. Sinclair, Sr.**

President | Dave Sinclair Lincoln / Dave Sinclair Ford

**Daniel L. Tobben**

VP Director of Deposit Operations | Bank of Washington

**Robert M. (Pete) Tobben**

CFO | Bank of Washington

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*Secretary to the Board: Julie L. Weis*

# STATEMENT OF CONDITION



December 31, 2025

## ASSETS

Loans (Net of Unearned Income).....	\$ 685,918,000
U.S. Treasury Securities .....	3,011,000
U.S. Government Agencies and Corporations .....	78,115,000
State and Municipal Obligations .....	49,101,000
Other Bonds and Securities .....	(7,694,000)
Federal Funds Sold .....	692,000
Cash and Due From Banks .....	38,348,000
Bank Building, Fixtures, and Equipment .....	8,404,000
Other Assets .....	6,341,000
<b>Total Assets.....</b>	<b>\$ 862,236,000</b>

## LIABILITIES AND STOCKHOLDERS' EQUITY

Demand Deposits .....	\$ 131,114,000
Time and Savings Deposits .....	579,747,000
Other Liabilities .....	78,251,000
<b>Total Deposits and Liabilities .....</b>	<b>789,112,000</b>
Capital .....	500,000
Surplus .....	1,000,000
Undivided Profits .....	73,806,000
Loan Loss Reserve .....	12,028,000
Unrealized Gain/Loss on AFS .....	(14,210,000)
<b>Total Stockholders' Equity .....</b>	<b>73,124,000</b>
<b>Total Liabilities and Stockholders' Equity.....</b>	<b>\$ 862,236,000</b>

*Note: Financial information is presented as of December 31, 2025. All narrative content and board and officer listings reflect positions as of March 1, 2026.*

# COMMUNITY BOARDS



CNB St. Louis Bank is an independently owned community bank with leadership and support from a legal board of directors comprised of owners and stakeholders.

Additionally, the bank is supported through a network of community advisory boards.

CNB St. Louis Bank Community Directors work to make an impact and be an advocate through the following ways :

- ▶ Promote the development of new relationships that bring value to members as well as the community.
- ▶ Facilitate opportunities to widen social circles and generate new business.
- ▶ Create forums for encouraging business and personal growth
- ▶ Share knowledge that expands our perspective and awareness on current issues impacting our business and community.

# COMMUNITY DIRECTORS



## SOUTH/CENTRAL

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**Hal Ball**

Hilliker Corporation

**Brian C. Behrens**

Carmody MacDonald, P.C.

**William K. Berthold**

Frontenac Engineering Group, Inc.

**Randy Bueckendorf**

BEX Construction Services

**John J. Guilfooy**

Retired, John J. Guilfooy & Associates,  
LLC

**Ben Hillman**

Lewis and Clark Capital &  
Hi-Pointe Drive-In

**Heather Kemper**

Miriam School and Learning Center

**David Nothum**

Dry Fork Properties, LLC

**Peter F. Reinecke, CPA, CFP**

Arsenal Capital Management, LLC

**James D. Stephenson**

Crane Agency

**Marvin Teer, J.D.**

Office of the Circuit Attorney

## NORTH/WEST

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**Charlie Downs, III**

Sugarfire, LLC

**Michael R. Favazza, CPA**

Elevate Platform Management  
Solutions, Inc

**Timothy Fitch**

Emerson Electric Co. and  
The Fitch Group, LLC

**Patrick Mulcahy**

City of Florissant

**Mike Roustio**

Retired, CNB St. Louis Bank

**Greg Russell**

Sotheby's International Realty

# COMMUNITY DIRECTORS, CONTINUED

## ST. CHARLES

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**Kurt Barks**

Complete Auto Body & Repair

**Michael R. Brown, CEPA**

Krilogy Financial

**Kenyon Catchings**

Alcon

**Christine Curran**

Christine Kay Consulting

**Matt Ives**

Ives Construction

**Brendan O'Brien**

Itelica CRE

**Andy Rowe**

Client Services Solutions and  
Viking Cooler Products

**Sara Ruemker**

Baue Funeral Home and St. Charles  
Memorial Gardens

## YOUNG PROFESSIONALS

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**Alex Araiza**

Crane Agency

**David Bender**

Bender and Company CPAs, P.C.

**Ben Cherry**

Manor Real Estate, LLC

**Stephanie Enger-Moreland**

Girl Scouts of Eastern Missouri

**Derek Hagenhoff**

Security Equipment Supply, Inc (SES)

**Sean Lassen**

Spitzberg-Lassen Holdings, LLC

**Drew Lesinski**

Savoy Properties, LLC

**Jason Nedvin**

E&B Granite

**Joshua S. Rose**

Kembell Woods & Martinsen LLP

**Christian Suntrup**

Meridian Land Group, LP

**Nick Thuston**

Sync Payments, LLC

**Chris Westmeyer**

Digital Strike, LLC



## EMERITUS

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**John G. Alessi**

Altman Charter Company

**Michael R. Bamvakais, Esq.**

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

**Tim Belleville**

Golden Eagle Products, Inc.

**Robert W. Benson**

Retired, Benson Electric Company, Inc.

**John A. Caravelli**

Retired, CNB St. Louis Bank

**Timothy G. Dolan**

CURA, Inc.

**Brian Kohnen**

Kay-Bee Electric Co.

**Greg Luna**

Luna Associates

**Thomas P. O'Connell, CPA**

Purk & Associates, P.C.

**Mark J. Strick**

Retired, CNB St. Louis Bank

**Francis J Vatterott**

Vatterott Harris, P.C.

# BANK OFFICERS

## EXECUTIVE OFFICERS

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**Timothy A. Rodden**  
President &  
Chief Executive Officer

**Jeffrey L. Camilleri**  
Executive Vice President &  
Chief Banking Officer

**Michelle L. Haley**  
Executive Vice President &  
Chief Financial Officer

**Steven T. Hart**  
Senior Vice President &  
Chief Credit Officer

**Laura A. Lehrmann**  
Senior Vice President, Compliance &  
Operational Risk Management

**Colby A. Schmid**  
Senior Vice President &  
Chief Lending Officer

## ADMINISTRATIVE OFFICERS

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**Jacqueline A. Davis**  
Vice President,  
Loan Administration Manager

**Melanie A. Kamer**  
Loan Review  
Officer

**Andrew T. Kimmel, CAMS**  
Bank Secrecy Act  
Officer

**Jackie C. Laskowitz**  
Asst. Vice President, Deposit  
Operations & Digital Banking Manager

**Michael L. Miller**  
Senior Vice President,  
Deposit Operations

**Irene M. Pieber**  
Vice President,  
Loan Operations

**Tiffany L. Steiniger**  
Internal Audit  
Officer

**Pamela L. Thompson**  
Asst. Vice President,  
Marketing Director

**Robert D. Walper**  
Vice President, Administrative Services  
& Security Officer

**Julie L. Weis**  
Vice President, Executive Administrative  
Assistant & Board Secretary

**Tara L. Wojciechowski**  
Human Resources  
Director



## MORTGAGE AND CONSUMER LOAN OFFICERS

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

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

**Christopher B. Giles**  
Consumer Banking  
Officer

**Susan L. Wiesehan**  
Vice President,  
Consumer Banking Officer

## RETAIL BANKING OFFICERS

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**Tamekia L. Juszczuk**  
Vice President,  
Retail Banking

**Annerose E. Roberson**  
Banking Center Manager  
Westport

**John L. Colbert**  
Banking Center Manager  
Maplewood

**Matthew D. Sweeney**  
Asst. Vice President, Banking Center  
Manager South County

**Veronika G. Dawson**  
Banking Center Manager  
Florissant

**Charles F. Weed, II**  
Banking Center Manager  
St. Peters

**Sekoya S. Dowell**  
Contact Center  
Manager

## COMMERCIAL BANKING OFFICERS

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### SOUTH/CENTRAL REGION

**Andrew D. Abraham**  
Vice President,  
Commercial Banking

**Riley J. Askew**  
Asst. Vice President,  
Commercial Banking

### ST. CHARLES REGION

**Eric A. Kappelmann**  
Senior Vice President,  
Commercial Banking

**Mark H. Baden**  
Senior Vice President,  
Commercial Banking

### NORTH/WEST REGION

**Paul A. Lints**  
Senior Vice President,  
Commercial Banking

### TREASURY SERVICES

**Jeffrey P. Files**  
Vice President,  
Treasury Services

**Annie M. Eck**  
Vice President,  
Commercial Banking

# 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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