CENTENNIAL BANK

Built on Strength. Rooted in Community.

2025 CORPORATE SOCIAL RESPONSIBILITY REPORT



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A MESSAGE FROM THE CEO

Centennial Bank was founded as a community bank, and even as we've grown substantially over the years, our mission and vision have remained steadfast. We take great pride in supporting our communities and being actively involved in every market we serve. Our commitment to doing the simple things with consistency and purpose has helped establish Centennial as one of the strongest and most trusted banks in America.

Our people are deeply connected to their communities, and wearing the Centennial Bank logo carries meaningful responsibility. That logo is more than a symbol—it represents strength, loyalty, and a true community-first mindset. We know you have many options for your banking needs, and we are honored when you choose us. We do not take lightly the trust you place in us to help you feel confident and secure in your financial journey.

Each year, we publish our Corporate Social Responsibility Report to reinforce our continued commitment to being responsible, engaged corporate citizens. It is our privilege to present our latest report and to highlight the many ways we are working alongside our communities throughout Arkansas, Alabama, Florida, New York, and Texas.



Stephen Tipton
Chief Executive Officer
Centennial Bank

WHO WE ARE

OUR VISION

We put service first, so our customers can trust us as the premier bank in the communities we serve. We strive to be a bank that finds opportunities where others see obstacles, while allowing our associates to thrive in a challenging and meaningful banking career.

OUR VALUES

We dedicate ourselves to consistent quality service.



Our commitment to our customers is our top priority.

We assist with quality financial performance.





We encourage community involvement through leadership.

We strive for excellence in products, standards and impact.

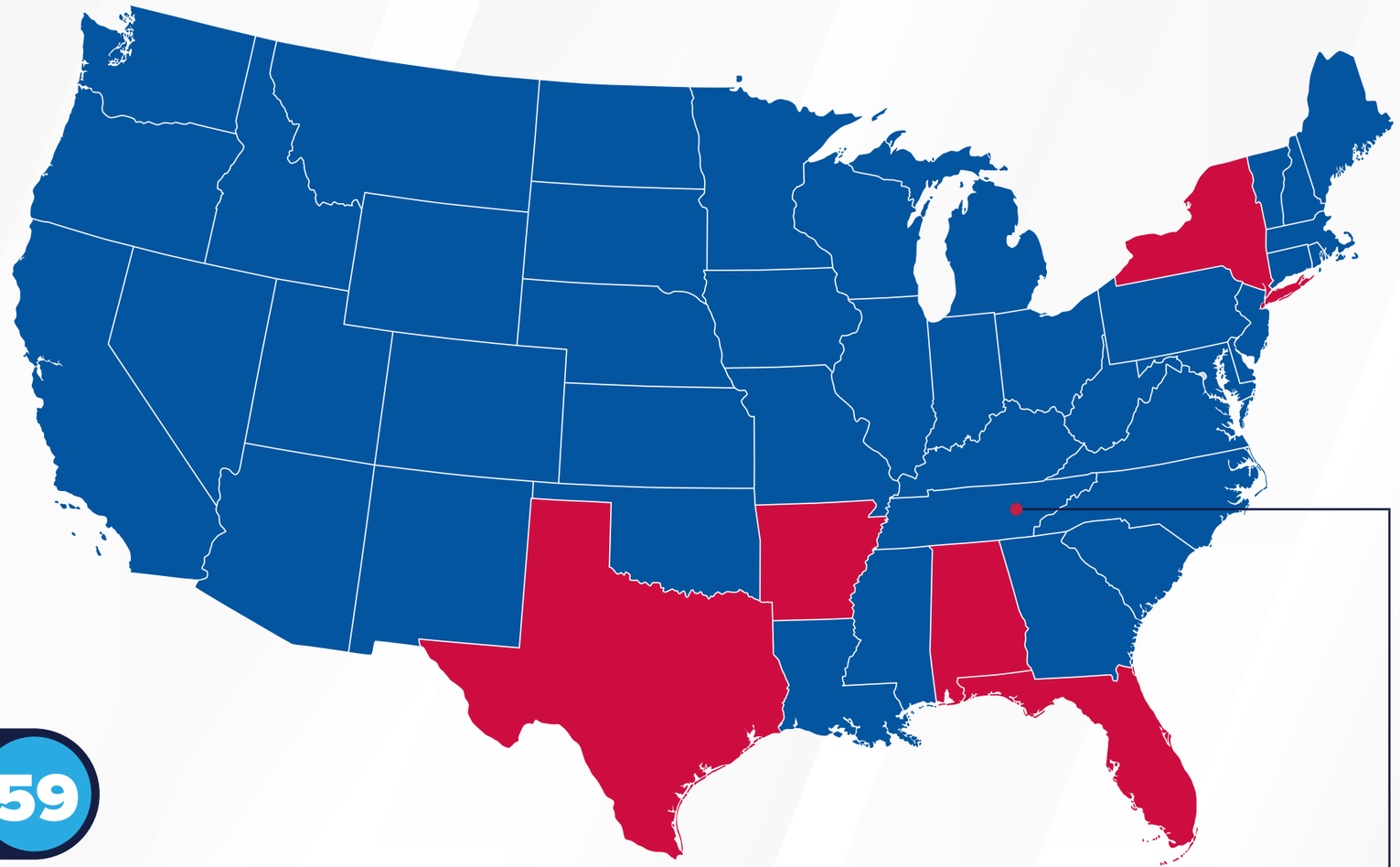


OUR MISSION

Through our community banking philosophy, we are dedicated to consistently exceeding the expectations of our customers, shareholders and bankers while enriching the communities we serve.

OUR BRANCH NETWORK

CENTENNIAL BANK SERVES CUSTOMERS IN 218 BRANCHES IN FIVE STATES, PLUS 2 MOBILE BRANCHES, ALL GUIDED BY OUR MISSION TO CONSISTENTLY EXCEED EXPECTATIONS.



FLORIDA 78

ARKANSAS 75

TEXAS 59

ALABAMA 5

NEW YORK 1

Look what's coming in 2026!!!
Centennial has added a new state and 8 great locations in Tennessee through it's purchase of Mountain Commerce Bank.

CORPORATE GOVERNANCE

At Centennial Bank, we uphold a comprehensive corporate governance framework that supports effective oversight and long-term value creation for shareholders. This framework is established and overseen by the Bank's Board of Directors, which provides strategic direction and ensures the organization operates in a safe, sound, and ethical manner.

The Board consists of a mix of independent, external directors and internal directors, bringing diverse experience, skills, and perspectives to governance and oversight. The Board is responsible for ensuring compliance with applicable federal and state laws and regulations and has established both board-level and management-level committees to oversee compliance and monitor day-to-day operational activities.



EMPLOYEE EDUCATION

We continually invest in our employees through education and training in areas such as regulatory compliance, company policies and procedures, software applications and professional development opportunities.

TOTAL EMPLOYEE CLASSES TAKEN IN 2025

152,845

TOTAL HOURS SPENT ON TRAINING IN 2025

24,697





GRANTS & PARTNERSHIPS

Helping young adults achieve the dream of obtaining a quality education is something that we're deeply committed to at Centennial Bank. Through our partnership with Step Up For Students and the AAA Scholarship Foundation we assist in making those dreams become reality by providing donations to the scholarship programs of both entities that in turn are awarded to high school students from low-to-moderate income households.

$1,000,000
to STEP UP FOR STUDENTS

$1,000,000
to AAA SCHOLARSHIP FOUNDATION

AAA Scholarship Foundation
WE MAKE ACADEMIC ACHIEVEMENT ACCESSIBLE

+ $844,748
IN HOME EQUITY LEVERAGE PARTNERSHIP GRANTS



SPECIALTY COMMUNITY LOAN PROGRAMS

ACCREDITED SOCIAL IMPACT LENDER
ASIL
THE STANDARD OF EXCELLENCE
POWERED BY NAMMBA

HOME MORTGAGE LENDING

87%

LOANS FUNDED INSIDE THE BANK'S ASSESSMENT AREA



SMALL BUSINESS /SMALL FARM

92%

LOANS FUNDED INSIDE THE BANK'S DEFINED ASSESSMENT AREA

In-House Loan Products

The Dream Loan Program and Happy Home Buyer are programs that provide loan options to those who would otherwise not qualify for a mortgage, with 100% financing to first time home buyers.

214 LOANS FUNDED IN 2025 FOR A TOTAL OF $51,118,442.00.

Affinity Loan Program provides a lender credit to those employed in fields related to education, emergency medical services, firefighting, law enforcement and nursing for their primary home purchase or refinancing.

259 LENDER CREDITS PROVIDED IN 2025 FOR A TOTAL OF

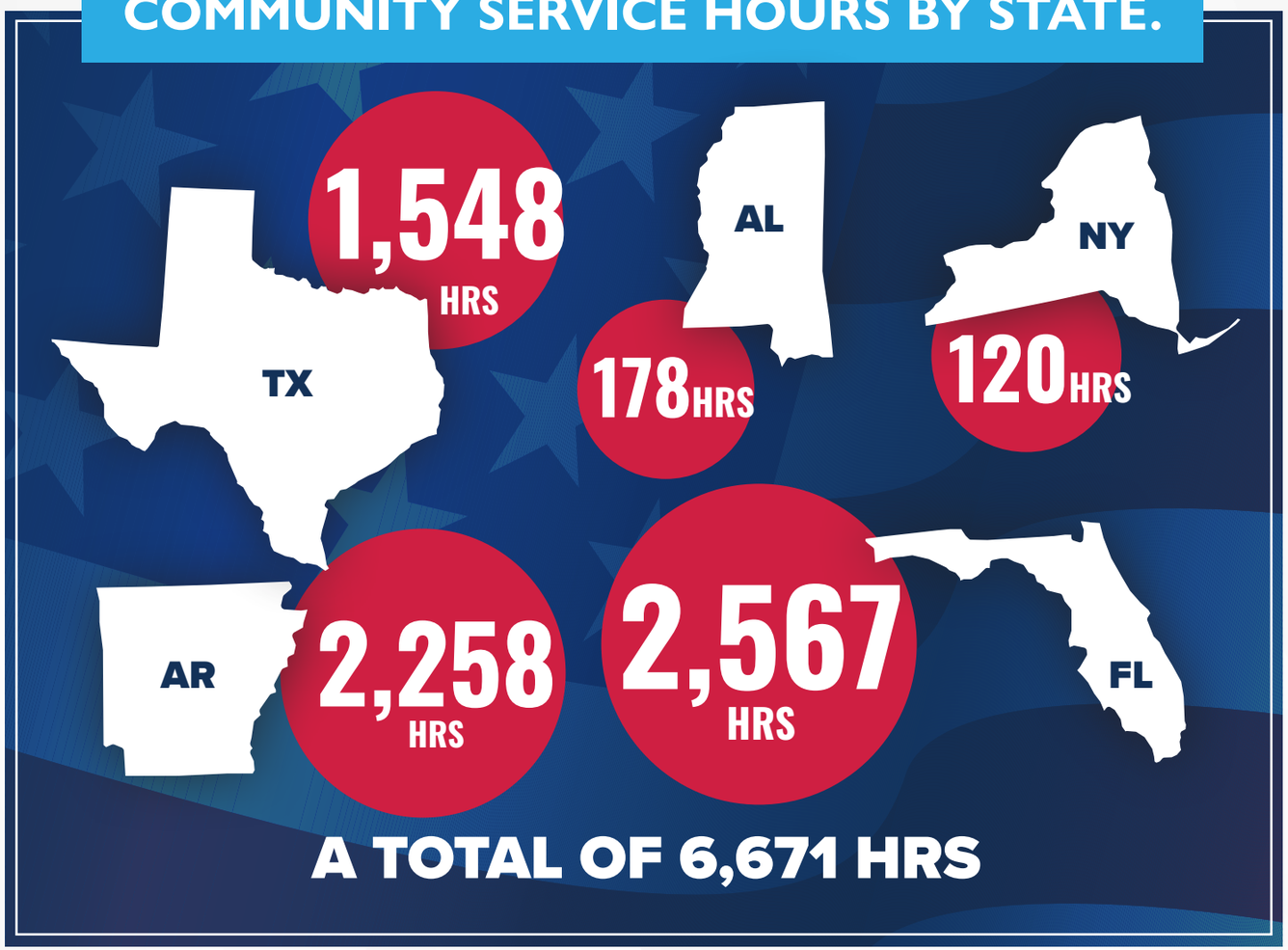
$265,475.00

25% YEAR OVER YEAR INCREASE

MORE THAN $436 MILLION

IN COMMUNITY DEVELOPMENT LOANS FUNDED IN 2025

COMMUNITY SERVICE HOURS BY STATE.



This represents a **25%** year over year increase in Community Service Hours

TOTAL 2025 COMMUNITY REINVESTMENT ACT DONATIONS AND INVESTMENTS

$46,904,027

BANKERS IN THE COMMUNITY

Centennial Bank supports non-profits that serve our community!





KERR COUNTY, TEXAS

FLOOD RELIEF

Happy State Bank, a Division of Centennial Bank provided the Community Foundation of the Texas Hill Country with a check for $512,669.33 to assist with Flood Relief in Kerr County Texas. Of this total, Happy and Centennial were directly responsible for donating **$250,000.00** with the remainder of the total made up of donations from the local community.

COMMUNITY FOUNDATION of the TEXAS HILL COUNTRY





LINDA CRANK

VOLUNTEER SPOTLIGHT

Linda Crank is this year's Volunteer Spotlight honoree. As Director of CRA, she oversees the Bank's Community Reinvestment Act Program. In 2025, Linda personally dedicated 142 hours to community service and served on the boards of Bonton Farms and Rebuilding Together North Texas. Her extensive experience and genuine passion for community engagement truly set her apart, reflecting Centennial Bank's community-first mindset. Leading by example, Linda has raised the standard for the Bank's CRA Program and stands as a strong symbol of our positive impact across the communities we serve.

BONTON FARMS

Rebuilding Together North Texas

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