Centennial Bank CSR Client Revisions Round 1 March 1, 2021

A Letter from our CEO

Few would disagree that 2020 was a year of many challenges, including painful times for our nation as a whole and for our friends and neighbors. Here at Centennial, we will remember the year not only for its difficulties, but also for the way our team members rose to the call to help our communities get through these tough times together.

We saw unforgettable moments for more than 2000 Centennial bankers whose support of the Paycheck Protection Program helped our customers, over and over again, to save their businesses and all the jobs that depended on them.

In a time of crisis, we saw our team step up more than ever, as we reimagined how to effectively work with and care for our customers, employees and shareholders.

And in the midst of serious trials, there were significant successes as well.

Our continued focus on 'Best in Class' performance metrics resulted in being named to the Forbes list of 'World's Best Banks' as well as securing a spot on Forbes 'Best Banks in America' for the 7th straight year.

During one of the hardest years for business and the economy, I'm proud of how our bankers worked to assist their customers in their time of need while still churning out impressive best-inclass numbers throughout the year. That strength is vital: it guarantees Centennial's ability to continue to be the bank our customers can rely on, as stable in hard years as in good ones.

In 2020, we also became more intentional about our focus on disclosing our efforts surrounding environmental, social and governance aspects of our business.

As we move into a new year with the hope of better times ahead for our communities, Centennial Bank continues its focus on customer service, shareholder return and the important pillars of corporate social responsibility.

It is always an honor to serve the people of our communities, but perhaps never more so than in times such as these. We look forward to continuing to support and safeguard your journey to opportunity and prosperity.