

# CONSOLIDATED BALANCE SHEET

December 31, 2006

(in thousands)

## ASSETS

Cash and Due from Banks	\$ 35,282
Federal Funds Sold	74,700
Securities	221,212
Loans, Net of Allowance for Losses	608,506
Property and Equipment	34,024
Other Assets	19,196
Total Assets	<u>\$992,920</u>

## LIABILITIES

Deposits	\$770,984
Securities Sold Under Agreement to Repurchase	77,659
Other Liabilities	59,965
Total Liabilities	<u>908,608</u>

## STOCKHOLDERS' EQUITY

Total Liabilities and Stockholders' Capital	<u>\$992,920</u>
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LEGAL LENDING LIMIT	\$13.6 million
ALLOWANCE FOR LOAN LOSSES	\$11.0 million

## EXTRACO BANKS DIRECTORS

<b>S. Boyce Brown</b> <i>Chairman of the Board</i>	<b>Paul W. Kerr</b> <i>President &amp; Chief Executive, retired American Desk Mfg. Co.</i>
<b>S. Spencer N. Brown, Sr.</b> <i>Senior Chairman of the Board</i>	<b>Keifer Marshall, Jr.</b> <i>President Keifer Marshall Insurance</i>
<b>S. Spencer N. Brown, Jr.*</b> <i>Chairman and President National Diversified</i>	<b>Randall B. Ramsey</b> <i>Regional President Temple Region</i>
<b>John M. Burrough</b> <i>President and Chief Executive, retired Extraco Banks</i>	<b>Douglas L. Streater</b> <i>Executive Vice President and Chief Credit Officer Assistant Secretary</i>
<b>Dianne White Delisi</b> <i>State Representative</i>	<b>Michael W. Thompson</b> <i>President and Chief Executive</i>
<b>H. Bland Cromwell</b> <i>Vice President Coldwell Banker/Jim Stewart, Realtors</i>	<b>Dale W. Yates</b> <i>Executive Vice President, retired Extraco Banks</i>
<b>James Geeslin</b> <i>Executive Vice President and Chief Sales Officer</i>	<b>Mary Jane Zeigler</b> <i>Attorney-At-Law Owner Coryell County Land &amp; Abstract Secretary</i>
<b>Ivan A. Green</b> <i>Executive Vice President and Chief Administrative Officer</i>	
<b>Roger W. Hinds</b> <i>President and Chief Executive Temple Tag Limited</i>	

## COMMUNITY BOARD ADVISORY DIRECTORS

<b>Francis P. Anderson</b> <i>Associate Executive Director of Treasury Services Scott &amp; White Memorial Hospital Temple Region</i>	<b>Keith Maxwell</b> <i>Regional President West Bell Region / Extraco Banks</i>
<b>Bobby L. Bates, DDS</b> <i>Community Bank Group</i>	<b>Dr. Terry Manness</b> <i>Dean Hankamer School of Business Baylor University Waco Region</i>
<b>Charlie Bottlinger</b> <i>Co-owner Bottlinger Grain Company Community Bank Group</i>	<b>T.P. Medlock</b> <i>Owner Farmers Propane Company Community Bank Group</i>
<b>Robert S. Braswell, IV</b> <i>President Direct Wireless Corporation Waco Region</i>	<b>Patrick B. Mullins</b> <i>Temple Region</i>
<b>David Brennan</b> <i>Executive Vice President Senior Lending Officer Waco Region Extraco Banks</i>	<b>Shepherd S. Neville</b> <i>Attorney-At-Law Neville &amp; Hanley Waco Region</i>
<b>Curtis C. Cleveland</b> <i>Vice President Central Texas Iron Works Waco Region</i>	<b>Gerald Popp</b> <i>President Community Bank Group / Extraco Banks</i>
<b>Karen Craig</b> <i>Realtor Davidson Craig Real Estate Community Bank Group</i>	<b>Mark Reynolds</b> <i>Regional President Waco Region</i>
<b>Sharron T. Cutbirth</b> <i>Co-owner Dr. Steven T. Cutbirth, DDS Waco Region</i>	<b>Robert F. Salter</b> <i>Attorney-At-Law Community Bank Group</i>
<b>Gregory B. Folkerson</b> <i>President Folkerson Communication West Bell Region</i>	<b>C. David Shellenberger</b> <i>Owner The Suit Club Waco Region</i>
<b>Bob Gautier</b> <i>Co-owner Lawson Implements Company Community Bank Group</i>	<b>Steve Wolfe</b> <i>Executive Vice President Senior Lending Officer Temple Region / Extraco Banks</i>
<b>Horace R. Grace</b> <i>President Lawn Barber Landscaping West Bell Region</i>	<b>Jerry Zschiesche, DDS</b> <i>Community Bank Group</i>

## EXTRACO CORPORATION DIRECTORS

<b>S. Boyce Brown</b> <i>Chairman, President &amp; Chief Executive</i>	<b>Ivan A. Green</b> <i>Corporate Executive Vice President and Chief Administrative Officer Secretary and Treasurer</i>
<b>S. Spencer N. Brown, Sr.</b> <i>Senior Chairman of the Board</i>	<b>Michael W. Thompson</b> <i>Corporate Executive Vice President and Chief Banking Officer</i>
<b>John M. Burrough</b> <i>President and Chief Executive, retired Extraco Banks</i>	
<b>James Geeslin</b> <i>Corporate Executive Vice President and Chief Sales Officer</i>	

## EXTRACO FINANCIAL GROUP DIRECTORS\*

<b>S. Boyce Brown</b>	<b>James Geeslin</b> <i>Chairman and Chief Executive</i>
<b>Ivan A. Green</b> <i>Secretary and Treasurer</i>	<b>Paul W. Kerr</b> <i>President and Chief Executive, retired American Desk Mfg. Co.</i>
<b>William C. Boyce*</b> <i>Partner, Williams-Boyce Agency, LLP</i>	<b>Randall B. Ramsey</b>
<b>John M. Burrough</b> <i>President and Chief Executive, retired Extraco Banks</i>	<b>Michael W. Thompson</b>
<b>Robert J. Clemmer</b> <i>President, Extraco Mortgage</i>	

\*Extraco Financial Group is a dba of Extraco Corporation and represents the board of directors for Extraco Institutional Services, Extraco Insurance, Extraco Investments, Extraco Mortgage and Extraco Technology. Mr. Geeslin serves as Chairman and Chief Executive, and Mr. Green as Secretary and Treasurer of all Extraco Financial Group entities. Mr. Boyce serves only as an Extraco Insurance director. Mr. S. Spencer N. Brown, Jr. serves as an advisory member of the Extraco Banks board of directors. Extraco Banks, N.A. is a Member FDIC.