

CONSOLIDATED BALANCE SHEET

December 31, 2007 (in thousands)

ASSETS

Cash and Due from Banks	\$ 29,378
Federal Funds Sold	56,600
Securities	233,192
Loans, Net of Allowance for Losses	648,453
Property and Equipment	35,625
Other Assets	10,792
Total Assets	<u>\$1,014,040</u>

LIABILITIES

Deposits	\$ 778,239
Securities Sold Under Agreement to Repurchase	82,424
Other Liabilities	59,613
Total Liabilities	<u>920,276</u>

STOCKHOLDERS' EQUITY

Total Liabilities and Stockholders' Capital	<u>93,764</u>
	<u>\$1,014,040</u>

LEGAL LENDING LIMIT \$15.1 million

ALLOWANCE FOR LOAN LOSSES \$11.1 million

EXTRACO CORPORATION DIRECTORS

S BOYCE BROWN | Chairman, President & Chief Executive

S SPENCER N BROWN, SR | Senior Chairman of the Board

JOHN M BURROUGH | President & Chief Executive, retired | Extraco Banks

JAMES GEESLIN | Corporate Executive Vice President & Chief Sales Officer

IVAN A GREEN | Corporate Executive Vice President & Chief Administrative Officer | Secretary & Treasurer

MICHAEL W THOMPSON | Corporate Executive Vice President & Chief Banking Officer

EXTRACO BANKS DIRECTORS

S BOYCE BROWN | Chairman of the Board

S SPENCER N BROWN, SR | Senior Chairman of the Board

S SPENCER N BROWN, JR | Chairman & President | National Diversified | Advisory Status

JOHN M BURROUGH | President & Chief Executive, retired | Extraco Banks

H BLAND CROMWELL | Vice President | Coldwell Banker/Jim Stewart, Realtors

DIANNE WHITE DELISI | State Representative

JAMES GEESLIN | Vice Chairman

IVAN A GREEN | Vice Chairman | Secretary

ROGER W HINDS | President & Chief Executive | Temple Tag Ltd.

PAUL W KERR | President & Chief Executive, retired | American Desk Mfg. Co.

TERRY MANESS PH.D | Dean | Hankamer School of Business | Baylor University

KEIFER MARSHALL, JR | President | Keifer Marshall Insurance

EXTRACO BANKS DIRECTORS, CONT.D

RANDALL B RAMSEY | Regional President | Temple Region | Extraco Banks

DOUGLAS L STREATER | Corporate Executive Vice President & Chief Credit Officer |
Assistant Secretary

MICHAEL W THOMPSON | President & Chief Executive

MARY JANE ZEIGLER | Attorney | Owner | Coryell County Land & Abstract

EXTRACO FINANCIAL GROUP DIRECTORS

S BOYCE BROWN

WILLIAM C BOYCE | Partner | Williams-Boyce Agency, LLP

ROBERT J CLEMMER | President | Extraco Mortgage

JAMES GEESLIN | Chairman & Chief Executive

IVAN A GREEN | Secretary & Treasurer

RANDALL B RAMSEY | DOUGLAS L STREATER

MICHAEL W THOMPSON

COMMUNITY BOARD ADVISORY DIRECTORS

FRANCIS P ANDERSON | Associate Executive Director of Treasury Services |
Scott & White Memorial Hospital | Temple Region

BOBBY L BATES, DDS | Community Bank Group

CHARLIE BOTTLINGER | Co-owner | Bottlinger Grain Company | Community Bank Group

ROBERT S BRASWELL, IV | President | Direct Wireless Corp. | Waco Region

DAVID BRENNAN | Executive Vice President | Senior Lending Officer | Waco Region | Extraco Banks

CURTIS C CLEVELAND | Vice President | Central Texas Iron Works | Waco Region

MICHAEL COLLETT | Executive Vice President | Market Executive | Community Bank Group |
Extraco Banks

KAREN CRAIG | Realtor | Davidson Craig Real Estate | Community Bank Group

SHARON T CUTBIRTH | Co-owner | Steven T. Cutbirth, DDS | Waco Region

GREGORY B FOLKERSON | President | Folkerson Communication | West Bell Region

BOB GAUTIER | Co-owner | Lawson Implements Co. | Community Bank Group

HORACE R GRACE | President | Lawn Barber Landscaping | West Bell Region

KEITH MAXWELL | Regional President | West Bell Region | Extraco Banks

TP MEDLOCK | Owner | Farmers Propane Company | Community Bank Group

PATRICK B MULLINS | Temple Region

SHEPHERD S NEVILLE | Attorney | Neville & Hanley | Waco Region

GERALD POPP | President | Community Bank Group | Extraco Banks

MARK REYNOLDS | Regional President | Waco Region | Extraco Banks

ROBERT F SALTER | Attorney | Community Bank Group

C DAVID SHELLENBERGER | Owner | The Suit Club | Waco Region

ROB WHITESIDES | Executive Vice President | Regional Senior Lending Officer |
Community Bank Group | Extraco Banks

STEVE WOLFE | Executive Vice President | Senior Lending Officer | Temple Region | Extraco Banks

JERRY ZSCHIESCHE, DDS | Community Bank Group