

Consolidated Balance Sheet

December 31, 2008 (in thousands)

ASSETS

Cash and Due from Banks	\$ 32,166
Interest Bearing Deposits	20,669
Federal Funds Sold	19,800
Securities	246,173
Loans, Net of Allowance for Losses	717,557
Property and Equipment	33,969
Other Assets	9,311
Total Assets	<u>\$1,079,645</u>

LIABILITIES

Deposits	\$ 770,314
Securities Sold Under Agreement to Repurchase	79,876
Other Liabilities	131,421
Total Liabilities	<u>981,611</u>

STOCKHOLDERS' EQUITY

	<u>98,034</u>
Total Liabilities and Stockholders' Capital	<u>\$1,079,645</u>

LEGAL LENDING LIMIT \$15.9 million

ALLOWANCE FOR LOAN LOSSES \$13.2 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 | Delisi Communications

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

KEIFER MARSHALL, JR | President | Keifer Marshall Insurance

Extraco Banks, N.A. is a Member FDIC.

Extraco Banks Directors cont.d

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 Advisory Directors

S BOYCE BROWN

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

ROBERT J CLEMMER | President | Extraco Mortgage

CURTIS C CLEVELAND | Vice President | Central Texas Iron Works

JAMES GEESLIN | Chairman of the Board

IVAN A GREEN

DOUGLAS L STREATER | MICHAEL W THOMPSON

Community Board Advisory Directors

JOHN AGAN | Executive Vice President | Temple Region

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 | Waco Region

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

PERRY CLOUD | President & CEO | Cloud Construction | Temple Region

MICHAEL COLLETT | Executive Vice President | Community Bank Group

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 | Clear Water Conservation District | West Bell Region

KEITH MAXWELL | Regional President | West Bell Region

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

PATRICK B MULLINS | Temple Region

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

JOHN PAYSEE | President | John Paysee Properties | Temple Region

GERALD POPP | President | Community Bank Group

MARK REYNOLDS | Regional President | Waco Region

ROBERT F SALTER | Attorney | Community Bank Group

C DAVID SHELLENBERGER | Owner | Lew's | Waco Region

ROB WHITESIDES | Executive Vice President | Community Bank Group

STEVE WOLFE | Regional President | Temple Region

JERRY ZSCHIESCHE, DDS | Community Bank Group