

CONSOLIDATED BALANCE SHEET

December 31, 2010 (in thousands)

ASSETS	
Cash and Due from Banks	\$ 32,924
Interest Bearing Deposits	81,015
Securities	344,620
Loans, Net of Allowance for Losses	654,136
Property and Equipment	32,697
Other Assets	12,967
Total Assets	<u>\$1,158,359</u>
LIABILITIES	
Deposits	\$ 843,536
Securities Sold Under Agreement to Repurchase	82,252
Other Borrowings	113,560
Other Liabilities	5,351
Total Liabilities	<u>1,044,699</u>
STOCKHOLDERS' EQUITY	<u>113,660</u>
Total Liabilities and Stockholders' Capital	<u>\$1,158,359</u>
LEGAL LENDING LIMIT	\$19.0 million
ALLOWANCE FOR LOAN LOSSES	\$19.2 million

EXTRACO CORPORATION DIRECTORS

S BOYCE BROWN Chairman, President & Chief Executive
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
SPENCER 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 Chief Sales Officer
IVAN A GREEN Vice Chairman Chief Administrative Officer Secretary
ROGER W HINDS President & Chief Executive Temple Tag Limited
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
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

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
BRADFORD W HOLLAND Physician Partner Waco Ear, Nose & Throat
GARY MILLER Group Executive & Chief Financial Officer Secretary
MARK REYNOLDS Regional President Waco Region
DOUGLAS L STREATER
MARK WIESE President, Extraco Insurance

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
SHARRON 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 Director Central Texas Workforce Development Board
MIKE HELM President Yowell Business Center II, Ltd. West Bell Region
BRADFORD W HOLLAND Physician Partner Waco Ear, Nose & Throat Waco Region
KEITH MAXWELL Regional President West Bell Region
TP MEDLOCK Owner Farmers Propane Co. Community Bank Group
PATRICK B MULLINS Temple Region
SHEPHERD S NEVILLE Attorney Neville & Hanley Waco Region
JOHN PAYSSE President John Paysse 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 ZSCHISCHE, DDS Community Bank Group