

COMMUNITY BOARD ADVISORY DIRECTORS

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

ROBERT BRASWELL, IV | President, Direct Wireless Corp

CURTIS C. CLEVELAND | Retired, Vice President, Central Texas Iron Works

TAMMY L. EDELSTEIN-RICHARDS | Executive Vice President, Senior Lending Officer

BRADFORD W. HOLLAND, MD | Physician, Partner, Waco Ear, Nose & Throat

JOHN MAUPIN | Executive Vice President, Extraco Wealth & Trust

KEITH MAXWELL | Regional President, West Bell

BRIAN REINHARDT | President, Central Texas South

MARK REYNOLDS | President, Central Texas North

C. DAVID SHELLENBERGER | Owner/Broker, Keller Williams

STEVE WOLFE | President, Metro Markets



2021 Statement of Condition

CONSOLIDATED BALANCE SHEET

December 31, 2021 (in thousands)

ASSETS

Cash and Due from Banks	\$	37,737
Interest Bearing Deposits		473,101
Securities		524,699
Loans, Net of Allowance for Losses		961,647
Premises and Equipment		25,761
Other Assets		15,337
Total Assets	\$	2,038,282

LIABILITIES

Deposits		1,726,962
Securities Sold Under Agreement to Repurchase		104,524
Other Liabilities		32,935
Total Liabilities		1,864,421

STOCKHOLDERS' EQUITY

Total Liabilities & Stockholders' Equity	\$	2,038,282
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LEGAL LENDING LIMIT

\$ 28,923

ALLOWANCE FOR LOAN LOSSES

\$ 28.0 million

EXTRACO CORPORATION DIRECTORS

S. BOYCE BROWN | Chairman, President & Chief Executive, Extraco Corporation | Executive Chairman, Extraco Banks | Chairman & Chief Executive, Extraco Capital

JOHN M. BURROUGH | Retired, President & Chief Executive, Extraco Banks

JAMES GEESLIN | President & Chief Executive, Extraco Capital

DOUGLAS L. STREATER | President & Chief Executive, Extraco Banks | Corporate Executive Vice President, Secretary & Treasurer, Extraco Corporation

MICHAEL W. THOMPSON | Retired, President & Chief Executive, Extraco Banks

EXTRACO BANKS DIRECTORS

S. BOYCE BROWN | Chairman, President & Chief Executive, Extraco Corporation | Executive Chairman, Extraco Banks | Chairman & Chief Executive, Extraco Capital

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

JOHN M. BURROUGH | Retired, President & Chief Executive, Extraco Banks

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

JAMES GEESLIN | President & Chief Executive, Extraco Capital

ROGER W. HINDS | Retired, President & Chief Executive, Temple Tag Limited

CHRIS KINCAID | Corporate Executive Vice President, Secretary of the Board, Extraco Corporation | Chief Strategic Officer, Extraco Banks

GARY MILLER | Corporate Executive Vice President, Treasurer & Assistant Secretary, Extraco Corporation | Chief Financial Officer, Extraco Banks

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

DOUGLAS L. STREATER | President & Chief Executive, Extraco Banks | Corporate Executive Vice President, Secretary & Treasurer, Extraco Corporation

MICHAEL W. THOMPSON | Retired, President & Chief Executive, Extraco Banks