



2022 Statement of Condition

CONSOLIDATED BALANCE SHEET

December 31, 2022 (in thousands)

ASSETS

Cash and Due from Banks	\$	44,707
Interest Bearing Deposits		270,053
Securities		559,470
Loans, Net of Allowance for Losses		1,069,607
Premises and Equipment		30,826
Other Assets		32,783
Total Assets	\$	<u>2,007,446</u>

LIABILITIES

Deposits		1,685,730
Securities Sold Under Agreement to Repurchase		112,197
Other Liabilities		26,054
Total Liabilities		1,823,981

STOCKHOLDERS' EQUITY		<u>183,465</u>
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Total Liabilities & Stockholders' Equity	\$	2,007,446
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LEGAL LENDING LIMIT	\$	31,361
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ALLOWANCE FOR LOAN LOSSES	\$	29.0 million
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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

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

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

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

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

CHRIS KINCAID | Corporate Executive Vice President, Extraco Corporation | Chief Administrative Officer, Extraco Banks | President, Extraco Capital

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

COMMUNITY BOARD ADVISORY DIRECTORS

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

MARK REYNOLDS | President, Central Texas North

C. DAVID SHELLENBERGER | Owner/Broker, Keller Williams