



## 2024 Statement of Condition



Post Office Box 7832  
Waco, TX 76714-7832

[extracobanks.com](http://extracobanks.com)

# CONSOLIDATED BALANCE SHEET

December 31, 2024 (in thousands)

## ASSETS

Cash and Due from Banks	\$	29,017
Interest Bearing Deposits		293,250
Securities		690,641
Loans, Net of Allowance for Losses		1,277,699
Premises and Equipment		34,146
Other Assets		37,903
Total Assets	\$	2,362,656

## LIABILITIES

Deposits		1,873,214
Securities Sold Under Agreement to Repurchase		124,163
Other Liabilities		156,256
Total Liabilities		2,153,633

STOCKHOLDERS' EQUITY		209,023
Total Liabilities & Stockholders'	\$	2,362,656
Equity LEGAL LENDING LIMIT	\$	33.86 million
ALLOWANCE FOR LOAN LOSSES	\$	29.93 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

**DOUGLAS L. STREATER** | President & Chief Executive, Extraco Banks | Corporate Executive Vice President, 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.

**SPENCER BROWN JR.** | President, Brown Holdings, Inc. | Advisory Status

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

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

**H.BLAND CROMWELL** | Partner, Cromwell Commercial Group

**BRADFORD W. HOLLAND, MD** | Physician Otolaryngologist, Coryell Health, Waco & Gatesville | Advisory Status

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

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

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