



2025 Statement of Condition



Post Office Box 7832
Waco, TX 76714-7832

extracobanks.com

CONSOLIDATED BALANCE SHEET

December 31, 2025 (in thousands)

ASSETS

Cash and Due from Banks	\$	17,172
Interest Bearing Deposits		355,283
Securities		731,649
Loans, Net of Allowance for Losses		1,299,964
Premises and Equipment		39,481
Other Assets		31,596
Total Assets	\$	2,475,146

LIABILITIES

Deposits	\$	1,995,680
Securities Sold Under Agreement to Repurchase		128,449
Other Liabilities		129,943
Total Liabilities		2,254,072

STOCKHOLDERS' EQUITY 221,074

Total Liabilities & Stockholders' \$ 2,475,146

Equity LEGAL LENDING LIMIT \$ 36.31 million

ALLOWANCE FOR LOAN LOSSES \$ 32.04 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 | Retired, President & Chief Executive, Extraco Banks

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

CHRISTOPHER A. KINCAID | Corporate Executive Vice President, Secretary & Treasurer, Extraco Corporation | Vice Chairman & Chief Executive, Secretary & Treasurer, Extraco Banks | President, Extraco Capital

GARY MILLER | Retired, Chief Financial Officer, Extraco Banks

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

BRIAN A. REINHARDT | Corporate Executive Vice President, Assistant Secretary, Extraco Corporation | President & Chief Banking Officer, Assistant Secretary, Extraco Banks

DOUGLAS L. STREATER | Retired, President & Chief Executive, Extraco Banks

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