

EXECUTIVE VICE PRESIDENTS

Gary C. Lawrence
Executive Vice President
Business Development

Penny Van Shoubrouek
Executive Vice President
Wealth Management

SENIOR VICE PRESIDENTS

Brian Bowers **Mark Keator**
Senior Vice President Senior Vice President
Kerrville Boerne

Michael Crump **Jay Kemper**
Senior Vice President Senior Vice President
Lubbock/Post Lubbock Lending Manager

Ron Gammage **Glynn Koonsman**
CRCM, CBAP Senior Vice President
Senior Vice President Slaton
Compliance

Marty Gerber **Vicky McKinney, CRCM**
Senior Vice President Senior Vice President
Hart Compliance

Justin Hammack **Cynthia Scroggins**
Senior Vice President Senior Vice President
Hill Country Lending Manager Fredericksburg

Cindy Hurt **Jim Tidwell, CPA**
Senior Vice President Senior Vice President
Tulia Financial

Marcus Vidrine
Senior Vice President
Fredericksburg

BANKING CENTER LOCATIONS

Boerne **Lubbock - Upland**
1689 River Road 7207 82nd Street

Fredericksburg **New Braunfels LPO**
710 South Adams 421 S Seguin Avenue, Suite A

Hart **Plainview - Main**
424 Broadway 201 West 6th Street

Kerrville - Main **Plainview- West**
1145 Junction Highway 3201 Olton Road

Kerrville - South **Post**
207 C Sidney Baker South 210 North Broadway

Lubbock - Downtown **Slaton**
904 Avenue O 103 Texas Avenue

Lubbock - Quaker **Tulia**
6602 Quaker Avenue 125 South Austin



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Statement of Condition

June 30, 2017



STATEMENT OF CONDITION

June 30, 2017

ASSETS

CASH & CASH EQUIVALENTS

Cash & Due From Banks	\$ 22,337,210
Interest Bearing Due From Banks	46,343
Fed Funds Sold	0
CASH & CASH EQUIVALENTS	22,383,553

SECURITIES

U.S. Treasuries & Agencies	134,130,024
Municipal & Other Investments	66,154,976
Securities—Unrealized gains (losses)	(149,661)
FRB, FHLB & IBFC Stock	3,659,541
TOTAL SECURITIES	203,794,880

LOANS

Commercial & Agriculture	153,802,568
Real Estate	319,802,532
Consumer Loans, net	8,927,740
Other Loans	1,462,668
Reserve for Loan Losses	(7,097,208)
TOTAL LOANS	476,898,300

OTHER ASSETS

Bank Premises & Equipment, net	27,131,849
Other Assets	15,993,516

TOTAL ASSETS \$ 746,202,098

LIABILITIES & CAPITAL

DEPOSITS

Demand Deposits	\$ 194,467,252
Interest Bearing Demand	165,432,330
Time & Savings Accounts	263,999,938
TOTAL DEPOSITS	623,899,520

OTHER LIABILITIES

Total Funds Owed	40,000,000
Other Liabilities	4,649,324
TOTAL OTHER LIABILITIES	44,649,324

TOTAL LIABILITIES 668,548,844

EQUITY CAPITAL

Capital Stock	1,000,000
Certified Surplus	30,000,000
Undivided Profits	46,802,915
Equity Capital	77,802,915
Securities—Unrealized gains (losses)	(149,661)

TOTAL LIABILITIES & CAPITAL \$ 746,202,098

BOARD OF DIRECTORS

CORPORATE ADVISORY

J. David Williams Chairman	James E. "Pete" Laney
Brian Pohlmeier Vice Chairman	Monty Long
Gregg Appel	Kevin Hunter
Cecil Atkission	
Carolyn Baker, CPA	
Richard Kimbrough	
C. Brett McDowell	
Craig Reeves	
Terry Teague	

EXECUTIVE MANAGEMENT

J. David Williams Chairman	Monty Long Executive Vice President & Chief Financial Officer
Brian Pohlmeier Vice Chairman	Kevin Malone Executive Vice President & Chief Credit Officer
Gregg Appel President & Chief Executive Officer	C. Brett McDowell Executive Vice President & Chief Lending Officer

REGIONAL PRESIDENTS

Matt Kelley
Panhandle & South Plains