

EXECUTIVE VICE PRESIDENTS

Gary C. Lawrence
Executive Vice President
Business Development

Penny Van Shoubrouek
Executive Vice President
Wealth Management

SENIOR VICE PRESIDENTS

Brian Bowers **Jay Kemper**
Senior Vice President Senior Vice President
Kerrville Lubbock Lending Manager

Michael Crump **Glynn Koonsman**
Senior Vice President Senior Vice President
Lubbock/Post Slaton

Cindy Elder **Vicky McKinney, CRCM**
Senior Vice President Senior Vice President
Credit Administration Compliance

Ron Gammage **Cindy Robertson, SPHR**
CRCM, CBAP Senior Vice President
Senior Vice President Human Resources
Compliance

Marty Gerber **Cynthia Scroggins**
Senior Vice President Senior Vice President
Fredericksburg

Justin Hammack **Kevin W. Thompson**
Senior Vice President Senior Vice President
Boerne
Hill Country Lending Manager

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

Mark Keator **Marcus Vidrine**
Senior Vice President Senior Vice President
Boerne 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

March 31, 2017



STATEMENT OF CONDITION

March 31, 2017

ASSETS

CASH & CASH EQUIVALENTS

Cash & Due From Banks	\$ 17,975,472
Interest Bearing Due From Banks	48,504
Fed Funds Sold	0
CASH & CASH EQUIVALENTS	18,023,976

SECURITIES

U.S. Treasuries & Agencies	137,076,875
Municipal & Other Investments	66,417,964
Securities—Unrealized gains (losses)	(1,055,350)
FRB, FHLB & IBFC Stock	2,434,440
TOTAL SECURITIES	204,873,929

LOANS

Commercial & Agriculture	154,898,845
Real Estate	304,624,668
Consumer Loans, net	9,372,479
Other Loans	750,053
Reserve for Loan Losses	(6,458,932)
TOTAL LOANS	463,187,113

OTHER ASSETS

Bank Premises & Equipment, net	26,377,357
Other Assets	16,895,198

TOTAL ASSETS \$ 729,357,573

LIABILITIES & CAPITAL

DEPOSITS

Demand Deposits	\$ 192,318,300
Interest Bearing Demand	185,299,979
Time & Savings Accounts	269,518,700
TOTAL DEPOSITS	647,136,979

OTHER LIABILITIES

Total Funds Owed	0
Other Liabilities	4,065,611
TOTAL OTHER LIABILITIES	4,065,611

TOTAL LIABILITIES 651,202,590

EQUITY CAPITAL

Capital Stock	1,000,000
Certified Surplus	30,000,000
Undivided Profits	48,210,333
Equity Capital	79,210,333
Securities—Unrealized gains (losses)	(1,055,350)

TOTAL LIABILITIES & CAPITAL \$ 729,357,573

BOARD OF DIRECTORS

CORPORATE ADVISORY

J. David Williams Chairman	Harold P. Brown, Jr. Matt Kelley
Brian Pohlmeier Vice Chairman	Gary C. Lawrence James E. "Pete" Laney
Gregg Appel Cecil Atkission	Monty Long
Carolyn Baker, CPA Richard Kimbrough	
Kevin Malone C. Brett McDowell	
Craig Reeves Terry Teague	

EXECUTIVE MANAGEMENT

J. David Williams Chairman	Monty Long Executive Vice President & Chief Investment 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
Carolyn Baker, CPA Executive Vice President & Chief Financial Officer	

REGIONAL PRESIDENTS

Matt Kelley
Panhandle & South Plains