



**There is a
difference in the
way we do business.**

A Texas bank - Family Owned, Locally Managed.


Austin Bank

COMMITTED TO COMMUNITY

Austin Bank today is the result of the hard work and dedication of its employees and those that have preceded them. Current and previous leadership teams have provided the guidance to propel the bank with decisions that have always been in the long-term interests of our customers, employees and shareholders. Austin Bank remains well positioned for continued growth and expansion.

Jeff Austin, Jr.
Senior Chairman of the Board

We are first and foremost a community bank with a genuine interest in the growth and well-being of the communities we serve. In 2022 Austin Bank was proud to extend community banking to Montgomery and excited to build upon our presence in The Woodlands. In addition, we broke ground to provide a new banking facility to our customers in Gilmer. It is our honor and privilege to provide the financial services our communities need to thrive, and we work hard to remain an Employer and Bank of Choice serving generations to come.

Austin Bank continues to be uniquely positioned as a trusted and strong community bank building on its solid foundation of exceptional service and security. Thanks to our customers and employees, the bank experienced quality growth in loans, deposits and assets in 2022. Total assets have exceeded \$2.7 billion and total deposits surpassed \$2.3 billion. Total loans were \$1.9 billion, representing an additional investment of over \$295 million in the communities we serve. There has never been a better time to bank with Austin Bank!

Jeff Austin III
Chairman of the Board

Russ Gideon
President / CEO

EXECUTIVE LEADERSHIP TEAM



JEFF AUSTIN, JR.
Senior Chairman
of the Board



JEFF AUSTIN III
Chairman of the Board



SISSY AUSTIN
Senior Executive
Vice President



RUSS GIDEON
President / CEO



JANE AUSTIN CHAPMAN
Vice President
Director



MICHAEL AUSTIN NEILL
Director



LINDA DOUGLAS
Senior Executive
Vice President
Chief Retail Officer



MIKE GUNNELS
Senior Executive
Vice President
Chief Credit Officer



LYNN LITTLEJOHN
Senior Executive
Vice President
Director Human Resources



BILLY MULLINS
Senior Executive
Vice President
Chief Risk Officer



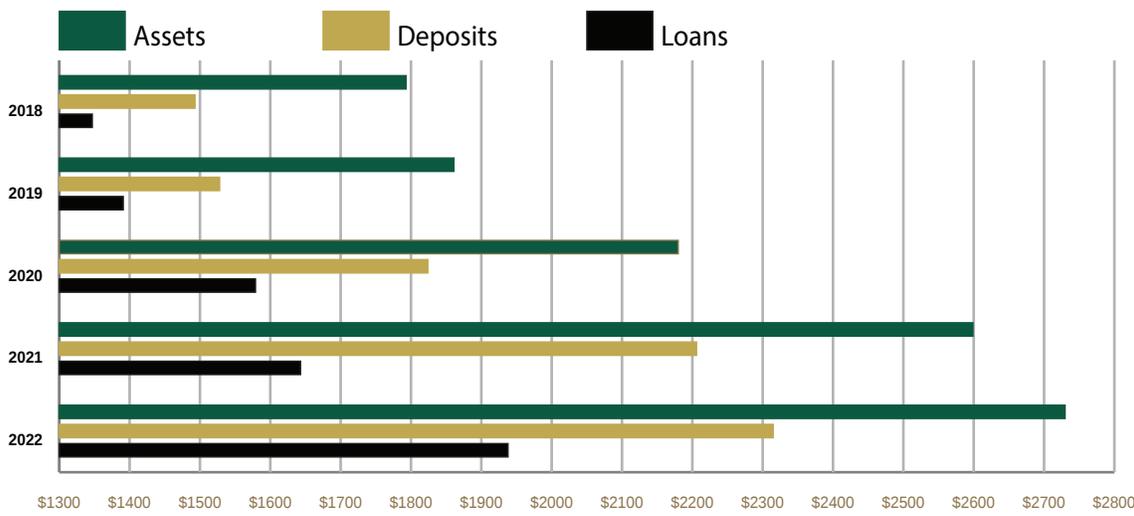
JOHN ORY
Senior Executive
Vice President
Chief Operations Officer



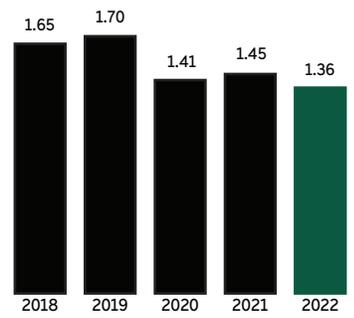
JASON PETERSEN
Senior Executive
Vice President
Chief Lending Officer



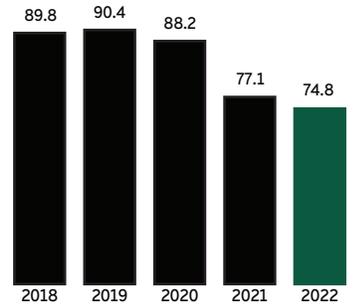
SANDY RAYBURN
Senior Executive
Vice President
Chief Financial Officer



RETURN ON ASSETS (%)



LOANS TO DEPOSITS (%)



FINANCIAL REVIEW *(in thousands)*

ASSETS

	2022	2021
Cash and Balances due from banks	\$ 69,576	\$ 420,264
Securities	616,923	440,747
Net loans	1,918,305	1,624,108
Other assets	125,694	114,586

TOTAL ASSETS

\$ 2,730,498 **\$ 2,599,705**

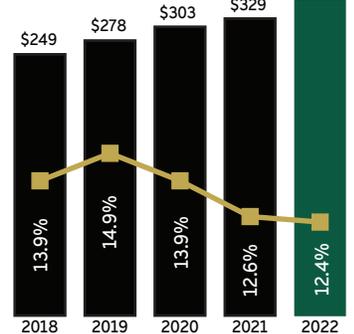
LIABILITIES AND STOCKHOLDERS' EQUITY

Non-interest bearing deposits	\$ 992,652	\$ 945,524
Interest bearing deposits	1,322,882	1,260,583
Total Deposits	2,315,534	2,206,107
Securities sold under agreements to repurchase	54,167	43,651
Other liabilities	21,441	21,126
Total Liabilities	2,391,142	2,270,884
Total stockholders' equity	339,356	328,821

TOTAL LIABILITIES AND EQUITY

\$ 2,730,498 **\$ 2,599,705**

TOTAL CAPITAL *(in millions)* *(% of assets)*



MAKING A DIFFERENCE

440,420

products and services used

\$732,240

loans closed *(in thousands)*

950

hours of community service performed

73,955

Consumer and Business relationships

499

employees with

4,219

years of progressive service

\$644,442

in charitable giving

51,961

Mobile Banking customers

\$845,693

in Property taxes paid

15,451

total training hours for our employees

597

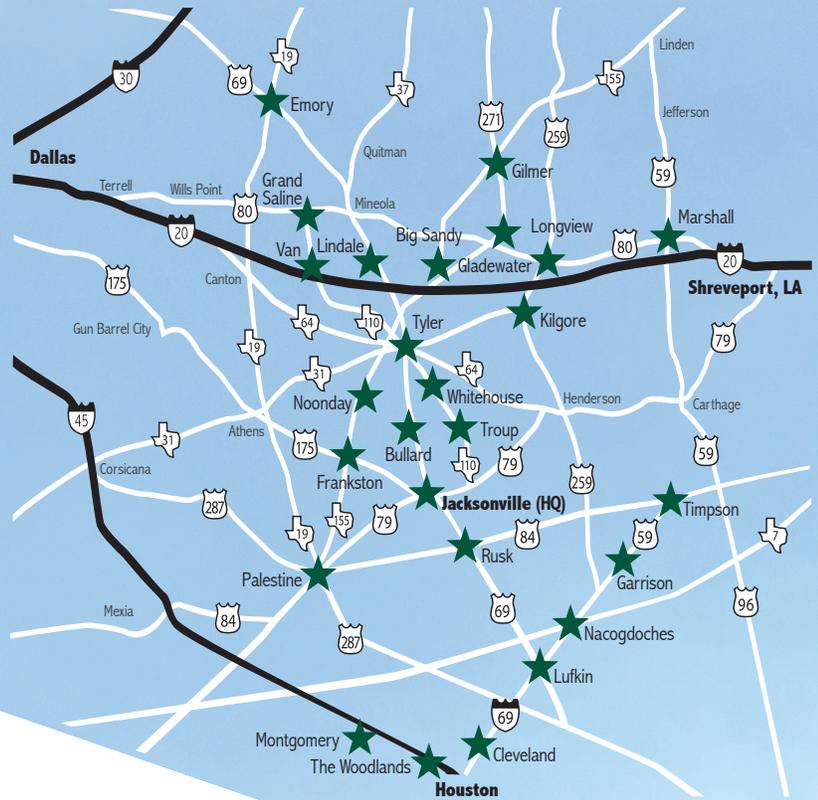
college scholarships awarded since 2005

36 BANKING LOCATIONS

IN 26 CITIES AND 14 COUNTIES

Big Sandy · Bullard · Cleveland · Emory
 Frankston · Garrison · Gilmer · Gladewater
 Grand Saline · Jacksonville (2)* · Kilgore · Lindale
 Longview (5)* · Lufkin · Marshall · Montgomery
 Nacogdoches · Noonday · Palestine (2)* · Rusk
 Timpson · Troup · Tyler (5)*
 Van · Whitehouse · The Woodlands

* multiple banking locations



Headquarters: 200 E. Commerce
 P.O. Box 951
 Jacksonville, TX 75766
 Cherokee County
 903.586.1526
 903.541.2086 fax
 austinbank.com

Parent Company: Austin Bancorp, Inc.

Bank Chartered: October 1, 1900

For Information: customercare@austinbank.com

Contact: Patty Steelman, CFMP
 EVP, Director of Marketing
 903.871.2519
 psteelman@austinbank.com

Member FDIC
www.FDIC.gov



Comptroller of the Currency
 Administrator of National Banks
 US Department of the Treasury
occ.treas.gov

BOARD OF DIRECTORS:

Jeff Austin, Jr. *
 Jeff Austin III *
 Sissy Austin *
 Nancy Abernathy
 Barry Autry
 Jane A. Chapman *
 Russ Gideon *
 Martin Heines
 Billy E. Hibbs, Jr.
 Ronny E. Lee
 Billy Mullins *
 Michael A. Neill *
 Robert Nichols
 Joe Sharp, Jr.
 Randy Swanson
 John P. Williams
 Paul S. Woodard, Jr.

ADVISORY DIRECTORS:

Kent Bryson
 Linda Douglas *
 Mike Gunnels *
 Nathan Jones
 Jeff King
 Lowell Little
 Lynn Littlejohn *
 Natalie Lynch
 John Ory *
 Jason Petersen *
 Sandy Rayburn *
 Brenda Sharp
 Francis Spruiell

DIRECTORS EMERITUS:

Gene Brumbelow
 Keith Chambers
 Charles Creed



federalreserve.gov



Better Business Bureau
 of Central East Texas



14 Year Winner (2009 - 2022)

* denotes Executive Committee member