

LEADERSHIP TEAM



Front row: Ronny Lee, Jeff Austin, III, Sissy Austin, Jeff Austin, Jr.
Middle row: Keith Chambers, Billy Mullins
Back row: John Williams, Joe Sharp

Employees, Service, Community

A review of our Statement of Condition clearly indicates our financial strength and commitment to East Texas. Austin Bank continues to experience increased growth in loans and deposits. Our employees continue to deliver exceptional service while offering innovative products and technology. Our continued strong capital position allows Austin Bank to be a better partner in the communities we serve.

BANKING LOCATIONS

BIG SANDY
108 E. Broadway • (903) 636-4344

BULLARD
210 N. Houston • (903) 894-6148

EMORY
610 W. Lennon • (903) 473-3412

GARRISON
583 South US 59 • (936) 347-2494

GILMER
1208 N. Wood • (903) 843-5574

GRAND SALINE
139 N. Main • (903) 962-4291

JACKSONVILLE
200 E. Commerce • (903) 586-1526

JACKSONVILLE DRIVE IN
100 W. Commerce • (903) 586-1526

SOUTH JACKSONVILLE
1700 S. Jackson • (903) 589-8800

LONGVIEW
3400 W. Marshall • (903) 759-3828

LONGVIEW - LOOP
308 E. Loop 281 • (903) 758-8515

MARSHALL
1210 E. Pinecrest • (903) 935-2566

NACOGDOCHES
3120 North Street • (936) 559-5500

RUSK
401 N. Main • (903) 683-2254

TIMPSON
352 Jacob St. • (936) 254-2494

TROUP
507 W. Duval • (903) 842-3188

TYLER - DOWNTOWN
305 S. Broadway • (903) 595-6585

TYLER - MED CENTER
611 S. Beckham • (903) 592-7933

TYLER - SOUTH
5515 Old Bullard Rd. • (903) 561-5400

TYLER - WEST
1230 Loop 323 SSW • (903) 526-2220

VAN
766 W. Main • (903) 963-8691

WHITEHOUSE
100 Horton • (903) 839-4321

BANK BY PHONE
(903) 586-2265 or 1-888-758-BANK

ONLINE BANKING
www.austinbank.com

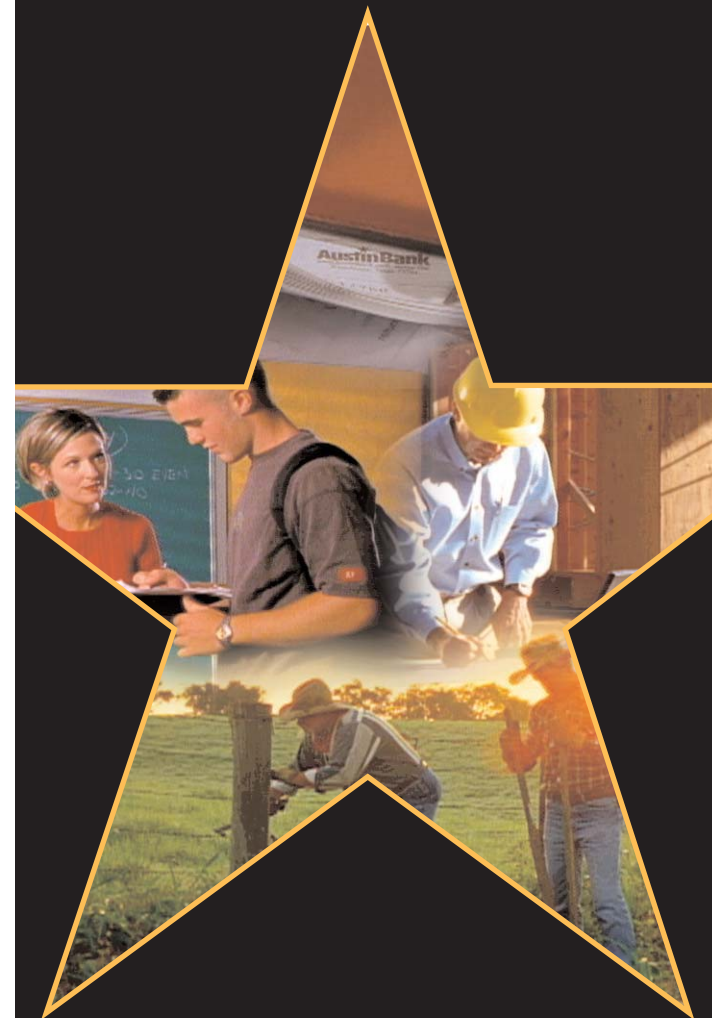
Free ATM access at all Austin Bank locations.



Member FDIC
Rev. 2/05

STATEMENT OF CONDITION

DECEMBER 31, 2004



Austin Bank
www.austinbank.com

BOARD OF DIRECTORS

Austin BanCorp, Inc.

CONSOLIDATED BALANCE SHEET

DECEMBER 31, 2004 AND 2003

Jeff Austin, Jr.,
Chairman of the Board

Ronny E. Lee,
President/CEO

Sissy Austin,
Senior Executive Vice President

Jeff Austin, III,
Senior Executive Vice President

Keith Chambers*,
Senior Executive Vice President

Billy Mullins*,
Senior Executive Vice President

Joe Sharp,
Senior Executive Vice President

John P. Williams,
Senior Executive Vice President

J.E. Brown*	Barry Hughes
Gene Brumbelow	Ron Jurenka
Jane A. Chapman	Bryant Langford
Bob Cippelle, Sr.*	James W. Lilly
Charles H. Creed, DDS	Bill McRae
Don L. Dacus	Michael Neill
Marion Dingler*	Robert Nichols
Crawford Godfrey*	Herbert Riley
J.N. Grimes	Brenda Sharp*
Glen Hamilton	Eddie Smith
C.S. (Buddy) Hinton, Jr.*	Mildred Smythe*
William M. Holland*	J.W. Sparkman
Lowell Holloway*	Joe T. Terrell
C.L. Hopson II	Harry Tilley

ASSETS	2004	2003
Cash and balances due from banks:		
Non-interest bearing	15,912,000	18,177,000
Interest bearing	3,441,000	12,000
Securities available for sale	87,854,000	103,736,000
Federal funds sold	0	7,775,000
Loans (net of unearned income)	531,016,000	447,641,000
Allowance for loan losses	4,882,000	4,600,000
Net loans	526,134,000	443,041,000
Bank premises and equipment	17,228,000	14,565,000
Other real estate owned	95,000	225,000
Other assets	25,760,000	21,287,000
TOTAL ASSETS	<u>676,424,000</u>	<u>608,818,000</u>
LIABILITIES AND STOCKHOLDERS' EQUITY		
Non-interest bearing deposits	147,193,000	125,516,000
Interest bearing deposits	454,845,000	407,073,000
Total deposits	602,038,000	532,589,000
Federal funds purchased and securities sold under agreements to repurchase	4,037,000	4,702,000
Other liabilities	7,619,000	6,582,000
Total liabilities	613,694,000	543,873,000
Common stock, \$1 par value, 2,000,000 shares authorized, 1,018,478 issued, of which 2,722 are held as treasury stock	1,018,000	1,018,000
Capital surplus	20,525,000	20,525,000
Retained earnings	41,616,000	43,203,000
Accumulated other comprehensive income/(loss), net of tax	(333,000)	295,000
Treasury stock	(96,000)	(96,000)
Total stockholders' equity	62,730,000	64,945,000
TOTAL LIABILITIES AND EQUITY	<u>676,424,000</u>	<u>608,818,000</u>

* denotes Advisory Directors