

BUSINESS PACKAGE

Austin Bank offers a full line of business products to give you the financial tools and information you need to realize your financial goals.

Business Checking and Savings

Austin Business Advantage

Business Online Banking

Business Bill Pay

Treasury Management Services

Business Loans

Coming Soon

Business Debit Card



"Ask us how Austin Bank can customize a Business Package for your needs. Please contact a business loan officer at your local Austin Bank or go to www.austinbank.com and log on to Business Services for more information about the many services that Austin Bank has to offer."

Jeff Austin Jr.
Chairman of the Board

AustinBank

We want to work for your business.

BANK 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 - CUMBERLAND PARK
(COMING 2007)

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. 6/05

STATEMENT OF CONDITION

DECEMBER 31, 2005



Wherever you are
in East Texas
...we are

AustinBank
www.austinbank.com

BOARD OF DIRECTORS

Austin BanCorp, Inc. CONSOLIDATED BALANCE SHEET

DECEMBER 31, 2005 AND 2004

Jeff Austin, Jr.,
Chairman of the Board

Jeff Austin, III,
Vice Chairman of the Board

Ronny E. Lee,
President/CEO

John P. Williams,
Chief Operating Officer

Sissy Austin,
Senior Executive Vice President

Larry Bolton,*
Senior Executive Vice President

Keith Chambers,*
Senior Executive Vice President

Billy Mullins,*
Senior Executive Vice President

J.E. Brown* Barry Hughes

Gene Brumbelow Ron Jurenka

Jane A. Chapman Bryant Langford

Bob Cippelle, Sr.* Bill McRae

Charles H. Creed, DDS Michael Neill

Don L. Dacus Robert Nichols

Marion Dingler* Herbert Riley

J.N. Grimes Brenda Sharp*

Glen Hamilton Joe Sharp

C.S. (Buddy) Hinton, Jr.* Eddie Smith

William M. Holland* J.W. Sparkman

Lowell Holloway* Joe T. Terrell

C.L. Hopson II Harry Tilley

* denotes Advisory Directors

ASSETS	2005	2004
Cash and balances due from banks:		
Non-interest bearing	22,062,000	15,912,000
Interest bearing	411,000	3,441,000
Securities available for sale	100,702,000	87,854,000
Federal funds sold	16,725,000	0
Loans (net of unearned income)	566,354,000	531,016,000
Allowance for loan losses	<u>3,992,000</u>	<u>4,882,000</u>
Net loans	562,362,000	526,134,000
Bank premises and equipment	18,233,000	17,228,000
Other real estate owned	477,000	95,000
Other assets	<u>23,951,000</u>	<u>25,760,000</u>
TOTAL ASSETS	<u>744,923,000</u>	<u>676,424,000</u>

LIABILITIES AND STOCKHOLDERS' EQUITY

Non-interest bearing deposits	165,572,000	147,193,000
Interest bearing deposits	<u>494,470,000</u>	<u>454,845,000</u>
Total deposits	660,042,000	602,038,000
Federal funds purchased and securities sold under agreements to repurchase	7,325,000	4,037,000
Other liabilities	<u>9,357,000</u>	<u>7,619,000</u>
Total liabilities	676,724,000	613,694,000
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	47,699,000	41,616,000
Accumulated other comprehensive Income/(loss), net of tax	(947,000)	(333,000)
Treasury stock	<u>(96,000)</u>	<u>(96,000)</u>
Total stockholders equity	<u>68,199,000</u>	<u>62,730,000</u>
TOTAL LIABILITIES AND EQUITY	<u>744,923,000</u>	<u>676,424,000</u>