

## LEADERSHIP TEAM

## BANKING LOCATIONS

## STATEMENT OF CONDITION

JUNE 30, 2004



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

## Honesty, Integrity, Longevity

Austin Bank is committed to East Texas families and businesses. We maintain the philosophy that excellence in customer service is our priority. Austin Bank, people you can count on. We're community bankers committed to providing exceptional service to the people of East Texas.

### BIG SANDY

108 E. Broadway • (903) 636-4344

### BULLARD

105 S. 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

### JACKSONVILLE - SOUTH

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 St. • (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

## ATM LOCATIONS

### BIG SANDY

### BULLARD

### EMORY

### GARRISON

### GILMER

### GRAND SALINE

### JACKSONVILLE DRIVE IN

### JACKSONVILLE - SOUTH

### LONGVIEW

### LONGVIEW - LOOP

### MARSHALL

### NACOGDOCHES

### RUSK

### TIMPSON

### TROUP

### TYLER - MED CENTER

### TYLER - SOUTH

### TYLER - WEST LOOP

### VAN

### WHITEHOUSE

P.O. Box 951 • Jacksonville, TX 75766  
(903) 586-1526



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Member FDIC



**Austin  
Bank**

Your East Texas Local Bank

# BOARD OF DIRECTORS

Austin BanCorp, Inc.

# CONSOLIDATED BALANCE SHEET

**JUNE 30, 2004 AND 2003**

Jeff Austin, Jr.,  
Chairman/CEO

Ronny E. Lee,  
President

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

\* denotes Advisory Directors

<b>ASSETS</b>	<b>2004</b>	<b>2003</b>
Cash and balances due from banks:		
Non-interest bearing .....	18,697,000	19,873,000
Interest bearing .....	15,000	79,000
Securities available for sale .....	90,429,000	86,113,000
Federal funds sold .....	200,000	13,500,000
Loans (net of unearned income) .....	482,303,000	433,479,000
Allowance for loan losses .....	<u>4,588,000</u>	<u>5,003,000</u>
Net loans .....	477,715,000	428,476,000
Bank premises and equipment .....	16,697,000	14,048,000
Other real estate owned .....	39,000	316,000
Other assets .....	<u>21,054,000</u>	<u>19,498,000</u>
<b>TOTAL ASSETS</b> .....	<b><u>624,846,000</u></b>	<b><u>581,903,000</u></b>
 <b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>		
Non-interest bearing deposits .....	132,217,000	117,533,000
Interest bearing deposits .....	<u>416,917,000</u>	<u>389,877,000</u>
Total deposits .....	549,134,000	507,410,000
Securities sold under agreements to repurchase .....	4,346,000	5,129,000
Other liabilities .....	<u>10,627,000</u>	<u>5,707,000</u>
Total liabilities .....	564,107,000	518,246,000
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 .....	39,750,000	41,452,000
Accumulated other comprehensive income/(loss), net of tax .....	(458,000)	758,000
Treasury stock .....	<u>(96,000)</u>	<u>(96,000)</u>
Total stockholders' equity .....	<u>60,739,000</u>	<u>63,657,000</u>
<b>TOTAL LIABILITIES AND EQUITY</b> .....	<b><u>624,846,000</u></b>	<b><u>581,903,000</u></b>