

JUNE 30, 2003

# CONVENIENCE *banking*

- ★ Free Checking
- ★ Online Banking
- ★ ATMs
- ★ Bank by Phone 1-888-758-2265
- ★ Debit Card
- ★ Money Market Accounts
- ★ Loans -  
*business, consumer, real estate*

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"Austin Bank. People you can count on. We're Community Bankers committed to providing exceptional service to the people of East Texas."

**Jeff Austin Jr.**  
CEO Austin Bank

**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

**SOUTH JACKSONVILLE**  
1700 S. Jackson • (903) 586-1526

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

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

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

**NACOGDOCHES**  
3205 N. University • (936) 559-5500

**RUSK**  
401 N. Main • (903) 683-2254

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

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

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

**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**  
**SOUTH JACKSONVILLE**  
**LONGVIEW**  
**LONGVIEW - LOOP**

**MARSHALL**  
**NACOGDOCHES**  
**RUSK**  
**TIMPSON**  
**TROUP**  
**TYLER - MED CENTER**  
**SOUTH TYLER**  
**VAN**  
**WHITEHOUSE**

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



[www.austinbank.com](http://www.austinbank.com)  
Member FDIC



# Austin Bank

*The Gold Star of Texas*

# BOARD OF DIRECTORS

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Senior Executive Vice President

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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

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Gene Brumbelow	Ron Jurenka
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Don L. Dacus	Robert Nichols
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Crawford Godfrey*	Herbert Riley
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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

Austin BanCorp, Inc.

# CONSOLIDATED BALANCE SHEET

**JUNE 30, 2003 AND 2002**

<b>ASSETS</b>	<b>2003</b>	<b>2002</b>
Cash and balances due from banks:		
Non-interest bearing .....	19,873,000	19,908,000
Interest bearing .....	79,000	59,000
Securities available for sale .....	86,113,000	72,815,000
Federal funds sold .....	13,500,000	26,675,000
Loans (net of unearned income) .....	433,479,000	423,122,000
Allowance for loan losses .....	<u>5,003,000</u>	<u>4,617,000</u>
Net loans .....	428,476,000	418,505,000
Bank premises and equipment .....	14,048,000	12,815,000
Other real estate owned .....	316,000	456,000
Other assets .....	<u>18,898,000</u>	<u>17,994,000</u>
<b>TOTAL ASSETS .....</b>	<b><u>581,303,000</u></b>	<b><u>569,227,000</u></b>
<b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>		
Non-interest bearing deposits .....	117,533,000	108,917,000
Interest bearing deposits .....	<u>389,877,000</u>	<u>392,544,000</u>
Total deposits .....	507,410,000	501,461,000
Securities sold under agreements to repurchase .....	5,129,000	4,656,000
Other liabilities .....	<u>4,906,000</u>	<u>3,780,000</u>
Total liabilities .....	517,445,000	509,897,000
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 .....	41,653,000	37,448,000
Accumulated other comprehensive income, net of tax .....	758,000	435,000
Treasury stock .....	<u>(96,000)</u>	<u>(96,000)</u>
Total stockholders' equity .....	<u>63,858,000</u>	<u>59,330,000</u>
<b>TOTAL LIABILITIES AND EQUITY .....</b>	<b><u>581,303,000</u></b>	<b><u>569,227,000</u></b>