



2018
ANNUAL REPORT



SERVING EAST TEXAS FAMILIES AND BUSINESSES
SINCE 1900



Austin Bank[®]



www.austinbank.com

OUR MISSION... to be Community Bankers providing Exceptional Service

The Austin Bank legacy is the result of many years of hard work, adherence to the founding principles of honor and integrity, prudent decision making and dedication to East Texas. The Bank's actions have always been in the best interests of our customers, employees and shareholders. Our customers have the confidence that they are doing business with a bank deeply rooted in their local communities, roots that stretch back more than a century. We are proud of our history, long-term relationships and the success of our customers."

Jeff Austin, Jr.
Chairman of the Board

A true community bank, Austin Bank is owned and operated by the Austin Family who celebrates over 109 years of service to the Texas banking industry. For four generations, our family has realized the need to maintain a bank that would provide the financial stability and trust to contribute to the growth and prosperity of the communities we serve. We believe a stable community bank plays a vital role in our local economies – it keeps money local and the focus on people, relationships and opportunities."

Jeff Austin III
Vice Chairman of the Board

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 for 2018. Our team is confident about the future and looks forward to working with our customers in 2019. There has never been a better time to bank with Austin Bank!"

John P. Williams
President / CEO

Our core values of honesty, integrity, service and confidentiality ground us in stability.

HIGHLIGHTS

354,767
SERVICES USED

\$611,518
CHARITABLE
GIVING

427
COLLEGE
SCHOLARSHIPS
AWARDED
SINCE 2005

69,023
CONSUMER
AND BUSINESS
RELATIONSHIPS

487
EMPLOYEES
4,409
YEARS OF
PROGRESSIVE SERVICE

\$736,827
PROPERTY
TAXES PAID

1,257
HOURS OF
COMMUNITY
SERVICE
PERFORMED

14,552
TOTAL TRAINING
HOURS FOR
EMPLOYEES

\$336,301
LOANS CLOSED
(IN THOUSANDS)

LEADERSHIP TEAM



Jeff Austin, Jr.
Chairman of the Board



Jeff Austin III
Vice Chairman of the Board



Sissy Austin
Senior Executive Vice President



John P. Williams
President / CEO



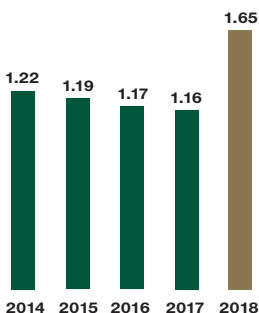
Jane Austin Chapman
Director



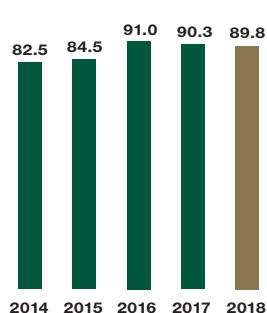
Michael Austin Neill
Director

POSITIONED FOR A STRONG FUTURE

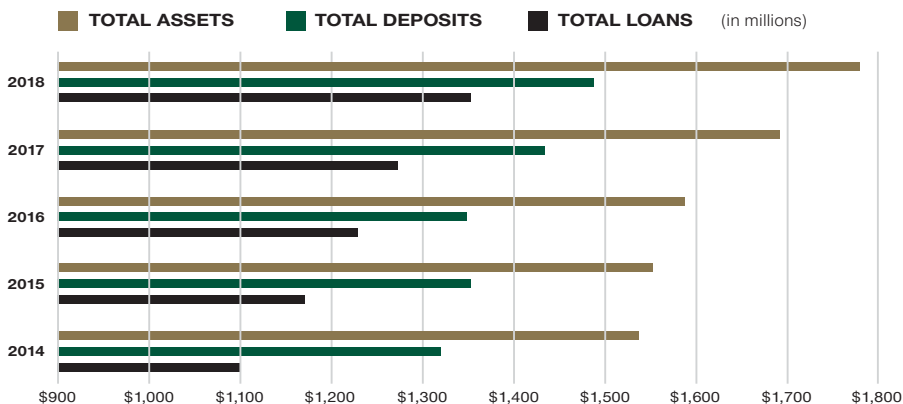
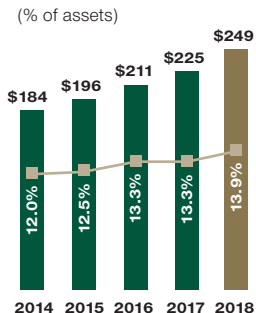
RETURN ON ASSETS (%)



LOANS TO DEPOSITS (%)



TOTAL CAPITAL (in millions) (% of assets)



FINANCIAL REVIEW (in thousands)

ASSETS

	2018	2017
Cash and balances due from banks	\$ 94,513	\$ 87,487
Securities	268,427	230,012
Net loans	1,334,836	1,281,176
Other assets	96,091	95,454
TOTAL ASSETS	\$ 1,793,867	\$ 1,694,129

LIABILITIES AND STOCKHOLDERS' EQUITY

Non-interest bearing deposits	\$ 557,271	\$ 529,781
Interest bearing deposits	936,564	907,150
Total deposits	1,493,835	1,436,931
Securities sold under agreements to repurchase	30,958	14,817
Other liabilities	20,021	17,056
Total liabilities	1,544,814	1,468,804
Total stockholders' equity	249,053	225,325
TOTAL LIABILITIES AND EQUITY	\$ 1,793,867	\$ 1,694,129



Todd Burton
Senior Executive
Vice President
Chief Financial Officer



Linda Douglas
Senior Executive
Vice President
Chief Retail Officer



Russ Gideon
Senior Executive
Vice President
Chief Operating Officer



Mike Gunnels
Senior Executive
Vice President
Chief Credit Officer



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

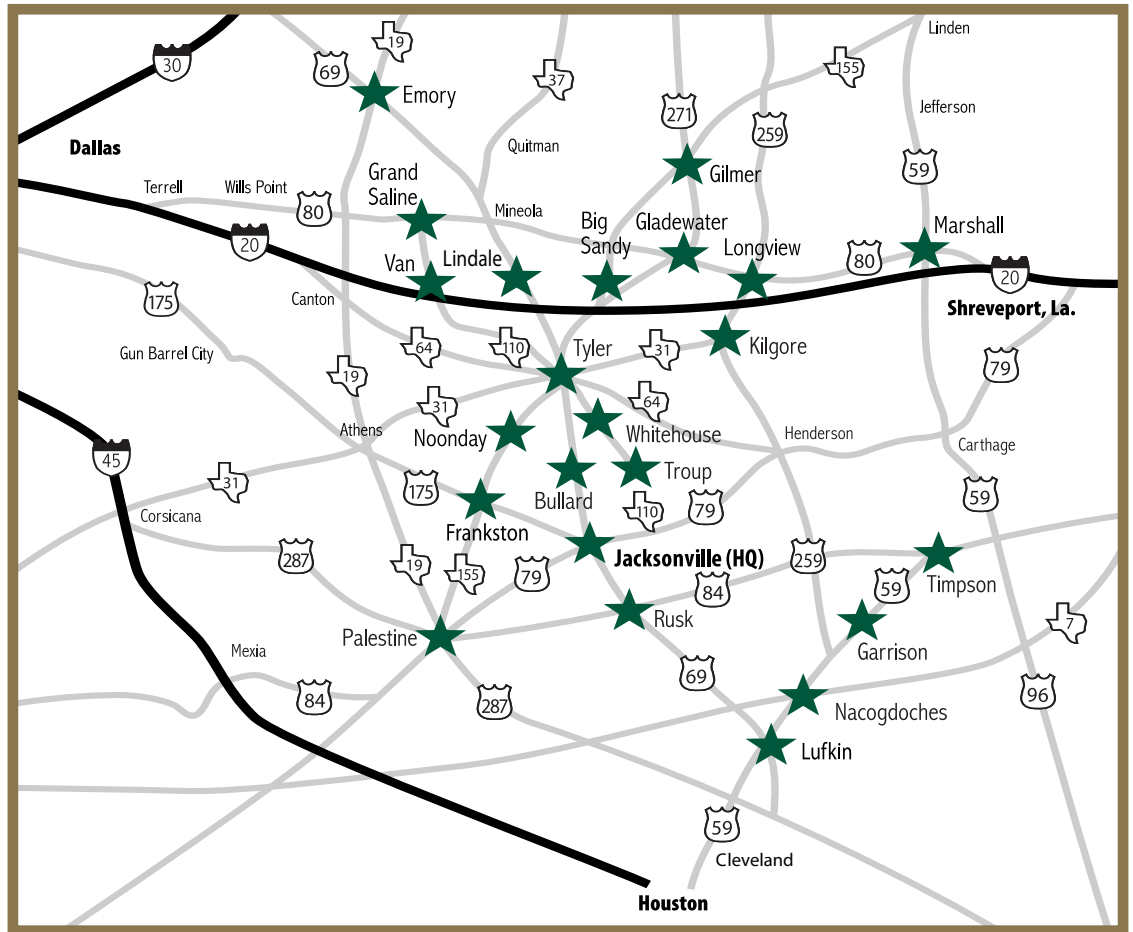


Rick Waldrop
Senior Executive
Vice President
Advisory Director

32 Banking Locations in 23 Cities and 11 Counties

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

*Multiple Banking Locations



AUSTIN BANK DIRECTORS

Jeff Austin, Jr.
 Jeff Austin III
 Sissy Austin
 Nancy Abernathy
 Gene Brumbelow
 Todd Burton
 Keith Chambers
 Jane A. Chapman
 Shannon Dacus
 Russ Gideon
 Martin Heines
 Billy E. Hibbs, Jr.
 Barry Hughes
 Ronny E. Lee
 Billy Mullins
 Michael A. Neill
 Robert Nichols
 Joe Sharp, Jr.
 John P. Williams
 Paul S. Woodard, Jr.

ADVISORY DIRECTORS

Linda Douglas
 Mike Gunnels
 Nathan Jones
 John Ory
 Jason Petersen
 Brenda Sharp
 Francis Spruiell
 Rick Waldrop
 Steve Wiggs

DIRECTORS EMERITUS

Charles Creed
 William M. Holland
 Herbert Riley
 Joe T. Terrell

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 Cherokee County
 903.586.1526
 Fax: 903.541.2086

Parent Company: Austin Bancorp, Inc.

Bank Chartered: October 1, 1900

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 SVP / Director of Marketing
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