

125 Years of Banking in Texas



1900



2025

AUSTIN BANK

Celebrating 125 years.

2025 ANNUAL REPORT

AustinBank.com

H I G H L I G H T S

487,419

products and services used

\$646,571

loans closed (in thousands)

75,926

consumer and business relationships

\$943,443

in property taxes paid

58,711

mobile banking customers

\$743,415

in charitable giving

534

employees with

4,549

years of progressive service

23,578

total training hours for our employees

1,798

hours of community service performed

741

college scholarships awarded since 2005

OUR VALUES

SINCE 1900



Appreciation



Unity



Service



Trustworthiness



Integrity



Nurturing



- In Loving Memory -



Jane Austin Chapman

October 2, 1942 - November 2, 2025



Joe Sharp

September 10, 1938 - June 30, 2025



JEFF AUSTIN, JR.
Senior Chairman of the Board



JEFF AUSTIN III
Chairman of the Board



RUSS GIDEON
President / CEO



JANE AUSTIN CHAPMAN
Vice President
Director



MICHAEL AUSTIN NEILL
Director



LINDA DOUGLAS
Senior Executive Vice President
Chief Retail Officer



JEFF KING
Senior Executive Vice President
Chief Lending Officer



LYNN LITTLEJOHN
Senior Executive Vice President
Chief HR Officer



NATALIE LYNCH
Senior Executive Vice President
Chief Revenue Officer



SALLY MYERS
Senior Executive Vice President
Chief Risk Officer



JOHN ORY
Senior Executive Vice President
Chief Operations Officer



JASON PETERSEN
Senior Executive Vice President
Chief Credit Officer



SANDY RAYBURN
Senior Executive Vice President
Chief Financial Officer

EXECUTIVE LEADERSHIP TEAM

“At Austin Bank, decisions are made locally by people who know our communities best. For over 125 years, our approach to business has been rooted in lasting commitment to our customers, employees, and the neighbors we serve each day. Thank you for your continued trust and loyalty. As we look ahead, we are optimistic about the future and honored to serve you for generations to come.”

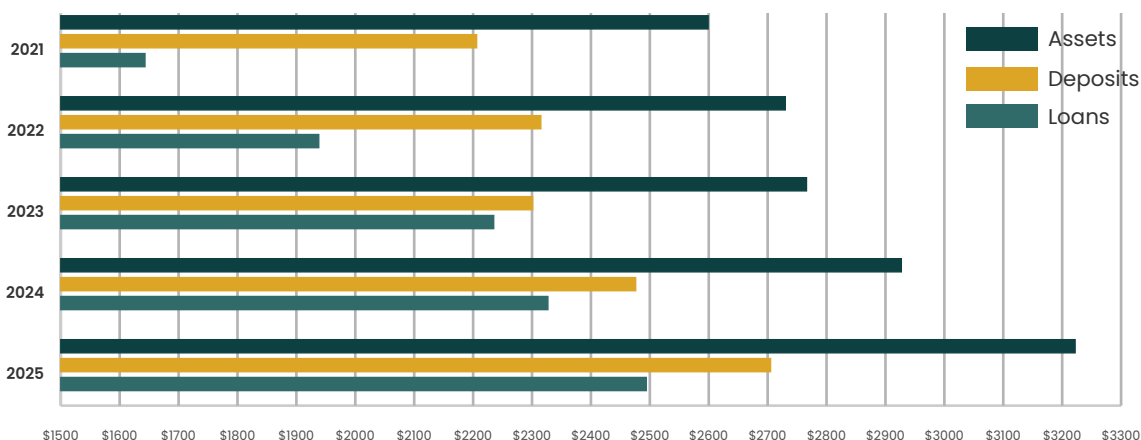
Jeff Austin, Jr. – Senior Chairman of the Board

“We are proud to celebrate a year of remarkable progress at Austin Bank. The successful acquisition of Chasewood Bank, along with strong growth in loans, deposits, and assets, reflects the strength and stability of our organization. These achievements have fueled our continued expansion in the Houston area, including the opening of our new office in Willis. As we reflect on the momentum, we remain committed to delivering exceptional service while building lasting relationships.”

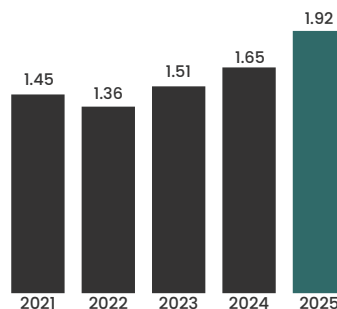
Jeff Austin III – Chairman of the Board

“Austin Bank’s success is built on the dedication of our employees and the strength of the communities we serve. Our team brings purpose and heart to their work, creating meaningful impact far beyond our bank locations. By supporting local organizations, empowering businesses, and standing alongside our neighbors in times of need, we reinforce our core values of trustworthiness and service and stand committed to making a positive difference where it matters most.”

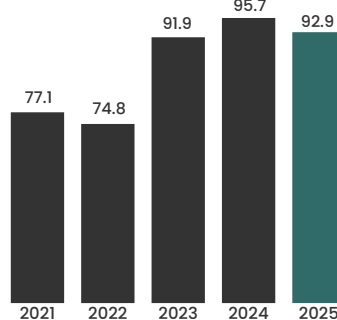
Russ Gideon – President / CEO



RETURN ON ASSETS (%)



LOANS TO DEPOSITS (%)



FINANCIAL REVIEW (in thousands)

ASSETS

	2025	2024
Cash and Balances due from banks	\$ 218,362	\$ 167,371
Securities	364,269	292,715
Net loans	2,494,377	2,327,883
Other assets	145,535	139,528

TOTAL ASSETS

\$ 3,222,543 **\$ 2,927,497**

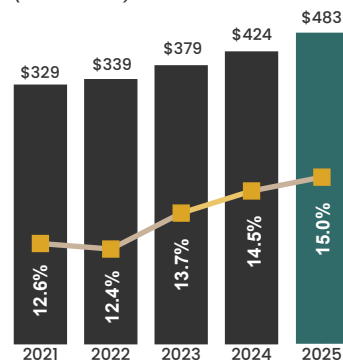
LIABILITIES AND STOCKHOLDERS' EQUITY

Non-interest bearing deposits	\$ 981,521	\$ 912,541
Interest bearing deposits	1,724,462	1,563,729
Total Deposits	2,705,983	2,476,270
Securities sold under agreements to repurchase	0	0
Other liabilities	33,197	26,738
Total Liabilities	2,739,180	2,503,008
Total stockholders' equity	483,363	424,489

TOTAL LIABILITIES AND EQUITY

\$ 3,222,543 **\$ 2,927,497**

TOTAL CAPITAL (in millions) (% of assets)



BOARD OF DIRECTORS:

Jeff Austin, Jr. *
Jeff Austin III *
Nancy Abernathy
Barry Autry
Jane Austin Chapman *
Russ Gideon *
Martin Heines
Billy E. Hibbs, Jr.
Ronny E. Lee
Billy Mullins
Michael Austin Neill *
Robert Nichols
Sandy Rayburn *
Joe Sharp, Jr.
Randy Swanson
John P. Williams
Paul S. Woodard, Jr.

ADVISORY DIRECTORS:

Greg Adcock
Kent Bryson
Linda Douglas *
Dan Droege
Nathan Jones
Jeff King *
Lowell Little
Lynn Littlejohn *
Natalie Lynch *
Leigh Austin Mattson
Sally Myers *
John Ory *
Jason Petersen *
Brenda Sharp
Francis Spruiell
Chris Austin Thacker
Blynn Austin Walsh

DIRECTORS EMERITUS:

Gene Brumbelow
Keith Chambers
Charles Creed

Headquarters: 200 E. Commerce
P.O. Box 951
Jacksonville, TX 75766
Cherokee County
903.586.1526
903.541.2086 fax
AustinBank.com

Parent Company: Austin Bancorp, Inc.

Bank Chartered: October 1, 1900
For information: customercare@austinbank.com

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rfrench@austinbank.com

* denotes Executive Committee member

Member FDIC
www.FDIC.gov



17 Year Winner
(2009 - 2025)



Better Business Bureau
of Central East Texas



Comptroller of the Currency
Administrator of National Banks
US Department of the Treasury
occ.treas.gov



federalreserve.gov

41 BANKING LOCATIONS IN 29 CITIES AND 14 COUNTIES

Big Sandy • Bullard • Cleveland • Emory
Frankston • Garrison • Gilmer • Gladewater
Grand Saline • Houston • Jacksonville (4)* • Kilgore
Lindale • Longview (5)* • Lufkin • Marshall
Montgomery • Nacogdoches • Noonday
Palestine (2)* • Rusk • Spring • Timpson • Troup
Tyler (5)* • Van • Whitehouse • Willis
The Woodlands

* multiple banking locations

