



A N N U A L R E P O R T 2 0 1 4

Your Bank...
Your Business Partner.

Austin Bank[®]
Member FDIC

www.austinbank.com

A COMMUNITY BANK

A stable community bank is the financial foundation of our country. It keeps money local and the focus on people, relationships and opportunities. Austin Bank demonstrates our commitment to East Texas by making loans to businesses and families. The loan decisions are made by our bankers who live and work in the community. We believe there will always be an important role for strong and stable community banks.

At Austin Bank, our principles of honesty, integrity and service ground us in stability.



“In the 114 years that Austin Bank has been serving East Texas, we have never forgotten that we are, first and foremost, a community bank working hard each day doing what is right for our customers and communities. We hold fast to the core values on which our Bank was founded: honesty, service, integrity and confidentiality; and measure our success in long-term relationships. Thank you for your trust and loyalty. We value the confidence you have placed in us, and look forward to serving you for many years to come.”

Jeff Austin, Jr.
Chairman of the Board

“The success of Austin Bank is largely due to our ability to stay true to our community-focused principles while providing cutting-edge technology and convenience. This technology, combined with our legendary customer service, provides the financial solutions our customers want and need. We are excited about the future with even more innovation and proactive solutions planned to improve our customers’ access and safety along with our Bank’s efficiency.”

Jeff Austin III
Vice Chairman of the Board

“Thanks to our customers and employees the Bank experienced quality growth in loans, deposits and assets for 2014. In December, our 32nd location was opened in Lufkin and we are excited at the opportunity to serve the financial needs of families and businesses in Deep East Texas. In addition, plans are underway to create a new business banking center and expand our commercial lending commitment to Tyler/Smith County with the purchase of The Forum building in downtown Tyler. There has never been a better time to bank with Austin Bank!”

John P. Williams
President / CEO

“Austin Bank continues to be uniquely positioned as a strong community bank building on its success. In 2014, total assets of \$1.5 billion were up 8.8% and total deposits increased 5.6% to \$1.3 billion. Total loans were \$1.1 billion representing an additional investment of over \$67 million in the communities we serve.”

Keith Chambers
Senior Executive Vice President / CFO

2 0 1 4 H I G H L I G H T S

For Austin Bank, growth means making everyday connections – every day.

281,793

total services
being used by
Austin Bank customers

65,318

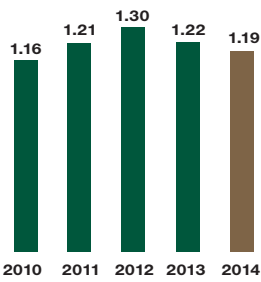
consumer and
business relationships

444

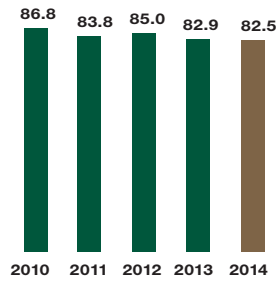
employees with 3,868
years of progressive
employment and tenure

STRENGTH IN NUMBERS

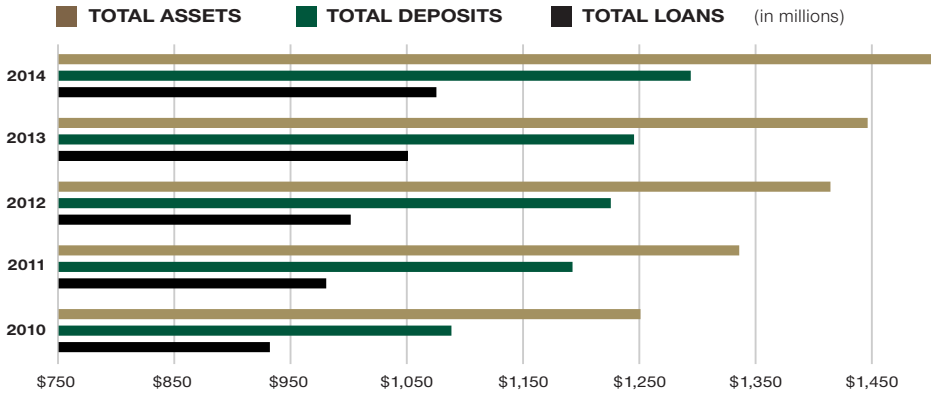
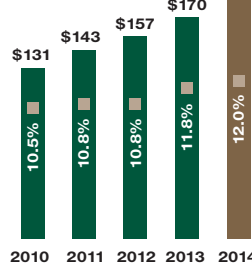
RETURN ON ASSETS (%)



LOANS TO DEPOSITS (%)



TOTAL CAPITAL (in millions) (% of assets)



FINANCIAL REVIEW (in thousands)

ASSETS

	2014	2013
Cash and balances due from banks	\$ 142,223	\$ 163,820
Securities	200,314	159,543
Net loans	1,099,773	1,032,346
Other assets	91,537	85,458
TOTAL ASSETS	\$ 1,533,847	\$ 1,441,167

LIABILITIES AND STOCKHOLDERS' EQUITY

Non-interest bearing deposits	\$ 445,693	\$ 380,109
Interest bearing deposits	866,477	857,947
Total deposits	1,312,170	1,238,056
Securities sold under agreements to repurchase	17,224	14,719
Other liabilities	20,055	18,797
Total liabilities	1,349,449	1,271,572
Total stockholders' equity	184,398	169,595
TOTAL LIABILITIES AND EQUITY	\$ 1,533,847	\$ 1,441,167

AUSTIN BANK LEADERSHIP



Jeff Austin, Jr.
Chairman of the Board



Jeff Austin III
Vice Chairman of the Board



John P. Williams
President / CEO



Sissy Austin
Senior Executive Vice President



Jane Austin Chapman
Director



Michael Austin Neill
Director



E. Glenn Bass
Senior Executive Vice President
Deposit Operations



Larry Bolton
Senior Executive Vice President
Chief Lending Officer



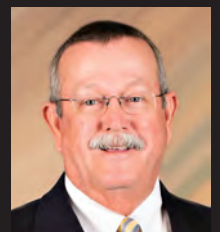
Keith Chambers
Senior Executive Vice President
Chief Financial Officer



Russ Gideon
Senior Executive Vice President
Assistant Chief Lending Officer



Billy Mullins
Senior Executive Vice President
Risk Management



Rick Waldrop
Senior Executive Vice President
Chief Credit Officer

\$691,909
property taxes paid

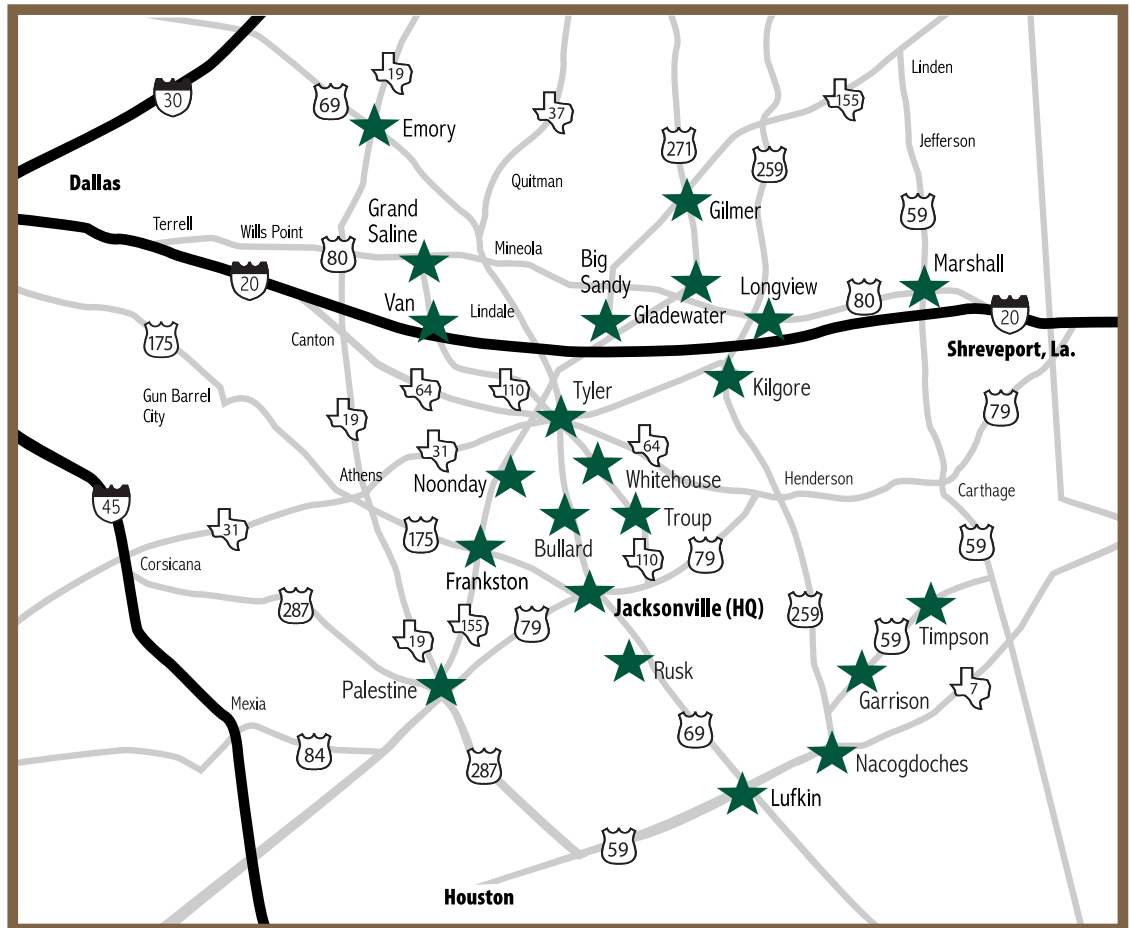
286

college scholarships
awarded to East Texas
students since 2005

32 Banking Locations in 22 Cities and 11 Counties

Big Sandy • Bullard • Emory • Frankston • Garrison • Gilmer • Gladewater • Grand Saline
 Jacksonville (2)* • Kilgore • Longview (5)* • Lufkin • Marshall • Nacogdoches • Noonday
 Palestine • Rusk • Timpson • Troup • Tyler (6)* • Van • Whitehouse

*Multiple Banking Locations



AUSTIN BANK DIRECTORS

Directors

- Jeff Austin, Jr.
- Jeff Austin III
- Sissy Austin
- Larry Bolton
- Gene Brumbelow
- Keith Chambers
- Jane A. Chapman
- Barry T. Hughes
- Ronny Lee
- Billy Mullins
- Michael A. Neill
- Robert Nichols
- Joe Sharp, Jr.
- John P. Williams

Advisory Directors

- E. Glenn Bass
- Todd Burton
- Russ Gideon
- Nathan Jones
- Jason Petersen
- Brenda Sharp
- Rick Waldrop
- Steve C. Wiggs

Directors Emeritus

- Charles Creed
- Glen Hamilton
- C.S. Hinton, Jr.
- Chuck Hopson
- William M. Holland
- Lowell Holloway
- Ron Jurenka
- Herbert Riley
- Eddie Smith
- Joe T. Terrell
- Harry Tilley

Headquarters:

200 East Commerce Street
 P.O. Box 951
 Jacksonville, Texas 75766
 Cherokee County
 903.586.1526
 Fax: 903.541.2086

Parent Company:

Austin Bancorp, Inc.

Bank Chartered:

October 1, 1900

For Information:

customercare@austinbank.com

Contact:

Patty Steelman, CFMP
 SVP / Director of Marketing
 903.871.2519
 psteelman@austinbank.com



www.austinbank.com

