

2015 ANNUAL REPORT


Austin Bank

1900-2015

OUR FUTURE WITH YOUR SERVICES

302,087

total services
being used by
Austin Bank customers

66,221

consumer and
business relationships

452

employees with 3,917
years of progressive
employment tenure

\$721,601

property taxes paid
in 2015

322

college scholarships
awarded to East Texas
students since 2005

\$483 million

business loans

\$372 million

loans closed

OUR **STRENGTH.** YOUR **SUCCESS.**

STRENGTH IN HISTORY

"For 115 years, Austin Bank's core principles of honesty, integrity and service have grounded us in stability and strength. 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. The strength of our history and the long-term relationships we have established are the base on which our customers build their success."

Jeff Austin, Jr.
Chairman of the Board

STRENGTH IN RELATIONSHIPS

"As a true community bank, we are a part of our communities and have a genuine interest in the growth, welfare and future of East Texas. Our success is measured in long-term relationships. We believe community banks play a vital role in the markets they serve and are an integral part of the local economies. The community bank model is one of America's greatest strengths, where local knowledge and skill combine with trust and integrity to form partnerships that build and strengthen our communities."

Jeff Austin III
Vice Chairman of the Board

STRENGTH IN NUMBERS

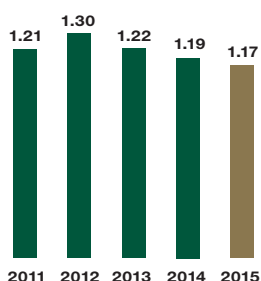
"Thanks to our customers and employees, the Bank continues to experience quality growth in loans, deposits and assets positioning Austin Bank as a strong community bank building on its solid foundation of strength and security. In 2015, total assets exceeded \$1.5 billion, total deposits increased nearing \$1.4 billion. Total loans were \$1.2 billion representing an additional investment of over \$53 million in the communities we serve. Our entire team is confident about the future and look forward to working with our customers in 2016."

John P. Williams
President / CEO

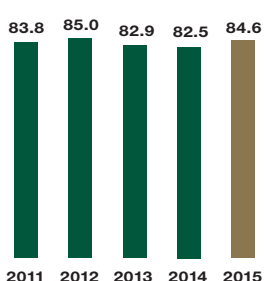
The strength of our history, the strength of our relationships and the strength of our numbers uniquely position Austin Bank as a strong community bank building on its success.

POSITIONED FOR A STRONG FUTURE

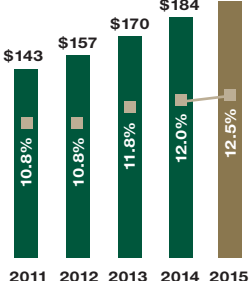
RETURN ON ASSETS (%)



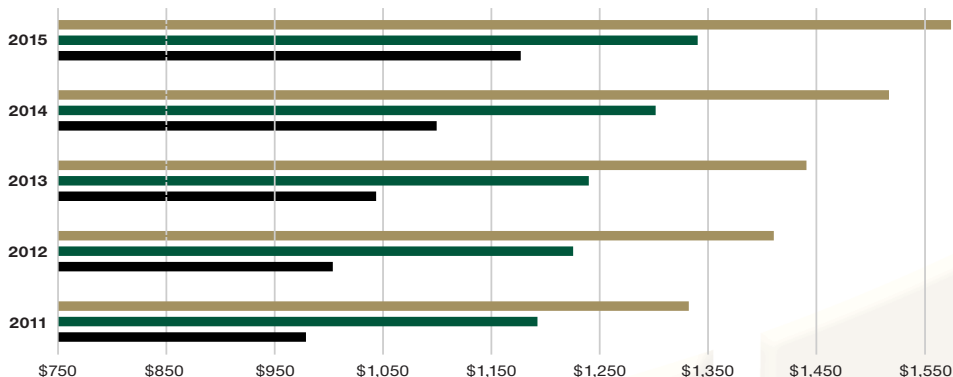
LOANS TO DEPOSITS (%)



TOTAL CAPITAL (in millions)
(% of assets)



TOTAL ASSETS TOTAL DEPOSITS TOTAL LOANS (in millions)



FINANCIAL REVIEW (in thousands)

ASSETS

	2015	2014
Cash and balances due from banks	\$ 125,300	\$ 142,223
Securities	200,912	200,314
Net loans	1,152,681	1,099,773
Other assets	93,632	91,537
TOTAL ASSETS	\$ 1,572,525	\$ 1,533,847

LIABILITIES AND STOCKHOLDERS' EQUITY

Non-interest bearing deposits	\$ 462,029	\$ 445,693
Interest bearing deposits	884,858	866,477
Total deposits	1,346,887	1,312,170
Securities sold under agreements to repurchase	11,684	17,224
Other liabilities	17,511	20,055
Total liabilities	1,376,082	1,349,449
Total stockholders' equity	196,443	184,398
TOTAL LIABILITIES AND EQUITY	\$ 1,572,525	\$ 1,533,847

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



Michael Austin Neill
Director



E. Glenn Bass
Senior Executive Vice President
Deposit Operations



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 Lending Officer



Billy Mullins
Senior Executive Vice President
Risk Management



Rick Waldrop
Senior Executive Vice President
Chief Credit Officer

Not pictured:
Jane Austin Chapman
Director

**AUSTIN BANK
DIRECTORS**

- Jeff Austin, Jr.
- Sissy Austin
- Jeff Austin III
- Larry Bolton
- Gene Brumbelow
- 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**

- Glenn Bass
- Todd Burton
- Linda Douglas
- Jason Petersen
- Brenda Sharp
- Francis Spruiell
- Rick Waldrop
- Steve Wiggs

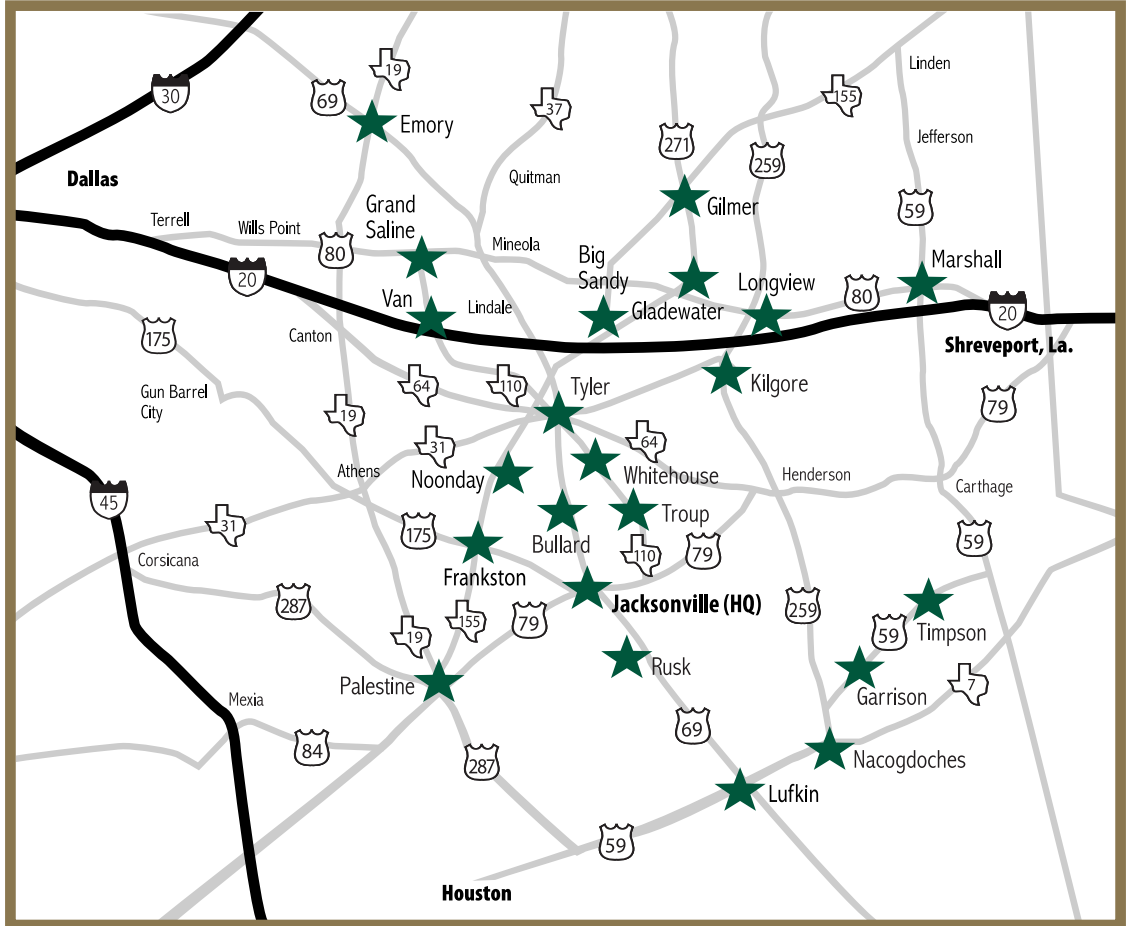
**DIRECTORS
EMERITUS**

- Charles Creed
- Glen Hamilton
- William M. Holland
- Lowell Holloway
- Chuck Hopson
- Ron Jurenka
- Herbert Riley
- Eddie Smith
- Joe T. Terrell

31 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 (5)* • Van • Whitehouse

*Multiple Banking Locations



Headquarters: 200 East Commerce Street
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 Jacksonville, Texas 75766
 Cherokee County
 903.586.1526
 Fax: 903.541.2086

Parent Company: Austin Bancorp, Inc.

Bank Chartered: October 1, 1900

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www.austinbank.com

