



# **BUILDING EAST TEXAS TOGETHER**

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2 0 1 6   A N N U A L   R E P O R T

**Austin Bank**<sup>®</sup>  
Member FDIC

LOCAL PEOPLE. LOCAL DECISIONS.

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

## BUSINESS • COMMUNITY • FAMILY

*Austin Bank provides banking services and caring community support that strengthens and connects families and businesses within East Texas.*

### OUR VISION

*To be the “Bank of Choice” in the communities we serve.*

*“Austin Bank was originally chartered in 1900 and has a rich heritage of community service with a deep commitment to both the communities it serves and to the Bank staff employed in these communities. A dominant industry leader in East Texas, Austin Bank offers a full line of products and services backed by a personal service commitment and core values of honesty, service, integrity and confidentiality.”*

**Jeff Austin, Jr.**  
*Chairman of the Board*

*“It is a goal of Austin Bank to build a strong connection between the Bank and the communities we serve. It is our promise to be a partner and a friend, to help create a better everyday life for our communities, families and businesses. In our day-to-day business operations we strive to develop deeper connections and demonstrate our commitment to community through service and professional, capable financial expertise.”*

**Jeff Austin III**  
*Vice Chairman of the Board*

*“Austin Bank is profitable and well capitalized with a strong, financially sound condition and a high measure of asset quality. The Bank continued its history of profitable growth by maximizing opportunities to serve our existing customers and expanding our market reach with new offices in Lufkin and Lindale. Together, we are ‘Building East Texas.’”*

**John P. Williams**  
*President / CEO*

## 2 0 1 6 H I G H L I G H T S

**317,602**

total services being used by Austin Bank customers

**66,970**

consumer and business relationships

**455**

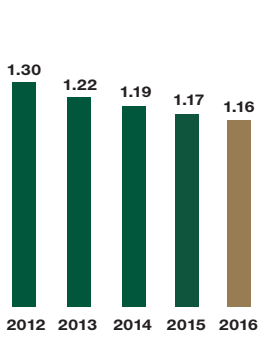
employees with 4,224 years of progressive employment tenure

**\$716,542**

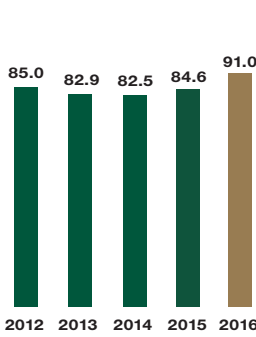
property taxes paid

# STRONG, FINANCIALLY SECURE.

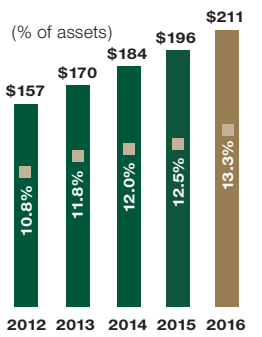
RETURN ON ASSETS (%)



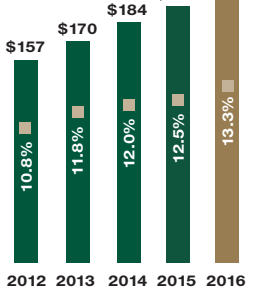
LOANS TO DEPOSITS (%)



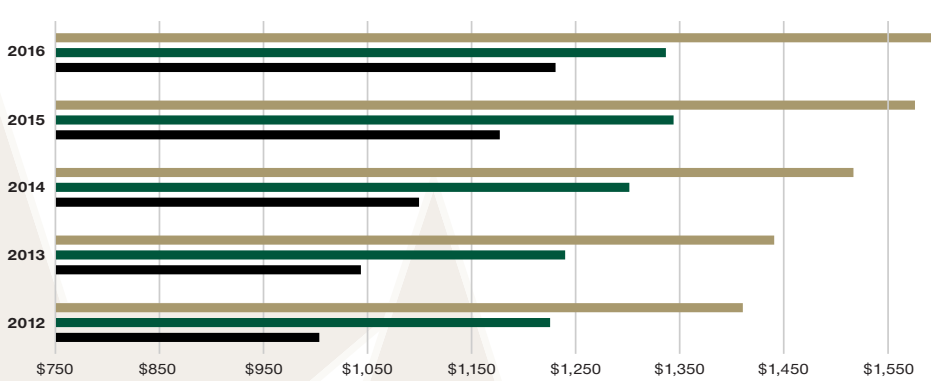
TOTAL CAPITAL (in millions)



(% of assets)



TOTAL ASSETS TOTAL DEPOSITS TOTAL LOANS (in millions)



## FINANCIAL REVIEW (in thousands)

### ASSETS

	2016	2015
Cash and balances due from banks	\$ 88,909	\$ 125,300
Securities	192,070	200,912
Net loans	1,213,904	1,152,681
Other assets	94,552	93,632
<b>TOTAL ASSETS</b>	<b>\$ 1,589,435</b>	<b>\$ 1,572,525</b>

### LIABILITIES AND STOCKHOLDERS' EQUITY

Non-interest bearing deposits	\$ 463,474	\$ 462,029
Interest bearing deposits	880,478	884,858
Total deposits	1,343,952	1,346,887
Securities sold under agreements to repurchase	16,849	11,684
Other liabilities	17,740	17,511
Total liabilities	1,378,541	1,376,082
Total stockholders' equity	210,894	196,443
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 1,589,435</b>	<b>\$ 1,572,525</b>

# LEADERSHIP



**Jeff Austin, Jr.**  
Chairman of the Board



**Jeff Austin III**  
Vice Chairman of the Board



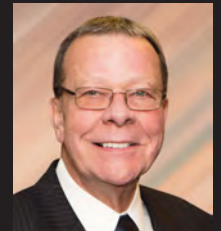
**Sissy Austin**  
Senior Executive Vice President



**John P. Williams**  
President / CEO



**Michael Austin Neill**  
Director



**E. Glenn Bass**  
Senior Executive Vice President  
Deposit Operations



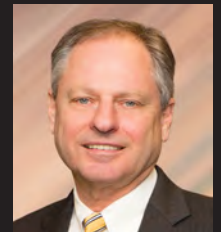
**Todd Burton**  
Senior Executive Vice President  
Chief Financial Officer



**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

**357**

college scholarships  
awarded to East Texas  
students since 2005

**\$519**  
million

business loans

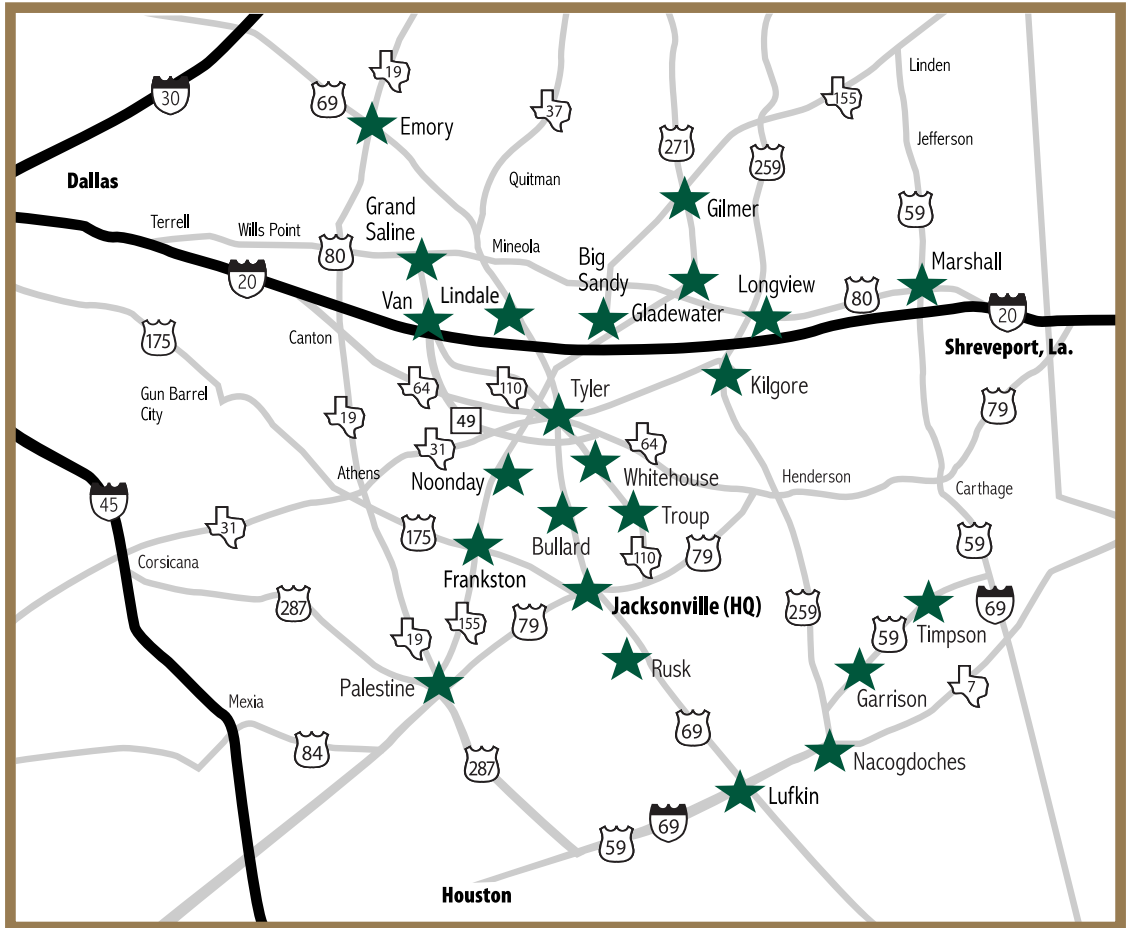
**\$374**

million  
loans closed

## 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  
 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  
 Nathan Jones  
 Jason Petersen  
 Brenda Sharp  
 Francis Spruiell  
 Rick Waldrop

### DIRECTORS EMERITUS

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

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 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

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