



2023 Statement of Condition



Post Office Box 7832
Waco, TX 76714-7832

extracobanks.com

CONSOLIDATED BALANCE SHEET

December 31, 2023 (in thousands)

ASSETS

Cash and Due from Banks	\$	40,729
Interest Bearing Deposits		405,487
Securities		609,409
Loans, Net of Allowance for Losses		1,204,647
Premises and Equipment		33,339
Other Assets		38,060

Total Assets	\$	2,331,671
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LIABILITIES

Deposits		1,850,373
Securities Sold Under Agreement to Repurchase		119,493
Other Liabilities		158,925

Total Liabilities		2,128,791
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STOCKHOLDERS' EQUITY		202,880
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Total Liabilities & Stockholders'	\$	2,331,671
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Equity LEGAL LENDING LIMIT	\$	34.62 million
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ALLOWANCE FOR LOAN LOSSES	\$	30.04 million
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EXTRACO CORPORATION DIRECTORS

S. BOYCE BROWN | Chairman, President & Chief Executive, Extraco Corporation | Executive Chairman, Extraco Banks | Chairman & Chief Executive, Extraco Capital

JOHN M. BURROUGH | Retired, President & Chief Executive, Extraco Banks

DOUGLAS L. STREATER | President & Chief Executive, Extraco Banks | Corporate Executive Vice President, Extraco Corporation

MICHAEL W. THOMPSON | Retired, President & Chief Executive, Extraco Banks

EXTRACO BANKS DIRECTORS

S. BOYCE BROWN | Chairman, President & Chief Executive, Extraco Corporation | Executive Chairman, Extraco Banks | Chairman & Chief Executive, Extraco Capital

WILLIAM C. BOYCE | Partner, Williams-Boyce Agency, LLP.

SPENCER BROWN JR. | President, Brown Holdings, Inc. | Advisory Status

JOHN M. BURROUGH | Retired, President & Chief Executive, Extraco Banks

CURTIS C. CLEVELAND | Retired, Vice President, Central Texas Iron Works | Advisory Status

H.BLAND CROMWELL | Partner, Cromwell Commercial Group

BRADFORD W. HOLLAND, MD | Physician Otolaryngologist, Coryell Health, Waco & Gatesville | Advisory Status

CHRIS KINCAID | Corporate Executive Vice President, Extraco Corporation | Chief Administrative Officer, Secretary, Extraco Banks | President, Extraco Capital

GARY MILLER | Corporate Executive Vice President, Extraco Corporation | Chief Financial Officer, Treasurer & Assistant Secretary, Extraco Banks

TERRY S. MANESS, PH.D. | Retired, Dean, Hankamer School of Business, Baylor University

DOUGLAS L. STREATER | President & Chief Executive, Extraco Banks | Corporate Executive Vice President, Extraco Corporation

MICHAEL W. THOMPSON | Retired, President & Chief Executive, Extraco Banks