

1906 – 2015

**THE  
BLANCO NATIONAL  
BANK**

FDIC

At close of business 12/31/2015

Cash and balances due from depository institutions:	
Non interest-bearing balances and currency and coin	5,968,000.00
Interest-bearing balances	1,134,000.00
Securities:	
Held-to-maturity securities	0.00
Available-for-sale securities	71,458,000.00
Federal funds sold	11,500,000.00
Loans and leases financing receivables:	
Loans and leases, net of unearned income	93,166,000.00
LESS: Allowance for loan and leases losses	1,253,000.00
Loans and leases, net of unearned income, allowance and reserve	91,913,000.00
Premises and fixed assets (including capitalized leases)	1,050,000.00
Other real estate owned	46,000.00
Other assets	1,383,000.00
Total assets	184,452,000.00
Deposits:	
In domestic offices	166,182,000.00
Noninterest-bearing	53,462,000.00
Interest-bearing	112,720,000.00
Fed funds purchased and Securities sold under agreements to repurchase	0.00
Mortgage indebtedness and obligations	0.00
Other liabilities	435,000.00
Total liabilities	166,617,000.00
Common stock	1,000.00
Surplus	4,193,000.00
Undivided profits and capital reserves	13,265,000.00
Net unrealized holding gains (losses) on available-for-sale securities	376,000.00
Total equity capital	17,835,000.00
Total liabilities and equity capital	184,452,000.00

FOURTH QUARTER 2015

A COMMUNITY OWNED BANK  
SAFE \* SOUND \* PROGRESSIVE

**DIRECTORS**

MARK E. TIDWELL, JR  
DIXIE HALL  
PAUL MOTES  
CLINTON DEWOLFE  
DAVID BEHRENDIS  
KIRK FELPS

Chairman of the Board & CEO  
Executive Vice President & Cashier  
Chief Credit Officer & Advisory Director  
Director  
Director  
Director

**OFFICERS**

MARK E. TIDWELL, JR  
DIXIE HALL  
PAUL MOTES  
NEAL BRODBECK  
SHERRY HAWKINS  
PENNY LIECK  
RAMONA COVEY  
MICHAEL S SMITH

President  
Executive Vice President & Cashier  
Chief Credit Officer  
Senior VP Mortgage Banking & Branch Manager  
Vice President  
Vice President  
Vice President  
Vice President

SUSAN BEHRENDIS  
KAY SMITH  
JIMMY R. FIFE, SR  
ANDREA BAILEY SMITH  
BETTY YARGO  
JUDY BENSON  
MELISSA SEYMOUR  
JOSH SMITH

Vice President & Branch Manager  
Vice President & Branch Manager  
Vice President  
Vice President  
Collateral Administrator  
Assistant Vice President  
Assistant Vice President  
BANKING OFFICER



**STATEMENT OF CONDITION  
FOURTH QUARTER  
2015**

BLANCO, TEXAS  
FREDERICKSBURG, TEXAS  
BULVERDE, TEXAS  
WIMBERLEY, TEXAS