

STATEMENT OF CONDITION STATE BANK

ASSETS

June 30, 2002

(\$000s)

Cash & Due from Banks	\$ 12,921
Investment Securities	\$ 110,094
FHLB Stock.....	\$ 1,975
Texas Independent Bank Shares	\$ 121
Federal Funds Sold	\$ 8147
Loans, Net of Reserve & Unearned Interest	\$ 272,860
Bank Premises & Equipment.....	\$ 20,158
Other Real Estate Owned	\$ 20
Other Assets.....	\$ 19,590

TOTAL ASSETS	\$ 445,886
---------------------------	-------------------

LIABILITIES

Deposits	\$ 372,213
Federal Funds Purchased.....	\$ 10,000
Other Borrowings	\$ 23,116
Other Liabilities	\$ 4,479

TOTAL LIABILITIES.....	\$ 409,808
-------------------------------	-------------------

CAPITAL

Capital Stock.....	\$ 508
Certified Surplus.....	\$ 25,000
Undivided Profits	\$ 10,079
Unrealized Gain/Loss Securities	\$ 491

TOTAL CAPITAL	\$ 36,078
----------------------------	------------------

TOTAL CAPITAL & LIABILITIES	\$ 445,886
--	-------------------

State Bank Locations

La Grange 202 W. Colorado La Grange, TX 78945	Dime Box P.O. Box 126 Dime Box, TX 77853	Schulenburg 301 Bucek St. Schulenburg, TX 78956	Flatonia 205 E. South Main Flatonia, TX 78941
Hempstead 1250 Austin St. Hempstead, TX 77445	Cedar Park 650 E. Whitestone Blvd. Cedar Park, TX 78613	Weimar 201 N. Center Weimar, TX 78962	Gonzales 508 St. Louis Gonzales, TX 78629
Waller 31250 FM 2920 Waller, TX 7484	183 12730 Research Austin, TX 78759	New Braunfels 84 N. Loop 37 New Braunfels, TX 78131	Pleasanton 1112 W. Oaklawn Dr. Pleasanton, TX 78064
	Tomball 620 W. Main St. Tomball, TX 77377	Lexington 8933 N. Hwy. 77 Lexington, TX 78947	