

INDEPENDENT BANK BOARD OF DIRECTORS

David R. Brooks, Chairman

M. Brian Aynesworth

Scott A. Bandemir

Torry Berntsen

Johnny P. Bratcher

Daniel W. Brooks

Martin H. Englander

William E. Fair

Kevin R. Griffin

Brian E. Hobart

Joe M. Joplin

T. Bob McKnight

Jack M. Radke

Robert C. Rigney

Richard E. Ruschhaupt

James C. Stewart, Jr.

Jan C. Webb

David C. Wood

Locations:

Corporate Headquarters
Square One Mortgage
1600 Redbud Blvd.

Anna
1427 W. White Street

Celina
290 S. Preston Rd.

Collinsville
715 Highway 377 North

Coupland
102 Hoxie Street

Denison
331 W. Main

Georgetown
1503 Rivery Blvd.

Howe
100 S. Denny

Little Elm
229 Eldorado Pkwy.

Manor
11250 US 290 East

McKinney - Adriatica
6751 Virginia Pkwy.

McKinney - Craig
3090 Craig Drive

McKinney - Redbud
1600 Redbud Blvd.

Prosper
900 N. Preston

Round Rock
4420 Sunrise Rd.

Sherman
300 E. Taylor

Van Alstyne
1270 W. Van Alstyne Pkwy.

Waco - Bosque
5401 Bosque Blvd.

Waco - Elm Mott
298 S. Connally Dr.

Waco - Woodway
8004 Woodway Drive

Whitewright
201 W. Grand



STATEMENT OF CONDITION

December 31, 2009



**Independent
Bank**



Independent Bank Statement of Condition

December 31, 2009

12/31/09

Assets (in thousands)

Cash & Due From Banks	\$58,083
Investments	\$43,272
Loans, Net	\$717,967
Premises & Fixed Assets, Net	\$47,333
Other Assets	\$38,471
Total Assets	\$905,126

Liabilities & Capital

Deposits	\$728,787
Other Liabilities	\$83,765
Total Liabilities	\$812,552
Total Capital	\$92,574
Total Capital & Liabilities	\$905,126

Independent Bank Officers

Corporate

David R. Brooks
Chairman/CEO

Daniel W. Brooks
Vice Chairman

Brian E. Hobart
President

Jan C. Webb
Executive Vice President/CFO

Robert F. Temple
Executive Vice President

Independent Bank continues to grow as our customers and the communities we serve grow. The bank remains well-capitalized and solidly positioned for the future. Our business model is pretty simple, we take deposits in our communities and loan those funds to local residents and businesses to help provide economic growth and job creation. We continue to lend because we are proactive bankers who listen and understand the needs of our clients. And our employees work hard in the communities they serve, participating actively in civic and charitable activities that enrich the quality of life. It's what strong community banks do.

At Independent Bank, we strive to provide up-to-date products and services with the unique level of customer care that you can only obtain from a community bank. Our bankers strive to put your needs first in the communities we serve across Texas. We thank you for the trust and confidence you have placed in us and would like the opportunity to earn all of your business!



David R. Brooks
Chairman/CEO

Location Management

Johnny P. Bratcher ★
Anna

T. Bob McKnight ★
Celina

Ricky Patterson
Kevin Hale
Collinsville

Janie Czimskey
Coupland

Bob Taylor
Denison

Chris Logue
Georgetown

Anna Anderson
Howe

Gayla Stone
Little Elm

Jon Morgan
Manor

Greg Steglich
McKinney - Adriatica

Kevin R. Griffin ★
McKinney - Craig

Jonathan Sparling
McKinney - Redbud

Jake McKnight
Prosper

Michael Doss
Round Rock

Scott A. Bandemir ★
Sherman

Thomas K. Smith
Van Alstyne

Hank Steen
Waco - Bosque

Stephen Wright
Waco - Elm Mott

Robert C. Rigney ★
Waco - Woodway

Peggy Partridge
Whitewright



★ Regional President