

HomeTown Bank^{N.A.}

THE BANK YOU'LL
CALL HOME



Member
FDIC

EQUAL HOUSING
OPPORTUNITY

2016 ANNUAL REPORT

Galveston Main Bank: (409) 763-1271 • Galveston Seawall: (409) 763-5252
Friendswood Bay Area: (281) 648-9000 • Friendswood Downtown: (281) 996-4900
League City: (281) 554-3265 • Alvin: (281) 388-5000
Pearland: (281) 412-8000

March 10, 2017

To the Shareholders:

Your HomeTown Bank Board of Directors is pleased to announce a \$1.25 per share cash dividend. As we look back on our 50th anniversary celebration, I am proud to say that the dividend payout is consistent with our long history of offering a market return on investment to our shareholders.

HomeTown Bank loan officers produced a record \$103.1 million in loans last year. These numbers compare favorably to \$94.9 million in 2015 and \$86.9 million in 2014. Net loans increased \$26.9 million, another record and a strong 8.34% gain. Our primary expertise is in real estate financing and we are very fortunate to have locations in five thriving markets. Our customers know that the bank's experienced loan officers and outstanding support staff can help them through the maze of regulations that have been thrust upon our industry.

Deposit growth for 2016 was \$16.3 million compared to \$29.8 million in 2015 and \$36.7 million in 2014. Deposit numbers for 2016 were higher in the third quarter but many of our corporate customers decided to go on a spending spree before year end. I believe the November election had a lot to do with both the surge in loans and increased spending that lowered deposits. Our \$502.1 million in deposits marks our first year-end period to exceed a half billion dollars, and our deposit strength helps us provide new products in this highly competitive mobile banking climate.

Net earnings after tax were \$6.230 million compared to \$6.025 million in 2015, \$6.285 million in 2014 and \$5.265 million in 2013. The solid performance is the result of our strong loan portfolio, minimal loan losses and growth in all five of our markets. Year-end total assets stand at \$583.3 million compared to \$546.3 million in 2015, \$512.4 million in 2014 and \$468.5 million in 2013. Capital grew to a record \$56.59 million with a record cash dividend of \$3.50 paid to shareholders. All capital ratios exceed regulatory minimums and our goal is to maintain our status as a highly capitalized bank.

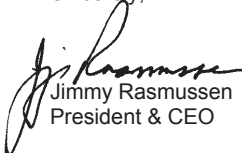
I believe the business model for community banking is changing but it is not broken and unfortunately community banks are declining in numbers across the country. Almost 150 have disappeared in Texas in the past five years, and research shows that one in every four community banks across the nation have disappeared since the financial crisis of 2008. The heavy regulatory burden that followed the crisis has forced many community banks to sell or merge, and the demand for new mobile products has created additional expense. The surviving banks continue to serve their community's financial needs and the coveted personal relationships remain an important part of the banking process. Bank consolidation will continue until we get meaningful regulatory relief from Congress that bifurcates rules and regulations to fit the size and complexity of the financial institution.

Our nation's economy is definitely a work in progress. The many important variables include a new administration and the direction of their economic policies, who will fill the vacancies on the Supreme Court and the Federal Reserve Board of Governors, the recovery of oil and natural gas prices, the concerns related to proposed new trade policies, the absence of inflation, and the economic problems in many of the major economies around the world who are our trading partners.

My last four years on the Dallas Federal Reserve Board have been an incredible experience, and I have no doubt that the next two years of my term will be even more exciting as many of the above mentioned variables will fall into place. I am very grateful that our board of directors has allowed me to serve on the Dallas board and I will continue to report on the state of our local economy and concerns of community bankers across the 11th Federal Reserve District.

The budget for 2017 remains aggressive with a projected \$27 million growth in loans and a \$28 million growth in deposits. Net income is expected to increase 8.37%, keeping key capital ratios well above regulatory minimums. Thank you for a great first fifty years and with the full support of our shareholders, board of directors, and dedicated staff, I believe our best years are yet to come. Thank you for your investment in HomeTown Bank.

Sincerely,


Jimmy Rasmussen
President & CEO

2016 Appendix A

Statements of Condition

	December 31,	
	2016	2015
Assets		
Cash and balances due from depository institutions:		
Noninterest-bearing balances, currency and coin	\$ 7,677,052	\$ 7,813,892
Interest-bearing balances	2,741,487	30,928,162
Total cash and cash equivalents	10,418,539	38,742,054
Securities available for sale	198,826,469	169,693,801
Securities held to maturity	1,711,241	1,755,895
Loans, total	349,677,255	322,755,223
Less: Reserve for possible loan losses	(4,071,266)	(4,069,746)
Loans, net	345,605,989	318,685,477
Bank Premises, equipment, furniture, fixtures and autos (net of depreciation)	10,651,537	11,131,699
Letters of Credit	5,376,437	1,761,790
Other Assets	10,762,754	4,535,584
TOTAL ASSETS	\$ 583,352,966	\$ 546,306,300
Liabilities		
Demand deposits	324,435,111	302,628,378
Savings deposits	63,605,085	57,648,327
Time deposits	114,118,070	125,589,835
Federal funds purchased	12,000,000	-
Letters of Credit	5,376,437	1,761,790
Other Liabilities	7,217,915	3,196,102
TOTAL LIABILITIES	\$ 526,752,618	\$ 490,824,432
Equity Capital Accounts		
Common Stock	12/31/16	12/31/15
Number Shares		
authorized	382,657	382,657
Number Shares		
outstanding	382,657	382,657
Common Stock (Par Value) \$1.00	\$ 382,657	\$ 382,657
Surplus	415,455	415,455
Undivided Profits	55,802,236	54,683,756
TOTAL EQUITY CAPITAL	\$ 56,600,348	\$ 55,481,868
TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 583,352,966	\$ 546,306,300

2016 Appendix B

Statements of Income

	December 31,		
	2016	2015	2014
Operating Income			
Interest and fees on loans	\$ 17,144,165	\$ 16,631,061	\$ 16,306,027
Income on Federal funds sold and securities purchased under agreements to resell	25,258	12,928	11,302
Interest on Mortgage-backed securities	2,221,175	2,247,113	2,516,582
Interest on obligations of other U.S. Government Agencies and Corporations	207,361	66,229	95
Interest on obligations of States and political subdivisions	1,837,723	1,884,655	1,940,246
Dividends on stock	44,266	19,936	16,842
Interest on other investments	34,633	39,764	35,483
Service charges on deposit accounts	209,208	210,275	220,914
Other charges, collection and exchange charges, commissions and fees	662,246	643,500	670,889
Other operating income	1,006,761	996,275	1,091,859
TOTAL OPERATING INCOME	\$ 23,392,796	\$ 22,751,736	\$ 22,810,239
Operating Expenses			
Salaries, wages and other employee benefits	\$ 6,624,939	\$ 6,206,344	\$ 6,029,955
Interest on Time Certificates of Deposit of \$100,000 or more	856,216	924,002	916,406
Interest on other deposits	1,026,479	1,094,179	1,148,047
Occupancy expense of bank premises	890,127	891,909	883,640
Furniture and equipment expense (including depreciation of \$597,431, \$624,353, \$595,740)	738,530	821,753	802,852
Provision for possible loan losses	101,400	50,000	155,000
Other expenses	4,619,278	4,553,067	4,308,976
TOTAL OPERATING EXPENSES	\$ 14,856,969	\$ 14,541,254	\$ 14,244,876
Income before income taxes	8,535,827	8,210,482	8,565,363
Income taxes			
Current	2,519,804	2,357,052	2,342,829
Deferred (benefit) expense	(214,247)	(172,122)	(62,976)
Income taxes (net)	<u>2,305,557</u>	<u>2,184,930</u>	<u>2,279,853</u>
Net Income	<u>\$ 6,230,270</u>	<u>\$ 6,025,552</u>	<u>\$ 6,285,510</u>
Earnings per common share			
Net Income	<u>\$ 16.28</u>	<u>\$ 15.75</u>	<u>\$ 16.43</u>

2016 Appendix C

Statements of Comprehensive Income

	December 31,		
	2016	2015	2014
Net income	\$ 6,230,270	\$ 6,025,552	\$ 6,285,510
Other comprehensive income, net of tax			
Unrealized gains (losses) on securities:			
Change in unrealized gain (loss) on securities available-for-sale, net of deferred income tax (benefit) expense of (\$1,833,511), (\$241,190), and \$890,489	(3,559,168)	(468,192)	1,728,596
Reclassification adjustment for realized gains on investment securities available for sale included in net income, net of income taxes of (\$142,393), (\$49,065), and (\$87,760)	(276,409)	(95,245)	(170,359)
Reclassification adjustment for realized losses on investment securities available for sale included in net income, net of income taxes of \$32,500, \$37,025, and \$78,373	<u>63,087</u>	<u>71,872</u>	<u>152,137</u>
Total other comprehensive income	<u>(3,772,490)</u>	<u>(491,565)</u>	<u>1,710,374</u>
Comprehensive income	<u>\$ 2,457,780</u>	<u>\$ 5,533,987</u>	<u>\$ 7,995,884</u>

2016 Appendix D

**Statements of Changes in
 Stockholders' Equity**

	<u>Common Stock</u>	<u>Additional Paid-in Capital</u>	<u>Retained Earnings</u>	<u>Accumulated Other Comprehensive Income</u>	<u>Total Stockholders' Equity</u>
Balances - December 31, 2014	\$ 382,657	\$ 415,455	\$ 48,337,265	\$ 2,113,538	\$ 51,248,915
Net Income			6,025,552		6,025,552
Other comprehensive income				(491,565)	(491,565)
Cash dividends (\$3.40 per share)	-	-	(1,301,034)	-	(1,301,034)
Balances - December 31, 2015	382,657	415,455	53,061,783	1,621,973	55,481,868
Net Income			6,230,270		6,230,270
Other comprehensive income				(3,772,490)	(3,772,490)
Cash dividends (\$3.50 per share)	-	-	(1,339,300)	-	(1,339,300)
Balances - December 31, 2016	<u>\$ 382,657</u>	<u>\$ 415,455</u>	<u>\$ 57,952,753</u>	<u>\$ (2,150,517)</u>	<u>\$ 56,600,348</u>

2016 Appendix E

Statements of Cash Flows Years Ended December 31, 2016, 2015, and 2014 Increase (Decrease) in Cash and Cash Equivalents

	2016	December 31, 2015	2014
<i>Cash flows from operating activities:</i>			
Net income	\$ 6,230,270	\$ 6,025,552	\$ 6,285,510
Adjustments to reconcile net income to net cash provided by operating activities:			
Depreciation	780,565	855,688	888,481
Provisions for possible loan losses	101,400	50,000	155,000
Provisions for ORE write-down	-	14,800	52,485
Gain on sale of investments	(323,215)	(35,414)	(27,609)
Change in deferred tax assets and liabilities	(180,290)	(172,121)	(62,976)
Accretion of discounts	(32,939)	(29,102)	(25,059)
Amortization of investment premium	3,077,856	2,822,491	390,642
Stock dividends - Federal Home Loan Bank	(900)	(800)	(821)
Gain on sale of foreclosed assets	(31,614)	(1,314)	(321,211)
Gain on disposal of assets	-	(35,441)	-
(Increase) decrease in other assets	(45,624)	30,862	22,338
(Increase) decrease in accrued interest receivable	(52,437)	(128,879)	(136,975)
Increase (decrease) in accrued interest payable and other liabilities	152,507	180,099	(163,799)
Total adjustments	<u>3,445,309</u>	<u>3,550,869</u>	<u>770,496</u>
Net cash provided by operating activities	\$ 9,675,579	\$ 9,576,421	\$ 7,056,006
<i>Cash flows from investing activities:</i>			
Purchases of securities - available for sale	(109,335,680)	(65,048,558)	(129,619,050)
Proceeds from sales, maturities, or calls and principal payments - available for sale	71,810,969	75,545,747	107,091,165
Purchases of securities - held to maturity	-	-	-
Proceeds from principal payments - securities held to maturity	-	-	-
Net increase in loans to customers	(27,394,313)	(21,576,915)	(22,353,828)
Recoveries on loans	40,155	37,280	19,694
Proceeds from sales of premise and equipment	-	54,498	-
Additions to premises and equipment	(300,403)	(269,786)	(681,890)
Proceeds from sales of foreclosed assets	227,751	280,203	1,509,200
Net cash used by investing activities	\$ (64,951,521)	\$ (10,977,531)	\$ (44,034,709)

2016 Appendix E

Statements of Cash Flows Years Ended December 31, 2016, 2015, and 2014 Increase (Decrease) in Cash and Cash Equivalents (Continued)

	2016	December 31, 2015	2014
<i>Cash flows from financing activities:</i>			
Net increase in demand and savings account deposits	2,916,108	15,880,842	18,244,160
Net increase in time deposit accounts	13,375,617	13,942,465	18,501,645
Federal funds purchased	12,000,000	-	-
Cash dividends paid on common stock	(1,339,298)	(1,301,034)	(1,224,503)
Net cash provided by financing activities	\$ 26,952,427	\$ 28,522,273	\$ 35,521,302
Net increase in cash and cash equivalents	(28,323,515)	27,121,163	(1,457,401)
Cash and cash equivalents beginning of year	<u>38,742,054</u>	<u>11,620,891</u>	<u>13,078,292</u>
Cash and cash equivalents end of year	<u>\$ 10,418,539</u>	<u>\$ 38,742,054</u>	<u>\$ 11,620,891</u>

2016 Appendix F

Reconciliations of Reserve for Possible Loan Losses

	2016	December 31, 2015	2014
Balance at beginning of year	\$ 4,069,746	\$ 4,110,827	\$ 4,013,385
Recoveries credited to reserve	40,155	37,280	19,694
Provision for possible loan losses	101,400	50,000	155,000
TOTAL	\$ 4,211,301	\$ 4,198,107	\$ 4,188,079
Losses charged to Reserve	<u>(140,035)</u>	<u>(128,361)</u>	<u>(77,252)</u>
Balance at the end of year	<u>\$ 4,071,266</u>	<u>\$ 4,069,746</u>	<u>\$ 4,110,827</u>

2016 Appendix G

**Notes to Financial Statements
 Valuation of Securities**

	DECEMBER 31, 2016		DECEMBER 31, 2015	
	Book Value	Market Value	Book Value	Market Value
Mortgage-Backed Securities	\$ 121,158,040	\$ 118,956,349	\$ 93,283,258	\$ 93,436,701
Obligations of other U.S. Government				
Agencies and Corporations	13,077,541	12,635,124	12,079,366	12,030,344
Obligations of State and Political Subdivisions	67,845,116	67,234,995	61,873,642	64,226,756
Other Investments (Restricted)				
Senior Housing Crime Prevention Foundation	1,195,370	1,195,370	1,490,923	1,490,923
Lift Fund, Inc.	250,000	250,000	-	-
Federal Home Loan Bank Stock	241,921	241,921	241,021	241,021
Federal Reserve Bank Stock	23,950	23,950	23,950	23,950
TOTAL	\$ 203,791,938	\$ 200,537,709	\$ 168,992,160	\$ 171,449,695
Deposits and Profit 2016 and 2015				
TOTAL DEPOSITS	\$ 502,158,267		\$ 485,866,541	
TOTAL PROFIT	\$ 6,230,270		\$ 6,025,552	

Selected Financial Data Summary of Operations

The Bank's operations for the past five fiscal years are summarized as follows:

	DECEMBER 31				
	2016	2015	2014	2013	2012
Net Interest Income	19,631,887	18,883,505	\$ 18,762,124	\$ 17,604,023	\$ 17,438,625
Other Operating Income	1,909,828	1,890,315	2,339,139	1,801,370	1,753,727
Total Operating Income - Net	\$ 21,541,715	\$ 20,773,820	\$ 21,101,263	\$ 19,405,393	\$ 19,192,352
Provisions for possible loan losses	101,400	50,000	155,000	90,000	304,175
Operating Expenses-including interest Income before income taxes and securities gains	13,227,703	12,548,751	12,408,509	12,335,787	11,420,723
Applicable income taxes	8,212,612	8,175,069	8,537,754	6,979,606	7,467,454
Income before securities gains	2,305,557	2,184,930	2,279,853	1,735,120	1,948,255
Net Securities gains	5,907,055	5,990,139	6,257,901	5,244,486	5,519,199
Net Income	\$ 323,215	\$ 35,413	\$ 27,609	\$ 20,905	\$ 186,720
Net Income per share	\$ 6,230,270	\$ 6,025,552	\$ 6,285,510	\$ 5,265,391	\$ 5,705,919
Dividends per share	\$ 16.28	\$ 15.75	\$ 16.43	\$ 13.76	\$ 14.91
	\$ 3.50 cash dividend	\$ 3.40 cash dividend	\$ 3.20 cash dividend	\$ 3.00 cash dividend	\$ 3.00 cash dividend

Management Summary

HomeTown Bank, National Association, engages in the business of general banking in the cities of Galveston, Friendswood, League City, Alvin and Pearland, Texas. The bank's business is oriented toward serving the financial needs of its customers, both business and personal.

The headquarters for HomeTown Bank remains in Galveston. There are twelve competing banks and credit unions with offices on Galveston Island. Only three of the banks are locally owned. The competitive conditions in Galveston are not unusual for a city with a population of approximately 50,180.

The League City, Alvin, Pearland and two Friendswood locations compete for business in northern Galveston, southern Harris, and eastern Brazoria Counties where both large and small banks and credit unions create intense competition. HomeTown Bank has attracted a large number of residential and commercial real estate loans and retail installment loans for the purchase of automobiles and other consumer items. For the fiscal year ending December 31, 2016, HomeTown Bank had approximately \$47.7 million in outstanding loan commitments compared to \$31.1 million in 2015 and \$31.3 million in 2014. All of the loan commitments outstanding as of December 31, 2016 are expected to be exercised during the year 2017.

No material portion of the bank's deposits has been obtained from a single person or from a few persons. HomeTown Bank continues to be a strong real estate lender as 87.7 percent of the bank's loans are secured by some form of real property. The loans are spread across our market area and strict underwriting standards have produced losses well below peer levels. A large percentage of the commercial real estate portfolio is made up of loans to owner-occupied businesses. The bank's business is not seasonal to any significant extent. HomeTown Bank has no foreign source for deposits or loans, as all of the bank's business is local in nature.

To the best of our officers' knowledge, local compliance with federal, state, and local provisions, which have been enacted or adopted, regulating the discharge of materials into the environment or otherwise relating to the protection of the environment, have not had a material effect upon the capital expenditures, earnings or competitive position of the bank. The bank employs approximately 104 full time equivalent persons. The bank is engaged in commercial and consumer activities. The bank does not participate in any international, trust or municipal trading services.

Pursuant to a resolution adopted by the bank's Board of Directors effective January 1, 2006, the bank has established a Stock Appreciation Rights Plan. The plan's purpose is to advance the interest of the bank by motivating key employees to remain in the employ of the bank. The Plan ties a portion of total executive compensation to the maintenance and growth of the value of the bank. The Stock Appreciation Rights Plan has accrued \$288,661 in benefits as of December 31, 2016, compared to \$250,577 in 2015. The 2016 expense was \$38,084 compared to \$36,244 in 2015. On January 13, 2015, the Board of Directors approved a deferred compensation plan for certain key officers of the bank with an effective date of January 1, 2015. The plan calls for a deferral of compensation for various terms with benefits to be paid to the participant's after retirement. The bank accrued \$59,714 and \$54,569 in deferred compensation benefits for the years ended December 31, 2016 and 2015. The balances at December 31, 2016 and 2015 were \$114,283 and \$59,772, respectively.

The bank's common stock is not registered on any stock exchange. There is no market maker and market quotations are not available. As of December 31, 2016, there were 382,657.18 outstanding shares of the common stock of HomeTown Bank, National Association. There were 545 holders of common stock at that date.

Whitley Penn, LLP serves as the bank's outside auditor. The bank's Internal Audit Committee is composed of four outside directors. In addition, the bank employs a full-time internal audit coordinator and auditing consultant who performs specific audits for the bank. HomeTown Bank, N.A. is a national bank and is examined by the Office of the Comptroller of the Currency. The bank is also a member of the Federal Deposit Insurance Corporation, the Federal Reserve System, and files reports quarterly with the Office of Comptroller of the Currency.

Deposits grew 3.35 percent in 2016 compared to 6.54 percent in 2015 and 8.76 percent in 2014. Deposits for 2017 are projected to increase 5.57 percent. The projected deposit increase will place no burden on capital requirements. Tier 1 Risk Based Capital at year-end 2016 was 15.96 percent compared to 16.54 percent in 2015 and 15.63 percent in 2014. The 2016 Leverage Ratio was 10.05 percent compared to 9.92 percent in 2015 and 9.50 percent in 2014. All capital ratios are substantially above regulatory minimums. A cash dividend of \$3.50 per share totaling \$1,339,300 was paid in 2016. The cash dividend was \$3.40 per share totaling \$1,301,034 in 2015.

As of December 31, 2016, The Baker Group- Oklahoma City, The Independent Bankers Bank- Dallas and Raymond James Fixed Income Capital Markets are the approved vendors for the bank's investment portfolio. The bank's investment portfolio as of December 31, 2016, represents 34.08 percent of total assets compared to 31.57 percent in 2015.

The bank follows the guidance in Accounting Standards Codification 320 Investments - Debt and Equity Securities. Securities that management has the ability and intent to hold to maturity are classified as "Held to Maturity" and carried at cost. Remaining securities are classified as "Available for Sale" and are carried at fair value. Unrealized gains and losses on "Available for Sale" securities are recognized as direct increases or decreases in stockholder's equity. As of December 31, 2016, the "Available for Sale" portion of the portfolio showed an unrealized loss in fair value of (\$3,258,360) with an after-tax adjustment to capital of (\$2,150,518). This compares with an unrealized gain of \$2,457,534 in 2015 with an after-tax adjustment to capital of \$1,621,973.

Net income after federal income tax for 2016 was \$6,230,270 compared to \$6,025,554 in 2015 and \$6,285,510 in 2014. Net earnings were up 3.39 percent in 2016 as compared to 2015. New gross loan volume totaled \$103.1 million in 2016 compared to \$94.9 million in 2015 and \$86.9 million in 2014. Income on investment securities was \$4.30 million in 2016 compared to \$4.23 million in 2015.

The loan loss reserve at year-end 2016 totaled \$4,071,265 compared to \$4,069,746 in 2015. As of December 31, 2016, the reserve was 1.16 percent of total loans compared to 1.26 percent in 2015. The reserve is considered adequate by management based on the strong performance of the loan portfolio. The loan loss reserve is reviewed monthly and approved quarterly by the Board of Directors. The 2017 budget will keep the loan loss reserve to total loan ratio in a range from 1.15 to 1.30 percent. As of December 31, 2016, non-accrual loans totaled \$6,054,001 compared to \$1,322,591 in 2015 and \$1,043,698 in 2014. Non-accrual loans as a percentage of total loans on December 31, 2016 were 1.73 percent compared to 0.41 percent in 2015 and 0.35 percent in 2014. Management believes the amount of non-accrual loans is at a manageable level.

The 2017 budget projects an 8.9 percent increase in net income after tax based on strong loan demand, an improvement in investment yield, and strong cost controls. Deterioration in economic conditions could have a material adverse impact on the quality of the bank's loan portfolio and the demand for its products and services. These forward-looking statements relate to, among other things, expectations of the business environment in which HomeTown Bank, N.A. operates, projections of future performance, perceived opportunities in the market and statements regarding the bank's mission and vision. The bank's actual results, performance, or achievements may differ significantly from the results, performance, or achievements expressed or implied in such forward-looking statements.

Thank you for your investment in HomeTown Bank.

Jimmy Rasmussen
President and CEO

OFFICERS

Jimmy Rasmussen
 President & CEO
 Allan Rasmussen, Jr.
 Senior Executive Vice President
 Scott Kusnerik
 Executive Vice President
 Marvin Langston
 Executive Vice President
 Candy Temple
 Executive Vice President
 Angela Brooks
 Senior Vice President
 Rosie Garcia
 Senior Vice President
 Sharon Hansen
 Senior Vice President
 Kyle McFatridge
 Senior Vice President
 Bill Provenzano
 Senior Vice President
 Ray Rusk
 Senior Vice President
 Martha Salinas
 Senior Vice President
 Susan Bachus
 Vice President
 Megan Bayne
 Vice President
 Jenny Calles
 Vice President
 Stephany Cantu
 Vice President
 Gayle Culling
 Vice President
 Chad Dudley
 Vice President
 Jill Fredo
 Vice President
 Cesar Hernandez
 Vice President
 Lulu Higgins
 Vice President
 Judy Lacy
 Vice President
 Jennifer Matthews
 Vice President
 Sean P. Murphy
 Vice President
 Susan O'Quinn
 Vice President
 Diana Ramos
 Vice President
 Donna Rizzo
 Vice President
 Brandon Rogers
 Vice President

OFFICERS Cont.

Traci Shugart-Garcia
 Vice President
 Denise Spruiell
 Vice President
 Elise Worthen
 Vice President
 Scott Asimakis
 Assistant Vice President
 Graylin Beals
 Assistant Vice President
 Jennifer Chatman
 Assistant Vice President
 Anthony Cristelli
 Assistant Vice President
 Dana Escamilla
 Assistant Vice President
 Racheal Espinosa
 Assistant Vice President
 Eric Garcia
 Assistant Vice President
 Cynthia Gomez
 Assistant Vice President
 Lynda Lee
 Assistant Vice President
 Jeanette Mack
 Assistant Vice President
 Ana Mireles-Dominguez
 Assistant Vice President
 Crystal Pena
 Assistant Vice President
 Diana Torres
 Assistant Vice President
 Lauren Zahniser
 Assistant Vice President

DIRECTORS

Dotsy Balentine
 Kent Ballard
 Stacy Dienst
 Maurice Estlinbaum
 Sidney C. Farmer III
 M.J. Gaido, Jr.
 Greg Garrison
 E. Vince Matthews III
 Robert L. Moody, Jr.
 Jimmy Rasmussen
 G. William Rider
 Joe Saladino
 T.A. Waterman, Jr.

HomeTown Bank^{N.A.}

Galveston Friendswood League City Alvin Pearland

MEMBER FDIC