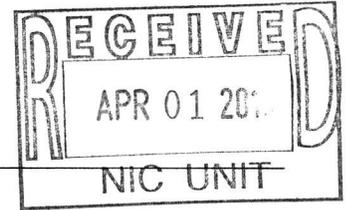


Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6



Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

I, Jon D. Drake

Name of the Holding Company Director and Official

Sr. EVP & CFO

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Reporter's Name, Street, and Mailing Address

Peoples Bancorp, Inc

Legal Title of Holding Company

5820 82nd Street

(Mailing Address of the Holding Company) Street / P.O. Box

Lubbock

TX

79424

City

State

Zip Code

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jon D. Drake

Sr. EVP & CFO

Name

Title

806-776-2006

Area Code / Phone Number / Extension

806-771-2268

Area Code / FAX Number

jdrake@peoplesbanktexas.com

E-mail Address

www.peoplesbanktexas.com

Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official

Date of Signature

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID
C.I.

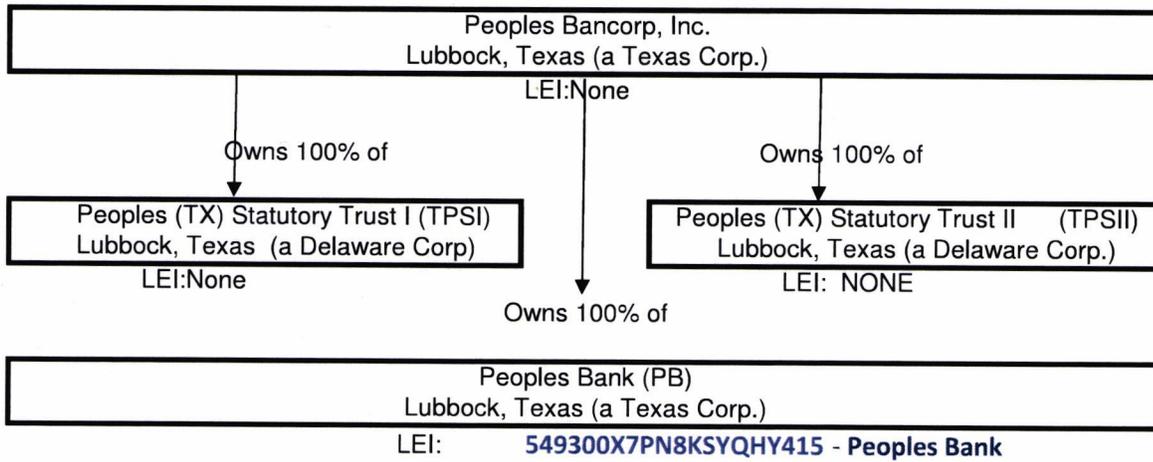
2814528

Does the reporter request confidential treatment for any portion of this submission?

- Yes Please identify the report items to which this request applies:
 - In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
 - The information for which confidential treatment is sought is being submitted separately labeled "Confidential."
- No

Report Item 2:

ORGANIZATIONAL CHART



Results: A list of branches for your depository institution: PEOPLES BANK (ID_RSSD: 819855).
 This depository institution is held by PEOPLES BANCORP, INC. (2814528) of LUBBOCK, TX.
 The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

Reconciliation and Verification Steps

1. In the Data Action column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

Actions

OK: If the branch information is correct, enter 'OK' in the Data Action column.
Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.
Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.
Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.
Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	819855	PEOPLES BANK	5820 82ND STREET	LUBBOCK	TX	79424-361	LUBBOCK	UNITED STATES	13582	0	PEOPLES BANK	819855	
OK		Full Service	3211692	LORENZO BRANCH	416 HARRISON AVENUE	LORENZO	TX	79343-950	CROSBY	UNITED STATES	429294	2	PEOPLES BANK	819855	
OK		Full Service	3228533	34TH STREET BRANCH	3801 34TH STREET	LUBBOCK	TX	79410-263	LUBBOCK	UNITED STATES	429731	3	PEOPLES BANK	819855	
OK		Full Service	3734856	NAZARETH BRANCH	101 WEST HWY 86	NAZARETH	TX	79063	CASTRO	UNITED STATES	442002	4	PEOPLES BANK	819855	
OK		Full Service	4560810	POST BRANCH	615 NORTH BROADWAY STREET	POST	TX	79356	GARZA	UNITED STATES	Not Required	Not Required	PEOPLES BANK	819855	
OK		Full Service	3631562	SHALLOWATER BRANCH	7503 HIGHWAY 84	SHALLOWATER	TX	79363-375	LUBBOCK	UNITED STATES	478821	5	PEOPLES BANK	819855	
OK		Full Service	4413840	SLATON BANKING CENTER	1605 WEST DIVISION STREET	SLATON	TX	79364	LUBBOCK	UNITED STATES	531363	6	PEOPLES BANK	819855	

Peoples Bancorp, Inc.
FR Y-6
Shareholders owning over 5%
December 31, 2015

Name Address	Number of Shares	% ownership	U.S. Citizen
Russell Lepard Lubbock, TX USA 79407	34,000	5.32%	yes
Larry & Vanita Moore Lubbock, TX USA 79424	41,544	6.46%	yes
Samual R. Scheef Lubbock, TX USA 79424	60,423	9.46%	yes
Shipleigh Brothers, Inc. Levelland, TX USA 79336	37,252	5.83%	yes
Davron Santa Fe Properties, Ltd. Wolfforth, TX USA 79382 (Partnership between Ronnie Bilbo and David Foster who also each have 1.63% ownership individually)	39,800	6.23%	yes

Shareholders owning more than 5% during 2015 other than above:

NONE

Peoples Bancorp, Inc.
 FR Y-6
 Officers and Directors
 December 31, 2015

(1) Name & Address	(2) Occupation	(3a) Title & Pos. w/ BHC	(3b) Title & Pos. w/ subsidiary	(3c) Title & Pos. w/ Other Bus.	# of shares BHC	(4a) % Owned BHC	(4ba) % Owned Subsidiary	% owned other bus.	(4c)
Larry Allen Lubbock, TX 79424	Banker	Chairman & CEO & Director	Chairman & CEO & Director Peoples Bank	N/A	24,467	3.83%	TPSI -N/A TPSII-N/A PB-N/A		N/A
Ronnie Bilbo Lubbock, TX 79424	Ind. Business Owner	Director	Director Peoples Bank	Vice President - Outerwar USA President - Rehab Plus Partner - Davron Santa Fe Prop.	30,498	4.77%	TPSI -N/A TPSII-N/A PB-N/A	Outerwear USA -50% Rehab Plus -50% Davron Santa Fe-50%	
David Foster Lubbock, TX 79424	Ind. Business Owner	Director	Director Peoples Bank	President - Outerwar USA Executive V. P. - Rehab Plus Partner - Davron Santa Fe Prop.	30,498	4.77%	TPSI -N/A TPSII-N/A PB-N/A	Outerwar USA-50% Rehab Plus-50% Davron Santa Fe Prop.-50%	
Walt Hagood Wolfforth, TX 79382	Farmer	Director	Director Peoples Bank	N/A	9,000	1.41%	TPSI -N/A TPSII-N/A PB-N/A		N/A
Samuel A. Hale, Jr. Lubbock, TX 79423	Doctor	Director	Director Peoples Bank	N/A	3,696	0.58%	TPSI -N/A TPSII-N/A PB-N/A		N/A
Russell Lepard Lubbock, TX 79407	Farmer	Director	Director Peoples Bank	President & Owner-Half Mile Farms, Inc President & Owner-Russell Lepard Farms President & Owner -86 Inc Partner-Halco Land Co. Partner- Lepard Family Ptn (Family Entity)	34,000	5.32%	TPSI -N/A TPSII-N/A PB-N/A	Half Mile Farms, Inc.-50% Russell Lepard Farms-100% Lepard Farm Service, Inc.-50% 86 Inc.-50% Halco Land Co.-25% Lepard Family Ptn (Family Entity)-25%	
Todd McKee Lubbock, TX 79424	Banker	President & Director	Vice Chairman/CLO & Director Peoples Bank	N/A	28,000	4.38%	TPSI -N/A TPSII-N/A PB-N/A		N/A
Larry Moore Lubbock, TX 79423 (Note: Shares include those associated with Vanita Moore's IRA)	Ind. Business Owner	Director	Director Peoples Bank	President & Owner -MoCo, Inc.	41,544	6.50%	TPSI -N/A TPSII-N/A PB-N/A	MoCo, Inc.-87%	
Jack Nelson Lubbock, TX 79401	Lawyer	Director	Director Peoples Bank	Partner - Nelson & Nelson Law Firm	26,500	4.15%	TPSI -N/A TPSII-N/A PB-N/A	Nelson & Nelson -50%	
Tim Farris Lubbock, TX 79407	Banker	EVP & Director	President/Rural Markets & Director Peoples Bank	Partner -Farris Land Partnership 44 Capital LLC Owner - oil & gas 44 AG Services, LLC - Owner- Custom Work	5,372	0.84%	TPSI -N/A TPSII-N/A PB-N/A	Farris Land Partnership-33% 44 Capital LLC -50% 44 AG Services, LLC-100%	
Sam Scheef Lubbock, TX 79424	Ind. Business Owner	Director	Director Peoples Bank	President -SMS AG Holdings President-SMS Leasing LLC President-SS Consulting LLC President-SMS AG Mgt LLC President=Scheef Capital Co., LLC Part. - Milwaukee Development Part. - RSC Development Partner - Johnson & Scheef Real Estate Partner-Leon & Scheef Real Estate	60,423	9.46%	TPSI -N/A TPSII-N/A PB-N/A	SMS AG Holdings-100% SMS Leasing LLC-100% SS Consulting LLC-100% SMS AG Mgt LLC-100% Scheef Capital Co., LLC-100% Milwaukee Development-33% RSC Development-33% Johnson & Scheef Real Estate-50% Leon & Scheef Real Estate-50%	
David Teague Lubbock, TX 79424	Accountant	Director	Director Peoples Bank	Partner - MD Investments Pres. - Crystal Devel. II Partner - Hub of the Plains Part. VI Partner - Keldav Operating Pres. - Crystal Development Corp. Partner - RSC Development Partner- Kaly GP LLC Partner-Teague GP LLC Partner-Kaly Investments LTD Partner-Teague Investments LTD Partner-Milwaukee Partners LTD	16,800	2.63%	TPSI -N/A TPSII-N/A PB-N/A	MD Investments-70% Crystal Devel. II-47% Hub of the Plains Part. VI-50% Keldav Operating-50% Crystal Development Corp.-47% RSC Development-29.78% Kaly GP LLC-100% Teague GP LLC-100% Kaly Investments LTD-100% Teague Investments LTD-100% Milwaukee Partners LTD-100%	
Jon D. Drake Lubbock, Texas 79407	Banker	EVP & Director	Sr. EVP & CFO & Director Peoples Bank	N/A	12,650	1.98%	TPSI -N/A TPSII-N/A PB-N/A		N/A
Steve Nieman Shallowater, Texas 79363	Retired	Director	Director Peoples Bank	N/A	5,096	0.80%	TPSI -N/A TPSII-N/A PB-N/A		N/A
Blake J. Boyd Slaton, Texas 79364	Banker	EVP & Director	President & Director Peoples Bank	N/A	16,500	2.58%	TPSI -N/A TPSII-N/A PB-N/A		N/A

Legend TPSI -Peoples Statutory Trust I
 TPSII- Peoples Statutory Trust II
 PB-Peoples Bank



**PEOPLES
BANK**

2016

**ANNUAL
REPORT**

P1: LETTER TO OUR
SHAREHOLDERS - LARRY ALLEN

P2-3: FINANCIAL REPORT CHARTS
& STATEMENT OF CONDITION AND
REPORT OF INCOME

P4: PEOPLES BANK OFFICERS,
DIRECTORS & BUSINESS
DEVELOPMENT BOARD MEMBERS



LARRY ALLEN
Chairman of the Board &
Chief Executive Officer

TO OUR **SHAREHOLDERS:**

John Maxwell, a noted author and speaker on Leadership says "Momentum is a leader's best friend. When you have no momentum, even the smallest tasks seem impossible. But when you have momentum on your side, the future looks bright and obstacles appear small." Our results in this report show that we had the momentum in 2015. We are working even harder to keep that momentum going in 2016 and beyond. Our leaders know and understand our vision. Peoples Bank is the "Best" place our employees can work, as you will see we have delivered great accomplishments for most every metric in 2015.

We are coming off a record year in the history of the company. We enjoy an excellent reputation in the communities we serve and are proud of our partnerships we have established. Once again, we recorded double digit growth in the 4 out of 5 areas of importance to the bank. The only reason we didn't reach the fifth one was due to our successful share buy back, which reduced capital by \$1.1 million. Still, this helped us achieve a return on equity (ROE) of 10.73%. Not bad when compared to the stock market's performance in 2015!

	2015	% INCREASE
NET INCOME	\$4.0 million	20.76
LOANS	\$305.5 million	12.08
ASSETS	\$399.1 million	10.82
DEPOSITS	\$358.5 million	15.72
CAPITAL	\$36.1 million	8.33

Net income increased in 2015 due to strong loan demand from crop producers and real estate loans, aided by fee income from mortgage loans and new checking account programs. Peoples Bank achieved in the top quartile of Lubbock area banks regarding total return on assets, net interest margin and other profitability metrics in 2015. We also reached a new record for total assets in the fall at \$419 million, due to record loan growth, and ended the year just shy of \$400 million. Total deposits saw a similar increase as we opened up over 1,200 new checking account relationships. Peoples Bank remains the 7th largest institution in the Lubbock market by deposit size. Our shareholder equity reflected continued retention of high quality earnings to position us for future growth. We successfully monetized \$1.1 million of shareholder stock, which not only benefited those long-time holders but also increased the value to remaining shareholders. As mentioned above, our profitability, resulted in a return on equity of 10.73%, well above average for Lubbock area banks. All of this led to an increase of approximately \$11 in our share price as the minority share value is \$65 as of 12/31/15. Peoples Bank is a "well capitalized" financial institution with Capital ratios well exceeding regulatory minimums.

When we look back on all of these accomplishments, we can tell you your company has achieved success in most every endeavor we participated in 2015. More importantly, we had fun and kept our focus on family, faith and communities as our foundation for all that we accomplished. Wow, what a year!

We appreciate you and your continued support of our efforts. May God Bless you in 2016!

Best regards,

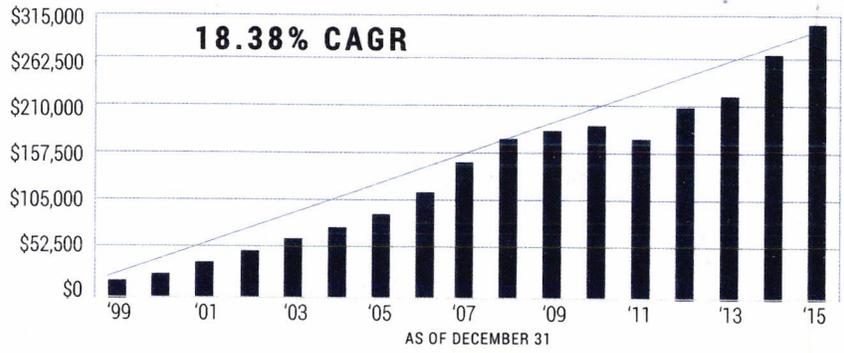
Larry C. Allen

Chairman of the Board & Chief Executive Officer

TOTAL LOANS

DATE	GROSS LOAN	GROWTH
12/31/99	\$17,342	
12/31/00	\$31,076	44.19%
12/31/01	\$42,261	26.47%
12/31/02	\$55,115	23.32%
12/31/03	\$68,272	19.27%
12/31/04	\$79,181	13.78%
12/31/05	\$96,426	17.88%
12/31/06	\$119,571	19.36%
12/31/07	\$151,128	20.88%
12/31/08	\$177,381	14.80%
12/31/09	\$189,358	6.33%
12/31/10	\$189,485	0.07%
12/31/11	\$180,380	-5.05%

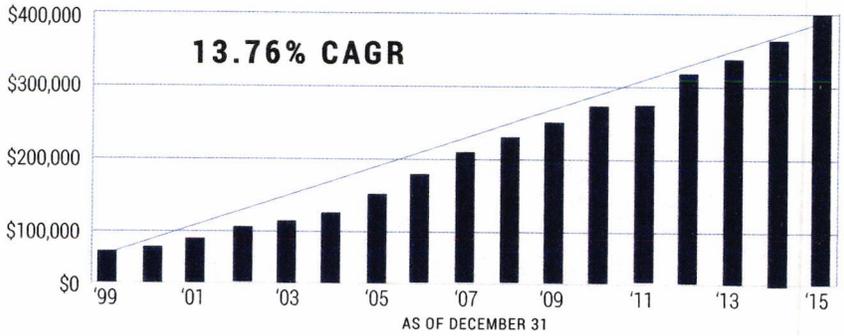
DATE	GROSS LOAN	GROWTH
12/31/12	\$214,517	15.91%
12/31/13	\$226,849	5.44%
12/31/14	\$272,588	20.16%
12/31/15	\$305,511	12.08%



TOTAL ASSETS

DATE	TOTAL ASSETS	GROWTH
12/31/99	\$44,576	
12/31/00	\$54,222	17.79%
12/31/01	\$64,297	15.67%
12/31/02	\$81,044	20.66%
12/31/03	\$92,614	12.49%
12/31/04	\$103,416	10.45%
12/31/05	\$131,389	21.29%
12/31/06	\$162,188	18.99%
12/31/07	\$193,258	16.08%
12/31/08	\$217,568	11.17%
12/31/09	\$237,586	8.43%
12/31/10	\$262,601	9.53%
12/31/11	\$264,054	0.55%

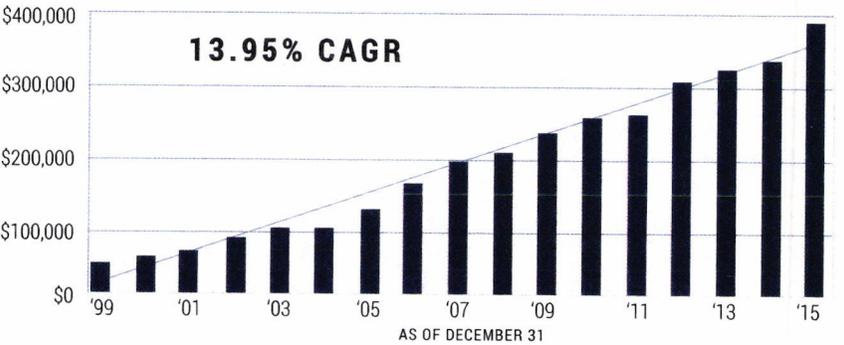
DATE	TOTAL ASSETS	GROWTH
12/31/12	\$310,631	14.99%
12/31/13	\$331,676	6.35%
12/31/14	\$360,084	8.56%
12/31/15	\$399,054	10.82%



DEPOSITS

DATE	TOTAL DEPOSITS	GROWTH
12/31/99	\$38,955	
12/31/00	\$48,361	19.45%
12/31/01	\$56,127	13.84%
12/31/02	\$70,243	20.10%
12/31/03	\$80,965	13.24%
12/31/04	\$85,916	5.76%
12/31/05	\$113,022	23.98%
12/31/06	\$143,875	21.44%
12/31/07	\$172,839	16.76%
12/31/08	\$187,214	7.68%
12/31/09	\$212,494	11.90%
12/31/10	\$236,163	10.02%
12/31/11	\$236,067	-0.04%

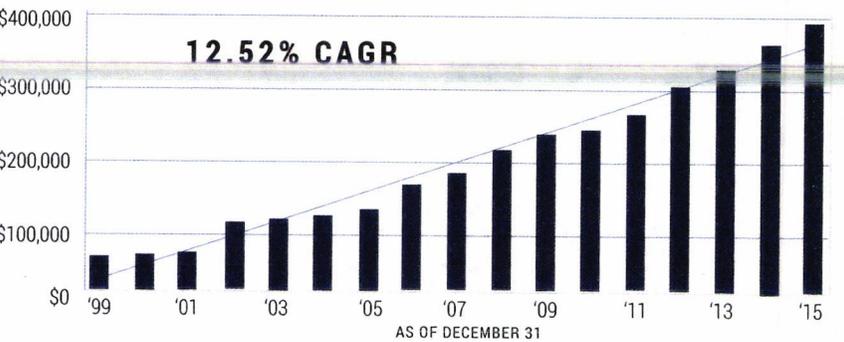
DATE	TOTAL DEPOSITS	GROWTH
12/31/12	\$279,043	15.40%
12/31/13	\$298,032	6.37%
12/31/14	\$309,772	3.94%
12/31/15	\$358,468	15.72%



TOTAL CAPITAL

DATE	TOTAL CAPITAL	GROWTH
12/31/99	\$5,261	
12/31/00	\$5,339	1.46%
12/31/01	\$5,881	9.22%
12/31/02	\$10,111	41.84%
12/31/03	\$10,793	6.32%
12/31/04	\$11,587	6.85%
12/31/05	\$12,321	5.96%
12/31/06	\$15,797	22.00%
12/31/07	\$17,601	10.25%
12/31/08	\$20,768	15.25%
12/31/09	\$22,257	6.69%
12/31/10	\$23,941	7.03%
12/31/11	\$26,008	7.95%

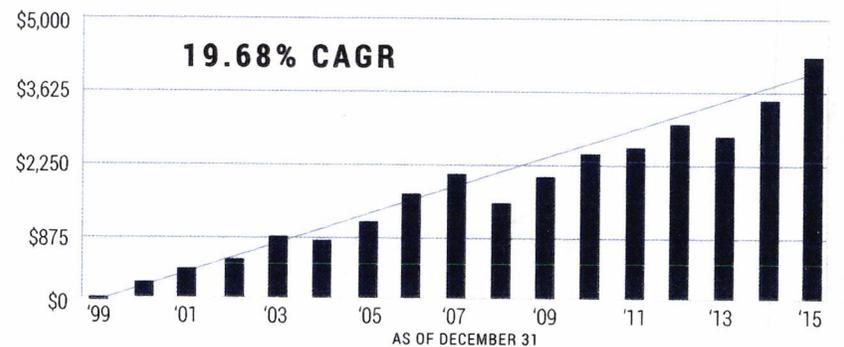
DATE	TOTAL CAPITAL	GROWTH
12/31/12	\$30,012	13.34%
12/31/13	\$32,291	7.06%
12/31/14	\$36,095	20.27%
12/31/15	\$39,100	8.33%



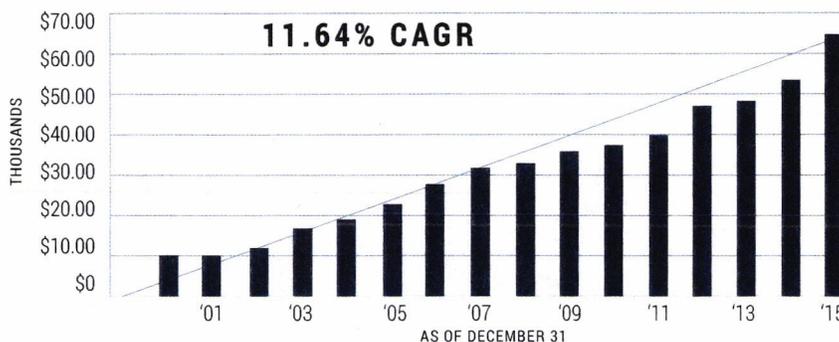
NET INCOME

DATE	NET INCOME	GROWTH
12/31/99	-\$36	
12/31/00	\$189	NM
12/31/01	\$416	120.11%
12/31/02	\$609	46.39%
12/31/03	\$931	52.87%
12/31/04	\$871	-6.44%
12/31/05	\$1,143	31.23%
12/31/06	\$1,594	39.46%
12/31/07	\$1,954	22.58%
12/31/08	\$1,403	-28.20%
12/31/09	\$1,827	30.22%
12/31/10	\$2,163	18.39%
12/31/11	\$2,295	6.10%

DATE	NET INCOME	GROWTH
12/31/12	\$2,817	22.75%
12/31/13	\$2,725	-3.27%
12/31/14	\$3,319	21.80%
12/31/15	\$4,008	20.76%



DATE	STOCK PRICE	GROWTH	DATE	STOCK PRICE	GROWTH
12/31/99	\$ 10.00		12/31/12	\$ 46.50	12.90%
12/31/00	\$ 10.00	0.00%	12/31/13	\$ 48.50	4.12%
12/31/01	\$ 10.00	0.00%	12/31/14	\$ 54.00	10.19%
12/31/02	\$ 11.45	12.66%	12/31/15	\$ 65.00	16.92%
12/31/03	\$ 16.91	32.29%			
12/31/04	\$ 19.00	11.00%			
12/31/05	\$ 22.01	13.68%			
12/31/06	\$ 27.73	20.63%			
12/31/07	\$ 31.00	10.55%			
12/31/08	\$ 32.66	5.08%			
12/31/09	\$ 35.00	6.69%			
12/31/10	\$ 38.00	7.89%			
12/31/11	\$ 40.50	6.17%			



STATEMENT OF CONDITION

AT THE CLOSE OF BUSINESS DECEMBER 31, 2015

ASSETS (DOLLAR AMOUNTS IN THOUSANDS)

CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	10,057
INTEREST-BEARING BALANCES	2,418
SECURITIES:	
SECURITIES	50,575
FEDERAL FUNDS SOLD	11,050
LOANS	305,317
LESS: ALLOWANCE FOR LOAN LOSSES	2,625
LOANS, NET OF ALLOWANCE FOR LOAN LOSSES	302,692
PREMISES AND FIXED ASSETS	13,291
OTHER ASSETS	10,138
TOTAL ASSETS	400,221

LIABILITIES

DEPOSITS IN DOMESTIC OFFICES	359,391
OTHER LIABILITIES	1,876
TOTAL LIABILITIES	361,267

EQUITY CAPITAL

COMMON STOCK	1,000
SURPLUS	16,527
RETAINED EARNINGS	20,908
NET UNREALIZED GAIN/(LOSS) ON SECURITIES	519
TOTAL EQUITY CAPITAL	38,954
TOTAL LIABILITIES AND EQUITY CAPITAL	400,221

REPORT OF INCOME

AT THE CLOSE OF BUSINESS DECEMBER 31, 2015

DOLLAR AMOUNTS IN THOUSANDS

	2014	2015
INTEREST INCOME:		
TOTAL INTEREST AND FEE INCOME ON LOANS	13,480	15,263
INCOME FROM LEASE FINANCING RECEIVABLES	254	260
INTEREST INCOME ON BALANCES ON DUE FROM DEPOSITORY INSTITUTIONS	92	19
INTEREST AND DIVIDEND INCOME ON SECURITIES	1,242	1,116
INTEREST INCOME ON FEDERAL FUNDS SOLD AND SECURITIES PURCHASED TO RESELL	20	17
OTHER INTEREST INCOME	1	46
TOTAL INTEREST INCOME	15,089	16,721
INTEREST EXPENSE		
INTEREST ON DEPOSITS:	901	1,108
INTEREST ON TRADING LIABILITIES OR OTHER BORROWED MONEY	41	22
TOTAL INTEREST EXPENSE	942	1,130
NET INTEREST INCOME	14,147	15,591
PROVISION FOR LOAN AND LEASE LOSSES	387	440
NON-INTEREST INCOME	3,078	3,775
REALIZED GAINS (LOSSES) ON AVAILABLE FOR SALE SECURITIES	27	-
NON-INTEREST EXPENSE	12,019	13,043
INCOME (LOSS) BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS	4,846	5,883
APPLICABLE INCOME TAXES	1,527	1,875
NET INCOME (LOSS) ATTRIBUTABLE TO BANK	3,319	4,008

OFFICERS

LARRY C. ALLEN - *CHAIRMAN, CEO*
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