

## 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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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, top-tier savings and loan holding companies, and U.S. intermediate 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

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

**December 31, 2016**

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

First Bank Lubbock Bancshares, Inc.

Legal Title of Holding Company

9816 Slide Road

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

Lubbock

TX

79424

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Kelsey McGee

SVP/Accounting Manager

Name

Title

806-788-2833

Area Code / Phone Number / Extension

806-788-0699

Area Code / FAX Number

kelsey.mcgee@firstbanktexas.com

E-mail Address

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

I, Barry Orr

Name of the Holding Company Director and Official

CEO, Chairman

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.

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.

Signature of Holding Company Director and Official

Date of Signature

8/2/17

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. \_\_\_\_\_

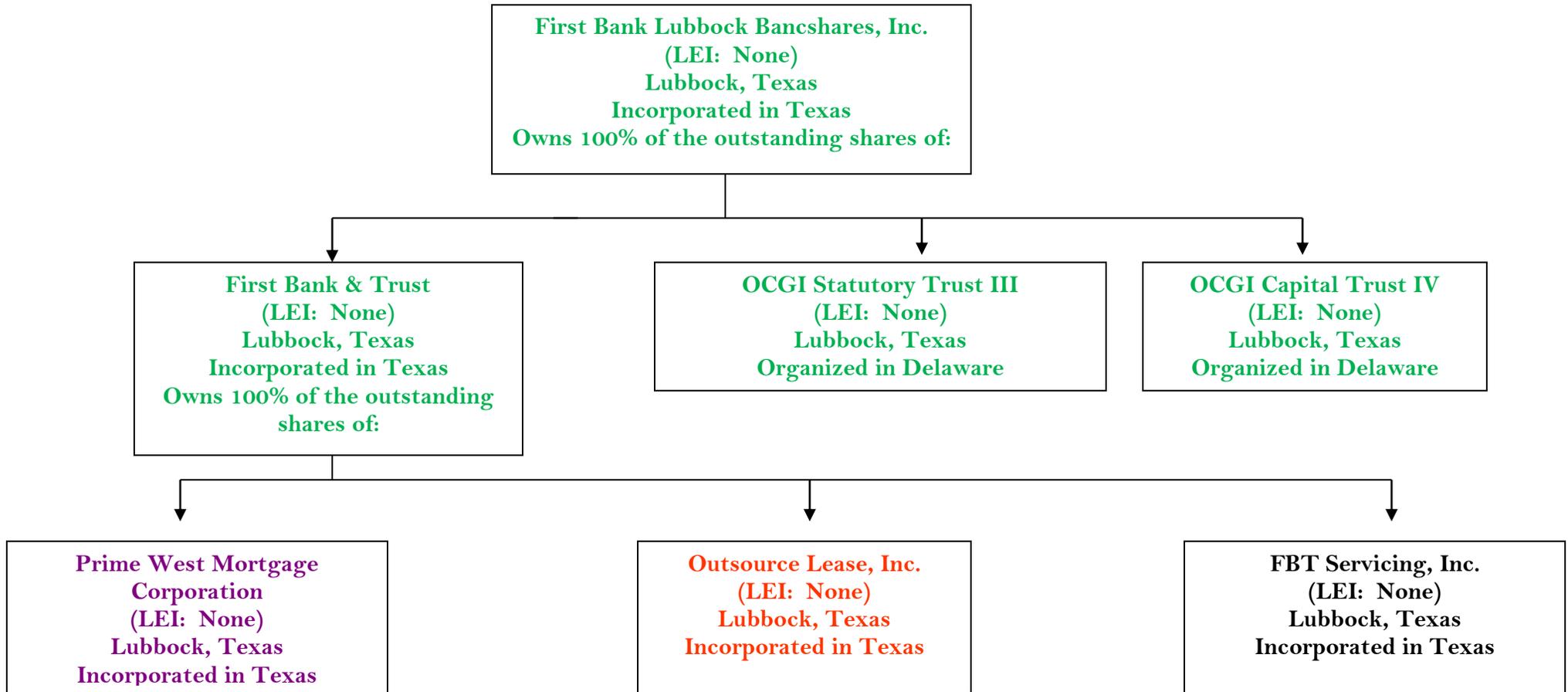
Is confidential treatment requested for any portion of this report submission? .....	0=No	1=Yes	0
In accordance with the General Instructions for this report (check only one),			
1. a letter justifying this request is being provided along with the report .....			
2. a letter justifying this request has been provided separately.....			
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."			

## For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p>	<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p>
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**REPORT ITEM 2. a**  
**FIRST BANK LUBBOCK BANCSHARES, INC.**  
**ORGANIZATIONAL CHART**  
**AS OF DECEMBER 31, 2016**



Results: A list of branches for your holding company: **FIRST BANK LUBBOCK BANCSHARES, INC. (2410854) of LUBBOCK, TX.**

The data are as of **12/31/2016**. Data reflects information that was received and processed through **01/10/2017**.

**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)	294564	FIRST BANK & TRUST	9816 SLIDE ROAD	LUBBOCK	TX	79424-5781	LUBBOCK	UNITED STATES	Not Required	Not Required	FIRST BANK & TRUST	294564	
OK		Full Service	680952	COLORADO CITY BRANCH	2225 HICKORY	COLORADO CITY	TX	79512	MITCHELL	UNITED STATES	Not Required	Not Required	FIRST BANK & TRUST	294564	
OK		Full Service	3614891	INDIANA AVENUE BRANCH	7806 INDIANA AVENUE	LUBBOCK	TX	79423	LUBBOCK	UNITED STATES	Not Required	Not Required	FIRST BANK & TRUST	294564	
OK		Full Service	3515710	MIDCITY BRANCH	3405 22ND STREET	LUBBOCK	TX	79410	LUBBOCK	UNITED STATES	364935	3	FIRST BANK & TRUST	294564	
OK		Full Service	4802994	WEST BRANCH	6501 19TH STREET	LUBBOCK	TX	79416	LUBBOCK	UNITED STATES	Not Required	Not Required	FIRST BANK & TRUST	294564	
OK		Full Service	959779	SNYDER BRANCH	4500 COLLEGE AVE	SNYDER	TX	79549	SCURRY	UNITED STATES	Not Required	Not Required	FIRST BANK & TRUST	294564	
OK		Full Service	2890607	TAHOKA BRANCH	1910 LOCKWOOD	TAHOKA	TX	79373	LYNN	UNITED STATES	231773	4	FIRST BANK & TRUST	294564	
OK		Full Service	438265	WILSON BRANCH	2000 GREEN AVENUE	WILSON	TX	79381	LYNN	UNITED STATES	465454	5	FIRST BANK & TRUST	294564	

Form FR Y-6

First Bank Lubbock Bancshares, Inc.  
Lubbock, Texas  
Fiscal Year Ending December 31, 2016

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2016			Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2016		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Barry Orr Lubbock, Texas USA	USA	80,000 7.44%	NONE		
Nancy Scholz Lubbock, Texas USA	USA	58,000 5.39%			

**FORM FR Y-6**  
**FIRST BANK LUBBOCK BANCSHARES, INC.**  
**LUBBOCK, TEXAS**  
**MONTH ENDING MAY 31, 2017**

*Report Item 4: Insiders*  
*(1), (2), (3)(a) (b)(c) and (4)(a)(b)(c)*

(1) NAMES & ADDRESSES (CITY, STATE, COUNTRY)	(2) PRINCIPAL OCCUPATION IF OTHER THAN W/ BHC	(3)(a) TITLE & POSITION W/ BHC	(3)(b) TITLE & POSITION W/ SUBSIDIARIES (INCLUDE NAME OF SUBS)	(3)(c) TITLE OR POSITION W/ OTHER BUSINESSES (INCLUDE NAMES OF OTHER BUSINESSES)	(4)(a) % OF VOTING SH IN BHC	(4) (c) % OF VOTING SH >25% OF OTHER BUSINESSES
DREW ANDERSON LUBBOCK, TEXAS USA	BANKER	FBLB - ADVISORY DIRECTOR	FBT - ADVISORY DIRECTOR, EVP CLO PWMC - ADVISORY DIRECTOR OLI - ADVISORY DIRECTOR FBT SERVICING - ADVISORY DIRECTOR	ANDERSON 3-C - OWNER TWDA INVESTMENTS - PARTNER NEWK'S RESTAURANT - INVESTOR	0.76%	ANDERSON 3-C - 100% TWDA INVESTMENTS - 50%
BARRY BROWN LUBBOCK, TEXAS USA	MASTER ELECTRICIAN & CONTRACTOR	FBLB - DIRECTOR	FBT - DIRECTOR PWMC - DIRECTOR OLI - DIRECTOR FBT SERVICING - DIRECTOR	ACME ELECTRIC-OWNER ADAMS-BROWN REALTY-OWNER COOPER BROOKE HEIGHTS, INC.-OWNER COOPER BROOKE HEIGHTS II - OWNER	4.95%	ACME ELECTRIC - 46% ADAMS-BROWN REALTY - 50% COOPER BROOKE HEIGHTS, INC. - 25% COOPER BROOKE HEIGHTS II - 33.33%
DUNCAN BURKHOLDER LUBBOCK, TEXAS USA	MULTIPLE GROUP PRIVATE	FBLB - DIRECTOR	FBT - DIRECTOR PWMC - DIRECTOR OLI - DIRECTOR FBT SERVICING - DIRECTOR	AUSTIN MEDICAL-OWNER WELL HELL-OWNER SCOTT LABORATORY-ROYALTY DIEZ-QUATRO - OWNER	2.37%	WELL HELL - 100% DIEZ-QUATRO - 50%
ABEL CASTRO LUBBOCK, TEXAS USA	BANKER	FBLB - ADVISORY DIRECTOR, ASST. SECRETARY, ASST. TREASURER	FBT-ADVISORY DIRECTOR, EVP/CIO, ASST. SECRETARY, ASST. TREASURER PWMC - ADVISORY DIRECTOR OLI - ADVISORY DIRECTOR, ASST. SECRETARY, ASST. TREASURER FBT SERVICING - ADVISORY DIRECTOR, ASST. SECRETARY, ASST. TREASURER	N/A	0.69%	N/A
BILL DETOURNILLON LUBBOCK, TEXAS USA	FINANCIAL SERVICES	FBLB - DIRECTOR	FBT - DIRECTOR PWMC - DIRECTOR, PRESIDENT OLI - DIRECTOR FBT SERVICING - DIRECTOR	N/A	1.13%	N/A
GREG GARLAND LUBBOCK, TEXAS USA	BANKER	FBLB - DIRECTOR & EVP	FBT - DIRECTOR, PRESIDENT PWMC - DIRECTOR OLI - DIRECTOR, PRESIDENT FBT SERVICING - DIRECTOR, PRESIDENT	N/A	1.23%	N/A
RICKY GREEN LUBBOCK, TEXAS USA	RESTAURANTER	FBLB - DIRECTOR	FBT - DIRECTOR PWMC - DIRECTOR OLI - DIRECTOR FBT SERVICING - DIRECTOR	GREEN HPD, INC.-PRESIDENT IRON HORSE LIMITED PARTNERSHIP-PARTNER RTR INVESTMENTS-OWNER	3.62%	GREEN HPD, INC. - 100% RTR INVESTMENTS - 33%
J.W. HOLT LUBBOCK, TEXAS USA	RETIRED BANK REGULATOR	FBLB - DIRECTOR	FBT - DIRECTOR PWMC - DIRECTOR OLI - DIRECTOR FBT SERVICING - DIRECTOR	N/A	0.05%	N/A
KEN LACKEY LUBBOCK, TEXAS USA	R/E APPRAISALS	FBLB - DIRECTOR	FBT - ADVISORY DIRECTOR PWMC - ADVISORY DIRECTOR OLI - ADVISORY DIRECTOR FBT SERVICING - ADVISORY DIRECTOR	PLAYA CONSTRUCTION-MANAGER LACKEY APPRAISAL CO-OWNER	1.09%	PLAYA CONSTRUCTION - 100% LACKEY APPRAISAL CO - 100%

**FORM FR Y-6**  
**FIRST BANK LUBBOCK BANCSHARES, INC.**  
**LUBBOCK, TEXAS**  
**MONTH ENDING MAY 31, 2017**

*Report Item 4: Insiders*  
*(1), (2), (3)(a) (b)(c) and (4)(a)(b)(c)*

(1) NAMES & ADDRESSES (CITY, STATE, COUNTRY)	(2) PRINCIPAL OCCUPATION IF OTHER THAN W/ BHC	(3)(a) TITLE & POSITION W/ BHC	(3)(b) TITLE & POSITION W/ SUBSIDIARIES (INCLUDE NAME OF SUBS)	(3)(c) TITLE OR POSITION W/ OTHER BUSINESSES (INCLUDE NAMES OF OTHER BUSINESSES)	(4)(a) % OF VOTING SH IN BHC	(4) (c) % OF VOTING SH >25% OF OTHER BUSINESSES
BARRY ORR LUBBOCK, TEXAS USA	BANKER	FBLB - DIRECTOR, CHAIRMAN, & PRESIDENT	FBT - DIRECTOR, CEO, CHAIRMAN PWMC - DIRECTOR, CHAIRMAN OLI - DIRECTOR, CEO FBT SERVICING - DIRECTOR, CEO	TREZE PROPERTIES, LLC - SHAREHOLDER OLIVIA PROPERTIES, LLP - PARTNER LUBBOCK U RENTALS, LLC - PARTNER 10 TO WIN, LLC - SHAREHOLDER PURPLE TIE LIMO - SHAREHOLDER	7.43%	TREZE PROPERTIES, LLC - 16.6% OLIVIA PROPERTIES, LLP - 50% LUBBOCK U RENTALS, LLC - 33% 10 TO WIN, LLC - 12.50% PURPLE TIE LIMO - 5%
BRUCE ORR SOUTHLAKE, TEXAS USA	LEASE FINANCING	FBLB - DIRECTOR	FBT - DIRECTOR PWMC - DIRECTOR OLI - DIRECTOR FBT SERVICING - DIRECTOR	COMMUNITY PARTNERS FUNDING, INC.-PRESIDENT DBI VENTURES, INC.-VICE PRESIDENT FEFCO, LLC - PARTNER	3.19%	COMMUNITY PARTNERS FUNDING, INC. - 45% DBI VENTURES, INC. - 35% FEFCO, LLC - 50%
RON ROGERS LUBBOCK, TEXAS USA	FINANCIAL SERVICES	FBLB - DIRECTOR	FBT - DIRECTOR PWMC - DIRECTOR, COO OLI - DIRECTOR FBT SERVICING - DIRECTOR	N/A	0.99%	N/A
GARY ROTHWELL LUBBOCK, TEXAS USA	RE INVESTMENTS	FBLB - DIRECTOR	FBT - DIRECTOR PWMC - DIRECTOR OLI - DIRECTOR FBT SERVICING - DIRECTOR	GARY ROTHWELL INC. - PRESIDENT 3R ROTHWELL RANCH, LTD - LIMITED PARTNER	2.37%	GARY ROTHWELL INC. - 48.5% 3R ROTHWELL RANCH, LTD - 40.39%
DENISE THOMAS LUBBOCK, TEXAS USA	BANKER	FBLB - ADVISORY DIRECTOR, EVP & TREASURER	FBT - ADVISORY DIRECTOR, EVP CFO, SECRETARY & TREASURER PWMC - ADVISORY DIRECTOR OLI - ADVISORY DIRECTOR, EVP CFO, SECRETARY & TREASURER FBT SERVICING - ADVISORY DIRECTOR, EVP CFO, SECRETARY & TREASURER	N/A	0.29%	N/A
TIM WHITE LUBBOCK, TEXAS USA	BANKER	FBLB - ADVISORY DIRECTOR	FBT - ADVISORY DIRECTOR, EVP CCO PWMC - ADVISORY DIRECTOR FPHI- DIRECTOR, PRESIDENT FBT SERVICING - ADVISORY DIRECTOR	UNDER THE BUS, LLC - MANAGING MEMBER TWDA, LLC - MANAGING MEMBER	0.90%	UNDER THE BUS, LLC - 33.3% TWDA, LLC - 50%
JAMES YOUNG LUBBOCK, TEXAS USA	FOOD SERVICES	FBLB - DIRECTOR	FBT - DIRECTOR PWMC - DIRECTOR OLI - DIRECTOR FBT SERVICING - DIRECTOR	FOOD CONCEPTS - CEO ABUELO'S INTERNATIONAL - CEO	4.34%	FOOD CONCEPTS - 40% ABUELO'S INTERNATIONAL - 40%



# ANNUAL REPORT

2016



## A MESSAGE FOR OUR SHAREHOLDERS



2016 was another record high in earnings and growth. The last five years' trend for FirstBank Lubbock Bancshares, Inc. and its subsidiaries, FirstBank & Trust and PrimeWest Mortgage, has been nothing short of amazing. It is with pride that we report the following results:

- Earnings at FirstBank & Trust — \$16.7 Million
- Return on Equity to our Shareholders — 24%
- Asset growth of \$51 Million (6%) to \$872 Million
- Deposit growth of \$78 Million (11%) to \$774 Million
- Loan growth of \$64 Million (11%) to \$633 Million

2016 was a special year in many ways. FirstBank celebrated its 20th Anniversary and rolled out the red carpet for our customers in every

market. Our annual customer and employee events took on the twenty year theme and culminated with a customer appreciation celebration that spanned two city blocks at our 98th and Slide location. In June, FirstBank & Trust was named fastest growing community bank in Texas for the past twenty years by the Independent Community Bankers of America. A humbling achievement and timely correlation to our anniversary.

Today, thanks to you, we are serving the needs of customers throughout Lubbock and nine communities across West Texas. Technology advances have made our products and services available to customers everywhere from the convenience of a computer, tablet, or smart phone. I continue to be impressed with the outstanding service driven culture consistently displayed by our team at every level. From CashBack Checking rewards, to commercial partnerships, to home mortgages, our focus is to deliver the best products and customer service, every time. In addition, we are fortunate to be able to give back to the communities we serve. Our amazing team helped raise more money for people in need than any other year in the history of this organization.

PrimeWest Mortgage continued to be in lock step with a fast paced housing market. In 2016, PrimeWest helped 2,391 individuals and families purchase

or refinance homes. In addition, PrimeWest continued to make a significant contribution to our earnings in 2016. As the leading mortgage company in Lubbock, you will see PrimeWest stay on the cutting edge of home lending in 2017 and beyond.

2016 was a year focused on organic growth as we settled into our expansions from 2014 and 2015. We grew over \$51 million in assets within our current infrastructure. We also believe additional organic growth will be supported by our current facilities well beyond \$1 billion in assets.

2016 set a pace that has given us a great start in 2017. I hope you will take time to review our annual report and see firsthand how our team, our culture, and you, have made FirstBank & Trust the "Best Bank" in West Texas.

A handwritten signature in blue ink that reads "Barry Orr". The signature is fluid and cursive, with the first name being the most prominent.

Barry Orr  
CHAIRMAN/CEO

## ORGANIZATIONAL CHART

### FIRSTBANK LUBBOCK BANCSHARES, INC.

9816 Slide Rd. | Lubbock, TX 79424

*Owns 100% of the outstanding shares of:*

### FIRSTBANK & TRUST

#### CENTRE

9816 Slide Rd.  
Lubbock, TX 79424

#### MIDCITY

3405 22<sup>nd</sup> St.  
Lubbock, TX 79410

#### SOUTH

7806 Indiana Ave.  
Lubbock, TX 79423

#### WEST

6501 19<sup>th</sup> St.  
Lubbock, TX 79407

#### COLORADO CITY

2225 Hickory St.  
Colorado City, TX 79512

#### SNYDER

4500 College Ave.  
Snyder, TX 79549

#### TAHOKA

1910 Lockwood  
Tahoka, TX 79373

#### WILSON

2000 Green Ave.  
Wilson, TX 79381

#### WEALTH MANAGEMENT

9816 Slide Rd.  
Lubbock, TX 79424

### PRIMEWEST MORTGAGE CORPORATION

*Wholly owned subsidiary of FirstBank & Trust*

#### LUBBOCK

7806 Indiana Ave.  
Lubbock, TX 79423

9826 Slide Road, Suite 100  
Lubbock, TX 79424

#### DECATUR

203 W. Walnut, Suite 101  
Decatur, TX 76234

#### MIDLAND

5109 W. Wadley, Suite 106  
Midland, TX 79707

#### WAXAHACHIE

1568 N. Hwy 77, Suite 100  
Waxahachie, TX 75165

#### WICHITA FALLS

One Eureka Circle  
Wichita Falls, Texas 76308

FIRSTBANKTEXAS.COM

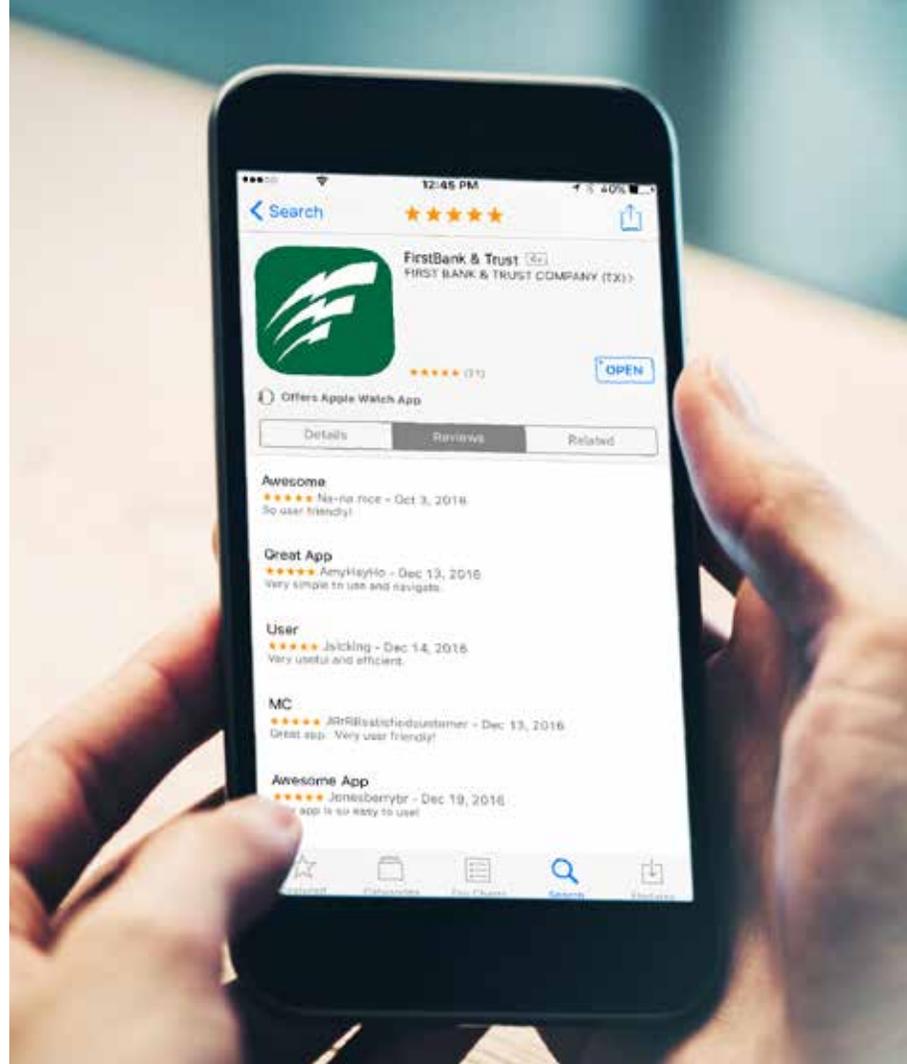
PRIMEWESTCORP.COM



# FIVE STAR APP RATING

GET THESE  
**FREE MOBILE BENEFITS!**

Text Banking • BillPay • Transfer Funds  
Check Balances • Deposit Checks • Purchase Rewards™



## FB&T BOARD OF DIRECTORS

**Barry Orr**  
*Chairman & CEO,  
FirstBank & Trust*

**Greg Garland**  
*President, FirstBank & Trust*

**Drew Anderson\***  
*EVP, Chief Lending Officer,  
FirstBank & Trust*

**Barry Brown**  
*Acme Electric, Inc.*

**Duncan Burkholder, MD**  
*Physician*

**Abel Castro\***  
*EVP, Business Development  
Officer, FirstBank & Trust*

**Bill deTournillon**  
*President, PrimeWest Mortgage*

**Ricky Green**  
*Investments*

**J.W. Holt**  
*Retired, Texas Department  
of Banking*

**Ken Lackey**  
*Ken Lackey Appraisal Co.*

**R. Bruce Orr**  
*Community Funding Partners*

**Ron Rogers**  
*COO, PrimeWest Mortgage*

**Gary Rothwell**  
*Rothwell Homes*

**Denise Thomas, CPA\***  
*EVP, Chief Financial Officer,  
FirstBank & Trust*

**Tim White\***  
*EVP, Chief Credit Officer,  
FirstBank & Trust*

**James C. Young**  
*Food Concepts International, Inc.*

*\*Advisory Director*

## FIRSTBANK & TRUST OFFICERS

**Barry Orr**  
*Chairman & CEO*

**Greg Garland**  
*President*

**Abel Castro**  
*EVP, Business  
Development Officer*

**Drew Anderson**  
*EVP, Chief Lending Officer*

**Denise Thomas, CPA**  
*EVP, Chief Financial  
Officer*

**Tim White**  
*EVP, Chief Credit Officer*

**Bill Waller**  
*EVP, Chief Operations  
Officer*

**Hana Robertson**  
*EVP, Chief Deposit  
Officer & Director of  
Special Projects*

**Jeff Jaynes**  
*EVP, Wealth  
Management*

**Mark Waldrip**  
*SVP, Area President,  
Mitchell & Scurry Counties*

**April Gross**  
*SVP, Loan Ops. Manager*

**Benji Snead**  
*SVP, Chief Marketing  
Officer*

**Brent Beesinger**  
*SVP, Controller*

**Casey Lewis**  
*SVP, Chief Compliance  
Officer*

**Cheryl Brown, CPA**  
*SVP, Internal Audit*

**Chuck Senter**  
*SVP, Area President,  
Ag. Lending*

**Jared Townsend**  
*SVP, Branch President,  
South*

**John Robinson**  
*SVP, Branch President,  
MidCity*

**Kelsey McGee**  
*SVP, Accounting Manager*

**Marilyn Dixon**  
*SVP, Executive Assistant*

**Mitch Watson**  
*SVP, Business Solutions  
and Treasury  
Management*

**Stephen Quisenberry**  
*SVP, Chief Technology  
Officer*

**Vickie Bennett**  
*SVP, Human Resources*

**Alex Orr**  
*VP, Loan Officer*

**Brandon Tidwell**  
*VP, IT Manager*

**Brett Holloway**  
*VP, Branch Manager,  
West*

**Brettny Jones**  
*VP, Director of Personal  
Banking*

**Colton Glasscock**  
*VP, Loan Officer*

**Dianne Clifton**  
*VP, Executive Assistant*

**Johnnie Field**  
*VP, Lending Assistant*

**Josh Slater**  
*VP, Loan Review Officer*

**Megan Moran**  
*VP, Executive Assistant*

**Melissa Raney**  
*VP, Lending Assistant*

**Molly Hall**  
*VP, Director of Deposit  
Services*

**Sareesa Proctor**  
*VP, Personal Banker*

**Sharon Isham**  
*VP, Branch President,  
Wilson*

**Stephanie Mason**  
*VP, Special Assets Officer*

**Beverly McBeath**  
*AVP, Marketing Director*

**Bubba Jennings**  
*AVP, Branch Manager,  
South*

**Clayton Ratterree**  
*AVP, Senior Credit Analyst*

**Clint Lehnen**  
*AVP, Operations*

**Grant McMillan**  
*AVP, Loan Officer*

**Jason Johnston**  
*AVP, Solutions for  
Business*

**Kim Bennett**  
*AVP, Lending Assistant*

**Kim Overton**  
*AVP, Deposit Operations  
Specialist*

**Lacie Dillard**  
*AVP, Deposit Operations  
Manager*

**Lynette Bonham**  
*AVP, Lending Assistant*

**Mary Jones**  
*AVP, Loan Ops Assistant  
Manager*

**Pam Hartsfield**  
*AVP, Personal Banker*

**Rebecca Ussery**  
*AVP, Credit Card  
Coordinator*

**Shawn Stults**  
*AVP, Wealth Management*

**Starla Casares**  
*AVP, Personal Banker*

**Jared Wilkerson**  
*Loan Officer*

**Amanda Locke**  
*Banking Officer,  
BSA Officer*

**Anita Ritter**  
*Banking Officer*

**Belia Romero**  
*Banking Officer*

**Bill Murray**  
*Banking Officer*

**Cameron Lambo**  
*Banking Officer*

**Cara Henderson**  
*Banking Officer*

**Cassandra Hensley**  
*Banking Officer*

**Chasitie Seaton**  
*Banking Officer*

**E'lise Vest**  
*Banking Officer*

**Hannah Baird**  
*Banking Officer*

**Heather Crawford**  
*Banking Officer*

**Jana Puryear**  
*Banking Officer*

**Janie Davila**  
*Banking Officer,  
Branch Manager,  
Colorado City*

**Jennifer Clark**  
*Banking Officer*

**Judy Gandy**  
*Banking Officer*

**Karen Givan**  
*Banking Officer*

**Karen Stewart**  
*Banking Officer*

**Keri Goad**  
*Banking Officer*

**Laura Honnol**  
*Banking Officer*

**Marcie Navarro**  
*Banking Officer*

**Maria Marquez**  
*Banking Officer*

**Miranda Landin**  
*Banking Officer*

**My Linda Garcia**  
*Banking Officer*

**Norma Trevino**  
*Banking Officer*

**Pam Campbell**  
*Banking Officer*

**Sarah Barnhill**  
*Banking Officer*

**Sarah Cypert**  
*Banking Officer*

**Sheryl Callaway**  
*Banking Officer*

**Tabitha Frager**  
*Banking Officer*

**Trent Lee**  
*Banking Officer*

**Bill deTournillon**  
*President*

**Allyn Piland**  
*Executive Vice President*

**Ron Rogers**  
*Chief Operations Officer*

**Phebe Ellis-Roach**  
*SVP, Mortgage Loan  
Officer*

**Tracy McAlister**  
*SVP, Quality Control  
Manager*

**Jeff Sicking**  
*SVP, Mortgage Loan  
Officer*

**Adrienne Rendon**  
*VP, Mortgage Loan  
Officer*

**Andrea Spencer-Holt**  
*VP, Mortgage Loan  
Officer*

**Casey Taylor**  
*VP, Mortgage Loan  
Officer*

**Diana Hunt**  
*VP, Branch President,  
Wichita Falls*

**Dwainna Wulfjen**  
*VP, Operations*

**Jack Bibb**  
*VP, Mortgage Loan  
Officer*

**Jerry Hernandez**  
*VP, Closing Manager*

**Jessica Snead**  
*VP, Customer  
Experience Manager*

**Leanna Harris**  
*VP, Mortgage Loan  
Officer*

**Melissa Wicker**  
*VP, Branch President,  
Midland*

**Tammi Wood**  
*VP, Mortgage Loan  
Officer*

**Tom Bartosh**  
*VP, Branch President,  
Waxahachie*

**Amy Hodges**  
*AVP, Marketing Director*

**Anita McCrohan**  
*AVP, Assistant Loan  
Officer*

**Brittany Rangel**  
*AVP, Assistant Loan  
Officer*

**Cole Klinkebiel**  
*AVP, Quality Control*

**Kelci Walthall**  
*AVP, Servicing Manager*

**Kreg Kyle**  
*AVP, Assistant Servicing  
Manager*

**Meagan Hood**  
*AVP, Assistant Loan  
Officer*

**Sandra Sanchez-Mora**  
*AVP, Servicing*

**Sharon Mitchell**  
*AVP, Quality Control  
VP, Operations*

**Stephanie Kavanagh**  
*AVP, Secondary  
Marketing Analyst*

**Whitney Chaney**  
*AVP, Assistant Loan  
Officer*

**Zeke Patton**  
*AVP, Quality Control*

## PRIMEWEST MORTGAGE OFFICERS

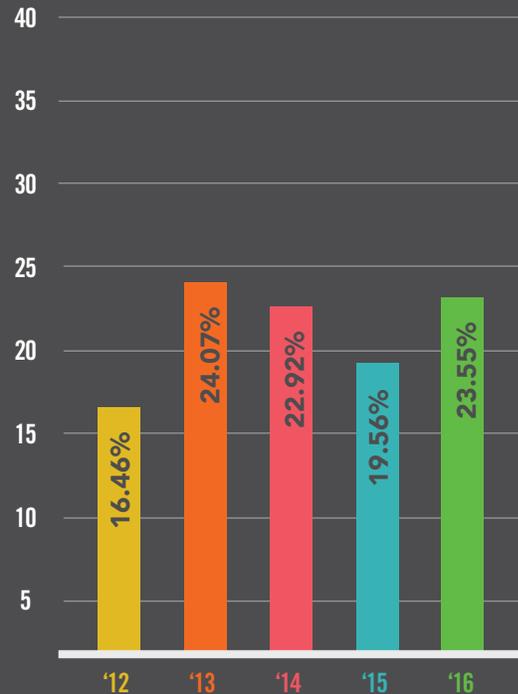


## BOOK VALUE PER SHARE

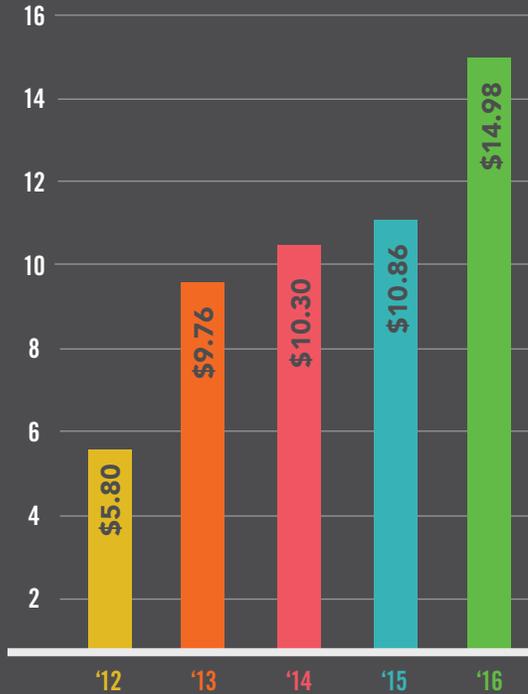
As of December 31<sup>st</sup>



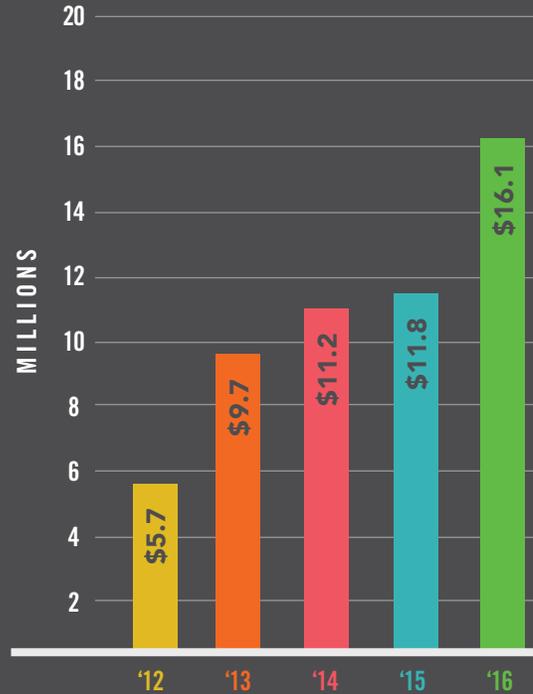
## RETURN ON EQUITY



## EARNINGS PER SHARE

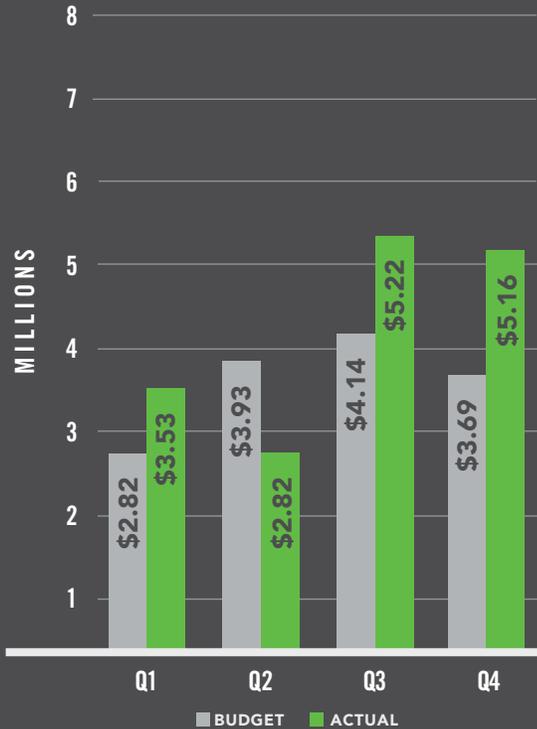


## CONSOLIDATED NET INCOME



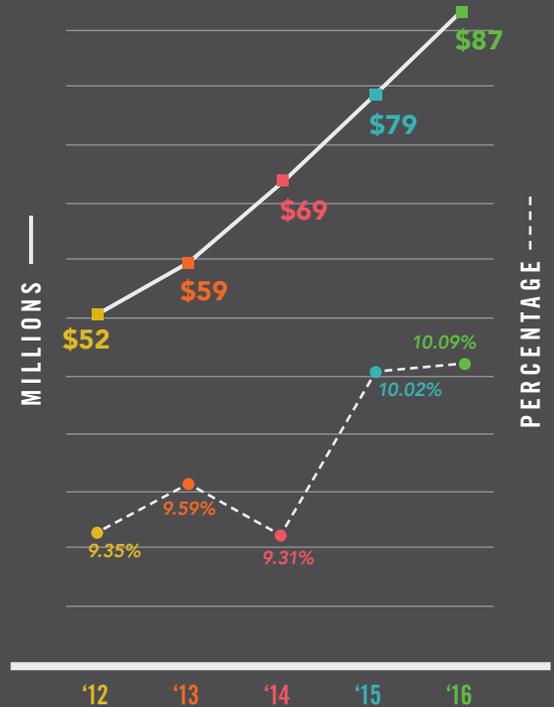


## 2016 BANK EARNINGS

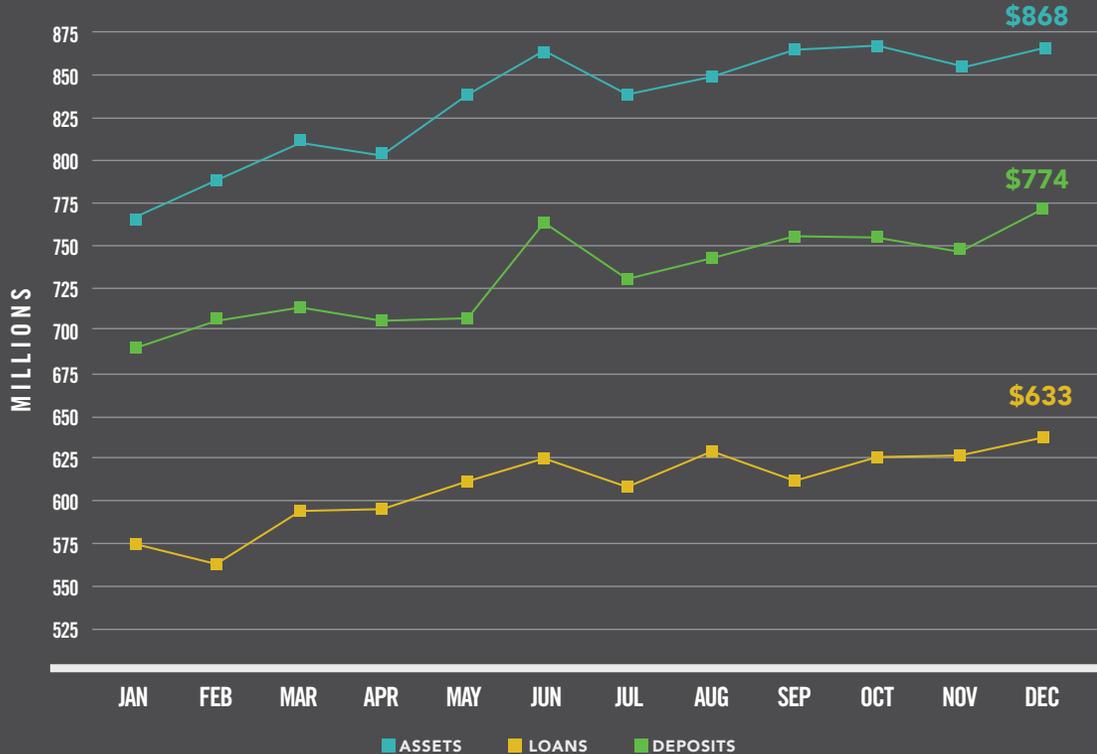


## LEVERAGE TIER 1 CAPITAL

As of December 31<sup>st</sup>

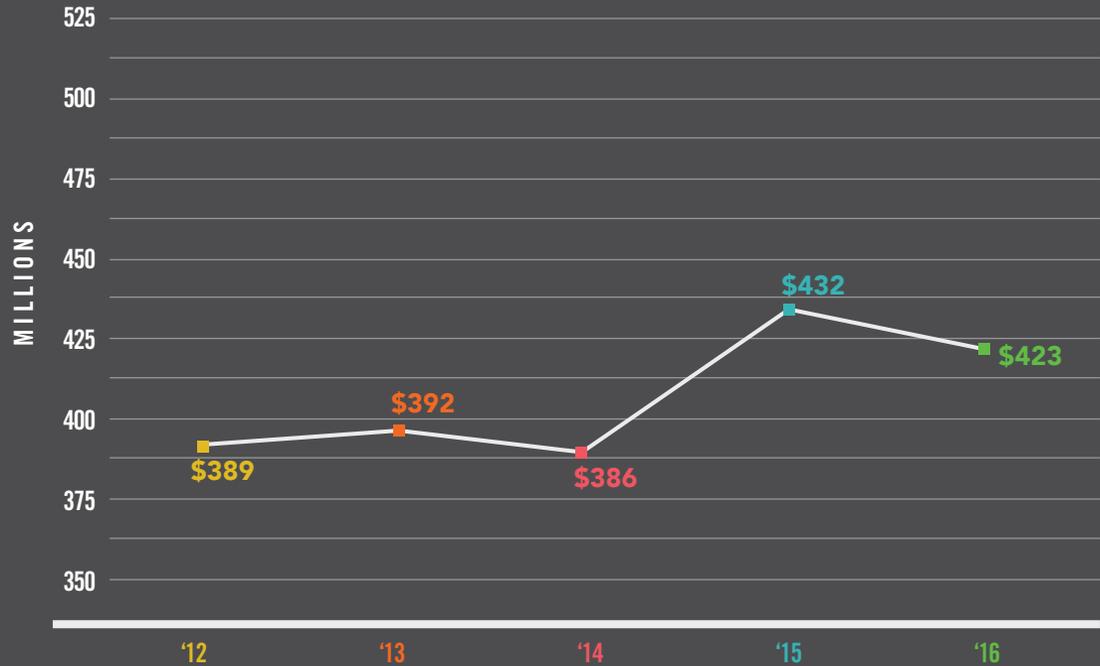


## ASSETS, LOANS + DEPOSITS 2016

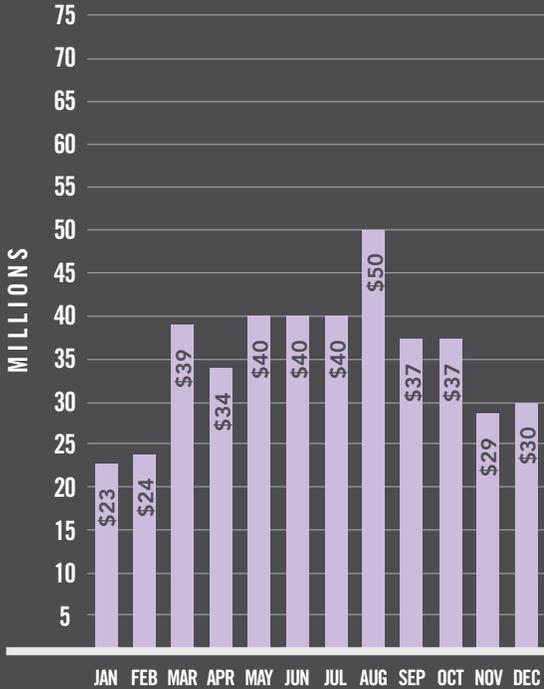




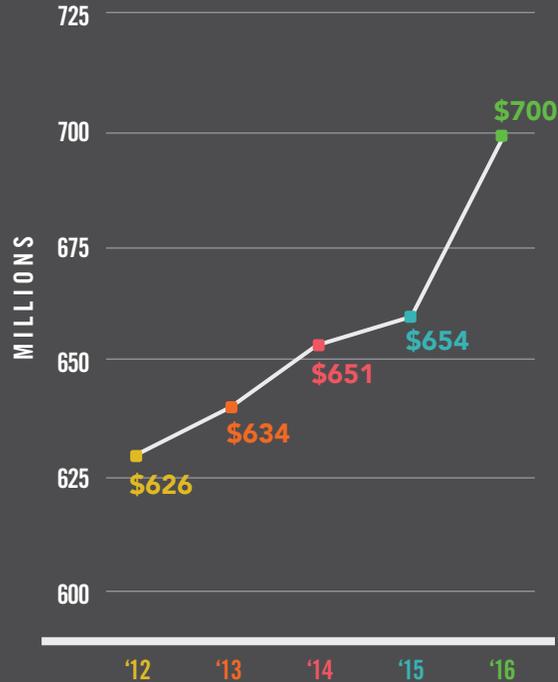
## ANNUAL ORIGATION



## PRODUCTION VOLUME 2016



## SERVICING As of December 31<sup>st</sup>





irstBank  
Lubbock Bancshares

# ANNUAL REPORT

2016