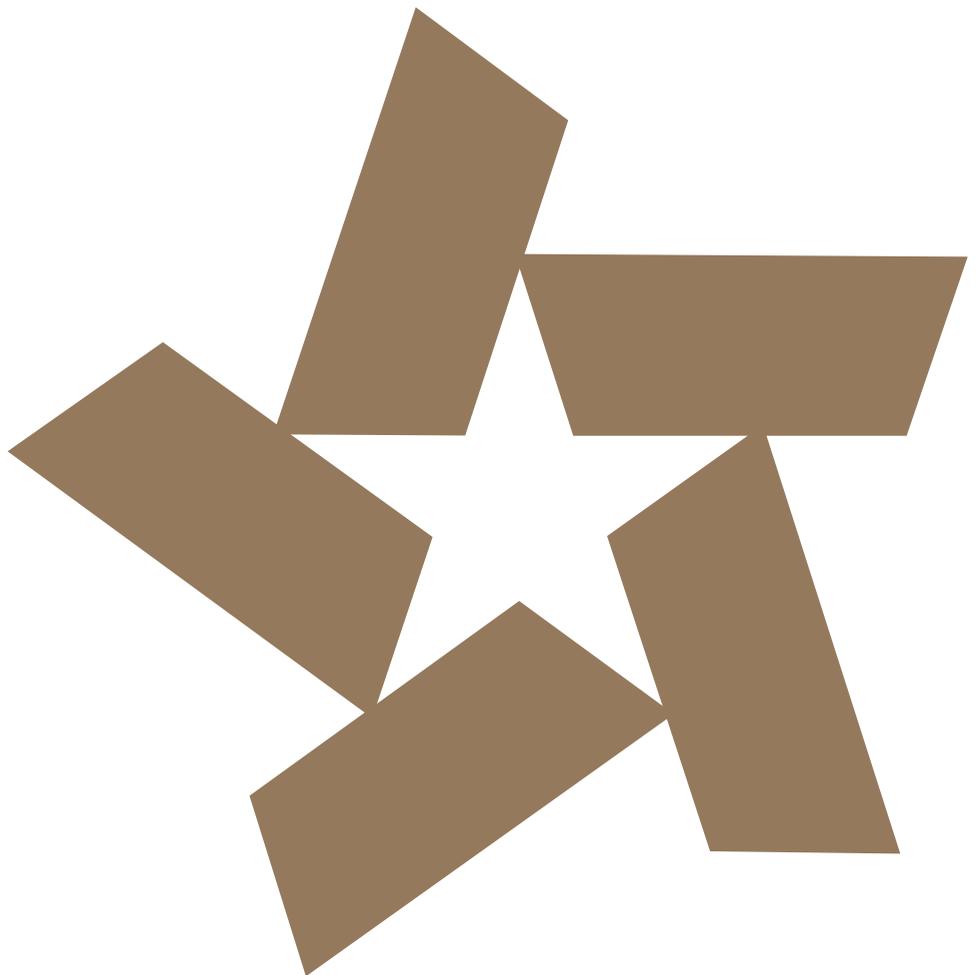


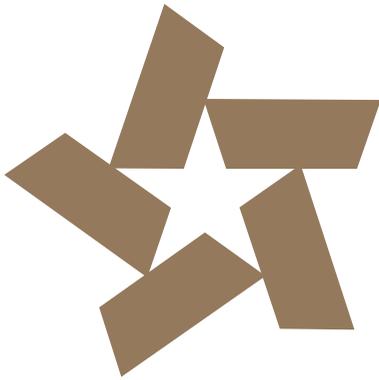
Texas Regional Bank Star

The TRB Star shines brightly towards the future because we are optimistic about the communities, people and businesses we serve.



We are proud of Texas and all that this great state stands for:
Family, Patriotism, Independence.

Our network of banking centers provides customers with local bankers in all communities we serve.



TEXAS REGION

We are who we say we are.

The people

We live where our customers live and are active in the communities we call home.

Many local banks bought by national banks, creating a void in the market for a strong community bank.



< 2008

2008

Four local businessmen develop the idea to start a local bank.



TRB opens with \$18 million in assets.



2010

In addition to banking, we meet the needs of our customers with Mortgage, Wealth Management, Private Client Services, Treasury Management, and Merchant Services.

ONAL BANK

Relationship Banking isn't a slogan, it's what we do.

you know.

It's all about you.
We work hard to be your bank of choice.

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2014

TRB grows to nine locations with \$340 million in assets.

TRB moves into the Texas Hill Country with \$750 million in assets.

2017

2019

TRB opens its corporate headquarters years ahead of what the four local businessmen projected in 2008.



MESSAGE FROM THE CHAIRMAN

MICHAEL SCAIEF | CHAIRMAN



“Over the last nine years, our top priority has been to create the physical plant and assemble the talent necessary to aggressively build the company, while maintaining safety and soundness.”

To My Fellow Shareholders:

We are closing in on our tenth year as Texas Regional Bank. It's been a great story fueled by a community of support. We are very proud to be backed by approximately 800 shareholders and a professional team focused on “Banking Texas, One Relationship at a Time.”

Today, your bank has nearly \$1 billion in assets and more than \$400 million in assets under management by our Wealth Management team. In line with our strategic plan, we have become a diversified financial services company spread across nineteen physical locations in two regions. In February, we will add Foreign Exchange to our suite of ancillary services; this will be welcomed by our Mexican National customers and greatly enhance cross-border business.

Over the last nine years, our top priority has been to create the physical plant and assemble the talent necessary to aggressively build the company, while maintaining safety and soundness. This strategy has lifted Texas Regional Bank to among the Top 3 chartered banks in the Valley, based on size and capital strength, and within the Top 100 chartered banks in Texas.

The next ten years are a new chapter in TRB's growth and development. We will continue building an efficient operation while expanding into new markets and regions that complement the overall risk profile of the bank. The Hill Country has many attractive markets and our five-year plan will put us in six new ones there. Markets of interest include Johnson City, West Austin, Cedar Park, Liberty Hills, Boerne, Bandera and Kerrville. In addition, we continue to look at acquisitions in new regions that present organic growth opportunities.

Our growth in 2019 has been unprecedented. Year-to-date assets have increased 12.36%, from \$890 million to near \$1 billion. Based on our earnings trend, we anticipate earnings will beat 2018 by more than 20%.

Moreover, the continued earnings improvement over the years will allow the company to adopt a dividend plan beginning in 2020. While our stock value has appreciated nicely, we all will enjoy a dividend return moving forward.

On behalf of all the TRB directors and team, we hope you have a joyous and safe holiday season. And, as always, thank you for your continued confidence and investment in Texas Regional Bank.

PRESIDENT/CEO REPORT

PAUL MOXLEY | PRESIDENT/CEO

As fourth quarter approaches, we can reflect on the many accomplishments realized over the past 9 years at Texas Regional Bank. Our employees are at the center of our success, as they continuously help make TRB the bank of choice.

From existing business relationships built with trust and integrity, many new opportunities have developed to support charities and non-profit organizations throughout Texas. Many of these projects began with a few employees volunteering their time then slowly evolved into Texas Regional Bank adopting the entire project because we care.

This past year we rolled out the TRB Cares initiative. TRB cares about your business needs, your personal wealth, and improving our communities.



Among my favorite partnerships are those that support scholarships and education. Our desire to help students, along with our commitment to educational advancement in high-need areas, have created a culture of caring and giving at TRB. Successes include The General Store hosted by our TRB team at the RGV Livestock Show and the PSJA Education Foundation Annual Golf Tournament. We also have important partnerships with Texas State University in the Hill Country and The University of Texas Rio Grande Valley.

In addition to more than 1,500 volunteer hours and \$330,000 in philanthropic contributions so far this year, we have created numerous relationships from being a true community and regional bank.

I'm also pleased to introduce our new Chief Information Officer Craig Swann. During his career, he has implemented many advancements in banking technology at community banks statewide. He spent the past 11 years with one of the largest FinTech companies in the world.

He will lead our efforts in enhancing the customer experience when customers access the bank via their devices. As Texas Regional Bank looks to the future of banking, Craig will guide us in this critical part of delivering the relationship style of banking our customers deserve.

WELCOME CRAIG

"I'm honored to be part of this strong team of bankers. I look forward to bringing the latest in banking technology to our customers to enhance their digital experience."



FINANCIAL REPORT

LINCOLN TALBERT | CHIEF FINANCIAL OFFICER



Below are some of the year's highlights, through September 30, 2019.

Assets Growth: 11%

Total Loans: \$597,000,000

Total Deposits: \$872,000,000

2019 Increase in Income Year To Date: 39.2 %

Texas Regional Bank has enjoyed great success through the first nine months of 2019. As of September 30th, the Bank had \$987 million in assets, which represents a \$96 million increase, or 11% growth, since the beginning of the year. This increase is fueled by our unwavering focus on growing the Bank one relationship at a time.

Loans, our most profitable assets, have increased 11% for the year to \$597 million. From a year-over-year perspective, our loan portfolio has grown by \$82.6 million, or 16.1%, since September 30, 2018.

Our deposit base totaled \$872 million at the end of the quarter, representing growth of \$94 million, or 12.1%, for the first nine months of the year. More importantly, the majority of the growth in our deposit portfolio, \$55 million or 58%, has come through demand deposit accounts.

Similar to our asset growth, the Bank is experiencing continued improvement in profitability. Net income for the first nine months of 2019 represents a 39.2% increase over the same period in 2018. These results were driven by increases in both interest and non-interest income, coupled with slower increases in expenses. Interest income topped \$30 million for the period and non-interest income, excluding gains on securities, exceeded \$6.2 million, representing increases of 16% and 23%, respectively.

From a long-term perspective, our return on assets ratio (ROA) has risen from 0.44 in 2015 to 0.92 year-to-date in 2019. This performance elevates shareholder value and enables Texas Regional Bank to continue investing in the franchise, as we continually enhance our customer value proposition.

BRANCH ADMINISTRATION REPORT

JASON LEAL | CHIEF ADMINISTRATIVE OFFICER

In 2019, we continued to drive results and be exceptional, outstanding and transformative. Our team members continually find efficient ways to leverage their time, talents and technology to serve our customers extraordinarily well without adding overhead. We also made key investments in our online banking platform, telephone banking and banking centers so we can continue to offer top-notch service, no matter how our customers engage with us.



19 Banking Centers



8% Bank Traffic Increase



30% Mobile Banking Enrollment



High Customer Satisfaction
(per net promoter score survey)

We are pleased to report that we exceeded our 2019 budget in all areas. Our non-interest income—primarily service charges and fee income—increased by over 15%. Deposits grew as our banking center staff made every effort to deepen customer relationships in all of our markets. We also increased the number of new customers, opening over 5,000 new deposit accounts. With a larger customer base, lobby and drive-thru traffic has grown by 8%.

While traditional banking centers still are critical to serving our customers, electronic banking grew more than 11%. About 30% of TRB customers now are enrolled in online banking, an 8% increase since 2018. As our customers increasingly become comfortable with online and mobile banking, we will continue investing in secure, user-friendly options to meet their needs.

Also in 2019, we implemented a number of strategic initiatives designed to meet our goals for productivity, efficiency, and profitability across all departments. We continue to enhance our internal systems, processes and staffing models to right-size our operating and cost structure, while continuing to focus on customer retention and earning new business. To that point, we reviewed, analyzed and updated processes within our Loan Operations and Deposit Operations.

Finally, a project is underway to replace ATMs with full-service units capable of deposit automation. Not only will these machines scan both checks and cash, they also have the ability to provide interactive video banking services with remotely located tellers. We also will add cash recyclers at multiple locations. We are very happy with the performance of these cash recyclers and the efficiencies and accuracy they provide for our staff and customers.



SOUTH TEXAS MARKET REPORT

BRENT BALDREE | SOUTH TEXAS REGIONAL MARKET PRESIDENT



“Finding solutions to challenges has allowed Texas Regional Bank to create opportunities for our customers. Our success is a true reflection of efforts to help one customer at a time.”

“One relationship at a time” is the motto upon which we have built our foundation. Looking back at the last nine years and nine months, one thing continually holds true: every day brings an opportunity larger than we imagined. Texas Regional Bank’s constant upward mobility is due to the tenacity of our employees and their passion to serve our customers.

During 2019, our deposit growth in the RGV has been significant. We have increased by \$47 million over the last nine months, taking deposits to \$619 million. We attribute this success to a variety of specialty products, an outreach program conducted at the banking center level, and goals set by our staff. Exceeding expectations always has been based upon a high level of involvement and ownership by our staff. Finding solutions to challenges has allowed Texas Regional Bank to create opportunities for our customers. Our success is a true reflection of efforts to help one customer at a time.

Aligned with our deposit growth is the growth of our loan portfolio. Over the last nine years we have increased the RGV loan portfolio to \$417 million. Each of our markets continues to cater to unique industries that demand specialized attention from our commercial loan officers.

Our strong, business-savvy team of lenders has been together for many years now. As the next generation of professionals steps up and new styles emerge, our senior lenders always are available to assist them in helping one business at a time.

Over the last nine years, the South Texas team has grown and evolved. Employees who began at entry-level positions are now moving into mid-management and specialty roles. We are proud that many of our staff continue their professional education and are on track to apply their knowledge and skills to more specialized roles within TRB. We hold true to TRB’s “one relationship at a time” motto as we recognize and cultivate the strengths and desires of each TRB member, one employee at a time.

I look forward to celebrating ten years with our staff, shareholders, and customers and building upon the foundation that TRB has promoted: “Banking Texas, One Relationship at a Time.”

Mr. Brent Baldree
Executive Senior Advisory Board Member
McAllen

Mr. Michael Lamon
Executive Senior Advisory Board Member
Harlingen

Mr. Fred Del Barrio, Jr.
McAllen

Mr. Bob Boggus
McAllen

Mr. Andy Browder
Mission

Mr. Bryan Burke
Harlingen

Mrs. Jane Burkholder
Harlingen

Mr. Luis De La Garza
Brownsville

Dr. Tony Falcon, M.D.
Rio Grande City

Mr. Ephraim Flores
Harlingen

Mr. Jose E. Garcia
Edinburg

Dr. Adalberto Garza
Edinburg

Mr. David Garza
San Benito

Mr. Jimmy Garza
Pharr

Mr. Lawrence "Chip" Gift
Houston

Mr. Rolando Gonzalez
Brownsville

Mr. John D. Guevara
Brownsville

Dr. Kalim Habet, M.D.
Rancho Viejo

Mr. Jasen Hardison
McAllen

Mr. Claude "Sonny" Hildreth
McAllen

Mr. Alan Johnson
Harlingen

Mr. Don "D. J." Johnson
Brownsville

Mr. Wendell Johnson
Harlingen

Mr. Pat Kornegay
San Benito

Mr. Marion Lawler III
Brownsville

Mr. Charles Marina
McAllen

Mr. Mike McLarty
Edinburg

Ms. Reba Cardenas McNair
Brownsville

Mr. Michael Moore
McAllen

Mr. Mike Murphy
Harlingen

Mr. Lance Neuhaus
Mercedes

Mr. Keith Padilla
Mission

Ms. Mary Lou Ray
Brownsville

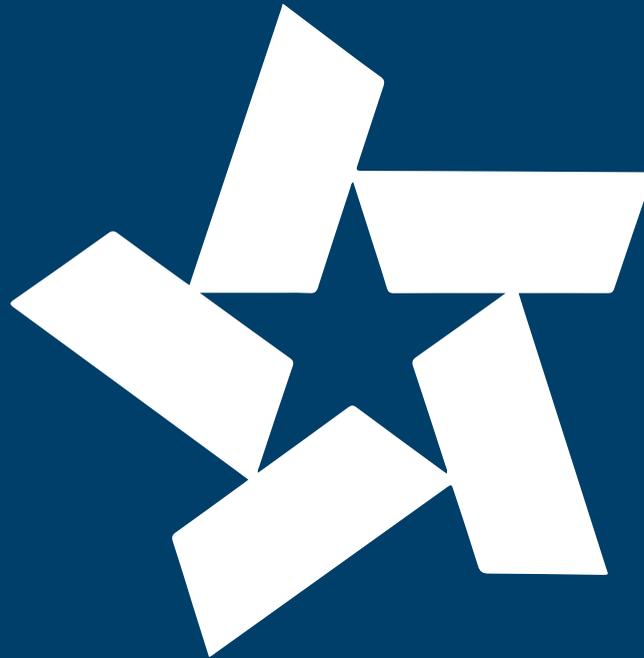
Mr. Hector M. Rivera
Mission

Mr. Bob Shepard
Harlingen

Mr. Alberto Vega
San Benito

Mr. Jason Wolfe
Brownsville

Mr. Bill Youngblood
Harlingen



SENIOR ADVISORY BOARD MEMBERS

RIO GRANDE VALLEY

HILL COUNTRY MARKET REPORT

LANCE SPRUIELL | HILL COUNTRY REGIONAL MARKET PRESIDENT



“Whether loans or deposits, community involvement or new construction, the Hill Country Region is moving at the speed of Texas Regional Bank.”

TRB Hill Country continued to grow through the first nine months of the year. Since year-end 2018, we’ve grown loans by 23% to \$152 million and deposits by 8% to \$204 million. TRB’s Hill Country Region ended third quarter 2019 with \$167 million in assets.

In addition to a strong balance sheet, we’ve also had several landmark accomplishments.

Early in the year, TRB opened the San Marcos Banking Center, our first new construction in the Hill Country. This beautiful facility is on a major artery in a fast-growing area. In the first six months, San Marcos reported a 154% increase in new accounts over the same period last year, when the bank operated out of a lease space. We’ve leveraged the building’s open design to host several community events and strengthened relationships by offering the board room for non-profit use.

We broke ground on a prime location in Dripping Springs! The banking center is scheduled to open in late 2020 on Highway 290, near the entrance to the city’s only high school. Already we’ve become a major sponsor of the Dripping Springs Education Foundation’s fundraising events.

While I’m excited about the new building, I’m ecstatic about the Dripping Springs team. Whether through the local schools and businesses, or involvement in the community, our team is connected, in some way, with everyone. They epitomize The People You Know in their community.

Acquiring land for our future Lakeway Banking Center was another major accomplishment. Led by Market President David Destefano, our Lakeway banking center has quickly grown to \$28 million in loans and \$10 million in deposits. To put that in perspective, after two short years, Lakeway now accounts for 5% of TRB’s loan portfolio. David and his team are heavily involved in a community obsessed with Lake Travis’ academic and athletic success, and incredibly successful operating out of a 1,500 square foot lease space. I look forward to seeing what they can do with a full-service banking center.

Whether loans or deposits, community involvement or new construction, the Hill Country Region is moving at the speed of Texas Regional Bank.

Mr. John Aouelle
Lakeway

Mr. Greg Ashley
Fredericksburg

Mr. Jesse Barter
Fredericksburg

Mr. David Behrends
Blanco

Mr. Kyndel Bennett
Austin

Mr. Steve Braasch
Austin

Mr. Bill Burnett
San Marcos

Mr. John Calkins
Boerne

Dr. Corey Carothers
San Marcos

Mr. Will Conley
San Marcos

Mr. Bill Conner
Boerne

Mr. Clinton DeWolfe
Blanco

Mr. Dean Erickson
Dripping Springs

Mr. Kirk Felps
Blanco

Mr. Jimmy Fife, Sr.
San Marcos

Mr. Charles Georg
Bulverde

Mr. Derek George
Austin

Mr. Richard Harrell
Spring Branch

Mr. William Jorn
Boerne

Dr. Lane Lee
San Marcos

Mr. Barney Luke
Spring Branch

Mr. Duke McDowell
Lakeway

Mr. Lee McKenna
San Antonio

Mrs. Wendy Reeh
Fredericksburg

Mr. Patrick Rose
San Marcos

Mr. Mike Sledge
Dripping Springs

Mr. Eric Smith
Stonewall

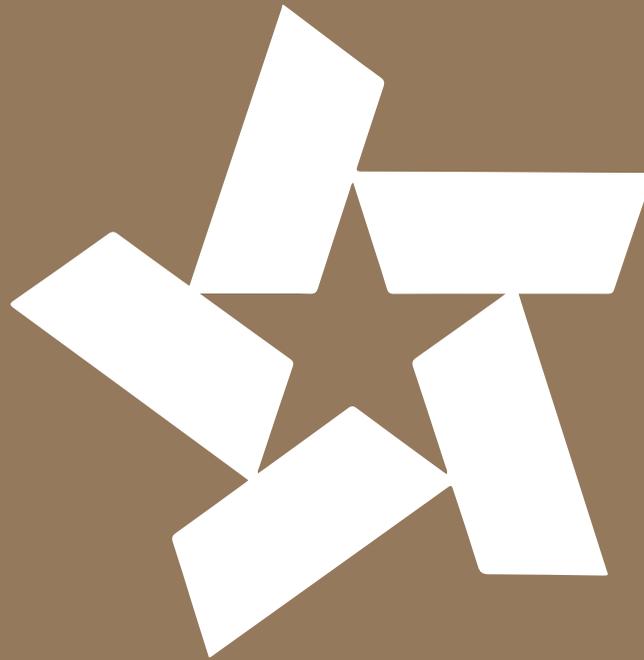
Mr. Ryan Thomason
San Marcos

Mr. Mark Tidwell
Blanco

Ms. Andrea Vick
Dripping Springs

Mr. Shane Watts
Driftwood

Mr. Will Yarnell
Lakeway



SENIOR ADVISORY BOARD MEMBERS HILL COUNTRY



At TRB Trust & Wealth Management, our philosophy is simple yet effective: let the markets work for you. We believe it is best to be and stay fully invested in a proper asset allocation for your age and circumstances. Our investment portfolios are designed to reduce risk through global diversification, keep fees low, and be extremely tax efficient. Each and every portfolio is designed strategically to meet specific financial needs and goals. At the end of the day, we want our clients to be comfortable financially so they can spend more time doing what they love.

Our philosophy does not change. Regardless of markets being at all-time highs, trade wars with foreign countries, or who sits in the Oval Office, our approach is the same. Stay fully invested around the world and let the markets work for you!

TRB Trust & Wealth Management would like to thank all shareholders who sent new clients our way in 2019. Your referrals enabled us to grow our business significantly.



TRUST SERVICES:

- Living (Inter Vivos) Trusts
- Testamentary Trusts
- Standby Trusts
- Charitable Trusts
- Court-Created Trusts
 - o Section 142 Trusts
 - o Special Needs Trusts
 - o Section 1301 Trusts (formerly Section 867 Trusts)



WEALTH MANAGEMENT SERVICES:

- Traditional, Roth & SEP IRAs
- 401(k) & Profit-Sharing Plans
- Individual, Joint & UTMA Brokerage Accounts
- Business Accounts (DBA, LLC, INC)
- Corporate Cash Management Accounts
- Foundations & Endowments

Below are some of the year's highlights, through September 30, 2019.

Assets Under Management (AUM)

Trust & Wealth Management: \$433,985,883

Number of Accounts Under Management

Trust & Wealth Management: 1,143

2019 Increase in Assets Under Management (AUM)

Trust & Wealth Management: \$78,634,471 (+22.13%)

2019 Increase in Revenue Year To Date

Trust & Wealth Management: +9.20%

"You never know which markets will outperform from year to year. By holding a globally diversified portfolio, investors are positioned to capture returns wherever they occur."

Rick Garcia

Wealth Management Advisor



MORTGAGE

ERIN NEEDHAM | SENIOR VICE PRESIDENT



TRB Mortgage reached several milestones in the first six months of 2019. Through June 30, 2019, we closed 64 loans totaling approximately \$20 million, surpassing 2018 annual production. We also improved our products and expanded our team. With competitive products, a streamlined process, and strong team covering all 19 branches in our footprint, our pipeline continues to grow.

While secondary market conventional loans continue to be our most popular products, there is considerable interest in our new in-house portfolio loans. Introduced mid-year 2018, these adjustable-rate loans are a niche offering for customers who fall outside conforming mortgage standards due to unique financial or property situations. We now are able to assist these borrowers by providing a mortgage directly through TRB.

A new and unique product giving TRB Mortgage a competitive advantage is our One-Time Close Construction Loan. This product allows borrowers to lock in a low-interest rate for construction and financing of a new home at the same time, reducing costs associated with a second closing.

Another key development in 2019 was establishing in-house underwriting, eliminating our reliance on third parties. Increased efficiency and control of the mortgage process has resulted in improved customer experiences.

We continue to expand our Mortgage Sales Team. With the addition of Quinton Clayton in the Hill Country and JC Pena in the Harlingen market, the team has grown to four sales representatives. Our increased representation and sales efforts are starting to yield results.

Sources of referrals have grown to include realtors, builders, and other community members in addition to the steady stream of leads we receive from staff, customers, and shareholders. We expect this to increase in the coming year and will hire more loan officers as needed to meet the demands of our markets and the expectations of our customers.



Fixed Rate Mortgage



Adjustable Rate Mortgage



Affordable Housing Loans

Your mortgage loan officer will work with you to determine what's right for you, including:

- Conventional Loans
- Federal Housing Administration (FHA) Loans
- Veterans Affairs (VA) Loans
- Rural Development Loans
- Jumbo Loans
- Portfolio Loans
 - o Primary, Secondary, Foreign National



"We built this department to provide the best service and rates we can offer."

Rachelle Cisneros

VP/ Mortgage Operations Services



INTERNATIONAL PRIVATE BANKING

EDUARDO CASO | SENIOR VICE PRESIDENT

On June 4, 2019, the International Private Banking Division (IPB) celebrated its first anniversary within Texas Regional Bank. IPB is dedicated to providing customized financial solutions and strategies for high-net-worth international and bi-national customers (Mexico market). These include entrepreneurs, business owners, senior corporate executives, and multi-generational families.

Our objective is to deliver a highly personalized service to our clients through a comprehensive range of financial products and services such as banking, lending, and custom-designed investments. IPB bankers strive to understand what drives customers so that we can help them achieve their financial and banking goals.

The cornerstone of our division is a team-oriented structure that places highly-skilled IPB bankers at the center of all client relationships, supported by a team of experts (internal and external). We strive to provide exceptional service and prioritize the interests of our clients above all else.



SERVICES:



Banking



Brokerage



Foreign Exchange



Wealth Management



Trust & Estate Services



Real Estate Investments

IPB experienced significant growth throughout the past year, and as of September 2019 our numbers reflect the following:

Total Accounts: 98

Total Relationships: 37

Total Deposits: \$45,228,548

Average Deposits per month: \$3,991,212

Average Amount per account: \$461,516

Average Amount per Relationship: \$1,222,393

Finally, we are preparing for the launch of Foreign Exchange Services (FX) in February. Armando Covarrubias and Nelly Arredondo will head this new department. We are excited to expand our division with this new service and continue contributing to the success of Texas Regional Bank.



LAUNCHING FEBRUARY 2020



With your business needs in mind, we are proud to introduce TRB Foreign Exchange Services (FX). From the ground up, we built a team and system to get your currency exchange done quickly and at a competitive rate.

Our process gets your funds exchanged fast.



Contact your FX Services specialist for a quote to exchange your dollars



Approve quote & provide instructions for the completion of the transaction



Receive callback to confirm transaction



Receive your funds at your foreign bank

"With TRB FX you will have access to same-day trades, with immediate availability of funds to cover your cash-flow needs. We keep our process simple to keep you moving." - Armando Covarrubias



Nelly Arredondo
FX Specialist

Eduardo Caso
Senior Vice President

Armando Covarrubias
FX Advisor



FOREIGN EXCHANGE TEAM

DIGITAL SERVICES

RELATIONSHIP BANKING 24/7

Mobile and online banking get a lot of attention in the financial services industry, and TRB has been very focused on delivering our relationship style of banking to customers via their devices. We understand the desire for convenience and TRB is committed to making “going to the bank” possible, wherever and whenever you like. If you haven’t used our digital products lately or at all, here are some simple banking functions you can perform easily and safely, right from your own device.



TEXT ALERTS

- Daily balance
- Individual check cleared
- Insufficient funds
- Low balance alert
- Pending transactions
- Posted transactions



MOBILE BANKING¹

- View check images
- Mobile check deposit²
- View account balances
- Search transaction history for last 90 days
- Transfer funds between your TRB accounts
- Pay your bills using Bill Pay³
- Find a TRB ATM or banking center



ONLINE BANKING

- Use online Bill Pay³
- Check current balances
- Transfer money between accounts
- View transaction & activity information
- View & print an entire statement
- Reconcile your account without waiting for a monthly statement
- View current & previous months' account statements
- View check images



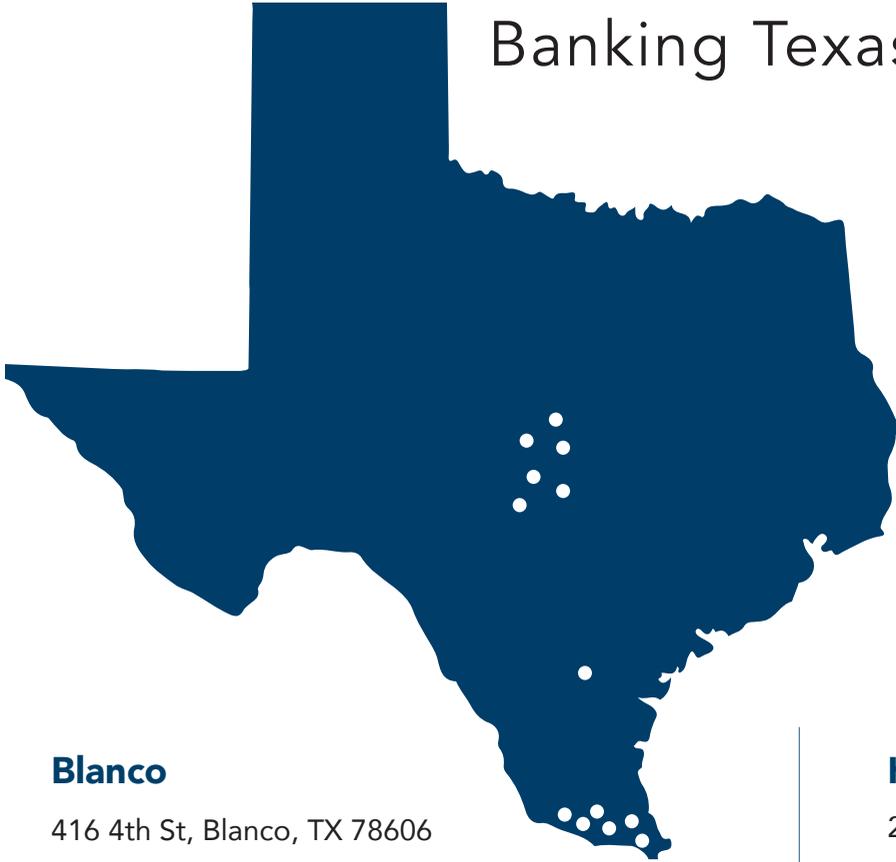
REMOTE DEPOSIT CAPTURE⁴

- Make deposits anytime 24/7⁵
- Consolidate funds from remote locations into a TRB account
- Save time & trips to the bank
- Reduce risk of check fraud
- Securely store check images
- Eliminate duplication errors

While the TRB services we can provide in your pocket or at home will continue to expand, rest assured *The People You Know* always will be available to meet with you in person at our banking centers.

1. Online Banking required. Carrier message and data rates may apply. 2. Terms and conditions apply, must qualify for service. 3. Online Banking and Bill Pay enrollment required. Carrier messages and data rates may apply. Terms and conditions apply. 4. Purchase of Desktop Check Scanner from Texas Regional Bank required. Services are subject to credit approval. Scanned physical checks must be stored securely for a minimum of 45 days before being properly destroyed. Terms and conditions apply. 5. Deposits processed before 5:30pm required for same day credit. Deposit may be subject to a hold. *Other services and fees may apply. See Truth in Savings Disclosure, Privacy Policy, and Terms and Conditions for further information.

Banking Texas, One Relationship **AT A TIME.**



Blanco

416 4th St, Blanco, TX 78606

Brownsville

3450 Pablo Kisel, Brownsville, TX 78526

3275 Boca Chica Blvd, Brownsville, TX 78521

Bulverde

20475 W Hwy 46 Ste 360, Spring Branch, TX 78070

Dripping Springs

333 Hwy 290 E Ste 305, Dripping Springs, TX 78620

Edinburg

4925 S McColl Rd, Edinburg, TX 78539

203 S Jackson Rd, Edinburg, TX 78539

Falfurrias

401 N St. Marys St, Falfurrias, TX 78355

Fredericksburg

609 E Main St, Fredericksburg, TX 78606

Harlingen

2019 S 77 Sunshine Strip, Harlingen, TX 78550

6770 W Interstate 2, Harlingen, TX 78552

Lakeway

1213 Ranch Rd 620 S Suite 100, Lakeway, TX 78734

McAllen

1801 S McColl Rd, McAllen, TX 78503

4501 N 10th St, McAllen, TX 78504

5201 N 23rd St, McAllen, TX 78504

Mission

2300 E Griffin Parkway, Mission, TX 78572

San Marcos

310 Wonder World Dr, San Marcos, TX 78666

Weslaco

400 N Westgate Dr, Weslaco, TX 78596

Wimberley

15451 Ranch Rd 12, Wimberley, TX 78676



THE PEOPLE YOU KNOW HELPING IN OUR COMMUNITIES



LEADERSHIP



 **BOARD OF DIRECTORS**

L to R: Michael Fallek, Bobby Farris, Carlos Varela, Brad Wolfe, Michael Scaief, Tudor Uhlhorn, Bill Elliff, Paul Moxley, Mark Richards



 **SENIOR EXECUTIVE TEAM**

L to R: Michael Lamon, Michael Scaief, Paul Moxley, Brent Baldree

LOAN OFFICERS

Executive Vice President

Cubby Hudler – Johnson City

Senior Vice President

David DeStefano – Lakeway
 Fred L. Garza – Edinburg
 Anabel Navarro – Falfurrias
 Erin Needham – Dripping Springs
 Michele Robinson – Harlingen
 Carlos A. Rodriguez – Brownsville
 Keri Sandvig – Bulverde
 Lance Spruiell – San Marcos
 Cesar Suarez – Mission
 Mario Ysaguirre – McAllen

First Vice President

Natalia Bury – McAllen
 Troy Gearhart – McAllen
 Elias Longoria – Edinburg

Vice President

Grant Buck – Wimberley
 Nora L. Koite – Harlingen
 Carlos Garza – Brownsville
 Olivia Garza – Harlingen
 Jason R. Hendrix – Lakeway
 Jake Mann – San Marcos
 Annette Salinas – Falfurrias
 Laura Villarreal – McAllen

Assistant Vice President

Gregory Lick – Dripping Springs
 Calen McNett – Blanco
 Juan Carlos Pena – Mortgage
 Idalia Pena – Brownsville
 Robert J. Smith – Fredericksburg

Loan Officer

Quinton Clayton – Mortgage
 Bertha De La Garza – Mortgage
 Robert Donalson – Weslaco
 Robert James, IV – Bulverde
 Daniel Padilla – Mission
 Stephany Price – Mortgage
 Chris Villarreal – Harlingen



TRB | SHAREHOLDER REPORT