



2014 Annual Report

Texas State Bankshares, Inc.





TEXAS REGIONAL BANK

The people you know.™

GROWTH & DEVELOPMENT

In 2014, we expanded our footprint and relationship style banking. We know our customers value exceptional service, strong relationships and innovative banking solutions. The many accomplishments of 2014 position us for an even stronger 2015.





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Another Year of Growth

MICHAEL SCAIEF

May 5th marks the five-year anniversary of Texas Regional Bank. Without a doubt, the success of Texas Regional Bank is the result of hard work by our dedicated employees and the influences of our shareholders. By building lasting customer relationships and investing thousands of volunteer hours in the communities we serve, Texas Regional Bank has grown from \$34 million in assets and one location in 2010 to \$450 million in assets, 9 locations, 150 employees, and 500+ shareholders today. What an accomplishment! On behalf of all who have invested in our business model and vision, thank you for making our first five years great!

Growth and Revenue

Year after year, the bank has delivered outstanding growth, and 2014 is no exception. For the year 2014, asset growth increased by 14.5% from \$392 million to \$449 million and loans grew from \$204 million to \$257 million, up 26%. In a peer bank comparison (1,252 banks), Texas Regional Bank ranks well above the 75th quartile in growth of assets, deposits, and loans. Revenue grew steadily through the year, delivering year-end net income of \$1.7 million.

\$449
million
Total Assets

\$257
million
in Loans

\$1.7
million
Net Income

New Markets

In September, we opened our ninth banking center in Mission. Cesar Suarez leads the Mission team as Market President. In six months of operations, Mission has exceeded our expectations in both loans and deposits. The Mission bank is a new design concept with an efficient, 4,000 square-foot floor plan that will be used as we expand into new markets.

In May, we will begin construction of a Weslaco banking center at the corner of Westgate and Panther Drives. Lincoln Talbert will lead our team as Market President for Weslaco. Lincoln brings extensive banking experience and a broad knowledge of the community in which he was raised.

Building the Team

Much of 2014 was focused on building the team, developing efficiencies, and refining the bank's internal systems. In addition to maintaining his lending portfolio, Michael Lamon was appointed Chief Operations Officer and took over branch

and central operations of the company. Michael and his team have taken on aggressive projects to improve efficiencies and introduce new technology for customers.

With his vast experience in management and lending, Randy McLelland was appointed Chief Credit Officer. Randy now oversees credit and loan operations. Those of you who know Randy understand credit quality is in good hands. We could not be more pleased with the progress these two gentlemen and their teams have made in such a short period.

Rounding out our senior team are Brent Baldree, Chief Lending Officer; Mark Ramirez, Chief Financial Officer; Rolando Carrasco, Chief Compliance Officer; and Paul Moxley, Chief Executive Officer and President. Without a doubt, Texas Regional Bank's leaders are highly talented and *the people you know* in banking.

Community and Culture

Much of our success is due to a commitment to the communities in which we operate and a strong corporate culture that encourages involvement. Throughout this report are examples of the enthusiasm our team has for community service. When there is a need, Texas Regional Bank shows up in force to support civic causes of all kinds. Please take a moment to thank any team member you see for their community involvement; we can't do it enough!

Also in 2014, we successfully merged two teams who now have embraced common goals and objectives. It is very rewarding to see various departments mature and new leadership take hold in pursuit of strategic objectives. The health of the bank's culture is strong and focused on business.

Looking Ahead

With a solid financial position, Texas Regional Bank will focus on opportunities in the years to come that build customer relationships and create shareholder value. Similar to the development of TRB Wealth Management in 2014, we will explore new divisions that complement our core banking unit and continue to build an integrated financial services company. Divisions of interest include mortgage and insurance.



Our team believes in relationship banking and providing solutions to your banking needs.

- Paul Moxley
Chief Executive Officer

Since 2010, we have focused on entering major markets in the Valley region. Over the last five years, we have established dominant banking centers in the Valley's largest markets. Moving forward, we will strategically enter surrounding markets that complement our existing footprint.

Finally, we will begin to look outside the Valley for opportunities to expand the franchise. While there is no hurry to expand outside the Valley market, we don't want to ignore any opportunities.

Again, thank you for your continued support of and confidence in Texas Regional Bank!

Michael Scaief
Chairman



Expanding Our Presence

BRENT BALDREE

In its first full year as a merged bank, Texas Regional Bank built efficiencies in numerous areas. By blending the culture, practices, and portfolios of both banks, our lending area has performed dynamically. During 2014, the TRB lending team had 26% loan growth, ending the year at \$259 million in loans. We are proud to be performing well above our peers and thrive on the relational foundation that allows us to exceed our goals.

Our growth and presence within South Texas continues to increase through the strong relationships the TRB lending team has developed over their many years of banking in the region. As our respective markets flourish, our team is proud to provide sound business guidance and resources.

As we continue to grow our footprint throughout the Valley, 2014 brought the opening of our ninth location in September. The warm welcome we received in Mission confirmed that we are in the right place. Led by our Mission Market President, Cesar Suarez, and Vice President, Laura Villarreal, Mission has provided multiple relationships and industry diversification to our franchise.

In the first quarter of 2015, TRB announced our tenth location in an area that is very dear to me: Weslaco. I was given my start in banking in

Weslaco, and TRB is excited about this location and the addition of Lincoln Talbert as the Weslaco Market President. This banking center soon will become a flourishing asset in the mid-Valley area.

We have made some great additions to our lending team. We welcomed Louie Tijerina and Michele Robinson to our Harlingen team, as Market President and Senior Vice President, respectively. Both have hit the ground running. And, with 16 years of experience, the addition of Troy Gearhart as First Vice President at the McAllen North 10th Banking Center, has expanded the lending team at this important location.

TRB is focused on loan growth and with our current team, we are excited to see what the future holds.

Brent Baldree
Chief Lending Officer



TEXAS REGIONAL BANK LOAN TEAM

The loan team is led by Brent Baldree, Chief Lending Officer. Each of the team members have been recruited based on their long track record of building relationships and maintaining portfolios. We are proud of the veteran team of bankers in each of the Texas Regional Bank markets.





MCALLEN SOUTH

The South McAllen lending team, led by Executive Vice President and Chief Lending Officer Brent Baldree, along with Senior Vice President Jamie Whittemore and Senior Vice President Mario Ysaguirre, produced positive loan growth during 2014. Loans at the main bank location grew from \$96 million at year end 2013 to \$104.2 million at year end 2014.

This loan growth was achieved, despite one loan officer being reassigned to the North 10th location. The South McAllen lending team looks forward to continued growth in the loan portfolio during 2015.



BRENT BALDREE
CLO
Market President



JAIME WHITTEMORE
Senior Vice President
Loan Officer



MARIO YSAGUIRRE
Senior Vice President
Loan Officer



JANIE MARTINEZ
Asst. Vice President
Lending Assistant



MICKIE GARCIA
Asst. Vice President
Lending Assistant



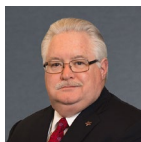
TAYDE MILLER
Asst. Vice President
Lending Assistant

TEAM: GEORGINA AREVALO BRIANA CANTU DIANA GARZA TERRY MILLER NELSON QUINILLO LIZ RODRIGUEZ

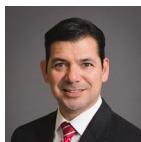


MCALLEN NORTH

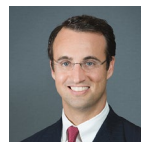
The North 10th Banking Center contributed substantial growth to the franchise in 2014 with a 30.8% increase in loans totaling \$79.4 million and a 5.9% increase in deposits totaling \$84.5 million. The total number of accounts increased 25% with the addition of 276 new accounts. These successes are attributed to a dedicated and seasoned management team lead by Curtis Brockman, Branch Manager; Fred Garza, Loan Officer; Norma Trevino, Branch Operations Manager; and Elizabeth Garcia, Teller Supervisor. Troy Gearhart, a new loan officer, joined the team in March 2015 to support the branch's continued success.



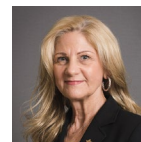
CURTIS BROCKMAN
Exec. Vice President
Branch Manager



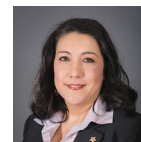
ALFREDO GARZA
Senior Vice President
Loan Officer



TROY GEARHART
1st Vice President
Loan Officer



TERRY KURTH
Lending Assistant



HILDA LAZOS
Lending Assistant



MARGIE REBOLLAR
Lending Assistant

TEAM: ZINNIA FUENTES ELIZABETH GARCIA RITA GARCIA ROXANNE GUTIERREZ VANESSA PENA CYNTHIA QUINTANILLA STEPHANIE C. REYES NORMA TREVINO

HARLINGEN

The Harlingen market leadership continues to focus on sound growth by increasing market share in deposits, loans, and other banking products. In 2014, Harlingen added Senior Vice President, Michele Robinson, a relationship styled lender with an existing portfolio to develop and introduce to Texas Regional Bank. Exciting changes are coming in 2015 that will enhance TRB's position as a bank of choice in Harlingen and the surrounding areas.



LUIS TJERINA
Senior Vice President
Market President



MICHELE ROBINSON
Senior Vice President
Loan Officer



OLIVIA GARZA
Vice President
Loan Officer



NORA KOITE
Asst. Vice President
Lending Assistant

TEAM: IRMA AYALA JANIE CADENAS KARINA GARCIA LORI LOPEZ VERONICA TARANGO

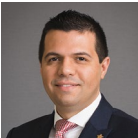


BROWNSVILLE

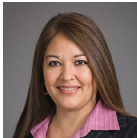
Texas Regional Bank market share continues to grow in the Brownsville area. During 2014, the loan portfolio increased by 27% reflecting the aggressive approach of lenders who constantly are searching for and developing new relationships. In the first two months of 2015, the loan portfolio already had increased by 8%, not including unfunded commitments of about \$10 million that will fund before the end of the year. We are excited to be part of Brownsville's continued economic growth and look forward to an excellent year ahead.



CARLOS RODRIGUEZ
Senior Vice President
Market President



CARLOS GARZA
Asst. Vice President
Loan Officer



OLIVIA CONTRERAS
Lending Assistant

TEAM: YOLANDA CARRIZALES INDRA CASTANEDA JAIME COLLINS JESUS GUERRA ADRIAN RANGEL





FALFURRIAS

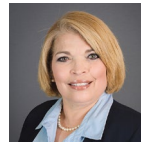
The recent expansion of the petroleum industry into the Eagle Ford Shale region caused an economic rise in Falfurrias and throughout Brooks County. Commercial development has seen a turnaround particularly in businesses related to oil field services. The local economy and corresponding real estate market likely will see more growth at a modest pace. Loans continue to grow at a steady pace, from \$5,489,540 at the beginning of 2014 to \$5,740,958 by the year's end.



ANABEL NAVARRO
Senior Vice President
Branch Manager



ANNETTE SALINAS
Asst. Vice President
Loan Officer



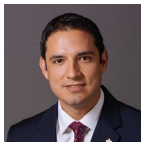
JUANITA BENAVIDES
Lending Assistant

TEAM: ANNA AREVALO SANDRA AREVALO CORINA GARCIA KRISTAL MAR DONNA MARTIN



MISSION

September 29, 2014 marked the opening of TRB's banking center in Mission. The Mission team was introduced by Market President Cesar Suarez at a grand opening celebration in November, with more than 400 guests in attendance. Economic expansion in Western Hidalgo County is easy to see. Mission is a natural fit in our bank's effort to serve the entire Rio Grande Valley. Suarez is joined by lender and Mission native Laura Villarreal in the bank's expansion west. Mission began facilitating transactions for existing customers immediately and within three months had opened 136 new accounts.



CESAR SUAREZ
Senior Vice President
Market President

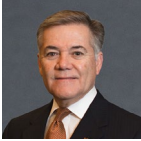


LAURA VILLARREAL
Vice President
Loan Officer

TEAM: EDEISY CHAPA MIRIAM LOZANO CINDY MANCHA STEVEN RODRIGUEZ VERONICA RUIZ

EDINBURG

In 2014, demand for new loans was strong in the Edinburg market. The Edinburg office grew exponentially and the year ended strong with several closings and new files expected to close in the new year. Patterns during 2014 showed increases in commercial real estate expansion and development along with continued home loan construction.



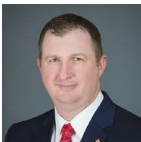
ELIAS LONGORIA JR
1st Vice President
Loan Officer

TEAM: JANETTE ESTRADA CHRISTINA SALDANA LAUREN TREVINO YVETTE ZEPEDA



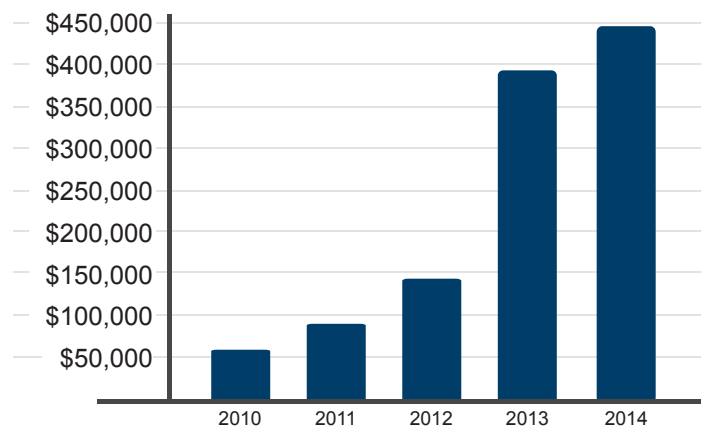
WESLACO

This year brings a banking center to Weslaco, Texas. Weslaco has experienced great growth in population, industry, and retail over the past decade. Centered between Harlingen and McAllen, this location will give us both a presence in Weslaco and another convenient location for TRB customers Valleywide. Weslaco will be led by Lincoln Talbert. Lincoln, a Weslaco native, joined the bank on March 16th as Senior Vice President. Lincoln comes to TRB from BBVA Compass, where he managed a portfolio of \$100 million.



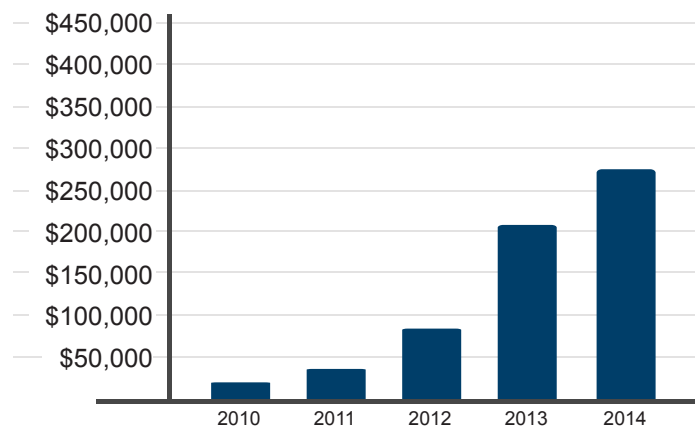
LINCOLN TALBERT
Senior Vice President
Market President



Assets (in 000's)


2010	55,250
2011	90,960
2012	145,451
2013	392,474
2014	449,399

Texas Regional Bank ended the year with a capitalization level of 10.9%, which is excellent.

Net Loans (in 000's)


2010	18,139
2011	48,275
2012	79,818
2013	203,255
2014	255,911

In the past year, Texas Regional Bank has increased net loans by \$52.7 million, resulting in 25.9% growth for the year.

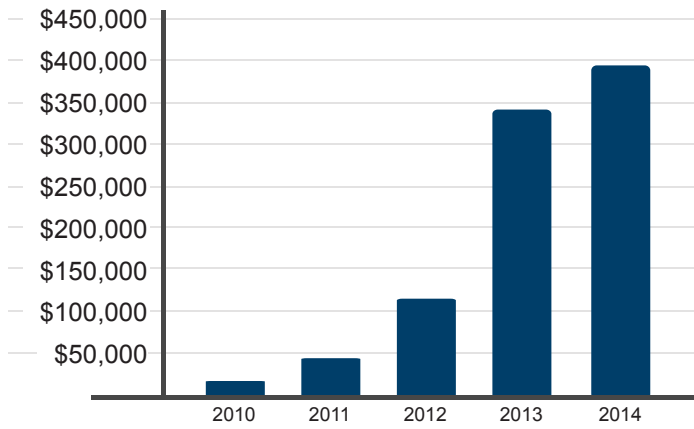
(Dollars in Thousands)

	1Q-10	2Q-10	3Q-10	4Q-10	1Q-11	2Q-11	3Q-11	4Q-11	1Q-12	2Q-12
Assets	17,284	35,189	44,317	55,250	63,641	70,806	87,134	90,960	95,844	98,908
Net Loans	13,153	9,203	11,999	18,139	23,635	28,071	39,432	48,275	55,299	64,172
Deposits	15,090	15,087	21,877	33,115	40,850	48,208	64,718	68,720	73,666	76,752
Equity	2,148	19,864	22,199	21,892	22,513	22,321	22,093	21,946	21,858	21,808
Net Income	45	(161)	(341)	(648)	(194)	(403)	(647)	(811)	(96)	(153)
Loans to Assets	76%	26%	27%	33%	37%	40%	45%	53%	58%	65%
Loans to Deposits	87%	61%	55%	55%	58%	58%	61%	70%	75%	84%

The financial information above was derived from quarterly FFIEC Call Report filings to the Federal Reserve and is unaudited.

FINANCIAL HIGHLIGHTS

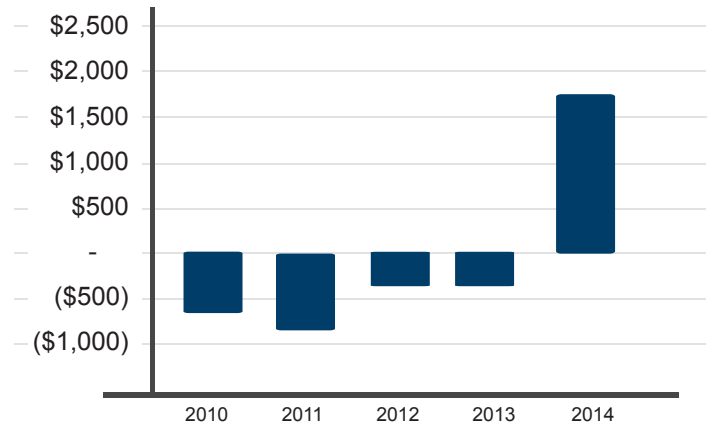
Deposits (in 000's)



2010	33,115
2011	68,720
2012	123,653
2013	342,118
2014	396,576

In the past year, Texas Regional Bank has increased its total deposits by \$54.5 million, resulting in 15.9% growth for the year.

Net Income (in 000's)



2010	(648)
2011	(811)
2012	(323)
2013	(307)
2014	1,702

Texas Regional Bank ended the year with net income of \$1.7 million, a \$2 million increase over prior year.

(Dollars in Thousands)

	3Q-12	4Q-12	1Q-13	2Q-13	3Q-13	4Q-13	1Q-14	2Q-14	3Q-14	4Q-14
Assets	111,309	145,451	165,412	183,448	217,326	392,474	396,565	409,597	439,176	449,399
Net Loans	73,194	79,818	87,751	104,108	116,799	203,255	203,646	209,257	237,673	255,911
Deposits	89,125	123,653	143,753	150,015	183,804	342,118	345,674	357,836	386,760	396,576
Equity	21,792	21,667	21,437	33,138	33,130	46,590	47,087	47,802	48,074	49,187
Net Income	(181)	(323)	(227)	(406)	(499)	(307)	262	573	1,026	1,702
Loans to Assets	66%	55%	53%	57%	54%	52%	51%	51%	54%	57%
Loans to Deposits	82%	65%	61%	69%	64%	59%	59%	58%	61%	65%

The financial information above was derived from quarterly FFIEC Call Report filings to the Federal Reserve and is unaudited.

To the Audit Committee:

Report on the Consolidated Financial Statements

We have audited the accompanying consolidated financial statements of Texas State Bankshares, Inc. and its subsidiary, which comprise the consolidated balance sheets as of December 31, 2014 and 2013, and the related consolidated statements of operations, comprehensive income (loss), changes in stockholders' equity, and cash flows for the years then ended and the related notes to the financial statements.

Management's Responsibility for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of the consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of Texas State Bankshares, Inc. and its subsidiary as of December 31, 2014 and 2013, and the results of its operations and its cash flows for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Padgett, Statemann + Co., L.L.P.

San Antonio, Texas
April 10, 2015

*Audited financial statements available to Shareholders upon request.

Asset Growth

In 2014, Texas Regional Bank continued to focus on building its core assets by developing meaningful relationships and expanding the footprint of the organization. We ended the year at \$449.3 million in total assets, an increase of \$56.9 million or 14.5% growth over 2013. We believe in controlled profitable growth that makes sense for our business model and creation of true and lasting relationships with the people who live in our communities. As we continue to grow, we focus on building a team of the people you know and putting the right controls in place to expand the organization.

Loan Growth

Loans continue to be the highest yielding investment for Texas Regional Bank. Growing the loan portfolio with quality assets is important for our continued success. Fortunately, we were able to realize excellent growth in 2014, with the loan portfolio reaching \$255.8 million by December 31, 2014, a \$52.7 million or 25.9% increase from December 31, 2013. During the year Texas Regional Bank increased its lending staff by adding seasoned loan officers and additional back-room staff to handle the increased volume. We anticipate even stronger loan growth this year and will continue to focus on small businesses and complete banking relationships that will build the core value of Texas Regional Bank.

Net Income and Shareholder Value

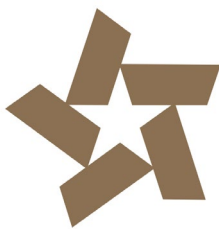
In 2014, Texas Regional Bank achieved record net income. Net income grew by over \$2.0 million, increasing from a net loss (\$307 thousand) in 2013 to net income of \$1.7 million in 2014. The improved earnings are a direct result of the strong loan growth mentioned above, the redeployment of very liquid and low-yielding investments into higher yielding securities, and control over operating expenses. The securities portfolio grew from \$63.3 million in 2013 to \$130.3 million in 2014, a \$67.0 million or 105.9% increase. In addition, in 2014 Texas Regional Bank enhanced operational efficiencies, improving the efficiency ratio by 18.4%. A bank's efficiency ratio is a measure of overhead as a percentage of its revenue. The lower the ratio, the better. The increased revenue from loan growth and higher yielding investments, coupled with reduced expenses, added significant income to the bottom line.

The Board has been focused on creating long-term shareholder value. We have invested in building infrastructure to support a sound organization and develop the critical mass necessary to support meaningful customer relationships. The result is a company owned by many not few, with tremendous momentum and solid franchise value. We hope to have a similar story to tell in 2015.



MARK RAMIREZ
Chief Financial Officer

We believe in controlled profitable growth that makes sense for our business model and creation of true and lasting relationships...



DAVID ESTES
 JUAN GARCIA
 HORTENCIA VILLARREAL
 IRMA MURRAY

At last year’s meeting, we introduced the expansion of our Wealth Management group, led by Juan Garcia. We now have over 100 accounts with \$35 million in assets under management in the Wealth Management Division. This success complements our strong Trust Services product, headed by David Estes. Trust Services saw significant growth, especially in the lower Valley, and the establishment of a local office in the corporate headquarters building in Harlingen. Together these two groups are responsible for \$250 million in assets. We will continue to focus on enhanced customer service and efficiencies to keep costs low as we prepare for continued growth.

\$35 million Total Assets Managed

100 accounts Signed up for Wealth Management

\$250 million Assets of Trust & Wealth Management

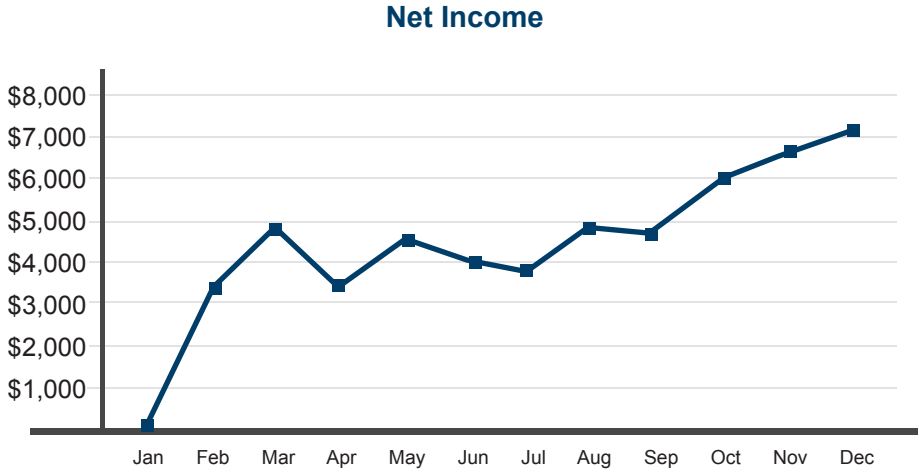
We believe diversification is an essential tool for investors, allowing them to capture broad market forces while reducing the risk associated with individual securities. We have constructed strategies that seek to draw heavily upon this philosophy.

Prudent investing is a rational process. It involves deciding how much risk to take, then choosing asset classes to match an investor’s preferred risk-return trade-off. We employ a broad range of strategies to meet the needs of investors with diverse investment goals.

Our portfolios are based on rigorous academic research on markets and the sources of higher expected return. We design strategies to offer consistent, fully-diversified exposure to the return sources we believe to be robust and reliable. Our flexible, innovative design offers potential to creatively enhance returns.

We welcome the opportunity to meet with you individually about our Wealth Management and Trust Services and discuss ways Texas Regional Bank can enhance your investments.

In 2014 we also established a Merchant Services Department to provide our small business customers with a secure credit card processing system. This is not a one-size-fits-all service. Rather, it's tailored solution that assists our clients in achieving key business objectives.



This Department is led by Sylvia Huerta, First Vice President - Merchant Services Sales Manager and Cynthia Garcia, Merchant Services Specialist, who bring more than 25 years of experience to Texas Regional Bank.

Texas Regional Bank entered into a partnership with TransFirst, one of the nation's leading electronic payment companies to support this new initiative. The Merchant Services Department began 2014 processing a volume of \$885 thousand and 8,697 transactions. This is a high per transaction ratio, the type that drives revenue. Each month our team added new clients, ending the year with \$11.5 million in volume and 97,702 transactions.

We are very proud of this growth and will strive to exceed our customers' expectations in 2015.



SYLVIA HUERTA

Sylvia and her team were very helpful and offered solutions to lower our monthly fee. The change from our old processor to Texas Regional Bank has been wonderful.

-Charles H. Kennedy Sr.
Lighting Fixtures &
Chandeliers

COMMUNITY GIVING YOU CAN **BANK ON**

Texas Regional Bank is a strong supporter of organizations dedicated to making our communities better. In 2014, TRB partnered with numerous nonprofit organizations and sponsored 150 programs throughout South Texas. In addition, our team generously took up the call of service and contributed 810 volunteer hours at 25 events to help improve the communities where they live and work.





25
Events

810
Volunteer hours

150
Sponsorships



PROUD SUPPORTERS OF 2014



In 2014, Texas Regional Bank launched the Proud Supporter campaign. The campaign had a positive impact on the Texas Regional Bank brand and brand promise. The campaign was a creative way for us to reach small business owners, communicate that we are proud to be from and in South Texas, and show our support of many non-profit, community-focused organizations throughout the year.





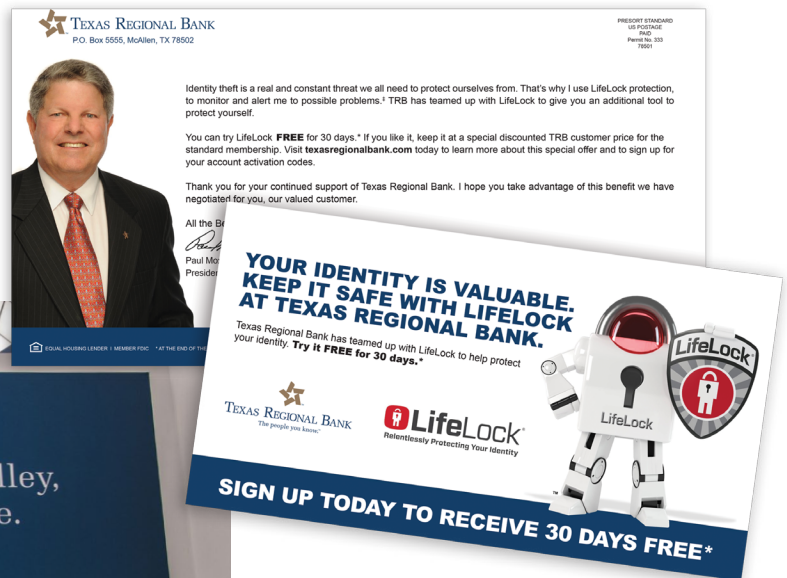
The campaign theme was used on billboards, in various print publications, and in radio ads. The main messages were *Proud Supporter of Valley Business, Proud Supporter of the Local Economy, and Proud Supporter of Your Bright Future*. These bold messages inspired positive feedback from our team members as well as the communities we serve.

The messaging was adapted to fit niche audiences as well. It was used for many of the community organizations that Texas Regional Bank supports. For example, in the Valley Symphony Orchestra & Chorale program booklet, Texas Regional Bank was the *Proud Supporter of Great Music*. This type of messaging allows us to communicate a positive idea while giving accolades to the organization we are supporting.

In 2014, Texas Regional Bank also decided to invest in video production for broadcast media and online video streaming to deliver our message.

The second part of our marketing effort is our community engagement. As we expand our footprint across South Texas, we will support and be visible at more community events. In 2014, we had a great presence at many events across the Rio Grande Valley.

In 2015, we will combine creative messaging with strategic media buys to build our market share.



TEXAS STATE BANKSHARES, INC.

MICHAEL SCAIEF
Chairman & President

ROBERT R. FARRIS
Vice Chairman

TUDOR UHLHORN
Secretary

WILLIAM L. ELLIFF

CARLOS VARELA

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Chairman

PAUL S. MOXLEY
President/Chief Executive Officer

MARK R. RAMIREZ
Executive Vice President/Chief Financial Officer

MICHAEL K. LAMON
Executive Vice President/Chief Operations Officer

BRENT BALDREE
Executive Vice President/Chief Lending Officer
McAllen Market President

TEXAS REGIONAL BANK - OFFICERS

CURTIS BROCKMAN, SR.
Executive Vice President/Senior Loan Officer

ROLANDO CARRASCO
Executive Vice President /Chief Compliance Officer

DAVID L. ESTES
Executive Vice President /Executive Trust Officer



Our team works every day to deliver quality banking solutions to our customers. We're focused on technology that supports the relationship style banking that has made us successful in our first five years.

- Michael Lamon
Chief Operations Officer

Senior Vice Presidents

John Booth, Jr.
Investments & Trust Officer

Rutha L. Drawe
Financial Reporting

Juan Garcia
Senior Financial Advisor

Fred L. Garza
Loan Officer

Jane Jansen
Compliance Officer

Ronda Johnson
Chief Information Officer

Margie Karst
Loan Administration

Randal McLelland
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Anabel S. Navarro
Falfurrias Banking Center Manager

Michele Robinson
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Sylvia Shives
Senior Operations Manager

Beverly Speer
Branch Development
& Special Projects

Cesar Suarez
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Louie Tijerina
Harlingen Market President

Hortencia Villarreal
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Mario Ysaguirre
Loan Officer

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Trust Administration Manager

Belinda Cantu
BSA Officer/Deposit Compliance Officer

Diana De La Fuente
Lending Assistant

Maria J. Espinoza
Bookkeeping Supervisor

Gabriela Garza
Senior Credit Analyst

Olivia Garza
Loan Officer

Troy Gearhart
Loan Officer

Sylvia Huerta
Merchant Services Sales Manager

Elias Longoria
Loan Officer

Adriana McElrath
Corporate Administration

Ricardo Morales
Senior Operations Manager

Adalia Moreno
Human Resources Director

George Mukhar
Security & Information
Technology Manager

Irma Murray
Trust Officer

Jackie Russell
Texas Freedom Club Director

Yolanda Torres
Trust Officer

Norma L. Trevino
Branch Operations Manager

Laura Villarreal
Loan Officer

Assistant Vice Presidents

Rosie Castillo
Staff Accountant

Micaela Garcia
Lending Assistant

Carlos Garza
Loan Officer

Diana Garza
Branch Operations Manager

Nora L. Koite
Lending Assistant

Tayde Miller
Lending Assistant

Teresa E. Miller
Teller Supervisor

Margarita Rebolgar
Lending Assistant

Nelda Rodriguez
Executive Assistant

Omar Rodriguez
IT Officer

Annette I. Salinas
Loan Officer

Administrative Officers

Dolly Cruz
Accounts Payable Specialist

Roel J. Estringel
Accounting Analyst

Debby Finch
Executive Assistant

Corina S. Garcia
New Accounts Representative

Elizabeth M. Garcia
Teller Supervisor

Donna F. Martin
Teller Supervisor

Janie Martinez
Lending Assistant

Felicia Villarreal
Business Development Officer



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