



TRB | **SHAREHOLDER**REPORT
Vol. 8 Issue 2



OUR STORY

The idea for Texas Regional Bank emerged in 2008 when four businessmen recognized the community banking void in their local region caused by the consolidation of privately-held community and regional banks. Over the years, locally-owned banks had decreased, reducing the banking choices in many parts of Texas.

Michael Scaief, Bobby Farris, Tudor Uhlhorn and Bill Elliff, leaders in business and the community, set out to develop a regional banking franchise committed to the success of the community. The group identified what had worked among regional banks in the past and adopted these strategies as operating principles.

- Hire top bankers who know their customers, and can make decisions
- Build a broad shareholder base and ownership structure, so no one family could control more than 10% of the bank
- Raise enough capital to be effective in the market
- Embrace technological advances to accommodate emerging and future banking trends.

Initially, the group intended to establish a brand new banking operation in the Rio Grande Valley of Texas. But, as their planning came together in mid-2009, the strategy changed, from chartering a new bank to acquiring an existing franchise. In September 2009, a revised business plan was submitted to regulators and Texas State Bankshares, Inc. (TSBI) was organized to serve as the bank's holding company, in anticipation of an acquisition.

The TSBI board soon was charged with raising capital to acquire Falfurrias State Bank. In February 2010, the capital raise began, with a goal of \$20 million. The community response was overwhelming and, in less than six weeks, the holding company closed its capital raise with nearly \$24 million from approximately 160 different families.

On May 4, 2010, Texas State Bankshares, Inc. acquired 100% of the stock of Falfurrias State Bank. Ninety days into the acquisition, the charter was relocated to Harlingen, Texas. The bank was renamed Texas Regional Bank, and its relationship style of banking articulated in the new tag line, The People You Know. Texas Regional Bank celebrated another milestone on November 18, 2013, when Border Capital Bank was acquired. The merger added a trust department and four more locations in the Rio Grande Valley market. Texas Regional Bank continues to find opportunities to grow and be a leader in community banking. In February 2017, Texas Regional Bank completed the acquisition of Blanco National Bank.

The Board of Directors and Management of Texas Regional Bank remain committed the communities we serve through high touch banking relationships, advanced technology solutions, diverse ownership and community involvement. Each year team members contribute thousands of hours to community service projects.

Today, Texas Regional Bank has assets of approximately \$860 million and 18 locations across the Rio Grande Valley and the Texas Hill Country. Texas Regional Bank is a wholly-owned subsidiary of Texas State Bankshares, Inc. with equity more than \$90 million and more than 500 shareholders across Texas. Without a doubt, the influence of its broad shareholder base and team of well-known and seasoned bankers has made Texas Regional the "Bank of Choice" in the Texas markets.



Across the Rio Grande Valley
& throughout the Hill Country and
...GROWING

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MESSAGE FROM THE CHAIRMAN

MICHAEL SCAIEF | CHAIRMAN

As another year draws to a close, our team will look back on 2018 as a fantastic year filled with market expansion, new services, and earnings and asset growth. Throughout the year we took advantage of several opportunities to continue our march to be the bank of choice in the markets we serve. Reflecting back on 2010, obtaining one new branch charter was a big move for the bank. In 2018, we successfully added, with the expertise of our team, four new branch charters! While accelerated growth creates expense drag on a company, we are confident that earnings will increase near 50% over 2017. Diversification and growth are increasing revenue and boosting shareholder value. Your bank is now in the top 100 banks in Texas ranked by size, quite a feat considering we began outside the top 600! The bank's total assets will near \$900 million by year-end.

Reports by Mr. Paul Moxley, CEO, and our two regional presidents speak to the growth we have seen since our last shareholder report. They continue to lead our bank and do a great job focusing on daily success while keeping an eye on the future direction of their region and the bank.

In this report, you will learn more about Private Client Services, a new business unit that began mid-year to develop a bi-national business model. Eduardo Caso and his team are making significant progress in their short time with us. Because of our border concentration and the continued economic and political challenges of our southern border neighbor, this service is quickly filling a void in our regional market. Much like mortgage and wealth management, this niche market delivers fee income while building new and diverse relationships in the US and Mexico.

"Intelligence in Banking" has become a significant focus for the continued development of security and automation. Texas Regional Bank is constantly introducing solutions to eliminate product and service friction, improve customer experience, and protect our customers' privacy and assets.

I hope you enjoy the updates of this shareholder report and use it to brag on the company you own. All of us at TRB wish you a happy and safe holiday season. Thank you for giving us your confidence, and as always, thank you for all you do for Texas Regional Bank!



CHIEF EXECUTIVE OFFICER REPORT

PAUL MOXLEY | PRESIDENT/CEO

Texas Regional Bank continues to expand its footprint across the State of Texas. We opened our second Edinburg Banking Center in June. We're executing a remodel of a future site in Brownsville. And we're finalizing our new corporate office in Harlingen. That's just a recap of our expansion in South Texas!

Our Hill Country business continues to flourish with the opening of our Dripping Springs Banking Center, our current construction in San Marcos, and the anticipation of our Lakeway location. We have also expanded our internal culture by growing our staff and welcoming back some TRB veterans from South Texas into the Hill Country area.

TRB's growth has triggered a demand in a suite of business services to support our business owners and industry growth. We have recently introduced our Treasury Management Department in both the Hill Country and South Texas regions. Our Treasury Management services provide tools to maximize your working capital by improving cash flow, enhancing operational efficiencies, and providing quick access to account and payment information.

The excitement behind our growth, both externally and internally, has impacted our local communities. We have ventured beyond our traditional community support by providing endowment funding toward supporting many organizations. We pride ourselves in holding the TRB brand to the highest standard for our communities, becoming the go-to volunteer group for numerous charities and not-for-profit organizations. We invite you to visit our website or our Facebook page to learn more about our community engagement!

As we approach the end of 2018, Texas Regional Bank looks forward to new and continued partnerships, both personally and professionally.



SOUTH TEXAS MARKET REPORT

BRENT BALDREE | SOUTH TEXAS REGIONAL PRESIDENT

In 2018, we continued our growth trend throughout the South Texas region. In the last quarter, we have doubled our presence within two of our strongest markets, Edinburg and Brownsville. In doing so, we have identified areas of opportunity within each city to help drive market share. Moreover, we are nearing our goal of housing our corporate office where our charter is located: The City of Harlingen.

On June 11th, we opened our doors in Edinburg, and the business community helped us celebrate with a grand opening held on July 19th. As expected, we have increased our deposit and loan portfolios to match those of existing TRB banking centers in other South Texas markets. Fred Garza, our Edinburg Market President, leads our teams at both locations.

Meanwhile, our Brownsville market has continued to show growth in both loans and deposits. Due to the increase in market demand, we acquired an existing bank facility to house our second Brownsville location. Currently, remodeling is underway to retrofit the lobby to our TRB standard. Our goal is to be open by mid December.

The City of Harlingen has definitely grown, and we are joining in that growth. Our Texas Regional Bank Corporate office will be ready by the close of the year. We are excited to celebrate this new office with our customers, communities, and business partners!

Our team remains “The people you know.” We’re committed to enhancing the TRB spirit and culture as additional members join our team. Our newest members include Juan Carlos Pena, as Commercial Lender in Weslaco, Diana Delaunay as Business Development in Brownsville, and Cynthia Quintanilla leading our Treasury Management Division. We look forward to meeting our year-end goal and closing 2018 with strong growth in both deposits and loans.



HILL COUNTRY MARKET REPORT

LANCE SPRUIELL | HILL COUNTRY MARKET PRESIDENT

The Hill Country region update is best told through the eyes of a customer:

“TRB’s staff is great! My wife talked me into switching over from a national bank and I couldn’t be happier that I did. I feel like I am treated like family and I always enjoy visiting my bank.” – John H., TRB Hill Country Customer

Family. Every time I read John’s comments, that word jumps out at me. In the Hill Country, we continue to invest in our customers, staff, and communities like they are family. Our customers have recognized our level of service, and year to date, we’ve seen an increase in all areas of the bank that will continue to drive our growth in the region.

Our growth has led to opportunities for the staff to grow into new roles and responsibilities throughout the region. For example, tellers are learning how to be bankers in order to better serve the customer, while others have transitioned into leadership roles like branch manager and business development manager. We’ve added some new faces to the family as well, including our first dedicated Hill Country mortgage lender.

In response to TRB’s mission, our staff has poured into our communities, logging hundreds of hours of community service. We sit on service organization boards, volunteer at fundraising events, teach financial literacy to kids, and sponsor just about every youth organization from Fredericksburg to Bulverde. And I can say with confidence that TRB floats have logged over 15 miles of parade routes this summer!

With satisfied customers, commitment to community service, and increased employee responsibilities, our TRB family in the Hill Country is thriving!

Mr. Alan Johnson
Harlingen

Mr. Alberto Vega
San Benito

Mr. Andy Browder
Mission

Mr. Bill Youngblood
Harlingen

Mr. Bob Boggus
McAllen

Mr. Bob Shepard
Harlingen

Mr. Bryan Burke
Harlingen

Mr. Charles Marina
McAllen

Mr. Claude "Sonny" Hildreth
McAllen

Mr. David Garza
San Benito

Mr. Don "D. J." Johnson
Brownsville

Mr. Ephraim Flores
Harlingen

Mr. Fred Del Barrio, Jr.
McAllen

Mr. Hector M. Rivera
Mission

Mrs. Jane Burkholder
Harlingen

Mr. Jasen Hardison
McAllen

Mr. Jason Wolfe
Brownsville

Mr. Jimmy Garza
Pharr

Mr. John D. Guevara
Brownsville

Mr. Jose E. Garcia
Edinburg

Dr. Kalim Habet, M.D.
Rancho Viejo

Mr. Keith Padilla
Mission

Mr. Lance Neuhaus
Mercedes

Mr. Lawrence "Chip" Gift
Houston

Mr. Luis De La Garza
Brownsville

Mr. Marion Lawler III
Brownsville

Ms. Mary Lou Ray
Brownsville

Mr. Michael Moore
McAllen

Mr. Mike McLarty
Edinburg

Mr. Mike Murphy
Harlingen

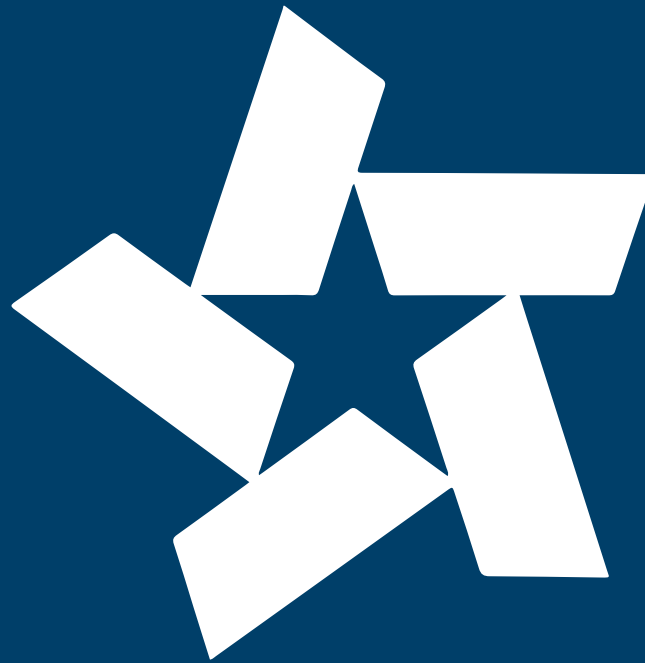
Mr. Pat Kornegay
San Benito

Ms. Reba Cardenas McNair
Brownsville

Mr. Rolando Gonzalez
Brownsville

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

Mr. Wendell Johnson
Harlingen



SENIOR ADVISORY BOARD MEMBERS

RIO GRANDE VALLEY

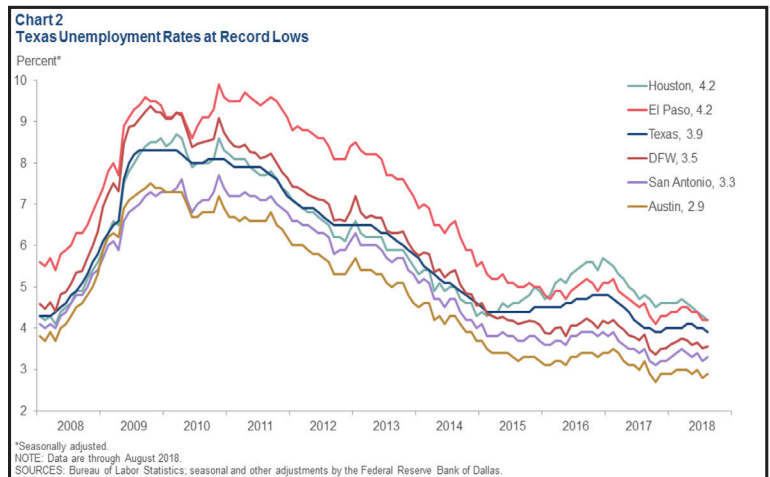


Texas Keeps 9 Percent Share of U.S. Economy, GDP Growth Ranked Sixth in Country

The regional economy in Texas continues to post strong growth and outpace the nation. Year to date, Texan employment growth is an annualized 3 percent, well above the U.S. growth of 1.7 percent. Moreover, personal income growth in the second quarter was the highest in the nation at 6 percent, which bodes well for second-quarter gross domestic product (GDP) growth. However, after red-hot gains the first half of the year, expansion in the regional economy will likely cool in the second half due to a historically tight labor market and a slowing in export growth. Additionally, growth in Houston, which makes up 25 percent of state employment, will likely moderate as Hurricane Harvey-induced activity dissipates in the second half of the year.

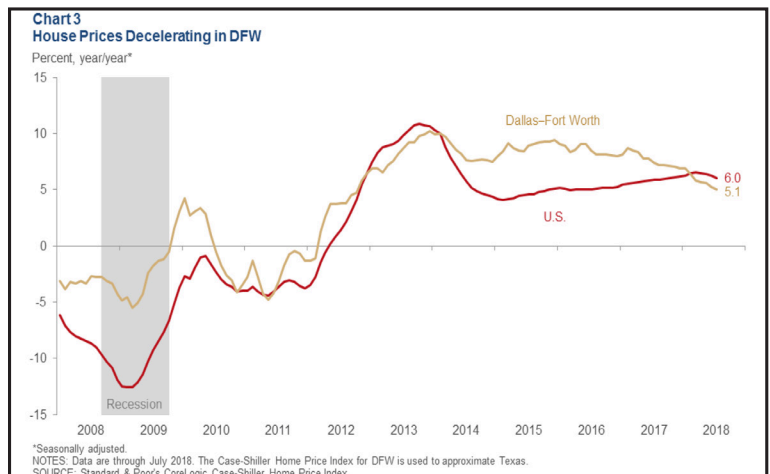
Labor Market Remains Tight

Labor market tightness continues, leading to mounting wage pressures, and trade frictions are increasing price inflation. The Texas unemployment rate dipped to 4.0 percent in June and is only 0.1 percentage points higher than its all-time low of 3.9 percent in November 2017. Reports of worker shortages are rife across industries and skill sets. The Texas economy is likely growing above potential, meaning there may be capacity constraints acting as bottlenecks or speed bumps on the expansion. Tight labor markets, for example, have made hiring difficult for local firms. Two-thirds of Texas firms noted difficulties finding qualified workers according to a most recent survey. Meanwhile, the state unemployment rate has never been this low for this long.



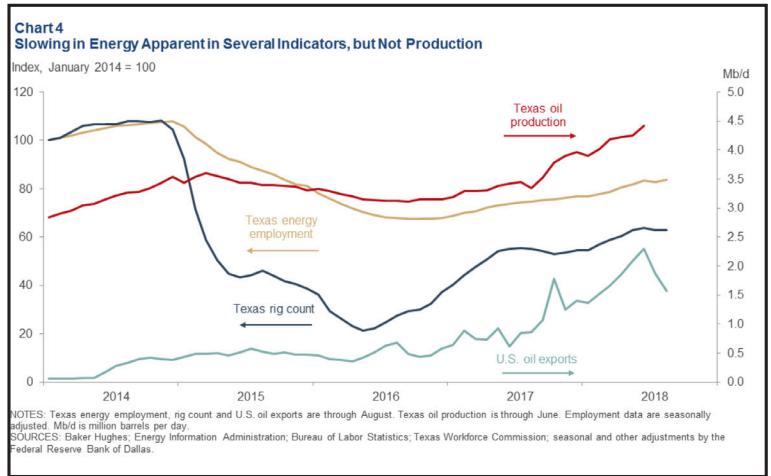
Texas Housing Market Begins to Cool Down

Another force acting to slow the red-hot economy is higher interest rates. 10 year US Treasury rates used in determining mortgage rates hit a seven-year high of 3.25% recently. Housing markets are particularly sensitive to higher rates, and Texas house prices appear to be decelerating slightly. U.S. house prices may also be slowing, likely for the same reason.



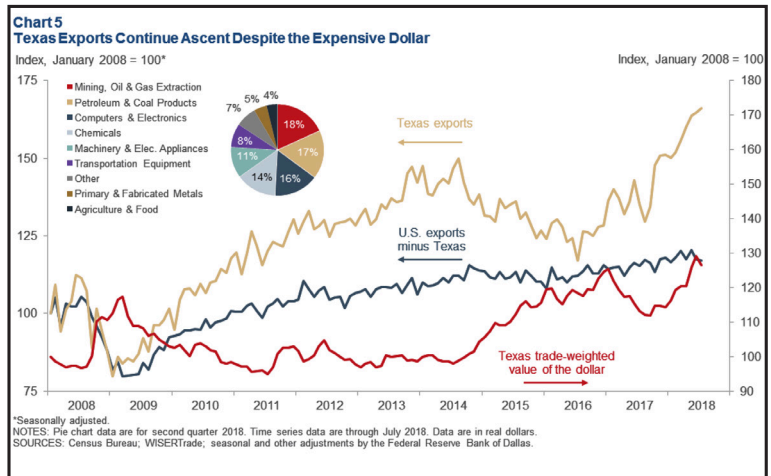
Energy Indicators Slow Due to Lack of Pipeline Capacity

Texas continues to hit new records in oil production, particularly in the Permian Basin. However, limited pipeline capacity is trapping a surplus of oil in West Texas, leading to a stagnation of drilling activity and energy-sector employment growth. Oil prices are hovering around \$75/barrel, up substantially from this time last year.



Texas Exports Rising Despite Stronger Dollar, Retaliatory Tariffs

Texas exports rose sharply in July and are up 16 percent year to date compared with the same period last year (Chart 5). U.S. exports increased at a slower 5.2 percent so far this year. Texas exports remain strong despite a rising dollar, higher tariffs, and widespread uncertainty around future U.S. trade policy.



Higher Interest Rates & Inflation May Cool Off Stock Market Rise

FOMC continues to raise rates in the face of a growing economy. At its last meeting, FOMC increased the fed funds rate 25 basis points to 2.25%, where it last was in April 2008. This is the eighth increase since the Fed began normalizing policy in December 2015. Along with the rate increase, the FOMC continues to project one more hike before the end of the year and three in 2019. Inflation continues to hover in the 2-2.5% as measured by the PPI, and with continued growth the Fed believes inflation could be much higher down the road. Investors will continue to see above normal volatility in the markets during rate increases, but we continue to advise investors to stay well diversified and focused on long-term fundamentals. Fixed income investors should take advantage of the higher rates offered for short duration investments i.e., CD's or US Treasury Notes.





PRIVATE CLIENT SERVICES

EDUARDO CASO | SENIOR VICE PRESIDENT

Texas Regional Bank is proud to introduce our newest service Private Client Services. The five person team is led by Eduardo Caso. Eduardo has over 25 years of international banking experience. His team is responsible for growing and retaining high net worth individuals and family relationships. The TRB Private Client Services team understands the complexities of managing significant wealth and work to develop a highly customized financial strategy that evolves with the needs of the clients.

Each team member brings a specialized skill and work together to advise and personalize the service provided by a private banker, clients will have access to our best financial services. Our experienced professionals offer convenient deposit services, sophisticated wealth management tools, trust and estate planning, and creative financing solutions.

Summary of TRB Private Client Services:

Banking: In today's modern banking we offer you all the electronic banking features you expect but we are dedicated to providing you a banker you can talk to, meet with when you prefer that one-on-one time. Our banking products like deposit accounts and savings accounts were built to make daily banking more efficient for our customers.

Brokerage: To offer you the full experience of Private Client Services we are proud to also have a dedicated Financial Advisor that is focused on you. With a full array of products and services including stocks, options, bonds, mutual funds and managed accounts, we are well positioned to help you find the right mix of products and specific investments to help meet their financial needs.

Foreign Exchange: We know you need to exchange funds to meet your business and travel needs. We monitor market rates every day to bring you our best value on your foreign currency.

Wealth Management: Our wealth management professionals provide a consultative approach to asset management that takes into consideration the entirety of your wealth. Your portfolio manager, working closely with the private banking team, will analyze a variety of factors, including risk tolerance, personal values, family situation, financial goals, income needs, time horizons and existing assets to tailor your unique asset allocation strategy.

Trust & Estate Services: TRB trust and estate services specialists have a wealth of experience to help you provide for your beneficiaries tomorrow while protecting your assets today. They also can provide more specialized services such as real estate and specialty asset management, philanthropic planning, and legacy and special needs trusts.

Real Estate Investment: Our lenders have a firm understanding of the Texas real estate market and experience with international investments. Whether you are purchasing a vacation property, second home or a commercial property in Texas, our team will confidently guide you through the loan process.



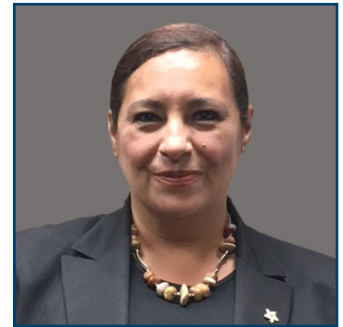
Alma Villarreal
Vice President



Rogelio Vela
Assistant Vice President

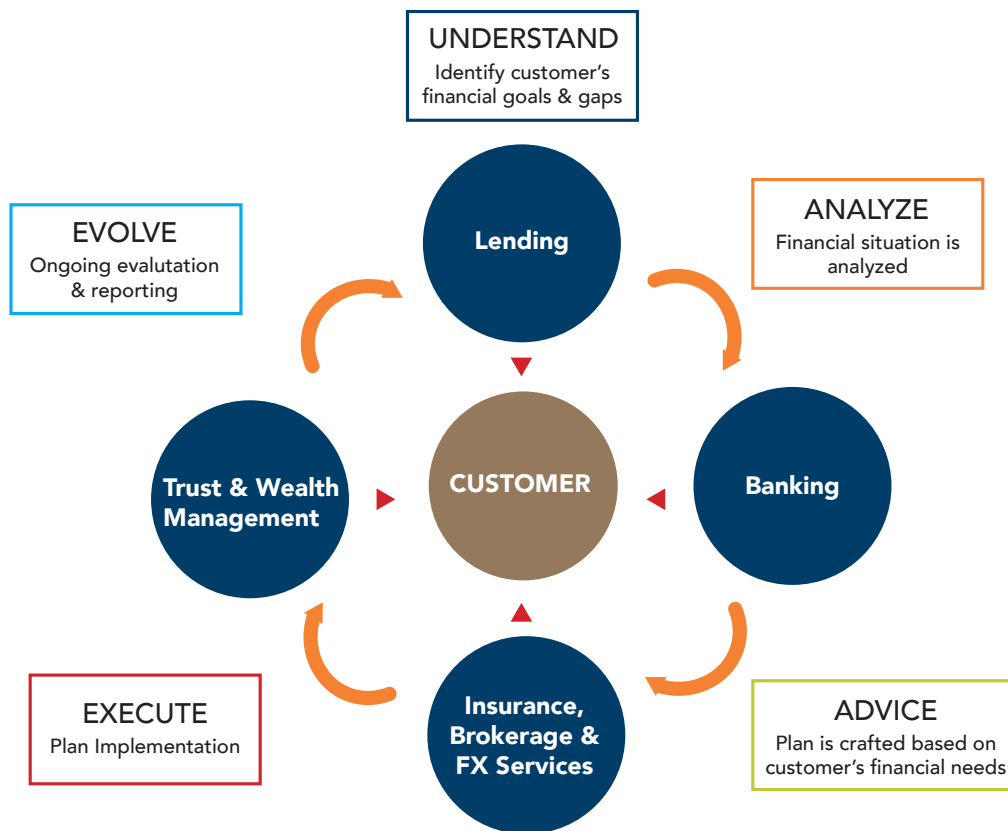


Enrique Lopez
Financial Advisor



Monica Obregon
Administrative Officer

CUSTOMER CENTRIC APPROACH
Relationship Manager



Mr. Charles Georg
Bulverde

Mr. David Behrends
Blanco

Mr. Eric Smith
Stonewall

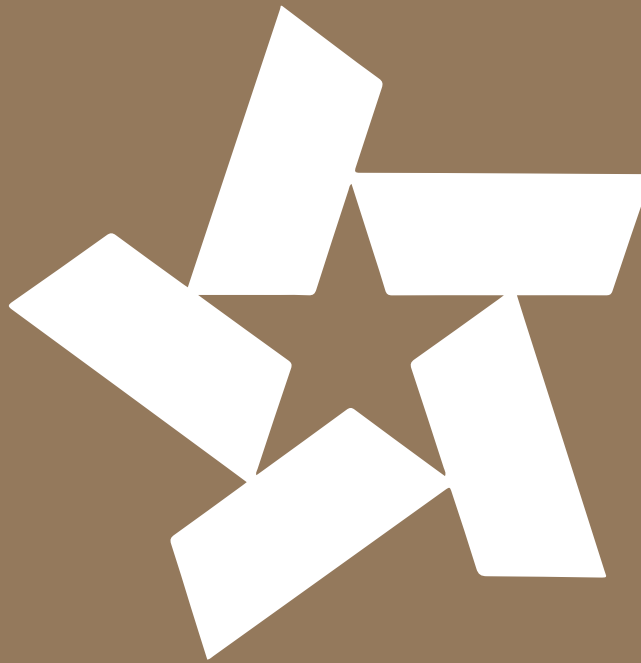
Mr. John Calkins
Boerne

Mr. Richard Harrell
Spring Branch

Mrs. Wendy Reeh
Fredericksburg

Mr. Bill Burnett
San Marcos

Dr. Corey Carothers
San Marcos



Mr. Jimmy Fife, Sr.
San Marcos

Mr. Patrick Rose
San Marcos

Mr. Ryan Thomason
San Marcos

Mr. Derek George
Austin

Mr. John Aouelle
Lakeway

Mr. Kyndel Bennett
Austin

Mr. Shane Watts
Driftwood

**SENIOR ADVISORY
BOARD MEMBERS**
HILL COUNTRY



TRUST & WEALTH MANAGEMENT REPORT

BOBBY FARRIS | CHAIRMAN OF TRUST & WEALTH MANAGEMENT

At TRB Trust & Wealth Management, our philosophy is simple but 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 built 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.

This 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 philosophy stays the same. Stay fully invested around the world and let the markets work for you!

TRB Trust & Wealth Management would like to thank all TRB shareholders who have referred business to us in 2018. With your help we have been able to successfully grow our business. Below are the highlights for 2018 through July, 31st, 2018.

Number of Accounts Under Management | Trust & Wealth Management = 1,001 Accounts

2018 Net Increase in Assets Under Management (AUM) | Trust & Wealth Management = \$44,031,671 (+12.94%)

2018 Year to Date Net Income vs 2017 Year to Date Net Income | Trust & Wealth Management = + 80.6%

After Tax Income as % of Total Income | 2018 Average = 36.42%



L to R: John Tippit, Yolanda Torres, Rick Garcia, Bobby Farris, David Estes, Irma Murray, Vincent Richards, Hortencia Villarreal, Sal Garcia

CORPORATE HEADQUARTERS



NOV 1, 2017



DEC 29, 2017



JAN 29, 2018



FEB 23, 2018



MAR 30, 2018



APR 26, 2018



MAY 25, 2018



JUN 26, 2018



JUL 30, 2018



AUG 30, 2018



SEP 21, 2018



OCT 30, 2018





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



310 Wonder World Dr, San Marcos, TX 78666

TO MEET THE NEEDS OF OUR CUSTOMERS
WE CONTINUE TO FIND BANKERS IN THE
COMMUNITIES WE SERVE & BUILD BANKS
TO BRING PEOPLE TOGETHER.



203 S Jackson Rd, Edinburg, TX 78539



3275 Boca Chica Blvd, Brownsville, TX 78521

TREASURY MANAGEMENT

Complete banking services to maximize your working capital.



Cynthia Quintanilla
Treasury Management Manager

This year Texas Regional Bank developed and launched treasury management, led by Cynthia Quintanilla. Treasury management is a customizable suite of banking services working together to maximize your working capital. Relationship banking goes beyond providing great banking services and products; it means truly leaning more about you, your business and your financial goals.

Treasury Management can help you:

- Collect funds faster
- Pay your funds more efficiently
- Protect and invest your money
- Access your information with powerful tools
- Provide accurate reporting how and when you need it
- Mitigate the risks that go along with maintaining the financial needs of your business operations

INFORMATION REPORTING

- Business Online Banking

LIQUIDITY

- Automated Fund Sweeps
- Zero Balance Account(s)
- Internal Account Transfers

RECEIVABLES

- ACH debit (vendor payments)
- Remote Deposit
- Merchant Services

PAYABLES

- ACH credit (payroll, tax and vendor payments)
- Domestic Wire Transfers
- International Wire Transfers
- Bill Pay



THE PEOPLE YOU KNOW HELPING IN OUR COMMUNITIES

Texas Regional Bank is a strong supporter of organizations dedicated to making our communities better. We continue to partner with numerous nonprofit organizations and sponsor hundreds of programs throughout Central and South Texas.





 **BOARD OF DIRECTORS**



 **SENIOR EXECUTIVE TEAM**

Board of Directors
(Above L to R)

- Michael Fallek
- Bobby Farris
- Bill Elliff
- Tudor Uhlhorn
- Michael Scaief
- Brad Wolfe
- Paul Moxley
- Mark Richards
- Carlos Varela

Senior Executive Team
(Below L to R)

- Brent Baldree - Chief Lending Officer
- Michael Scaief - Chariman
- Paul Moxley - CEO/President
- Michael Lamon - Chief Credit Officer

 **The People You Know**

OPERATIONS

Executive Vice President

Rolando Carrasco – Chief Compliance Officer
Ronda Johnson – Chief Information Officer
Jason Leal – Chief Administration Officer
Lincoln Talbert – Chief Financial Officer

Senior Vice President

Eduardo Caso – Private Client Services
Jane Jansen – Compliance
Adalia Moreno – Senior Operations Officer
George Mukhar – Security & Central Operations Manager

First Vice President

Belinda Cantu – BSA Officer
Sylvia Huerta – Merchant Services Sales Manager
Adriana McElrath – Administration
Ricardo Morales – Branch Administration
Rita Rivas – Senior Financial Accounting Manager/CPA

Vice President

Nick Consiglio – Marketing Director
Diana Delaunay – Business Development
Mary Espinoza – Electronic Banking Manager
Penny Lieck – Teller Operations
Nelda Rodriguez – Executive Assistant
Jackie Russell- Texas Freedom Club Director
Norma L. Trevino – Banking Center Operations Manager
Alma L. Villarreal – Private Client Services
Felicia Villarreal – Business Development

Assistant Vice President

Deborah Arfele – Central Operations Manager
Judy Benson – New Accounts
Kimberly Boren – Banking Center Operations Manager
Roel J. Estringel – Senior Accounting Analyst
Sandra Lewis – Banking Center Operations Manager
Lori Lopez – Banking Center Operations Manager
Omar Rodriguez – IT Officer
Yvette Vasquez – Banking Center Operations Manager
Rogelio Vela – Private Client Services

Administrative Officer

Adriana Carranco – Branch Operations Manager
Cathy Brown – Administrative Officer
Amanda K. Soloman – Banking Center Operations Manager
Debby Finch – Executive Assistant
Ana Garcia – Branch Administration
Corina S. Garcia – New Accounts Representative
Meghann Howell – Banking Center Operations Manager
Donna F. Martin – Teller Supervisor
Monica Obregon – BSA Private Client Services
Felipe Ortiz – Banking Center Operations Manager
Nelson Quinillo – Banking Center Operations Supervisor
Kevin Schach – Software & Projects Specialist
Steven Rodriguez – Branch Administration Field Operative
Veronica Tarango – Branch Administration Field Operative
Megan Weldon – Banking Center Operations Manager
Dana Marie Wright – Branch Operations Manager

LENDING

Executive Vice President

Randy McLelland – South Texas Senior Credit Officer
Mark Tidwell – Blanco Market President

Senior Vice President

Tom Clemmons – Mortgage Services
David DeStefano – Lakeway Market President
Fred L. Garza – Edinburg Market President
Margie Karst – Loan Administration
Jason Leal – Chief Administrative Officer
Anabel Navarro – Falfurrias Market President
Erin Needham – Senior Credit Officer
Michele Robinson – Harlingen Market President
Carlos A. Rodriguez – Brownsville Market President
Keri Sandvig – Bulverde Market President
Lance Spruiell – Hill Country Regional Market President
Cesar Suarez – Mission Market President
Jamie D. Whittemore – Loan Officer
Mario Ysaguirre – Loan Officer

First Vice President

Natalia Bury – Loan Officer
Gaby Garza – Senior Credit Analyst
Troy Gearhart – Loan Officer
Elias Longoria – Loan Officer

Vice President

Larry Todd Adams – Loan Officer
Grant Buck – Loan Officer
Rachelle Cisneros – Mortgage Services
Diana De La Fuente – Lending Assistant
Nora L. Koite – Lending Assistant
Carlos Garza – Loan Officer
Olivia Garza – Loan Officer
Sherry Hawkins – Loan Servicing
Jason R. Hendrix – Loan Officer
Annette Salinas – Loan Officer
Laura Villarreal – Loan Officer

Assistant Vice President

Jessica Adame – Credit Analyst
Olivia Contreras – Lending Assistant
Laura Elizondo – Software & Project Specialist
Micaela Garcia – Lending Assistant
Gregory Lick – Loan Officer
Jake Mann – Loan Officer
Janie Martinez – Lending Assistant
Calen McNett – Loan Officer
Tayde Miller – Lending Assistant
Juan Carlos Pena – Loan Officer
Maria Idalia Pena – Loan Officer
Margarita Rebollar – Lending Assistant
Robert J. Smith – Loan Officer

Administrative Officer

Nydia Bravo – Collateral Management Officer
Danielle Horna – Lending Assistant
Hilda Lazo – Lending Assistant
Miriam Lozano – Lending Assistant

Loan Officer

Bertha De La Garza – Mortgage Loan Officer
Robert Donalson – Loan Officer
Daniel Padilla – Loan Officer
Stephany Price – Mortgage Loan Officer
Matthew Schepper – Mortgage Loan Officer
Chris Villarreal – Loan Officer



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