



Ms. Holcomb and Mr. McTeer

SENIOR MANAGEMENT

Standing (from left):

Robert Smith III
Senior Vice President in Charge, Houston Branch

Sam C. Clay
Vice President in Charge, El Paso Branch

J. Tyrone Gholson
Senior Vice President

James L. Stull
Senior Vice President in Charge, San Antonio Branch

Harvey Rosenblum
Senior Vice President and Director of Research

W. Michael Cox
Senior Vice President and Chief Economist

Millard E. Sweatt
Senior Vice President, General Counsel, Ethics Officer and Secretary

Larry J. Reck
Senior Vice President

Robert D. Hankins
Senior Vice President

Seated (from left):

Robert D. McTeer, Jr.
President and CEO

Helen E. Holcomb
First Vice President and COO

Joel L. Koonce, Jr.
Senior Vice President