



Senior Management

- Standing (from left):
- Meredith N. Black**
Senior Vice President
 - Millard E. Sweatt**
Senior Vice President, General Counsel, Ethics Officer and Secretary
 - W. Michael Cox**
Senior Vice President and Chief Economist
 - Robert Smith III**
Senior Vice President in Charge, Houston Branch
 - J. Tyrone Gholson**
Senior Vice President
 - Robert D. Hankins**
Senior Vice President
 - Robert W. Gilmer**
Vice President in Charge, El Paso Branch

- Seated (from left):
- Joanna O. Kolson**
Senior Vice President
 - Helen E. Holcomb**
Acting President, First Vice President and COO
 - Harvey Rosenblum**
Senior Vice President and Director of Research
- Not pictured:
- Larry J. Reck** and **James L. Stull** retired in 2004.



Bob McTeer and Helen Holcomb

Robert D. McTeer, Jr., retired in 2004 as president and CEO.

**Board of Directors
Deputy Chairman and Chairman**



Pat Patterson and Ray Hunt