

Board of Governors of the Federal Reserve System



# Annual Report of Holding Companies—FR Y-6

## Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Dennis E. Nixon

Name of the Holding Company Director and Official

President and CEO

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

*With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.*

Signature of Holding Company Director and Official

03/29/2021

Date of Signature

For holding companies not registered with the SEC—  
Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

### For Federal Reserve Bank Use Only

RSSD ID \_\_\_\_\_

C.I. \_\_\_\_\_

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2020

Month / Day / Year

59300Y16R531AU8TX77

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

International Bancshares Corporation

Legal Title of Holding Company

P.O. Drawer 1359

(Mailing Address of the Holding Company) Street / P.O. Box

Laredo

TX

78040

City

State

Zip Code

1200 San Bernardo, Laredo, TX 78040

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Judith I. Wawroski

Treasurer

Name

Title

956-764-6115

Area Code / Phone Number / Extension

956-764-6104

Area Code / FAX Number

jwawroski@ibc.com

E-mail Address

www.ibc.com/investors

Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission?  0=No  1=Yes

In accordance with the General Instructions for this report (check only one),

- 1. a letter justifying this request is being provided along with the report
- 2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

## For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

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City State Zip Code

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Physical Location (if different from mailing address)

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(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

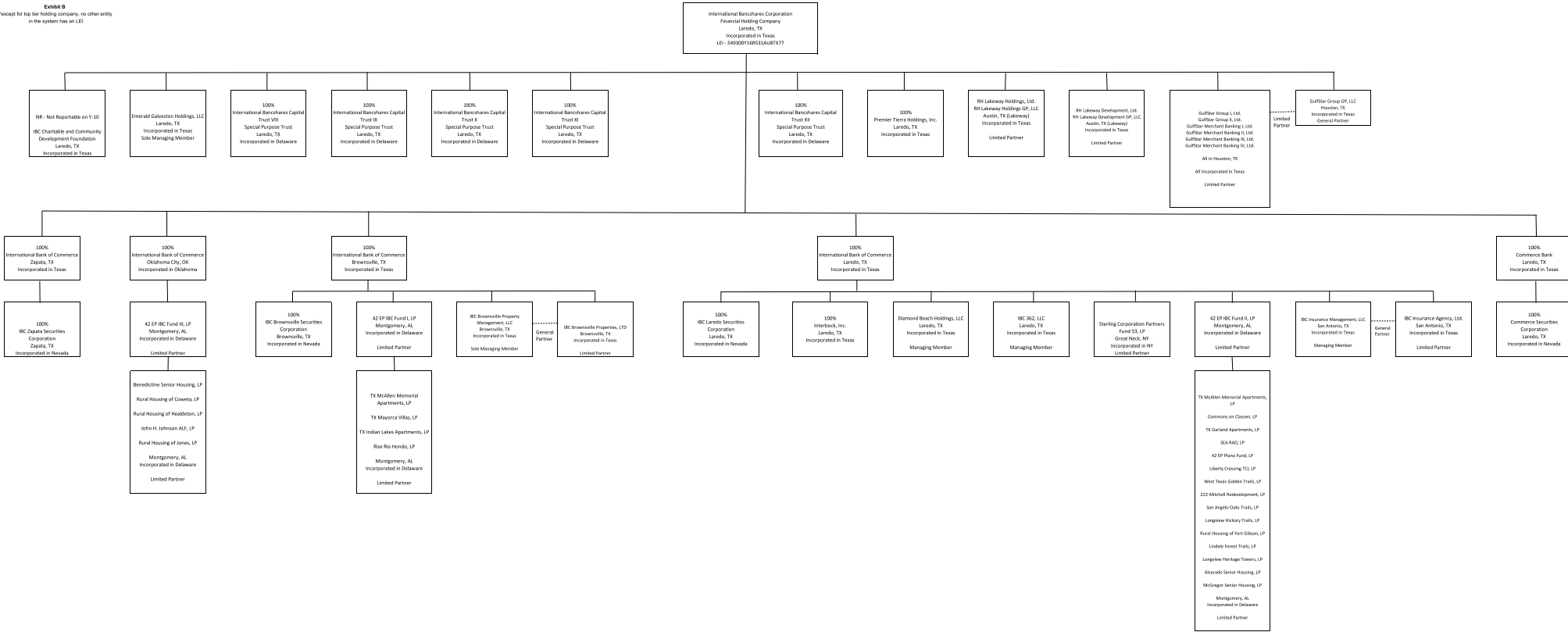
City State Zip Code

Physical Location (if different from mailing address)

International Bancshares Corporation  
Report Item 2  
Organizational Chart as of 12/31/2019

Exhibit B

\*\*except for top tier holding company, no other entity in the system has an LEI



Results: A list of branches for your holding company: **INTERNATIONAL BANCSHARES CORPORATION (1104231) of LAREDO, TX.**  
 The data are as of 12/31/2020. Data reflects information that was received and processed through 01/05/2021.

**Reconciliation and Verification Steps**

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the **Effective Date** column

**Actions**

- OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.
- Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
- Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.  
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

**Note:**

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.  
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
ok		Full Service (Head Office)	625159	COMMERCE BANK	5800 SAN DARIO	LAREDO	TX	78041	WEBB	UNITED STATES	Not Required	Not Required	COMMERCE BANK	625159	
ok		Full Service	3350694	SAUNDERS AVENUE BRANCH	2120 SAUNDERS AVE	LAREDO	TX	78041	WEBB	UNITED STATES	Not Required	Not Required	COMMERCE BANK	625159	
ok		Full Service	2994091	SOUTH LAREDO BRANCH	2320 BLAINE ST	LAREDO	TX	78043	WEBB	UNITED STATES	Not Required	Not Required	COMMERCE BANK	625159	
ok		Full Service	2994112	WELBY COURT BRANCH	1200 WELBY CT	LAREDO	TX	78041	WEBB	UNITED STATES	Not Required	Not Required	COMMERCE BANK	625159	
ok		Full Service (Head Office)	5050028	INTERNATIONAL BANK OF COMMERCE	3817 NORTHWEST EXPRESSWAY, SUITE 100	OKLAHOMA CITY	OK	73112	OKLAHOMA	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	3576243	ARDMORE BRANCH	2302 12TH AVENUE NORTHWEST	ARDMORE	OK	73401	CARTER	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2163879	7723 NORTHWEST 23RD STREET BRANCH	7723 NORTHWEST 23RD STREET	BETHANY	OK	73008	OKLAHOMA	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	3944918	BIXBY BRANCH	11886 SOUTH MEMORIAL DRIVE	BIXBY	OK	74008	TULSA	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2163682	ELM PLACE BRANCH	6412 S ELM PL W	BROKEN ARROW	OK	74011	TULSA	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	3824047	UNION PLACE BRANCH	8112 GARNETT ROAD	BROKEN ARROW	OK	74012	TULSA	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2163888	CHANDLER BRANCH	3108 EAST 1ST STREET	CHANDLER	OK	74834-9585	LINCOLN	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2163897	628 GRAND AVENUE BRANCH	628 WEST GRAND AVENUE	CHICKASHA	OK	73018	GRADY	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2163703	1050 NORTH LYNN RIGGS BOULEVARD BRANCH	1050 N LYNN RIGGS BLVD	CLAREMORE	OK	74017	ROGERS	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2163918	1002 WEST FRISCO BRANCH	1002 WEST FRISCO	CLINTON	OK	73601	CUSTER	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	3940929	DUNCAN HIGHWAY 81 BRANCH	2311 NORTH HIGHWAY 81	DUNCAN	OK	73533	STEPHENS	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2817891	421 SANTA FE BRANCH	421 SANTA FE TER	EDMOND	OK	73012	OKLAHOMA	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2163963	EDMOND/BRYANT BRANCH	1812 SE 15TH STREET	EDMOND	OK	73013	OKLAHOMA	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2163981	ELK CITY BRANCH	1504 WEST 3RD STREET	ELK CITY	OK	73644-5112	BECKHAM	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	162579	120 NORTH DIVISION BRANCH	120 NORTH DIVISION	GUTHRIE	OK	73044	LOGAN	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	1405170	6425 NW CACHE CENTRE BRANCH	6425 NORTHWEST CACHE ROAD	LAWTON	OK	73505	COMANCHE	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	3268726	LAWTON GORE DOWNTOWN BRANCH	2101 WEST GORE BLVD	LAWTON	OK	73501	COMANCHE	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2164054	LINDSAY BRANCH	211 EAST CHEROKEE STREET	LINDSAY	OK	73052	GARVIN	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	3598375	MIAMI BRANCH	2520 NORTH MAIN STREET	MIAMI	OK	74354-1602	OTTAWA	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2164120	513 NORTHEAST 12TH BRANCH	513 NORTHEAST 12TH	MOORE	OK	73160	CLEVELAND	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	3506642	MOORE BRANCH	901 SW 19TH STREET	MOORE	OK	73160	CLEVELAND	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2630791	1461 24TH AVENUE NORTHWEST BRANCH	1461 24TH AVENUE NW	NORMAN	OK	73069-6386	CLEVELAND	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2163936	100 WEST PARK AVENUE BRANCH	100 WEST PARK AVENUE	OKLAHOMA CITY	OK	73102	OKLAHOMA	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2164326	12241 NORTH MAY AVENUE BRANCH	12241 NORTH MAY AVENUE	OKLAHOMA CITY	OK	73120	OKLAHOMA	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2612162	2200 SOUTH DOUGLAS BOULEVARD BRANCH	2200 S. DOUGLAS BOULEVARD	OKLAHOMA CITY	OK	73130	OKLAHOMA	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2164308	2301 NORTH PORTLAND AVENUE BRANCH	2301 NORTH PORTLAND AVENUE	OKLAHOMA CITY	OK	73107	OKLAHOMA	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2163927	4902 NORTH WESTERN AVENUE BRANCH	4902 NORTH WESTERN AVENUE	OKLAHOMA CITY	OK	73118	OKLAHOMA	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2164072	5701 NORTH MAY AVENUE BRANCH	5701 NORTH MAY AVENUE	OKLAHOMA CITY	OK	73112	OKLAHOMA	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	3664391	GAILARDIA BRANCH	14001 N MACARTHUR	OKLAHOMA CITY	OK	73142	OKLAHOMA	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2164287	PENN SOUTH BRANCH	10500 SOUTH PENNSYLVANIA AVENUE	OKLAHOMA CITY	OK	73170	CLEVELAND	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	3596764	OWASSO GARNETT ROAD BRANCH	9350 NORTH GARNETT ROAD	OWASSO	OK	74055	TULSA	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2164250	700 WEST GRANT BRANCH	700 WEST GRANT	PAULS VALLEY	OK	73075	GARVIN	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2164317	430 LINCOLN BRANCH	430 LINCOLN	PURCELL	OK	73080	MCCLAIN	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	
ok		Full Service	2163794	SAND SPRINGS SOUTH BRANCH	3402 SOUTH HIGHWAY 97	SAND SPRINGS	OK	74063	TULSA	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	5050028	





Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
ok		Full Service	2994037	SAN MARCOS BRANCH	1081 WONDERWORLD DR	SAN MARCOS	TX	78666	HAYS	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	1001152	
ok		Full Service	3424380	SCHERTZ FM 3009 BRANCH	3800 FM 3009	SCHERTZ	TX	78154-2690	GUADALUPE	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	1001152	
ok		Full Service	405061	SINTON BRANCH	301 WEST SINTON STREET	SINTON	TX	78387-2597	SAN PATRICIO	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	1001152	
ok		Full Service	3312209	HIGHWAY 6 BRANCH	10570 HIGHWAY 6	SUGAR LAND	TX	77498	FORT BEND	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	1001152	
ok		Full Service	3424371	2065 EAST MAIN STREET BRANCH	2065 E MAIN ST	UVALDE	TX	78801-4860	UVALDE	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	1001152	
ok		Full Service	3303663	UVALDE MAIN STREET BRANCH	3100 EAST HIGHWAY 90	UVALDE	TX	78801-6235	UVALDE	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	1001152	
ok		Full Service	3531194	VICTORIA BRANCH	6411 NORTH NAVARRO STREET	VICTORIA	TX	77904	VICTORIA	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	1001152	
ok		Full Service	1872231	SOUTH TEXAS BOULEVARD BRANCH	606 S TEXAS BLVD.	WESLACO	TX	78596	HIDALGO	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	1001152	
ok		Full Service	3372502	WESLACO TEXAS BLVD BRANCH	1310 N TEXAS BLVD	WESLACO	TX	78596-4210	HIDALGO	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	1001152	
ok		Full Service (Head Office)	382069	INTERNATIONAL BANK OF COMMERCE	908 NORTH US HIGHWAY 83	ZAPATA	TX	78076	ZAPATA	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	382069	
ok		Full Service	3424399	ALICE MAIN STREET BRANCH	2001 MAIN STREET	ALICE	TX	78332-4158	JIM WELLS	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	382069	
ok		Full Service	3665482	HOUSTON STREET BRANCH	802 EAST HOUSTON STREET	BEEVILLE	TX	78102-5147	BEE	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	382069	
ok		Full Service	3367599	FREER BRANCH	403 S NORTON AVE	FREER	TX	78357	DUVAL	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	382069	
ok		Full Service	3298590	HEBRONVILLE BRANCH	402 NORTH SMITH AVENUE	HEBRONVILLE	TX	78361-2958	JIM HOGG	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	382069	
ok		Full Service	3465413	KINGSVILLE BRANCH	1320 GENERAL CAVAZOS BLVD	KINGSVILLE	TX	78363-7116	KLEBERG	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	382069	
ok		Full Service	3761133	PALMS CROSSING BRANCH	2900 WEST EXPRESSWAY 83	MCALLEN	TX	78501	HIDALGO	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	382069	
ok		Full Service	1460553	RIO GRANDE CITY BRANCH	4015 E BUSINESS HWY 83	RIO GRANDE CITY	TX	78582	STARR	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	382069	
ok		Full Service	3463905	RIO GRANDE HEB INSTORE BRANCH	4031 E HWY 83	RIO GRANDE CITY	TX	78582-4815	STARR	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	382069	
ok		Full Service	3537516	RIO GRANDE WALMART BRANCH	4534 EAST HIGHWAY 83	RIO GRANDE CITY	TX	78582	STARR	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	382069	
ok		Full Service	2255279	ROMA BRANCH	1702 EAST GRANT	ROMA	TX	78584	STARR	UNITED STATES	Not Required	Not Required	INTERNATIONAL BANK OF COMMERCE	382069	

Form FR Y-6

Exhibit C - 1

International Bancshares Corporation  
Laredo, TX  
Fiscal Year Ending December 31, 2020

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2020			Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2020		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
A. R. Sanchez, Jr. Laredo, TX	USA	6,909,867 10.91%	n/a		
BlackRock, Inc. New York, NY	USA	6,518,768 10.30%			
The Vanguard Group, Inc. Malvern, PA	USA	5,834,263 9.22%			



Exhibit D-1

Form FR Y-6

International Bancshares Corporation  
Laredo, TX  
Fiscal Year Ending December 31, 2020

Report Item 4: Insiders  
(1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Dennis E. Nixon Laredo, TX, USA	Banker	President and Chairman of the Board	President and Director of: Premier Tierra Holdings IBC Laredo Director of: Commerce Bank International Bank of Commerce, Laredo International Bank of Commerce, Brownsville International Bank of Commerce, Oklahoma Director of IBC Charitable and Community Development Corporation President and Director, IBC Trading Company	Undivided Interest Owner, Dennis E. Nixon, Trustee I Undivided Interest Owner, Dennis E. Nixon, Trustee II Undivided Interest Owner, Dennis E. Nixon, Trustee III Partner, Wild Horse Creekside Development Co. Partner, Wildhorse Creekside Commercial, LP Partner, Nixco LC Partner, Nixco Partners Ltd. Partner, Cottonwood General Partners, LC Partner, McPherson Street Partners, LP Partner, Shadowglen Development Corp Partner, Nixon/Yates Partner, Samlon Ltd. Partner, Sanixpress Partner, IBC Partners Ltd. Partner, Ranch Minerals, Ltd. Partner, Presidential Glen, Ltd. Partner, Minerals GP, LLC Partner, IBC Partners Management, Ltd. Partner, IBC Properties LC Partner, Samlon Management LC		3.71% n/a	Dennis E. Nixon, Trustee I, owned by Nixco Partners Ltd. (100%) Dennis E. Nixon, Trustee II, owned by Nixco Partners Ltd. (50%) Dennis E. Nixon, Trustee III, owned by Nixco Partners Ltd. (50%) Cottonwood GP, LC, owned by Nixco Partners, Ltd.(65%) Shadowglen Development Corp (29.2%) Nixco, LC (99%) Nixco Partners, Ltd. (98%) McPherson Street Partnes LP Interest owned by Nixco Partners Ltd. (45%) Nixon-Yates (50%) Wildcotton, Ltd (65.79%) Wild Horse Creekside Development Co, Owned by Nixco Partners, Ltd. (45%) Cottonwood Holdings Ltd, Interest owned by Inwood Heights, L.C. owned by Nixco Partners(46.61%) Shadowglen Residential Community, Ltd, owned by Shadowglen Development Corp (50%)

Exhibit D-1

Form FR Y-6

International Bancshares Corporation  
Laredo, TX  
Fiscal Year Ending December 31, 2020

Report Item 4: Insiders  
(1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
A.R. Sanchez, Jr.  Laredo, TX, USA	Business owner - oil and gas	Director	Advisory Director International Bank of Commerce, Laredo	Chairman of the Board, Sanchez Oil & Gas Corporation  Chairman of the Board, Southern Development Properties Owner, Director, President- Sanchez Management Corp Owner, Director, President - Santa Maria Ranch Co., Inc. Owner, Director, President, Director and Chair - 359 IP-Development Properties, Inc. Limited Partner, Santig Ltd. Limited Partner, San Juan Oil and Gas No. 2 Ltd. Limited Partner, Sanexco Limited Partner, Santa Maria Ranch Partnership, LP Limited Partner, IBC Partners Management, Ltd. LLC Member, SOG Mexico Holdings, LLC LLC Member, Sanchez Whitetails, LLC LLC Member, Sanchez Investment Company, LLC LLC Member, Sanchez Exploration, LLC LLC Member, SI Ventures, LLC LLC Member, IBC Properties, LLC Trustee	10.91%	n/a	Sanchez Oil & Gas Corporation (35.5%)  Southern Development Properties (60%) Sanchez Management Corporation (100%) Santa Maria Ranch Co., Inc. (100%) 359 IP Development, Inc. (100%)  Santig, LTD (31.77%) San Juan Oil & Gas Ltd. No. 2 (39%)  Sanexco, Ltd. (79%) Santa Maria Ranch Partnership LP (31.81%) IBC Partners Management Ltd. (42.22%) SOG Mexico Holdings, LLC (25%) Sanchez Whitetails, LLC (100%) Sanchez Investment Company, LLC (100%) Sanchez Exploration Company, LLC (100%) SI Ventures I, LLC (85%) IBC Properties LLC (53.44%) Nixon Ranch Partnership (48.34%)
Irving Greenblum, Laredo, TX, USA	N/A	Director	Director of International Bank of Commerce, Laredo	n/a	0.878%	n/a	n/a

Exhibit D-1

Form FR Y-6

International Bancshares Corporation  
Laredo, TX  
Fiscal Year Ending December 31, 2020

Report Item 4: Insiders  
(1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Douglas B. Howland Laredo, TX, USA	Investments	Director	Director of International Bank of Commerce, Laredo	Partner, Tanquecitos Partnership		0.013% n/a	n/a
Larry A. Norton Laredo, TX, USA	Retail store owner	Director	Director of International Bank of Commerce, Laredo	Owner, Larry A Norton & Co. Partner, Norton Family Ltd. II Partner, Norton Properties Partner, SNA Joint Venture Partner, 402 Limited		0.194% n/a	Larry A Norton & Co. (100%) Norton Family Ltd. II (80%) Norton Properties (38%) SNS Joint Venture (43%) 402 Limited (50%)
Javier De Anda, Laredo, TX, USA	Restaurant and investment owner	Director	Director of International Bank of Commerce, Laredo	President - B.P. Newman Investment Co, Inc.  Manager & Member, Newman-EI Eden Holdings, LLC  Manager, BPN Air, LLC  Manager and Member, Famous Chicken of El Paso, LLC Manager and Member, Famous Chicken of Laredo, LLC Manager and Member, Famous Chicken of Shreveport LLC Board of Directors - B.P. Newman Investment Company, Inc.		0.047% n/a	Property Plus (33.33%)  Bernard P. Newman Family Trust (25%)  Newman-EI Eden Holdings, LLC (35%)  NATP, LLC (50%)  Best Chicken of El Paso, LLC (25%)  Newman Family Partnership (33.3%) Bernard and Peggy Newman 1995 Family Trust (25.0%)
Rudolph M. Miles, Laredo, TX USA	Real Estate Investment manager	Director	Director of International Bank of Commerce, Laredo	Managing Partner, RMM Investments, Ltd.  Partner, Miles Realty Services, Inc.  Partner, Milar Management LLC Partner, Jamro, Ltd. Partner, Border Alliance, LLC		0.025% n/a	Miles El Paso, Inc (33.3%)  Miles Holdings, Inc (33.3%) Milar Management, LLC (50%) Miles Realty Services, LLC (50%)

Exhibit D-1

Form FR Y-6

International Bancshares Corporation  
Laredo, TX  
Fiscal Year Ending December 31, 2020

Report Item 4: Insiders  
(1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Roberto R. Resendez, Laredo, TX USA	Owner and operator of various beef cattle ranching operations and real estate investments	Director	Director of International Bank of Commerce, Laredo	Partner, Real Investments	0.099%	n/a	Real Investments, LP (50%)
Judith I. Wawroski, Laredo, TX USA	Banker	Treasurer and Chief Accounting Officer	Executive Vice President of International Bank of Commerce, Laredo Director, Vice President and Treasurer of Premier Tierra Holdings Director, Vice President and Treasurer, IBC Trading Company  Director and Treasurer, IBC Capital Corporation Director and VP of IBC Charitable and Community Development Corporation	n/a	0.013%	n/a	n/a
Julie L. Tarvin	Banker	Vice President	Executive Vice President, International Bank of Commerce, Laredo  Director, Secretary and Vice President, IBC Capital Corporation Director and Vice President, Premier Tierra Holdings	n/a	0.030%	n/a	n/a

Exhibit D-1

Form FR Y-6

International Bancshares Corporation  
Laredo, TX  
Fiscal Year Ending December 31, 2020

Report Item 4: Insiders  
(1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
William Cuellar, Laredo, TX, USA	Auditor	Auditor	Executive Vice President of International Bank of Commerce, Laredo	n/a	0.000%	n/a	n/a
Marisa V. Santos, Laredo, TX USA	Banker	Secretary	First Vice President, International Bank of Commerce, Laredo	n/a	0.003%	n/a	n/a
			Assistant Secretary, IBC Charitable and Community Development Corporation Secretary, Premier Tierra Holdings				
BlackRock Inc.	n/a	Principal Securities Holder	n/a	n/a	10.30%	n/a	n/a