

2013 Annual Report
The Long-Awaited Housing Recovery

Bank Leadership

As of December 31, 2013

Board of Directors: Dallas



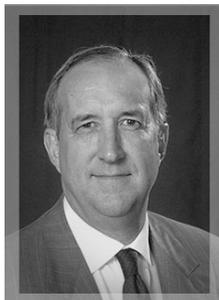
Herbert D. Kelleher
Chair
Founder and
Chairman Emeritus
Southwest Airlines Co.
Dallas



Myron E. Ullman III
Deputy Chair
CEO
J.C. Penney Co.
Plano, Texas



Jorge A. Bermudez
President and CEO
The Byebrook Group LLC
College Station,
Texas



Elton M. Hyder
President
EMH Corp.
Fort Worth



George F. Jones Jr.
CEO
Texas Capital Bank
Dallas



Renu Khator
Chancellor/President
University of Houston
Houston

The Long-Awaited Housing Recovery

(Continued from Bank Leadership, Board of Directors: Dallas)



Joe Kim King
CEO
Brady National Bank
Brady, Texas



Allan James Rasmussen
President and CEO
HomeTown Bank NA
Galveston, Texas



Ann B. Stern
President and CEO
Houston Endowment Inc.
Houston

Federal Advisory Council

Ralph W. Babb Jr.
Chairman and CEO
Comerica Bank
Dallas