

2013 Annual Report
The Long-Awaited Housing Recovery

Bank Leadership

As of December 31, 2013

Board of Directors: San Antonio



Thomas E. Dobson
Chair
Chairman and CEO
Whataburger
Restaurants LP
San Antonio



Curtis V. Anastasio
Chair Pro Tem
President and CEO
NuStar Energy LP
San Antonio



Janie Barrera
President and CEO
Accion Texas Inc.
San Antonio



Catherine M. Burzik
Former Chairman,
President and CEO
Kinetic Concepts Inc.
San Antonio



Ygnacio D. Garza
CPA
Long Chilton LLP
Brownsville, Texas



Josue Robles
President and CEO
USAA
San Antonio



Manoj Saxena
General Manager
IBM
Austin