

FIRSTBANCSHARES
OF TEXAS, INC.

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Fourth Quarter 2018 Shareholders' Report

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Dear Shareholders

As I write this letter, I have just returned from our specially called Shareholder's meeting to approve the acquisition of Fidelity Bank in Wichita Falls, Texas. We are very excited about this opportunity to bring the Fidelity Bank team into our organization. We are very impressed with their organization and we look forward to the opportunity to be part of the Wichita Falls market.

We have completed another very successful year in the life of our organization. We completed the year with the highest earnings in the company's history and prospects for continued success in the future look very bright.

Earnings in 2018 were \$12.054 million compared to \$8.671 million in 2017. This represents an increase of 39%. The acquisition of Fidelity Bank will bring our total assets above \$1.6 billion. A full financial analysis is attached, and we are always glad to answer any questions you may have.

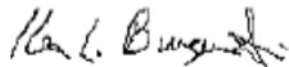
Initiatives

We were able to execute on several company initiatives during 2018. One was the Fidelity Bank acquisition. Others were a new loan production office in Dallas, soon to be a full-service branch and the opening of our new branch in Fredericksburg. Both the Dallas LPO and the Fredericksburg branch are performing very well. We have outstanding team members in each of these locations.

We will be busy in 2019 incorporating Fidelity Bank into FirstCapital while at the same time continuing to look for additional acquisition opportunities that fit well with our organization. We find ourselves in a consolidating industry at this point and scale is important to maintaining and improving operating efficiency and return to shareholders.

I hope each of you and your families are doing well and I hope to see each of you at our Annual Shareholder's Meeting on May 21st.

Sincerely,



Ken L. Burgess, Jr.

CEO

FIRST BANCSHARES OF TEXAS, INC.

CONSOLIDATED STATEMENT OF FINANCIAL CONDITION

(Dollar amounts in thousands)

	December 31, (Unaudited) 2018	December 31, (Audited) 2017
ASSETS		
Cash and due from banks	\$ 17,839	\$ 20,794
Federal funds sold	5,369	7,838
Cash and cash equivalents	23,208	28,632
Interest bearing deposits in banks	62,917	91,484
Securities available for sale, at fair value	61,121	68,968
Securities held to maturity	77,701	96,419
Investment in First Bancshares of Texas Statutory Trust I	93	93
Investments in partnerships	3,077	1,970
Restricted investment held at cost	2,253	2,202
Loans held for sale	1,407	828
Loans and leases receivable, net of allowance for loan and lease losses	834,662	763,865
Accrued interest receivable	4,172	4,054
Premises and equipment	22,062	22,730
Deferred tax asset, net	3,654	3,205
Cash surrender value of life insurance	24,688	23,981
Core Deposit Intangible	345	406
Other assets	2,372	1,567
TOTAL ASSETS	\$ 1,123,732	\$ 1,110,404
LIABILITIES AND SHAREHOLDERS' EQUITY		
Non-interest bearing deposits	\$ 317,302	\$ 308,913
Interest bearing deposits	625,687	630,608
Total deposits	942,989	939,521
Accrued expenses and other liabilities	5,749	3,977
Securities sold under agreement to repurchase	13,517	17,614
Subordinated debentures	3,093	3,093
Other borrowed funds	4,475	4,529
Total liabilities	969,823	968,734
SHAREHOLDERS' EQUITY		
Common stock	12,622	12,599
Preferred stock	-	-
Treasury stock, at cost	-	(19)
Surplus		
Common	73,711	73,198
Preferred	-	-
Capital Surplus	73,711	73,198
Retained earnings	68,723	56,670
Accumulated other comprehensive income - unrealized gain on available for sale securities, net of tax	(1,147)	(778)
Accumulated other comprehensive income - unrealized loss on securities transferred from available for sale to held to maturity, net of tax	-	-
Total shareholders' equity	153,909	141,670
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	\$ 1,123,732	\$ 1,110,404

FIRST BANCSHARES OF TEXAS, INC.

CONSOLIDATED STATEMENT OF INCOME

For the Year Ended December 31

(Dollar amounts in thousands)

	(Unaudited)	(Audited)
	<u>2018</u>	<u>2017</u>
Interest Income:		
Loans and leases, including fees	\$ 46,514	\$ 39,842
Debt Securities		
Taxable	2,759	2,584
Tax exempt	1,145	1,229
Federal funds sold	149	85
Deposits with banks	1,626	1,725
Other interest	133	122
TOTAL INTEREST INCOME	52,326	45,587
Interest Expense:		
Deposits	5,325	3,756
Securities sold under agreements to repurchase	92	85
Other borrowed money	67	87
Subordinated debentures	157	127
TOTAL INTEREST EXPENSE	5,641	4,055
Net Interest Income (Loss)	46,685	41,532
Provision for loan and lease losses	1,265	1,000
Net Interest Income (Loss) After Provision	45,420	40,532
Non-Interest Income:		
Trust department income	550	501
Service charges on deposit accounts	1,252	1,234
Other service charges and fees	1,182	920
Net realized gain (loss) on sales of securities	-	-
Gain/Loss on sale of loans	1,022	938
Other Income	1,619	463
TOTAL NON-INTEREST INCOME	5,625	4,056
Non-Interest Expenses:		
Salaries and employee benefits	21,425	18,598
Occupancy and equipment expense	5,150	4,494
Advertising	580	556
Community and philanthropic support	313	267
IT and data processing expense	1,175	972
Legal, professional, accounting, and exam fees	2,843	1,444
FDIC assessment	488	545
(Gain) loss and write-downs on sale of foreclosed assets	16	(2)
Other expenses	4,291	3,158
TOTAL NON-INTEREST EXPENSES	36,281	30,032
Income Before Income Taxes	14,764	14,556
Income tax expense	2,710	5,885
NET INCOME	\$ 12,054	\$ 8,671

FIRST BANCSHARES OF TEXAS, INC.

FOURTH QUARTER CONSOLIDATED FINANCIAL HIGHLIGHTS

(Dollar amounts in thousands)

<u>Earnings Summary</u>		
For the Year Ended December 31	<u>2018</u>	<u>2017</u>
Interest Income	\$52,326	\$45,587
Interest Expense	5,641	4,055
Provision for Loan Losses	1,265	1,000
Net Income	12,054	8,671
<u>Performance Ratios</u>		
For the Year Ended December 31	<u>2018</u>	<u>2017</u>
Return on Average Assets	1.08%	0.82%
Return on Common Shareholders' Average Tangible Equity	8.08%	7.73%
Net Interest Margin	4.46%	4.18%
<u>Period-End Data</u>		
As of December 31	<u>2018</u>	<u>2017</u>
Total Assets	\$1,123,732	\$1,110,404
YTD Average Assets	1,112,661	1,057,865
Investments*	207,162	261,136
Loans, net	836,069	764,693
Deposits	942,989	939,521
Shareholders' Equity		
Common	153,909	141,670
Preferred	0	0
<u>Per Share Data</u>		
For the Year Ended December 31	<u>2018</u>	<u>2017</u>
Net Income	\$0.96	\$0.79
Book Value	\$12.17	\$11.21
Number of Shareholders		
Common	555	533
Preferred	0	0

*Includes interest-bearing deposits in banks, securities, investments in subsidiaries, investments in partnerships, and restricted investments held at cost.

Interest-Bearing Deposits in Banks:

The Company had interest-bearing deposits in banks of \$62.9 million as of December 31, 2018, as compared to \$91.5 million as of December 31, 2017. The average yield on these balances were 2.14% for the period in 2018 as compared to 1.36% for the same period in 2017. These balances were held with various regional banks located within the state of Texas. Management evaluates the financial strength of each bank it holds balances with on a quarterly basis to assure the safety of the investment in each bank.

Available-for-Sale and Held-to-Maturity Securities:

At December 31, 2018, available-for-sale securities had a fair value of \$61.1 million and held-to-maturity securities had an amortized cost of \$77.7 million. For the same period in 2017 these figures were \$69 million and \$96.4 million, respectively. The decline in held-to-maturity securities is primarily attributable to routine monthly pay-downs on many of our mortgage-backed securities and approximately \$6.7 million in calls and maturities during 2018. As of December 31, 2018, the portion of the securities portfolio classified as available-for-sale had a market loss of approximately \$1.5 million and the portion of the portfolio classified as held-to-maturity had an approximate market loss of \$1.6 million. These losses are primarily attributable to the differences in the rate environment from when the security was purchased to the current rate environment. For the same period in 2017, these amounts were a \$984 thousand loss and a \$859 thousand loss, respectively. The decline in market value gains in both the available for sale and the held to maturity portfolios are the result of deflation of bond prices as market rates rise. Throughout 2017 and 2018, the market experienced multiple 25 basis point rate increases. The Company did not hold any securities as of December 31, 2018 or 2017 that would be classified as below investment grade or with any impairment. Our overall tax-equivalent yield to maturity on our portfolio at December 31, 2018 was 2.73%. The overall tax-equivalent yield to maturity on our portfolio for the same period in 2017 was 2.85%. All yields from 2017 are computed on a tax-equivalent basis assuming a marginal tax rate of 34.00%. As a result of the tax reform bill passed in December 2017, these yields will now be calculated assuming a marginal tax rate of 21%. Yields on available-for-sale securities are based on amortized cost. Maturities of mortgage-backed securities are based on contractual maturities and could differ due to prepayments of underlying mortgages. Maturities of other securities are reported at the earlier of maturity date or call date.

Deposits:

Deposits represent our primary source of funding. Total deposits were \$943 million as of December 31, 2018 compared to \$940 million as of the same period in 2017. This represents an increase of 0.37% period over period.

Composition of Deposits (\$ in 000's)	December 31 2018	December 31 2017	Incr./ (Decr.)	% Change
Interest-bearing demand	60,063,004	70,002,013	(9,939,009)	(14.20)%
Money market and savings	258,199,964	227,869,932	30,330,032	13.31 %
Certificates of deposits < \$100,000	35,189,000	38,540,000	(3,351,000)	(8.69)%
Total Deposits	\$942,989,177	\$939,521,449	\$3,467,728	0.37 %

The average cost of interest-bearing deposits as of December 31, 2018 was 0.59% which compared to 0.43% for the same period in 2017. Our peer group's ratios for the same period end were 0.77% and 0.52%, respectively.

Capital Resources:

We evaluate capital resources by our ability to maintain adequate regulatory capital ratios to do business in the banking industry. Issues related to capital resources arise primarily when we are growing at an accelerated rate exceeding the rate of growth in our earnings or if we experience significant asset quality deterioration.

	Actual		Minimum Capital Required - Basel III Buffer Phase-In		Minimum Capital Required - Basel III Buffer Fully Phased-In (2019)		Minimum Capital Required to be Considered Well Capitalized	
	Capital Amount	Ratio	Capital Amount	Ratio	Capital Amount	Ratio	Capital Amount	Ratio
(000's)								
December 31, 2018								
Total Capital to Risk-Weighted Assets								
Consolidated	\$ 169,358	18.219 %	\$ 91,796	9.875 %	\$ 97,606	10.500 %	\$ 92,958	10.000 %
FirstCapital Bank of Texas, N.A.	128,732	13.851	91,776	9.875	97,585	10.500	92,938	10.000
Tier 1 Capital to Risk-Weighted Assets								
Consolidated	157,711	16.966	73,205	7.875	79,015	8.500	74,367	8.000
FirstCapital Bank of Texas, N.A.	117,087	12.598	73,189	7.875	78,997	8.500	74,351	8.000
Common Equity Tier 1								
Consolidated	154,711	16.643	59,261	6.375	65,071	7.000	60,423	6.500
FirstCapital Bank of Texas, N.A.	117,087	12.598	59,248	6.375	65,057	7.000	60,410	6.500
Leverage Ratio								
Consolidated	157,711	14.098	44,748	4.000	44,748	4.000	55,935	5.000
FirstCapital Bank of Texas, N.A.	117,087	10.473	44,720	4.000	44,720	4.000	55,900	5.000
December 31, 2017								
Total Capital to Risk-Weighted Assets								
Consolidated	155,890	18.178	79,325	9.250	90,045	10.500	85,757	10.000
FirstCapital Bank of Texas, N.A.	120,035	14.001	79,304	9.250	90,021	10.500	85,734	10.000
Tier 1 Capital to Risk-Weighted Assets								
Consolidated	145,142	16.925	62,174	7.250	72,893	8.500	68,605	8.000
FirstCapital Bank of Texas, N.A.	109,290	12.748	62,157	7.250	72,874	8.500	68,588	8.000
Common Equity Tier 1								
Consolidated	142,142	16.575	49,310	5.750	60,030	7.000	55,742	6.500
FirstCapital Bank of Texas, N.A.	109,290	12.748	49,297	5.750	60,014	7.000	55,727	6.500
Leverage Ratio								
Consolidated	145,142	12.960	44,797	4.000	44,797	4.000	55,997	5.000
FirstCapital Bank of Texas, N.A.	109,290	9.764	44,771	4.000	44,771	4.000	55,964	5.000

The Company and its bank subsidiary as of December 31, 2018, were "well capitalized" based on the ratios presented in the table above. Both the Company and its bank subsidiary are subject to regulatory capital requirements administered by the Federal Reserve and the Federal Deposit Insurance Corporation ("FDIC"). If we fail to meet the minimum capital requirements, regulatory agencies can

initiate certain actions which could have a material effect on the financial statements. We believe by all measurements our capital ratios remain well above regulatory minimums. Regulatory capital calculations set forth by the Federal Reserve allows the \$3 million in trust preferred securities to be included in Tier 1 capital of First Bancshares of Texas, Inc. In 2017 this figure included Non-Cumulative Perpetual Preferred Stock with a par value of \$1.00 with 5,000,000 shares authorized, 882,544 Series 2009 shares issued and outstanding. During 2017, the Company retired all Series 2009 Preferred Stock.

The graph below illustrates at the holding company level, the increases in book value on common shares over an eight quarter period timeframe. Included on page 20 is a table of historical trades and valuations on our common stock.

FBOT Common Share Book Value Over Past Eight Quarters



Dividend Policy:

To pay dividends, we must maintain adequate capital above regulatory guidelines. In addition, if the applicable regulatory authority believes that a bank under its jurisdiction is engaged in or is about to engage in an unsafe or unsound practice (which, depending on the financial condition of the bank, could include the payment of dividends), the authority may require, after notice and hearing, that such bank cease and desist from the unsafe practice. The Federal Reserve Board, the FDIC and the OCC have each indicated that paying dividends that deplete a bank’s capital base to an inadequate level would be an unsafe and unsound banking practice. The Federal Reserve Board, the OCC and the FDIC have issued policy statements that recommend that bank holding companies and insured banks should generally only pay dividends out of current operating earnings. The Company has not paid dividends since its inception due to the need to maintain capital for growth purposes. We anticipate that we will continue to have strong growth and that we will not begin paying dividends in the immediate future. However, if growth slows, the Company could consider paying dividends at a later date.

CAPITALIZATION

The following table represents, on a consolidated basis, the capitalization of the Company as of December 31, 2018.

	At December 31, 2018
Long-Term Indebtedness:	
Junior subordinated debentures - trust preferred securities	<u>\$ 3,093,000</u>
Total indebtedness	3,093,000
Shareholders' Equity:	
Common stock, par value \$1.00 per share, 25,000,000 shares authorized, 12,621,789 shares issued, 12,621,789 shares outstanding as of December 31, 2018.	12,621,789
Preferred Stock: \$1 par value; 5,000,000 total shares authorized.	-
Surplus	
Common	73,711,225
Preferred	-
Surplus	<u>73,711,225</u>
Treasury stock	-
Retained earnings	68,723,426
Accumulated other comprehensive income	<u>(1,147,452)</u>
Total shareholders' equity	<u>\$ 153,908,988</u>
Capital Ratios (Consolidated):	
Tier 1 leverage ratio	14.10%
Common Equity Tier 1 capital ratio	16.64%
Tier 1 risk-based capital ratio	16.97%
Total risk-based capital ratio	18.22%

HISTORICAL TRADES AND VALUATIONS

There have been very few trades in our common stock. The following table presents the low and high per share prices, number of shares traded and the number of trades per quarter for trades in our common stock of which we are aware since January 1, 2009:

<u>Quarter</u>	<u>Low</u>	<u>High</u>	<u>Number of Shares Traded</u>	<u>Number of Trades</u>	<u>Book Value as of Prior Quarter end</u>	<u>Multiple of Price to Book Value</u>	
						<u>Low</u>	<u>High</u>
1st Quarter 2009	\$ 6.00	\$ 6.00	43,133	9	3.95	1.52	1.52
2nd Quarter 2009	\$ 6.00	\$ 6.15	119,151	13	4.05	1.48	1.52
3rd Quarter 2009	\$ 6.00	\$ 6.15	45,850	9	4.12	1.46	1.49
4th Quarter 2009	\$ 6.15	\$ 6.35	43,337	9	4.24	1.45	1.50
1st Quarter 2010	\$ -	\$ -	0	0	4.32	0.00	0.00
2nd Quarter 2010	\$ 6.35	\$ 7.04	149,870	11	4.68	1.36	1.50
3rd Quarter 2010	\$ 7.08	\$ 7.25	160,570	21	4.79	1.48	1.51
4th Quarter 2010	\$ 7.25	\$ 7.34	77,000	9	4.89	1.48	1.50
1st Quarter 2011	\$ 7.50	\$ 7.50	22,500	7	5.01	1.50	1.50
2nd Quarter 2011	\$ 6.35	\$ 7.68	35,386	7	5.12	1.24	1.50
3rd Quarter 2011	\$ 7.86	\$ 8.16	70,306	15	5.30	1.48	1.54
4th Quarter 2011	\$ 8.16	\$ 8.43	140,730	31	5.51	1.48	1.53
1st Quarter 2012	\$ 8.50	\$ 8.51	16,194	9	5.68	1.50	1.50
2nd Quarter 2012	\$ 8.50	\$ 9.46	1,446,285	140	5.85	1.45	1.62
3rd Quarter 2012	\$ 8.77	\$ 9.62	40,160	22	6.41	1.37	1.50
4th Quarter 2012	\$ 9.62	\$ 9.91	21,751	7	6.61	1.46	1.50
1st Quarter 2013	\$ 9.56	\$ 10.06	35,334	4	6.71	1.42	1.50
2nd Quarter 2013	\$ 9.25	\$ 10.41	59,876	12	6.87	1.35	1.52
3rd Quarter 2013	\$ 9.76	\$ 10.55	58,932	10	6.93	1.41	1.52
4th Quarter 2013	\$ 10.00	\$ 10.82	135,149	11	7.10	1.41	1.52
1st Quarter 2014	\$ 10.87	\$ 11.01	89,103	5	7.24	1.50	1.52
2nd Quarter 2014	\$ 11.03	\$ 11.14	9,234	3	7.42	1.49	1.50
3rd Quarter 2014	\$ 11.24	\$ 11.54	30,632	8	7.58	1.48	1.52
4th Quarter 2014	\$ 11.54	\$ 11.81	79,783	8	7.75	1.49	1.52
1st Quarter 2015	\$ 11.81	\$ 12.10	51,216	8	7.95	1.49	1.52
2nd Quarter 2015	\$ 12.31	\$ 12.31	71,073	7	8.11	1.52	1.52
3rd Quarter 2015	\$ 12.55	\$ 12.59	94,568	13	8.29	1.51	1.52
4th Quarter 2015	\$ 12.55	\$ 12.93	67,134	17	8.47	1.48	1.53
1st Quarter 2016	\$ 13.04	\$ 13.18	37,432	9	8.70	1.50	1.51
2nd Quarter 2016	\$ 13.50	\$ 13.50	122,586	17	8.92	1.51	1.51
3rd Quarter 2016	\$ 13.82	\$ 13.82	43,449	7	9.13	1.51	1.51
4th Quarter 2016	\$ 14.16	\$ 14.16	31,080	8	9.38	1.51	1.51
1st Quarter 2017	\$ 14.25	\$ 14.35	68,190	14	9.52	1.50	1.51
2nd Quarter 2017	\$ 14.66	\$ 14.66	9,778	5	9.70	1.51	1.51
3rd Quarter 2017	\$ 15.00	\$ 15.03	2,349,834	6	9.94	1.51	1.51
4th Quarter 2017	\$ 15.00	\$ 16.87	803,560	35	10.95	1.37	1.54
1st Quarter 2018	\$ 15.00	\$ 17.00	143,896	8	11.21	1.34	1.52
2nd Quarter 2018	\$ 17.26	\$ 17.35	12,263	3	11.41	1.51	1.52
3rd Quarter 2018	\$ 17.65	\$ 17.65	106,848	11	11.67	1.51	1.51
4th Quarter 2018	\$ 17.65	\$ 18.06	10,026	5	11.89	1.48	1.52

The prices given are the result of limited trading and may not be representative of the actual value of our common stock. Trades between related parties are not included. As is evidenced in the table above, our stock has generally traded at a multiple of 1.5 times book value, as is reflected in the far right columns. We are not obligated to register our common stock or preferred stock with the SEC or, upon any registration, to create a market for our shares. Thus, a holder of our common stock may be unable to liquidate his investment and must be able to bear the economic risk of such investment indefinitely.

OFFICERS

OF FIRSTCAPITAL BANK OF TEXAS, N.A.

MICHAEL J. CANON

Chairman - First Bancshares of Texas, Inc.
& General Counsel

KEN L. BURGESS, JR.

Chairman - FirstCapital Bank of Texas, N.A.

DON E. COSBY

President - First Bancshares of Texas, Inc.
& Executive Vice President - FirstCapital Bank of Texas, N.A.

BRAD D. BURGESS

Chief Executive Officer

JAY W. ISAACS

President

TRACY BACON

Chief Operating Officer

PHYLLIS BECHNER

Chief Financial Officer

MIDLAND MARKET -

JEREMY BISHOP

Market President, Midland

BETHANY ETHEREDGE

Executive Vice President & Branch President

PAUL STROUHAL

Senior Vice President & Branch President

SHEA FERLAND

Senior Vice President & Team Resources Manager

CHRIS L. MCGINNIS

Senior Vice President & IT Manager

RICK MITCHELL

Senior Vice President & Senior Relationship Manager

ROBIN RICHEY

Senior Vice President & Trust Administration Officer

BLAKE SCOTT

Senior Vice President, Controller
& Accounting Department Manager

CRYSTAL WAGONER

Senior Vice President, Controller - First Bancshares of Texas, Inc.

GRISELDA J. BUJANDA

Vice President & Loan Operations Manager

LIZETT LEYVA

Vice President & Credit Administration Manager

KATIE J. BOYD

Chief Marketing Officer

J. GREG BURGESS

Chief Credit Officer

ELAINE LEE

Chief Compliance Officer

SCOTT NELSON

Chief Lending Officer

GEORGE H. REEVES

Chief Deposit & Technology Officer

ROB SCHUETZ

Chief Technology Officer

MICHAEL J. CANON, JR.

Assistant Vice President, Onboarding & Procurement

SARAH JAMES

Assistant Vice President & Customer Experience Officer

LESLIE MARISCAL

Assistant Vice President & Training Department Manager

HAZEL MORRISON

Assistant Vice President & Marketing Manager

BROCK FITCH

Banking Officer & Relationship Manager

ROBBIKIA HOLMAN

Banking Officer & Branch Manager

NICOLE IZAGUIRRE

Banking Officer & Data Analytics Manager

ALLEN JACKSON

Banking Officer & Branch Manager

EDGAR PAZ

Banking Officer & Loan Servicing Asst. I

EVAN ROGERS

Banking Officer & Branch Manager

RACHEL WARD

Banking Officer & Assistant Controller

OFFICERS, CONT.

OF FIRSTCAPITAL BANK OF TEXAS, N.A.

AMARILLO MARKET -

MARK HODGES

Market President, Amarillo

LACIE McDOWELL

Executive Vice President, Cash & Treasury Management

BRAD STUTEVILLE

Executive Vice President & Branch President

KENNETH L. BURGESS, III

Senior Vice President & Senior Relationship Manager

BRITTANIE ESLICK

Senior Vice President & Compliance Officer

BOWDEN JONES, JR.

Senior Vice President & Retail Banking Manager

RICKY RODRIGUEZ

Senior Vice President, Deposit Operations
& Electronic Banking Manager

ANITA SCHNAUFER

Senior Vice President & Credit Officer

MEREDITH STOVER

Senior Vice President & Senior Relationship Manager

CHRISTY CAMPBELL

Vice President & Branch Manager

DUSTIN DODGIN

Vice President & Credit Analyst Manager

ANITA K. FINK

Vice President & Assistant Operations Manager

JESSICA HUTCHENS

Vice President & Relationship Manager

ALYSSA MCDANIEL

Vice President & BSA Officer

TANYA SLUDER

Vice President & CRA Officer

CARMELLA SMITH

Vice President & Wire Transfer Manager

NICK PHELPS

Assistant Vice President & IT Help Desk Manager

REAGHAN STEVENS

Assistant Vice President & Branch Manager

SAMANTHA FINNEY

Banking Officer, Cash & Treasury Client Services Manager

DELYNDA SELGER

Banking Officer & Wire Transfer Supervisor

LUBBOCK MARKET -

TONY PENA

Market President, Lubbock

TRAVIS HILLMAN

Executive Vice President & Senior Relationship Manager

BERRY PIGG

Senior Vice President & Branch President

CATHY COPPLE

Senior Vice President & Loan Documentation
Preparation Manager

MARILANDA CRISTAN

Senior Vice President & Consumer Credit
Underwriting Manager

DARRELL HILL

Senior Vice President & Senior Relationship Manager

LISHA KING

Vice President & TellerConnect Manager

BARRETT POWER

Vice President & Branch Manager

SHERYL RYAN

Vice President & Information Security Officer

YOLANDA BELGARA

Assistant Vice President & Consumer Credit Underwriter

BRADY GRAHAM

Assistant Vice President & Fraud and Security Officer

RUDY MCELROY

Assistant Vice President & Branch Manager

OFFICERS, CONT.

OF FIRSTCAPITAL BANK OF TEXAS, N.A.

HILL COUNTRY MARKET -

[SCOTT STREIT](#)

Market President, Hill Country

[MARCUS VIDRINE](#)

City President, Fredericksburg

[STEVE LACKEY](#)

Senior Vice President & Branch President, Marble Falls

[TERRY ORTIZ](#)

Vice President & Branch Manager, Marble Falls

[CALIB WILLIAMS](#)

Vice President & Systems Administration Officer

[CODY PETTY](#)

Assistant Vice President & Branch Manager, Horseshoe Bay

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