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ICONBANK

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Founders' Message

Dear Shareholders,

2013 is proving to be a very good year for Icon Bank. With only a couple of weeks before we ring in the New Year, Icon's year-to-date earnings (through September 2013) of \$2,892M are ahead of budget and our Asset growth exceeds yearly expectations by 22%. While the rate environment for loans has become more competitive, we have held our ground better than most, and are maintaining a Net Interest Margin of 5.67%.

Our biggest challenge at this point is continuing to grow our deposit base to fund our loan growth. With that in mind, your Icon Management Team has taken the following steps to foster the necessary growth by: (1) building two new offices in key market areas, Sugar Land and Augusta Pines (Spring/The Woodlands); (2) enhancing visibility and market presence by relocating and enlarging our Galleria office; (3) adding experienced staff in our Business Development and Retail Banking areas; and (4) finding new ways to increase our efficiencies through technology, both in-house and through new products, such as Mobile Deposits. (Read more below.)

Equally important to those steps is your commitment and support. As always, your involvement as a shareholder and customer is foundational to Icon's continuing success. Please keep those referrals coming, and may you share the peace, love and joy of the coming holiday season with all those you hold dear.

Warmest regards,

CEO and Chairman

President and Vice Chairman

Mobile Deposits



Icon Bank now offers **FREE** Mobile Deposits to all personal online banking customers. With this exciting new feature, you can make deposits to your personal accounts with just a couple of clicks on your smart phone. Simply snap a picture of the front and back of an endorsed check with your smart phone, confirm your information and click approve. You will receive an email notification when the check has been received and another email when the deposit has been approved. Download our free mobile application today to take advantage of this easy, quick and secure feature. To learn more about Mobile Deposits, call an Icon banker at 281-517-2400 for more details.

E-Statements

In an effort to be more environmentally friendly, Online Banking customers will now receive E-Statements (instead of paper statements) for their Checking, Savings, Loans, CD's and IRA's. Signing up for E-Statements is simple and **FREE!** Not only will you be helping the environment, you will eliminate the extra mail you receive at home and gain immediate, secure access to your statements at any time.

Real Estate Updates: Galleria, Sugar Land & Augusta Pines

Galleria

Construction of the permanent Galleria office, located at 4920-A San Felipe; Houston, TX 77056 is complete and the office is in its final touch-up stages. The move from 777 Post Oak Blvd took place during the last week of October.

Sugar Land

Construction is in progress for the Sugar Land permanent office. The office, located at 16744 Southwest Freeway; Sugar Land, TX 77479, is scheduled for completion in February of 2014.



Above: Rendering of the new Sugar Land office.

Augusta Pines

There was a good turnout for the Grand Opening for the Augusta Pines office held on Thursday, October 24th. Edward Jones will be occupying 1,000 sq. ft. of the office space upstairs and there is still another 1,400 sq. ft. available for lease. If you or anyone you know is interested, please contact our real estate broker, Joe Rosa, at 281-265-7356.



If you would prefer to receive your newsletter by email, please contact: thale@iconbanktx.com.

Employee Spotlight

Welcome to the following new additions of the Icon family:

John Shirley joins the Sam Houston Office as Senior Vice President, Lender and **Tracy Goldenstein** joins as his Lending Assistant.

At the Cinco Ranch Office, **Ryan Whitzel** joins as Senior Vice President, Lender. **Kim Bartholomaus** joins as Assistant Vice President, Lending Assistant and **Laura Riley** joins as Lending Assistant.

John Park joins the Sugar Land office as Vice President, Lender and **Pat Holly** joins as New Accounts Representative.

At the Galleria Office, **Eduardo Rios** joins as Senior Vice President, Lender; **Patricia Valderrama** joins as Lending Assistant and **Holly Hunt** joins as Personal Banker.

Lisa Coats joins the Augusta Pines Office as Vice President, SBA Administrator. **Katie Blackhurst** joins as Assistant Vice President, Credit Analyst and **Jessica Scroggins** joins as Teller. **Rosie Pena** makes the move from Branch Manager to Lending Assistant.

At the Corporate Office, **Mark Wagert** joins as Executive Vice President, Regional Retail Manager; **Nathan Kerr** joins as SVP, SBA Manager; **Sheila Diaz** joins as Vice President, BSA/Compliance/CRA Officer; **Jimmie Bryan** joins as Assistant Vice President, Network Administrator; **Lisa Hays** joins as Assistant Vice President, Loan Operations; **Tabitha Bennett** joins as BSA/Compliance Administrator and **Josh Donnelly** joins the Credit department as Credit Clerk.



Members of the Icon Bank family celebrated Breast Cancer Awareness month in October. The Bank raised a total of \$1,050 to donate to Susan G. Komen for the Cure®, Houston Affiliate.





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NOVEMBER 2013

Locations

Augusta Pines

25303 Kuykendahl Rd.
Tomball, TX 77375
281-517-2470

Bay Area

16610 Highway 3
Webster, TX 77598
281-517-2420

Cinco Ranch

23123 Cinco Ranch Boulevard
Katy, TX 77494
281-517-2450

Sam Houston/Executive Center

7908 N. Sam Houston Pkwy W.
Houston, TX 77064
281-517-2400

Katy

18111 Katy Freeway
Houston, TX 77094
281-517-2430

Galleria

4920-A San Felipe
Houston, TX 77056
281-517-2440

Sugar Land

4675 Sweetwater Blvd.
Sugar Land, TX 77459
281-517-2490



Board of Directors

Mark S. Reiley, CEO & Chairman, Icon Bank of Texas, N.A.

Walter Beard, Galleria Market President, Icon Bank of Texas, N.A.

Mark R. Evans, O'Connor, Craig, Gould & Evans

Archie A. (Trey) Henderson, III, Hengst & Henderson, P.C.

Joseph Rosa, Broker, ReMax Heritage

Bernard E. Warriner, Jr., Warriner & Associates Ins., Inc.

John D. Green, President & Vice Chairman, Icon Bank of Texas, N.A.

Richard N. Coffman, Consultant/CPA

Janet T. Friedman, J. Friedman Mortgage

Michael S. Richard, South Texas Medical Clinics, P.A.

David E. Roth, Roth Financial