## Founders' Message

Dear Shareholders,

Our annual IconBank Shareholders Meeting on April 16th was well-attended, and over 74 % of shares were voted. Shares were either voted in person or by proxy. All 3 proxy issues were overwhelmingly approved.

As we near the midpoint for 2008, Icon has already reached the \$75 million asset plateau. While it won't be easy, we are on pace to be a \$100 million bank by year end. The Board of Directors and Executive Management thank each of you for contributing to Icon's early successes, and we encourage you to continue finding new business to support our growth.

Regarding the current economy, it seems you can't open the newspaper without finding yet another story of troubled large commercial and investment banks that must now raise additional capital and dramatically change the way they do business. In contrast to these institutions, Icon has a strong capital base,

thanks to you, our dedicated shareholders. Icon's sound approach to doing business means that no changes are anticipated.

Your Icon Management Team believes that we will continue our positive progress despite the current environment. Icon has always sought to maintain a balance between risk and reward. Our patient, steady growth, with reasonable risk tolerances and expectations, should produce solid results and ongoing success in the future.

Warmest regards,

CEO

Marks, Keeley

IconBank

President IconBank



Team Icon at sunrise on day 1 of the MS 150: (from left) Lex Sheddan, Bryce Alexander, Icon Board Member Mark Evans, Icon President John Green, Doug Erwing and Icon Board Member Joe Rosa

# Icon Supports MS Research

IconBank formed a team of dedicated cyclists who put in many hours of training in anticipation of the MS 150 from Houston to Austin the weekend of April 12/13. All 6 riders completed the 2-day 150-mile ride and raised over \$6,000 for the National Multiple Sclerosis Society. Rumor has it that several team members were a little less productive than usual come Monday morning! Hats off to Icon Board Member/cyclist Mark Evans for designing the Team Icon jersey, including the catchy slogan, "IconBank: Excellence in Banking (In cycling...not so much)."

## Customer Profile: Who Banks with Icon?

Many of you have asked: What type of business does Icon seek? and Who has done business with us so far? At IconBank, our focus is commercial business. (But we don't pass up quality consumer business.) Many of our business clients are owner-operated entities, such as manufacturers, real estate concerns, medical professionals and energy sector service companies, just to name a few. Here is a brief list of some of the types of businesses that have become Icon clients over the past year along with the services and products we have provided to them:

### Type of Business Icon Services/Products

Pediatric Clinic (Fort Bend County)

Revolving Line of Credit, Commercial Checking, Remote Capture (I-Scan)

Real Estate Development (Galveston County)

Term Loan for Acquisition, Commercial Checking

Financial Services Software Company (Harris County)

Term Loan to Purchase Company, Revolving Line of Credit for Working Capital, Commercial

Checking with I-Scan

Rental Home Investment Company (Harris County)

Revolving Line of Credit for Home Acquisition, MMA

Heavy Equipment Dealer (Harris County)

Term Loans for Inventory Purchases, Commercial Checking with I-Scan

Local Attorney (Harris County)

Term Loan for Real Estate Investment, Commercial Checking with I-Scan

Surgeon (Harris County)

Term Loan for Purchase of Hospital Stock, Checking Account for Business and Personal

Oil Field Services Company (Harris County)

Revolving Line of Credit, Term Loans for Equipment, Commercial and Personal Checking with

-Scan

Self Service Car Wash (Harris County)

Term Loan for Refinance, Commercial Checking

Cardiologist (Galveston County) Financed Clinic, Commercial Checking with I-Scan

Fishing Guide Service (Galveston County)

Term Loan for New Boat, Term Loan for Used Auto

Plastics Manufacturer (Harris County)

Term Loan for Office Warehouse, Commercial Checking with I-Scan

Retirement/Nursing Facilities (Texas-Wide) Commercial Checking with I-Scan, Personal Loans to Owners

Oil & Gas Jobber (Harris County)

Commercial Checking with I-Scan, Revolving Line of Credit for Working Capital

## Staff Updates

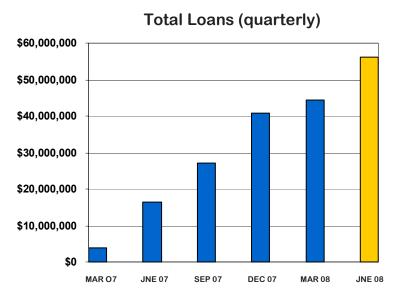
Join us in congratulating the following transitioning employees and new additions to the Icon family:

In our Sam Houston Banking Center: **David Bonham** is the new North Houston Market President; **Lee Weaver** is transitioning from Teller Supervisor to Loan Operations; **Bob Gauronskas** is our new Credit Officer; **Michelle Kim** is the latest addition to the Teller/Customer Service area; and **Charmian Rosales** is our new Lending Assistant.

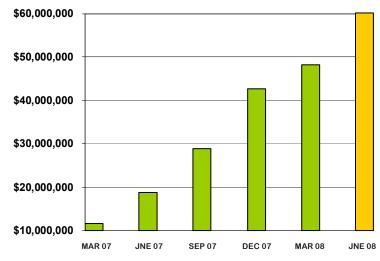
### Icon Sponsors "India Night" Charity Benefit at Clear Lake HS

It was a night of music, comedy, high fashion and delicious cuisine as members of the Indian Culture Club at Clear Lake High School presented "India Night" on Saturday, April 19th. Icon helped sponsor the event, which raised money for both cancer research and preschool education. Among the evening's stars were Ronak Patel, son of Icon Shareholder Beena Patel and nephew of Icon Board Member Vipul Patel, M.D. and Icon Advisory Director Nishith Majmundar. M.D.; and Lopa Shah, daughter of Icon Shareholder Atul Shah, M.D.

## ICON Financial Highlights (bankwide)



### Total Deposits (quarterly)



## **Regional Update:**



Work is in progress on Icon's permanent Bay
Area location

### **Bay Area Construction Underway**

Work has begun on the permanent location for IconBank-Bay Area at 16610 Highway 3, in Webster. The new 4100 square-foot building will feature a three-lane drive-thru, night deposit, ATM and safety deposit boxes, and is scheduled for completion by the end of this year. Until then, be sure to visit our temporary office at 1020 Bay Area Boulevard, Suite 218.

# Temporary West Office Opens as Plans for Permanent Location Begin

IconBank-West is up and running in its temporary location at 20501 Katy Freeway, Suite 112, in Katy. Plans have started for a permanent, 3600 square-foot location at 18111 Interstate 10, Suite A, Houston, with a 2-lane drive-thru, ATM, night deposit, and convenient on/off access to I-10.



IconBank-West construction is scheduled for 2009.

# IconBank Board of Directors

Ameen Ali, CPA

Richard N. Coffman, Consultant/CPA

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

Janet T. Friedman, J. Friedman Mortgage

John D. Green, President, IconBank of Texas, N.A.

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

Vipul Patel, M.D., Southmore Medical Clinic, P.A.

Mark S. Reiley, CEO/Cashier, IconBank of Texas, N.A.

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

Joseph Rosa, ReMax Heritage

David E. Roth, Roth Financial

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

### **Advisory Directors:**

**Srini Iyengar**, Diversified Management Services

Nishith Majmundar, M.D., Laija Neurology Association

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