

in this issue >>>

- Online Statements*
- Employee Spotlight*
- Office Update*
- 2012 Year End Financials*



ICONBANK

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Founders' Message



Dear Shareholders,

Our year-end financials say it all—2012 was yet another excellent year for your Icon Bank (see *Icon Financial Highlights*, p. 3, this issue). The bank grew a noteworthy 15.5% overall. Loans grew 19.3%, representing 78% of our total assets. Net profit for the year was \$2,830K a 37% increase over 2011.

As the current year continues to move forward, so do our plans at Icon. Our focus is threefold: bring to a close our current stock offering, finalize the construction and opening of our three newest banking centers, and add to our strong stable of banking professionals in order to foster our future growth. The Icon stock offering, which debuted in Fall 2012, has thus far raised a total of \$11.5MM and is on track to raise close to \$13.2MM in capital by the anticipated closing date of April 30, 2013. Please note that offerings such as this one provide the new capital that fuels our future growth.

Once again, thank you for your steadfast commitment to Icon through ownership investment and banking with us!

Warmest regards,

CEO and Chairman

President and Vice Chairman



Online Statements

In the next few months, we will be contacting a majority of account holders about setting up online statements for your deposits and loans. Online statements can help to eliminate that stack of “snail mail” on your desk and save a few trees in the process. An extra bonus to shareholders: you’ll help Icon to significantly reduce expenditures on paper and mailing.

Security Enhancement

As part of our continued effort to ensure that your personal information remains secure, Icon Bank is excited to announce that we are improving our online banking login process, effective April 15, 2013. To prepare for this security enhancement, you may receive a prompt to verify the email address and phone numbers we have on file for you. If you do not receive a prompt, we request that you log online and update your contact information under the Management Contact Information menu.

If you have any questions, please feel free to contact us at 281-517-2400. We appreciate your business!

2013 Shareholder Meeting



Please start checking your mailbox for your Icon Shareholder Proxy. This year’s Annual Meeting will be held on Wednesday, April 17, at 9:30 am in the Kensington Ballroom at the Willowfork Country Club, 21055 Westheimer Parkway. Even if you cannot attend, we encourage each shareholder to cast a vote ahead of time by emailing in your proxy prior to the meeting to mkim@iconbanktx.com.



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

Office Update: New Branches Across the Region

Galleria

Icon recently acquired the Brucette's Shoe Store building, located at 4920 San Felipe Road in Houston's prestigious Uptown district. The Bank has also purchased the adjacent property at 4908 San Felipe, which currently houses an AT&T retail store. The two properties will undergo a complete renovation to serve as the permanent office complex for Icon's Galleria Banking Center, which has operated from its temporary location at 777 Post Oak Boulevard since August of 2010. Construction of the new Icon Galleria Banking Center began in February 2013, with completion scheduled for late Summer of 2013.

Sugar Land

In February, we were officially approved for a branch in Sugar Land. This will be Icon's 7th location. The temporary office, located at 4675 Sweetwater Blvd., Sugar Land, TX 77479 (in the RE/MAX Heritage building) was officially opened for business on March 20th. The Sugar Land Office is headed by veteran local banker Sam Morris, formerly of Icon's Cinco Ranch Banking Center.

Icon has purchased a nearby property for a permanent office at U.S. Highway 59 and Sweetwater Boulevard. The 6,500 square-foot, state-of-the-art facility is expected to be ready for business by early Spring of 2015.



Icon's new August Pines Banking Center opens as development takes off in the area just south of Woodlands Parkway.

Employee Spotlight

Congratulations and welcome to the following new additions and transitions to the Icon family:

Pauline McNally joins the Sam Houston Office as Assistant Vice President, Branch Manager and *Nathan Raun* joins as Senior Vice President, Lender.

At the Cinco Ranch Office, *Miranda Montoya* joins as Assistant Vice President, Office Manager and *Kim Rogers* joins as Lending Assistant. *Shauna Barrios* makes the move to Cinco Ranch from Galleria as Teller.

Sam Morris has been promoted to Market President of the new Sugar Land Office. *Brian Nowak* and *Andrew Dow* will be joining him as Senior Vice Presidents, Lenders and *Nina Davis* joins as Lending Assistant. *Nannette Price* will be joining the Sugar Land Office from the Cinco Ranch Office as Office Manager. *Mindy Rojas* also makes the move from Cinco Ranch as Personal Banker.

At the Galleria Office, *Qendresa Bulliqi* joins as Teller.

Rachel Forde has been promoted to Bank Officer, Lending Assistant at the Augusta Pines Office. *Eduardo Cavazos* joins as Credit Analyst; *Lisa Shaw* joins as Lending Assistant and *Tori Kaye* makes a move from the IT Department to the Augusta Pines Office as Teller.

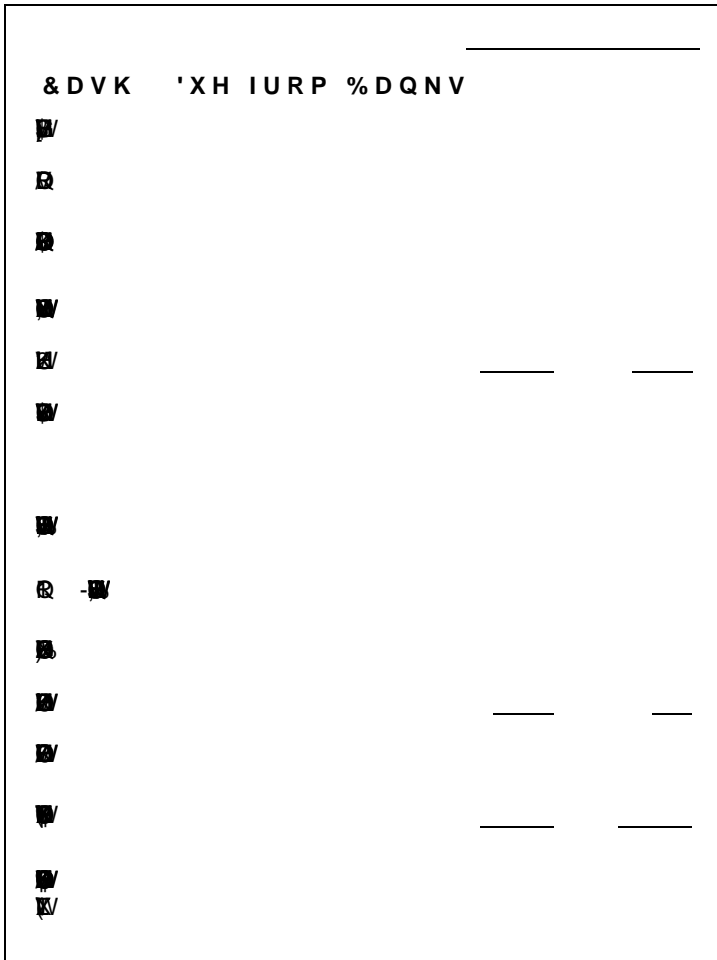
At the Corporate Office, *Jennifer Kimich* joins as Assistant Vice President, Treasury Management Services; *Grant Buchanan* joins as Credit Analyst; *Gordon Stinson* advances into his new role as Chief Credit Administrator and *Ralph Kramer* makes the transition from Senior Lender at the Bay Area Office to Sr. Credit Administrator.

Augusta Pines

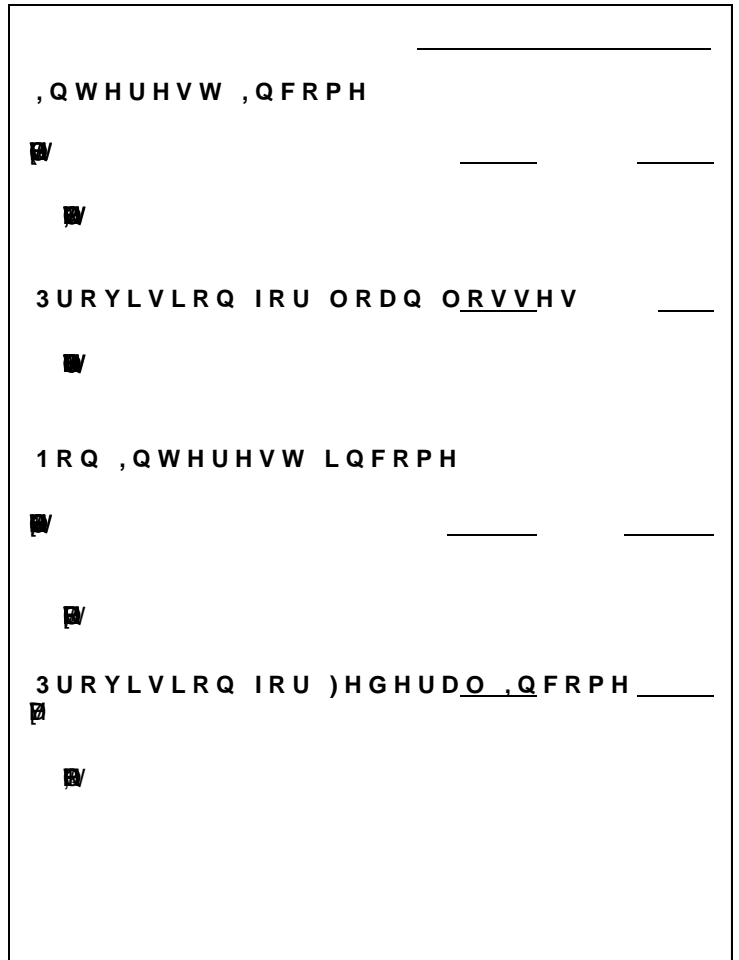
The Augusta Pines office has made the move from its temporary location at Augusta Pines Country Club to its permanent location at 25303 Kuykendahl, Tomball, TX 77375.

Augusta Pines Market President Chuck Harris noted that over the next 12 to 24 months, the area will change dramatically as new commercial businesses are added to the landscape and residential development quickly expands. "Our staff is excited and looking forward to handling the needs of our existing customer base and welcoming all new customers," added Harris.

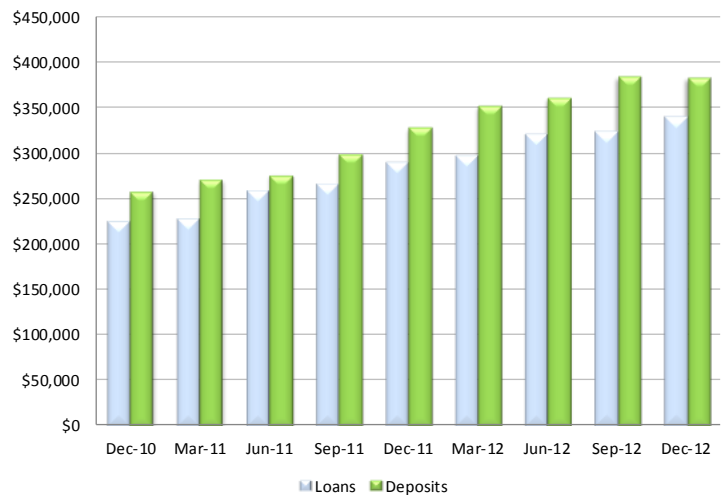
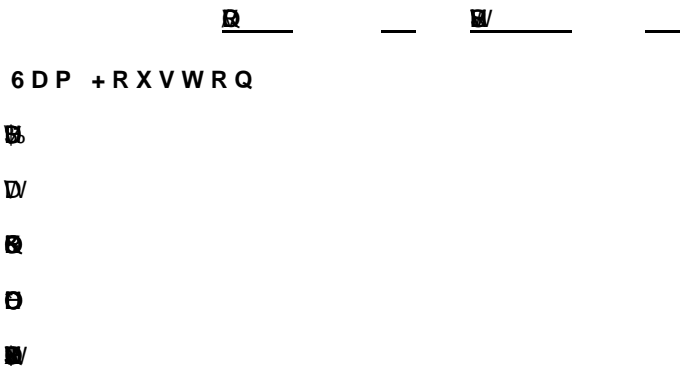
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Loans and Deposits by Office





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 Houston, TX 77064
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Locations

Augusta Pines

25303 Kuykendahl Rd.
 Tomball, TX 77389
 281-517-2470

Galleria

777 Post Oak Boulevard
 Houston, TX 77056
 281-517-2440

Bay Area

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

Katy

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

Sam Houston/Executive Center

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

Cinco Ranch

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

Sugar Land

4675 Sweetwater Blvd.
 Sugar Land, TX 77479
 281-517-2490



Board of Directors

Walter Beard, Metro Market Pres., Icon Bank of Texas, N.A.

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

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