

SINCE 1966, IBC, formerly known as Bank of Commerce, has tangibly demonstrated our dedication to the growth and success of the community year in, year out. "We Do More" isn't just a slogan. It's the commitment we've made to our customers each day for over 50 years.







The first statement of condition document.



The bank holding company, International Bancshares Corporation, is formed.

1979

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IBC Bank has been ranked by Hispanic Business Magazine as the number one Hispanic-owned financial institution in the nation numerous times.

From left to right: Mr. Dennis E. Nixon, Mr. A. R. Sanchez Sr., & Mr. Leonardo Salinas.

IBC Bank

Zapata and

Brownsville.



IBC Bank's Valley acquisitions lead to banks in McAllen, Edinburg, Pharr, Weslaco, Harlingen, Mission and Rio Grande City.

1991

The first of IBC

Bank's San Antonio
branches acquired.





IBC Bank ranked among top 5 of all Hispanic-owned U.S. businesses by Hispanic Business Magazine.

1966



A new concept of community banking started with the founding of Bank of Commerce in Laredo, Texas by A. R. Sanchez Sr. and other Laredo entrepreneurs.

1975



In 1975 Dennis E. Nixon takes the reins as the president of Bank of Commerce.



1980

1982

International Bank of Commerce changes its name to IBC Bank. In the same year, Commerce Bank is also established in Laredo.



: 1984

> IBC Bank expands in Brownsville, Port Isabel, and South Padre Island.

1993

1995
IBC Bank expands into the Corpus Christi area.

IBC Bank pioneers in-store branches with 7-Day Banking. This concept offers the convenience of banking and shopping at the same location. fresh produce

2000

1997

IBC Bank acquires first five branches in Houston and five



IBC Bank receives Corporate Excellence Award on numerous occasions from United Way. This is in recognition of IBC's strong ongoing community support.



In 2000, IBC Bank launches a "Spokesbee" with a new "Free Bee" advertising campaign to promote the advantages of the bank's free products and services offered.

IBC Bank expands its services with IBC Insurance Agency formed through acquisition. The Gulf Star Group, a Houston-based investment banking firm, is also acquired.

IBC Bank ranked as a Forbes 500 company.





In 2004, IBC Bank acquires Local Oklahoma Bank (LOB), adding 51 branches throughout Oklahoma including Oklahoma City, Tulsa, and Lawton.

IBC Bank acquires Commercial State Bank in Reeville and Sinton, TX.

2007



2009

recognized as one of the top 25 finalists in the country for Hispanic Business Magazine's seventh annual Woman of the Year award. This award recognizes the accomplishments of successful Hispanic women and the challenges they have overcome in their personal and professional lives.

Imelda Navarro.



IBC Bank was awarded the 2013 Cornerstone Award from the Texas Banker's Association for their support of the Tejano Monument which adorns the grounds of the state capital.

2013



The National Bankers Association has awarded IBC Bank with the High Performance Bank Award on numerous occasions in recognition of leadership qualities and excellence in overall performance and service.

Additional Awards &

IBC Bank was rewarded the

Care Drop," a donation drive

service members

benefiting overseas U.S. military

Cornerstone Award from the Texas

Bankers Foundation for "Operation

Community Involvement

IBC Bank receives the LIFE Award from the Texas Bankers Foundation for investing in the success of future communities and leaders through IBC Bank's "Money Buzz program," a proprietary financial literacy program that teaches students the importance of saving.



that reflected the best of the American spirit of volunteerism and community services.



IBC offers the

convenience of over

205 branches and

more than 315 ATMs in

88 communities

throughout Texas

and Oklahoma.



IBC Bank moves into the Austin market with the acquisition of First Equity, and acquires branches in the Eagle Pass area.



2001

IBC Bank receives the 2001 Governor's Award from Texas Governor Rick Perry to recognize IBC employees' commitment to doing more or communities across Texas with 20,000 hours of

volunteer services.

2003

Forbes, Hispanic Business, U.S. Banker Magazine, and ABA Banking Journal ranks International Bancshares Corporation among the top publicly held banks and Hispanic owned

companies.

IBC Bank receives the Cornerstone Award from the Texas Bankers Foundation for "It's a Brighter Christmas" Program, a holiday-focused aivina initiative, Employees sponsor families, nursing homes, and schools to

donate necessities they lack.

TexasBankers Foundation





n 2010. Mr. Dennis E. Nixon was selected as Mr. South Texas by the Washington's Birthday Celebration Association, Each year an individual is recognized for making a significant enhancement to community life in South Texas.

Forbes honored IBC Bank as one of their 100 Most Trustworthy Companies in the nation in 2012 & 2014; IBC Bank ranked in the top 50.

Forbes | 2014 **AMERICA'S MOST** TRUSTWORTHY **COMPANIES**

The Houstonville Minitropolis IBC Bank Receives First-Ever FDIC Certification



Leonardo Salinas' 50th year of service for IBC Bank. In 1966, Mr. Salinas started as a cashier for IBC, and he continues to serve on the Board of Directors, We're very proud to have Leonardo as a member of the IBC family!

2016 will complete



IBC Bank was rewarded the George Washington Honor Medal from the Freedoms Foundation at Valley Forge based on deeds



MEMBER FDIC/INTERNATIONAL BANCSHARES CORPORATION