

Superior Leadership





Chairman of the Board and Chief Executive Officer

Gulf Capital Bank

Ed Jones

Organizer, Chairman and Chief Executive Officer

BANKING EXPERIENCE

- 35+ years of financial services leadership experience
- 16 years as Founder, Chairman & CEO of Texas Commerce Bank Midland. TCB-Midland was the most successful de novo in the Texas Commerce Bancshares family of banks
- 4 years as EVP Manager of J.P. Morgan's Houston commercial bank. The commercial bank was the largest in Texas for J.P. Morgan Chase and had market share exceeding 40%; more than twice the size as the next largest competitor, Wells Fargo

CIVIC CONTRIBUTION AND AWARDS

- Director of the \$1.2 billion J.E. & L.E. Mabee Foundation, Lead director of investment committee
- Past Chair of YPO Gold-Houston, current board member and Chair of membership committee
- Membership Chair of the Coronado Club
- Central Priory membership chair Intl. Order of St. Hubertus
- Member of CEO
- Recipient of NESA Outstanding Eagle Scout Award
- James H. Galloway Award for corporate and civic concern from YMCA Houston
- Volunteer of the Year from the Midland Chamber of Commerce
- Former director of:
 - YMCA Houston, Salvation Army Houston, Texas Children's Hospital Development, Boy Scouts of America Sam Houston Council, and Center Coast MLP & Infrastructure Fund Governance Committee Chair





President and Chief Lending Officer

Gulf Capital Bank

Jonathan Homeyer

President and Chief Lending Officer

BANKING EXPERIENCE

- 25+ years of banking experience
- Past 7 years as EVP/Division Manager South Texas Middle Market Banking for Wells Fargo
- Grew commercial banking division approximately 30% to co-lead Houston market share alongside J.P. Morgan Chase commercial banking, with continuous sustainable growth throughout career at Wells Fargo
- Responsible for all elements of Marketing, Financial Management, Credit/Risk Management, Staffing, Client Service and Compliance for large business units with loans in excess of \$6 billion and deposits of approximately \$4 billion, covering South Texas with regional offices in Downtown, North & West Houston, San Antonio and Austin.
- Established de novo Commercial office for Wells Fargo in North Houston Market

- Chairman of the Board of Directors, The Cynthia Woods Mitchell Pavilion
- Former Executive Board Member, United Way of Greater Houston
- Past Board Chairman, Panther Creek Inspiration Ranch
- Executive Board Member/Finance Chair, Center for Houston's Future
- Executive Board/Former Vice President & Treasurer, Society for the Performing Arts-Houston (SPA)
- Past Board Chairman, Woodlands Area Economic Development Partnership
- Financial Services Chair, Greater Houston Partnership Opportunity Houston 2.0
- Texas A&M University Mays Business School Distinguished Visiting Executive / Global Banking Council
- University of Houston CT Bauer College of Business Commercial Banking Advisory Council



GEORGE DEMONTROND

President and CEO of DeMontrond Automotive Group,

George DeMontrond

Organizer and Director

BUSINESS INVOLVEMENT

- · President and CEO of DeMontrond Automotive Group, Inc
 - Founded in 1953 with annual sales in excess of \$300 million and 400 employees in three Houston area locations
- Owner of DeMontrond Allstate Insurance Agency
- · Bank director with Charter Bank for more than 10 years

- · Greater Houston Partnership Board
- · Immediate Past Chair, Harris County Protective Services Fund
- Executive Committee/Past Chair, Greater Houston Convention and Visitors Bureau
- Lifetime Vice President, Houston Livestock Show & Rodeo
- Chairman, Center for Houston's Future
- Sam Houston Area Council Boy Scouts of America Director
- Entrepreneurial and hotel committees of the public/private Houston First Corporation



JOHN KOTTS Owner and CEO of Kotts Capital Holdings LLC and its affiliates, Private investor and entrepreneur

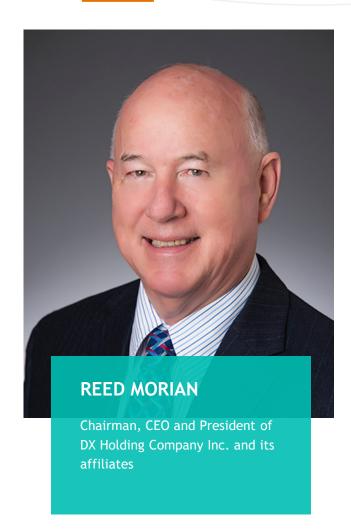
John Kotts

Organizer and Director

BUSINESS INVOLVEMENT

- Owner and CEO of Vesco/Cardinal, an oil tool rental and service company, as well as several manufacturing companies
- Chair of Audit Committee and member of Compensation Committee and Risk Oversight Committee of Nabors Industries, one of the world's largest oil and gas drilling contractors
- Operates a private investment fund focused on U.S. and international trading of securities and other financial instruments

- YPO Gold Houston
- · City Chair of CEO Houston
- Former director of Houston Methodist Research Institute



Reed Morian

Organizer and Director

BUSINESS INVOLVEMENT

- Director of GNP Management Corp.
- Director of GP Natural Resource Partners LLC, the General Partner of Natural Resource Partners LP
- Director of the general partner of Western Pocahontas Properties LP
- · Director of New Gauley Coal Corporation
- Director of the general partner of Great Northern Properties LP
- Former director of Prosperity Bancshares, Inc. and Liberty Savings Association
- Former director of the Federal Reserve Bank of Dallas-Houston Branch (6 years)

- Current Vice Chairman of the Texas Parks and Wildlife Commission
- Currently serves on several civic boards including:
 - · Houston Museum of Natural Science
 - · Texas Heart Institute
 - Houston Parks Board





Managing Director and Portfolio Manager for Brookfield's Public Securities Group

Dan Tutcher

Organizer and Director

BUSINESS INVOLVEMENT

- · President and Chief Executive Officer of Magic Interests, LP
- Member of the Board of Directors of Enbridge, Inc.
- President & Board Chair of Center Coast MLP & Infrastructure Fund
- · Principal in Center Coast Capital Advisors LP
- Previous Group Vice President, Transportation South of Enbridge and President of Enbridge Energy Company, Inc. and Enbridge Energy Management, LLC
- Previous board member of Sterling Bancshares, Inc. until its purchase by Comerica

- Former Chairman/President and Director, Alley Theatre
- Chairman of Cancer Counseling, Inc.
- Board of Governors, Greater Houston Community Foundation
- Board of Directors, St. Luke's Episcopal Hospital
- Board of Trustees, Texas Heart Institute
- Chair of numerous philanthropic events in Houston, Texas and elsewhere





David Williams

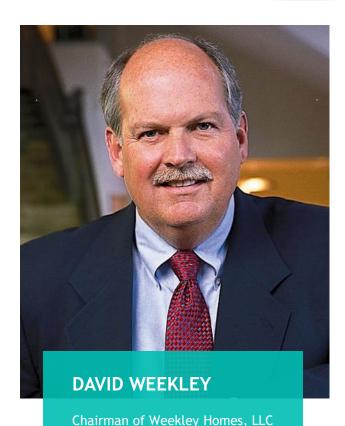
Organizer and Director

BANKING EXPERIENCE

- 40+ years banking experience
- Second-generation community banker; chairman of Centennial Bank, a \$800 million-dollar community bank based in Lubbock, TX
- Director of the First National Bank of New Mexico
- Former CEO Citizens Bank in Slaton, TX
- Organizing director and senior vice president of First Bank/Las Colinas in Irving, TX
- · Former director of the Bank of Commerce in McLean, TX
- Former director, chair of the loan committee and later as Chairman of the Board of The Independent Bankers' Bank of Dallas
- Served as a Director in various State Banking Associations (both the TBA & IBAT), former chair of Independent Bankers Association of Texas-Austin
- Active in Independent Community Bankers Association, Washington D.C.

- · Former chair of Plainview United Way
- Finance chair, United Methodist Church
- · Lubbock downtown redevelopment efforts
- Former chair of Plainview-Hale County Industrial Foundation





David Weekley

Organizer

BUSINESS INVOLVEMENT

- · Founder of Weekley Homes, LLC and former Chief Executive Officer
- Weekley Homes is the largest privately-owned home builder in the United States
- President of the Greater Houston Builder's Association
- Inductee to the Texas Business Hall of Fame
- Inductee to Texas Housing Hall of Honor
- Director of Builder Homesite, Inc.

- William E. Simon Award for Philanthropic Leadership
- · McLane Leadership in Business Award
- · YPO Humanitarian Award
- Member of numerous non-profit boards
 - Board of Trustees of The Kinkaid School
 - Executive Committee & Chair of the Sam Houston Area Council of Boy Scouts of America
 - · President of the Young President Organization
 - Executive Board Member of Houston's Star of Hope
 - Director of St. Luke's Episcopal Health Charities



Management Team



Jeremy Manning Chief Information Officer

- 25 years technology & cybersecurity experience
- Senior leader in Dell Secureworks elite Counter Threat
- 12 years as senior technology officer with Amegy Bank
- Former US Army Signal Corp officer serving five years in Army's Force XXI digitization and modernization initiative
- Bachelor of Science degree from United States Military Academy at West Point, NY
- Member of the West Point Society of Atlanta, Boy Scout leader and Youth Lacrosse Coach
- Eagle Scout



Ashley Lyons Director of Marketing

- 12 years marketing & brand management experience
- Managed national, direct to consumer campaigns for Procter and Gamble brands
- 10 years in brand management at Love Advertising
- Developed and implemented fully integrated campaigns including traditional, digital and social media
- Graduated with a BS in Public Relations from The University of Texas
- Award winning public service announcement commercials





Thank You