



IBC[®]

International Bank of Commerce

Member FDIC/International Bancshares Corporation

www.ibc.com

Hacemos Más



Your International Bank | IBC Bank

YouTube

- Founded in 1966 in Laredo, Texas
- International Bank of Commerce (*Laredo, Brownsville, Zapata, Commerce Bank y Oklahoma*).
- Since its inauguration, IBC Bank has grown from less than \$1 million in assets to \$16 billion, becoming one of the largest financial companies in Texas.
- We serve 75 communities in Texas and Oklahoma with 166 branches and 257 ATMs.
- Our motto: We do more.
- Subsidiaries: International Bank of Commerce (Red Commercial), GulfStar Group (Investment Banking), First Equity Corp. (Mortgage Credit) and IBC Insurance Agency, Inc.

MEMBER FDIC/INTERNATIONAL BANCSHARES CORPORATION

We are Everywhere!



- 166 Locations in Texas and Oklahoma
- Online banking 7 days a week
- 75 Communities
- Headquarters in Laredo, TX
- Public Company - IBOC Exchange
- Clients Mexico and USA
- 5 Subsidiary Banks Covered by the FDIC.

2023
Top 50
Public
Banks

S&P Global
Market Intelligence



**International Bancshares Corporation Ranked #1 By S&P Global
Market Intelligence's Top 50 Public Banks For 2023**

#3 | **America's
Best
Bank**

Thursday, April 18, 2024

**International Bancshares Corporation Ranked Third On Forbes'
America's Best Banks List For 2023**



IBC BANK®

MEMBER FDIC/INTERNATIONAL BANCSHARES CORPORATION

Products & Services most used by Domestic & Foreign Customers



CHECKING



SAVINGS



DEBIT CARDS



MORTGAGE



INVESTMENTS



PURCHASE AND
SALE OF PESOS



BACK-TO-BACK
LOANS 1-1



LETTERS OF
CREDIT

Domestic Business Checking Account Requirements:



IMPORTANT INFORMATION ABOUT OPENING A BUSINESS ACCOUNT Effective May 11, 2018

In an effort to fight financial crime, federal regulation will require financial institutions to obtain and record information about the beneficial owners of business customers (corporation, limited liability company, partnership, or a similar business formed in the United States or foreign country).

EACH time an account is opened for a business, we are required to ask you for identifying information (name, address, date of birth, social security number, as well as identification documents) for each individual that has beneficial ownership (25% or more) and one individual that has significant managerial control of the business.

If you are opening, renewing, or revising an account on behalf of the business, you will be required to provide the appropriate documentation and to attest that this information is true and accurate to the best of your knowledge.

**We proudly support all efforts to protect and maintain
the security of our customers.**



What documentation do I need to provide besides completing the Beneficial Ownership form?

Corporation:

1. Certificate of Incorporation or
2. Articles of Incorporation or Certificate of Formation
3. Certificate of Authority
4. Taxpayer ID Number or Employer Identification Number

Limited Liability Corporation:

1. Certificate of Organization or
2. Certificate of Formation or Articles of Organization
3. Taxpayer ID Number or Employer Identification Number
4. Company Regulations/Operating Agreement (if available)

Non-Profit Corporation:

1. Certificate of Incorporation or
2. Articles of Incorporation
3. Certificate of Authority
4. Taxpayer ID Number or Employer Identification Number

General Partnership (GP):

1. Partnership Agreement (if available)
2. Assumed/Fictitious Name Certificate for GP/Joint Venture
3. If GP is an entity (a Corporation or a LLC) provide documentation required of that entity
4. Taxpayer ID Number or Employer Identification Number

Limited Partnership:

1. Certificate of Limited Partnership
2. Limited Partnership Agreement
3. Taxpayer ID Number or Employer Identification Number

Escrow:

1. Agency or Escrow Agreement
2. If Escrow is an entity (a Corporation or a LLC) provide documentation required of that entity
3. Taxpayer ID Number or Employer Identification Number

Business Trust:

1. Trust Documents - Trust Summary (Certificate)
2. Taxpayer ID Number for the Trust

For a foreign business that is established outside of the United States, an internal review of documentation is required. Please contact a sales representative for additional information.

We offer the following types of loans for both domestic and international clients in the United States:

1. Commercial and industrial land acquisitions.
2. Financing for land development - commercial and residential.
3. Purchase and construction of industrial warehouses.
4. Speciliazed construction of cold storage warehouses.
5. Purchase of income-generating real estate – commercial, apartments and residential.
6. Mortgage Loan

General Requirements for Obtaining a Loan for Domestic & Foreign Borrowers:

1. With all loan applications, the bank will conduct the analysis and compliance required to establish a long-term partnership that includes a deposit relationship.
 - a. Will check in a standard way background and references.
 - b. Review US and Mexican tax returns, including financial statements on all affiliated entities owned by principals and guarantors.
 - c. It will require down payments on secured real estate loans ranging from 65% to 80% of total costs.
 - d. Will apply interest rates based on the New York Prime Rate plus a margin based on the transaction-to-deposit ratio.

IBC Supports International Trade



Unleash Prosperity Immigration & Workforce Report

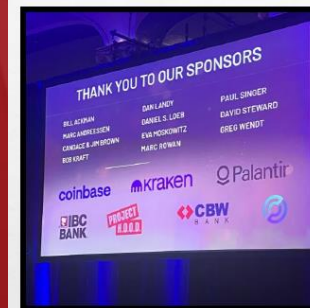


Border Trade Alliance Annual Meeting in DC



Great Opportunity Policy Summit

- Created by Senator **Tim Scott** (R-SC) and **sponsored by IBC Bank** to champion solutions that create opportunity and expand prosperity – school choice, eliminating regulations, and promoting common sense reforms.



List of Additional Meetings in DC

Senate:

- John Cornyn (R-TX)
- Rick Scott (R-FL)
- Tim Scott (R-SC)
- Bill Cassidy (R-LA)
- Mike Rounds (R-SD)
- Ted Cruz (R-TX)
- Thom Tillis (R-NC)
- Markwayne Mullin (R-OK)
- Kevin Cramer (R-ND)
- John Kennedy (R-LA)
- Bill Hagerty (R-TN)
- Jim Banks (R-IN)
- Mike Crapo (R-ID)
- Pete Ricketts (R-NE)
- Bernie Moreno (R-OH)
- Cleo Fields (D-LA)
- Ritchie Torres (D-NY)
- Maxine Waters (D-CA)
- Nathaniel Moran (R-TX)
- French Hill (R-AR)
- Vicente Gonzalez (D-TX)
- Brad Sherman (D-CA)
- Al Green (D-TX)
- David Scott (D-GA)
- Ann Wagner (R-MO)
- Monica de la Cruz (R-TX)
- Wesley Hunt (R-TX)
- Troy Downing (R-MT)
- John Rose (R-TN)
- Frank Lucas (R-OK)
- Young Kim (R-CA)
- Bill Foster (D-IL)
- Emanuel Cleaver (D-MO)

House:

- Roger Williams (R-TX)



MONDAY, MAY 05, 2025

IBC Reports Strong Earnings in First...

Total assets at March 31, 2025 were approximately \$16.3 billion compared to approximately \$15.7 billion at December 31, 2024....

[Read More](#) →



THURSDAY, APRIL 24, 2025

Ignore, block, report. Protect your money...

Fortunately, there are steps consumers can take to reduce their risk of becoming victims of fraud or scams. IBC Bank recommends that consumers take the following measures to...

[Read More](#) →



MONDAY, FEBRUARY 03, 2025

International Bancshares...

International Bancshares Corporation (NASDAQ: IBOC) announced today that on Jan. 31, 2025, IBC's Board of Directors approved the declaration of a .70 cents per share cash...

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THURSDAY, DECEMBER 12, 2024

Common Sense: Border Management Solutions...

Thoughts from Dennis E. Nixon...

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