



IBC[®]

International Bank of Commerce

Member FDIC/International Bancshares Corporation

www.ibc.com

Hacemos Más



Presentation Agenda

- History and Growth of IBC Bank
- Corporate Structure and Subsidiaries
- Recognition and Industry Rankings
- Products and Services for Domestic and Foreign Customers
- Loan Application and Compliance Requirements
- Support for International Trade and Policy Initiatives

Your International Bank | IBC Bank

YouTube

History and Growth of IBC Bank

- 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.

Recognition and Industry Rankings

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



MEMBER FDIC/INTERNATIONAL BANCSHARES CORPORATION

Products & Services for Domestic & Foreign Customers



CHECKING



SAVINGS



DEBIT CARDS



MORTGAGE



INVESTMENTS



PURCHASE AND
SALE OF PESOS



BACK-TO-BACK
LOANS 1-1



LETTERS OF
CREDIT

Types of Loans Offered

Land Acquisition Loans

Loans provided for commercial and industrial land purchases to facilitate business expansion and development.

Land Development Financing

Funding available for developing both commercial and residential land, supporting infrastructure and construction.

Warehouse Construction Loans

Financing for purchasing and building industrial warehouses including specialized cold storage facilities.

Real Estate Purchase Loans

Loans for purchasing income-generating properties such as commercial buildings, apartments, and residential homes.

Mortgage Loans

Mortgage financing options for clients purchasing residential properties across the United States.

Loan Application and Compliance Requirements

Background and Reference Checks

The bank conducts standard background and reference checks to ensure applicant credibility.

Tax Returns and Financial Review

US and Mexican tax returns and financial statements of affiliated entities are reviewed thoroughly.

Down Payment Requirements

Secured real estate loans require down payments from 65% to 80% of total costs.

Interest Rate Calculation

Interest rates are based on the New York Prime Rate plus a margin tied to transaction-to-deposit ratio.

IBC Support for International Trade



Unleash Prosperity Immigration & Workforce Report

IBC Bank financed a new immigration report by Unleash Prosperity and Dr. Richard Vedder



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





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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DOING MORE SINCE 1966

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