Texas Department of Banking Press Release

Commissioner Charters The Express Bank of Texas, Round Rock, Texas

Date: July 22, 2003

Banking Commissioner Randall S. James has issued a state charter for The Express Bank of Texas, Round Rock, Texas. Several of the bank's organizers, including Nolan Ryan and his sons, Reese and Reid, are associated with the Round Rock Express baseball club, and the bank is located adjacent to the Dell Diamond, the baseball team's home park. The bank has initial capital of \$5.5 million.

The Board of Directors consists of Chairman N. Reese Ryan, Vice-Chairman B.L. Corley, Jr., Chairman Emeritus L. Nolan Ryan, Melissa Pittman, who also serves as President of the bank, R. Reid Ryan, Don Sanders, Doug Pittman, Dr. Tim Robbins, and Jared Shope. Nolan Ryan, one of the bank's organizers, stated: "Many of us were previously associated with the Express Bank in Alvin, Texas, and our success there affirmed our conviction that a state charter is the most effective organizational form for a community bank. We are proud to bring the Express Bank name back to Texas banking, and particularly pleased to do it in Round Rock, home of our baseball team and one of the most vibrant communities in Texas." President Melissa Pittman added: "We will focus on providing exemplary customer service to area residents and small and medium sized businesses. We don't aspire to be the biggest bank around, but we think we can be the best."

Commissioner James welcomed The Express Bank of Texas to the family of state-chartered banks at the Grand Opening Reception held at the bank on July 21, 2003. Commissioner James provided the bank's Board of Directors a proclamation to commemorate the occasion. Commissioner James expressed his confidence in the bank's ability and dedication to providing the highest level of banking services to its customers.