

MAY 2006

NAME: Joe C. McKinney



COMPANY: Vice Chairman (since October 2002)
Broadway National Bank
1177 N E Loop 410
San Antonio, Texas 78209
Phone: 210-283-5601
Fax: 210-283-6632

Chairman of the Board & CEO (retired 3/31/02)
JPMorgan Chase Bank- San Antonio
1020 N E Loop 410
San Antonio, Texas 78209

EDUCATION: M.B.A. Finance, 1973
Wharton School, University of Pennsylvania

A.B. Economics, 1969
Harvard University

FAMILY: Wife: Jennifer
Sons: Joe, Jr. (37)
Clay (27)

Home Address: 6110 Yorkshire
Spring Branch, TX 78070
Home: 830-885-7040
Cell: 210-410-6593

Business: On October 1, 2002, Joe McKinney became Vice Chairman of Broadway National Bank. His responsibilities include overall Business development for the Commercial Bank and the Private Bank. Joe also serves as a Broadway Bank Director.

Joe retired on March 31, 2002, as Chairman of the Board and CEO of JPMorgan Chase Bank in San Antonio. Joe had 28 years of Experience with JPMorgan Chase Bank (formerly Chase Manhattan Bank and Texas Commerce Bank). He was a senior Officer for 3 locations in San Antonio and 1 location in New Braunfels

Joe began his banking career with Texas Commerce in 1974 as a Credit Analyst. In 1985 he was named an Executive Vice President and head of Commercial banking. Joe was elected to the title of Chairman and CEO of the San Antonio region in December 1987.

Joe is very active in numerous organizations as outlined on the attached page.

JOE C. MCKINNEY

PROFESSIONAL/CIVIC/COMMUNITY

Executive Committee & Past Chairman (2001-2003), San Antonio

Economic Development Foundation

Tri-Chairman – Team Toyota

Board of Trustees – Texas Lutheran University

City of San Antonio: Convention Center Hotel Advisory Board

2003 – 2005

Executive Committee & Past Chairman, World Affairs Council of
San Antonio

Board of Directors, San Antonio Greater Chamber of Commerce

Board of Directors, Defense Transformation Institute

Board of Trustees, Cancer Therapy & Research Foundation

Board of Trustees, Southwest Foundation for Biomedical
Research

Board of Trustees, Texas Research Park Foundation

Board of Directors, Free Trade Alliance San Antonio

Development Board, University of Texas at San Antonio

Development Board, University of Texas Health Science Center

Trinity University Business Associates

Board of Directors, San Antonio Alamo Bowl Association

2003 North Chamber San Antonian of the Year

2004 Lead SA Salute to Excellence Award

OUTSIDE DIRECTORSHIP

Director, USAA Real Estate Company

Director – Luby's, Inc. (January 2003 – Present), (NYSE: LUB)

Chairman – Finance and Audit Committee, member of

Executive Committee and Board Governance Committee

JOE C. McKINNEY

PROFESSIONAL/CIVIC/COMMUNITY CONT.

Director, Prodigy Communications Corporation (NASDAQ:PRGY)

(January 2001 –November 2001-Company was sold to

SBC Communications, Inc. Served on the following

committees: Special Shareholders, Audit, and Compensation

Committees.)

Director, Broadway National Bank and Broadway Bancshares, Inc.