



COMMUNITY BANKER SHARES EXPERTISE

QUESTIONS & ANSWERS

How did you get your start in banking?

In my college days, I was interested in pursuing a career in commercial real estate. It was 1986, I had received my license, and I thought I was ready to go. Unbeknownst to us all, we were at the beginning of the biggest real estate crash our state had ever seen. Fortunately, in the midst of that, I had the opportunity to work for an S&L that wanted to make SBA real estate loans. As it turned out, the banking industry was a great fit for my skill set, and it has afforded me tremendous opportunities for over 30 years.

What is your business philosophy?

Reliability means everything, to the people we work for, the people we serve, and the people we lead. If you can't do what you say, after a while it won't matter what you say.

What is your area of lending expertise?

Third Coast Bank is considered a generalist in commercial lending. While my portfolio contains a broad range of loan types, my primary focus has been on industrial real estate for investors and owner users.

In what ways do you see your industry changing?

Things are changing in the areas of youth and technology. The industry seems to be attracting more and more college graduates seeking careers, and a large number of our front line lenders are under the age of 40. In addition, those lenders are serving a new generation of business owners who also fit that description. On the technology side, "faster and more secure" has been the general theme as we've seen the demand for remote services grow. Technology has made it easier for us to bring the bank to our customers, which has knocked down barriers and made it more seamless for them to do business with us no matter where they are located.

What is something you are especially proud of during your time with Third Coast Bank?

This has been a unique year to say the least, not only for the challenges we've been up against on many fronts, but for how I've seen our team respond. Third Coast Bank made the decision to be an active lender in the Paycheck Protection Program (PPP), and we expected the demand to be strong from our customers and those in the communities we serve. We estimated making 1,000 loans for roughly \$100 million. We ended up making more than 3,000 loans for over \$500 million. This accomplishment took a bank-wide effort across the state, with virtually every team member taking on new roles and

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- JK WALKER

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working seven days a week for over a month. One would naturally assume that this type of work demand might put a strain on corporate culture. However, as we began to realize we were helping over 50,000 people in 21 states make it through some very difficult times, it brought our team closer together than ever before. It's still hard to believe what Third Coast Bank was able to accomplish, and I couldn't be more proud of our people.

Tell us something about yourself that people find most interesting?

I teach Sunday school to kindergarten children. I love spending time with them. I have three adult children of my own, and I miss interacting with small kids. Maybe I'm ready for grandchildren!

What do you want your legacy to be at Third Coast Bank?

Upon the end of my time here, if Third Coast has become well known in Dallas/Fort Worth for being the bank you can count on, I will have done my job. We're really just getting started here, so I'm excited about the opportunities that lie ahead.

Have you noticed any interesting changes to your business arising from the COVID pandemic?

In the midst of the difficulties presented by the pandemic, many business owners have discovered that having a good banker is essential to their success. They have realized the need for a banker they can count on, one that is available to them and can help them through their business hurdles. We are honored to be that resource for our customers.