FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of HANNAH GONZALES individually, and as an institution-affiliated party of INTERNATIONAL BANK OF COMMERCE LAREDO, TEXAS (Insured State Nonmember Bank)	ORDER OF PROHIBITION FROM FURTHER PARTICIPATION FDIC-13-011e

HANNAH GONZALES ("Respondent") has been advised of the right to receive a NOTICE OF INTENT TO PROHIBITION FROM FURTHER PARTICIPATION ("NOTICE") issued by the Federal Deposit Insurance Corporation ("FDIC") detailing any violations of law or regulations, unsafe or unsound banking practices, and/or breaches of fiduciary duty for which an ORDER OF PROHIBITION FROM FURTHER PARTICIPATION ("ORDER") may issue, and has been further advised of the right to a hearing on the alleged charges under section 8(e) of the Federal Deposit Insurance Act ("Act"), 12 U.S.C. § 1818(e), and the FDIC's Rules of Practice and Procedure, 12 C.F.R. Part 308. Having waived those rights, the Respondent entered into a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER OF PROHIBITION FROM FURTHER PARTICIPATION ("CONSENT AGREEMENT") with a representative of the Legal Division of the FDIC, whereby, solely for the purpose of this proceeding, and without admitting or denying any violations of law or regulations, unsafe or unsound banking practices, and/or breaches of fiduciary duty, Respondent consented to the issuance of an ORDER by the FDIC.

The FDIC considered the matter and determined that:

(a) The FDIC has reason to believe that Respondent has engaged in unsafe and unsound banking practices in conducting the affairs of the Bank;

(b) By reason of such practices, the Bank suffered or will probably suffer loss or other damage, the interests of the Bank's depositors have been or could be prejudiced, or Respondent received financial gain or other benefit; and

(c) Such practices involved personal dishonesty on the part of the Respondent and demonstrated the Respondent's willful and continuing disregard for the safety or soundness of the Bank.

The FDIC further determined that such practices demonstrate the Respondent's unfitness to serve as a director, officer, person participating in the conduct of the affairs of, or as an institution-affiliated party of the Bank, any other insured depository institution, or, any other agency or organization enumerated in section 8(e)(7)(A) of the Act, 12 U.S.C. § 1818(e)(7)(A). The FDIC accepted the CONSENT AGREEMENT and issued the following:

ORDER OF PROHIBITION FROM FURTHER PARTICIPATION

1. HANNAH GONZALES is hereby, without the prior written approval of the FDIC, and the "appropriate Federal financial institutions regulatory agency," as that term is defined in section 8(e)(7)(D) of the Act, 12 U.S.C. § 1818(e)(7)(D), prohibited from:

(a) participating in any manner in the conduct of the affairs of any financial institution or organization enumerated in section 8(e)(7)(A) of the Act, 12 U.S.C. § 1818(e)(7)(A);

(b) soliciting, procuring, transferring, attempting to transfer, voting, or attempting to vote any proxy, consent or authorization with respect to any voting rights in any financial institution enumerated in section 8(e)(7)(A) of the Act, 12 U.S.C. § 1818(e)(7)(A);

(c) violating any voting agreement previously approved by the appropriate Federal banking agency; and,

(d) voting for a director, or serving or acting as an institution-affiliated party.

2. This ORDER will become effective upon its issuance. The provisions of this ORDER will remain effective and enforceable except to the extent that, and until such time as, any provision of this ORDER shall have been modified, terminated, suspended, or set aside by the FDIC.

Pursuant to delegated authority.

Dated this 18th day of November, 2013.

/s/

Christopher J. Newbury
Associate Director
Division of Risk Management Supervision