

GIANCARLO (JOHN) ORTEGA

Prior to practicing law, Mr. Ortega was the founder of Houston Business Bank, where he served as a Director, and President & Chief Executive Officer. The bank charter he founded was one of only four awarded in the State of Texas that year, and Houston Business Bank was one of less than a dozen banks to receive FDIC insurance nationally in 2009. Mr. Ortega has more than 20 years of banking and financial services experience, including stints at JP Morgan Chase and Wells Fargo Bank in the commercial lending arena. Mr. Ortega has been recognized for his efforts in both the professional world and in the community, having been recognized as one of *Houston Business Journal's 40 Under 40 Award in 2011* for his work in starting and managing Houston Business Bank, and the *2012 Pillar of Fairness Award for the North Side Independent School District in San Antonio, Texas* for his commitment both to the banking profession and to mentoring young students. He has been involved with various community organizations such as Class 26 Leadership Houston and sits on the board of Big Brothers/Big Sisters Program. Mr. Ortega resides in Houston Texas with his wife and three children.

Currently Mr. Ortega's practice focuses on representing banks and middle market companies on a wide range of matters, including, but not limited to, commercial real estate, lending, securities, corporate governance, compliance, regulatory, cybersecurity, vendor management, contract negotiations, and M&A. In addition, Mr. Ortega also focuses on representing Middle Market companies. Some recent transactions include, but are not limited to:

\$4.5M real estate workout exit for mid-market company	Cares Act Lending Assistance & SBA disaster loan packaging
\$1.6M construction real estate loan	Termination & Furlough Agreements
\$5M Private Placement	Loan deferral negotiations
Several M&A buy side representations.	Commercial lease transactions
\$20M Private Placement	Commercial real estate developments

Relevant Experience

- Serves as Partner at Daniels & Tredennick PLLC
- Serves as Faculty at Southwest Graduate School of Banking
- Serves as General Counsel of a \$299M+ community bank located in the Midwest
- Served as Principal of Financial Institutions Law, PLLC aka G. Ortega Law, PLLC
- Served as counsel on various transactions including M&A, Branch Acquisitions
- Served as counsel to various complex real estate transactions
- Served as interim CFO and COO of several Middle Market Companies
- Served as President and Chief Executive Officer of Houston Business Bank
- Served as Director of Houston Business Bank
- Served on various bank board and committees throughout his banking career

Bar Admissions

- Texas
- Minnesota
- North Dakota

Court Admissions

- United States District Court for the Southern District of Texas

Education

- **Boston University School of Law, Master of Law (LLM) Banking and Financial Law, 2017**
- **University of North Dakota School of Law – Juris Doctor, 2015**
- Graduate School of Bank Investments and Financial Management (Univ. of South Carolina) 2011
- Southwest Graduate School of Banking (Southern Methodist University) 2005
- **Baylor University, BBA Finance 2000**

Board & Committee Experience

First United Bank (\$299MM), General Counsel, *Investment Committee Board*, Park River, ND 4/13 – Present

Houston Business Bank, *Director*, Houston TX 5/09 – 8/12

Audit, Executive, Investment, Loan, Technology, and Nomination & Governance committees.

Texas Independent Bancshares, Inc. (\$750MM BHC), *Advisory Director*, Texas City, TX 2010-12

Executive, Loan, and Investment (\$300MM securities portfolio) committees.

Texas Bankers Association, *Director*, Austin, TX 2011-12

Government Relations Committee

Executive Experience

Daniels & Tredennick, PLLC, *Partner*, Houston, TX October 2021 - Present

G. Ortega Law, PLLC, *Principal Attorney*, Houston, TX May 2017 – October 2021

Texas First Bank (formerly HBB), *Houston Market President*, Houston, TX 08/12 – 04/13

Houston Business Bank, *President/CEO*, Houston, TX 03/08-08/12.

Founded and organized Houston Business Bank. Successfully raised over \$10MM via private placement, put together de novo application, bank directors, leadership team, and support staff. Negotiated all vendor contracts including the most critical, the bank's core data processor (Fiserv, a Fortune 500 company). Was directly involved in building the bank's IT infrastructure, which included network design, over 26 IT policies, equipment, and security to meet regulatory requirements. As part of the overall infrastructure, developed and implemented over thirty-four operating policies and procedures for day-to-day operational functionality, while adhering to all required regulations. Successfully, oversaw the bank through several FDIC and TXDB banking exams. In addition, lead a team of seven lenders ranging from two to forty years of banking experience and was personally responsible in bringing in over \$30MM in loan commitments and \$21.1MM in deposits. As a result, of the 14 Texas De Novos active in 2011, HBB outperformed them in several categories, including asset quality, yield, non-margin revenue, and earnings (cumulative losses). Lead a team of 35 (+) including employees, vendors, 2 attorneys and outside counsel. Community Involvement & Recognitions - **2011 Houston Business Journal's 40 Under 40 Award Recipient, 2011 Recipient of North Side Independent School District Pillar of Fairness Award (SA, TX)**; Big Brothers Big Sisters; Mentor for Grady Middle School HISD; Member of 2nd Baptist Church in Houston, Texas (previous associate deacon, director of bible study).

Training included Certified Sheshunoff BSA Officer, 2010; Performance Trust University, Certificate of Completion for the Principles of Performance Program, 2010; Certificate from attending the Investment Strategies Seminar given by The Baker Group, 2010 (6hrs); CE Certificate awarded for courses taken in Managing Your Liquidity, given by Texas Bankers Association Professional Development, 2010 (6hrs); Certificate of Attendance from Larson CPA for Texas First Bank Audit Committee, 2010 (2.5hrs); Director/Executive Officer training (Reg O, Fair Service, Reg CC, GLB Privacy, Sarbanes-Oxley, OFAC).

Legal Experience

Hunton & Williams, *Law Clerk, Financial Institutions Corporate & Regulatory Practice* 04/16 – 06/16

Practice focused on corporate and regulatory representation of financial institution. During clerkship, devoted time to securities offerings, regulatory matters, counseling financial institutions on a variety of legal matters including complex transaction structuring for both financial and non-financial entities including a global 100 company.

Professional Experience

JP Morgan Chase, *Vice President, Commercial Middle Market*. Houston, TX 12/03 – 03/08.

Responsible for originating and managing complex commercial credit portfolio comprised of companies with revenues in excess of \$500MM. Was granted multiple promotions during tenure and was recognized as **Top producer from 2004-07**, earning national recognition. Obtained management and international experience. Training included capital markets, corporate finance, syndications, loan documentation, foreign exchange, derivatives, cash management, investment banking, asset based lending, 1031 property exchange, blocked account agreements, merchant and card services, global trade, and letters of credit. Community Involvement & Recognitions – Class 26 Leadership Houston Class; JP Morgan Chase National Hispanic Leadership Conference for the Commercial Bank 2007.

Security State Bank, *Vice President, Commercial Lending*. Odessa, TX 11/02 – 12/03.

Responsible for originating, underwriting, and managing commercial and consumer relationships. Recognized as **Top producer in 2003**. Senior loan committee member responsible for credit approvals over \$150k. Strategic management team member responsible for developing strategic plan. Training included Career Growth Sales and Leadership Training, Commercial Lending Workshops, and SAMCO Capital Markets “De Novo Bank Seminar.”

Wells Fargo Bank, *Asst. Vice President, Commercial Lending*. Odessa, TX 02/02 – 11/02.

Responsible for originating, underwriting, and managing commercial relationships. Recognized as **Top producer in 2002**. Training included Commercial Credit Portfolio Management & Underwriting, Financing the Closely Held Business, Petroleum Industry Fundamentals through the Permian Basin Graduate Center. Community Involvement & Recognitions. **2002 Rookie of the Year for Optimist International Odessa Chapter**. Habitat for Humanity & Mentoring at risk kids.

Southwest Bank of Texas, *Analyst, Commercial Lending*. Houston, TX. 01/01 – 01/02.

Responsible for underwriting middle market credits, shared national credits, syndications, and general commercial credits. Recognized as **Top underwriter in 2001**. Training included Formal Officer Dev. Credit Training: Commercial Credit, Accounting, and Cash Flow Analysis (62hrs. Nat’l Assn. of State Board of Accountancy).

State of Texas Office Governor George W. Bush, *Grants Team Analyst*, Austin, TX 06/99- 08/99

Frost Bank/Norwest Bank. San Antonio, Texas. 97-99. Consumer retail banking experience.