



DALLAS COMMUNITY BANKER SHARES EXPERTISE & PPP

QUESTIONS & ANSWERS

How did you get your start in banking?

My father was a career banker, and what impressed me most about him was his understanding of the inner workings of many different industries and businesses. This was clearly a by-product of his time in banking, and it ultimately piqued my interest in the field. After graduate school, I landed a credit analyst position at a major bank, and have never looked back.

What is your business philosophy?

People do business with people who they feel sincerely care about them. Asking open-ended questions, then genuinely listening to what clients say, creates conversational energy and builds credibility.

What is your area of lending expertise?

My client base predominantly consists of entrepreneurs, non-profits and owner-managed companies, ranging from simple lines of credit and term debt to more sophisticated tax exempt transactions and syndications.

In what ways do you see your industry changing?

Technology is increasingly becoming a distinctive competence that all industries strive to attain. We all feel the ability to adapt and offer the latest technologies is critical to success. I would argue that perhaps the banking industry shoulders an even heavier responsibility than others as we evolve to stay ahead of technological threats in order to protect our customers. Technological infrastructure will continue to be an important and pivotal line item in our budgets.

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

You hear this all the time, but the source of pride for most organizations is the quality of their people. While I've been in banking for over 25 years, I joined Third Coast only a few short months ago. I can honestly say that I have not met or worked with a finer group of employees, executives, or board members. I've seen an overall nimbleness with one goal in mind, which is to make Third Coast Bank the only stop for our clients while maintaining an atmosphere where employees are empowered to make decisions and work as a team.

Tell us something about yourself that people find most interesting?

Past mentors of mine have always preached the importance of giving back and having a servant's heart. People find it interesting when they learn of my involvement in promoting the fine arts in Dallas through my seat on the board of directors of Dallas Summer Musicals. Fine arts is such an integral part of a community, especially in a large and evolving city like ours. Witnessing live stage productions has the capacity



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to truly change people's lives, and unfortunately there is a disadvantaged population who aren't able to have that experience. We're working to change that. Additionally, I serve on the board of the Segue Center, a wonderful company that works with younger people suffering from learning differences and other social challenges. These are extremely bright individuals who have earned a high school diploma but just need a bit of help preparing to integrate into society. These are two areas of the community that need our help, and it's a real source of pride for me to be able to give back through those organizations.

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

It's our intent here to invest in quality people and arm them with the resources needed to provide white glove service. That truly is the hallmark of Third Coast Bank. And if we can be viewed not only as trusted advisors but also as friends, there should be no reason to bank anywhere else. If I contribute to that, I feel that I've effectively done my job.

What makes Third Coast Bank different from big box banks?

I want to brag a bit about Third Coast here, who really went the extra mile in the face of this pandemic. Through a massive team effort, the bank dedicated all of its resources to aggressively pursue and originate Paycheck Protection Program (PPP) loans to help small businesses keep their workers on the payroll. In one month's time, the bank processed over 3000 loans, totaling over half a billion dollars. By doing so, we were able to save approximately 30,000 local jobs. The processed volume ranked third in the country compared to publicly traded companies at a 28.5% ratio (PPP over total assets). That's incredible considering the size we are, and we're very proud of that as an organization. Working as one team and pooling our efforts helped to save local jobs, so I'd say those all-nighters were well worth it.

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- DAVID DIENES