



GROWTH

We continued our commitments to strategic growth and to providing a full suite of banking services. To deliver a more tailored client experience, we rebranded our Trust and Wealth Management divisions into a unified entity, TRB Trust & Wealth Management. Then we finalized our acquisition of Estrada Hinojosa & Co., aligning with our strategic vision of being a full-service financial institution, boosting our capital liquidity, and positioning us to expand into capital markets.

Beyond our services, we also opened two new banking centers: one in Rio Grande City, our 30th location in Texas, and another in Kerrville, furthering our presence in the Hill Country.

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COMMUNITY

We earned recognition for excellence and community involvement, winning four Readers' Choice Awards in the RGV. In Harlingen, we were named 'Best Bank', and Senior VP Michele Robinson won 'Best Banker', and in McAllen, we were voted 'Favorite Bank' and 'Favorite Mortgage Company'. In sum, these awards underscore our teams' commitments to exceptional client service and nurturing community trust.

Two stories from this quarter highlighted our core commitment to service. In the RGV, Trust & Wealth Management volunteered at Loaves and Fishes, supporting families in need and emphasizing that service is a fundamental part of their team's culture. In North Dallas, we partnered with several local organizations to support Fire Station #20, enhancing their facilities and providing essential items to enhance their quality of life between calls.

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PEOPLE

This quarter, we strengthened our leadership team in North Texas, reinforcing our commitments to strategic growth and enhanced client service across the region. We appointed Michael Baldermann as Vice President and Wealth Management Advisor in Denton, and added Chris Spain as Vice President and Treasury Management Officer in Dallas.

We also named Eugene Tremblay as Park Cities Market President, and in addition to his role as President of TRB Financial, he will spearhead our expansion into Park Cities, where a new branch is expected to open in December. These leadership appointments underscore TRB's dedication to driving growth in North Texas while maintaining its focus on personalized, relationship-driven banking services.

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1900+ SERVICE HOURS



120 VOLUNTEER HOURS



227 UNIQUE ORGANIZATIONS



18 COUNTIES ACROSS TEXAS



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