



QUARTERLY SHAREHOLDER REPORT

FY 2025 - Q3

GROWTH

Construction continues across multiple new TRB locations as we strengthen our statewide footprint and prepare for upcoming openings in Bulverde, Boerne, and Magnolia before year-end, followed by Frisco in early 2026. Collectively, these projects demonstrate our long-term investment in high-growth markets, positioning TRB for sustained expansion across all four regions.

TRB's divisions continue to drive growth and diversification as well. TRB Insurance celebrated the grand opening of its new headquarters in Harlingen, expanding capacity to serve clients statewide. In TRB Capital Markets, we celebrated Noe Hinojosa Jr., President of Municipal Banking, who was inducted into The Bond Buyer's Muni Hall of Fame, recognizing his decades of leadership and innovation in public finance. His contributions and the continued success of TRB Capital Markets demonstrate the impact of our divisions as we advance our vision of building a diversified financial services company.

TOTAL ASSETS
\$2.94B*

LOANS
\$1.61B*

DEPOSITS
\$2.59B*

*As of Sept. 30, 2025 reporting in FDIC call report.

COMMUNITY

TRB earned multiple recognitions this quarter at both the state and local levels, underscoring the strength of its culture and community presence.

At the state level, TRB received a Silver Eagle Award from the Independent Bankers Association of Texas for its 15th anniversary culture initiative, "15 Years of The People You Know." Locally, TRB was voted Best Bank in Harlingen for the fifth consecutive year and Favorite Bank in McAllen for the second, with TRB Mortgage earning its fourth consecutive Favorite Mortgage Company award.

Click or scan the QR code below for full articles.

PEOPLE

TRB strengthened its leadership across key markets and business lines this quarter. In the Houston region, Darren Hem joined TRB Trust & Wealth Management as Associate Client Advisor, bringing more than 15 years of experience in portfolio management and financial planning. Ann Margaret Herrmann was named Tomball/Cypress Market President, adding depth to TRB's commercial leadership and supporting continued growth across Northwest Houston.

In the Hill Country, Kathy Estes was appointed Relationship Manager in Boerne, expanding TRB's commercial lending and community partnerships ahead of the branch opening.

Click or scan the QR code for full articles.



MAGNOLIA



BB HALL OF FAME



IBAT AWARD



2,700+
SERVICE HOURS



170+
VOLUNTEERS



290+
ORGANIZATIONS SERVED



19 COUNTIES
ACROSS TEXAS



SCAN ME

*Click or scan
the QR code
to read more
about each
event.*