



QUARTERLY SHAREHOLDER REPORT

FY 2025 - Q1

GROWTH

TRB opened two new banking centers this quarter, advancing strategic growth in key regions. In North Texas, the Park Cities branch officially opened in February, extending our reach into one of Dallas' most established financial corridors. In the Houston area, the Rosenberg grand opening marked continued expansion in Fort Bend County and reaffirmed our long-term investment in Southeast Texas.

Looking ahead, branches in Bulverde and Boerne are on track to open in July and September, respectively. New locations in Magnolia and Frisco are currently in the permitting phase, positioning TRB for future growth in two of the state's fastest-growing markets.

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COMMUNITY

TRB was recognized for community leadership this quarter, earning Top Bank in Tarrant County and Best Bank in Blanco County, alongside individual and team honors for TRB Insurance and wealth management professionals—reflecting the strength of our teams and the trust we've earned locally.

We continued our commitment to the communities of Blanco and Dripping Springs this quarter, surpassing \$320,000 in cumulative support for student programs since 2020—backed by over 1,900 volunteer hours. In Houston, we strengthened our relationship with Spring Branch ISD through a transportation staff appreciation breakfast.

Across the Rio Grande Valley, Team TRB participated in a few annual traditions and events, hosting the official kickoff for Charro Days, supporting youth agricultural efforts at Smokin' on the Rio, and joining regional leaders at the Capitol for McAllen Day in Austin, where we helped elevate legislative priorities for the Valley.

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PEOPLE

TRB welcomed strategic hires this quarter in several divisions and throughout the regions. At the corporate level, Jim Recer joined as Senior Vice President in Lending, supporting bankwide growth initiatives and enhancing speed to market. In the insurance division, Terri Lobianco was appointed Chief Operating Officer, working out of Southlake, and Jorge Garcia joined in McAllen as Personal Lines Practice Leader.

In North Texas, we added Michael Colon and Shannon Bettis in commercial banking and Caleb Gaines as CRM Project Manager. In Central Texas, Brittini Young was named Market President in Johnson City. In the Rio Grande Valley, Marco Moreno joined as Vice President in McAllen, and Travis Richards as Ag Lending Specialist in Edinburg. In Houston, James Waguespack was appointed Southeast Houston Market President, supporting TRB's continued expansion across the region.

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PARK CITIES



ROSENBERG



Q1 AWARDS



2,500+
SERVICE HOURS



120+
VOLUNTEERS



250+ UNIQUE
ORGANIZATIONS



920+
SERVICE ACTIVITIES



For dedicated articles with in-depth explorations of each event, click or scan the QR code.