

Rio Bank

NEWSLETTER



PRESIDENT’S PERSPECTIVE

BRIAN HUMPHREYS
President | Rio Bank

It seems appropriate that the timing of writing this edition of the President’s Perspective takes place during Rodeo Season. As the year began I told our team “Saddle up, 2025 is going to be a busy one.” The strategic plan for our bank has called for a multi-pronged approach to growth that included opening de-novo branches, opening loan production offices, and acquiring another bank. Well all of those plans are now coming together and what a wonderful time it is to be a part of Rio Bank.

The most exciting news is that Rio Bank entered into a definitive agreement to acquire Lone Star Capital Bank in February. We believe that Lone Star Capital Bank will be a wonderful addition as they are a strong community bank based in places we desired to have a presence. Equally important to the geographic locations was the existence similar cultures in the ways that we deliver banking services, treat our employees, and serve our communities. We believe that this merger will create opportunities for customers to expand their relationships and will also give employees opportunities to continuing growing as we gradually build a bigger and better bank. The applications for the merger have been submitted to our regulatory agencies and we are expecting to close the transaction on May 30th. If this goes according to plan you can expect to see the Rio Bank name on our newest locations in San Antonio, Blanco, Dripping Springs, Johnson City, and Marble Falls when we open for business on Monday, June 2nd.

In addition to the acquisition, we are currently working towards opening additional branches in San Antonio, Fredericksburg, Kerrville, Edinburg, and Brownsville. We are also working to establish a Loan Production Office in Laredo and we have started construction on a new banking center and community room in Elsa.

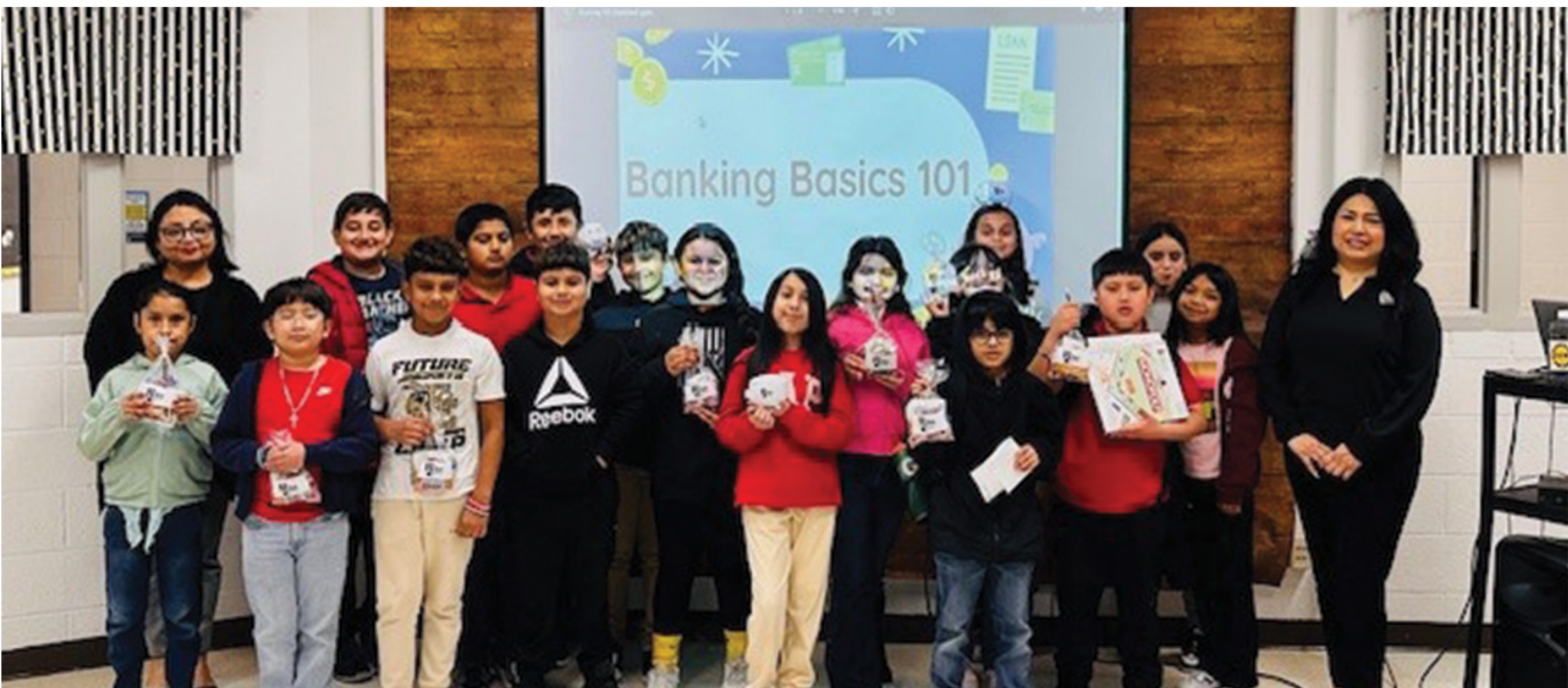
While it sounds like this will take a lot of work, I remain confident we will be successful due to our exceptional employees and those will be joining us through the acquisition. Most banks are judged by the assets on their balance sheets, but I believe it is our human assets that will continue to make us exceptional.

It is always nice to be recognized and this year is certainly no exception. We were recently notified that Rio Bank will be honored at the Texas Bankers’ Association Annual Conference with the Leaders in Financial Education Award (LiFE). Over the past several years, our CEO Ford Sasser has

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DECEMBER - STATEMENT OF CONDITION (AMOUNTS IN THOUSANDS)

	MARCH	
ASSETS:	2025	2024
Cash and cash equivalents	\$41,305	\$101,511
Total Marketable Securities	\$325,122	\$232,752
Gross Loans	\$514,147	\$428,438
Less allowance for credit losses	(\$6,504)	(\$4,999)
Net loans	\$507,643	\$423,439
Trading Assets	\$0	\$0
Bank premises and equipment	\$60,126	\$52,150
Other real estate owned	\$0	\$0
Intangible assets	\$7,383	\$7,610
Other assets	\$33,028	\$23,493
Total assets	\$974,607	\$840,955
LIABILITIES AND CAPITAL:		
Deposits	\$762,331	\$724,904
Other liabilities	\$128,703	\$45,932
Total liabilities	\$891,034	\$770,836
Total capital	\$83,573	\$70,119
Total liabilities and capital	\$974,607	\$840,955



Rio Bank will be presented with the Leaders in Financial Education (LiFE) Award at the 140th Annual Convention hosted by the Texas Bankers Association. The LiFE Awards celebrate and commend member banks for their steadfast dedication and commitment to advancing financial literacy within their communities. Thank you to everyone that has contributed to the success of our financial literacy program!

APRIL 2025

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RIO BANK

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YEARS

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prioritized the importance of financial literacy in the communities we serve. As a result, we now have a well-organized team of bankers that are continually providing financial literacy presentations to students, adults, and business owners. The feedback from these programs has been tremendous and I am very proud of our bankers that will be honored in April for these efforts. We are looking forward to expanding these programs into our new markets over the next year.

We appreciate everyone that continues to choose Rio Bank for their financial needs. As always, we will continue to lead with loyalty, honesty, and respect to foster your trust.



Brian Humphreys, President

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NEW TEAM MEMBERS ANNOUNCEMENT



JASON HENDRIX

Dripping Springs
Market President



ALEX APARICIO

Vice President
Trust Officer

UPCOMING FEDERAL RESERVE HOLIDAYS:

MEMORIAL DAY 5/26 | JUNETEENTH 6/19 | INDEPENDENCE DAY 7/4