



What has your bank done for our community the last 10 years?

At The Bank & Trust, we've worked hard over the past decade to gain both your business and your trust. With your help and a shared vision, we've accomplished so much:

- Contributed to the development of Bryan/College Station by financing the construction of more than 5,000 new homes.
- Provided loans to turn 1,000 home buyers into homeowners.
- Loaned more than \$1.5 billion for life's necessities and making dreams possible.
- Supported local non-profits, our schools and other worthwhile causes through donations totaling more than \$1 million.
- Increased employment in the region by tripling our staff.

None of this would have been possible without the people who live and work in Bryan and College Station, especially our customers. If you're not already our customer, we invite you to come by or call to speak with our team of experienced bankers. Together, we'll achieve more than any of us can imagine over the next 10 years!

THANK YOU FOR A DECADE OF SUCCESS
from all of us at The Bank & Trust of Bryan/College Station.



To Our Customers and Friends:

Thank you for your support over the past 10 years. When The Bank & Trust of Bryan/College Station formed from the merger of Texas Enterprise Bank and The Bank and Trust of Del Rio branches in 2009, we never imagined where we would be today: Bryan/College Station's largest locally owned community bank...with five banking locations throughout the community.

Led by a group of very talented and experienced banking veterans—including former owners, management and key personnel of the former First National Bank of Bryan and a dedicated board of directors—we operate by the Five Fs: Focused, Flexible, Fast, Friendly and Fair. Our mission is to be a significant financial provider for both individuals and businesses within our community by offering convenience, competitively priced products and services supported by the latest proven technology and, most importantly, superior customer service.

Of course, all of this counts for nothing without our many loyal customers. Speaking on behalf of the Board of Directors, our employees and shareholders, we are most grateful for all.

Most sincerely,

Timothy N. Bryan
Chairman of the Board
Chief Executive Officer



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