

MANAGE YOUR BUSINESS MORE
EFFICIENTLY WITH BUSINESS
ONLINE BANKING



Rio Bank

NEWSLETTER

WE HELP OUR COMMUNITY GROW

YOUR KIND OF BANK.
YOUR KIND OF BANKER.



CATCHING UP



John C Maxwell, American author, speaker and pastor wrote, "Change is inevitable, Growth is optional." I'm pleased to report that as a bank, we've decided to embrace the change that the previous two years have brought upon our world and industry and use those lessons to adapt, overcome and grow. We believe that what is good for our community is good for our bank. As we stare at challenges such as inflation, high cost of fuel and other goods, and rising interest rates, we remain focused on improving the financial lives of our customers and community to help combat those challenges. Growth is not optional for Rio Bank, it is our Mission.

Technology remains an important part of our growth strategy. We understand that we all have busy lives and any time saved is precious. So, over the past several months we've partnered with DocuSign and Zelle. Both partnerships continue our commitment to provide our customers faster, safer, and more efficient ways of managing their finances and doing business with Rio.

We are also working on ways to improve the account opening process online and in our branches. Providing you with a more complete view of your financial footprint is important, as such, we are upgrading our mobile and online platforms to present you more of the key information you need to make big and not so big life decisions. We want our products and services to provide as much value as possible to our customers.

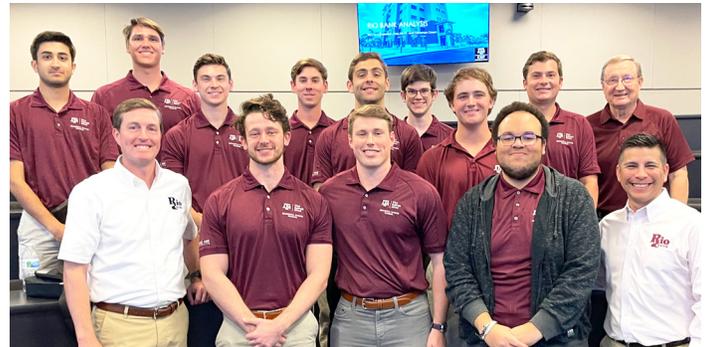
Earlier this year, we also decided to strengthen and solidify our Senior Executive Management team. Brian Humphreys was promoted to Bank President. Albert Guajardo and Darrell Williams were both promoted to Sr. Executive Vice President. These gentlemen have all been important in growing the bank and advancing how we handle our loan portfolio. We are proud of them and of all our Rio Bank employees that continue to provide best in class service to our customers.

As we put the pandemic in our rear view and look forward to the future, we want you to know we are here for you. We thank those of you that are our customers and invite those of you that aren't customers yet to join our Rio Bank family.

Until next time,

FORD SASSER
PRESIDENT & CEO
RIO BANK

TEXAS A&M COMMERCIAL BANK PROGRAM



Pictured: Texas A&M Commercial Bank Program Students, Brian Humphreys - Rio Bank President, James Kolari Ph.D - Director, Corporate Banking Program, and Omar Rodriguez - Rio Bank Chief Operations Officer.

RIO BANK PARTNER WITH TEXAS A&M UNIVERSITY

After conducting a semester long case study on Rio Bank, Texas A&M students met with Rio Bank Executives and other industry experts to discuss some of the current and future challenges the bank faces. The case study ended with a presentation and recommendations for Rio Bank's future.

James Kolari, Ph.D, commented "It was a productive day with lots of creative and thoughtful ideas by the banking students."



Rio Bank
**Local Business
Loans Available**

Tatiana Bravo
Executive Vice President/
Customer Care & Sales Manager

BANK HOLIDAYS

MEMORIAL DAY - May 30

JUNETEENTH - June 20

INDEPENDENCE DAY - July 4



COMMITMENT TO HONESTY, INTEGRITY AND QUALITY SERVICE

WE HELP OUR COMMUNITY



ONION FEST

Rio Bank was proud to volunteer as the Texas OnionFest made its return to downtown Weslaco. Rene Romero, Weslaco City President, served as the morning MC and a number of other employees helped with refreshment sales and logistics. Omar Rodriguez, Rio Bank COO and Weslaco Chamber Board member, commented "It's a priority to be present in our communities and something we take seriously. There's no job too small or too large we aren't willing to help with."



RIO GRANDE VALLEY LIVESTOCK SHOW CALF SCRAMBLE

Rio Bank is proud to be the key sponsor for the Rio Grande Valley Livestock Show and Rodeo Calf Scramble. High School male and female participants race to corral a calf in order to win scholarship money.

MAY - STATEMENT OF CONDITION (AMOUNTS IN THOUSANDS)

ASSETS	MAR-22	MAR-21
Cash and Cash Equivalents	\$46,923	\$53,666
Total Marketable Securities	\$258,972	\$190,805 Gross
Loans	\$379,318	\$372,045
Less Reserve for Loan Losses	(\$4,493)	(\$3,811)
Net Loans	\$374,825	\$368,234
Trading Assets	\$7,280	\$7,523
Bank Premises and Equipment	\$52,854	\$51,391
Other Real Estate Owned	\$0	\$1,600
Intangible Assets	\$8,206	\$8,595
Other Assets	\$20,332	\$21,722
Total Assets	\$769,392	\$703,536
LIABILITIES		
Total Deposits	\$692,000	\$619,089
Other Liabilities	\$10,145	\$13,087
Total Liabilities	\$702,145	\$632,176 Total
Capital	\$67,247	\$71,360
TOTAL CAPITAL & LIABILITIES	\$769,392	\$703,536

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Commercial Lending

Rio Bank offers financing solutions for owner-occupants & investors on a variety of commercial properties including commercial office buildings, industrial, retail, and residential properties.

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