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OUTLOOK

AUSTIN

Special Advertising Section

First State Bank Central Texas

Community Focus Pays Off for Locally Owned Financial Institution and Its Customers

The year was 1987, and the Texas banking industry was in shambles. Independent local banks were failing almost weekly, only to be bought up by huge, out-of-state financial institutions.

But First State Bank enjoyed a different fate. It was purchased by a local investor group led by Donald R. Grobowsky, the bank's current chairman. Since then, First State Bank has realized exceptional growth while expanding its Central Texas market through a combination of de novo growth and acquisitions.

"At the time we acquired it, First State Bank had \$4 million in assets and only one location, in Chilton," Grobowsky recalls. Profitable every year since then, the bank currently boasts assets of \$800 million. Now based in Temple and called First State Bank Central Texas, it serves customers at 26 locations in 19 communities in 12 contiguous counties.

"We know our customers, and they appreciate this."

– Donald R. Grobowsky

Responsive Service, Rapid Decision-Making

Grobowsky attributes the bank's growth and its ability to compete successfully with national banking giants to its excellent, responsive service and strong community focus.

"Our niche is serving the needs of small to medium-sized, closely held businesses with loans in the \$500,000 to \$5 million range," Grobowsky says. "These customers appreciate our ability to make decisions and react quickly. For example, to say 'yes' or 'no' to loan requests in a matter of days. And our talented branch presidents, who have a lot of autonomy, are empowered to focus on and respond to community needs."

The bank's community focus is evident throughout the organization, with employees at all levels volunteering their services and sitting on the boards of many local organizations.

"Our vision," says Grobowsky, "is to help our communities – and the families and businesses that call them home – achieve their goals." It's a vision that has paid off handsomely for First State Bank Central Texas and the communities it serves.



Committed to the Community

Donald R. Grobowsky, chairman of First State Bank Central Texas, was recently installed as president of the Texas Bankers Association for 2006-2007. Grobowsky is a former president and director of the Temple Chamber of Commerce and the Temple Industrial Foundation and a former director and campaign director of the city's United Way chapter. He currently serves on the boards of directors of Scott & White Memorial Hospital, the Scott & White Health Plan, and the Scott, Sherwood and Brindley Foundation.



First State Bank
Central Texas
Still First!

www.fsbcentex.com

First State Bank Central Texas at a Glance

- Based in Temple, 26 banking locations in 19 communities, 12 contiguous counties in and around Austin
- Niche – small to mid-sized, closely held businesses
- Assets – \$800 million
- Total loans – \$500 million
- Typical business loan – \$500,000 to \$5 million
- Total deposits – \$650 million
- Full range of business and personal banking services