

The Bank & Trust – Kerrville, Texas

The Bank & Trust's Kerrville location is a 6,200-square-foot purpose-built financial center designed to reflect both the strength of the institution and its long-term commitment to the communities it serves. The project integrates a consistent architectural identity—carried across multiple Bank & Trust markets—with design elements tailored to the character and environment of the Texas Hill Country.

The exterior design establishes a recognizable and enduring presence through the use of a brick façade, reinforcing both durability and brand continuity. Horizontal louver systems are incorporated across the building's window lines, providing solar control while adding depth, rhythm, and architectural distinction. A curved roofline and elevated central entry element create a strong visual focal point, while carefully designed lighting enhances the building's presence during evening hours. The result is a structure that is both contemporary and timeless, reinforcing the bank's reputation for stability.

The interior environment is intentionally designed to create a warm, relationship-focused customer experience. Upon entering, customers are welcomed by a dedicated greeter station, reinforcing a service-oriented approach. The open lobby features significant ceiling height, natural light, and a clean, intuitive layout that promotes both accessibility and transparency. Wood-accented millwork and architectural ceiling elements provide continuity with the exterior louvers, while modern lighting fixtures introduce both functionality and visual interest. Seating areas are thoughtfully arranged to support conversation and relationship banking rather than transactional interactions.

A key component of the facility is the inclusion of a dedicated community room, designed to provide local businesses, nonprofit organizations, and civic groups with access to a professional meeting space. This feature reflects The Bank & Trust's commitment to serving as a community partner, extending the function of the building beyond traditional banking services.

The 6,200-square-foot footprint was carefully planned to maximize efficiency while maintaining a high-quality customer experience. The layout supports intuitive customer flow, clear separation between public and private banking areas, and efficient back-of-house operations, allowing the facility to support current needs while remaining scalable for future growth.

The success of the project reflects a strong collaboration between **SG Design (architect)** and **JK Bernhard (general contractor)**, working in partnership with The Bank & Trust to deliver a cohesive and high-quality result. Through disciplined design development,

coordination, and execution, the team maintained alignment between the original vision and the finished product.

The completed Kerrville facility has established a highly recognizable presence in the market, enhanced the customer experience, and created a valuable community resource. It stands as a reflection of The Bank & Trust's core values—stability, service, and a long-term commitment to the communities it serves.