6000 Legacy Drive
Plano, Texas 75024
(888) 222-3902
www.monet.bank

Monet Bank

Statement of Condition

September 30, 2026

(Dollars rounded to the nearest thousand)

Assets

Cash and Interest-Earning Deposits	$871,064,000
Securities	$635,949,000
Loans	$477,198,000
Real Estate Owned	$2,069,000
Other Assets	$337,897,0000
Total Assets	**$2,324,177,000**

Liabilities and Capital

Deposits	$883,026,000
Other Borrowings	$312,622,000
Other Liabilities	$44,463,000
Total Liabilities	**$1,240,111,000**
Capital, Surplus, and Other	$479,162,000
Retained Earnings	$604,904,000
Total Capital	**$1,084,066,000**
Total Liabilities and Capital	**$2,324,177,000**

Equity Capital Ratios

September 30, 2026

Common Equity Tier 1 Capital Ratio	148.5%
Tier 1 Capital Ratio	148.5%
Total Capital Ratio	149.2%
Tier 1 Leverage Ratio	46.2%

Branch Offices

San Diego, CA

Walnut Creek, CA

Beachwood, OH (Cleveland area)

Addison, TX (Dallas area)

Houston, TX

Corporate Headquarters

Monet Bank

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This information is provided as a courtesy.

For more information, please visit www.ffiec.gov to review the Bank's Report of Condition and Income (Call Report)

The Federal Deposit Insurance Corporation (FDIC), an agency of the United States Government, insures deposit accounts up to at least $250,000 per depositor, in accordance with FDIC rules and regulations. Equity capital ratios are calculated in accordance with risk-based capital guidelines issued by the FDIC. This Statement of Condition is prepared in accordance with federal regulatory instructions, which may differ from generally accepted accounting principles.

FDIC Insured — Backed by the full faith and credit of the U.S. Government.