



## Statement of Condition

December 31, 2025

<b>Assets</b>	(Dollars rounded to the nearest thousand)
Cash and Interest-Earning Deposits.....	\$1,518,943,000
Securities.....	\$1,344,041,000
Loans.....	\$394,152,000
Real Estate Owned.....	\$2,610,000
Other Assets.....	\$288,309,000
<b>Total Assets.....</b>	<b>\$3,548,055,000</b>

### Liabilities and Capital

Deposits.....	\$1,125,417,000
Federal Home Loan Bank Borrowings.....	\$1,000,000,000
Other Borrowings.....	\$219,292,000
Other Liabilities.....	\$19,630,000
<b>Total Liabilities</b>	<b>\$2,364,339,000</b>
Capital, Surplus, and Other.....	\$471,414,000
Retained Earnings.....	\$712,302,000
<b>Total Capital</b>	<b>\$1,183,716,000</b>
<b>Total Liabilities and Capital</b>	<b>\$3,548,055,000</b>

## Equity Capital Ratios

December 31, 2025

Common Equity Tier 1 Capital Ratio.....	171.8%
Tier 1 Capital Ratio.....	171.8%
Total Capital Ratio.....	172.0%
Tier 1 Leverage Ratio	29.4%

### Branch Offices

- San Diego, CA
- Walnut Creek, CA
- Beachwood, OH (Cleveland area)
- Addison, TX (Dallas area)
- Houston, TX

### Corporate Headquarters

Monet Bank  
6000 Legacy Drive • Plano, TX 75024  
888-222-3902

*This information is provided as a courtesy.*

*For more information, please visit [www.ffiec.gov](http://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.