



Statement of Condition

December 31, 2025

Assets	(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
Total Assets.....	\$3,548,055,000

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
Total Liabilities	\$2,364,339,000
Capital, Surplus, and Other.....	\$471,414,000
Retained Earnings.....	\$712,302,000
Total Capital	\$1,183,716,000
Total Liabilities and Capital	\$3,548,055,000

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 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.