NDBT
TEXAS ★ BANKING ★ ORIGINAL

Community Reinvestment Act
Public File

At NDBT, we're dedicated to making a lasting impact and meaningful difference by fostering and sustaining innovative programs that address the evolving needs of our local communities, with a special focus on supporting low- and moderate-income individuals and neighborhoods.

Pursuant to the Community Reinvestment Act (CRA), the following information is available to the public for inspection at no cost.

It can be provided either electronically or in hard copy upon request and is also available on our website.

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CRA Performance Evaluation

PUBLIC DISCLOSURE

September 5, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

North Dallas Bank & Trust Co.
Certificate Number: 18355

12900 Preston Road
Dallas, Texas 75230

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Dallas Regional Office

600 North Pearl Street, Suite 700
Dallas, Texas 75201

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	**Investment Test**	**Service Test**
Outstanding			
High Satisfactory		X	X
Low Satisfactory	X		
Needs to Improve			
Substantial Noncompliance			
** The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.*			

The Lending Test is rated Low Satisfactory.

- Lending levels reflect good responsiveness to assessment area credit needs.
- A high percentage of loans are made in the institution's assessment area.
- The geographic distribution of loans reflects adequate penetration throughout the assessment area.
- The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes.
- The institution exhibits a good record of serving the credit needs of the most economically disadvantaged areas of its assessment area, low-income individuals, and/or very small businesses, consistent with safe and sound banking practices.
- The institution is a leader in making community development loans.
- The institution makes limited use of innovative and/or flexible lending practices in order to serve assessment area credit needs.

The Investment Test is rated <u>High Satisfactory.</u>

- The institution has a significant level of qualified community development investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.
- The institution exhibits good responsiveness to credit and community development needs.
- The institution occasionally uses innovative and/or complex investments to support community development initiatives.

The Service Test is rated <u>High Satisfactory</u>.

- Delivery systems are reasonably accessible to essentially all portions of the institution's assessment area.
- To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of the bank's delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.
- Services (including, where appropriate, business hours) do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals.
- The institution is a leader in providing community development services.

DESCRIPTION OF INSTITUTION

North Dallas Bank & Trust Co. (NDBT), established in 1961, operates as a privately held independent bank, headquartered in Dallas, Texas. NDBT does not operate under a holding company structure, nor does it maintain any bank subsidiaries or any affiliate relationships. The bank received an overall "Satisfactory" rating at the prior Federal Deposit Insurance Corporation (FDIC) CRA Evaluation dated July 13, 2020, using the Federal Financial Institutions Examination Council's (FFIEC) Large Bank Procedures.

NDBT operates from five full-service locations and one limited-service mobile location throughout North Texas. Since the previous evaluation, the bank did not participate in any merger or acquisition activity nor did the bank open or close any branches. Branch operating hours are the same among the locations and typical for the financial industry.

The bank maintains a business focus on commercial and residential real estate lending. However, NDBT offers a variety of loans including consumer, commercial, residential home mortgage, and construction/development products. The bank also provides bank customers a variety of deposit services including checking accounts, savings accounts, certificates of deposit, individual retirement accounts, and investment management services. Other services include debit cards, deposit taking automated teller machines (ATMs), drive-thru facilities, telephone banking, online banking, and mobile banking.

As of the June 30, 2023 Consolidated Reports of Condition and Income, the bank reported total assets of approximately $1.7 billion, total loans of $1.0 billion, and total deposits of nearly $1.4 billion. Since the prior evaluation, total assets grew by 16 percent, total loans increased by 50 percent, and total deposits grew by 12 percent. As presented in the following table, the mix of outstanding loans as of June 30, 2023, indicates commercial lending (Secured by Nonfarm Nonresidential Properties and Commercial and Industrial) represents the largest loan category at 62.7 percent of lending by dollar volume.

Loan Portfolio Distribution as of 06/30/2023		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	110,730	10.5
Secured by Farmland	2,767	0.3
Secured by 1-4 Family Residential Properties	223,046	21.1
Secured by Multifamily (5 or more) Residential Properties	33,250	3.3
Secured by Nonfarm Nonresidential Properties	609,096	57.7
Total Real Estate Loans	**978,890**	**35.2**
Commercial and Industrial Loans	53,087	5
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	7,546	0.7
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	14,622	1.4
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	**1,054,145**	**100.0**
Source: Reports of Condition and Income		

Based on the information discussed in this section as well as other regulatory data, the institution's financial condition, size, product offerings, prior performance, and status of any legal impediments did not affect its ability to meet the credit needs of the assessment areas.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas (AA) within which its CRA performance will be evaluated. NDBT's operates in two contiguous full counties in the State of Texas: Collin and Dallas Counties, part of the Dallas-Plano-Irving Metropolitan Division (Dallas MD).

According to the 2020 U.S. Census data, the Dallas MD AA includes all 865 census tracts that make up Collin and Dallas Counties. This reflects an increase from the 681 census tracts noted at the prior evaluation, based on 2015 American Community Survey (ACS) data, and included portions of Collin, Dallas, and Denton Counties. As noted above, NDBT operates five full-service branches and one limited-service mobile branch within the AA. The full-service branches operate in the cities of Dallas, Frisco, Irving, and Plano.

Economic and Demographic Data

The Dallas MD AA's census tracts reflect the following income designations based on 2020 U.S. Census data: 109 low-, 242 moderate-, 222 middle-, and 276 upper-income census tracts, and 16 census tracts with no income designation. The Federal Emergency Management Agency (FEMA) declared this AA a major disaster area due to a severe winter storms and the COVID-19 pandemic during the majority of the evaluation period. The following table notes certain demographic data for the area.

Demographic Information of the Assessment Area Dallas MD AA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	865	12.6	28.0	25.7	31.9	1.8
Population by Geography	3,678,004	12.6	28.1	26.0	32.2	1.1
Housing Units by Geography	1,403,999	13.3	26.7	26.7	32.1	1.1
Owner-Occupied Units by Geography	705,424	7.1	23.6	27.7	41.3	0.4
Occupied Rental Units by Geography	594,063	19.8	30.3	25.9	22.1	1.9
Vacant Units by Geography	104,512	17.9	27.5	24.9	27.7	2.1
Businesses by Geography	644,370	5.6	17.2	30.7	45.4	1.1
Farms by Geography	8,751	4.4	17.5	30.6	46.6	0.9
Family Distribution by Income Level	869,150	25.1	17.9	18.4	38.7	0.0
Household Distribution by Income Level	1,299,487	24.9	17.6	17.6	39.9	0.0
Median Family Income MSA - 19124 Dallas-Plano-Irving, TX		$88,315	Median Housing Value			$262,850
			Median Gross Rent			$1,248
			Families Below Poverty Level			9.3%

Source: 2020 U.S. Census and 2022 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

According to Moody's Analytics, the economic outlook and unemployment levels increased substantially in most areas across the nation starting in April 2020 due to the COVID-19 pandemic and some local government orders closing nonessential businesses. Job growth slowed in recent months and no longer reflects levels higher than the nation. Layoffs occurred in the core financial and service sectors in late 2022 and early 2023. The Bureau of Labor Statistics reflects a July 2023 unemployment rate of 4.1 percent for the Dallas-Fort Worth-Arlington Metropolitan Statistical Area, which falls lower than 4.5 percent reported for the State of Texas, but above the 3.5 percent national unemployment rate for the same period.

Services represent the largest portion of businesses in the area at 34.2 percent, followed by non-classifiable establishments at 17.4 percent, retail trade at 16.1 percent, and finance, insurance and real estate at 10.9 percent. According to D&B data, the major employers in Dallas-Plano-Irving TX

metropolitan area include Walmart Inc., American Airlines, Baylor Scott & White Health, and Lockheed Martin.

The following table presents the low-, moderate, middle-, and upper-income ranges based on the 2022 FFIEC-updated median family income of $97,400 for the Dallas-Plano-Irving MSA AA.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
Dallas-Plano-Irving, TX Median Family Income (19124)				
2022 ($97,400)	<$48,700	$48,700 to <$77,920	$77,920 to <$116,880	≥$116,880
Source: FFIEC				

Competition

The area contains a moderate level of competition from other chartered banks based on the area population, with each of the 836 offices from the 127 institutions serving on average approximately 4,399 people. NDBT ranks 21st in market share by capturing 0.5 percent of the area's deposits based on the June 30, 2022, FDIC Deposit Market Share Report. The top three institutions, with 194 branches, hold 65.2 percent of the deposits. In addition, a number of finance companies, credit unions, and mortgage companies operate in the area.

Community Contacts

Examiners reviewed two existing community contact interviews with community members knowledgeable of the area's economic, demographic, and housing environment to help assess the area's current economic conditions, community credit needs, and potential opportunities for bank involvement in the area. The contacts represent nonprofit housing and community service organizations that target their services to lower income individuals and families, as well as depressed communities in the area.

The first contact noted that, although the Dallas area experienced solid growth, affordable housing, particularly in low- and moderate-income areas, continues to represent a primary need. The contact noted an escalation in the implementation of programs to increase mortgage lending and to provide access to home ownership. On a nationwide level, approximately 40 percent of individuals rent and 60 percent own; however, the Dallas area shows reversed percentages. The contact noted a heightened need to reach and provide general banking services for the unbanked. While banks offer small businesses access to capital, a lack of individuals that qualify for the capital exists. The contact further discussed a need for physical bank locations, with extended hours, particularly on Saturdays.

The second contact stated inflation costs remain a concern amongst small businesses in addition to the difficulties of meeting staffing needs. As a result, the contact noted an increase in family mergers and collaboration as well as generations choosing to combine their wealth and households by living together. Furthermore, the contact noted that although institutions offered an increase of

new home mortgage products, the products most needed in the communities include consumer products. Borrowers need access to consumer emergency loans and savings vehicles that accrue interest. Consumers want to have access to quick dollars and the ability to pay back quickly versus financing these activities on a credit card. Lastly, the contact noted significant opportunity exists for local financial institutions to create affordable mortgage products that expand homeownership opportunities and provide homeownership counseling.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic data, examiners determined the primary credit needs of the assessment area include small business and home mortgage lending. In addition, the community development needs of the area include affordable housing, revitalization/stabilization, and economic development.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation dated July 13, 2020, to the current evaluation dated September 5, 2023. To assess performance, examiners applied the FFIEC Large Institution CRA Examination Procedures, which include the Lending, Investment, and Service Tests. The appendices define each test's criteria. At this evaluation, examiners applied full-scope procedures to the Dallas MD AA, the bank's sole AA.

Activities Reviewed

For the Lending Test, CRA Large Bank procedures require examiners to consider a bank's reported home mortgage, small business, and small farm loans, as well as all reported community development loans originated since the previous evaluation. Consequently, this evaluation considers total loans reported (inside and outside of the assessment area) either according to the Home Mortgage Disclosure Act (HMDA) or CRA data collection reporting requirements:

Home Mortgage Loans (Total loans reported inside and outside of the assessment area)

- 2020 - 180 loans totaling $84,573,000
- 2021 - 153 loans totaling $75,706,000
- 2022 - 98 loans totaling $117,507,000

Small Business Loans (Total loans reported inside and outside of the assessment area)

- 2020 - 852 loans totaling $77,775,000
- 2021 - 514 loans totaling $58,569,000
- 2022 - 144 loans totaling $33,587,000

Small Farm Loans (Total loans reported inside and outside of the assessment area)

- 2020 - 3 loans totaling $333,000
- 2021 - 6 loans totaling $842,000
- 2022 - 2 loans totaling $715,000

Community Development Loans:

- July 13, 2020 – September 5, 2023: 51 loans totaling $176,665,000

Based on the above data, small farm loans only account for 0.5 percent of the dollar volume of the total reported HMDA and CRA loans. Therefore, examiners did not analyze small farm lending since conclusions regarding the product would not materially affect any conclusions or ratings.

Since no trends exist between the different years' data that materially affect applicable conclusions or ratings, unless otherwise noted, this evaluation only presents the 2022 HMDA and 2021 small business data, the most recent years for which aggregate data exists for each product as of this evaluation date. However, examiners included 2020 through 2022 HMDA and CRA data in the Assessment Area Concentration discussion. Examiners compared the bank's small business lending to 2021 aggregate data as well as 2021 D&B data. Examiners compared the bank's HMDA lending to aggregate data in 2022 and 2020 U.S. Census data.

Additionally, examiners considered the bank's primary commercial lending focus, loan portfolio composition, and lending activity during the evaluation period. Consistent with the prior evaluation, examiners will place equal weight among the products when drawing conclusions.

The scopes for the Investment and Service Tests consider applicable current period community development activities, including qualified investments and community development services. The Investment Test's scope further encompasses all prior period qualified investments. Prior period qualified investments involve those purchased prior to the previous evaluation but still outstanding as of this evaluation's date. Examiners use the book value as of the current evaluation date for all prior period qualified investments.

For the Service Test, examiners reviewed the delivery systems for providing retail banking services, including branches and alternative delivery systems, and the impact of any branch openings/closings during the evaluation period. The review further evaluated retail banking products and services targeted toward low- and moderate-income individuals or small businesses and/or tailored to meet specific needs within the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

NDBT demonstrated a low satisfactory record for the bank as a whole regarding the Lending Test. Adequate performance for the geographic distribution and borrower profile hampered the bank's leadership level of community development lending to primarily support this conclusion. Additionally,

the bank makes limited use of innovative and/or flexible lending practices, demonstrated good responsiveness for lending activity, and made a majority of loans inside the bank's assessment area.

Lending Activity

Lending levels reflect good responsiveness to assessment area credit needs. A good record regarding home mortgage lending hampered the excellent level of small business lending to support this conclusion. Examiners considered the bank's size, business strategy, and capacity relative to the assessment area's credit needs when arriving at this conclusion.

Home Mortgage Loans

Home mortgage lending levels reflect good responsiveness to assessment area credit needs. For 2022, the bank originate 68 reportable home mortgage loans totaling approximately $86.3 million inside its assessment area. NDBT captured a 0.1 percent market share based on the total number of home mortgage loans and a 0.2 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 190th out of 901 total lenders in the bank's assessment area. This ranking lands the bank in the top 21.1 percent of lenders reporting such loans in the bank's assessment area. The ranking considers the total number and dollar amount of loans made by each institution.

Small Business Loans

Small business lending levels reflect excellent responsiveness to assessment area credit needs. For 2021, the bank originated 457 reportable small business loans totaling approximately $51.4 million inside its assessment area. NDBT captured a 0.4 percent market share based on the total number of small business loans and a 1.1 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 29th out of 288 total lenders in the bank's assessment area. The ranking lands the bank in the top 10.1 percent of lenders reporting such loans in the bank's assessment area. The ranking considers the total number and dollar volume of loans made by each institution.

Assessment Area Concentration

A high percentage of loans are made in the institution's AA. High percentages of home mortgage and small business loans originated in the Dallas MD AA support this conclusion. Examiners considered the bank's asset size and office structure, as well as the loan categories reviewed relative to the areas' combined size and economy, when arriving at this conclusion.

As shown using the subtotal lines in the following table, the bank originated a high percentage of its home mortgage and small business loans by both measures, the percentages of the number and dollar volume, inside its Dallas MD AA.

Lending Inside and Outside of the Assessment Area										
Loan Category	**Number of Loans**				**Total #**	**Dollars Amount of Loans $(000s)**				**Total $(000s)**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**		**$**	**%**	**$**	**%**	
Home Mortgage										
2020	113	62.8	67	37.2	180	57,189	67.6	27,384	32.4	84,573
2021	120	78.3	33	21.6	153	60,307	79.7	15,400	20.3	75,706
2022	68	69.4	30	30.6	98	86,287	73.4	31,220	26.6	117,507
Subtotal	**301**	**69.8**	**130**	**30.2**	**431**	**203,783**	**73.4**	**74,004**	**26.6**	**277,787**
Small Business										
2020	775	91.0	77	9.0	852	71,458	91.9	6,317	8.1	77,775
2021	457	88.9	57	11.1	514	51,360	87.7	7,209	12.3	58,569
2022	121	84.0	23	16.0	144	25,448	75.8	8,139	24.2	33,587
Subtotal	**1,353**	**89.6**	**157**	**10.4**	**1,510**	**77,337**	**78.9**	**20,665**	**21.1**	**98,002**
Source: HMDA Reported Data; CRA Reported Data, due to rounding, totals may not equal 100.0%										

Considering the loan categories overall performances and weightings, the institution originated a high percentage of loans inside its assessment area.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the Dallas MD AA. Adequate record regarding both home mortgage and small business loans support this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the Dallas MD AA. Adequate performance in low- and moderate-income geographies supports this conclusion.

As seen in the table below, the bank's lending performance in low-income census tracts falls 3.7 percentage points below aggregate data, reflective of adequate performance. The table further shows the bank's level of lending in moderate-income census tracts slightly exceeds aggregate data by 0.4 percentage points, also reflecting an adequate level.

Geographic Distribution of Home Mortgage Loans Dallas MD AA						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	7.1	6.6	2	2.9	510	0.6
Moderate	23.6	17.2	12	17.6	2,577	3.0
Middle	27.7	29.7	20	29.4	24,505	28.4
Upper	41.3	45.8	32	47.1	57,442	66.6
Not Available	0.4	0.7	2	2.9	1,253	1.5
Totals	**100.0**	**100.0**	**68**	**100.0**	**86,287**	**100.0**
Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; HMDA Aggregate Data; Due to rounding, totals may not equal 100.0%.						

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the Dallas MD AA. Adequate performance in low-income geographies lifted the poor performance in moderate-income geographies to support this conclusion.

As seen in the table below, the bank's lending in low-income census tracts falls below the aggregate data figure by 2.0 percentage points, reflective of adequate performance. The table further shows that in moderate-income census tracts the bank's lending level falls 8.8 percentage points below the aggregate data, reflecting a poor level.

Geographic Distribution of Small Business Loans Dallas MD AA						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	8.3	8.8	31	6.8	4,483	8.7
Moderate	19.4	21.1	56	12.3	8,606	16.8
Middle	23.8	22.1	99	21.7	10,245	19.9
Upper	47.5	47.0	267	58.4	27,385	53.3
Not Available	1.1	1.1	4	0.9	641	1.2
Totals	**100.0**	**100.0**	**457**	**100.0**	**51,360**	**100.0**
Source: 2021 D&B Data; Bank Data; 2021 CRA Aggregate Data, "__" data not available. *Due to rounding, totals may not equal 100.0%*						

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail of different income levels and business customers of different sizes.

Home Mortgage Loans

The distribution of home mortgage loans based on the borrowers' profiles reflects adequate performance in the Dallas MD AA. Adequate performance to low-income borrowers lifted the poor performance to moderate-income borrowers to support this conclusion.

As seen in the table below, the bank's lending to low-income borrowers lands slightly higher than the aggregate data by 0.1 percentage points, reflective of adequate performance. The table further shows that, moderate-income borrowers lending level falls 8.4 percentage points below the aggregate data, reflecting a poor level.

Distribution of Home Mortgage Loans by Borrower Income Level Dallas MD AA						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	25.1	4.3	3	4.4	304	0.4
Moderate	17.9	12.8	3	4.4	1,395	1.6
Middle	18.4	17.6	4	5.9	601	0.7
Upper	38.7	44.8	36	52.9	23,541	27.3
Not Available	0.0	20.4	22	32.4	60,447	70.1
Totals	**100.0**	**100.0**	**68**	**100.0**	**86,287**	**100.0**
Source: 2020 U.S. Census Data; Bank Data, 2022 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Small Business Loans

The borrower profile distribution of small business loans within the Dallas MD AA reflects an adequate penetration among businesses of different sizes. In assessing performance regarding this factor, examiners considered the bank's participation in the SBA's PPP during the review period and took into account the unique circumstances affecting borrowers and banks resulting from the COVID-19 pandemic.

As seen in the table below, the bank's level of lending to small business with gross annual revenues of $1 million or less in 2021 falls 19.1 percentage points below the aggregate level, initially reflecting poor performance.

Distribution of Loans to Small Businesses by Gross Annual Revenues Dallas MD AA											
Year	**Total Loans to Small Businesses**				**Businesses with Revenues <= 1MM**			**Businesses with Revenues > 1MM**		**Businesses with Revenues Not Available**	
	#	**$**	**% of Total**	**Overall Market**	**% Businesses**	**% Bank Loans**	**Aggregate**	**% Businesses**	**% Bank Loans**	**% Businesses**	**% Bank Loans**
2020	775	71,458	100.0	113,401	88.1	5.9	37.5	4.3	13.2	7.7	80.9
2021	457	51,360	100.0	128,144	88.1	23.4	42.5	3.9	22.1	8.0	54.5
2022	121	25,448	100.0	--	91.6	33.1	--	2.6	5.8	5.8	0.8
Source: 2020 to 2022 D&B Data; 01/01/2020 - 12/31/2022 Bank Data; 2020 and 2021 CRA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*											

However, the high intrusion of revenues not known highly affects the ability for examiners to provide a conclusion without consideration of contextual factors. As noted previously, the bank made a significant volume of PPP loans in response to the COVID-19 pandemic. PPP lending affected the bank's small business lending percentages in 2020 and 2021 to business with gross annual revenues of $1 million or less, as the bank was not required to collect revenue data from the borrower. In 2020 and 2021, the bank originated 775 and 457 small business loans, of those totals 166 and 246 PPP loans were originated during those years, respectively. If information on PPP loans without collected revenues were removed from the 2020 and 2021 analysis, the bank's small business lending performance to businesses with gross annual revenues of $1 million or less would increase to 34.3 percent and 50.9 percent, respectively, and reflective of adequate performance.

The following table shows the PPP lending by loan size for 2021. As shown, the majority, 86.9 percent, of the PPP loans originated in amounts of less than $100,000, further supporting the adequate performance.

Distribution of PPP Loans by Loan Size				
Gross Revenue Level	**#**	**%**	**$(000)**	**%**
< $100,000	214	86.9	6,428	47.6
$100,000 - $249,999	20	8.1	2,947	21.8
$250,000 - $499,999	11	4.4	3,559	26.3
$500,000 - $1,000,000	1	0.4	567	4.2
Total	**246**	**100.0**	**13,501**	**100.0**
Source: 2021 D&B Data, Bank Data				

Innovative or Flexible Lending Practices

NDBT makes limited use of innovative and/or flexible lending practices in order to serve assessment area credit needs. The following highlights the bank's innovative and flexible lending practices. Management made efforts to serve the needs of the community through the following loan programs, the Homestart Program and the Community Home Equity Loan Program. Examiners also considered the bank's COVID-19 pandemic response, through the use of Paycheck Protection Program (PPP) loans, which further supports the overall conclusion. Examiners analyzed performance for this criterion at the institution level.

The bank funded the following since the previous evaluation:

- *HomeStart Program*: The bank maintained their HomeStart Program, which is designed to meet the needs of the low- and moderate-income borrowers in their assessment area, since the last evaluation. The program provides flexibility in the underwriting criteria, including allowing for higher loan-to-value ratios and alternate credit references. The program's parameters set an annually adjusted maximum income, which falls at the top of the moderate-income range, and a maximum home value. Lastly, loan officers provide counseling as part of the program, which provides information such as payment changes due to escrow or paying off the loan faster with additional principal payments. Currently, the

bank maintains a portfolio of four loans from this program valued slightly under $1.0 million.

- *The Community Home Equity Loan Program*: The bank established this program as a means to help low- and moderate-income wage earners (as defined by the U.S. Housing and Urban Development "HUD") obtain home equity financing by removing or lowering as many barriers as possible in a manner which is fiscally safe and sound for the bank. Minimum standards have been established in order to help ensure the continued success of the program. Not every applicant will meet these requirements, but they are structured so that many homebuyers in the bank's market will qualify. This NDBT portfolio loan program is available for cash-out mortgages for any purpose, including for home improvements. Currently, the bank maintains a portfolio of one loan from this program valued slightly under $100 thousand.

- *Small Business Administration (SBA) PPP Loans:* The bank demonstrated a willingness to meet the credit needs of businesses of varying sizes, including small businesses through originating SBA PPP loans, further supporting the bank's innovative and flexible lending performance. The Coronavirus Aid Relief and Economic Security (CARES) Act, signed into law on March 27, 2020, established the temporary PPP. The SBA implemented the PPP, with support from the Department of the Treasury, which provided funding to encourage qualified businesses that met certain standards established by the SBA to retain employees through the COVID-19 pandemic and included loan forgiveness subject to certain conditions. NDBT funded 412 PPP loans totaling $33.4 million during the evaluation period.

Community Development Loans

NDBT is a leader in providing community development loans. Additionally, the institution exhibits a good record of serving the credit needs of the most economically disadvantaged areas of its assessment area, low-income individuals, and/or very small businesses, consistent with safe and sound banking practices. Excellent dollar volume combined with good responsiveness to credit and community development needs supports this conclusion. Examiners considered the dollar volume relative to the bank's capacity and credit needs within the Dallas MD AA.

The following table shows that since the previous evaluation, the bank granted 51 community development loans totaling $179.7 million. The total dollar amount equates to 11.2 percent of average total assets of $1.6 billion since the previous evaluation and 21.1 percent of average net loans of $850.9 million since the previous evaluation. This reflects an increase in the prior evaluation's 40 community development loans totaling $65.8 million. The following table displays the bank's community development lending by assessment area and purpose.

Community Development Lending by Assessment Area Institution										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Dallas MD AA	16	29,386	2	14,150	1	3,000	27	129,430	**46**	**175,996**
Statewide Activities	0	0	0	0	0	0	4	2,354	**4**	**2,354**
Nationwide Activities	0	0	0	0	0	0	1	1,345	**1**	**1,345**
Total	**16**	**29,386**	**2**	**14,150**	**1**	**3,000**	**32**	**133,129**	**51**	**179,665**
Source: Bank Data										

In addition, the community development loans exhibit good responsiveness to serving the credit needs of low-income individuals and/or small businesses. As detailed in the preceding table, 74.2 percent of the dollar volume of all community development loans revitalize or stabilize qualifying geographies while another 16.4 percent provide affordable housing. Furthermore, the bank did not ignore the remaining two categories as it provided loans to organizations that provide community services and for economic development purposes. All of these activities represent community development needs in the bank's assessment area. The following table presents the bank's community development lending by year and purpose.

Community Development Lending by Year Institution										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	**#**	**$(000s)**
2020 (7/14 - 12/31)	6	12,000	1	2,150	0	0	6	21,033	**13**	**35,183**
2021	4	15,995	1	$12,000	0	0	14	54,815	**19**	**82,810**
2022	6	1,391	0	0	1	3,000	11	53,862	**18**	**58,253**
2023 (9/5)	0	0	0	0	0	0	1	3,419	**1**	**3,419**
Total	**16**	**29,386**	**2**	**14,150**	**1**	**3,000**	**32**	**133,129**	**51**	**179,665**
Source: Bank Data										

The following points highlight examples of the bank's community development lending in the Dallas MD AA.

- ***Affordable Housing***: In 2020, the bank originated one loan for $11.0 million for the construction of a 171-unit multi-family housing complex. The property will be entirely low- and moderate-income designated with the maximum rents per unit listed for families at or below 80 percent of the median family income.

- ***Community Service***: In 2021, the bank originated a loan for $12.0 million for the construction of a new building for a community family center school that provides services to students. The school serves low- and moderate-income students, as 66.0 percent of the population are economically disadvantaged.

INVESTMENT TEST

NDBT demonstrated a high satisfactory record for the bank as a whole regarding the Investment Test. The significant level of qualified investments paired with a good responsiveness to credit and community development needs primarily supports this conclusion. Additionally, the institution occasionally used innovative and/or complex investments to support community development initiatives.

Investment and Grant Activity

The institution has a significant level of qualified community development investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. As seen in the following table, the bank made use of 194 qualified investments totaling $41.1 million, which includes donations of $432 thousand and prior period investments of $14.3 million. The total dollar amount equates to 2.6 percent of average total assets of $1.6 billion since the previous evaluation, and 6.1 percent of average total securities of $664.0 million for the same period, thereby reflecting a significant level. The following tables detail qualified investment activities including donations activities by assessment area, year, and purpose.

Qualified Investments by Assessment Area Institution										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Dallas MD AA	3	8,008	158	432	0	0	2	2,485	**163**	**10,925**
Statewide Activities	1	4,812	0	0	3	750	25	22,227	**29**	**27,789**
Regional Activities	0	0	0	0	0	0	2	940	**2**	**2,425**
Total	**4**	**12,820**	**158**	**432**	**3**	**750**	**29**	**25,652**	**194**	**41,139**
Source: Bank Data										

Qualified Investments by Year Institution										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	2	11,812	0	0	0	0	2	2,485	**4**	**14,297**
2020 (7/13-12/31)	1	1,485	0	0	1	250	19	11,957	**21**	**13,692**
2021	0	0	0	0	0	0	8	11,210	**8**	**11,210**
2022	1	1,008	0	0	2	500	0	0	**3**	**1,508**
2023 (1/1-6/30)	0	0	0	0	0	0	0	0	**0**	**0**
Subtotal	**4**	**12,820**	**0**	**0**	**3**	**750**	**29**	**25,652**	**36**	**40,707**
Qualified Grants & Donations	0	0	158	432	0	0	0	0	**158**	**432**
Total	**4**	**12,820**	**158**	**432**	**3**	**750**	**29**	**25,652**	**194**	**41,139**
Source: Bank Data										

The following provides examples of qualified investments in the Dallas MD AA.

- ***Affordable Housing***: In 2022, NDBT invested $1.0 million in a mortgage pool held through CRA Partners, which offers several home mortgage programs that serve low- and moderate-income borrowers in the bank's AA.

- ***Community Services***: During the review period, the bank provided 158 donations and grants to various community service organizations totaling $432 thousand. Some of these donations and grants include organizations that provide services to low- and moderate-income children and homeless shelters.

In addition to the investments made directly in the Dallas MD AA, the following highlights examples of the statewide and regional qualified community development investment opportunities.

- ***Affordable Housing***: In the prior evaluation period, the bank invested in Fannie Mae Mortgage-Backed Securities totaling $4.8 million that provides affordable housing for low- and moderate-income individuals in the State of Texas.

- ***Revitalize or Stabilize***: In 2021 and 2022, the bank invested in multiple municipal school bonds to support building infrastructure in low- to moderate-income neighborhoods within the State of Texas.

Responsiveness to Credit and Community Development Needs

The institution exhibited good responsiveness to credit and community economic development needs. As reflected in the above tables, a majority of the qualified investments and donations funded affordable housing and revitalization and stabilization activities. NDBT did not ignore any of the

remaining categories, and the identified community development needs encompass all four categories.

Community Development Initiatives

NDBT occasionally uses innovative and/or complex investments to support community development initiatives. This included three investments totaling $750 thousand in community development financial institutions. NDBT also maintains two separate prior period investments in small business investment companies (SBIC). One SBIC investment helps to revitalize and stabilize low- and moderate-income geographies throughout the bank's AA, while the other one assisted with affordable housing.

SERVICE TEST

The bank demonstrated a high satisfactory record regarding the Service Test. The reasonable accessibility of retail banking services inhibited the leadership level of community development services to primarily support this conclusion. In further support, the bank's reasonableness of hours and services did not vary in a way that inconvenienced certain portions of the assessment area and the bank did not open or close any branches since the prior evaluation.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the institution's assessment area. The reasonably accessibility of alternative delivery systems lifted the limited branch distribution to support this conclusion.

The following table shows that the bank does not operate any branches or ATMs in low- or moderate-income census tracts, which supports accessibility to limited portions of the Dallas MD AA. The table further shows that 40.7 percent of the assessment area's population resides in low- and moderate-income census tracts, which comprise 40.6 percent of the area's census tracts. However, examiners determined that the bank's branch and ATM locations lie in close proximity to the area's moderate-income census tracts. Specifically, two branches lie approximately two census tracts away from moderate-income geographies, while the remaining three branches lie within one census tract of such geographies.

Branch and ATM Distribution by Geography Income Level Institution												
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs**		**Open Branches**		**Closed Branches**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	109	12.6	464,767	12.6	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	242	28.0	1,033,321	28.1	0	0.0	0	0.0	0	0.0	0	0.0
Middle	222	25.7	956,241	26.0	2	40.0	2	16.7	0	0.0	0	0.0
Upper	276	31.9	1,184,623	32.2	3	60.0	4	83.3	0	0.0	0	0.0
NA	16	1.8	39,052	1.1	0	0.0	0	0.0	0	0.0	0	0.0
Totals	**865**	**100.0**	**3,678,004**	**100.0**	**5**	**100.0**	**6**	**100.0**	**0**	**100.0**	**0**	**100.0**
Source: 2020 U.S. Census & Bank Data *Due to rounding, totals may not equal 100.0%*												

Additionally, the bank operates ATMs with deposit-taking capabilities at the Las Colinas, Addison, and Frisco Branches. This service allows consumers to make deposits outside of normal business hours. The bank also belongs to the STAR and All Point ATM networks, which provide surcharge-free access to thousands of ATMs located in storefronts including Walgreens, RaceTrac, and Target. Many of these ATMs are located throughout the bank's AA, creating enhanced access for low- and moderate-income customers and in low- and moderate-income geographies.

The bank also offers a variety of alternative systems that prove reasonably accessible in delivering retail banking services. For example, the institution provides free internet banking that allows customers the ability to review their account balances and account activities, view and print copies of checks, transfer funds internally between accounts, transfer funds to accounts at external financial institutions, schedule recurring transfers, set up account balance and transaction email or text alerts, place online stop payments, and access online bill pay. Customers may also download information into financial software, send and receive secure messages with the bank, access debit card alerts, card controls, and spendable balance tools.

The bank's mobile banking provides many of these same services from any mobile device including viewing account balances and activity, transferring funds internally between accounts, accessing online bill pay, and making deposits with checks. Customers may also make mobile wallet payments. Further, the bank offers text banking for customers to view account balances and recent transactions. In addition, the bank offers telephone banking that allows customers the ability to make balance inquiries, request transaction history, transfer funds, and reorder checks. Finally, customers may bank by mail by making deposit or loan payments, safe deposit box payments, and reordering checks. These delivery systems also address various needs of commercial customers, including small businesses, such as payroll cards, remote deposit capture, and treasury management services.

Despite, the lack of branch and ATM distribution in low- and moderate-income geographies, other effective forms of alternative delivery systems and the close proximity of branches and ATMs to the low- and moderate-income geographies provide reasonable accessibility for low- and moderate-income individuals.

Changes in Branch Locations

The opening and closing of branches has not adversely affected the accessibility of the bank's delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. As noted previously, the bank did not experience any branch openings or closings nor did they participate in any merger or acquisition activities since the last evaluation.

Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. Accessibility to a variety of services, including low-cost checking accounts and ATM accessibility, primarily supports this conclusion.

As previously stated, the bank provided reasonable accessibility through its alternative delivery systems to all segments of its assessment area. In addition, the bank currently operates lobby hours of 8:30 AM to 4:00 PM Monday through Thursday and 8:30 AM to 5:00 PM on Friday. Further, all drive-thru locations operate Monday through Friday from 8:00 AM to 5:00 PM and Saturday from 8:30 AM to 12:00 PM.

The range of services covers a wide variety of products and services including consumer checking, savings, certificates of deposit, and individual retirement accounts as well as several loan options. To enhance options for low- and moderate-income individuals, the bank offers the 180 checking account, a certified BankOn product that offers a fresh start to build a banking relationship. The account offers no overdraft or returned item fees and has a service charge that can be waived with a direct deposit or eStatement. For businesses, products and services include checking and savings accounts as well as retirement plan services and treasury services.

Community Development Services

The institution is a leader in providing community development services. The following table shows that the bank provided 101 community development services since the previous evaluation. This number equates to an average of 6.5 community development services, per office, per year since the previous evaluation, thereby reflecting a leadership level for the evaluation period. The bank averaged five full-service offices for the 3.1 years since the previous evaluation. These levels reflect a decreased trend from the 132 community development services, equating to 9.8 services, per office, per year, noted at the previous evaluation.

The following tables show the number of community development services by assessment area,

purpose, and year.

Community Development Services by Assessment Area Institution					
Assessment Area	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
Dallas MD AA	1	95	1	0	**97**
Statewide Activities	0	4	0	0	**4**
Total	**1**	**99**	**1**	**0**	**101**
Source: Bank Data					

Community Development Services by Year Institution					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2020*	0	8	1	0	9
2021	0	16	0	0	16
2022	1	43	0	0	43
2023**	0	32	0	0	32
Total	**1**	**99**	**1**	**0**	**101**
*Source: Bank Data. *0713/2020 /30/2020-12/31/2020; **1/1/2023-9/24/2023*					

The following provides examples of the community development services specific to the Dallas MD AA.

- ***Economic Development:*** An employee serves as Vice Chairman of the Board and as a member of a committee for an Economic Development Corporation (EDC). The EDC aims to increase business recruitment and retain existing businesses in North Dallas. As Vice Chairman of the Board, the employee uses their financial expertise to provide information on various incentives and proposals for prospective and existing businesses. As a member of the Budget and Audit Committee, the employee assists in preparing the annual budget and monthly and quarterly review of income and expenses for the EDC.

- ***Community Services:*** Several employees volunteer at Junior Achievement Finance Park events to teach financial literacy lessons to middle and high school students at various schools in the assessment area. The schools had a majority of students that receive free or reduced lunch, which is a proxy for low- and moderate-income families. Employees teach students about business and financial related topics.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
    i. The proportion of the bank's lending in the bank's assessment area(s);
    ii. The dispersion of lending in the bank's assessment areas(s); and
    iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
    i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
    ii. Small business and small farm loans to businesses and farms with gross annual revenues of $1 million or less;
    iii. Small business and small farm loans by loan amount at origination; and
    iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

1) The dollar amount of qualified investments;
2) The innovativeness or complexity of qualified investments;
3) The responsiveness of qualified investments to available opportunities; and
4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.,* RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

1) The extent to which the bank provides community development services; and
2) The innovativeness and responsiveness of community development services.

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

(1) Support affordable housing for low- and moderate-income individuals;
(2) Target community services toward low- and moderate-income individuals;
(3) Promote economic development by financing small businesses or farms; or
(4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

(1) Has as its primary purpose community development; and

(2) Except in the case of a wholesale or limited purpose bank:

(i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and

(ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

(1) Has as its primary purpose community development;

(2) Is related to the provision of financial services; and

(3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

(1) An unemployment rate of at least 1.5 times the national average;
(2) A poverty rate of 20 percent or more; or
(3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

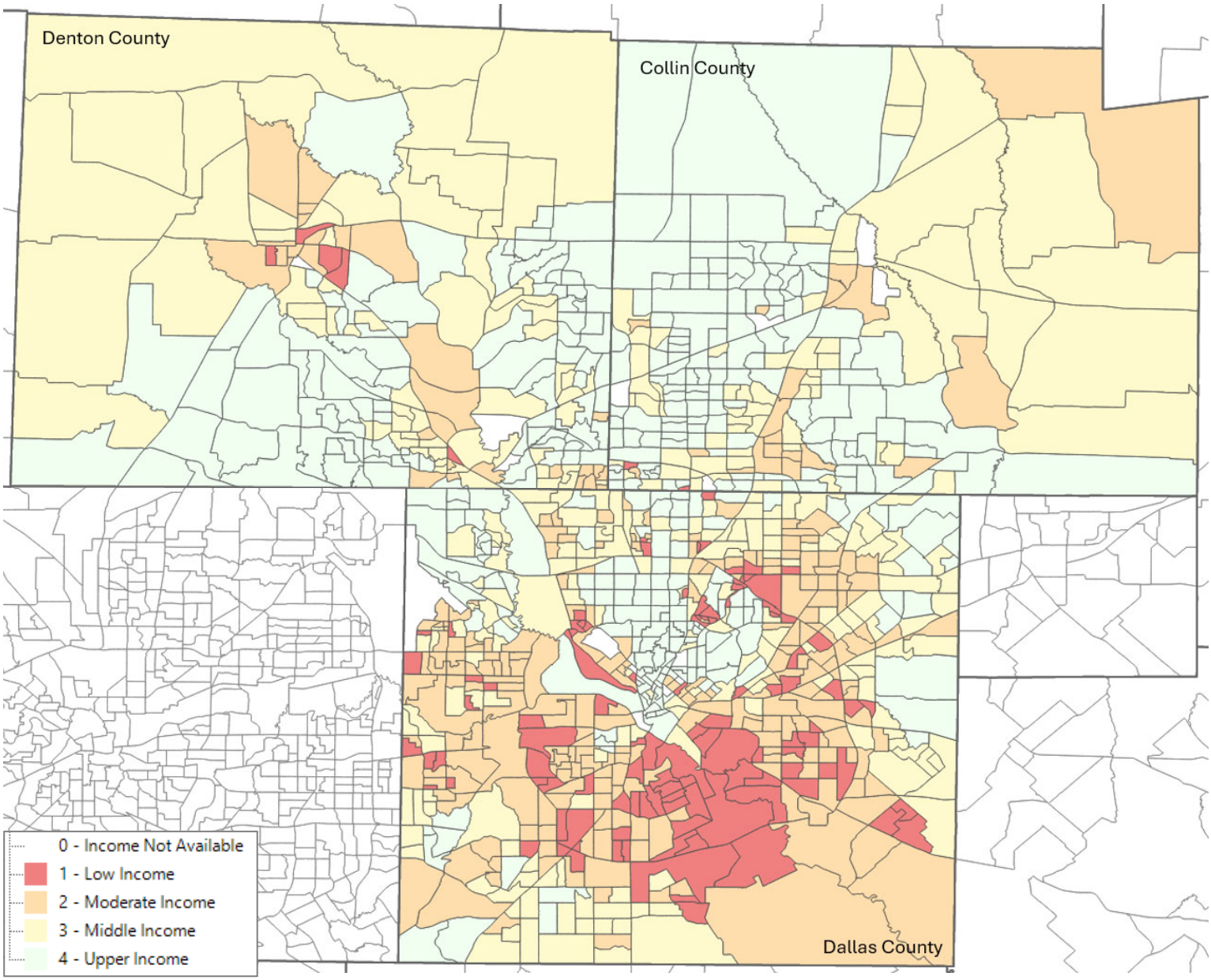
"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

Assessment Area Map and Census Tracts

North Dallas Bank & Trust Co.'s Assessment Area includes all census tracts within the following Texas counties:

- Dallas County (county code 113)
- Collin County (county code 085)
- Denton County (county code 121)

Assessment Area Map



Assessment Area Census Tracts

NDBT CRA AA
State: Texas (48)

County: Collin (085)
MSA: Dallas-Plano-Irving, TX (19124)

Income Not Available	**0305.43, 0309.01, 0309.02, 0316.70 , 0318.13**
Low Income	**0317.20, 0317.23**
Moderate Income	**0320.13, 0320.12, 0320.10, 0320.03, 0316.24, 0308.02, 0308.01, 0301.02, 0304.09, 0305.40, 0309.03, 0310.08, 0313.19, 0315.11, 0317.24, 0318.09, 0319.01, 0319.02, 0320.14**
Middle Income	**0320.08, 0318.07, 0318.06, 0317.13, 0317.09, 0317.08, 0316.59, 0316.57, 0316.35, 0316.34, 0316.32, 0316.31, 0316.30, 0316.29, 0316.28, 0316.27, 0316.23, 0316.21, 0316.11, 0315.08, 0315.07, 0315.04, 0312.01, 0310.03, 0307.02, 0307.01, 0306.05, 0305.05, 0304.06 , 0304.05, 0302.01, 0301.01, 0302.04, 0302.05, 0302.07 , 0304.10, 0306.06, 0310.05, 0310.06, 0310.07, 0311.01, 0311.02, 0313.23, 0313.31, 0313.32, 0314.13 , 0314.20, 0314.22, 0314.23, 0314.24, 0315.12, 0316.65, 0316.71, 0316.72, 0316.73, 0317.22, 0318.08, 0318.11, 0318.12, 0318.16, 0320.15, 0320.17**
Upper Income	**0317.19, 0317.18, 0317.17, 0317.16, 0317.15, 0317.11, 0317.06, 0317.04, 0316.64, 0316.63, 0316.62, 0316.61, 0316.60, 0316.55, 0316.54, 0316.49, 0316.47, 0316.46, 0316.45, 0316.43 , 0316.42, 0316.41, 0316.39, 0316.36, 0316.33, 0316.26, 0316.25, 0316.22, 0316.13, 0314.11, 0314.08, 0313.14, 0313.08, 0312.02, 0306.04, 0305.31, 0305.29, 0305.25, 0305.24, 0305.21, 0305.20, 0305.19, 0305.18, 0305.17, 0305.16, 0305.15, 0305.12, 0305.11, 0305.10, 0305.09, 0305.07, 0305.06, 0305.04, 0304.07, 0304.04, 0304.03, 0303.04, 0303.03, 0303.02, 0303.01, 0302.02, 0302.06, 0303.06, 0303.07, 0305.32, 0305.33, 0305.34, 0305.35, 0305.36, 0305.37, 0305.38, 0305.39, 0305.41, 0305.42, 0305.44, 0305.45, 0305.46, 0305.47, 0305.48, 0305.49, 0305.50, 0306.07, 0306.08, 0306.09, 0313.18, 0313.20, 0313.21, 0313.22, 0313.24, 0313.25, 0313.26, 0313.27, 0313.28, 0313.29, 0313.30, 0313.33, 0313.34, 0313.35, 0313.36, 0314.12, 0314.14, 0314.15, 0314.16, 0314.17, 0314.18 , 0314.19, 0314.21, 0314.25, 0315.09, 0315.10, 0316.66, 0316.67, 0316.68, 0316.69, 0316.74, 0316.75, 0316.76, 0316.77, 0316.78, 0316.79, 0316.80, 0316.81, 0316.82, 0317.21, 0318.10, 0318.14, 0318.15, 0319.03, 0319.04, 0320.16 , 0320.18, 0320.19**

Assessment Area Census Tracts

County: Dallas (113)
MSA: Dallas-Plano-Irving, TX (19124)

Income Not Available	**0003.00, 0005.01, 0006.11, 0009.02, 0016.01, 0018.01, 0079.15, 0100.02, 0141.42, 9801.00, 9800.00**
Low Income	**0177.03, 0172.01, 0169.02, 0168.03, 0166.07, 0165.18, 0163.02, 0160.02, 0160.01, 0154.04, 0152.05, 0143.09, 0136.15, 0130.11, 0130.10, 0126.04, 0123.02, 0122.11, 0122.08, 0120.00, 0117.01, 0116.01, 0115.00, 0114.01, 0111.05, 0111.04, 0111.03, 0109.04, 0109.03, 0108.04, 0107.04, 0107.01, 0106.02, 0101.01, 0098.04, 0093.04, 0093.03, 0092.02, 0091.03, 0088.02, 0088.01, 0087.04, 0087.03, 0087.01, 0086.04, 0078.27, 0078.21, 0078.19, 0078.15, 0060.02, 0059.02, 0059.01, 0057.00, 0054.00, 0037.00, 0015.03, 0004.05, 0020.02, 0027.03, 0072.03, 0072.04, 0072.05, 0072.06, 0078.30, 0078.32, 0078.33, 0078.34, 0078.35, 0090.02, 0092.04, 0100.01, 0108.08, 0108.09, 0109.05, 0118.01, 0121.01, 0125.02, 0131.07, 0136.29, 0141.47, 0144.09, 0151.02, 0152.08, 0162.03, 0166.35, 0167.06, 0167.09, 0167.10, 0167.11, 0170.07, 0170.09, 0170.10, 0177.05, 0178.15, 0185.08, 0208.00, 0210.00, 0211.00, 9802.00, 0202.00, 0192.13, 0192.12, 0190.35, 0190.19, 0190.13, 0185.06, 0185.05**
Moderate Income	**0183.00, 0182.06, 0182.05, 0182.04, 0182.03, 0181.41, 0181.38, 0181.30, 0181.29, 0181.28, 0181.27, 0181.21, 0181.05, 0180.02, 0180.01, 0179.00, 0178.06, 0178.05, 0177.04, 0176.06, 0176.05, 0176.04, 0176.02, 0174.00, 0171.02, 0171.01, 0169.03, 0167.04, 0166.26, 0166.21, 0166.19, 0165.22, 0165.17, 0165.16, 0165.11, 0164.07, 0163.01, 0162.01, 0161.00, 0159.00, 0157.00, 0156.00, 0154.03, 0153.05, 0153.04, 0153.03, 0152.06, 0152.02, 0147.01, 0146.03, 0146.02, 0146.01, 0145.02, 0144.08, 0144.07, 0144.06, 0144.05, 0143.08, 0143.06, 0142.04, 0139.01, 0138.05, 0137.25, 0137.18, 0137.17, 0136.26, 0136.25 , 0136.21, 0127.02, 0127.01, 0126.01, 0124.00, 0123.01, 0122.10, 0122.07, 0117.02, 0113.00, 0111.01, 0110.02, 0108.05, 0106.01, 0105.00, 0101.02, 0098.03 , 0098.02, 0096.10, 0096.05, 0093.01, 0091.05, 0091.04, 0091.01, 0087.05, 0085.00, 0078.23, 0071.02, 0069.00, 0068.00, 0065.02, 0065.01, 0064.02, 0064.01, 0063.02, 0063.01, 0062.00, 0061.00, 0060.01, 0056.00, 0055.00, 0053.00, 0051.00, 0050.00, 0048.00, 0047.00, 0045.00, 0043.00, 0025.00, 0024.00, 0015.04, 0015.02, 0014.00, 0012.04, 0004.01, 0004.07, 0004.09 , 0004.10, 0006.10, 0008.01, 0008.02, 0067.01, 0067.02, 0078.28, 0078.29, 0078.31, 0084.01, 0084.02, 0090.01, 0092.03, 0108.07, 0109.06, 0110.03, 0110.04, 0112.01, 0112.02, 0116.03, 0116.04, 0118.02, 0119.01, 0119.02, 0121.02, 0122.12, 0125.01, 0128.01, 0136.27 , 0136.30, 0136.31, 0137.28, 0137.29, 0141.40, 0141.45, 0141.46, 0141.53, 0141.58, 0141.60, 0141.61, 0143.15, 0143.16, 0143.19, 0144.10, 0147.04, 0149.03, 0150.01, 0150.02, 0162.04, 0164.16, 0164.21, 0165.26, 0165.27, 0165.28, 0165.33, 0165.34, 0165.35, 0165.36, 0166.34, 0166.38, 0167.07, 0170.05, 0170.06, 0172.03, 0172.04, 0173.15, 0178.16, 0178.17, 0178.18, 0178.19, 0185.07, 0190.45, 0190.47, 0190.49, 0192.14, 0212.00, 0205.00, 0203.00, 0201.00, 0199.00, 0192.11, 0192.08, 0190.34, 0190.33, 0190.32, 0190.29, 0190.28, 0190.27, 0190.20, 0190.18, 0190.16, 0189.00, 0188.02, 0188.01, 0187.00, 0186.00, 0185.01 , 0184.03, 0184.01**
Middle Income	**0181.42, 0181.37, 0181.35, 0181.34, 0181.33, 0181.32, 0181.26, 0181.20, 0181.11, 0181.10, 0178.14, 0178.12, 0178.11, 0178.08, 0175.00, 0168.02, 0166.24, 0166.23, 0166.22, 0166.20, 0166.18, 0166.16, 0166.15, 0166.10, 0165.21, 0165.19, 0164.10, 0164.06, 0155.00, 0153.06, 0145.01, 0143.10, 0142.03, 0141.32, 0141.30, 0141.21, 0140.01, 0139.02, 0138.06 , 0138.04, 0137.27, 0137.26, 0137.22 , 0137.20, 0137.19, 0137.16, 0137.15, 0136.24, 0136.20, 0136.09, 0136.06, 0130.07, 0126.03, 0122.09, 0122.06, 0099.00, 0097.01, 0096.11, 0096.04, 0094.01, 0082.00, 0079.14, 0079.09, 0078.26, 0078.25, 0078.22 , 0078.09, 0078.05, 0052.00, 0042.01, 0022.00, 0013.02, 0012.02, 0004.08, 0018.02, 0020.01, 0081.01, 0108.06, 0122.13, 0128.02, 0131.06, 0132.02, 0136.28, 0138.07, 0141.39, 0141.41, 0141.44, 0141.48, 0141.52, 0141.54, 0141.57, 0142.08, 0143.13, 0143.17, 0143.18, 0143.20, 0151.01, 0152.07, 0154.05, 0154.06, 0164.17, 0164.18, 0164.19, 0164.20, 0165.29, 0165.30, 0165.31, 0165.32, 0166.27, 0166.28, 0166.29, 0166.30, 0166.32, 0166.33, 0166.36, 0166.37, 0167.08, 0168.05, 0168.06, 0170.08, 0173.08, 0173.09, 0173.10, 0173.11, 0173.12, 0173.13, 0173.14, 0177.06, 0178.20, 0181.48, 0181.50, 0181.51, 0181.52, 0181.54, 0181.56, 0181.57, 0190.44, 0190.46, 0190.48, 0190.52, 0190.53, 0191.01, 0191.02, 0192.15, 0192.16, 0204.01, 0209.00, 0207.00, 0192.02, 0190.42, 0190.41, 0190.40, 0190.39, 0190.37, 0190.31, 0190.26, 0190.25, 0190.24, 0190.23, 0184.02**
Upper Income	**0181.40, 0166.17, 0165.13, 0164.12, 0164.09, 0142.05, 0141.38, 0141.35, 0141.34, 0141.28, 0141.26, 0141.24 , 0141.23, 0141.20, 0141.19, 0140.02 , 0137.21, 0136.22, 0136.19, 0136.18, 0136.17 , 0136.11, 0136.10, 0136.08 , 0136.07, 0136.05, 0135.00 , 0134.00, 0133.00, 0131.04, 0131.02, 0131.01, 0130.09, 0130.08, 0130.05, 0129.00, 0097.02 , 0096.09, 0096.08, 0096.07, 0096.03, 0095.00, 0094.02, 0080.00 , 0079.13, 0079.12, 0079.10, 0079.06, 0079.03, 0079.02, 0078.24, 0078.12, 0078.10, 0078.01, 0076.05, 0076.04, 0076.01, 0073.02, 0073.01, 0071.01, 0046.00, 0044.00, 0042.02, 0021.00, 0017.03, 0013.01, 0012.03, 0011.02, 0011.01, 0010.02, 0010.01, 0006.06, 0006.05, 0002.02, 0002.01, 0001.00, 0005.02, 0005.03, 0006.07, 0006.08, 0006.09, 0007.03, 0007.04, 0007.05, 0007.06, 0009.01, 0016.02, 0017.05, 0019.01, 0019.02 , 0031.02, 0031.03, 0077.01, 0077.02 , 0079.16 , 0081.02, 0100.03, 0130.12, 0130.13, 0132.01 , 0138.08, 0141.43, 0141.49, 0141.50, 0141.51, 0141.55, 0141.56, 0141.59, 0142.07, 0142.09, 0143.14, 0164.14, 0164.15, 0165.24, 0165.25, 0166.31, 0173.07, 0181.43, 0181.44, 0181.45, 0181.46, 0181.47, 0181.49, 0181.53, 0181.55, 0181.58, 0181.59, 0190.50, 0190.51, 0204.02, 0206.00, 0200.00, 0198.00, 0197.00, 0196.00, 0195.02, 0195.01, 0194.00, 0193.02, 0193.01, 0192.10 , 0192.05, 0192.03, 0190.36**

Assessment Area Census Tracts

County - Denton (121)
MSA: Dallas-Plano-Irving, TX (19124)

Income Not Available	**0216.45, 0216.49, 0213.01**
Low Income	**0212.03, 0212.04, 0217.39, 0209.00, 0206.01**
Moderate Income	**0204.04, 0205.07, 0205.08, 0206.03, 0206.05, 0214.11, 0214.14, 0216.42, 0216.47, 0217.44, 0217.36, 0217.34, 0217.28, 0216.38, 0216.37, 0216.35, 0216.34, 0216.20, 0216.18, 0216.16, 0216.13, 0215.02, 0212.02, 0211.00, 0210.00, 0208.00, 0207.00, 0205.04**
Middle Income	**0201.16, 0201.17, 0201.18, 0201.19, 0201.21, 0201.22, 0201.23, 0201.26, 0201.27, 0201.29, 0201.30, 0202.06, 0202.07, 0202.08, 0203.13, 0203.19, 0204.05, 0206.04, 0213.06, 0214.16, 0214.19, 0214.20, 0214.22, 0214.23, 0215.30, 0215.32, 0215.35, 0215.36, 0216.41, 0216.46, 0216.53, 0217.59, 0217.45, 0217.43, 0217.42, 0217.41, 0217.40, 0217.38, 0217.35, 0217.33, 0217.32, 0217.22, 0217.17, 0217.16, 0217.15, 0216.30, 0216.19, 0216.15, 0216.14, 0216.12, 0216.11, 0215.21, 0215.20, 0215.17, 0215.05, 0213.04, 0205.06, 0205.05, 0204.03, 0204.02, 0203.10, 0202.04, 0202.03, 0201.15**
Upper Income	**0201.20, 0201.24, 0201.25, 0201.28 , 0201.31, 0201.32, 0201.33, 0201.34, 0201.35, 0201.36, 0201.37, 0203.11, 0203.12, 0203.14, 0203.15 , 0203.16, 0203.17, 0203.18, 0203.20, 0203.21, 0203.22, 0213.07, 0214.10, 0214.12, 0214.13, 0214.15, 0214.17, 0214.18, 0214.21, 0215.28, 0215.29, 0215.31, 0215.33, 0215.34, 0215.37, 0215.38, 0215.39, 0215.40, 0216.39, 0216.40, 0216.43, 0216.44, 0216.48, 0216.50, 0216.51, 0216.52, 0216.54, 0216.55, 0217.54, 0217.55, 0217.56, 0217.57, 0217.58, 0219.00, 0218.00, 0217.52, 0217.51, 0217.50, 0217.49, 0217.48, 0217.46, 0217.37, 0217.31, 0217.30, 0217.29, 0217.27, 0217.26, 0217.25, 0217.24, 0217.23, 0217.21, 0217.20, 0217.19, 0216.33, 0216.32, 0216.31, 0216.26, 0216.22, 0216.21, 0215.26, 0215.22, 0215.18, 0215.16, 0215.14, 0215.13, 0215.12, 0213.05, 0203.05, 0202.05, 0201.12, 0201.11, 0201.10, 0201.09**

Banking Center Information

Banking Center Locations

LOCATION	ADDRESS	MSA/MD CODE	STATE CODE	COUNTY CODE	CENSUS TRACT
Dallas Banking Center	12900 Preston Rd Dallas, TX 75230	19124	48	113	0132.01
Addison Banking Center	5150 Keller Springs Rd Dallas, TX 75248	19124	48	113	0136.20
Frisco Banking Center	7359 Preston Rd Frisco, TX 75034	19124	48	085	0304.09
Plano Banking Center	3900 Preston Rd Plano, TX 75093	19124	48	085	0316.76
Las Colinas Banking Center	7660 N MacArthur Blvd Irving, TX 75063	19124	48	113	0141.24
Fields Legacy Banking Center	4961 Fields Pkwy Frisco, TX 75033	19124	48	121	0201.99

Banking Center Openings/Closings

Opened:

Banking Centers Opened During 2026:

Fields Legacy Banking Center
4961 Fields Parkway
Frisco, TX 75033

No banking centers were opened either of the two prior calendar years.

Closed:

No banking centers were closed during the current year or either of the two prior calendar years.

Products and Services

North Dallas Bank & Trust Co. (NDBT) offers a full range of financial services, as detailed in the accompanying material, generally available at all banking centers. While Treasury Services and Trust | Wealth Management (TWM) are based at the Dallas Banking Center on Preston Road, TWM representatives meet clients by appointment at any location. Treasury Services are initiated through referrals submitted by any associate or by customer request via phone, email, online message, or the NDBT website. Once a referral or request is received, our Treasury Services team follows up directly to ensure the services align with the customer's needs.

BANKING HOURS

Service	Days	Hours
Lobby	Monday – Thursday	8:30 a.m. – 4:00 p.m.
	Friday	8:30 a.m. – 5:00 p.m.
Drive- Thru	Monday – Friday	8:00 a.m. – 5:00 p.m.
	Saturday	8:30 a.m. – 12:00 p.m.
ATMs	All Days	24/7 (24 hours, 7 days a week)

ALTERNATIVE METHODS OF BANKING

In addition to traditional lobby and drive-thru locations, the bank offers the following methods to access banking services.

NDBT ATMs
- Cash withdrawals
- Balance inquiries
- Funds transfers
- Deposits

ALLPOINT ATMs
- Available with no surcharge

MASTERCARD DEBIT CARDS

MOBILE WALLET PAYMENTS

BANK BY MAIL
- Deposits and loan payments
- Safe deposit box payments
- Check reorders

TELEPHONE BANKING
- Balance inquiries
- Transaction history
- Funds transfers
- Receive account information by email
- Update telephone banking pin

MOBILE BANKING APP & MOBILE WEBSITE
- View account balances and activity
- Transfer funds between NDBT accounts and external accounts
- Access online bill pay
- Make check deposits

ONLINE BANKING
- View account balances and activity
- View and print copies of checks and electronic statements
- Transfer funds between NDBT accounts and other institutions
- Schedule recurring transfers
- Access online bill pay and person-to-person payments
- Download information into financial software such as Quicken® or QuickBooks™
- Send and receive secure messages with the bank
- Place stop payments
- Set up account balance and transaction emails or text alerts
- Debit Card Alerts and Card Controls
- Reorder Checks
- Update contact information

Consumer (Personal)

NDBT
TEXAS ★ BANKING ★ ORIGINAL

Personal Bank Accounts

Refer to the rate schedule for current interest rates and annual percentage yields (APYs). See page 2 for additional information and account terms.

	Personal Checking	Interest Checking	Celebration Club	Premier Checking	180 Banking
Eligibility Requirements	None	None	Customers age 60 or over	None	None
Minimum Balance to Open	$100	$100	$100	$100	$20
Service Charge per Statement Cycle	$5	$10	$12	$20	$5
Required Criteria to Waive Service Charge	Minimum $750 Daily Balance or Direct Deposit or eStatement during statement cycle	Minimum $2,000 Daily Balance	Minimum $3,000 Average Daily Balance	Minimum $25,000 combined average daily balance in checking, savings, money market, CD and/or IRA accounts	Direct Deposit or eStatement during statement cycle
Interest Computation and Crediting	N/A	Accrues Daily; Credited to the account monthly	Accrues Daily; Credited to the account monthly	Accrues Daily; Credited to the account monthly	N/A
Minimum Daily Balance to Earn Disclosed APY	N/A	$500	None	$500	N/A
Transaction Limitations and Additional Features	N/A	N/A	Complimentary Celebration Club checks, cashier's checks, money orders, domestic wire transfers Annual discount on safe deposit box rental fees *Contents of safe deposit box are not FDIC insured	Complimentary checks, cashier's checks, money orders, domestic wire transfers Refund Domestic ATM fees Each related account used for combined balances must be held with NDBT and is subject to minimum balance requirement per account type	No overdraft or returned item fees No checks may be written against this account type

NDBT
TEXAS ★ BANKING ★ ORIGINAL

Personal Bank Accounts

THE FOLLOWING TERMS APPLY TO OUR PERSONAL BANK ACCOUNTS:

FEES AND CHARGES. Refer to the Personal Fee Schedule for information about other fees and charges associated with these accounts.

OTHER FEATURES AND SERVICES. No ATM surcharge for transactions at NDBT (North Dallas Bank & Trust Co.) or participating Allpoint Network ATMs. Services available with these accounts include: online, telephone, and mobile banking, eStatements, online bill pay, peer-to-peer (P2P) payments, mobile deposit, debit card, and debit card alerts.

SUB ACCOUNTS. These accounts consist of a checking sub account and a savings sub account created for the Bank's accounting purposes. The Bank may periodically transfer funds between these two sub accounts; however, on the sixth transfer each month, funds will be transferred back to the checking sub account. The savings sub account will be governed by the rules governing our other savings accounts. This process will not affect your interest calculation (if applicable), available balance, FDIC insurance protection, or your monthly statement.

CELEBRATION CLUB AND PREMIER CHECKING MINIMUM BALANCE REQUIREMENTS. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

FOR OUR PERSONAL BANK ACCOUNTS WHICH EARN INTEREST, THE FOLLOWING TERMS ALSO APPLY:

DETERMINATION OF RATE. The interest rate and annual percentage yield may change at our discretion and at any time. There are no maximum or minimum interest rate limits for these accounts.

INTEREST COMPOUNDING AND CREDITING. Interest will not compound. If the account is closed before interest is credited, the account holder will not receive the accrued interest.

INTEREST COMPUTATION. We use the daily balance method to calculate interest on these accounts. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

NDBT
TEXAS ★ BANKING ★ ORIGINAL

Personal Savings Accounts

Refer to the rate schedule for current interest rates and annual percentage yields (APYs). See Page 2 for additional information and account terms.

	Personal Savings	Select Savings	Personal Money Market	Health Savings
Eligibility Requirements	None	None	None	None
Minimum Balance to Open	$100	$100	$100	$100
Service Charge per Statement Cycle	$5	$15	$15	$2.25
Minimum Balance to Waive Service Charge	$100 Daily Balance	$2,500 Daily Balance	$2,500 Average Daily Balance	$500 Daily Balance
Interest Computation and Crediting	Compounds daily; Credited to the account quarterly	Compounds daily; Credited to the account monthly	Accrues daily; Credited to the account monthly	Accrues daily; Credited to the account monthly
Interest Rate Tiers Based on Daily Balance (Interest in each tier paid on the entire balance in the account)	Rate Not Tiered	$1,000,000 and greater $250,000 - $999,999 $100,000 - $249,999 $50,000 - $99,999 $2,500 - $49,999	$1,000,000 and greater $250,000 - $999,999 $50,000 - $249,999 $25,000 - $49,999 $10,000 - $24,999 $2,500 - $9,999	$10,000 and greater $2,500 - $9,999 $500 - $2,499 $1 - $499
Minimum Daily Balance to Earn Disclosed APY	None	$2,500	$2,500	$1
When Interest Begins to Accrue	Business day we receive credit for the deposit of noncash items	Business day we receive credit for the deposit of noncash items	Business day we receive credit for the deposit of noncash items	Business day we receive credit for the deposit of noncash items
Transaction Limitations	None	None	None	Subject to limitations/penalties imposed by IRS; Refer to HSA Agreement or tax advisor for more information
Excessive Withdrawal Fee	$2 for each withdrawal after the first 3 per month	$2 for each withdrawal after the first 3 per month	$2 for each withdrawal after the first 3 per month	None
Additional Features and Information	If an account holder is under the age of 18, the minimum amount to open the account and the balance requirement to maintain in the account to avoid a service charge are waived. At the time the account holder turns 18 years of age, the service charge will no longer be waived.	None	None	One-time setup fee of $25; If excess contributions are made, $20 fee imposed for distribution of any excess funds

Member FDIC

Personal Savings Accounts

THE FOLLOWING TERMS APPLY TO OUR PERSONAL SAVINGS ACCOUNTS

FEES AND CHARGES. Refer to the Personal Fee Schedule for information about other fees and charges associated with these accounts.

OTHER FEATURES AND SERVICES. No ATM surcharge for transactions at North Dallas Bank & Trust Co. or participating MoneyPass or Allpoint Network ATMs. Services available with these accounts include: online, telephone, and mobile banking, eStatements, mobile deposit, debit card, and debit card alerts.

DETERMINATION OF RATE. The interest rate and annual percentage yield may change at our discretion and at any time. There are no maximum or minimum interest rate limits for these accounts.

INTEREST CREDITING. If the account is closed before interest is credited, the account holder will not receive the accrued interest.

INTEREST COMPUTATION. We use the daily balance method to calculate interest on these accounts. This method applies a daily periodic rate to the principal in the account each day.

PERSONAL MONEY MARKET MINIMUM BALANCE REQUIREMENTS. The average daily balance is calculated by adding the principal in the accounts for each day of the period and dividing that figure by the number of days in the period.

HEALTH SAVINGS SUB ACCOUNTS. These accounts consist of a checking sub account and a savings sub account created for the Bank’s accounting purposes. The Bank may periodically transfer funds between these two sub accounts; however, on the sixth transfer each month, funds will be transferred back to the checking sub account. The savings sub account will be governed by the rules governing our other savings accounts. This process will not affect your interest calculation (if applicable), available balance, FDIC insurance protection, or your monthly statement.

NDBT
TEXAS ★ BANKING ★ ORIGINAL

Certificate of Deposit (CD) Products

Refer to the rate schedule for current interest rates and annual percentage yields (APYs). See page 2 for additional information and account terms.

Standard CD	1 Year or Less	1 Year or Less	Greater than 1 Year
Maturity Terms Available	6 month and 12 month	9 month	18 month, 24 month, 36 month, 60 month
Minimum to Open and Minimum Daily Balance to Earn Disclosed APY	$1,000	$1,000	$1,000
Interest Computation and Crediting	• Fixed until maturity • Compounds quarterly • Credited to the account quarterly	• Fixed until maturity • Compounds quarterly • Credited to the account quarterly	• Fixed until maturity • Compounds quarterly • Credited to the account quarterly
Withdrawal Penalty	30 days interest	60 days interest	90 days interest (180 days interest for 36 month)

Jumbo CD	1 Year or Less	1 Year or Less	Greater than 1 Year
Maturity Terms Available	6 month and 12 month	9 month	18 month, 24 month, 36 month, 60 month
Minimum to Open and Minimum Daily Balance to Earn Disclosed APY	$100,000	$100,000	$100,000
Interest Computation and Crediting	• Fixed until maturity • Compounds quarterly • Credited to the account quarterly	• Fixed until maturity • Compounds quarterly • Credited to the account quarterly	• Fixed until maturity • Compounds quarterly • Credited to the account quarterly
Withdrawal Penalty	30 days interest	60 days interest	90 days interest (180 days interest for 36 month)

CD Specials	FlexRate	
Maturity Terms Available	15 month	59 month
Eligibility Requirements	None	None
Minimum to Open and Minimum Daily Balance to Earn Disclosed APY	$1,000 ($100,000 for Jumbo)	$5,000 ($100,000 for Jumbo)
Interest Computation and Crediting	• Account holder may change once during each term to current rate offered • Compounds quarterly • Credited to the account quarterly	• Account holder may change twice during each term to current rate offered • Compounds quarterly • Credited to the account quarterly
Withdrawal Penalty	90 days interest	90 days interest

Member FDIC

NDBT
TEXAS ★ BANKING ★ ORIGINAL

Certificate of Deposit (CD) Products

THE FOLLOWING TERMS APPLY TO OUR CD PRODUCTS

INTEREST COMPUTATION. We use the daily balance method to calculate interest on these accounts. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day noncash items are deposited (for example, checks).

TRANSACTION LIMITATIONS. No deposits may be made into these accounts until the maturity date.

EARLY WITHDRAWAL PROVISIONS. We will impose a penalty if any or all of the principal is withdrawn before the maturity date. The fee imposed is stated for each product above. Withdrawal of interest reduces earnings.

RENEWAL POLICIES. These accounts automatically renew at maturity. Each account has a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

NDBT
TEXAS ★ BANKING ★ ORIGINAL

Individual Retirement Account (IRA) Products

Refer to the rate schedule for current interest rates and annual percentage yields (APYs). See page 2 for additional information and account terms.

Standard IRA CD	1 Year or Less	1 Year or Less	Greater than 1 Year
Maturity Terms Available	6 month and 12 month	9 month	18 month, 24 month, 36 month, 60 month
Minimum to Open and Minimum Daily Balance to Earn Disclosed APY	$1,000	$1,000	$1,000
Interest Computation and Crediting	• Fixed until maturity • Compounds quarterly • Credited to the account quarterly	• Fixed until maturity • Compounds quarterly • Credited to the account quarterly	• Fixed until maturity • Compounds quarterly • Credited to the account quarterly
Withdrawal Penalty	30 days interest	60 days interest	90 days interest (180 days interest for 36 month)

Jumbo IRA CD	1 Year or Less	1 Year or Less	Greater than 1 Year
Maturity Terms Available	6 month and 12 month	9 month	18 month, 24 month, 36 month, 60 month
Minimum to Open and Minimum Daily Balance to Earn Disclosed APY	$100,000	$100,000	$100,000
Interest Computation and Crediting	• Fixed until maturity • Compounds quarterly • Credited to the account quarterly	• Fixed until maturity • Compounds quarterly • Credited to the account quarterly	• Fixed until maturity • Compounds quarterly • Credited to the account quarterly
Withdrawal Penalty	30 days interest	60 days interest	90 days interest (180 days interest for 36 month)

IRA CD Specials	Senior Select		FlexRate	
Maturity Terms Available	13 month	15 month	59 month	60 month
Eligibility Requirements	Customers age 65 or over	None	None	None
Minimum to Open and Minimum Daily Balance to Earn Disclosed APY	$5,000 ($100,000 for Jumbo)	$1,000 ($100,000 for Jumbo)	$5,000 ($100,000 for Jumbo)	$250 or $1,000 (see page 2 for details) ($100,000 for Jumbo)
Interest Computation and Crediting	• Fixed until maturity • Compounds quarterly • Credited to the account quarterly	• Account holder may change once during each term to current rate offered • Compounds quarterly • Credited to the account quarterly	• Account holder may change twice during each term to current rate offered • Compounds quarterly • Credited to the account quarterly	• Account holder may change twice during each term to current rate offered • Compounds quarterly • Credited to the account quarterly
Withdrawal Penalty	90 days interest	90 days interest	90 days interest	90 days interest



Individual Retirement Account (IRA) Products

THE FOLLOWING TERMS APPLY TO OUR IRA PRODUCTS

INTEREST COMPUTATION. We use the daily balance method to calculate interest on these accounts. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day noncash items are deposited (for example, checks).

TRANSACTION LIMITATIONS. Annual Contributions may be added to these accounts at any time. Transfer and Rollover deposits may not be added to your account except at maturity.

EARLY WITHDRAWAL PROVISIONS. We will impose a penalty if any or all of the principal is withdrawn before the maturity date. The fee imposed is stated for each product above.

RENEWAL POLICIES. These accounts automatically renew at maturity. Each account has a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

FOR OUR IRA SPECIAL 60 MONTH FLEXRATE CD, THE FOLLOWING TERMS ALSO APPLY

MINIMUM BALANCE REQUIREMENTS. The standard minimum to open is $1,000; however, the minimum amount to open may be reduced to $250 provided a $50 minimum monthly transfer from a North Dallas Bank checking, money market, or savings account is established. The minimum daily balance to earn the disclosed annual percentage yield is $250.

CONSUMER LENDING

NDBT offers a broad range of consumer loan products. Although mortgage loans are typically processed by our Mortgage Division at the Dallas Banking Center on Preston Road, applications can be submitted online or in any banking center.

New/Pre-Owned Personal Vehicles

Search for that new or pre-owned vehicle with confidence knowing you can negotiate your best deal with financing already in place. Apply now to take advantage of NDBT's vehicle loans and pre-qualification program.

Refinance a Vehicle

Have you already purchased a vehicle? You may qualify for a lower interest rate or restructure the term of your loan by re-financing your vehicle with NDBT.

Personal Loans

Variety of loans with fixed Interest rates and no prepayment penalties make a personal loan from NDBT a great option for one-time purchases, debt consolidation and other occasional borrowing needs. Enjoy extended borrowing terms based upon securing your personal loan with one of the following:

- NDBT Certificate of Deposit
- Brokerage Account
- Cash Value of Life Insurance

Personal Lines of Credit

Have a small home improvement project or recurring expenses? Access your revolving line of credit when you need it, with affordable monthly payments based on your outstanding balance. Quickly advance your line easily from your secure online banking for added convenience.

**Lines of Credit from $5,000 to $25,000*

Mortgage and Affordable Home Loans

Purchasing a home is often the largest, most important step you as an individual or family will face at any given time in your life. With a variety of mortgage financing options and veteran team of professionals, NDBT provides the guidance and expertise to help you make the best financial choices that fit your specific needs.

Home Equity Loans - Our home equity loans allow you to leverage the cash equity in your existing home to accomplish your goals. We offer 1st and 2nd lien options allowing you to keep your existing mortgage in place.

Home Equity Line of Credit - A revolving line of credit that is secured by your homestead, our HELOC's feature a 10-year Interest Only draw period. This allows you to advance, pay down, and re-advance funds as needed. Any balance

remaining after your 10-year draw period will be amortized over 15 years. This product is available for 1st and 2nd lien options.

Construction Loans - NDBT offers traditional interim construction loans along with One Time Close financing. Interim construction is designed to be replaced by a permanent mortgage upon completion. One Time Close loans are a hybrid product that combines construction with a permanent mortgage.

Residential Lot Purchase Loans - NDBT can provide financing for lot purchases to help acquire your future home site. This product allows you to secure your lot while selecting the right builder and finalizing your construction plans. We offer short- and long-term residential lot financing depending on your timeline.

Bridge Loans - NDBT's Bridge Loan is a temporary product designed to help purchase your new home prior to selling your current home. This loan will be paid off by the proceeds of the sale of your existing home..

Affordable Home Loans - We strive to provide mortgage products that lower the barriers to homeownership for low- and moderate-income wage earners. Our affordable Home Loans are designed to provide members of the communities we serve, a pathway to finance the home of their dreams.

- *HomeStart Program* - Created to help lower barriers to homeownership, this program provides:
  - Down payment as low as 3%
  - Closing cost assistance available
  - Below market rate
  - No PMI (Private Mortgage Insurance)
  - ITIN Eligible
  - Down payment assistance options
  - Available in Dallas, Collin & Denton Counties

Personal Credit Cards

Choosing the right credit card is easier than ever. Whether you want to pay down balances faster, maximize cash back, earn rewards or begin building your credit history, we have the ideal card for you! No matter which card you choose, you'll enjoy important features like:

- Convenient and Flexible Purchasing Power. Accepted at millions of locations worldwide.
- Mobile purchasing capability for added convenience.
- Zero Fraud Liability.* You won't be liable for fraudulent purchases when your card is lost or stolen.
- Cardmember Service available 24 hours a day/365 days per year.

Personal Fee Schedule

For additional information, call 972.716.7100.

Description	Fee	Additional Information
Debit Card Fees		
International Fee		
Cross-Border Fee	0.9%	of transaction amount
Currency Conversion Fee	0.2%	of transaction amount (if applicable)
Card Replacement	$8	Per card
Overdraft Services and Fees		
Sweep Transaction Fee	$2	Per transfer
Returned Item Fee – Applies to checks, drafts, or ACH debits	$25	For each item (maximum of 4 fees per day) (Not applicable to the Spending Account)
Overdraft Item Paid Fee – Applies to checks, drafts, or ACH debits	$25	For each item (maximum of 4 fees per day) (Not applicable to the Spending Account)
Wire Transfer Services		
International Incoming Wire Fee	$10	Per wire
Wire Transfer Fee (Domestic outgoing)	$20	Per wire
Wire Transfer Fee (International outgoing)	$40	Per wire (plus additional fees if not sent in US Dollars)
Foreign and International Services		
Foreign Currency Fee	$15	Per order (other fees may apply based on amount purchased and overnight or rush services)
Foreign Currency Small Order Fee (less than $300 USD)	$10	Per order (Foreign Currency Fee may apply and additional fees for overnight or rush services)
International Collection Item	$15	Minimum per check or draft (fee varies based on the USD value and fees from paying bank)
Other Fees		
Account Closed within 90 days of opening	$15	Per account (Not applicable to the Spending Account)
Cashier's Check (Customer)	$5	Per check
Cashier's Check (Non-customer)	$15	Per check (conversion of OnUs check to a Cashier's Check)
Check Cashing Fee (Non-customer)	1%	Of check(s) amount (maximum $20; Total amount under $500 is no charge)
Check/Deposited Item Copy	$1	Each copy
Coin Counting and Sorting	2%	Of total ($2 minimum fee)
Collection Item	$15	Per item
Chargeback Fee	$5	Per check or draft (applies to returned deposited or cashed items)
Interim Statement	$2	Per statement
Money Orders	$1	Per Money Order
Redeposit Fee	$5	Per check or draft (applies to deposited or cashed items returned as NSF and resubmitted by NDBT to the paying bank)
Research	$25	Per hour ($15 if less than 1 hour)
Statement Copy	$5	Per statement plus $1 per page for check images
Stop Payment Fee (Check; In Person)	$25	Per request
Stop Payment Fee (ACH; In Person)	$27	Per request

Personal Fee Schedule

For additional information, call 972.716.7100.

Stop Payment Fee (Check or ACH; Online)	$15	Per request
Temporary Checks	$1	Per sheet

Description	Fee	Additional Information
Online Banking Bill Payment Fees		
Bill Pay Proof of Payment / Check Image Research	$10.00	
Bill Payment Cancellation	$7.50	
Same Day Payment/Expedited	Varies	Fees will be disclosed and charged based on selection at time of processing.

For more information, refer to your account Terms and Conditions.

TEXAS ★ BANKING ★ ORIGINAL

Safe Deposit Box Fee Schedule

Safe Deposit Box Size	Fee	Frequency
3″ x 5″ Box	$35	Annually
5″ x 5″ Box	$35	Annually
3″ x 10″ Box	$50	Annually
5″ x 10″ Box	$80	Annually
7″ x 10″ Box	$95	Annually
10″ x 10″ Box	$120	Annually
16″ x 18″ Box	$245	Annually
Lost Key Box Drill	$350	One-time fee
No Show Drill Fee	$200	One-time fee

Pricing is accurate as of September 14, 2026, and applicable to all NDBT locations except for Fields Legacy in Frisco. Safe deposit box sizes may vary by location and availability.

Safe deposit boxes at the Fields Legacy location are only available through the Safe Deposit Box Community Program. Contact a banker at Fields Legacy for more information.

For more information on safe deposit boxes, call 972.716.7100.

Contents of a leased Safe Deposit Box are NOT insured by any government insurance program, the FDIC or NDBT.

PERSONAL FEE SCHEDULE - LOANS

The following fees are generally assessed for consumer loan products. These fees are subject to change at any time.

		Loan Fee (percent of loan amount)	Processing Fee
Home Equity			
Term Loan 2nd Lien		-	$500
HELOC 1st Lien		-	$250
HELOC 2nd Lien		-	$250
15 Year 1st Lien		-	$500
Residential Lot Loans			
1 Year Interest Only		0.50%	$500
5 Year Balloon		1.00%	$500
Interim Construction			
1 Year Initial Construction		1.00%	$750
Residential Mortgages			
5yr/6mo ARM	Fee Interest Rate	1.00%	$750
	No Fee Interest Rate	-	$750
	One Time Close	1.00%	$750
5yr/6mo ARM - Cash Out	Fee Interest Rate	1.00%	$500
	No Fee Interest Rate	-	$500
5 Year Balloon	Fee Interest Rate	0.50%	$750
	No Fee Interest Rate	-	$750
7yr/6mo ARM	Fee Interest Rate	1.00%	$750
	No Fee Interest Rate	-	$750
	One Time Close	1.00%	$750
7yr/6mo ARM - Cash Out	Fee Interest Rate	1.00%	$500
	No Fee Interest Rate	-	$500
10yr/6mo ARM	Fee Interest Rate	1.00%	$750
	No Fee Interest Rate	-	$750
	One Time Close	1.00%	$750
10yr/6mo ARM - Cash Out	Fee Interest Rate	1.00%	$500
	No Fee Interest Rate	-	$500
15 Yr Fixed	Fee Interest Rate	1.00%	$750
	No Fee Interest Rate	-	$750
Bridge Loan 1 Year Interest Only	Fee Interest Rate	1.00%	$750
Non-Owner Occupied	Fee Interest Rate	1.00%	$750
Special Program Residential Mortgages			
10 Year Interest Only		1.00%	$750
HomeStart	Fee Interest Rate	-	-
HomeStart - ITIN Borrower	Fee Interest Rate	-	-
Community Home Equity 1st Lien	Fee Interest Rate	-	-
Community Home Equity 2nd Lien	Fee Interest Rate	-	-
*Physicians Program 5yr/6mo ARM - 1st Lien	Fee Interest Rate	1.00%	-
	No Fee Interest Rate	-	
*Physicians Program 7yr/6mo ARM - 1st Lien	Fee Interest Rate	1.00%	-
	No Fee Interest Rate	-	-
*Physicians Program 10yr/6mo ARM - 1st Lien	Fee Interest Rate	1.00%	-
	No Fee Interest Rate	-	-
*Physicians Program 15 Yr Fixed - 1st Lien	Fee Interest Rate	1.00%	-
	No Fee Interest Rate	-	-

*2nd Liens - Structured as 10 year fixed; Rate is based on current 10yr/6mo ARM program rate

Secondary Market Loans

Different fees apply when obtaining a mortgage to be sold on the secondary market. These fees are determined by the investor purchasing the mortgage.

Commercial (Business)

NDBT
TEXAS ★ BANKING ★ ORIGINAL

Business Checking Accounts

Refer to the rate schedule for current interest rates and annual percentage yields (APYs).

	Business Checking	Commercial Checking	Community Checking
Eligibility Requirements	None	None	NOW Account for Non-Profit Organizations and Sole Proprietors
Minimum Balance to Open	$100	$100	$100
Service Charge per Statement Cycle	$10	Based on Account Analysis	None
Minimum Balance to Waive Service Charge	$5,000 combined daily balances in business checking and/or savings accounts or $100,000 minimum outstanding balances in a business loan or line of credit	N/A	N/A
Interest Computation and Crediting	N/A	N/A	Accrues daily; Credited to the account monthly
Minimum Daily Balance to Earn Interest	N/A	N/A	$2,000
Transaction Limitations	• 150 deposited items per statement cycle at no charge; $0.50 fee for each additional deposited item • 100 withdrawals per statement cycle at no charge; $0.50 fee for each additional withdrawal	Fees Based on Account Analysis	• 100 deposited items per statement cycle at no charge; $0.13 fee for each additional deposited item • 200 withdrawals per statement cycle at no charge; $0.15 fee for each additional withdrawal
Additional Information	Each related account used for combined balances must be held with North Dallas Bank & Trust Co. and in the name of the same account owner and is subject to minimum balance requirement per account type.	For specific fee information, refer to our business fee schedule or the Treasury Management agreement(s) applicable for your account relationship.	N/A

FEES AND CHARGES. Refer to the Business Fee Schedule for information about other fees and charges associated with these accounts.

OTHER FEATURES AND SERVICES. No ATM surcharge for transactions at North Dallas Bank & Trust Co. or participating MoneyPass or Allpoint Network ATMs. Services available with these accounts include: online, telephone, and mobile banking, eStatements, online bill pay, debit card, and debit card alerts.

Member FDIC

NDBT
TEXAS ★ BANKING ★ ORIGINAL

Business Savings Accounts

Refer to the rate schedule for current interest rates and annual percentage yields (APYs).

	Business Savings	Business Money Market
Minimum Balance to Open	$100	$100
Service Charge per Statement Cycle	$15	$15
Minimum Balance to Waive Service Charge	$250 Daily Balance	$2,500 Average Daily Balance
Interest Computation and Crediting	Compounds daily; Credited to the account monthly	Accrues daily; Credited to the account monthly;
Interest Rate Tiers Based on Daily Balance (Interest in each tier paid on the entire balance in the account)	$1,000,000 and greater $250,000 - $999,999 $100,000 - $249,999 $2,500 - $99,999 $1 - $2,499	$1,000,000 and greater $250,000 - $999,999 $50,000 - $249,999 $25,000 - $49,999 $1 - $24,999
Minimum Daily Balance to Earn Interest	$1.00	$1.00
When Interest Begins to Accrue	Business day we receive credit for the deposit of noncash items	Business day we receive credit for the deposit of noncash items
Transaction Limitations	150 deposited items per statement cycle at no charge; $0.50 fee for each additional deposited item	None
Excessive Withdrawal Fee	$2 fee for each withdrawal after the first 6 per month	$2 fee for each withdrawal after the first 6 per statement cycle

FEES AND CHARGES. Refer to the Business Fee Schedule for information about other fees and charges associated with these accounts.

OTHER FEATURES AND SERVICES. No ATM surcharge for transactions at NDBT or Allpoint Network ATMs. Services available with these accounts include: online, telephone, and mobile banking, eStatements, ATM Cards.

Member FDIC

Business CDs

There's no time like the present to start planning for the future. Whether you are looking for a structured savings tool with a competitive rate or setting aside money for your business, we offer a wide variety of Certificate of Deposits to help you achieve your savings goals.

Certificate of Deposit (CD)

A Certificate of Deposit (CD) is an excellent savings option that rewards your patience with a higher interest rate and steady growth. Choose your term and amount and watch your savings grow – all while enjoying the peace of mind that comes with FDIC insurance.[1]

- Standard and jumbo CDs are available. Please contact us for current rates.
- FlexRate CDs allow you to take advantage of potential rate increases.
- Terms range from 30 days to 60 months.
- Your interest earnings can be added to your CD or be paid directly to you.

[1] *FDIC insurance is subject to current FDIC guidelines*

TREASURY MANAGEMENT

NDBT offers a suite of sophisticated treasury services that can help your company maximize funds from collection, disbursement, and fraud mitigation. We take the time to understand your company's needs before developing a customized solution that best meets your cash management goals.

COMMERCIAL LENDING

Whether you need a working capital line of credit to help with seasonal growth, term financing for capital expenses or to fund long-term business growth, NDBT offers the financing solutions and expertise to help your business succeed. Also, when you are ready to buy that new building or refinance your existing property, NDBT offers a variety of financing solutions.

Business Lines of Credit

Our flexible and customized line of credit helps you prepare for the changing needs of your business. The line of credit provides a convenient way to access available funds to finance growth, purchase inventory or cover business expenditures.

Equipment Financing

We offer a variety of financing solutions to help you acquire the equipment you need for your daily operations and long-term goals. Our knowledgeable lenders will work with you to structure a competitively priced and convenient lending solution.

Commercial Real Estate

As a real estate lender who focuses on developing and maintaining strong relationships, we have the ability to meet all your needs with our wide array of commercial real estate financing solutions. We are prepared to help make the typical complex real estate purchasing process as

simple as possible. Our flexible financing lets you buy, build, expand and remodel. Construction and permanent financing is available for both owner-occupied and investor projects covering various property types, including industrial, office, retail and others. Terms can be tailored to meet your financing needs, including fixed interest rates with permanent loans.

Interim Construction Loans

We specialize in interim construction loans for residential and commercial construction projects. Our lenders will work with you to design and implement a construction loan package tailored to your specific needs. Loans are competitively priced and available for pre-sold or speculative residential projects as well as investor and owner-occupied commercial facilities.

Healthcare Financing & Physician Services

NDBT has proudly served the medical community since 1961 and continues to provide the customized financing and personalized, one-on-one service to help your practice thrive. Our healthcare lending specialties include:

- Practice purchases
- Equipment financing
- Business lines of credit
- Construction loans for new facilities
- Purchase or refinancing of existing buildings
- Specialized medical investments such as hospitals, surgery centers and other designated medical office space

Business Credit Cards

We're more concerned about your route in life than your routing number. As such, NDBT offers a unique variety of business checking options to accommodate your business needs and exceed your expectations. No matter which card you choose, you'll enjoy important features like:

- Free online expense reporting tools.
- No fee for additional employee cards.
- Mobile payment capability for added convenience.
- Zero Fraud Liability.* You won't be liable for fraudulent purchases when your card is lost or stolen.
- Cardmember Service available 24 hours a day/365 days per year.

Small Business Financing

We are here to support your growing small business. Consider loan options that meet the short- and long-term financial goals of your business.

Small Business Line of Credit - A line of credit can help with your working capital needs such as funding gaps in accounts receivable collections, inventory purchases and maintaining cash flow.

- Revolving line of credit amounts from $10,000 to $50,000
- Variable interest rate as low as Prime +2%
- 12-month credit line term
- Accrued interest paid monthly
- $150 annual fee – due on anniversary month – *no annual fee during first year for new customers

Small Business Term Loan - Term loans support specific purchases such as equipment, vehicles, or property improvements.

- Loan amounts from $5,000 to $100,000
- Fixed rate as low as Prime +3%
- Terms up to 60 months
- Monthly payments of principal and interest
- No annual fee

Business Fee Schedule

For additional information, call 972.716.7100.

Description	Fee	Additional Information
Debit Card Fees		
International Fee		
Cross-Border Fee	0.9%	of transaction amount
Currency Conversion Fee	0.2%	of transaction amount (if applicable)
Card Replacement	$8	Per card
Returned (NSF) and Overdraft Fees		
Returned Item Fee – Applies to checks, drafts, or ACH debits	$25	For each item (maximum of 4 fees per day)
Overdraft Item Paid Fee – Applies to checks, drafts, or ACH debits	$25	For each item (maximum of 4 fees per day)
Wire Transfer Services		
International Incoming Wire Fee	$10	Per wire
Wire Transfer Fee (Domestic outgoing)	$20	Per wire
Wire Transfer Fee (International outgoing)	$40	Per wire (plus additional fees if not sent in US Dollars)
Foreign and International Services		
Foreign Currency Fee	$15	Per order (other fees may apply based on amount purchased and overnight or rush services)
Foreign Currency Small Order Fee (less than $300 USD)	$10	Per order (Foreign Currency Fee may apply and additional fees for overnight or rush services)
International Collection Item	$15	Minimum per check or draft (fee varies based on the USD value and fees from paying bank)
Other Fees		
Account Closed within 90 days of opening	$15	Per account
Cashier's Check (Customer)	$5	Per check
Cashier's Check (Non-customer)	$15	Per check (conversion of OnUs check to a Cashier's Check)
Check Cashing Fee (Non-customer)	1%	Of check(s) amount (maximum $20; Total amount under $500 is no charge)
Check/Deposited Item Copy	$1	Each copy
Coin Counting and Sorting	2%	Of total ($2 minimum fee)
Collection Item	$15	Per item
Chargeback Fee	$5	Per check or draft (applies to returned deposited or cashed items)
Deposit Bag Locked	$25	Per Bag
Deposit Zipper Bag (Large)	$6	Per Bag
Deposit Zipper Bag (Small)	$4	Per Bag
Interim Statement	$2	Per statement
Full Reconciliation Services	$80 $.08	Per Month Per item

Business Fee Schedule

For additional information, call 972.716.7100.

Redeposit Fee	$5	Per check or draft (applies to deposited or cashed items returned as NSF and resubmitted by NDBT to the paying bank)
Research	$25	Per hour ($15 if less than 1 hour)
Returned Coupons	$25	Per item
Rolled Coin	$.15	Per roll deposited or purchased
Statement Copy	$5	Per statement plus $1 per page for check images
Stop Payment Fee (Check; In Person)	$25	Per request
Stop Payment Fee (ACH; In Person)	$27	Per request
Stop Payment Fee (Check or ACH; Online)	$15	Per request
Temporary Checks	$1	Per sheet
Zero Balance Accounts	$20	Per month

Description	Fee	Additional Information
Online Banking Bill Payment Fees		
Bill Pay Proof of Payment / Check Image Research	$10.00	
Bill Payment Cancellation	$7.50	
Same Day Payment/Expedited	Varies	Fees will be disclosed and charged based on selection at time of processing.

For more information, refer to your account Terms and Conditions.

TEXAS ★ BANKING ★ ORIGINAL

Safe Deposit Box Fee Schedule

Safe Deposit Box Size	Fee	Frequency
3″ x 5″ Box	$35	Annually
5″ x 5″ Box	$35	Annually
3″ x 10″ Box	$50	Annually
5″ x 10″ Box	$80	Annually
7″ x 10″ Box	$95	Annually
10″ x 10″ Box	$120	Annually
16″ x 18″ Box	$245	Annually
Lost Key Box Drill	$350	One-time fee
No Show Drill Fee	$200	One-time fee

Pricing is accurate as of September 14, 2026, and applicable to all NDBT locations except for Fields Legacy in Frisco. Safe deposit box sizes may vary by location and availability.

Safe deposit boxes at the Fields Legacy location are only available through the Safe Deposit Box Community Program. Contact a banker at Fields Legacy for more information.

For more information on safe deposit boxes, call 972.716.7100.

Contents of a leased Safe Deposit Box are NOT insured by any government insurance program, the FDIC or NDBT.

COMMERCIAL FEE SCHEDULE - LOANS

The following fees are generally assessed for business loan products.
These fees are subject to change at any time.

	Fee (percent of loan	Annual Fee
Residential Real Estate		
Investment Property (1-4 Family)	1.00%	-
Small Business		
Small Business LOC	-	$150 payable at first renewal
Letters of Credit	1.00%	-

Trust | Wealth Management

WEALTH MANAGEMENT

Compare our services and processes and know that with each comes the personal touch expected as an extension of the community bank experience that is NDBT – a Texas Banking Original. Our Wealth Management team is dedicated to building relationships and nurturing them long-term because we're not just financial advisors – we're your partners in wealth management.

Investment Management

NDBT's team of experienced investment professionals can help you find the right solutions to meet your unique risk tolerance and financial goals. In managing your investments, your dedicated investment professional will explain the wide array of options available, and together, determine what strategy is best for you and your family.

Our investment management process begins by making sure we have a complete understanding of your personal situation, risk tolerance, and goals for the future. Our investment team will build a personalized investment plan for you based on your specific circumstances creating risk-appropriate and goal-driven strategies that meet your needs. Our services include:

- Analysis of your existing portfolio
- Collaborating with you to choose the investment objective that fits your risk tolerance
- Monitoring the portfolio and rebalancing to your chosen allocation
- Face-to-face discussions to make sure we are on top of any changes in your personal situation or goals.

At NDBT we treat your money as if it were our own. We ensure that the customized portfolios we manage on your behalf are not just based on the potential returns but have taken into consideration your individual goals and risk tolerance. We want to be a partner with you every step of the way on your financial journey.

Retirement Services

No matter where you are in the retirement planning process, our seasoned retirement professionals can assist you every step of the way. From helping you clarify your retirement goals to monitoring your progress and providing objective guidance as your situation and priorities change, NDBT can help.

We understand the importance of balancing a client's spending needs while also sustaining financial resources over the long term. Whether you need assistance with your personal IRA or you're a business owner looking for professional retirement plan services, our seasoned retirement professionals can create a plan that is right for you.

Defining retirement is different for everyone. Once you decide to retire, your retirement professional will help you manage your finances, track your spending, and expand your retirement portfolio.

Preparing for retirement for you and your employees is one of the most critical areas of planning for a business owner today. We can help with the plan design that best fits the needs of your business and the employees who work for you.

Financial Planning

No matter what stage of life you are in – just starting out, raising a family or enjoying your retirement, our Trust | Wealth Management team can tailor a plan just for you. From creating wealth to caring for future generations, we will work to understand your needs and help you meet your goals.

At NDBT, financial planning is a collaborative process that helps maximize your potential for meeting life goals through financial advice that integrates your own unique personal and financial circumstances. This collaborative process starts with:

- Understanding your personal and financial circumstances
- Identifying and setting goals
- Analyzing your current course of action and outlining alternatives.
- Developing and recommending a personalized plan for you and your family
- Implementing the plan
- Monitoring and updating your plan through in-person meetings

Your dedicated wealth management professional will actively foster a relationship with you, periodically checking in with you to discuss your milestones and personalize your plan as needed.

TRUST & FIDUCIARY

You and your family deserve peace of mind knowing that your wishes will be carried out by experienced professionals. Working closely with your legal and tax advisors, our team can play an integral role in the implementation of your estate plan. Professional oversight can minimize costs, enhance investment performance, and provide your beneficiaries with an unbiased and uninterrupted relationship. Trustees and other fiduciaries must navigate complex legal and tax rules, administrative duties, and at times emotional decisions. Our experts can help alleviate these challenges with objective expertise in a variety of fiduciary roles.

Personal Trusts

Whether you're concerned about who will manage your financial affairs if you become incapacitated, protecting your assets from creditors, minimizing taxes, or taking care of your family's financial needs after you are gone, we are here to help. We are competent and compassionate trustees who will work with your heirs through this difficult transition period. Let our professionals put their knowledge and experience to work for you.

Estate Settlement

The prospect of sorting through the many complex tasks that accompany the passing of a loved one can be very daunting. We can help your loved ones navigate this very difficult time. Appointing NDBT as executor of your estate not only relieves your loved ones of the obligation

of dealing with those many financial details, but also provides comfort and assurance that your final intentions are being followed in a respectful, competent, and sensitive way. NDBT offers skillful guidance and expert solutions for estate settlement and wealth transfer.

Assisting Individual Fiduciaries

We have assisted many individual trustees and executors in handling the numerous management, administrative and recordkeeping tasks required in their roles. If you are currently serving as an executor or trustee and feel overwhelmed by the job at hand, we can help.

Trust | Wealth Management investments and products: Are NOT Deposits, Are NOT Bank Guaranteed, Are NOT FDIC Insured, Are NOT insured by any Federal Government Agency, May LOSE Value.

CRA and HMDA Disclosure Statements

CRA Disclosure Statements

The CRA Disclosure Statement pertaining to the bank, its operating subsidiaries, and its other affiliates, if applicable, may be obtained on the FFIEC's website at: https://www.ffiec.gov.

The two most recently released disclosure statements are included in this Public File.

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX										
MSA 19124										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	3	170	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	165	1	119	0	0	3	284	0	0
Median Family Income 100-110%	1	90	0	0	1	400	1	400	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	6	493	6	1,122	22	6,000	22	4,873	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	918	7	1,241	23	6,400	26	5,557	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	260	1	260	0	0
Median Family Income 50-60%	9	545	1	149	0	0	3	204	0	0
Median Family Income 60-70%	5	189	0	0	0	0	1	50	0	0
Median Family Income 70-80%	10	620	6	750	0	0	0	0	0	0
Median Family Income 80-90%	2	75	3	550	1	441	4	991	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	89	2	400	0	0	1	150	0	0
Median Family Income 110-120%	7	464	3	456	0	0	1	156	0	0
Median Family Income >= 120%	13	765	5	865	13	6,115	12	1,953	0	0
Median Family Income Not Known	0	0	0	0	1	460	1	460	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	48	2,747	20	3,170	16	7,276	24	4,224	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	260	1	260	0	0
Median Family Income 110-120%	0	0	0	0	1	260	1	260	0	0
Median Family Income >= 120%	1	30	2	500	9	2,340	8	1,840	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	2	500	11	2,860	10	2,360	0	0
GRAYSON COUNTY (181), TX										
MSA 43300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	1	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUNT COUNTY (231), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	464	1	464	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	464	1	464	0	0
ROCKWALL COUNTY (397), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	260	1	260	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	260	1	260	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	260	1	260	0	0
Median Family Income >= 120%	4	285	3	558	3	1,412	7	1,645	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	285	3	558	4	1,672	8	1,905	0	0
TOTAL INSIDE AA IN STATE	60	3,665	27	4,411	39	13,676	50	9,781	0	0
TOTAL OUTSIDE AA IN STATE	5	315	5	1,058	18	5,756	21	5,489	0	0
STATE TOTAL	65	3,980	32	5,469	57	19,432	71	15,270	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	60	3,665	27	4,411	39	13,676	50	9,781	0	0
TOTAL OUTSIDE AA	5	315	5	1,058	18	5,756	21	5,489	0	0
TOTAL INSIDE & OUTSIDE	65	3,980	32	5,469	57	19,432	71	15,270	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PARKER COUNTY (367), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	49	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	0	0	0	0	0	0
VAN ZANDT COUNTY (467), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	163	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	163	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	212	0	0	0	0	0	0	0	0
STATE TOTAL	4	212	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	4	212	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	4	212	0	0	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - COLLIN COUNTY (085) - MSA 19124	42	8,559	26	5,557	0	0
TX - DALLAS COUNTY (113) - MSA 19124	84	13,193	24	4,224	0	0

2024 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	18	61,540	0	0
Purchased	0	0	0	0
Total	18	61,540	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	0	0		
Total	0	0		

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3

ASSESSMENT AREA - 0001

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income 40-50%

0317.20* 0317.23*

Median Family Income 50-60%

0304.09* 0320.12*

Median Family Income 60-70%

0305.40* 0308.01* 0308.02* 0309.03* 0310.08* 0315.11* 0317.24* 0318.09* 0320.03* 0320.13* 0320.14*

Median Family Income 70-80%

0301.02* 0313.19* 0316.24* 0319.01* 0319.02 0320.10*

Median Family Income 80-90%

0301.01* 0302.05* 0304.05* 0307.02* 0310.05* 0310.06* 0316.34* 0316.65* 0317.22* 0318.06* 0320.15*

Median Family Income 90-100%

0304.06* 0306.05 0307.01 0310.03* 0310.07* 0315.12* 0316.21 0316.23* 0316.27* 0316.29* 0316.35*

Median Family Income 100-110%

0302.01* 0302.07* 0304.10* 0306.06* 0311.01* 0313.31 0314.23* 0316.11* 0316.28* 0316.32* 0316.57*
0316.71* 0316.73* 0317.13* 0318.07 0318.11* 0320.08*

Median Family Income 110-120%

0302.04* 0305.05* 0311.02* 0312.01* 0313.23* 0313.32* 0314.13* 0314.20* 0314.22* 0314.24* 0315.04*
0315.07* 0315.08* 0316.30* 0316.31* 0316.59* 0316.72* 0317.08* 0317.09* 0318.08* 0318.12* 0318.16*
0320.17*

Median Family Income >= 120%

0302.02* 0302.06* 0303.01* 0303.02* 0303.03 0303.04* 0303.06* 0303.07* 0304.03* 0304.04* 0304.07
0305.04 0305.06* 0305.07* 0305.09* 0305.10* 0305.11 0305.12* 0305.15* 0305.16* 0305.17* 0305.18*
0305.19* 0305.20* 0305.21* 0305.24* 0305.25* 0305.29* 0305.31* 0305.32* 0305.33* 0305.34* 0305.35
0305.36* 0305.37* 0305.38* 0305.39* 0305.41* 0305.42* 0305.44 0305.45* 0305.46* 0305.47* 0305.48*
0305.49* 0305.50* 0306.04* 0306.07* 0306.08* 0306.09* 0312.02* 0313.08* 0313.14 0313.18* 0313.20*
0313.21* 0313.22* 0313.24* 0313.25* 0313.26* 0313.27* 0313.28 0313.29* 0313.30* 0313.33* 0313.34*

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3

0313.35* 0313.36* 0314.08* 0314.11* 0314.12* 0314.14* 0314.15 0314.16 0314.17 0314.18 0314.19*
0314.21* 0314.25* 0315.09* 0315.10 0316.13* 0316.22* 0316.25* 0316.26* 0316.33 0316.36* 0316.39*
0316.41* 0316.42* 0316.43* 0316.45* 0316.46 0316.47* 0316.49 0316.54 0316.55* 0316.60* 0316.61
0316.62* 0316.63 0316.64* 0316.66* 0316.67 0316.68 0316.69* 0316.74* 0316.75* 0316.76* 0316.77*
0316.78* 0316.79* 0316.80* 0316.81* 0316.82* 0317.04* 0317.06* 0317.11* 0317.15* 0317.16* 0317.17*
0317.18 0317.19* 0317.21* 0318.10* 0318.14* 0318.15 0319.03* 0319.04* 0320.16 0320.18* 0320.19*

Median Family Income Not Known

0305.43* 0309.01* 0309.02* 0316.70* 0318.13*

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 20-30%

0072.06* 0087.04* 0093.04* 0115.00* 0166.35* 9802.00*

Median Family Income 30-40%

0020.02* 0037.00* 0057.00* 0072.04* 0072.05* 0078.19* 0078.30* 0078.32* 0078.33* 0086.04* 0087.01*
0087.03* 0109.04* 0109.05* 0111.04* 0114.01* 0121.01* 0122.08* 0136.29* 0151.02* 0160.02* 0166.07*
0167.09* 0170.09* 0178.15* 0185.06* 0190.13* 0190.35* 0192.12* 0192.13* 0208.00* 0210.00* 0211.00*

Median Family Income 40-50%

0004.05* 0015.03* 0027.03* 0054.00* 0059.01* 0059.02* 0060.02* 0072.03* 0078.15* 0078.21* 0078.27*
0078.34* 0078.35* 0088.01* 0088.02* 0090.02* 0091.03* 0092.02* 0092.04* 0093.03* 0098.04* 0100.01*
0101.01* 0106.02 0107.01* 0107.04* 0108.04* 0108.08* 0108.09* 0109.03* 0111.03* 0111.05* 0116.01*
0117.01* 0118.01* 0120.00* 0122.11* 0123.02* 0125.02* 0126.04* 0130.10* 0130.11* 0131.07* 0136.15*
0141.47* 0143.09* 0144.09* 0152.05* 0152.08* 0154.04* 0160.01* 0162.03* 0163.02* 0165.18* 0167.06*
0167.10* 0167.11* 0168.03* 0169.02* 0170.07* 0170.10* 0172.01* 0177.03* 0177.05* 0185.05* 0185.08*
0190.19* 0202.00*

Median Family Income 50-60%

0004.07* 0008.01* 0015.02* 0025.00* 0045.00* 0048.00* 0050.00 0053.00* 0056.00* 0060.01* 0061.00*
0064.02* 0067.01* 0067.02* 0068.00* 0078.28* 0078.29 0078.31* 0084.01* 0087.05* 0090.01* 0091.05*
0093.01* 0096.10* 0098.02* 0101.02* 0105.00* 0109.06* 0110.04* 0118.02* 0119.01* 0119.02* 0121.02*
0122.07* 0126.01 0127.01* 0127.02* 0136.25* 0136.26* 0136.31* 0137.28* 0141.46* 0141.53* 0141.58*

0141.61* 0142.04* 0143.08* 0144.05* 0144.07* 0144.10* 0147.01* 0147.04* 0153.03* 0153.04* 0159.00*
0161.00* 0162.04* 0165.16* 0165.26* 0165.33* 0165.34* 0165.36* 0166.34* 0167.07* 0171.01* 0172.04*
0176.04* 0176.05* 0176.06* 0177.04* 0178.05* 0181.30* 0181.38* 0181.41* 0182.04* 0182.06* 0183.00*
0184.01* 0184.03* 0187.00* 0188.02* 0190.16* 0190.32* 0190.34* 0190.47* 0192.08* 0203.00* 0205.00*
0212.00*

Median Family Income 60-70%

0004.01* 0004.10* 0006.10* 0008.02* 0012.04* 0014.00* 0015.04* 0024.00* 0043.00* 0047.00* 0051.00*
0055.00* 0062.00* 0069.00* 0078.23 0084.02* 0085.00* 0092.03* 0108.05* 0108.07* 0110.02* 0112.01*
0113.00* 0116.03* 0116.04* 0117.02* 0122.10* 0122.12* 0124.00* 0136.27* 0137.17* 0137.18* 0137.25
0137.29* 0139.01* 0141.40* 0141.45* 0143.16* 0143.19* 0144.06* 0144.08* 0145.02* 0146.01* 0146.02*
0146.03* 0152.02* 0154.03* 0156.00* 0157.00* 0164.07* 0164.16* 0164.21* 0165.35* 0166.19* 0166.26*
0167.04* 0169.03* 0170.05* 0171.02* 0172.03* 0173.15* 0174.00* 0176.02* 0178.17* 0179.00* 0180.02*
0181.27* 0182.05* 0185.07* 0188.01* 0189.00* 0190.18* 0190.20* 0190.28* 0190.33* 0190.45* 0192.11*
0192.14* 0199.00* 0201.00

Median Family Income 70-80%

0004.09 0063.01* 0063.02* 0064.01* 0065.01* 0065.02* 0071.02* 0091.01* 0091.04* 0096.05* 0098.03
0106.01* 0110.03* 0111.01* 0112.02* 0123.01* 0125.01* 0128.01* 0136.21* 0136.30* 0138.05* 0141.60*
0143.06* 0143.15* 0149.03* 0150.01* 0150.02* 0152.06* 0153.05* 0162.01* 0163.01* 0165.11* 0165.17*
0165.22* 0165.27* 0165.28* 0166.21* 0166.38* 0170.06* 0178.06* 0178.16* 0178.18* 0178.19* 0180.01*
0181.05* 0181.21* 0181.28* 0181.29* 0182.03* 0185.01 0186.00* 0190.27* 0190.29* 0190.49*

Median Family Income 80-90%

0012.02* 0078.09* 0078.25* 0096.04 0097.01* 0099.00* 0122.06* 0136.09 0136.20 0137.19* 0137.20
0141.32* 0141.48* 0142.03* 0142.08* 0143.10 0151.01* 0155.00* 0164.06* 0164.18* 0164.19* 0165.19
0165.21* 0165.29* 0165.30* 0165.31* 0166.10* 0166.18* 0166.22* 0166.37* 0168.02* 0168.06* 0170.08*
0173.12* 0175.00* 0178.08* 0181.11* 0181.35* 0181.48* 0181.57* 0184.02* 0190.26* 0190.40* 0190.44*
0190.46* 0192.02* 0209.00*

Median Family Income 90-100%

0020.01* 0022.00* 0052.00* 0078.05* 0078.22* 0078.26* 0079.09* 0082.00* 0094.01* 0122.09* 0126.03*
0130.07* 0131.06* 0136.24* 0137.15* 0137.22* 0137.27* 0138.04* 0139.02* 0141.39* 0141.41* 0141.44*

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3

0141.52* 0141.57* 0143.13* 0143.17* 0152.07* 0153.06* 0154.05* 0164.17* 0166.16* 0166.24* 0166.27*
0166.28* 0166.29* 0166.32* 0166.33* 0173.09* 0177.06* 0178.11* 0178.12* 0178.14* 0178.20* 0181.10*
0181.20* 0181.26* 0181.32* 0181.52* 0190.41* 0190.42* 0190.52* 0191.02* 0192.16* 0204.01* 0207.00*

Median Family Income 100-110%

0004.08* 0013.02* 0081.01* 0096.11* 0108.06* 0122.13* 0128.02* 0132.02 0136.06 0137.16* 0140.01
0141.21* 0141.54* 0143.18* 0164.10* 0166.15* 0166.20* 0166.23* 0166.36* 0168.05* 0173.10* 0173.11*
0173.13* 0173.14* 0181.33* 0181.34* 0181.37* 0181.42* 0181.51* 0181.54* 0190.25* 0190.31* 0190.39*
0190.48* 0190.53

Median Family Income 110-120%

0018.02* 0042.01* 0079.14* 0136.28 0137.26 0138.06 0138.07* 0141.30 0143.20* 0145.01* 0154.06*
0164.20* 0165.32* 0166.30* 0167.08* 0173.08* 0181.50* 0181.56* 0190.23* 0190.24* 0190.37* 0191.01*
0192.15*

Median Family Income >= 120%

0001.00* 0002.01* 0002.02* 0005.02 0005.03* 0006.05* 0006.06* 0006.07* 0006.08* 0006.09* 0007.03*
0007.04* 0007.05* 0007.06* 0009.01* 0010.01* 0010.02* 0011.01* 0011.02* 0012.03* 0013.01* 0016.02*
0017.03* 0017.05* 0019.01* 0019.02* 0021.00* 0031.02* 0031.03* 0042.02* 0044.00* 0046.00* 0071.01*
0073.01 0073.02* 0076.01* 0076.04* 0076.05* 0077.01* 0077.02* 0078.01* 0078.10 0078.12* 0078.24*
0079.02 0079.03* 0079.06* 0079.10* 0079.12* 0079.13* 0079.16 0080.00* 0081.02* 0094.02* 0095.00*
0096.03* 0096.07* 0096.08* 0096.09* 0097.02 0100.03 0129.00* 0130.05* 0130.08* 0130.09* 0130.12*
0130.13* 0131.01* 0131.02 0131.04* 0132.01* 0133.00 0134.00* 0135.00 0136.05* 0136.07* 0136.08*
0136.10 0136.11 0136.17* 0136.18* 0136.19 0136.22* 0137.21* 0138.08* 0140.02 0141.19* 0141.20
0141.23* 0141.24 0141.26 0141.28* 0141.34* 0141.35 0141.38* 0141.43* 0141.49* 0141.50* 0141.51*
0141.55* 0141.56 0141.59 0142.05* 0142.07* 0142.09* 0143.14 0164.09* 0164.12* 0164.14* 0164.15*
0165.13* 0165.24* 0165.25* 0166.17* 0166.31* 0173.07* 0181.40* 0181.43* 0181.44* 0181.45* 0181.46*
0181.47* 0181.49 0181.53* 0181.55* 0181.58* 0181.59* 0190.36* 0190.50* 0190.51* 0192.03* 0192.05*
0192.10 0193.01 0193.02* 0194.00* 0195.01* 0195.02 0196.00* 0197.00* 0198.00* 0200.00* 0204.02*
0206.00*

Median Family Income Not Known

0003.00 0005.01* 0006.11* 0009.02* 0016.01* 0018.01* 0079.15* 0100.02* 0141.42* 9800.00* 9801.00*

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3

OUTSIDE ASSESSMENT AREA

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income 100-110%

0216.46

Median Family Income 110-120%

0213.06

Median Family Income >= 120%

0201.28 0215.38 0215.40 0216.51 0217.19 0217.50 0219.00

GRAYSON COUNTY (181), TX

MSA: 43300

Upper Income

0019.01

HUNT COUNTY (231), TX

MSA: 19124

Moderate Income

9609.00

PARKER COUNTY (367), TX

MSA: 23104

Middle Income

1406.03

ROCKWALL COUNTY (397), TX

MSA: 19124

Upper Income

0405.08

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 110-120%

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3

1216.10

Median Family Income >= 120%

1137.15 1138.16 1139.54 1139.55 1139.56

VAN ZANDT COUNTY (467), TX

MSA: NA

Middle Income

9510.02

2024 Institution Disclosure Statement - Table E-1
Error Status Information
Respondent ID: 0000018355
Institution: North Dallas Bank & Trust Co.
Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity Errors[10]	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	98	98	0	0.00%
Small Farm Loans	2	2	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	2	2	0	0.00%
Total	105	105	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

2025 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3
State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	150	0	0	1	150	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	0	0	1	150	0	0
STATE TOTAL	0	0	1	150	0	0	1	150	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ATASCOSA COUNTY (013), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	14	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	0	0	0	0
BASTROP COUNTY (021), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	13	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX										
MSA 19124										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	296	1	296	0	0
Median Family Income 70-80%	2	110	2	318	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	196	2	596	3	792	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	30	0	0	2	996	1	296	0	0
Median Family Income >= 120%	3	173	14	3,259	11	3,172	19	4,728	0	0
Median Family Income Not Known	2	93	1	121	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	406	18	3,894	16	5,060	24	6,112	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	47	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	14	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	100	1	112	0	0	0	0	0	0
Median Family Income 60-70%	2	150	1	118	1	750	3	268	0	0
Median Family Income 70-80%	8	384	5	625	0	0	0	0	0	0
Median Family Income 80-90%	6	369	1	150	0	0	2	70	0	0
Median Family Income 90-100%	1	100	0	0	1	451	0	0	0	0
Median Family Income 100-110%	2	111	1	135	1	500	0	0	0	0
Median Family Income 110-120%	2	150	2	338	0	0	1	178	0	0
Median Family Income >= 120%	9	413	10	2,068	5	1,886	12	2,227	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,838	21	3,546	8	3,587	18	2,743	0	0

2025 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	500	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	237	0	0	1	237	0	0
Median Family Income 100-110%	0	0	0	0	1	296	1	296	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	219	8	1,673	4	1,184	9	1,877	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	219	9	1,910	6	1,980	11	2,410	0	0
GUADALUPE COUNTY (187), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	14	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENDERSON COUNTY (213), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	87	1	237	1	275	3	362	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	87	1	237	1	275	3	362	0	0

2025 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (477), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	14	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	41	2,244	39	7,440	24	8,647	42	8,855	0	0
TOTAL OUTSIDE AA IN STATE	10	461	10	2,147	7	2,255	15	2,872	0	0
STATE TOTAL	51	2,705	49	9,587	31	10,902	57	11,727	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	41	2,244	39	7,440	24	8,647	42	8,855	0	0
TOTAL OUTSIDE AA	10	461	11	2,297	7	2,255	16	3,022	0	0
TOTAL INSIDE & OUTSIDE	51	2,705	50	9,737	31	10,902	58	11,877	0	0

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VAN ZANDT COUNTY (467), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	59	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	59	0	0	0	0	0	0	0	0
STATE TOTAL	1	59	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	1	59	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	1	59	0	0	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - COLLIN COUNTY (085) - MSA 19124	42	9,360	24	6,112	0	0
TX - DALLAS COUNTY (113) - MSA 19124	62	8,971	18	2,743	0	0

2025 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	18	82,419	0	0
Purchased	1	9,750	0	0
Total	19	92,169	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	0	0		
Total	0	0		

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3

ASSESSMENT AREA - 0001

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income 40-50%

0317.20* 0317.23*

Median Family Income 50-60%

0304.09* 0320.12*

Median Family Income 60-70%

0305.40* 0308.01* 0308.02* 0309.03* 0310.08* 0315.11* 0317.24 0318.09* 0320.03* 0320.13* 0320.14*

Median Family Income 70-80%

0301.02* 0313.19* 0316.24* 0319.01* 0319.02 0320.10*

Median Family Income 80-90%

0301.01* 0302.05* 0304.05* 0307.02* 0310.05* 0310.06* 0316.34* 0316.65* 0317.22* 0318.06* 0320.15*

Median Family Income 90-100%

0304.06* 0306.05 0307.01 0310.03* 0310.07* 0315.12* 0316.21 0316.23* 0316.27* 0316.29* 0316.35*

Median Family Income 100-110%

0302.01* 0302.07* 0304.10* 0306.06* 0311.01* 0313.31* 0314.23* 0316.11* 0316.28* 0316.32* 0316.57*
0316.71* 0316.73* 0317.13* 0318.07* 0318.11* 0320.08*

Median Family Income 110-120%

0302.04* 0305.05* 0311.02* 0312.01* 0313.23* 0313.32* 0314.13* 0314.20* 0314.22* 0314.24* 0315.04*
0315.07* 0315.08* 0316.30* 0316.31* 0316.59* 0316.72* 0317.08 0317.09* 0318.08 0318.12* 0318.16*
0320.17*

Median Family Income >= 120%

0302.02* 0302.06* 0303.01* 0303.02* 0303.03* 0303.04 0303.06* 0303.07* 0304.03* 0304.04* 0304.07
0305.04 0305.06* 0305.07* 0305.09* 0305.10* 0305.11 0305.12* 0305.15* 0305.16* 0305.17* 0305.18
0305.19* 0305.20* 0305.21* 0305.24* 0305.25* 0305.29* 0305.31* 0305.32* 0305.33* 0305.34* 0305.35*
0305.36* 0305.37* 0305.38* 0305.39* 0305.41* 0305.42* 0305.44* 0305.45* 0305.46* 0305.47* 0305.48*
0305.49* 0305.50* 0306.04* 0306.07* 0306.08* 0306.09 0312.02* 0313.08* 0313.14* 0313.18* 0313.20*
0313.21* 0313.22* 0313.24* 0313.25* 0313.26* 0313.27* 0313.28 0313.29* 0313.30* 0313.33* 0313.34*

0313.35* 0313.36* 0314.08* 0314.11 0314.12* 0314.14 0314.15 0314.16 0314.17 0314.18 0314.19*
0314.21* 0314.25* 0315.09* 0315.10* 0316.13* 0316.22* 0316.25* 0316.26* 0316.33* 0316.36* 0316.39*
0316.41* 0316.42* 0316.43* 0316.45* 0316.46 0316.47 0316.49* 0316.54 0316.55* 0316.60* 0316.61*
0316.62* 0316.63 0316.64* 0316.66* 0316.67 0316.68 0316.69* 0316.74* 0316.75* 0316.76* 0316.77*
0316.78* 0316.79* 0316.80* 0316.81* 0316.82* 0317.04* 0317.06* 0317.11* 0317.15* 0317.16* 0317.17*
0317.18 0317.19* 0317.21* 0318.10* 0318.14* 0318.15* 0319.03* 0319.04* 0320.16 0320.18* 0320.19*

Median Family Income Not Known

0305.43* 0309.01* 0309.02* 0316.70 0318.13*

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 20-30%

0072.06* 0087.04* 0093.04* 0115.00* 0166.35* 9802.00*

Median Family Income 30-40%

0087.03* 0109.04* 0109.05* 0111.04* 0114.01* 0121.01* 0122.08* 0136.29* 0151.02* 0160.02* 0166.07*
0167.09* 0170.09* 0178.15* 0185.06 0190.13* 0190.35* 0192.12* 0192.13* 0208.00* 0210.00* 0211.00*
0020.02* 0037.00* 0057.00* 0072.04* 0072.05* 0078.19* 0078.30* 0078.32* 0078.33* 0086.04* 0087.01*

Median Family Income 40-50%

0117.01* 0118.01* 0120.00* 0122.11* 0123.02* 0125.02* 0126.04* 0130.10* 0130.11* 0131.07* 0136.15*
0078.34* 0078.35* 0088.01* 0088.02* 0090.02* 0091.03* 0092.02* 0092.04* 0093.03* 0098.04* 0100.01*
0141.47* 0143.09* 0144.09* 0152.05* 0152.08* 0154.04* 0160.01* 0162.03* 0163.02* 0165.18* 0167.06*
0167.10* 0167.11* 0168.03* 0169.02 0170.07* 0170.10* 0172.01* 0177.03* 0177.05* 0185.05* 0185.08*
0190.19* 0202.00*
0101.01* 0106.02* 0107.01* 0107.04* 0108.04* 0108.08* 0108.09* 0109.03* 0111.03* 0111.05* 0116.01*
0004.05* 0015.03* 0027.03* 0054.00* 0059.01* 0059.02* 0060.02* 0072.03* 0078.15* 0078.21* 0078.27*

Median Family Income 50-60%

0161.00* 0162.04* 0165.16* 0165.26* 0165.33* 0165.34* 0165.36* 0166.34* 0167.07* 0171.01* 0172.04*
0176.04* 0176.05* 0176.06* 0177.04* 0178.05* 0181.30* 0181.38* 0181.41* 0182.04* 0182.06* 0183.00*
0064.02* 0067.01* 0067.02* 0068.00* 0078.28* 0078.29 0078.31* 0084.01* 0087.05* 0090.01* 0091.05*
0184.01* 0184.03* 0187.00* 0188.02* 0190.16* 0190.32* 0190.34* 0190.47* 0192.08* 0203.00* 0205.00*

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3

0122.07* 0126.01* 0127.01* 0127.02* 0136.25 0136.26* 0136.31* 0137.28* 0141.46* 0141.53* 0141.58*
0093.01* 0096.10* 0098.02* 0101.02* 0105.00* 0109.06* 0110.04* 0118.02* 0119.01* 0119.02* 0121.02*
0004.07* 0008.01* 0015.02* 0025.00* 0045.00* 0048.00* 0050.00* 0053.00* 0056.00* 0060.01* 0061.00*
0141.61* 0142.04* 0143.08* 0144.05* 0144.07* 0144.10* 0147.01* 0147.04* 0153.03* 0153.04* 0159.00*
0212.00*

Median Family Income 60-70%

0113.00* 0116.03* 0116.04* 0117.02* 0122.10* 0122.12* 0124.00* 0136.27 0137.17* 0137.18* 0137.25
0137.29* 0139.01* 0141.40* 0141.45* 0143.16* 0143.19* 0144.06* 0144.08* 0145.02* 0146.01* 0146.02*
0181.27* 0182.05* 0185.07* 0188.01* 0189.00* 0190.18* 0190.20* 0190.28* 0190.33* 0190.45* 0192.11*
0004.01* 0004.10* 0006.10* 0008.02 0012.04* 0014.00* 0015.04* 0024.00* 0043.00 0047.00* 0051.00*
0146.03* 0152.02* 0154.03* 0156.00* 0157.00* 0164.07* 0164.16* 0164.21* 0165.35* 0166.19* 0166.26*
0055.00* 0062.00* 0069.00* 0078.23* 0084.02* 0085.00* 0092.03* 0108.05* 0108.07* 0110.02* 0112.01*
0167.04* 0169.03* 0170.05* 0171.02* 0172.03* 0173.15* 0174.00* 0176.02* 0178.17* 0179.00* 0180.02*
0192.14* 0199.00* 0201.00*

Median Family Income 70-80%

0004.09 0063.01* 0063.02* 0064.01* 0065.01* 0065.02* 0071.02* 0091.01* 0091.04* 0096.05* 0098.03
0181.05* 0181.21* 0181.28* 0181.29* 0182.03* 0185.01 0186.00* 0190.27* 0190.29* 0190.49*
0143.06* 0143.15* 0149.03* 0150.01* 0150.02* 0152.06* 0153.05* 0162.01* 0163.01* 0165.11* 0165.17*
0165.22* 0165.27* 0165.28* 0166.21* 0166.38* 0170.06* 0178.06* 0178.16* 0178.18* 0178.19* 0180.01*
0106.01* 0110.03* 0111.01* 0112.02* 0123.01* 0125.01* 0128.01* 0136.21* 0136.30* 0138.05* 0141.60*

Median Family Income 80-90%

0165.21* 0165.29* 0165.30* 0165.31* 0166.10* 0166.18* 0166.22* 0166.37* 0168.02* 0168.06* 0170.08*
0012.02* 0078.09* 0078.25* 0096.04 0097.01* 0099.00 0122.06* 0136.09* 0136.20 0137.19* 0137.20*
0141.32* 0141.48* 0142.03* 0142.08* 0143.10* 0151.01* 0155.00* 0164.06* 0164.18* 0164.19* 0165.19*
0190.46* 0192.02* 0209.00*
0173.12* 0175.00* 0178.08* 0181.11* 0181.35* 0181.48* 0181.57* 0184.02* 0190.26* 0190.40* 0190.44*

Median Family Income 90-100%

0130.07* 0131.06* 0136.24* 0137.15* 0137.22* 0137.27* 0138.04* 0139.02* 0141.39* 0141.41* 0141.44*
0166.28* 0166.29* 0166.32* 0166.33* 0173.09* 0177.06* 0178.11* 0178.12* 0178.14* 0178.20* 0181.10*

0141.52* 0141.57* 0143.13* 0143.17* 0152.07* 0153.06* 0154.05* 0164.17* 0166.16* 0166.24* 0166.27*
0020.01* 0022.00* 0052.00* 0078.05* 0078.22 0078.26* 0079.09* 0082.00* 0094.01* 0122.09* 0126.03*
0181.20* 0181.26* 0181.32* 0181.52* 0190.41* 0190.42* 0190.52 0191.02* 0192.16* 0204.01* 0207.00*

Median Family Income 100-110%

0141.21* 0141.54* 0143.18* 0164.10* 0166.15* 0166.20* 0166.23* 0166.36* 0168.05* 0173.10* 0173.11*
0190.48* 0190.53*
0173.13* 0173.14* 0181.33* 0181.34 0181.37* 0181.42* 0181.51* 0181.54* 0190.25* 0190.31* 0190.39*
0004.08* 0013.02* 0081.01* 0096.11* 0108.06* 0122.13* 0128.02* 0132.02 0136.06* 0137.16* 0140.01

Median Family Income 110-120%

0164.20* 0165.32* 0166.30* 0167.08* 0173.08* 0181.50* 0181.56* 0190.23* 0190.24* 0190.37* 0191.01*
0018.02* 0042.01* 0079.14* 0136.28 0137.26* 0138.06 0138.07* 0141.30 0143.20* 0145.01* 0154.06*
0192.15*

Median Family Income >= 120%

0130.13* 0131.01* 0131.02 0131.04* 0132.01 0133.00 0134.00 0135.00 0136.05* 0136.07* 0136.08
0017.03* 0017.05* 0019.01* 0019.02* 0021.00* 0031.02* 0031.03* 0042.02* 0044.00* 0046.00* 0071.01*
0073.01* 0073.02* 0076.01 0076.04* 0076.05* 0077.01 0077.02* 0078.01* 0078.10* 0078.12* 0078.24*
0007.04* 0007.05* 0007.06* 0009.01* 0010.01* 0010.02* 0011.01* 0011.02* 0012.03* 0013.01* 0016.02*
0001.00* 0002.01* 0002.02* 0005.02* 0005.03* 0006.05* 0006.06* 0006.07* 0006.08* 0006.09* 0007.03*
0096.03 0096.07* 0096.08* 0096.09* 0097.02 0100.03* 0129.00* 0130.05* 0130.08* 0130.09* 0130.12*
0079.02* 0079.03* 0079.06* 0079.10* 0079.12* 0079.13* 0079.16* 0080.00* 0081.02 0094.02* 0095.00
0206.00*
0192.10* 0193.01* 0193.02* 0194.00* 0195.01* 0195.02* 0196.00 0197.00* 0198.00* 0200.00* 0204.02*
0141.23 0141.24* 0141.26 0141.28* 0141.34* 0141.35* 0141.38* 0141.43* 0141.49* 0141.50* 0141.51*
0141.55* 0141.56* 0141.59* 0142.05* 0142.07* 0142.09* 0143.14* 0164.09* 0164.12* 0164.14* 0164.15*
0136.10 0136.11 0136.17* 0136.18* 0136.19* 0136.22* 0137.21* 0138.08 0140.02* 0141.19 0141.20
0165.13* 0165.24* 0165.25* 0166.17* 0166.31* 0173.07* 0181.40* 0181.43* 0181.44* 0181.45* 0181.46*
0181.47* 0181.49* 0181.53* 0181.55* 0181.58* 0181.59* 0190.36* 0190.50* 0190.51* 0192.03* 0192.05*

Median Family Income Not Known

0003.00* 0005.01* 0006.11* 0009.02* 0016.01* 0018.01* 0079.15* 0100.02* 0141.42* 9800.00* 9801.00*

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3

OUTSIDE ASSESSMENT AREA

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income >= 120%

1085.35

ATASCOSA COUNTY (013), TX

MSA: 41700

Middle Income

9606.01

BASTROP COUNTY (021), TX

MSA: 12420

Moderate Income

9504.01

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income 70-80%

0208.00

Median Family Income 90-100%

0217.16

Median Family Income 100-110%

0216.46

Median Family Income >= 120%

0201.28 0201.31 0203.05 0214.15 0215.33 0215.38 0215.40 0216.43 0216.51 0217.19 0217.50 0219.00

GUADALUPE COUNTY (187), TX

MSA: 41700

Middle Income

2109.02

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: North Dallas Bank & Trust Co.

Respondent ID: 0000018355
Agency: FDIC - 3

HENDERSON COUNTY (213), TX

MSA: NA

Middle Income

9506.04

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income >= 120%

1109.05 1115.66 1139.55 1139.56

VAN ZANDT COUNTY (467), TX

MSA: NA

Middle Income

9510.02

WASHINGTON COUNTY (477), TX

MSA: NA

Middle Income

1703.00

2025 Institution Disclosure Statement - Table E-1
Error Status Information
Respondent ID: 0000018355
Institution: North Dallas Bank & Trust Co.
Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	96	96	0	0.00%
Small Farm Loans	1	1	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	2	2	0	0.00%
Total	102	102	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

HMDA Notice

NORTH DALLAS BANK & TRUST CO.
HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

These data are available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).

HMDA data for many other financial institutions are also available at this Web site.

Written Comments from the Public

The CRA Public File will include all written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law.

No such written comments have been received during the current year or either of the two prior calendar years.