

Regions Served: Texas

Lending Focus: Commercial Real Estate, Single Family,

Status: MDI

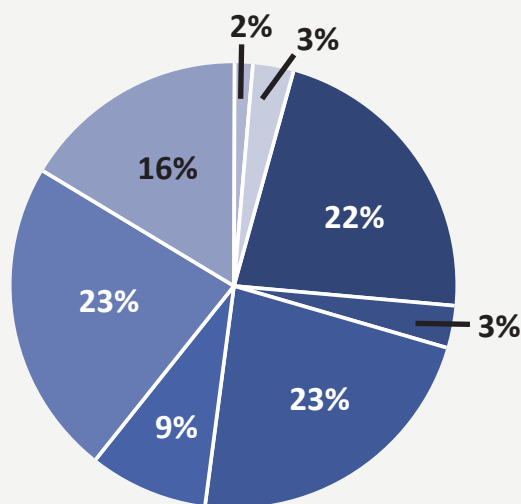
Website: www.texasnational.com



**U.N.
Sustainable
Development
Goals ***

Founded in 1920 as the First National Bank of Mercedes, the institution underwent several transformations before becoming Texas National Bank in 2006. Texas National Bank combines state-of-the-art technology with a personal touch, prioritizing customer service and building relationships with the people it serves. The bank's commitment goes beyond meeting financial needs; it's about understanding the community on a deeper level and providing exceptional, personalized experiences.

TOTAL OUTSTANDING PORTFOLIO



	<i>In '000's</i>
Construction & Land Development	\$ 110,080
Farm	\$ 15,280
Single Family	\$ 112,404
Multifamily	\$ 42,956
Commercial Real Estate	\$ 114,043
Commercial & Industrial	\$ 81,696
Consumer Loans	\$ 6,541
Other	\$ 14,661
TOTAL:	\$ 497,661

We are... Friendly!

ENCOURAGING FINANCIAL LITERACY THROUGH RICO'S SAVINGS CLUB

Texas National Bank introduced Rico's Savings Club to promote financial literacy among young savers aged 17 and under. The program offers a savings account with no monthly fees, a \$25 minimum opening deposit, and tiered interest rates to encourage saving. To foster good financial habits, members receive monthly statements, two free withdrawals per month, and a Rico ATM card, with adult supervision through a companion checking account.

Rico's Savings Club provides educational resources, including a free mobile app with interactive financial education modules, a Savings Tracker, Budget Guide, and practical tools like Spend, Share, and Save Labels. The club aims to empower young members to develop money management skills from an early age, fostering financial literacy and preparing the next generation for a strong financial future.



Source: Call Report Data at 12/31/2023

*Adopted by the UN in 2015, the Sustainable Development Goals (SDGs) are 17 integrated targets aimed at ending poverty, protecting the planet, and ensuring peace and prosperity for all by 2030.

2023 SNAPSHOT LOAN ORIGINATIONS



921
TOTAL LOANS



202
CONSTRUCTION &
LAND DEVELOPMENT



4
FARM
LOANS



40
COMMERCIAL
REAL ESTATE

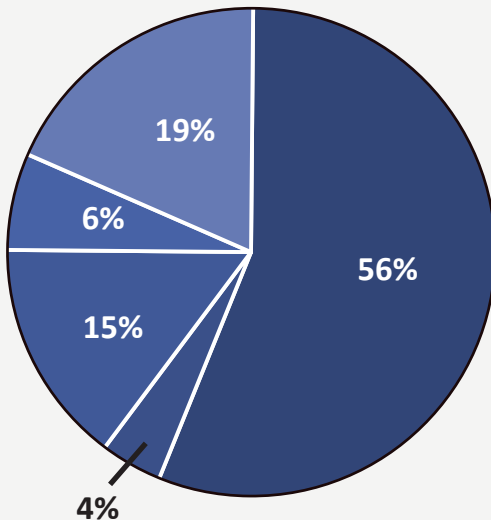


670
SINGLE
FAMILY



5
MULTIFAMILY

TOTAL PERCENTAGE OF LOAN ORIGINATIONS

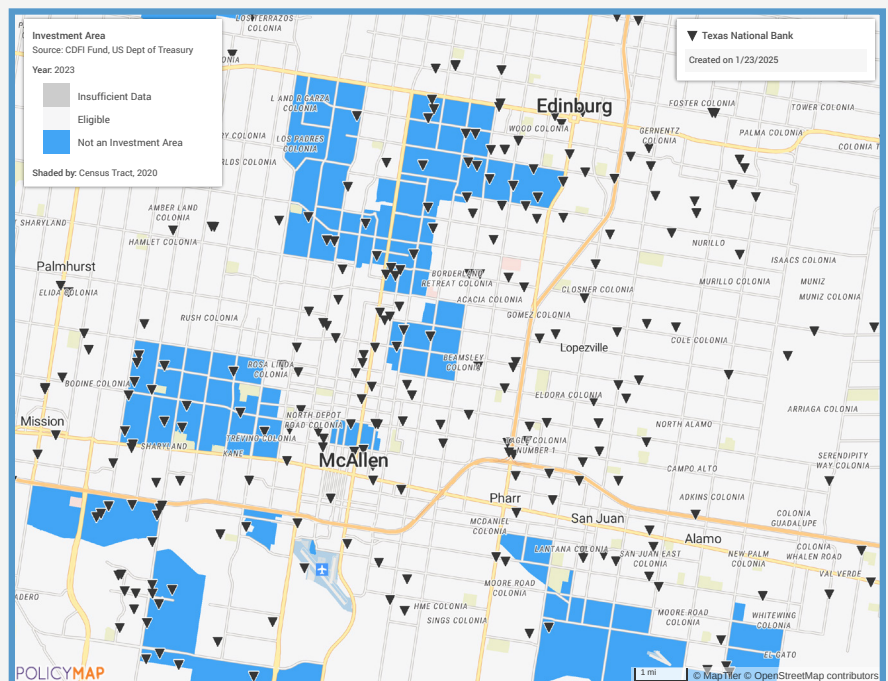


Investing in Youth and Community Growth

As part of its commitment to the community, Texas National Bank donated \$5,000 in the Weslaco Girls Softball State Champions, recognizing the team's dedication and accomplishments. This support aligns with the bank's mission to foster local youth development and promote sportsmanship. By backing programs that encourage young talent, Texas National Bank continues to strengthen community ties and contribute to the growth of future leaders, reinforcing its role as a vital partner in the region's development.

2023 LOAN ORIGINATIONS

	<i>In '000's</i>
Construction & Land Development	\$ 108,466,553
Farm	\$ 7,931,867
Single Family	\$ 28,869,840
Multifamily	\$ 12,429,105
Commercial Real Estate	\$ 35,985,660
TOTAL:	\$ 193,683,025



Source:
Texas National Bank 2023 loan originations