

SBT COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us. Your involvement is encouraged.

- You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the FDIC, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1.) A map showing the assessment area containing this branch, which is the area in which the FDIC evaluates our CRA performance in this community; (2.) information about our branches in this assessment area; (3.) a list of services we provide at those locations; (4.) data on our lending performance in this assessment area; and (5.) copies of all written comments received by us that specifically relate to our CRA performance in the assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.
- If you would like to review information about our CRA performance in other communities serviced by us, the public file for our entire bank is available at:

STATE BANK OF TEXAS
11950Webb Chapel Rd
Dallas, Texas 75234

- At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for a CRA examination in that quarter. This list is made available from the Dallas Regional Manager, Federal Deposit Insurance Corporation, 1601 Bryan St 20th floor Dallas, Texas 75201.
- You may send written comments about our performance in helping to meet community credit needs to:
Compliance Officer
State Bank of Texas
11950Webb Chapel Rd
Dallas, Texas 75234

And/or to the FDIC Regional Manager:

Federal Deposit Insurance Corporation,
1601 Bryan St 20th floor
Dallas, Texas 75201

Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance, and may be made public.

- You may ask to look at any comments received by the FDIC Regional Manager.
- You may also request from the FDIC Regional Manager an announcement of our applications covered by the CRA filed with the FDIC.