

FEDERAL DEPOSIT INSURANCE CORPORATION

TBK Bank
Dallas, Texas

Application for Consent to Merge

ORDER AND BASIS FOR CORPORATION APPROVAL

Pursuant to Section 18(c) and other provisions of the Federal Deposit Insurance (FDI) Act, TBK Bank, SSB, Dallas, Dallas County, Texas, an insured state savings bank with total resources of \$5,862,238,000 and total deposits of \$4,739,925,000 as of September 30, 2024, has filed an application for the Corporation's consent to merge with Triumph Financial Services LLC, Coppell Texas, Dallas County, Texas, a noninsured LLC, under the charter of TBK Bank, SSB and with the title of TBK Bank, SSB. Notice of the proposed transaction, in a form approved by the Corporation, has been published pursuant to the FDI Act.

Essentially a corporate reorganization, the proposal would provide a means by which TBK, Bank, SSB, may consolidate some of its operations. The proposed transaction would not affect the structure of commercial banking or the concentration of banking resources within the relevant markets. Services to be offered in the relevant markets by the resultant bank would not differ materially from those presently offered by the proponents.

A review of available information, including the Community Reinvestment Act (CRA) Statements of TBK Bank, SSB, discloses no inconsistencies with the purposes of the CRA. The resultant institution is expected to continue to meet the credit needs of its entire community, consistent with the safe and sound operation of the institution.

In connection with the application, the Corporation has taken into consideration the competitive effects of the proposed transaction, the financial and managerial resources and future prospects of the resultant bank, the convenience and needs of the community to be served, and the risk to the stability of the United States banking or financial system. The FDIC has also taken into consideration the effectiveness of the insured depository institution involved in the proposed merger transaction in combating money laundering activities.

Having found favorably on these statutory factors and having considered other relevant information, it is the Corporation's judgment that the application should be and hereby is approved, subject to the following conditions:

- Approval is conditioned upon having obtained all necessary and final approvals from the appropriate federal or state authority or other appropriate authority.

- The transaction shall not be consummated later than six months after the date of this Order, unless such period is extended for good cause by the Corporation.
- Until the proposed transaction becomes effective, the Corporation shall have the right to alter, suspend or withdraw its approval should any interim development be deemed to warrant such action.

By Order of the Regional Director of the Dallas Region, acting pursuant to delegated authority for the Board of Directors of the Corporation.

Dated this 23 day of December, 2024.

FEDERAL DEPOSIT INSURANCE CORPORATION

By: / S /

Anthony M. Clark
Assistant Regional Director