



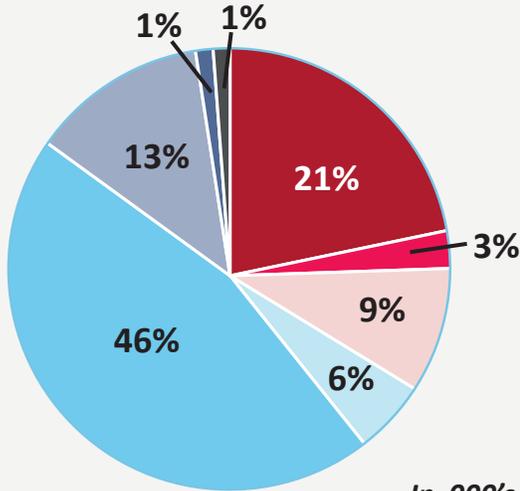
Regions Served: Texas, with additional representation in Mexico
Lending Focus: Commercial Real Estate and Construction & Land Development
Status: CDFI
Website: www.falconbank.com



U.N. Sustainable Development Goals *

With over 380 team members and assets exceeding \$1.9 billion, Falcon International Bank operates 18 branches across Texas and maintains offices in Mexico. Ranked as the 72nd largest bank in Texas by the Texas Department of Banking in 2023, Falcon is dedicated to a relationship-based business model focused on core banking principles. Founded in the 1950s by Hugo A. Gutierrez Sr. and acquired by the Gutierrez family in 1995, Falcon has grown significantly while preserving its strong community ties. Guided by values of faith, family, and community, Falcon International Bank continues to play a vital role in local development, enhancing both the social and economic well-being of the communities it serves.

TOTAL OUTSTANDING PORTFOLIO



	<i>In 000's</i>
Construction & Land Development	\$ 255,180
Farm/Agricultural	\$ 32,182
Single Family	\$ 109,065
Multifamily	\$ 64,713
Commercial Real Estate	\$ 537,296
Commercial & Industrial	\$ 147,517
Consumer Loans	\$ 14,625
State & Political Loans	\$ 1,950
Other	\$ 13,947
TOTAL:	\$ 1,176,475

From small towns to big cities, Falcon Bank enhances their customers' lives by offering competitive financial solutions, providing top-notch service, and staying ahead of technological demands. They are guided by faith, lead with integrity, and treat every customer like family.

INVESTING IN AFFORDABLE HOUSING AND COMMUNITY DEVELOPMENT

Falcon Bank is committed to fostering community growth by funding land development and the construction of affordable homes in low-income neighborhoods. Through partnerships with community organizations and strategic investments in local projects, Falcon Bank works to create opportunities for all members of the community to thrive. Over the past six years, the bank has donated nearly \$200,000 to Habitat for Humanity, supporting the construction of homes for families who might not qualify under traditional underwriting criteria.

Additionally, many of Falcon Bank's employees volunteer their time to help build these homes, demonstrating the bank's deep commitment to improving the quality of life in the communities it serves.



Source: Call Report Data at 12/31/2024

*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.