

**OFFICIAL ORDER OF
THE BANKING COMMISSIONER
ORDER NO. 2020-032**

**IN RE: CHARTER APPLICATION FOR § BEFORE THE BANKING
CAPTEX BANK §
FORT WORTH, TARRANT COUNTY, § COMMISSIONER OF TEXAS
§
TEXAS § AUSTIN, TRAVIS COUNTY, TEXAS**

ORDER APPROVING CONVERSION

By applications accepted for filing on April 17, 2020, CapTex Bank, National Association, Trenton, Texas, (the “Bank”) requested approval to convert to CapTex Bank, a State banking association and relocate its home office from Trenton to the Bank’s existing branch banking office in Fort Worth, Texas.

Based upon investigation and examination, I find that:

1. The Bank has properly published notice of conversion as required by 7 TAC § 15.108. No comments or protests were received in response to the publication;
2. The Bank is not engaging in a pattern or practice of unsafe and unsound banking practices;
3. The Bank has adequate capitalization to engage in business at the same locations as it engaged in business before the conversion;
4. The Bank is expected to achieve profitability within the next year;
5. The Bank's officers and directors as a group have sufficient banking experience, competence, trustworthiness, and integrity to justify a belief that the Bank will operate in compliance with the law;
6. Each principal shareholder of the Bank has sufficient experience, ability, standing, competence, trustworthiness, and integrity to justify a belief that the Bank will be free from

improper or unlawful influence with respect to the Bank's operation in compliance with the law;

7. The Bank has received all authorizations from pertinent Federal banking authorities necessary for the exit of CapTex Bank, National Association from the Federal bank regulatory system; and
8. The Bank is hereby authorized to relocate its home office from Trenton, Texas to its existing branch banking office in Fort Worth, Texas.

Consequently, I find that the conversion of CapTex Bank, National Association, Trenton, Texas into CapTex Bank, Fort Worth, Texas, a State banking association, meets the requirements set forth in TEX. FIN. CODE § § 32.202 and 32.502.

IT IS THEREFORE ORDERED that the application of CapTex Bank, National Association, Trenton, Texas to convert into CapTex Bank, Fort Worth, Texas, a State banking association with no change in locations except the relocation of the Bank's home office, under Charter Number 3228-35, be and hereby is **APPROVED**.

Signed in triplicate original this 10th day of August 2020.

/s/ Charles G. Cooper
Charles G. Cooper
Commissioner, Department of Banking