

**OFFICIAL ORDER OF
THE BANKING COMMISSIONER
ORDER NO. 2022-014**

IN RE: CONVERSION OF	§	BEFORE THE BANKING
THE NATIONAL BANK OF TEXAS	§	COMMISSIONER OF TEXAS
AT FORT WORTH	§	
	§	
FORT WORTH, TEXAS	§	AUSTIN, TRAVIS COUNTY, TEXAS

ORDER APPROVING CONVERSION

By application accepted for filing on January 25, 2022, The National Bank of Texas at Fort Worth, Fort Worth, Texas, (the “Bank”) requested approval to convert to NBT Financial Bank, Fort Worth, Texas, a State banking association.

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 can be expected to operate profitably after the conversion;
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; and

7. The Bank has received all authorizations from pertinent Federal banking authorities necessary for the exit of The National Bank of Texas at Fort Worth from the Federal bank regulatory system.

Consequently, I find that the conversion of The National Bank of Texas at Fort Worth, Fort Worth, Texas, into NBT Financial Bank, Fort Worth, Texas, a State banking association, meets the requirements set forth in TEX. FIN. CODE §32.502.

IT IS THEREFORE ORDERED that the application of The National Bank of Texas at Fort Worth, Fort Worth, Texas, to convert into NBT Financial Bank, a State banking association with no change in location, under Charter Number 3236-31, be and hereby is **APPROVED**.

Signed in triplicate original this 21st day of June, 2022.

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