



Thrive

**Texas
at Heart.
Community
in Action.**

Our Purpose

We empower people to thrive.

Our Values

 <p>Do the right thing</p>	 <p>Own the outcome</p>	 <p>Give our all</p>
 <p>Serve with heart</p>	 <p>See possibilities</p>	 <p>Succeed together</p>

Contents

From Our Leadership	2
Stellar at a Glance	4
CRA & Community Development Highlights	6
Our Pillars of Giving	8
Affordable Housing	10
Health & Hunger Relief	14
Education & Financial Literacy	22
Small Business Development	26
Our Bankers See a Need & Act	30
Bankers on Boards	32
Officer Development Program	34
Accomplishments & Recognition	36

From Our Leadership

Community involvement is not a program. It's who we are.

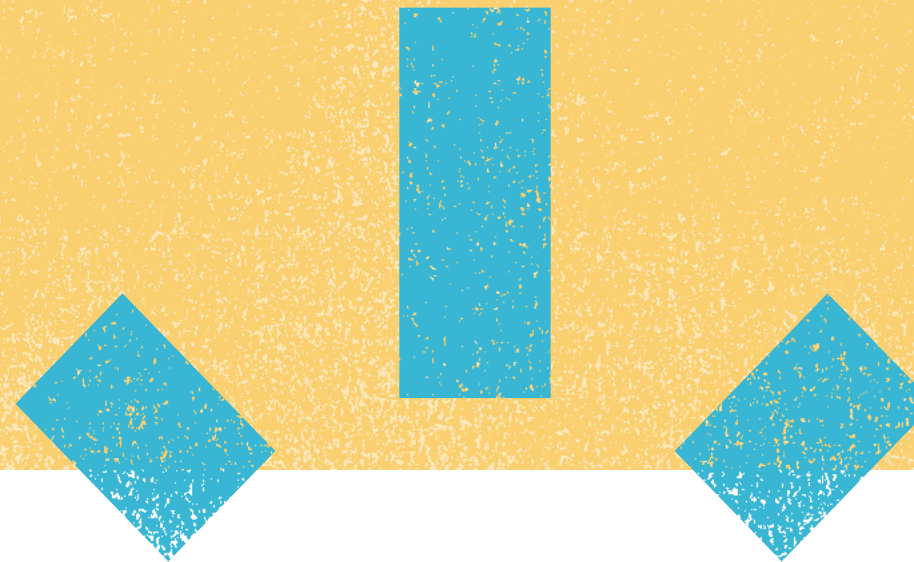
At Stellar Bank, community impact isn't driven by campaigns or calendars—it's part of how we operate every day. It's grounded in a simple belief: when people thrive, communities do too. Across Texas—from the cities and towns where we live and work to communities beyond our own backyards—that belief guides how we show up.

As a Texas-headquartered community bank, we believe leadership comes with responsibility—to our customers, our communities, and our state. When Texans face challenges, that responsibility doesn't stop at footprint lines or zip codes. It calls us to lead with empathy, take ownership, and show up where we're needed.

That same mindset shows up across our bank every day. Behind every story in this report are Stellar bankers who see a need and take action—volunteering their time, sharing their expertise, and serving communities across Texas.



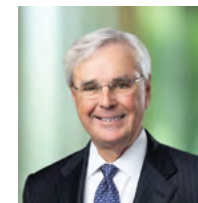
Hardin Jefferson ISD Convocation



Our Pillars of Giving help focus our efforts, but it's our bankers who bring them to life. Service at Stellar isn't an initiative—it's part of our identity. It shows up in big moments and everyday actions, in planned efforts and unexpected needs.

This report reflects that commitment in action. It tells the story of a bank anchored in Texas, guided by values, and united by a shared responsibility to help communities thrive. We are proud of the leadership our bankers demonstrate and grateful to serve alongside the nonprofit partners, community leaders, customers, and neighbors who make this work possible.

Sincerely,



Robert (Bob) R. Franklin, Jr.
EXECUTIVE CHAIRMAN



Ramon (Ray) A. Vitulli, III
CHIEF EXECUTIVE OFFICER



Band Together Texas

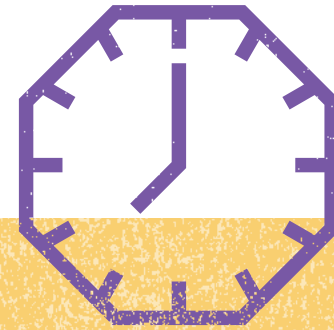


Blood Cancer United's Big Climb Houston

Stellar at a Glance



~\$1.1 Million
in Charitable Contributions

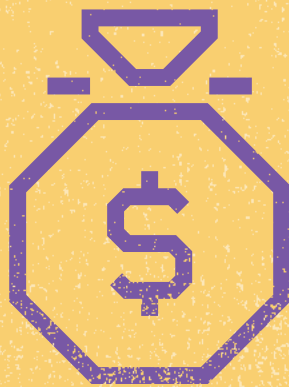
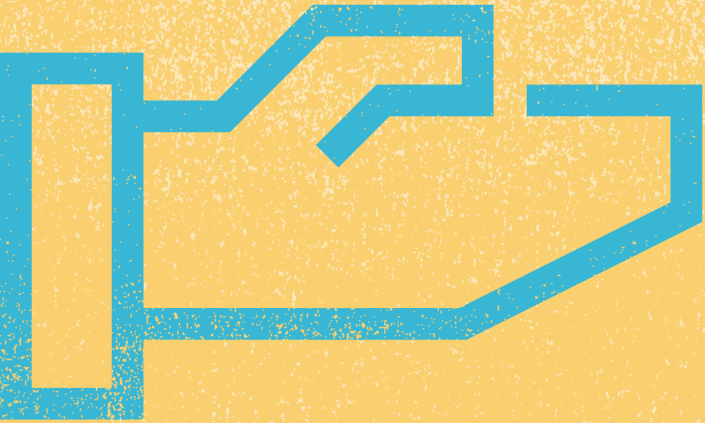


352
Bankers
Volunteered



1,054
Stellar Bankers

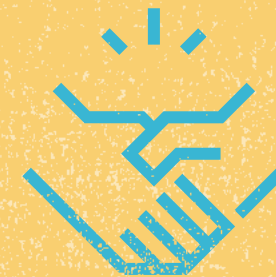
4,816
Hours of Service
in 2025



\$10.8B
in Assets*



52
Stellar Banking
Centers



400+
Organizations
Supported

* As of December 31, 2025

The Power of Local

Community banks build strong communities, sustaining our local economies for generations to come.



CRA & Community Development Highlights

35 Community Development Loans Totaling

\$282.17M+

The majority of the funds are allocated as follows:

\$232M

Affordable Housing*

\$27.83M

Economic Development

\$22.27M

Community Services

\$815K

in donations to CRA-qualified organizations, events, or purposes

879

CRA-qualified service hours

*Total consists of Community Development Loans and Community Development Investments

Stellar Bank's Community Reinvestment Act (CRA) efforts in 2025 reflect a leadership-driven approach to community development—using capital, collaboration, and local relationships to support affordable housing, economic opportunity, and essential community services across Texas. By aligning community development lending, CRA-qualified investments, and banker-led service, Stellar helps translate regulatory activity into meaningful, long-term impact.

Community Development Lending

In 2025, Stellar Bank originated 35 community development loans totaling \$282.17 million, supporting projects and organizations that address affordable housing, economic development, community services, and community services of low-to-moderate income communities. These loans included Low Income Housing Tax Credit multifamily developments, nonprofit and community-based organizations, and SBA-supported economic development projects.



Houston Area Women's Center

Stellar supported the construction of a new facility through \$1.2 million in Federal Home Loan Bank of Dallas grant funding, expanding access to safety, stability, and long-term support services for women and families. The facility opened in March 2025, strengthening the organization's capacity to serve the Houston community.

Legacy Community Development Corporation - Beaumont

Through FHLB-funded Fortified Roofs, Stellar helped support low-to-moderate income homeowners by improving disaster resilience and housing stability. These efforts reinforce long-term community stability while helping families remain safely housed during severe weather events.

By aligning CRA resources with trusted community organizations and working closely to understand local needs, Stellar Bank helps transform regulatory activity into meaningful community leadership by supporting solutions that protect, stabilize, and sustain communities across Texas.

Expanded CRA + Leadership Lens

Beyond direct investments, Stellar Bank uses its CRA platform to help convene leaders and support programs that strengthen local economies. In 2025, this included participation by our own Marcus Vasquez in the Financial Symposium, bringing together community and civic leaders, including Houston Mayor John Whitmire, to elevate dialogue around economic opportunity and community development. CRA-eligible programs are noted throughout this report, reflecting a leadership-driven approach to long-term impact.



Councilman Willie Davis, Marcus Vasquez, and Mayor John Whitmire

Our Pillars of Giving

At Stellar Bank, community impact isn't driven by a checklist—it's driven by people. Our Pillars of Giving help focus our efforts on the areas where we can make the greatest difference, aligning our resources, relationships, and volunteerism around shared priorities. These pillars ensure our giving is intentional and meaningful, while still empowering our bankers to lead, respond to local needs, and bring our purpose to life in the communities we serve.



Affordable Housing

Advancing access to safe, affordable housing that helps Texans put down roots.



Health & Hunger Relief

Supporting efforts that address health and hunger needs across Texas communities.



Education & Financial Literacy

Building knowledge and confidence that support opportunities across Texas.



Small Business Development

Backing the dreams and determination of the small businesses that keep Texas communities moving forward.



Nutrition and Services for Seniors



Pillars of Giving

Affordable Housing

Affordable housing impact is strongest when organizations work together. Stellar Bank collaborates with a broad network of nonprofits, community development organizations, and housing advocates to support housing access, stability, and long-term community resilience across Texas.



Legacy CDC

Houston Habitat for Humanity



\$1,500

in down payment assistance provided to each new homeowner

7

Habitat mortgage loans closed and funded

4

home dedication ceremonies attended by Stellar bankers



Legacy CDC Paint Party



Houston Habitat for Humanity home dedication

Building Stability Through Homeownership

Access to safe, stable housing is essential to building strong communities. In 2025, Stellar Bank supported affordable housing through community development lending, CRA-qualified investments, and relationships with organizations serving low-to-moderate income families. Our approach goes beyond financing—supporting housing solutions that promote long-term stability, dignity, and opportunity.

Houston Habitat for Humanity

Stellar Bank continued its relationship with [Houston Habitat for Humanity](#) in 2025, helping families achieve homeownership through a model centered on education, shared responsibility, and long-term success. In addition to banker-led lending support, Stellar employees contributed their time and presence—participating in two home builds in Northeast and North Houston and attending home dedication ceremonies alongside new homeowners.

Houston Habitat for Humanity

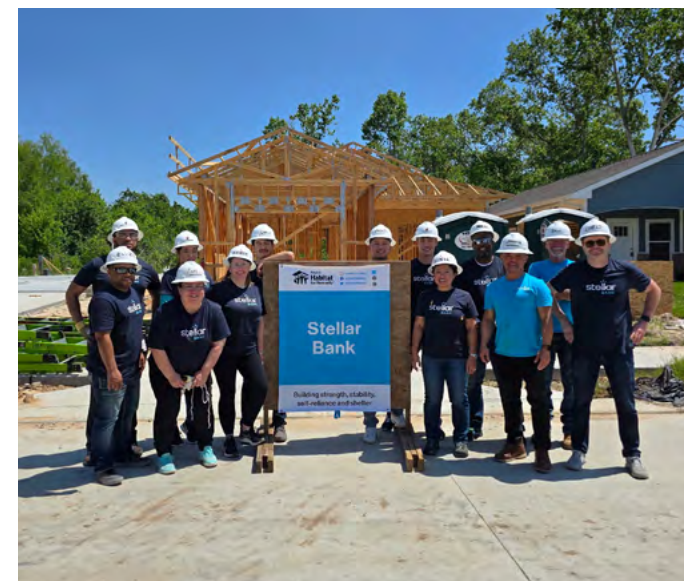


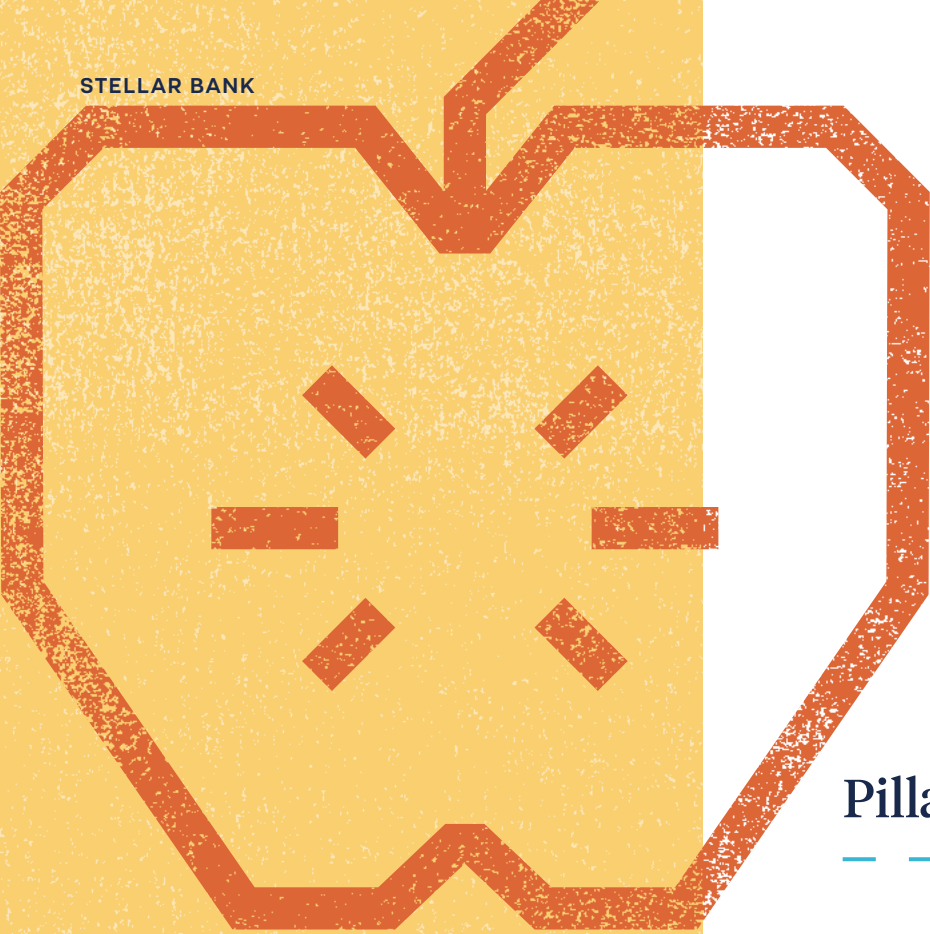
A Model Built on Commitment

What makes Habitat homeownership unique is the commitment required long before a mortgage application is submitted. Habitat applicants complete up to 200 hours of sweat equity to prepare for successful homeownership, including:

- 100 hours on home construction sites
- 50 hours of homebuyer education
- 50 hours of Pay It Forward community service

This shared-responsibility model reinforces the values of commitment and ownership—principles Stellar Bank is proud to support through community commitment and banker-led lending.





Pillars of Giving

Health & Hunger Relief

Access to nutritious food and basic health services is foundational to individual and community well-being. Through longstanding support and banker-led service, Stellar Bank supports organizations addressing hunger and health needs across Texas—combining financial support, volunteerism, and hands-on leadership to meet people where they are and respond to both immediate and ongoing needs.



Camp for All 2U



Kids' Meals

350+

bankers serving their community

50,000+

meals provided to those impacted by food insecurity

202

lives impacted through 14 Stellar-hosted blood drives

40

bankers completed hands-only CPR training



"I'm incredibly proud of our bankers for the heart they bring to Sleep in Heavenly Peace. Their commitment and teamwork exemplify how community banks impact our communities."

BOB FRANKLIN, EXECUTIVE CHAIRMAN

Sleep in Heavenly Peace

Stellar Bank proudly supports [Sleep in Heavenly Peace](#) (SHP) through hands-on volunteer build days that help ensure children in our communities have a safe, comfortable place to sleep. Grounded in the belief that a bed is a basic need essential to a child's well being, this work brings our bankers together around a shared purpose. By building and delivering beds alongside SHP, our bankers help provide comfort, dignity, and hope—one child at a time.



“This started with a simple idea—and grew into something that continues to bring our community together year after year.”

— — — — —
 HOLLY COOK, VP,
 PROCESS ANALYST

Families Feeding Families: It Started with a Simple Idea—and a Lot of Heart

It began with a simple question: What if we could bring people together around a shared table—especially during a season when many feel alone?

That question came from Richard Gatewood, a Stellar Bank customer who envisioned a holiday gathering in Tomball to help neighbors in need while creating a sense of connection and community. When the time came to bring the idea to life, Stellar bankers stepped in to help—working alongside Richard as he rallied support and raised funds for the very first [Families Feeding Families](#) event.

The response was immediate and heartfelt. That first year, more than 500 meals were served—a powerful reminder of both the generosity of the community and the depth of need that existed just beyond view.

Fifteen years later, Families Feeding Families has become a beloved tradition. In 2025, the event served 3,400 meals—a 580% increase from its earliest days—with families gathering on site and meals delivered throughout the community to reach even more neighbors.

Along the way, the mission grew. What started as a shared meal expanded into something more comprehensive—offering medical care, haircuts, clothing, flu shots, and essential services, all in one place. The goal remained the same: meet people with dignity, compassion, and care.

What makes Families Feeding Families especially meaningful is how it brings people together. Stellar bankers volunteer alongside customers, nonprofit organizations, and community members, returning year after year to support an effort rooted in relationships, not transactions.

Families Feeding Families is proof that lasting impact doesn't start with a big program—it starts with one idea, a lot of heart, and a community of people willing to show up for one another.





Second Servings

Second Servings

During Hunger Awareness Month, Stellar bankers supported [Second Servings](#) through food drives, donations, and volunteer service. Together, these efforts helped redirect nutritious meals to neighbors facing food insecurity.

Kids' Meals

To help address childhood hunger, Stellar bankers teamed up with [Kids' Meals](#) to prepare and assemble nutritious meals for preschool-aged children across Greater Houston. In 2025, teams made 2,600 sandwiches and assembled 2,680 lunches, helping families meet their most basic needs.

Health & Wellness Support

Beyond food access, Stellar supports community health through hands-on education and wellness initiatives. In 2025, Stellar Bank hosted American Red Cross Hands-Only CPR classes, and supported 14 blood drives with local organizations, impacting 202 lives. These efforts reflect a commitment to preparedness, prevention, and community care.

“Community banking at Stellar goes beyond financial services—it’s about investing in people and strengthening the communities we serve.”

RAY VITULLI, CEO

Southeast Texas Food Bank



Houston Food Bank



Houston Food Bank

Stellar’s work with the [Houston Food Bank](#) reflects a multifaceted approach to fighting hunger, combining volunteer service, signature campaigns and year-round engagement. In 2025, bankers supported multiple food bank events, including the Backpack Buddy program, which helps ensure school-age children have nutritious, kid-friendly food to take home on weekends when meals can be limited. The bank also earned the Points of Light, Bronze Houston Food Bank Volunteer Service Award for the third consecutive year, recognizing its ongoing commitment to service and community impact.



Families Helping Families: Meeting Families Where They Are

Food insecurity is a year-round reality for many families. Through its work with [Families Helping Families](#) (FHF), Stellar Bank supports a large-scale food distribution model built to deliver help with dignity, care, and efficiency.

In 2025, the bank joined FHF for its 12th annual food distribution, helping reach families across multiple Houston-area locations, including the FHF Cypress site at Weekley Community Center. The effort brings together nonprofits, volunteers, educators, law enforcement, and community leaders to ensure support reaches those who need it most.

What sets FHF apart is its focus on both scale and stewardship. Families are carefully vetted, and the organization’s efficient model ensures \$0.91 of every dollar goes directly to food. Last year, the initiative helped provide 8,400 meals along with access to essential services that support health and stability.

By supporting FHF, Stellar reinforces a shared commitment to addressing hunger with compassion, coordination, and long-term impact, meeting families where they are when it matters most.

Turning Pain into Purpose

Joel Foxworth | Alzheimer's Association



In 2019, Joel Foxworth's family received news no one is prepared to hear: his father had been diagnosed with Alzheimer's disease. What made it even harder was learning that his father did not remember receiving the diagnosis himself. In that instant, Joel realized they were already losing him.

Watching someone you love slowly slip away changes how you see time, strength, and what truly matters. For Joel, that moment became a turning point, transforming grief into purpose.

Leadership, Enabled by Community Banking

Joel's father was known for his warmth and ability to connect with people. A lifelong salesman, Sunday school teacher, and proud parent, who was fully present in the lives of those around him. Alzheimer's slowly took that presence away.

Throughout that journey, Joel watched his mother become his father's primary caregiver, advocating for him and carrying an enormous responsibility with quiet strength. Witnessing her commitment reshaped Joel's understanding of leadership and service.

Rather than remain on the sidelines, Joel chose to step in.

Through his involvement with the [Alzheimer's Association](#), Joel committed his time and leadership to supporting families like his and advancing research aimed at better treatments. In 2025, he joined the Southeast Texas Executive Leadership Team, helping expand education, advocacy, and awareness across the region.

At Stellar Bank, we believe community leadership starts with trust—trusting bankers to bring their

full selves to the work and supporting causes that matter to them. With Stellar as a platform, Joel helped bring critical conversations into the community by hosting educational events, supporting fundraising efforts, and connecting families, business leaders, and advocates around a shared purpose.

“If you’ve ever wondered whether one person can really make a difference... yes—you absolutely can.”

— — — — —
JOEL FOXWORTH

Stellar Bank also supported this work by hosting an Alzheimer's & Dementia Research update, sponsoring the Beaumont Walk to End Alzheimer's, and supporting a family portrait event that served more than 100 attendees. These efforts raised funds, increased awareness, and connected families to valuable resources.

Joel's story reflects what community leadership looks like at Stellar Bank: individuals using personal experience to serve others, supported by a bank that believes purpose and impact begin locally and extend statewide.



“It is my way of turning pain into purpose, and grief into action.”

— — — — —
JOEL FOXWORTH,
EVP, REGIONAL PRESIDENT
OF COMMERCIAL BANKING



Pillars of Giving

Education & Financial Literacy

Education and financial confidence are built over time and through many ways. In 2025, Stellar Bank supported education-focused organizations and programs through board service, volunteer leadership, event support, and mentoring—extending learning opportunities for students, families, and emerging leaders across the communities we serve.



Literacy Now, Houston Reads Day



Literacy Now, Houston Reads Day

“When kids can provide practical answers to my questions about saving and choices, you realize this isn’t just a lesson—it’s a foundation. Teaching financial literacy early helps build confidence that lasts far beyond the classroom.”

DEMETRIUS MORGAN,
CRA & COMMUNITY DEVELOPMENT OFFICER



Boys & Girls Clubs of Greater Houston



Boys & Girls Clubs of Greater Houston



A Legacy of Empowering Urban Youth to THRIVE!

When financial responsibility is taught early, it lasts a lifetime.

In Northeast Houston, opportunity is not evenly distributed. Many families in the 77016 zip code face barriers that can quietly shape a child's future—from food insecurity to limited access to academic support. For nearly three decades, [Youth Development Center](#) (YDC) has worked to change that trajectory by providing a no-cost afterschool program designed to close academic gaps and remove barriers to learning. Serving a community where the per capita income averages about \$20,825, YDC focuses on building confidence, consistency, and momentum for students who need it most.

The results are clear. Students in YDC's program often advance an average of one grade level in reading and math within a single school year, helping put them back on track academically. By providing transportation, nutritious meals, and safe after school care, YDC also supports families and creates greater stability at home.

Stellar Bank is proud to support YDC's mission by helping expand financial literacy education at an early age. When students learn saving, budgeting, and responsible decision-making early, they build skills that last far beyond the classroom. This work reflects the heart of community banking: investing in rooted organizations that create lasting outcomes and helping the next generation build stronger futures.

Supporting Education & Financial Literacy In Many Forms

Literacy Now

Banker leadership played a hands-on role through board service, young professional leadership, and event support, including the annual luncheon, Houston Reads Day, and gala—helping advance literacy and access to educational resources.

The Women's Resource

Stellar supported programs focused on education, workforce readiness, and financial empowerment—helping women and families build skills that support long-term stability and independence.

ISD Foundations

Relationships with local Independent School District Foundations helped strengthen classroom resources, student programs, and educator-led initiatives that support learning beyond the school day.

Mentoring Programs

Through banker-led mentoring and youth engagement, Stellar employees shared knowledge, guidance, and real-world financial insight—supporting students and emerging professionals as they plan for the future.





Pillars of Giving

Small Business Development

Small businesses are at the heart of Texas communities. They create jobs, strengthen local economies, and help families build lasting financial stability. Supporting entrepreneurs and business owners is a key part of Stellar's commitment to community leadership and long-term economic growth.



Cy-Fair Chamber of Commerce Business Expo



“Small businesses create jobs, build opportunity, and fuel strong communities. When they grow, we all grow.”

**CARSON HUGHES,
SVP, SENIOR BUSINESS
BANKING MANAGER**

Fueling Small Business Growth Across Texas

In 2025, Stellar Bank continued investing in programs and organizations dedicated to helping small businesses launch, grow, and thrive with a focus on expanding opportunity in underserved communities. Through banker-led mentoring, educational workshops, and access to financial guidance, business owners received practical support designed to help them move forward with confidence.

Stellar helped support organizations including Rice University's Veterans Business Battle, Owners in Honor, Lamar University's Center for Innovation, Commercialization & Entrepreneurship (CICE), and veteran-focused small business initiatives that support entrepreneurs at every stage of growth. Community development relationships and collaborations with local organizations further strengthened a hands-on approach to helping businesses succeed.



Investing in Houston Entrepreneurs

One important initiative in 2025 was [Houston Business Development Inc.](#) (HBDI), where Stellar Bank became a key sponsor of the new Business Innovation and Technology (BIT) Center. Through a three-year title sponsorship commitment, Stellar provided an initial \$50,000 investment to help launch programming and resources for local small businesses.

The BIT Center also introduced the Next Level 12 Accelerator Program, a 12-week business development experience designed to help entrepreneurs sharpen their marketing, financial management, business planning, and pitch strategies. The inaugural cohort graduated 20 Houston-area business owners, with top participants receiving financial support to help accelerate their next stage of growth.

“When small businesses thrive, communities become stronger, more vibrant, and full of opportunity.”

MARCUS VASQUEZ, EVP, SENIOR DIRECTOR OF CRA & COMMUNITY DEVELOPMENT



“I love volunteering with Combined Arms and supporting veterans who may feel forgotten. Helping to provide essentials is incredibly rewarding and important to me.”

LISA CRAWFORD, VP, BANKING CENTER MANAGER



Veterans Support

During the government shutdown, [Combined Arms](#) reported a 49% increase in food assistance requests and a 23% increase in housing aid needs among service members, veterans, and their families. A \$10,000 contribution supported the immediate purchase of grocery gift cards, helping address short-term food needs for those affected by paused pay and benefits. The funding assisted 200 families and connected them to additional resources through the Combined Arms Network.

Support for Combined Arms extended beyond emergency response. Participation in monthly food pantry volunteer efforts helped support two food pantries serving military and veteran families, and volunteers assisted with holiday meal distributions, including turkeys and sides in November. Bank representatives also joined Combined Arms in commemorating the 250th birthday of the U.S. Marine Corps, recognizing the service and sacrifice of military communities.



Our Bankers See a Need & Act



Community impact at Stellar Bank doesn't start with a plan or a program—it starts with people. Every day, our bankers see needs in their communities and choose to act, often on their own initiative. These moments of leadership—big and small—reflect a shared belief that service is personal, and responsibility doesn't end at the bank door.

Across Texas in 2025, bankers organized drives, showed up where help was needed, volunteered alongside their families, and worked with customers to turn simple ideas into meaningful action. Whether responding to an urgent need or quietly improving a place that mattered to them, these efforts were driven by care, ownership, and heart.

Beverly Humphreys | Dayton Volunteer Fire Department

After seeing a local news story about a small fire station in need, Beverly took action, organizing a snack and beverage drive to support volunteer firefighters. With help from fellow bankers and customers, the effort grew to include donated supplies, monetary contributions, and handwritten notes of appreciation—reminding first responders that their service was seen and valued.



Holly Johnston | Community Care, One Step at a Time

When Holly noticed a nearby cemetery repeatedly littered and neglected, she didn't wait for a formal volunteer event. She simply showed up—cleaning the fence line and returning regularly to care for the space. Her quiet commitment reflects the kind of everyday leadership that often happens outside the spotlight.

Serving Together | Parents & Children

Stellar bankers are also shaping the next generation of volunteers by serving alongside their children. From mother-daughter duo Martha Jordan and Lindsey Deutschendorf to Mihir Patel and his daughter, these shared moments show that service is not only something we do—it's something we pass on.

Texas Hill Country Floods

In 2025, Stellar bankers demonstrated that responsibility doesn't stop at footprint lines. Following devastating floods in the Texas Hill Country, bankers stepped up—contributing \$27,500 to four organizations supporting relief efforts. Though those communities were outside our immediate markets, they were never outside our shared home.

“While serving in the Marine Corps I learned to never leave anyone behind. Volunteering at the Combined Arms food pantry allows me to carry that mission forward.”

— — — — —
**MIHIR PATEL, EVP,
 MARKET PRESIDENT OF
 COMMERCIAL BANKING**



Bankers on Boards

*80+ bankers.
One shared
commitment
to serve.*



Community impact starts with people. Across Texas, more than 80 Stellar bankers actively serve on nonprofit and community boards—sharing their time, skills, and leadership to help organizations grow stronger and create lasting impact in the communities they serve. This service reflects a belief at the heart of community banking: leadership doesn't stop at the office—it shows up wherever help is needed.

Dallas | The Family Place

Melissa Keeling, EVP, Group Manager of Corporate C&I

In Dallas, Stellar bankers supported The Family Place through its Adopt-A-Family Drive, helping bring comfort and care to families in need. Volunteers unboxed and organized donated gifts, ensuring each package was prepared with thoughtfulness and respect. The hands-on effort helped transform generosity into joy—creating moments of warmth for children and families during the holiday season.



East Texas | United Way

Lisa Prejean, VP, Commercial Relationship Manager

In East Texas, Stellar bankers serve alongside United Way, supporting programs that address critical community needs and strengthen the local safety net. Through board leadership and community engagement, bankers help guide initiatives that improve education, financial stability, and overall wellbeing across the region.



Houston | TBA Foundation

Chris Bezdek, EVP, Managing Director of Commercial Banking

In Houston, banker leadership extended beyond board service to include support for communities impacted by the Texas Hill Country floods. Through involvement with the TBA Foundation, Stellar helped direct resources toward disaster relief efforts—demonstrating how local leadership can mobilize support quickly when Texans need it most.

Stellar Bankers currently serve as board representatives for many great organizations, including:

Literacy Council of Fort Bend County
Tomball Economic Development Corporation
Southeast Texas Economic Development Corporation Foundation
Credit Coalition
Junior Achievement of the Golden Triangle
The Women's Resource

Texas Center for the Missing
Garth House
Habitat for Humanity of Jefferson County
Houston Black Real Estate Association Community Development Corporation
Houston Credit Collation
Legacy Community Development Corporation
Breakthrough T1D (formerly JDRF)

The Warren Center
Big Brothers Big Sisters of Greater Houston
CHRISTUS Foundation for HealthCare
Texas Bankers Association
Junior Achievement of Southeast Texas
United Way of Beaumont & North Jefferson County
Houston Food Bank

Officer Development Program

Investing in Future Leaders



Strong communities need strong leadership. At Stellar Bank, the Officer Development Program (ODP) reflects our commitment to developing talented professionals who will help shape the future of our organization and the communities we serve.

Designed for recent college graduates and current employees, ODP provides a clear pathway for career growth while equipping participants with the knowledge, experience, and leadership skills needed to succeed in a dynamic banking environment.

Building Leaders from the Inside Out

The program is intentionally structured to provide broad exposure to the business and a deeper understanding of how banking supports individuals, businesses, and local economies.

Participants gain hands-on experience across multiple areas of the organization while strengthening core competencies in leadership, professionalism, relationship management, and customer service. Through mentorship, guided development, and direct engagement with senior leaders, participants build confidence and capability while preparing for long-term careers across the bank.

“Seeing our ODP participants and interns roll up their sleeves for service projects reinforces an important lesson: we don’t just work in these communities; we are committed to their growth,” - Honeca Ngov.

“Our Officer Development Program is about more than banking—it’s about service. We help future leaders understand that a community’s prosperity is our greatest return.”

HONECA NGOV,
SVP, ODP DIRECTOR



Creating Opportunity Through Experience

ODP also includes a 10-week Summer Internship Program for senior undergraduate and graduate students pursuing careers in banking and finance.

Interns participate in rotational assignments, professional development workshops, networking opportunities, and real-world projects that support Stellar Bank customers and strategic priorities.

The experience offers early exposure to the banking industry while helping students build professional skills, expand their networks, and explore future career paths. Many participants continue their careers with Stellar after graduation, strengthening the bank’s future talent pipeline.

Leadership in Action

Participants also have opportunities to engage in volunteer efforts and community initiatives throughout the program, providing hands-on ways to connect to leadership with service.

These experiences reinforce an important lesson: the strongest leaders understand the communities around them and recognize the role financial institutions can play in helping them thrive.

Senior leaders across the bank further support ODP through mentoring, Lunch & Learn sessions, and direct engagement, helping participants envision meaningful, long-term careers in banking.

Accomplishments & Recognition



Fastest-Growing Houston Banks by Deposits, HBJ



Best of the Best, Beaumont Enterprise



Paul Egge, Best CFO Award, Houston Business Journal



Awards for Excellence, Better Business Bureau



Angela Durrett, Honoree, Outstanding Women in Banking and Finance Award, The Women's Resource



#1 SBA 504 Lender in the Houston Area, Capital CDC



Outstanding Organizational Impact Award, ATD Houston



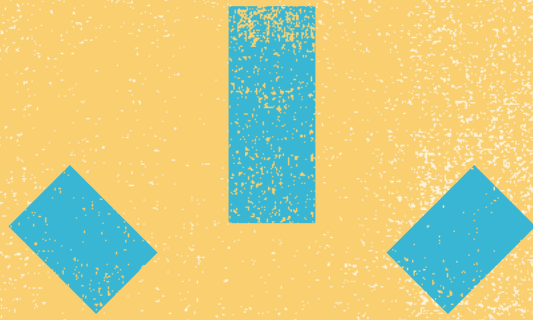
Top Deposit Franchise, S&P Global Market Intelligence



Points of Light, Bronze Houston Food Bank Volunteer Service Award



Michelle Wright, Advisory Board Co-Chair, GHWCC SBA Women's Business Center



Be Stellar

Visit STELLAR.BANK
713.499.1800

 Member
FDIC
NMLS #451312