



# We empower people to *thrive.*



Do the right thing



Own the outcome



Give our all



Serve with heart



See possibilities



Succeed together

## From Our Leadership

**At Stellar Bank, we believe that true community banking goes beyond financial services—it's about making a lasting impact. As we continue to grow, our commitment to strengthening the communities we serve remains at the heart of everything we do.**

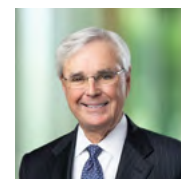
That's why we developed Stellar Bank's Pillars of Giving—a strategic approach to philanthropy that ensures our efforts are intentional, focused, and aligned with our purpose. In addition, we prioritize initiatives that support children, women, and veterans, as we work to create opportunities, foster economic growth, and improve lives in meaningful ways.

This past year, we've deepened our engagement by forming new collaborations, expanding volunteer initiatives, and increasing our investment in local organizations across our Texas footprint. From funding educational programs to supporting small businesses and nonprofit efforts, our employees and leadership have worked side by side with our neighbors to drive positive change.

We recognize that the needs of our communities continue to evolve, and we remain committed to listening, learning, and adapting. By focusing our efforts through our Pillars of Giving, we are ensuring that our impact is not only immediate but also sustainable for years to come.

We are proud of the difference we've made together, and we look forward to another year of serving, supporting, and growing with our communities.

Sincerely,



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



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



→ Stellar at a Glance



\$10.9B

in Assets

As of December 31, 2024



~\$900,000

in Charitable Contributions



54

Stellar Banking Centers



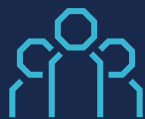
4,000+

Hours of Service



400+

Organizations Supported



1,000+

Stellar Bankers



→ Combined Arms



→ Houston Food Bank

The Power of Local

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



→ Wreaths Across America



→ Community Development

27 Community Development Loans Totaling

\$107.7M+

The majority of the funds are allocated as follows:

\$45.6M	\$46.8M	\$14.2M
Affordable Housing	Economic Development	Revitalization and Stabilization of LMI Communities

Our commitment to the Community Reinvestment Act (CRA) is rooted in our genuine dedication to the people and places we serve. Through responsible lending and meaningful collaborations, we apply our time, talent, and resources to help expand access to opportunity and strengthen communities across Texas—because supporting local growth isn’t just a requirement, it’s who we are.

\$782K

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

924

CRA-qualified service hours

\$2.2M+

in FHLB grant funds received by the Bank were provided to 7 different organizations



← Fifth Ward CRC Fall into Homeownership Fair



→ Legacy CDC Fair Housing Summit

“Stellar Bank is deeply committed to reinvesting in the communities we serve through lending, investing, and services that promote development in low-to-moderate income (LMI) areas. Through this work, we are helping to build communities that thrive.”

Demetrius Morgan,  
Stellar CRA and Community Development Officer



# Pillars of Giving

**At Stellar Bank, giving back is at the heart of who we are.**

We empower people to thrive by investing in the communities we serve, ensuring that our support creates meaningful, lasting impact. Guided by our Pillars of Giving—education and financial literacy, affordable housing, small business development, and health and hunger relief—we ensure our support is intentional, impactful, and aligned with our values.

We place special emphasis on causes that benefit children, women, and veterans, combining financial contributions with hands-on volunteerism to drive real change. By investing in these areas, we’re committed to making a lasting difference and helping our neighbors thrive.

**Employee Volunteer Commitment**

Stellar Bank is committed to fostering a culture of service by providing each full-time employee with 16 hours of paid volunteer time annually, while part-time employees receive 8 hours, empowering our team to give back to the communities we serve.



**Health and  
Hunger Relief**



**Small Business  
Development**



**Affordable  
Housing**



**Education and  
Financial Literacy**





## → Featured Non-Profits



Supporting veterans is at the heart of our commitment to the community, and Stellar Bank is proud to work with Combined Arms to help make a meaningful impact. Our bankers enthusiastically participate in monthly volunteer events, helping veterans transition successfully into civilian life.



Working with the Southeast Texas Food Bank allows us to help provide meals to families facing food insecurity. Our team regularly participates in volunteer events, helping sort and distribute food to those in need. Through these efforts, we are committed to making a lasting difference in the fight against hunger.

## WEST HOUSTON WHAM ASSISTANCE MINISTRIES

Stellar Bank is proud to support West Houston Assistance Ministries (WHAM) in its mission to help families in need. As a bank customer, WHAM benefits from financial solutions that strengthen its ability to serve the community. The Stellar Bank Classroom gives WHAM clients access to financial education tools. We also sponsor several WHAM events and provide volunteer opportunities that help further their mission of food assistance, job training, and financial literacy.



Every child deserves a safe and comfortable place to sleep. Stellar Bank proudly supports Sleep in Heavenly Peace, an organization dedicated to building and delivering beds to children in need. Our volunteer events with SHP are among the most popular, bringing employees together to make a direct impact. Through our contributions and hands-on involvement, we're helping ensure that no child in our community sleeps on the floor.





→ Community Involvement



→ Victory Rally Ball (Houston)



→ Habitat for Humanity (Houston)



→ Shred Day (Dallas)



→ Toys for Tots (Houston Heights)



← IDEA Spears (Houston)



→ Houston Food Bank (Houston)



← Garth House Toy Delivery (Beaumont)



→ Meals on Wheels (Anahuac)

“I am truly grateful to be a part of an organization that does so much to support Houston, Dallas, Beaumont and beyond.”

Cindy Marion, Stellar Bank Board Member



# Leadership through Service

## Our Bankers Proudly Serve on 70+ Boards

We're proud to have Stellar Bank team members serve on more than 70 boards of directors that span across our footprint, driving positive change across healthcare, education, economic development, and social services. From the Houston Food Bank and United Way to Lamar University and Junior Achievement, we help strengthen families, support students, and grow local economies. This broad representation reflects our unwavering dedication to making a difference—not just in financial services, but in the well-being of the communities we call home.

“Being a part of Big Brothers Big Sisters gives me great satisfaction knowing that I am helping someone see their true potential in life.”

**Martin Montoya,**  
SVP, Commercial Banking, Big Brother since February 2023



**Big Brothers Big Sisters (Houston)**  
Paul Egge, Stellar CFO

Our bankers don't just support the community—they are part of it. Paul Egge serves on the board of directors for **Big Brothers Big Sisters**, helping to guide the organization's mission. Martin Montoya serves as a Big, actively engaging in mentorship and leadership opportunities. Stellar Bank also played a key role in the BBBS Teen Conference, where Paul joined a panel discussion and Demetrius Morgan led a breakout discussion. Additionally, we proudly sponsored the annual Pickleball Tournament and the BBBS Gala, reinforcing our commitment to empowering young people.



**CHRISTUS Foundation for HealthCare (Houston)**  
Ray Vitulli, Stellar CEO

Stellar Bank is dedicated to supporting the **CHRISTUS Foundation** for HealthCare and its mission to provide access to quality care. From sponsoring the annual luncheon to serving as the title sponsor for the Nun Run, our involvement helps expand vital services. Our name is proudly displayed on one of CHRISTUS's Healthy Living Mobile Clinics, bringing essential care to communities in need.



**Garth House (Beaumont)**  
Kirk Smith, Stellar EVP, Commercial Banking

At Stellar Bank, we don't just do business with our customers, we support their missions. **Garth House**, a longtime customer, provides crucial services to children in need. Our team stepped up during the holiday season, donating requested items that brought smiles and comfort to the children served. Giving back is part of who we are, and we're proud to contribute to Garth House's impactful work.



**Nutrition & Services for Seniors (Beaumont)**  
Dan Parker, Stellar EVP, Commercial Banking

Since 2009, Stellar Bank has supported **Nutrition & Services for Seniors (NSS)**, helping to advance their mission to serve older adults, regardless of income. For nearly 40 years, NSS has provided vital resources, including **Meals on Wheels**, preparing and delivering 1,600 hot lunches Monday through Friday to homebound seniors in Jefferson and Hardin counties. We're proud to back a customer doing such impactful work in our communities.



→ Accomplishments and Recognitions



→ Brenda and Brad Bouillion received the 2024 Gabriel Lester Hero Award by Texas Center for the Missing



→ Vidal Ramirez was named to the Texas Bankers Hall of Fame



→ Pinnacle Award winner for Financial Services at the Houston 2024 BBB Awards of Excellence



→ Power On Heels Fund



→ Accomplishments and Recognitions



→ Silver 2024 President’s Volunteer Service Award in recognition of our employees’ volunteer time with the Houston Food Bank



→ William C. "Bill" Woodby honored by the Texas Bankers Association as a 50-year banker



→ In 2024, Stellar Bank earned a "High Satisfactory" rating across all three areas—Lending, Investments, and Services—during our CRA Performance Evaluation. The Bank was recognized as a leader in community development lending, originating 104 community development loans totaling \$336 million during the review period.



→ Lyons Ave Renaissance Festival



  
*Be Stellar*



Visit [STELLAR.BANK](https://www.stellar.bank)  
713.499.1800

 Member  
**FDIC**  
NMLS #451312

→ Kids' Meals (Houston)