



Parkside Financial

BANK & TRUST

**COMMUNITY REINVESTMENT ACT
STRATEGIC PLAN**

2027 - 2031

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I. INTRODUCTION

The Community Reinvestment Act of 1977 (“CRA”) encourages Depository Institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income (“LMI”) individuals and neighborhoods. The assessment area (AA) includes the geographies in which it maintains its main office and conducts a substantial portion of its lending activity.

The CRA regulation establishes performance tests, standards, and ratings for large banks, intermediate small banks, small banks, and wholesale or limited purpose banks. Alternatively, the CRA regulation allows for institutions to be evaluated under a CRA Strategic Plan. This option allows an institution to develop a plan, with community input, detailing how the institution proposes to meet its CRA obligations. The plan is tailored to the needs of the community using direct community input at the development stage. The institution informally seeks suggestions from the public while developing the plan and once it is developed, the institution must publish notice of the plan and solicit written public comment for at least 30 days. After the comment period, the institution submits the plan to its regulators for review and approval.

The FDIC evaluates CRA performance in many areas, depending on the size and structure of the institution. An important aspect of the CRA is community development. For loans, investments, donations, and services to qualify as community development activities, their primary purpose must: support affordable housing for LMI individuals; target community services toward LMI individuals; promote economic development by financing small businesses or farms; or provide activities that revitalize or stabilize LMI geographies, designated disaster areas, or distressed or underserved non-metropolitan middle-income geographies.

Parkside Financial Bank & Trust (“Parkside” or the “Bank”) provides relationship-based commercial banking and wealth management services. The Bank operates with a high service and high margin strategy providing clients with easy access to decision-making personnel who, in turn, provide quick responses to the existing and prospective clients. Parkside’s Banking division focuses on privately held businesses, commercial real estate investors and Private Equity and Search Funds throughout the United States. The Bank’s business strategy results in comparatively fewer small business loan originations and lower lending volumes within its assessment areas relative to total lending activity. Accordingly, the Bank has elected to operate under the CRA Strategic Plan (the “Plan”) option to ensure its activities are appropriately evaluated considering its nationwide lending model and limited concentration of lending within its designated assessment areas.

II. BACKGROUND

Parkside opened on April 23, 2008, to provide relationship-based commercial banking and wealth management services. Parkside prides itself on being inherently different – a truly unique and trusted financial partner. Parkside focuses on intangibles that make

the whole relationship meaningful – like transparency, respect, ownership, integrity, knowledge, character and ambition. The Bank carefully aligns resources, expertise and personnel with clients’ goals and interests, deliberately pursuing an uncommon partnership to create sophisticated solutions and powerful results for financial success and legacy. The Bank operates on a relationship-driven model, receiving most of its business through word-of-mouth referrals and does not participate in any traditional product-based advertising.

III. OPERATIONS

Parkside is a full-service commercial bank headquartered in Clayton, Missouri. The Bank is wholly owned by Parkside Financial, Inc., also located in Clayton, Missouri. The Bank does not have any lending subsidiaries or affiliates.

Since April 2008, the Bank has operated from a single branch location in Clayton, Missouri (8112 Maryland Ave, Suite 101, Clayton, MO 63105), later opening loan production offices in Denver, Colorado (210 University Blvd., Denver, CO 80206) and Bedford, New Hampshire (3 Executive Park Dr, Bedford, NH 03110). The Bank transitioned its Denver, Colorado loan production office into a full-service branch on November 18, 2025, to facilitate providing Trust Services in Colorado. As of December 31, 2025, the Bank employed total staff of 113 full-time employees across all three locations.

a. Credit Products

The Bank’s primary lending focus is commercial lending. The Bank does not currently offer home mortgage or consumer loans. The Bank targets privately held businesses, commercial real estate investors, entrepreneurs and growth-oriented companies, and Private Equity and Search Funds investing in companies with revenue size of \$5 to \$75 million and credit needs of \$2 to \$10 million in the Greater St. Louis and Denver areas. Parkside offers a comprehensive suite of commercial lending services from basic equipment loans to merger and acquisition financing including working capital, equipment, real estate, tax credit, and ESOP financing.

Private Equity & Sponsor Finance

The Bank’s Private Equity and Sponsor Finance Team leverages the Bank’s existing focus on providing cash flow-based solutions to support buyouts, recapitalizations, and growth initiatives for private equity-backed companies. Parkside is the ideal sponsor finance partner due to deep expertise and strong relationships with existing private equity sponsors, as well as the Bank’s tailored approach to structuring flexible financing solutions. The Bank’s sponsor relationships are located in 30+ states, spread across a diverse mixture of industries.

Search Fund

The Bank's Search Fund Team in the Bedford, NH loan production office focuses on commercial and industrial lending for search-backed transactions nationwide, across a variety of industries. Led by the founder of the concept of a nationwide focus on non-SBA financing for search fund acquisitions, this team helps entrepreneurs explore their dreams to run and grow a business through search fund financing partnerships. This team embraces a unique and innovative approach to finding solutions dedicated to helping entrepreneurs search, acquire, operate, and strengthen their business legacy or to expanding their existing portfolio.

b. Deposit Products

The Bank offers a variety of deposit services including checking, savings, money market deposit accounts, and certificates of deposit. Alternative banking services include online banking, mobile banking, and electronic bill pay.

c. Loan Portfolio

As of the December 31, 2025, Call Report, the Bank had total assets of approximately \$1.041 billion, total loans of \$847.5 million, total securities of \$68.1 million, and total deposits of \$884.1 million. The loan portfolio is illustrated in the following table.

Loan Portfolio Distribution as of 12/31/2025		
Loan Type	Amount (\$000)	Percent of Total
Construction and Land Development	48,848	5.76%
Secured by Farmland	2,594	0.31%
1 – 4 Family Residential	24,499	2.89%
Multi-Family (5 or more) Residential	12,400	1.46%
Commercial Real Estate	294,350	34.73%
Total Real Estate Loans	382,691	45.15%
Loans to Depository Institutions	0	0.00%
Agricultural	0	0.00%
Commercial and Industrial	417,120	49.21%
Consumer	0	0.00%
Other	47,769	5.64%
Less: Unearned Income	0	0.00%
Total Loans	847,580	100.00%

Source: Reports of Condition and Income.

d. Historical CRA Performance

The Bank reviewed CRA activity (lending, investments, and services) for five years preceding this Plan (2022 – 2026) to set benchmarks for comparison and creation of Plan goals. The Bank believes the Plan goals are at or above past performance and comparable to the goals and performance of other financial institutions management compared the Bank against when developing the Plan (see Section VI).

e. Public File and Written Comments

Parkside maintains its Public File per 12 C.F.R. §345.43, and any CRA-related comments are available for public review upon request. To date, Parkside has not received feedback from the community regarding its CRA performance.

f. Parkside's CRA Program

The Bank received a Satisfactory rating at its last FDIC Performance Evaluation, dated December 9, 2025, based on the Interagency Intermediate Small Bank Examination Procedures.

The Bank's CRA program is governed by a CRA Management Committee whose primary objective is to ensure the effective implementation of the Bank's Plan by holding quarterly meetings to review lending activity, investments, and community activities for compliance with the Plan and reporting on these activities to the Board of Directors. The CRA Management Committee comprises the following officers:

- VP - Compliance/CRA Officer (Committee Chair)
- Chief Executive Officer
- President
- Chief Risk Officer
- Chief Credit Officer
- Community Development Officer

To develop goals for the Plan, the CRA Officer collaborated with the CRA Management Committee and various members of Bank management. The CRA Officer is responsible for periodically updating the CRA Management Committee and the Board on Plan performance.

IV. DESCRIPTION OF ASSESSMENT AREA (“AA”)

The Bank has designated two CRA assessment areas (“AAs”). The St. Louis AA is comprised of the entirety of St. Louis County and St. Louis City, which are located within the St. Louis, Missouri-Illinois MSA. The Denver AA includes the entirety of Denver County and Arapahoe County, which are located within the Denver-Aurora-Centennial, Colorado MSA.

For a map of the AAs, please refer to Appendix A. The AAs are comprised of whole counties and do not arbitrarily exclude any LMI census tracts. The following Plan sections discuss demographic, economic, and competition information for the AAs.

a. Economic and Demographic Data

ST. LOUIS ASSESSMENT AREA

Based on 2020 U.S. Census data, the St. Louis AA consists of 53 low-income, 76 moderate income, 94 middle-income, 112 upper-income and 5 census tracts without an income designation. The median family income for the St. Louis AA is \$111,200. Major employers in the area include Boeing, Washington University, BJC and SSM Healthcare systems, Edward Jones, Centene, Anheuser-Busch InBev, Nestle Purina, and World Wide Technology. The following table illustrates select demographic characteristics of the St. Louis AA.

Demographic Information for the St. Louis Assessment Area						
Demographic Characteristics	Total	Low	Mod	Middle	Upper	N/A
Geographies (Census Tracts)	340	15.6%	22.4%	27.6%	32.9%	1.5%
Population by Geography	1,305,703	10.4%	20.2%	30.5%	38.3%	0.6%
Housing Units by Geography	618,548	13.0%	22.2%	30.2%	33.8%	0.8%
Owner-Occupied Units by Geography	343,052	6.8%	17.6%	31.0%	44.2%	0.4%
Occupied Rental Units by Geography	210,173	18.7%	26.2%	31.8%	22.0%	1.3%
Vacant Units by Geography	65,323	26.7%	33.4%	21.0%	17.0%	1.9%
Businesses by Geography - 2025	291,232	9.2%	15.8%	27.8%	46.1%	1.1%

Source: 2020 Census; 2025 D&B Data

DENVER ASSESSMENT AREA

Based on 2020 U.S. Census data, the Denver AA consists of 21 low-income, 99 moderate income, 109 middle-income, 99 upper-income, and 11 census tracts without an income designation. The median family income for the Denver AA is \$140,100. Major employers in the area include Denver Public Schools, University of Colorado Denver, UC Health, HCA-HealthOne, and the City and County of Denver. The following table illustrates select demographic characteristics of the Denver AA.

Demographic Information for the Denver Assessment Area						
Demographic Characteristics	Total	Low	Mod	Middle	Upper	N/A
Geographies (Census Tracts)	339	6.2%	29.2%	32.2%	29.2%	3.2%
Population by Geography	1,370,592	5.7%	32.2%	31.5%	28.7%	1.8%
Housing Units by Geography	559,104	5.7%	31.1%	32.4%	28.5%	2.4%
Owner-Occupied Units by Geography	300,535	3.4%	26.9%	34.7%	33.9%	1.1%
Occupied Rental Units by Geography	229,111	8.6%	36.8%	29.7%	21.0%	3.9%
Vacant Units by Geography	29,458	5.9%	30.4%	29.1%	31.0%	3.6%
Businesses by Geography - 2025	319,999	4.1%	21.8%	28.8%	40.8%	4.5%

Source: 2020 Census; 2025 D&B Data

b. Competition

The Bank operates in a highly competitive market for credit products and financial services. According to the FDIC Deposit Market share data as of June 30, 2025, there were 58 financial institutions with 365 locations within the St. Louis AA. These institutions range from small community banks to large regional and national institutions. Parkside ranked 19th with 0.9 percent of the deposit market share in the St. Louis AA. The Bank does not yet appear on the most recent FDIC Deposit Market share report (06/30/2025) for the Denver AA because the Denver branch was established after the reporting period.

V. EFFECTIVE DATE AND TERM

The proposed effective date of the Plan is January 1, 2027, and will cover the calendar years 2027 – 2031. The term of the Plan will end on December 31, 2031. The Plan sets forth measurable goals in which the FDIC will be able to evaluate the Bank's performance as required by 12 C.F.R. §345.27(c)(1).

VI. MEASURABLE PERFORMANCE GOALS

For intermediate small banks, such as Parkside, the current CRA regulations utilize a lending test that measures and evaluates a bank's lending activity within its designated AA. The lending test does not, however, adequately consider the situation of a banking operation such as Parkside, who serves customers and businesses throughout the United States and who may not have significant concentrations of its loan and deposit portfolios within its designated AAs. As an alternative to this standard evaluation method, regulations permit financial institutions to comply with the CRA by electing to implement an approved strategic plan. Accordingly, the Bank has elected to operate under this Plan to satisfactorily fulfill its CRA obligations.

The CRA regulation outlines that a CRA Strategic Plan should specify measurable goals for helping to meet the credit needs of each AA covered by the plan, particularly the needs of LMI individuals and LMI geographies, through lending, investment, and services, as appropriate. The Bank's measurable performance goals reflect the regulatory flexibility as defined in the CRA regulation:

A bank shall address in its plan all three performance categories and, unless the bank has been designated as a wholesale or limited purpose bank, shall emphasize lending and lending-related activities. Nevertheless, a different emphasis, including a focus on one or more performance categories, may be appropriate if responsive to the characteristics and credit needs of its assessment area(s), considering public comment and the bank's capacity and constraints, product offerings, and business strategy.

The CRA strategic plan regulations provide flexibility regarding measurable goals, both in how the goals are expressed and regarding the three performance categories. The following measurable goals have been established taking into consideration the Bank's corporate strategic initiatives, business model and projected asset size. Accordingly, with a substantial majority of the Bank's portfolio consisting of large commercial and industrial lending (loan amounts above \$1 million), the Bank has developed three measurable performance goals designed to reflect its business strategy, operational capacity, and identified community needs as follows:

- 1) Community Development Loans and Investments;
- 2) Community Development Donations; and
- 3) Community Development Service Hours.

After informally discussing the measurable performance goals stated above with the public during the development of the Plan, the Bank believes these goals are responsive to the needs of its AAs.

The Bank has not established separate HMDA or small business lending performance goals under this Strategic Plan due to the nature of its business

model and lending activities. The Bank does not originate or purchase home mortgage loans, nor does it offer consumer lending products. The Bank's primary business focus is commercial lending, with a target market consisting of privately held businesses, commercial real estate investors, entrepreneurs, growth-oriented companies, and private equity and search funds. The Bank generally serves businesses with annual revenues of approximately \$5 million to \$75 million and credit needs ranging from \$2 million. As a result, historically, the substantial majority of the Bank's lending activity has been larger commercial and commercial real estate credits rather than small business loans, which are defined as having original amounts of \$1 million or less. Given the Bank's product offerings, target customer base, and lending strategy, Community Development lending is a more meaningful measure of the Bank's CRA performance than HMDA or small business lending metrics.

The goals presented in the following tables represent the Bank's overall performance targets for the combined St. Louis and Denver Assessment Areas (AAs). The Denver branch was established recently and has been in operation for only eight months. Because the branch was opened primarily to support Trust services and has limited operating history within the Denver market, there is insufficient historical performance data to establish standalone CRA goals comparable to those of the more established St. Louis AA. Accordingly, the Bank will establish separate Denver AA performance expectations within each goal category based on objective measures of the Bank's presence in the market, including Denver-attributed assets and employee headcount. Because the Denver branch has limited operating history, asset allocation and employee headcount are considered the most objective and measurable indicators of the Bank's capacity to deliver CRA activities within the Denver AA. These Denver-specific goals are described within each applicable performance goal section and are designed to grow proportionately with the Bank's expansion in the Denver market.

If, during the term of the Plan, there are material changes in the Bank's product mix, geographic location, or projections that would affect the measurable performance goals stated in the Plan, then the Bank may initiate the process for undergoing a Plan amendment, as specified in the CRA regulation. The CRA Management Committee will conduct an annual assessment of progress toward all measurable goals and evaluate whether the established goals remain reasonable and appropriate.

The Bank selected peer banks that were regulated by the FDIC, currently or recently operated under an approved CRA Strategic Plan, located in or near the Bank's AA, with a similar asset size (50%-250%) to the Bank, and had a similar commercial lending focus. Two banks were identified using this criteria, First Bank of the Lake, and Lead Bank. An extensive analysis was performed on the peer banks' data, and the Bank's measurable performance goals compare fairly to the peer banks.

a. Community Development Loans and Investments

The measurable performance goal for community development loans and investments consists of combined community development loans and investments as a percentage of the Bank's annual average assets. A combined lending and investment goal enables the Bank to better respond to evolving opportunities within the AA and reflects the Bank's expectation that qualifying opportunities may vary significantly from year to year between community development lending and qualified investments. The Bank believes setting goals based on a prior year four-quarter average assets allows better year-over-year predictability on which the Bank can base its investment decisions. The Bank's annual average assets are calculated by using line 9 of Schedule RC-K (Quarterly Averages) for the Bank's four quarters in the preceding plan year. By attaching the goal as a percentage of the Bank's annual average assets, the goal will expand in coordination with the Bank's anticipated growth.

Credit for community development lending will be awarded for any qualified community development loan that is originated, purchased, renewed or refinanced during a Plan year and that benefits the Bank's AA, or a broader statewide or regional area that includes the Bank's AA, consistent with the CRA definition of community development. Loans that are renewed or refinanced will receive credit in the year of the renewal or refinance based on the outstanding loan balance at the time of the transaction.

For community development investments, credit will be given to any new investment and prior period investments benefiting the Bank's AA, or a broader statewide or regional area that includes the Bank's AA, which meet the definition of community development under CRA. New investments will be counted at the full commitment amount in the year the investment is originated. Prior period investments, still outstanding, will be counted at the outstanding book value (as of Dec 31 of the applicable Plan year).

The following table illustrates the Bank's measurable performance goals for community development loans and investments:

Community Development Loans and Investments PLAN GOALS Parkside Financial Bank & Trust		
Plan Year	Satisfactory (as a % of Avg Assets)	Outstanding (as a % of Avg Assets)
2027	2.75	3.5
2028	2.75	3.5
2029	2.75	3.5
2030	2.75	3.5
2031	2.75	3.5

In addition to the overall Community Development goal, the Bank will establish a dedicated goal for the Denver AA. The Denver AA allocation will be determined based on the percentage of the Bank's total assets attributed to the Denver Branch, as reflected in the Consolidating Financial Statements as of December 31st of the preceding calendar year. For example, if 15% of the Bank's year-end total assets are attributable to the Denver Branch, then at least 15% of the Bank's overall Community Development loans and investments goal must be achieved within the Denver AA, with the remaining 85% to be achieved within the St. Louis AA. The Denver AA allocation is not an additional requirement; rather, it represents a portion of the Bank's overall Community Development Loans and Investments goal.

Under this example, a Satisfactory rating would require Community Development loans and investments within the Denver AA equal to 0.4125% of the Bank's annual average assets ($15\% \times 2.75\%$), while the remaining 2.3375% would be attributable to activities benefiting the St. Louis AA. Similarly, an Outstanding rating would require 0.5250% of annual average assets ($15\% \times 3.50\%$), with the remaining 2.975% attributable to the St. Louis AA. By linking the Denver AA goal to the branch's share of the Bank's total assets, the target will increase proportionately as the Denver market grows and expands.

Based on the Bank's annual average assets as of each of the prior five years, the Bank's measurable performance for community development loans and investments would equate to the following:

Community Development Loans and Investments HISTORICAL COMPARISON Parkside Financial Bank & Trust			
Plan Year	Prior Year Average Assets \$(000s)	CD Loans + Investments \$(000s)	CD Loans + Investments as % of Average Assets
2022	\$751,044	\$12,711	1.69%
2023	\$823,160	\$37,185	4.52%
2024	\$963,355	\$35,776	3.71%
2025	\$1,039,383	\$59,831	5.76%
2026 (projected)	\$1,068,374	\$50,000	4.68%

Please note: Due to the Bank being new to the Denver market, there is not enough historical data available to include the Denver breakout in the historical comparison table above.

The following table illustrates peer bank measurable performance goals for community development loans and investments:

Community Development Loans and Investments (as % of Avg Assets) PEER BANKS			
Peer Bank	Plan year	Satisfactory (%)	Outstanding (%)
First Bank of the Lake	2024	0.70	0.95
Osage Beach, MO	2025	0.80	1.05
\$2.327 billion in assets	2026	0.90	1.15
Lead Bank	2024	1.50	2.25
Kansas City, MO	2025	1.50	2.25
\$2.68 billion in assets	2026	1.50	2.25
	AVERAGE	1.15	1.65

Source: Reports of Condition and Income as of 12/31/2025

While the Bank's Community Development Loans and Investments goals significantly exceed the average goals established by the selected peer institutions, management believes the goals are reasonable and attainable given the Bank's historical performance levels, projected growth, and capacity to generate qualified community development activity. Furthermore, the goals reflect the Bank's continued commitment to supporting community development needs within its Assessment Areas.

b. Community Development Donations

Through Parkside's lending and community networks, the Bank seeks to provide community development grants or charitable contributions to benefit LMI people and areas. Grants and charitable donations made by the Bank will be considered qualified for CRA credit under this Plan if they meet the primary purpose of community development and serve the Bank's AAs or a broader statewide or regional area that includes the Bank's AAs.

The following table illustrates the Bank's measurable performance goals for community development donations:

Community Development Grants & Charitable Donations PLAN GOALS Parkside Financial Bank & Trust		
Plan Year	Satisfactory (\$)	Outstanding (\$)
2027	\$75,000	\$100,000
2028	\$85,000	\$110,000
2029	\$95,000	\$120,000
2030	\$105,000	\$130,000
2031	\$115,000	\$140,000

Similar to the CD Loans and Investments goals, the Bank will establish a dedicated donations goal for the Denver AA. The Denver AA allocation will be determined based on the percentage of the Bank's total assets attributed to the Denver Branch, as reflected in the Consolidating Financial Statements as of December 31st of the preceding calendar year. For example, if 15% of the Bank's year-end total assets are attributable to the Denver Branch, then at least 15% of the Bank's overall Charitable Donations goal must be directed to activities that benefit the Denver AA, with the remaining 85% directed to activities that benefit the St. Louis AA. The Denver AA allocation is not an additional requirement; rather, it represents a portion of the Bank's overall Charitable Donations goal.

Under this example, in 2027, a Satisfactory rating would require community development donations within the Denver AA equal to \$11,250 ($15\% \times \$75,000$), with the remaining \$63,750 directed to activities benefiting the St. Louis AA. An Outstanding rating would require donations in Denver of \$15,000 ($15\% \times \$100,000$), with the remaining \$85,000 directed to activities benefiting the St. Louis AA. By linking the Denver AA goal to the branch's share of the Bank's total assets, the target will increase proportionately as the Denver market grows and expands.

Parkside has historically made substantial community development donations each year. The Bank has achieved the following results for Community Development Grants and Charitable Contributions in the St. Louis AA for the past five years:

Community Development Grants & Charitable Donations HISTORICAL COMPARISON Parkside Financial Bank & Trust	
Plan Year	\$
2022	\$23,914
2023	\$60,036
2024	\$75,084
2025	\$85,626
2026 (projected)	\$115,000

The following table illustrates peer bank measurable performance goals for community development donations:

Community Development Grants & Charitable Donations PEER BANKS			
Peer Bank	Plan year	Satisfactory (\$)	Outstanding (\$)
First Bank of the Lake	2024	\$ 40,000	\$ 50,000
Osage Beach, MO	2025	\$ 45,000	\$ 55,000
\$2.327 billion in assets	2026	\$ 50,000	\$ 60,000
Lead Bank	2022	\$ 125,000	\$ 200,000
Kansas City, MO	<i>Lead Bank did not elect to include donations as a separate goal in subsequent plan years, but rather included donations as part of the CD Loans & Investments goal.</i>		
\$2.68 billion in assets			
	AVERAGE	\$ 65,000	\$ 91,250

Source: Reports of Condition and Income as of 12/31/2025

c. Community Development Services

The Bank will continue to engage in a variety of community development service activities that support the identification, development, and delivery of community development initiatives and partnerships within its assessment areas. All employees and directors will be encouraged to provide qualified community development service hours through participation on boards, committees, and advisory groups of organizations whose primary mission is community development. Employees and directors will utilize their financial expertise to support nonprofit organizations that serve low- and moderate-income (LMI) individuals, promote affordable housing, support economic development, or provide community services targeted to LMI populations. The Bank will also continue to promote financial literacy, financial capability, and other services that benefit LMI individuals and communities. In addition, the Bank will actively support community development events and initiatives throughout the Plan period.

The Bank's community development service goals will be measured based on the annual number of qualified community development service hours provided by employees and directors. To ensure goals remain aligned with the Bank's growth, performance standards will be expressed as service hours per full-time equivalent (FTE) employee. FTE counts will be determined based on the Bank's year-end employee headcount for the preceding calendar year and will be allocated by Assessment Area. Expressing Community Development Service goals on a per-FTE basis recognizes expected growth in the Bank's workforce and ensures that service expectations increase proportionately as staffing levels expand.

The following table summarizes the Bank's measurable performance goals for Community Development Services during the Plan period:

Community Development Service Hours PLAN GOALS Parkside Financial Bank & Trust			
Plan Year	Satisfactory (Hours per FTE)	Outstanding (Hours per FTE)	Projected FTEs
2027	2.0	2.5	126
2028	2.0	2.5	139
2029	2.0	2.5	150
2030	2.0	2.5	159
2031	2.0	2.5	170

Similar to the Community Development Loans and Investments and Charitable Donations goals, the Bank will establish a dedicated Community Development Services goal for the Denver AA. The Denver AA allocation will be based on the percentage of the Bank's total FTE headcount assigned to the Denver Branch as of December 31 of the preceding calendar year. For example, if 10% of the Bank's total FTEs are located in the Denver area, then at least 10% of the Bank's total community development service hours must benefit the Denver AA, with the remaining 90% benefiting the St. Louis AA. The Denver AA allocation is not an additional requirement; rather, it represents a portion of the Bank's overall Community Development Services goal. By linking the Denver AA goal to the branch's share of the Bank's workforce, the target will increase proportionately as the Bank expands its presence in the Denver market.

Please note, there is no historical data available for Community Development Service Hours because prior to 2026, the FDIC required the Bank to track "events" rather than service hours.

The following table illustrates peer bank measurable performance goals for community development services:

Community Development Service Hours PEER BANKS Service Hours			
Peer Bank	Plan year	Satisfactory (Hours)	Outstanding (Hours)
First Bank of the Lake	2024	80	110
Osage Beach, MO	2025	90	120
\$2.327 billion in assets	2026	100	130
Lead Bank	2024	35	45
Kansas City, MO	2025	45	55
\$2.68 billion in assets	2026	55	65
	AVERAGE	67.50	87.5

Source: Reports of Condition and Income as of 12/31/2025

VII. PUBLIC PARTICIPATION

The Bank has forged strong relationships with many community organizations in the area. Employees of the Bank seek ongoing input in the AAs from individuals and organizations involved in the affordable housing, community development and financial literacy sectors. In addition, input on the Plan was solicited from community organizations, non-profits, and advocates in the AAs.

The Bank solicited input in May 2026 from a total of 40 community partners located throughout the St. Louis and Denver AAs to ask about their views on the largest community needs, organizational priorities, economic conditions and well-being of the LMI community. 28 community partners provided thoughtful responses. Respondents identified affordable housing as the most significant community need, followed by securing workforce training, and financial literacy. Overall, respondents indicated that economic conditions for LMI populations have declined over the past five years, with continued challenges anticipated. Community partners cited securing funding, building partnerships, capacity building and expanding services as their greatest priority in the next few years, with many citing overcrowding in the nonprofit sector making funding and impact difficult. Overall comments frequently highlighted the need for financial institutions to support local nonprofit events, invest in trusted community organizations, provide operational support through grants, sponsorships, and volunteering, and foster partnerships to address community needs.

The Bank will continue to focus its efforts on supporting community organizations with an emphasis on affordable housing. The Bank will continue to educate homeowners about the lending process, credit, and homeownership, as well as participating in investments and loans focused on this key area of impact.

a. Public Comment Period

The Bank published notice of the availability of the proposed Strategic Plan, required by 12 C.F.R. § 345.27(d)(2), on October 1 & 2, 2026, in the Denver Post, and the St. Louis Post Dispatch, the newspapers with the largest readership within the Bank's AAs. The public comment period will start the day of publication and end 30 days thereafter. All comments will be reviewed and considered by Bank management and the Bank will amend the Strategic Plan, if appropriate, to address concerns identified, where permissible under CRA rules and regulations. All comment letters will be provided to the FDIC as a part of the Strategic Plan submission. The comments will also be included in the Bank's CRA Public File. A sample of the Public Notice can be found in Section IX, below.

b. Summary of Public Comment Letters Received

Public Comments will be available to review after November 2, 2026.

c. Bank Response to Public Comment Letters

The Bank response to any public comment letters will be available to review after November 2, 2026.

VIII. FORMAL PUBLIC NOTICE

The Bank formally solicited public comment for a 30-day period by publishing the following notices on October 1 & 2, 2026, in the respective locations:

a. St. Louis Post Dispatch Newspaper (Published October 2, 2026)

“Parkside Financial Bank & Trust Community Reinvestment Act Strategic Plan – Comments Invited”

Parkside Financial Bank & Trust (“Bank”) intends to file a Community Reinvestment Act Strategic Plan (“Plan”) with the Federal Deposit Insurance Corporation (“FDIC”).

The Bank is required to publish notice of the Plan and formally solicit public comment for at least 30 days. To comply with this requirement, the Bank hereby provides notice to the public of its intention to submit a five-year Plan to the FDIC.

The Plan is available for viewing at www.pfbt.com. The Plan will also be available for public examination from 9:00 a.m. to 4:00 p.m. Monday through Friday, at the Bank’s primary location at 8112 Maryland Avenue, Suite 101, Clayton, MO 63105.

All written comments regarding the Plan can be directed to 8112 Maryland Avenue, Suite 101, Clayton, MO 63105 (Attn: Jesse Wise – VP Compliance/CRA Officer) or to the email address CRA@pfbt.com. All written comments will be accepted until November 2, 2026, at which time the Plan will be submitted to the FDIC for approval. The Bank will review all comments received and incorporate recommendations to the Plan at its discretion.”

b. Denver Post Newspaper (Published October 1, 2026)

“Parkside Financial Bank & Trust Community Reinvestment Act Strategic Plan – Comments Invited”

Parkside Financial Bank & Trust (“Bank”) intends to file a Community Reinvestment Act Strategic Plan (“Plan”) with the Federal Deposit Insurance Corporation (“FDIC”).

The Bank is required to publish notice of the Plan and formally solicit public comment for at least 30 days. To comply with this requirement, the Bank hereby provides notice to the public of its intention to submit a five-year Plan to the FDIC.

The Plan is available for viewing at www.pfbt.com. The Plan will also be available for public examination from 9:00 a.m. to 4:00 p.m. Monday through Friday, at the Bank’s location at 210 University Blvd., Suite 550, Denver, CO 80206.

All written comments regarding the Plan can be directed to 8112 Maryland Avenue, Suite 101, Clayton, MO 63105 (Attn: Jesse Wise – VP Compliance/CRA Officer) or to the email address CRA@pfbt.com. All written comments will be accepted until November 2, 2026, at which time the Plan will be submitted to the FDIC for approval. The Bank will review all comments received and incorporate recommendations to the Plan at its discretion.”

c. Bank Website (www.pfbt.com) (Banner posted Oct 1 – Nov 2, 2026)

“Parkside Financial Bank & Trust Community Reinvestment Act Strategic Plan – Comments Invited”

Parkside Financial Bank & Trust (“Bank”) intends to file a Community Reinvestment Act Strategic Plan (“Plan”) with the Federal Deposit Insurance Corporation (“FDIC”).

The Bank is required to publish notice of the Plan and formally solicit public comment for at least 30 days. To comply with this requirement, the Bank hereby provides notice to the public of its intention to submit a five-year Plan to the FDIC. The Plan is available for viewing by clicking on the button below.

[CRA Strategic Plan](#)

The Plan will also be available for public examination from 9:00 a.m. to 4:00 p.m. Monday through Friday, at either of the Bank’s branch locations at 8112 Maryland Avenue, Suite 101, Clayton, MO 63105 OR 210 University Blvd., Suite 550, Denver, CO 80206.

All written comments regarding the Plan can be directed to 8112 Maryland Avenue, Suite 101, Clayton, MO 63105 (Attn: Jesse Wise – VP Compliance/CRA Officer) or to the email address CRA@pfbt.com. All written comments will be accepted until November 2, 2026, at which time the Plan will be submitted to the FDIC for approval. The Bank will review all comments received and incorporate recommendations to the Plan at its discretion.”

IX. ONGOING REVIEW OF PERFORMANCE GOALS AND STANDARDS

The Bank acknowledges the goals in this Plan are informed by research and assumptions regarding Parkside’s strategy, growth, capacity, and economic conditions based upon the best information available as of the time of approval. As these conditions may change at any time, the Board of Directors and management, via the CRA Management Committee, will regularly monitor the Bank’s performance toward the goals. Any material changes to the economic environment, the Bank’s strategy, or industry and market trends, will be evaluated in relation to the goals outlined in this Plan. If changes to the originally approved Plan are deemed necessary by the Bank, and the original goals are no longer deemed reasonable or appropriate, the Bank will follow the requirements of the FDIC to seek approval of a strategic plan revision.

Parkside’s Board of Directors and senior management will ensure adequate resources are dedicated to implementing this Plan and will oversee the Bank’s progress in meeting the established goals via periodic reports through the CRA Management Committee.

X. ELECTION OF ALTERNATIVE CRA PERFORMANCE EVALUATION

It is the intent of the Board of Directors and management that the Bank will meet or exceed all goals prescribed in this Plan. However, the Bank reserves the right to request to be evaluated under the applicable, traditional CRA performance evaluation requirements, if deemed necessary.

XI. APPENDIX AND SUPPLEMENTAL INFORMATION

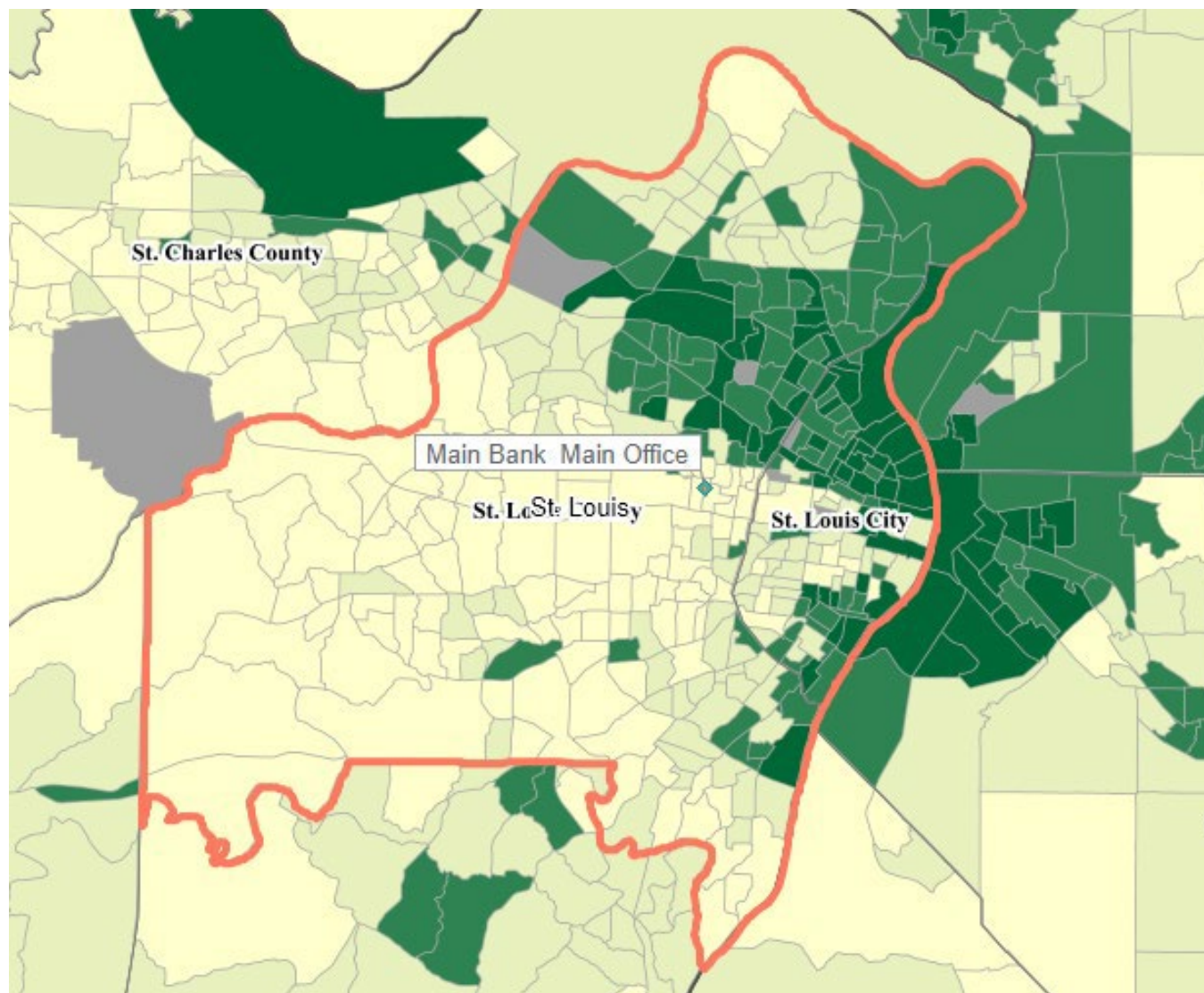
Appendix A: Assessment Area Maps

ST. LOUIS ASSESSMENT AREA

State: Missouri (29)

MSA: St. Louis, MO-IL (41180)

County(s): St. Louis County (189) & St. Louis City (510)

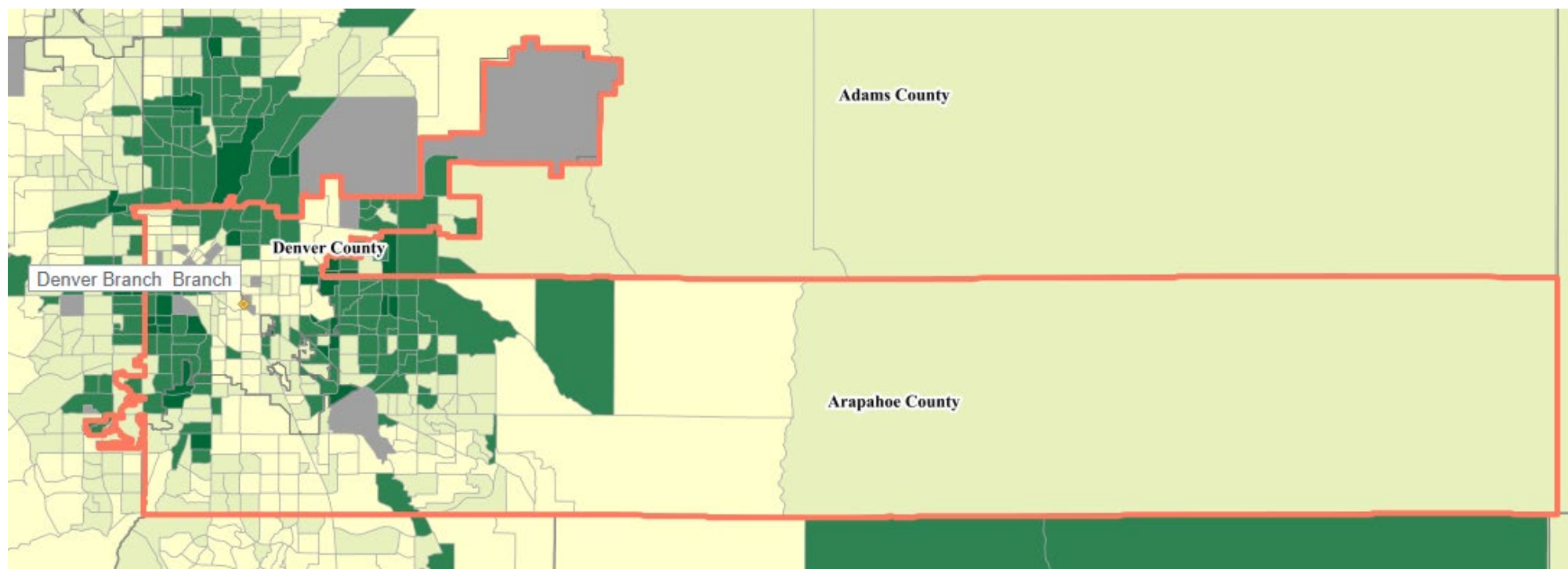


DENVER ASSESSMENT AREA

State: Colorado (08)

MSA: Denver-Aurora-Centennial, CO (19740)

County(s): Arapahoe (005) & Denver (031)



Appendix B: Definitions

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- 1) Support affordable housing for low- and moderate-income individuals;
- 2) Target community services toward low- and moderate-income individuals;
- 3) Promote economic development by financing small businesses or farms; or
- 4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Loan: A loan that:

- 1) Has as its primary purpose community development; and
- 2) Except in the case of a wholesale or limited purpose bank: Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multi-family dwelling loan (as described in Appendix A to Part 203 of this title); and

- 3) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- 1) Has as its primary purpose community development;
- 2) Is related to the provision of financial services; and
- 3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council ("FFIEC") issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and the other having incomes below the median.

Metropolitan Statistical Area (MSA): Combined Statistical Area associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Small Business Loan: A loan included in “loans to small businesses” as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm, nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in “loans to small farms” as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities;” census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.