

# Report of Condition

Consolidated domestic subsidiaries of:

**American National Bank & Trust in the state of TX at the close of business on September 30, 2020**

Dollar Amounts in Thousands

## ASSETS

Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin . . . . .	22,615
Interest-bearing balances . . . . .	116,773
Securities:	
Held-to-maturity securities . . . . .	0
Available-for-sale securities . . . . .	83,448
Equity securities with readily determinable fair values not held for trading . . . . .	0
Federal funds sold and securities purchased under agreements to resell:	
Federal funds sold . . . . .	0
Securities purchased under agreements to resell . . . . .	0
Loans and lease financing receivables:	
Loans and leases held for sale . . . . .	7,663
Loans and leases held for investment . . . . .	775,562
LESS: Allowance for loan and lease losses . . . . .	11,522
Loans and leases held for investment, net of allowance . . . . .	764,040
Trading assets . . . . .	0
Premises and fixed assets (including capitalized leases) . . . . .	24,881
Other real estate owned . . . . .	1,125
Investments in unconsolidated subsidiaries and associated companies . . . . .	0
Direct and indirect investments in real estate ventures . . . . .	0
Intangible assets . . . . .	6,862
Other assets . . . . .	36,068
<b>Total assets . . . . .</b>	<b>1,063,475</b>

Dollar Amounts in Thousands

## LIABILITIES

Deposits:	
In domestic offices . . . . .	935,307
Noninterest-bearing . . . . .	232,877
Interest-bearing . . . . .	702,430
Federal funds purchased and securities sold under agreements to repurchase:	
Federal funds purchased . . . . .	0
Securities sold under agreements to repurchase . . . . .	1,714
Trading liabilities . . . . .	0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) . . . . .	4,074

## Report of Condition (continued)

Subordinated notes and debentures . . . . .	0
Other liabilities . . . . .	11,703
Total liabilities . . . . .	952,798

Dollar Amounts in Thousands

### EQUITY CAPITAL

Perpetual preferred stock and related surplus . . . . .	0
Common stock . . . . .	1,680
Surplus (exclude all surplus related to preferred stock) . . . . .	27,995
Retained earnings . . . . .	79,778
Accumulated other comprehensive income . . . . .	1,224
Other equity capital components . . . . .	0
Total bank equity capital . . . . .	110,677
Noncontrolling (minority) interests in consolidated subsidiaries . . . . .	0
Total equity capital . . . . .	110,677
Total liabilities and equity capital . . . . .	1,063,475

We, the undersigned directors (trustees), attest to the correctness of this Report of Condition for this report date and declare that the Report of Condition has been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

I, Blake Andrews (EVP & CFO) of the named bank, attest that this Report of Condition for this report date has been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

Blake Andrews  
\_\_\_\_\_  
Signature of Chief Financial Officer (or Equivalent)

10/28/2020  
\_\_\_\_\_  
Date of Signature