Report of Condition

Consolidated domestic subsidiaries of:

American National Bank & Trust in the state of TX at the close of business on December 31, 2024

	Dollar Amounts in Thousands
ASSETS	
Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	12,107
Interest-bearing balances	305,185
Securities:	
Held-to-maturity securities	0
Available-for-sale debt securities	96,104
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	15,854
Loans and leases held for investment	1,762,884
LESS: Allowance for credit losses on loans and leases	19,018
Loans and leases held for investment, net of allowance	1,743,866
Trading assets	0
Premises and fixed assets (including right-of-use assets)	48,171
Other real estate owned	0
Investments in unconsolidated subsidiaries and associated companies	0
Direct and indirect investments in real estate ventures	0
Intangible assets	7,116
Other assets	55,656
Total assets	2,284,059

	Dollar Amounts in Thousands
LIABILITIES	
Deposits:	
In domestic offices	2,035,318
Noninterest-bearing	345,140
Interest-bearing	1,690,178
Federal funds purchased and securities sold under agreements to repurchase:	
Federal funds purchased	0
Securities sold under agreements to repurchase	0
Trading liabilities	0
Other borrowed money (includes mortgage indebtedness)	0

Report of Condition (continued)

Subordinated notes and debentures	0
Other liabilities	20,624
Total liabilities	2,055,942

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)	92,106
Retained earnings	138,248
Accumulated other comprehensive income	-3,917
Other equity capital components	0
Total bank equity capital	228,117
Noncontrolling (minority) interests in consolidated subsidiaries	0
Total equity capital	228,117
Total liabilities and equity capital	2,284,059

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, Craig Korbuly (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.

Signature of Chief Financial Officer (or Equivalent)

Date of Signature