

Report of Condition

Consolidated domestic subsidiaries of:

American National Bank & Trust in the state of TX at the close of business on September 30, 2023

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions :

Noninterest-bearing balances and currency and coin 8,445

Interest-bearing balances 252,511

Securities:

Held-to-maturity securities 0

Available-for-sale debt securities 99,046

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 3,010

Loans and leases held for investment 1,569,303

LESS: Allowance for loan and lease losses 19,987

Loans and leases held for investment, net of allowance 1,549,316

Trading assets 0

Premises and fixed assets (including capitalized leases) 34,325

Other real estate owned 680

Investments in unconsolidated subsidiaries and associated companies 0

Direct and indirect investments in real estate ventures 0

Intangible assets 7,306

Other assets 53,349

Total assets 2,007,988

Dollar Amounts in Thousands

LIABILITIES

Deposits:

In domestic offices 1,739,020

Noninterest-bearing 310,528

Interest-bearing 1,428,492

Federal funds purchased and securities sold under agreements to repurchase:

Federal funds purchased 0

Securities sold under agreements to repurchase 1,358

Trading liabilities 0

Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) 50,000

Report of Condition (continued)

Subordinated notes and debentures	0
Other liabilities	21,284
Total liabilities	1,811,662

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).	82,106
Retained earnings.	119,795
Accumulated other comprehensive income.	-7,255
Other equity capital components.	0
Total bank equity capital	196,326
Noncontrolling (minority) interests in consolidated subsidiaries.	0
Total equity capital	196,326
Total liabilities and equity capital	2,007,988

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