

Report of Condition

Consolidated domestic subsidiaries of:

American National Bank & Trust in the state of TX at the close of business on December 31, 2020

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	18,987
Interest-bearing balances	98,034
Securities:	
Held-to-maturity securities	0
Available-for-sale debt securities	94,058
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	7,731
Loans and leases held for investment	806,480
LESS: Allowance for loan and lease losses	12,097
Loans and leases held for investment, net of allowance	794,383
Trading assets	0
Premises and fixed assets (including capitalized leases)	26,218
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	7,078
Other assets	36,985
Total assets	1,084,599

Dollar Amounts in Thousands

LIABILITIES

Deposits:	
In domestic offices	951,179
Noninterest-bearing	233,430
Interest-bearing	717,749
Federal funds purchased and securities sold under agreements to repurchase:	
Federal funds purchased	0
Securities sold under agreements to repurchase	1,198
Trading liabilities	0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	4,074

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Subordinated notes and debentures	0
Other liabilities	9,907
Total liabilities	966,358

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)	32,995
Retained earnings	82,189
Accumulated other comprehensive income	1,377
Other equity capital components	0
Total bank equity capital	118,241
Noncontrolling (minority) interests in consolidated subsidiaries	0
Total equity capital	118,241
Total liabilities and equity capital	1,084,599

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)

1/20/2021

Date of Signature