

# Report of Condition

Consolidated domestic subsidiaries of:

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

Dollar Amounts in Thousands

## ASSETS

Cash and balances due from depository institutions :

Noninterest-bearing balances and currency and coin . . . . .	7,250
Interest-bearing balances . . . . .	355,307

Securities:

Held-to-maturity securities . . . . .	0
Available-for-sale debt securities . . . . .	98,936
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 . . . . .	9,670
Loans and leases held for investment . . . . .	1,660,356
LESS: Allowance for credit losses on loans and leases . . . . .	20,344
Loans and leases held for investment, net of allowance . . . . .	1,640,012

Trading assets . . . . .

	0
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Premises and fixed assets (including right-of-use assets) . . . . .

	35,011
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Other real estate owned . . . . .

	0
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Investments in unconsolidated subsidiaries and associated companies . . . . .

	0
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Direct and indirect investments in real estate ventures . . . . .

	0
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Intangible assets . . . . .

	7,262
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Other assets . . . . .

	55,535
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Total assets . . . . .

	2,208,983
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Dollar Amounts in Thousands

## LIABILITIES

Deposits:

In domestic offices . . . . .	1,930,586
Noninterest-bearing . . . . .	292,731
Interest-bearing . . . . .	1,637,855

Federal funds purchased and securities sold under agreements to repurchase:

Federal funds purchased . . . . .	0
Securities sold under agreements to repurchase . . . . .	1,139

Trading liabilities . . . . .

	0
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Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) . . . . .

	50,000
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# Report of Condition (continued)

Subordinated notes and debentures . . . . .	0
Other liabilities . . . . .	21,323
Total liabilities . . . . .	2,003,048

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. . . . .	127,294
Accumulated other comprehensive income. . . . .	-5,145
Other equity capital components. . . . .	0
Total bank equity capital . . . . .	205,935
Noncontrolling (minority) interests in consolidated subsidiaries. . . . .	0
Total equity capital . . . . .	205,935
Total liabilities and equity capital . . . . .	2,208,983

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)

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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