

# Report of Condition

Consolidated domestic subsidiaries of:

**American National Bank & Trust in the state of TX at the close of business on March 31, 2021**

Dollar Amounts in Thousands

## ASSETS

Cash and balances due from depository institutions :

Noninterest-bearing balances and currency and coin . . . . . 30,371

Interest-bearing balances . . . . . 156,559

Securities:

Held-to-maturity securities . . . . . 0

Available-for-sale debt securities . . . . . 92,190

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 . . . . . 3,719

Loans and leases held for investment . . . . . 831,818

LESS: Allowance for loan and lease losses . . . . . 12,623

Loans and leases held for investment, net of allowance . . . . . 819,195

Trading assets . . . . . 0

Premises and fixed assets (including capitalized leases) . . . . . 27,178

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 . . . . . 7,218

Other assets . . . . . 36,883

Total assets . . . . . 1,174,438

Dollar Amounts in Thousands

## LIABILITIES

Deposits:

In domestic offices . . . . . 1,040,649

Noninterest-bearing . . . . . 252,577

Interest-bearing . . . . . 788,072

Federal funds purchased and securities sold under agreements to repurchase:

Federal funds purchased . . . . . 0

Securities sold under agreements to repurchase . . . . . 701

Trading liabilities . . . . . 0

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

## Report of Condition (continued)

|   |           |
|---|-----------|
| Subordinated notes and debentures . . . . . | 0         |
| Other liabilities . . . . .                 | 11,854    |
| Total liabilities . . . . .                 | 1,053,204 |

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. . . . .  | 85,534    |
| Accumulated other comprehensive income. . . . .                           | 1,025     |
| Other equity capital components. . . . .                                  | 0         |
| Total bank equity capital . . . . .                                       | 121,234   |
| Noncontrolling (minority) interests in consolidated subsidiaries. . . . . | 0         |
| Total equity capital . . . . .  | 121,234   |
| Total liabilities and equity capital . . . . .                            | 1,174,438 |

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