

Report of Condition

Consolidated domestic subsidiaries of:

American National Bank & Trust in the state of TX at the close of business on March 31, 2023

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions :

Noninterest-bearing balances and currency and coin	9,728
Interest-bearing balances	189,862

Securities:

Held-to-maturity securities	0
Available-for-sale debt securities	104,533
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	3,335
Loans and leases held for investment	1,425,429
LESS: Allowance for loan and lease losses	20,004
Loans and leases held for investment, net of allowance	1,405,425

Trading assets

	0
--	---

Premises and fixed assets (including capitalized leases)

	34,408
--	--------

Other real estate owned

	183
--	-----

Investments in unconsolidated subsidiaries and associated companies

	0
--	---

Direct and indirect investments in real estate ventures

	0
--	---

Intangible assets

	7,318
--	-------

Other assets

	49,105
--	--------

Total assets

	1,803,897
--	-----------

Dollar Amounts in Thousands

LIABILITIES

Deposits:

In domestic offices	1,568,584
Noninterest-bearing	294,909
Interest-bearing	1,273,675

Federal funds purchased and securities sold under agreements to repurchase:

Federal funds purchased	0
Securities sold under agreements to repurchase	1,978

Trading liabilities

	0
--	---

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

	25,000
--	--------

Report of Condition (continued)

Subordinated notes and debentures	0
Other liabilities	18,102
Total liabilities	1,613,664

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.	112,454
Accumulated other comprehensive income.	-6,007
Other equity capital components.	0
Total bank equity capital	190,233
Noncontrolling (minority) interests in consolidated subsidiaries.	0
Total equity capital	190,233
Total liabilities and equity capital	1,803,897

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