

Report of Condition

Consolidated domestic subsidiaries of:

American National Bank & Trust in the state of TX at the close of business on December 31, 2025

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	4,201
Interest-bearing balances	311,667
Securities:	
Held-to-maturity securities	0
Available-for-sale debt securities	141,712
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	18,171
Loans and leases held for investment	1,868,679
LESS: Allowance for credit losses on loans and leases	19,100
Loans and leases held for investment, net of allowance	1,849,579
Trading assets	0
Premises and fixed assets (including right-of-use assets)	56,166
Other real estate owned	3,264
Investments in unconsolidated subsidiaries and associated companies	0
Direct and indirect investments in real estate ventures	0
Intangible assets	6,807
Other assets	57,248
Total assets	2,448,815

Dollar Amounts in Thousands

LIABILITIES

Deposits:	
In domestic offices	2,176,494
Noninterest-bearing	293,412
Interest-bearing	1,883,082
Federal funds purchased and securities sold under agreements to repurchase:	
Federal funds purchased	0
Securities sold under agreements to repurchase	0
Trading liabilities	0
Other borrowed money (includes mortgage indebtedness)	0
Subordinated notes and debentures	0

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Other liabilities	24,637
Total liabilities	2,201,131

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)	92,106
Retained earnings	155,243
Accumulated other comprehensive income	-1,345
Other equity capital components	0
Total bank equity capital	247,684
Noncontrolling (minority) interests in consolidated subsidiaries	0
Total equity capital	247,684
Total liabilities and equity capital	2,448,815

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