

Report of Condition

Consolidated domestic subsidiaries of:

American National Bank & Trust in the state of TX at the close of business on June 30, 2021

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions :

Noninterest-bearing balances and currency and coin 30,494

Interest-bearing balances 153,937

Securities:

Held-to-maturity securities 0

Available-for-sale debt securities 98,701

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 5,719

Loans and leases held for investment 891,253

LESS: Allowance for loan and lease losses 13,014

Loans and leases held for investment, net of allowance 878,239

Trading assets 0

Premises and fixed assets (including capitalized leases) 28,570

Other real estate owned 1,069

Investments in unconsolidated subsidiaries and associated companies 0

Direct and indirect investments in real estate ventures 0

Intangible assets 7,285

Other assets 37,453

Total assets 1,241,467

Dollar Amounts in Thousands

LIABILITIES

Deposits:

In domestic offices 1,089,651

Noninterest-bearing 260,853

Interest-bearing 828,798

Federal funds purchased and securities sold under agreements to repurchase:

Federal funds purchased 0

Securities sold under agreements to repurchase 521

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	13,783
Total liabilities	1,103,955

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).	45,995
Retained earnings.	89,022
Accumulated other comprehensive income.	815
Other equity capital components.	0
Total bank equity capital	137,512
Noncontrolling (minority) interests in consolidated subsidiaries.	0
Total equity capital	137,512
Total liabilities and equity capital	1,241,467

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