

Report of Condition

Consolidated domestic subsidiaries of:

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

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions :

Noninterest-bearing balances and currency and coin 41,159

Interest-bearing balances 213,046

Securities:

Held-to-maturity securities 0

Available-for-sale debt securities 101,487

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 2,707

Loans and leases held for investment 880,597

LESS: Allowance for loan and lease losses 13,042

Loans and leases held for investment, net of allowance 867,555

Trading assets 0

Premises and fixed assets (including capitalized leases) 28,496

Other real estate owned 183

Investments in unconsolidated subsidiaries and associated companies 0

Direct and indirect investments in real estate ventures 0

Intangible assets 7,351

Other assets 39,070

Total assets 1,301,054

Dollar Amounts in Thousands

LIABILITIES

Deposits:

In domestic offices 1,141,427

Noninterest-bearing 270,626

Interest-bearing 870,801

Federal funds purchased and securities sold under agreements to repurchase:

Federal funds purchased 0

Securities sold under agreements to repurchase 671

Trading liabilities 0

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

Report of Condition (continued)

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|---|-----------|
| Subordinated notes and debentures | 0 |
| Other liabilities | 15,285 |
| Total liabilities | 1,157,383 |

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). | 48,106 |
| Retained earnings. | 92,799 |
| Accumulated other comprehensive income. | 1,086 |
| Other equity capital components. | 0 |
| Total bank equity capital | 143,671 |
| Noncontrolling (minority) interests in consolidated subsidiaries. | 0 |
| Total equity capital | 143,671 |
| Total liabilities and equity capital | 1,301,054 |

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