

Report of Condition

Consolidated domestic subsidiaries of:

American National Bank & Trust in the state of TX at the close of business on September 30, 2022

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions :

Noninterest-bearing balances and currency and coin 9,058

Interest-bearing balances 171,109

Securities:

Held-to-maturity securities 0

Available-for-sale debt securities 100,868

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 3,565

Loans and leases held for investment 1,282,071

LESS: Allowance for loan and lease losses 14,936

Loans and leases held for investment, net of allowance 1,267,135

Trading assets 0

Premises and fixed assets (including capitalized leases) 28,463

Other real estate owned 183

Investments in unconsolidated subsidiaries and associated companies 0

Direct and indirect investments in real estate ventures 0

Intangible assets 7,379

Other assets 45,747

Total assets 1,633,507

Dollar Amounts in Thousands

LIABILITIES

Deposits:

In domestic offices 1,429,878

Noninterest-bearing 313,747

Interest-bearing 1,116,131

Federal funds purchased and securities sold under agreements to repurchase:

Federal funds purchased 0

Securities sold under agreements to repurchase 774

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	15,325
Total liabilities	1,445,977

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.	110,487
Accumulated other comprehensive income.	-6,743
Other equity capital components.	0
Total bank equity capital	187,530
Noncontrolling (minority) interests in consolidated subsidiaries.	0
Total equity capital	187,530
Total liabilities and equity capital	1,633,507

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