

Report of Condition

Consolidated domestic subsidiaries of:

American National Bank & Trust in the state of TX at the close of business on June 30, 2023

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions :

Noninterest-bearing balances and currency and coin	9,431
Interest-bearing balances	206,147

Securities:

Held-to-maturity securities	0
Available-for-sale debt securities	101,720
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	3,362
Loans and leases held for investment	1,512,703
LESS: Allowance for loan and lease losses	20,003
Loans and leases held for investment, net of allowance	1,492,700

Trading assets

0

Premises and fixed assets (including capitalized leases)

34,396

Other real estate owned

183

Investments in unconsolidated subsidiaries and associated companies

0

Direct and indirect investments in real estate ventures

0

Intangible assets

7,296

Other assets

50,916

Total assets

1,906,151

Dollar Amounts in Thousands

LIABILITIES

Deposits:

In domestic offices	1,669,276
Noninterest-bearing	315,744
Interest-bearing	1,353,532

Federal funds purchased and securities sold under agreements to repurchase:

Federal funds purchased	0
Securities sold under agreements to repurchase	345

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	18,702
Total liabilities	1,713,323

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.	115,885
Accumulated other comprehensive income.	-6,843
Other equity capital components.	0
Total bank equity capital	192,828
Noncontrolling (minority) interests in consolidated subsidiaries.	0
Total equity capital	192,828
Total liabilities and equity capital	1,906,151

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