

Report of Condition

Consolidated domestic subsidiaries of:

American National Bank & Trust in the state of TX at the close of business on September 30, 2025

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	5,747
Interest-bearing balances	273,382
Securities:	
Held-to-maturity securities	0
Available-for-sale debt securities	149,030
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	21,520
Loans and leases held for investment	1,792,669
LESS: Allowance for credit losses on loans and leases	18,198
Loans and leases held for investment, net of allowance	1,774,471
Trading assets	0
Premises and fixed assets (including right-of-use assets)	56,481
Other real estate owned	0
Investments in unconsolidated subsidiaries and associated companies	0
Direct and indirect investments in real estate ventures	0
Intangible assets	6,939
Other assets	57,167
Total assets	2,344,737

Dollar Amounts in Thousands

LIABILITIES

Deposits:	
In domestic offices	2,070,914
Noninterest-bearing	315,107
Interest-bearing	1,755,807
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

Report of Condition (continued)

Other liabilities	31,788
Total liabilities	2,102,702

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	149,824
Accumulated other comprehensive income	-1,575
Other equity capital components	0
Total bank equity capital	242,035
Noncontrolling (minority) interests in consolidated subsidiaries	0
Total equity capital	242,035
Total liabilities and equity capital	2,344,737

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