# Report of Condition

Consolidated domestic subsidiaries of:

**American National Bank & Trust in the state of TX at the close of business on March 31, 2025**

| | Dollar Amounts in Thousands |
|---|---|
| **ASSETS** | |
| Cash and balances due from depository institutions: | |
| Noninterest-bearing balances and currency and coin | 13,456 |
| Interest-bearing balances | 401,162 |
| Securities: | |
| Held-to-maturity securities | 0 |
| Available-for-sale debt securities | 105,770 |
| 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 | 13,543 |
| Loans and leases held for investment | 1,739,497 |
| LESS: Allowance for credit losses on loans and leases | 19,885 |
| Loans and leases held for investment, net of allowance | 1,719,612 |
| Trading assets | 0 |
| Premises and fixed assets (including right-of-use assets) | 52,908 |
| Other real estate owned | 0 |
| Investments in unconsolidated subsidiaries and associated companies | 0 |
| Direct and indirect investments in real estate ventures | 0 |
| Intangible assets | 7,050 |
| Other assets | 56,854 |
| Total assets | 2,370,355 |

| | Dollar Amounts in Thousands |
|---|---|
| **LIABILITIES** | |
| Deposits: | |
| In domestic offices | 2,113,108 |
| Noninterest-bearing | 315,375 |
| Interest-bearing | 1,797,733 |
| 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 |

# Report of Condition (continued)

| | |
|---|---|
| Subordinated notes and debentures | 0 |
| Other liabilities | 25,264 |
| Total liabilities | 2,138,372 |

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 | 141,143 |
| Accumulated other comprehensive income | -2,946 |
| Other equity capital components | 0 |
| Total bank equity capital | 231,983 |
| Noncontrolling (minority) interests in consolidated subsidiaries | 0 |
| Total equity capital | 231,983 |
| Total liabilities and equity capital | 2,370,355 |

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