

# Report of Condition

Consolidated domestic subsidiaries of:

**American National Bank & Trust in the state of TX at the close of business on September 30, 2024**

Dollar Amounts in Thousands

## ASSETS

Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin . . . . .	12,467
Interest-bearing balances . . . . .	300,149
Securities:	
Held-to-maturity securities . . . . .	0
Available-for-sale debt securities . . . . .	102,495
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 . . . . .	8,747
Loans and leases held for investment . . . . .	1,757,241
LESS: Allowance for credit losses on loans and leases . . . . .	21,466
Loans and leases held for investment, net of allowance . . . . .	1,735,775
Trading assets . . . . .	0
Premises and fixed assets (including right-of-use assets) . . . . .	42,875
Other real estate owned . . . . .	0
Investments in unconsolidated subsidiaries and associated companies . . . . .	0
Direct and indirect investments in real estate ventures . . . . .	0
Intangible assets . . . . .	7,140
Other assets . . . . .	54,159
<b>Total assets . . . . .</b>	<b>2,263,807</b>

Dollar Amounts in Thousands

## LIABILITIES

Deposits:	
In domestic offices . . . . .	2,009,146
Noninterest-bearing . . . . .	300,476
Interest-bearing . . . . .	1,708,670
Federal funds purchased and securities sold under agreements to repurchase:	
Federal funds purchased . . . . .	0
Securities sold under agreements to repurchase . . . . .	1,178
Trading liabilities . . . . .	0
Other borrowed money (includes mortgage indebtedness) . . . . .	0

# Report of Condition (continued)

Subordinated notes and debentures . . . . .	0
Other liabilities . . . . .	28,944
Total liabilities . . . . .	2,039,268

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. . . . .	134,176
Accumulated other comprehensive income. . . . .	-3,423
Other equity capital components. . . . .	0
Total bank equity capital . . . . .	224,539
Noncontrolling (minority) interests in consolidated subsidiaries. . . . .	0
Total equity capital . . . . .	224,539
Total liabilities and equity capital . . . . .	2,263,807

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)

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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