

Statement
of Condition
2020



AMERICAN NATIONAL BANK OF TEXAS

Our focus on helping and serving communities remains our core purpose and mission and is stronger than ever.

A Letter from The President



To Our Customers, Shareholders, And Neighbors:

145 years ago, a community had a need. Business was booming in the city of Terrell, Texas, but to continue that growth and development, local residents and businesses would need more than money and financing... they would need a long-term financial partner. And just like that—born out of a need from the community—we opened our doors in 1875.

Today, American National Bank of Texas is one of the largest and oldest independent banks in Texas with over \$3 billion in assets and more than 30 area locations. Our focus on helping and serving communities remains our core purpose and mission and is stronger than ever.

While we value our history, we also understand that to continue, we must focus on the future. That's why in 2019, we continued to make significant investments and expenditures in our technology, our infrastructure, our platforms, our banking centers, and our people—so we can be your bank of choice for years to come.

For businesses, we improved and expanded our solutions, including our transition to a new online banking platform. We know the business community drives the community, and we want to help our businesses bank easier and better. Whether that's providing financing for a new location, offering more robust cash management solutions, or having more digital options and access.

We also continue to make advancements and upgrades to our consumer banking systems—both online and in branch—as well as provide the solutions and expertise to meet the personal financial needs of our customers.

As we move into our 145th year as well as into a new decade, our commitment to community banking, and those we serve, has never been stronger. Just like in times past, when a community has a need, we are—and will be—here to help. It not only defines our legacy, but it guides our future. Thank you for allowing us to be your financial partner.

Sincerely,

Robert A. Hulsey
President and Chief Executive Officer



Consolidated Statement of Condition

Unaudited / December 31, 2019 & December 31, 2018 / (000's)



Assets	2019	2018
Cash & Due From Banks	\$115,259	\$149,753
Investment Securities	\$1,146,379	\$929,432
Loans (net of valuation reserve) (\$31,173 in 2019 & \$28,582 in 2018)	\$2,029,129	\$1,902,960
Federal Funds Sold	\$0	\$0
Premises & Equipment	\$52,085	\$49,956
Accrued Income	\$12,488	\$12,652
Other Assets	\$111,622	\$111,287
TOTAL ASSETS	\$3,446,962	\$3,156,040
Liabilities & Capital Funds		
Non-Interest Bearing Deposits	\$984,614	\$952,623
Non-Interest Bearing Public Deposits	\$197,339	\$190,104
Interest Bearing Deposits	\$1,489,249	\$1,344,490
Interest Bearing Public Deposits	\$371,269	\$370,094
TOTAL DEPOSITS	\$3,042,471	\$2,857,311
Other Liabilities	\$22,420	\$22,497
Fed Funds Purchase & Other Borrowed Money	\$80,000	\$0
TOTAL LIABILITIES	\$3,144,891	\$2,879,808
Capital Accounts		
Capital Stock	\$2,500	\$2,500
Surplus	\$100,943	\$100,943
Undivided Profits	\$208,023	\$188,173
Unrealized Gain (Loss) Securities	\$10,605	(\$15,384)
TOTAL CAPITAL ACCOUNTS	\$322,071	\$276,232
TOTAL LIABILITIES & CAPITAL ACCOUNTS	\$3,466,962	\$3,156,040

Financial Solutions



Business Solutions

We are commercial banking experts with extensive experience in serving businesses of all sizes and across all industries. We offer a wide range of professional banking products, treasury management services, and loan services, designed to deliver results and help you succeed.

Commercial and Business Loans

SBA Loans

Checking Accounts

Savings Accounts

Certificates of Deposit (CDs)

Treasury Management/Cash Management

Online and Mobile Banking

Credit Cards

Personal Solutions

We are personal banking experts with the financial solutions and value-added tools to help you manage, save, and invest your money.

Checking Accounts

Savings Accounts

CDs and Individual Retirement Accounts (IRAs)

Online and Mobile Banking

Personal Loans

Mortgage Loans

Home Equity and Home Improvement Loans

Credit Cards

Lending Solutions

We offer a range of lending products for our business and personal customers, from purchasing a home or commercial property to managing cash flow or expenses to borrowing against equity or assets.

Commercial Loans

Mortgage Loans

Home Equity and Home Improvement Loans

Personal Loans and Lines of Credit

Business Loans and Lines of Credit

Wealth Management Solutions

We offer a suite of services—for your business and personal finances—designed to help you manage your wealth, protect your assets, and plan for the future.

Trust Services

Investment and Advisory Services

YOUR kPlan®

Investment and advisory services are offered through LPL Financial Services, Member NASD/SIPC and are not FDIC Insured, not guaranteed by American National Bank of Texas, and investors can experience loss of principal amounts invested.



Banking that works.

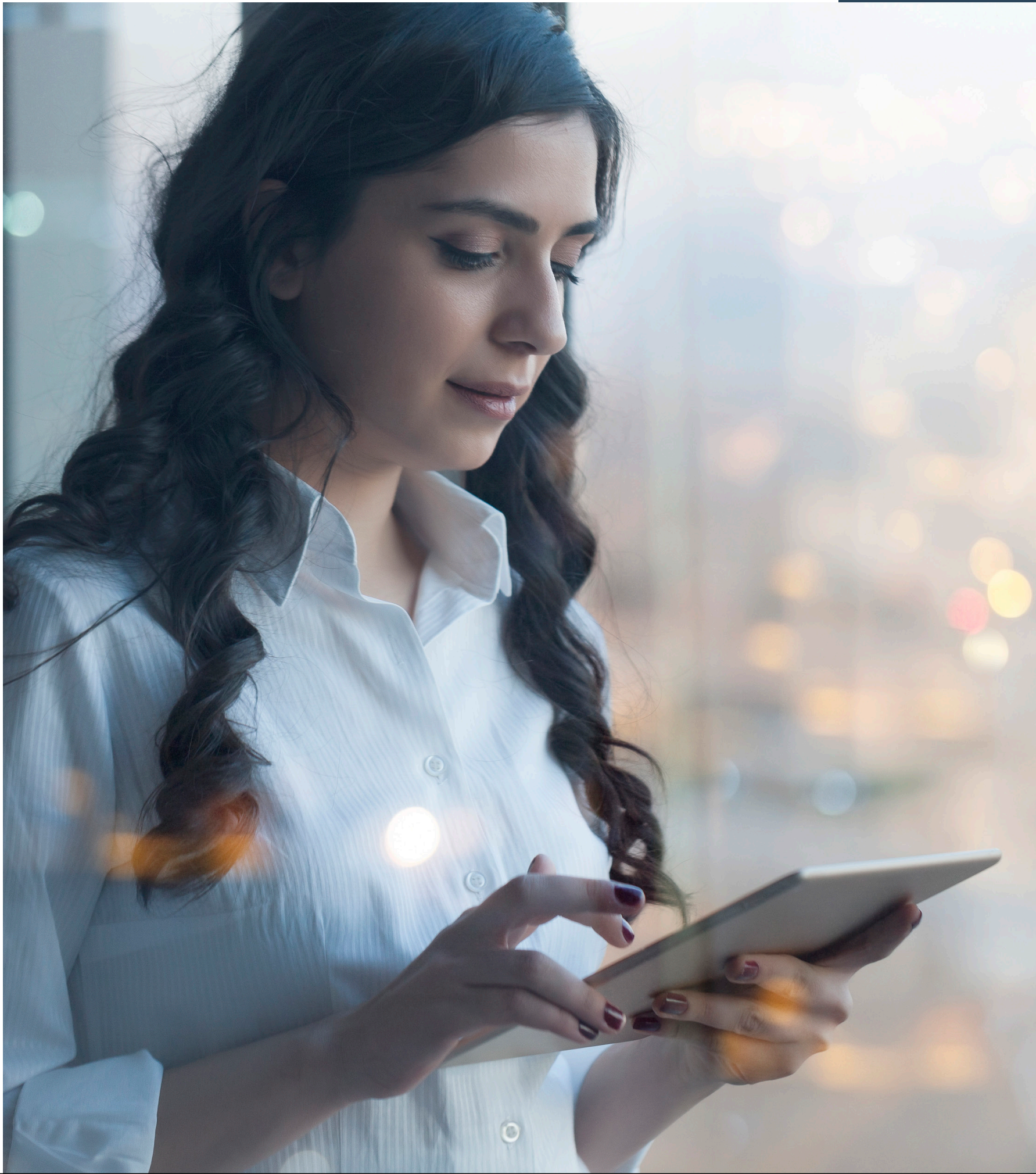
Business owners need more than just a banker or lender. You need a problem-solver, decision-maker, financial helper, advocator, go-getter, and more. You need someone who can understand your business and provide customized solutions that work for today, tomorrow, and beyond.

At ANBTX, we're here for your short-term success, long-term growth, and everything in between—and we know that each stage requires something different. Whether you need essential business solutions, more enhanced cash management products, or advanced treasury services, put our solutions, tools, and experts to work.

Banking that's personal.

Every customer—and every financial situation—is unique. While other banks have a one-size-fits-all set of solutions, we take a different approach. For us, it's always personal, always founded on relationships, and always based on your needs. It's how we started doing business 145 years ago and how we do business today. We're here to help you manage, save, and protect your money. Because there's nothing more personal than your financial success.





Banking that keeps you connected.

You need options when it comes to banking...in person, online, mobile, ATM, phone, and more. That's why we have all the traditional and digital banking tools to let you conveniently manage your account anytime, anywhere.

As **A Community Bank In A Digital World,**[™] we're focused on using technology to make your life easier, keep your accounts secure, and complement—not replace—our people, our banking centers, and our connection with you.

Board of Directors



Charlie C. Risinger, M.D.
Chairman of the Board

Charlie has been a director on the board since 2005 and currently chairs the board asset liability committee. He's a local medical doctor and rancher in Terrell.

Robert A. Husley
President & Chief Executive Officer

Robert joined the bank in 1976 as the manager of the bank's investment portfolio. He's worked in the commercial note department, commercial lending, and oversaw the management of the operations, accounting, trust, and audit departments. He was named president and chief executive officer in 1989.

Kenneth Allen
Director

Ken serves as chair of the board risk committee. Previously, Ken was the vice president of finance and chief financial officer at Texas Industries. He currently serves as a director of Empire District Electric Company and Consumer Credit Counseling Services of Dallas.

J.W. Barrow, III
Director

J.W. has been a director on the board since 1982. J.W. owned Firestone (Barrow Tire Company) before retiring from the company.

Ross Buhrdorf
Director

Ross currently chairs the customer experience delivery committee and became a board member in 2016. He was previously chief technology officer of HomeAway until it was sold to Expedia, after which he founded and is chief executive officer of ZenBusiness.



Mark Bunting
Director

Mark was most recently the global chief marketing officer at Rackspace after serving in executive positions at Apollo Education and TechMedia Capital. Currently, he is a visiting lecturer in high-tech marketing and advertising at the University of Texas in Austin.

James B. McGinty, III
Director

James has been a director on the board since 1991. After retiring from his Terrell-owned hardware store, he owned a car wash and Fun City Golf & Games.

Ann D. Melsheimer
Director

Ann has served as a director on the board since 2003. She has 25 years of experience with Mobil Oil Corporation and Exxon Mobil Corporation in international computing infrastructure project management, strategic planning, business process re-engineering, and business analysis.

Decatur B. Mitchell, Jr.
Director

Decatur "Bob" became a director on the board in 1979. He is the president and general manager of Bob Mitchell, Inc., a partner in Bourland and Mitchell Inc., and a rancher.

Kenneth F. Moody
Director

Kenneth has been a director on the board since 1982. He was president of Wilson Furniture Company and a rancher in Terrell.



Wylie G. Musser
Director

Wylie became a director on the board in 1978. He is the owner and president of Wylie Musser Motors Inc, a local car dealership in Terrell.

Tom E. Norton, Jr.
Director

Tom has been a director on the board since 1968. He is the owner and president of a local construction company.

Larry D. Parks
Director

Larry has been a director on the board since 2011. He retired from ANBTX in 2017 after serving as a business development officer and regional president in the Rockwall market.

Sherif Sharawi
Director

Sherif became a director on the board in 2019 and is the executive vice president at Madix, Inc. and vice president at National Installers, Inc. He brings with him over 35 years of experience in executive management and manufacturing.

Michelle Sheffield
Director

Michelle became a director on the board in 2018. She is the chief information officer for BenefitMall, joining the company in 2009, and has over 20 years of information technology experience.



James R. Thompson
Director

James became a director on the board in 2014. He is chief executive officer of JRT Construction, a general contracting company in Dallas.

William D. Breedlove
Advisory Director

William has been an advisory director since 2003. He is the former chairman and chief executive officer of First National Bank of Dallas and the vice chairman of InterFirst Corporation.

Albert D. Fields
Advisory Director

Al has over 44 years in banking. He served as the executive vice president and chief operations officer before retiring from ANBTX in 2016.

Guinn F. Godwin
Advisory Director

Guinn has been an advisory director since 1987. After initially retiring in 1985, he continues to serve as a business development officer for ANBTX.

Executive Team



Robert A. Husley
President & Chief Executive Officer

Robert joined the bank in 1976 as the manager of the bank's investment portfolio. He's worked in the commercial note department, commercial lending, and oversaw the management of the operations, accounting, trust, and audit departments. He was named president and chief executive officer in 1989.

Chris Cronin, SR EVP
Chief Operations Officer

Chris has been serving our customers for over 30 years, and currently oversees the Commercial Banking, Mortgage Division, and Bank Operations teams. He has served on numerous city, school, and non-profit boards in various communities throughout his three decades of service.

Sharon Lee, SR EVP
Chief Product Innovation Officer

Sharon has been with ANBTX since 2000, and has over 40 years of experience in banking. In her current position, she oversees marketing, product management, employee education, and customer experience. Sharon currently serves on the IBAT Services Board.

Robert Messer, SR EVP
Chief Financial Officer & Chief Risk Officer

Robert has been with ANBTX since 1982 and has over 38 years of experience in banking, and currently serves as ANBTX's CFO and CRO. Robert is active with The Risk Management Association (RMA), where he serves as Vice Chairman, and he is also a Director of the Terrell Economic Development Corporation.

Jack Yang, SR EVP
Chief Technology Officer

Jack has been with ANBTX since 2018 and has over 20 years of experience in information technology. Jack supports all IT functions at ANBTX as well as our project management office. He also serves on the Board of Directors at Apogee Telecommunications and as an advisor at ZenBusiness Inc.



John Davidson, EVP
General Counsel & Chief Administrative Officer

John has been with ANBTX since 1985 and serves as the bank's general counsel as well as overseeing compliance, audit, and human resources. He also serves in leadership on many local boards and charities.

Kathy A. Howe, EVP
Director of Wealth Management

Kathy has been with ANBTX since 2004 and brings over 30 years of investment and banking experience. She is a Certified Regulatory and Compliance Professional (CRCRP), a Certified Trust and Financial Advisor (CTFA), and an Accredited Investment Fiduciary Analyst (AIFA®).

G. Eliot Jones, EVP
Director of Finance & Accounting

G. Eliot Jones joined ANBTX in 1997 and has over 30 years of experience in banking. As executive vice president and director of finance and accounting, he is responsible for managing all accounting and financial-related activities for the bank, including budget planning and management, analysis, and financial and investor reporting.

Donna Mays, EVP
Chief Human Resources Officer

Donna joined ANBTX in 2004 and brings over 30 years of banking experience, serving in human resources for both national and community banks. She is certified with Senior Professional Human Resources (SPHR), Certified Compensation Professional (CCP), and SHRM Human Resources Professional (S-HRM).

Mark Mobley, EVP
Chief Credit Officer

Mark joined ANBTX in 1999 and brings over 30 years of banking and finance experience, with a 20-year background in credit. Before becoming the chief credit officer, he was a senior regional credit officer. Mark has been involved with various committees and the children/youth ministry at his church.



Jeff Williams, EVP
Commercial Bank Executive

Jeff joined ANBTX in 1999 and brings over 32 years of banking experience. He has served the needs of attorneys, CPAs, and physicians as well as the agricultural, insurance, retail and wholesale industries, and currently leads a team of relationship managers. An active community member, Jeff is currently serving as the president of RMA North Texas.

Bank Management

American National Bank of Texas



Commercial Management

Regional Market Presidents

Perry Ginn – Tarrant
Blake James – Hunt & Rockwall
Casey Stewart – Collin
Steve Robertson – Kaufman & Van Zandt

Market Presidents

Brenda Boyer – Crandall/Seagoville
Anita Collins – Sachse/Wylie
Rick Lewis – McKinney
Hunter Lord – Frisco

Banking Center Presidents

Kyle Berry – Mesquite
Trent Brown – Forney
Justin Coon – Precinct Line
Shaun Franklin – Greenville
Jake Hardin – Mansfield
Tori Lucas – Terrell
James McCroskey – Burleson
Steve White – Dallas

Commercial & Middle Market Lenders

Joseph Garrison – Frisco
Rick Jenkins – Arlington
Kurt Kan – Dallas
Clint Morgan – Dallas
Dustin Ortman – Dallas
Mike Rideau – Dallas
Chris Siebenhausen – Plano
Trevor Szymanski – Dallas
Cody Tucker – Ft. Worth
David Williams – Dallas

Business Development Officers

Lance Simmons – Wills Point/Canton
Joe Winniford – Greenville

Small Business Administration

Shirley Campbell – SBA Group Manager

Treasury Management

Tim Fair – Director of Treasury
Management Sales and Operations

Debbie Myers – Treasury
Services Manager

Mortgage Management

Bob Dougherty – Director of Mortgage Sales
and Operations

Kim Clark – Mortgage Sales Manager

Kris McGrail – Mortgage Operations Manager

Wealth Management

Cheryl Sutter – Wealth Management
Sales Manager

Retail Management

Denise Taylor – Director of Retail

District Managers

Mike Aguillard – 7th Street (Ft. Worth), Allen,
Burleson, Dallas, Mansfield, McKinney, Plano,
Precinct Line, Seagoville

Josh Sparks – Canton, Greenville, Quinlan,
Rockwall, Rowlett, Royce City, Sachse, Terrell,
Wills Point, Wylie

Market Managers

Anthony Geisleman – Crandall, Forney,
Kaufman, Seagoville

Banking Center Managers

- Jennifer Adams – Canton/Wills Point
- Colleen Biggerstaff – Allen/Plano
- Mindy Bull – Rowlett/Rockwall N 205
- Matt Childers – Terrell
- Tammy Hoggatt – McKinney
- Kurt Logan – Burleson
- Amy Nap – Sachse/Wylie
- Liz Politano – Mesquite
- Nanette Rhoden – Royse City
- Kevin Shaw – Precinct Line
- Teresa Snyder – Quinlan
- Maranda Spencer – Greenville
- Elizabeth Vega – FW 7th Street
- Katrina Verduzco – Crandall/Seagoville
- Angie Yzaguirre – Dallas



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