



**AMERICAN NATIONAL BANK OF TEXAS**

**2025**

# *Statement of Condition*



# Consolidated Statement of Condition

Close of Business December 31, 2024 (000's Omitted)

|                                                                           | 2024               | 2023               |
|---------------------------------------------------------------------------|--------------------|--------------------|
| <b>Assets</b>                                                             |                    |                    |
| Cash & Due From Banks                                                     | \$300,354          | \$955,823          |
| Investment Securities                                                     | \$1,810,611        | \$1,929,924        |
| Loans (net of valuation reserve)<br>(\$36,573 in 2024 & \$36,573 in 2023) | \$3,118,626        | \$2,950,987        |
| Federal Funds Sold                                                        | \$0                | \$0                |
| Premises & Equipment                                                      | \$56,421           | \$57,447           |
| Accrued Income                                                            | \$21,651           | \$22,241           |
| Other Assets                                                              | \$207,506          | \$209,409          |
| <b>TOTAL ASSETS</b>                                                       | <b>\$5,515,169</b> | <b>\$6,125,831</b> |
| <b>Liabilities &amp; Capital Funds</b>                                    |                    |                    |
| Non-Interest Bearing Deposits                                             | \$1,403,613        | \$1,439,544        |
| Non-Interest Bearing Public Deposits                                      | \$332,619          | \$290,638          |
| Interest Bearing Deposits                                                 | \$2,539,626        | \$2,190,749        |
| Interest Bearing Public Deposits                                          | \$960,548          | \$926,281          |
| <b>TOTAL DEPOSITS</b>                                                     | <b>\$5,236,406</b> | <b>\$4,847,212</b> |
| Other Liabilities                                                         | \$45,283           | \$74,353           |
| Fed Funds Purchase & Other Borrowed Money                                 | \$0                | \$1,000,000        |
| <b>TOTAL LIABILITIES</b>                                                  | <b>\$5,281,689</b> | <b>\$5,921,565</b> |
| <b>Capital Accounts</b>                                                   |                    |                    |
| Capital Stock                                                             | \$2,500            | \$2,500            |
| Surplus                                                                   | \$135,943          | \$135,943          |
| Undivided Profits                                                         | \$377,249          | \$363,868          |
| Unrealized Gain (Loss) Securities                                         | (\$282,212)        | (\$298,045)        |
| <b>TOTAL CAPITAL ACCOUNTS</b>                                             | <b>\$233,480</b>   | <b>\$204,266</b>   |
| <b>TOTAL LIABILITIES &amp; CAPITAL ACCOUNTS</b>                           | <b>\$5,515,169</b> | <b>\$6,125,831</b> |



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