

2022 Statement of Condition

Business
Personal
Mortgage
Wealth



AMERICAN NATIONAL BANK OF TEXAS

A letter from the President.

To our Customers, Shareholders, and Neighbors:

The last year was one with many highlights, but also one with inherited challenges that we're all still addressing today. As your banking partner, our focus remains on you—our customers—and helping navigate any ongoing uncertainty while delivering the financial support you need along the way.

For our business customers, our priorities have concentrated on ensuring you have access to funds, when you need them. Our goal is to keep your business running, your staff employed, and your future plans in reach. That included leading the way as one of **the top SBA lenders for PPP loans** within the Metroplex.

For our consumer customers, we've made improvements across our digital suite of services. From improving our online and mobile banking platform to adding more tools, we know being able to access, manage, and move your money—from wherever you are—is essential.

We also continue to make progress within our banking centers. We've completed the renovation of our Quinlan location, will open our Burleson banking center later this year, and will break ground on our Heath location.

As we begin our 147th year in business, our goal remains—to create value for our customers and shareholders. That's our commitment as we move forward this year and beyond. Thank you, as always, for the continued opportunity to serve and support you.

Sincerely,



Robert A. Hulsey
President and Chief Executive Officer

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our 147th year
in business, our
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Consolidated Statement of Condition

Unaudited / December 31, 2021
& December 31, 2020 / (000's)

	2021	2020
Assets		
Cash & Due From Banks	\$351,951	\$402,762
Investment Securities	\$2,518,284	\$1,397,342
Loans (net of valuation reserve) (\$34,033 in 2021 & \$33,947 in 2020)	\$2,253,485	\$2,355,639
Federal Funds Sold	\$0	\$0
Premises & Equipment	\$57,060	\$54,374
Accrued Income	\$19,527	\$15,088
Other Assets	\$130,608	\$109,872
TOTAL ASSETS	\$5,330,915	\$4,335,077
Liabilities & Capital Funds		
Non-Interest Bearing Deposits	\$1,663,490	\$1,368,010
Non-Interest Bearing Public Deposits	\$267,892	\$179,831
Interest Bearing Deposits	\$1,982,865	\$1,715,997
Interest Bearing Public Deposits	\$838,952	\$518,208
TOTAL DEPOSITS	\$4,753,199	\$3,782,046
Other Liabilities	\$29,048	\$22,918
Fed Funds Purchase & Other Borrowed Money	\$120,000	\$120,000
TOTAL LIABILITIES	\$4,902,247	\$3,924,964
Capital Accounts		
Capital Stock	\$2,500	\$2,500
Surplus	\$135,943	\$135,943
Undivided Profits	\$294,689	\$245,235
Unrealized Gain (Loss) Securities	(\$4,464)	\$26,435
TOTAL CAPITAL ACCOUNTS	\$428,668	\$410,113
TOTAL LIABILITIES & CAPITAL ACCOUNTS	\$5,330,915	\$4,335,077

Financial Solutions

Full-Service Banking from ANBTX

Business

With extensive commercial banking experience, ANBTX has served businesses of all sizes and across all industries for more than 145 years. We offer a wide range of professional banking products, treasury management services, and lending solutions—all designed to deliver results and help you succeed.

Commercial Loans

Business Loans and Lines of Credit

SBA Loans

Checking Accounts

Savings Accounts

Certificates of Deposit (CDs)

Treasury Management/Cash Management

Online and Mobile Banking

Credit Cards

Personal

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

Home Purchase, Home Equity, and Home Improvement Loans

Credit Cards

Mortgage

Whether you're buying, refinancing, building, or using the equity in your home, ANBTX has options to help you move forward. And we've built a mortgage process that's easier, so we can get your loan approved and closed faster.

Fixed or Adjustable-rate Loans

Jumbo Loans

Construction/Permanent Loans

Land/Lot Loans

FHA (Federal Housing Administration) Loans

VA (Veterans Affairs) Loans

Home Equity and Home Improvement Loans

Wealth

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.

Investment and Advisory Services

YOUR kPlan® (Business Retirement Program)

Trust Services

American National Bank of Texas and ANBTX Investment Services are not registered as a broker-dealer or investment advisor. Registered representatives of Ameriprise Financial Services, LLC offer products and services using ANBTX Investment Services and may also be employees of American National Bank of Texas. These products and services are being offered through Ameriprise Financial, Inc. or its affiliates, which are separate entities from, and not affiliates of American National Bank of Texas or ANBTX Investment Services.



A bank that means business.

Because at ANBTX, our financial solutions are made for businesses, both big and small. We understand the responsibilities and challenges that come with being the boss. And we know you need more than a loan, checking account, or mobile app; you need a suite of professional products and services—and a dedicated team of bankers—to help get the job done.

That's why we customize our solutions to what works *for you...* whether that's basic cash management tools or more advanced payables and receivables support (or something in between).

We can help you spend less time paying bills, making deposits, and managing your cash flow, so you can spend more time building, managing, and growing your business.

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That's why we customize our solutions to what works *for you...*”

A bank that shows you more interest.

At ANBTX, our interest in our customers goes far beyond the numbers. And our relationship is never just transactional; for us, it's always personal.

Because your finances are more than just a list of debits and credits. It's how you manage your money and live your life. From financing a home, planning for the future, or simply paying for everyday expenses, it all adds up to what's important in your life.

That's why you need a trusted partner that focuses on your finances with a plan for today as well as for what comes next. And it's why we offer a wealth of products and services—including mortgage and wealth management—as well as multiple ways to bank with in-person, online, and mobile options available. And we've launched our new ITM (interactive teller machines)* that you can use just like an ATM but also with the added option of accessing a teller via video during select hours.

We offer the same convenience, security, and accessibility you'll find at a big national financial institution, but with a customized approach and personal level of service that's as individual as your finances.

*Available at select ANBTX locations

Statement of Condition

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Statement of Condition



A bank that invests in the community.

Many businesses tout their community support, but for us, it's more than just a talking point. It's how and why we're in business. Our commitment to the cities, towns, and residents of North Texas is at the center of everything we do as a bank. And almost 150 years—and 30 locations—later, our mission is still concentrated on this pledge: to make communities stronger by making businesses stronger.

ANBTX is dedicated to the markets we serve by providing access to financial services as well as the professional expertise they need to succeed. And it's why we have experienced lenders and financial professionals embedded in the regions we support. Because we know the needs of our communities vary, having specialized support and local expertise is one of the ways we can help move our communities forward.

From lending to business planning to investing to volunteering, our definition of community banking goes beyond a balance sheet. And we are proud to actively participate in the communities where we do business, where we live, and where we got our start.

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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. Hulseley
President & Chief Executive Officer

Robert joined the bank in 1976 and has overseen the operations, accounting, trust, and audit departments. He was named president and chief executive officer in 1989. He began serving a 3-year term on the Federal Reserve Bank of Dallas' Board of Directors in 2021.



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 founded and is chief executive officer of Grata, and has held executive positions at Rackspace, Apollo Education, and TechMedia Capital. Currently, he is a visiting lecturer in high-tech marketing and advertising at the University of Texas at 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.



Kenneth F. Moody
Director

Kenneth has been a director on the board since 1982. He was president of Wilson Furniture Motors Inc., a local car dealership in Terrell, until its sale in 2020.



Wylie G. Musser
Director

Wylie became a director on the board in 1978. He was the owner and president of Wylie Musser Motors Inc., a local car dealership in Terrell, until its sale in 2020.



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.



Decatur B. Mitchell, Jr.
Advisory Director

Decatur "Bob" became a board member in 1979 and now serves as an advisory director. He is the president and general manager of Bob Mitchell, Inc., a partner in Bourland and Mitchell Inc., and a rancher.

Executive Team



Robert A. Hulseley
President & Chief Executive Officer

Robert joined the bank in 1976 and has overseen the operations, accounting, trust, and audit departments. He was named president and chief executive officer in 1989. He began serving a 3-year term on the Federal Reserve Bank of Dallas' Board of Directors in 2021.



Chris Cronin, SR EVP
Chief Operating Officer

Chris has been serving our customers for over 30 years, and currently oversees commercial and consumer banking, mortgage, and operations. 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 Brand & Product Officer

Sharon has been with ANBTX since 2000, and has over 40 years of experience in banking. In her current position, she oversees human resources, learning and education, marketing, product management, and customer service. 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.



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 (CRCPC), 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.



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.

Bank Management

American National Bank of Texas

Commercial Management

Commercial Bank Executive
Steve White

Regional Presidents

Perry Ginn – Tarrant & Johnson
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

Banking Center Presidents

Kyle Berry – Mesquite
Trent Brown – Forney
Justin Coon – Precinct Line
Shaun Franklin – Greenville
Jake Hardin – Mansfield
Hunter Lord – Frisco
Tori Lucas – Terrell
James McCroskey – Burleson
Brett Perry – Plano
David Williams – Dallas Central

Commercial Real Estate Group Lending

Clint Morgan

Community Banking

Trevor Szymanski

Community Engagement

Fannon Meador

SBA Lending

Shirley Campbell

Treasury Management

Tim Fair

Retail Management

Director of Retail Delivery
Denise Taylor

District Managers

Mike Aguillard
Josh Sparks

Market Manager

Anthony Geisleman

Banking Center Managers

Jennifer Adams – Kaufman
DeLisa Aldridge – Mansfield
Linda Bennett – Mesquite
Colleen Biggerstaff – Allen/Plano
Susan Burt – Rockwall
Tammy Hoggatt – McKinney
Toby Hooser – Terrell
Kurt Logan – Burleson
Amy Nap – Sachse/Wylie
Liz Politano – Rowlett/Rockwall N 205
Kevin Shaw – Precinct Line
George Sloan – Dallas Central
Teresa Snyder – Quinlan
Maranda Spencer – Greenville
Elizabeth Vega – 7th Street
Katrina Verduzco – Crandall/Seagoville

Mortgage Management

Bob Dougherty

Wealth Management

Cheryl Sutter





**AMERICAN NATIONAL BANK
OF TEXAS**

Your Bank. For Life.

