

Statement of Condition 2021



**AMERICAN NATIONAL BANK
OF TEXAS**

A letter from the President.

To our Customers, Shareholders, and Neighbors:

This past year, we marked a milestone: 145 years of community banking. While we were unable to have a big celebration, I want to formally acknowledge and note our appreciation for our customers, our communities, and our employees. With your loyalty and support, we've become one of the largest independently owned banks in Texas—thank you.

Throughout our history, we have weathered many storms—last year was no exception—and those challenges have always made us stronger. That's why, and most importantly, I want to remind you that we're always here to help. And I'm thankful we were able to serve you, even if that meant working a little differently.

I'm also pleased to report the direct assistance we were able to deliver. For our business customers, we provided access to vital funding as part of the Paycheck Protection Program (PPP), resulting in over **\$456 million in loans**, which helped retain **49,468 local jobs**. In addition, we launched a new suite of online and mobile services to help businesses manage their finances more easily and efficiently.

And all of our customers—both business and personal—have access to digital contact-less tools to bank, conveniently and securely, from home, in the office, on the go, etc. (We've strengthened our technology platforms and infrastructure to provide a more seamless, consistent experience, as well.)



We also launched a new and improved ANBTX.com with updated features and functionality as well as helpful financial and industry resources and content. These enhancements are designed to improve our customers' digital experience and provide timely, important information and tools, which are more important than ever.

Lastly, ANBTX remains focused on providing a healthy space for our customers and employees with rigorous safety standards and preventative protocols to ensure our locations are open and accessible.

As we look to brighter days ahead, I understand the uncertainty and fear, both personally and economically, many customers and communities are still feeling. But we are committed to providing the financial solutions and resources you need. As a community bank, that's what we do—in good times, bad times, and everything in between. We remain Your Bank. For Life.®

Sincerely,



Robert A. Hulsey
President and Chief Executive Officer

Consolidated Statement of Condition

Unaudited / December 31, 2020 & December 31, 2019 / (000's)

Assets	2020	2019
Cash & Due From Banks	\$402,762	\$115,259
Investment Securities	\$1,397,342	\$1,146,379
Loans (net of valuation reserve) (\$33,947 in 2020 & \$31,173 in 2019)	\$2,355,639	\$2,029,129
Federal Funds Sold	\$0	\$0
Premises & Equipment	\$54,374	\$52,085
Accrued Income	\$15,088	\$12,488
Other Assets	\$109,872	\$111,622
TOTAL ASSETS	\$4,335,077	\$3,466,962
Liabilities & Capital Funds		
Non-Interest Bearing Deposits	\$1,368,010	\$984,614
Non-Interest Bearing Public Deposits	\$179,831	\$197,339
Interest Bearing Deposits	\$1,715,997	\$1,489,249
Interest Bearing Public Deposits	\$518,208	\$371,269
TOTAL DEPOSITS	\$3,782,046	\$3,042,471
Other Liabilities	\$22,918	\$22,420
Fed Funds Purchased & Other Borrowed Money	\$120,000	\$80,000
TOTAL LIABILITIES	\$3,924,964	\$3,144,891
Capital Accounts		
Capital Stock	\$2,500	\$2,500
Surplus	\$135,943	\$100,943
Undivided Profits	\$245,235	\$208,023
Unrealized Gain (Loss) Securities	\$26,435	\$10,605
TOTAL CAPITAL ACCOUNTS	\$410,113	\$322,071
TOTAL LIABILITIES & CAPITAL ACCOUNTS	\$4,335,077	\$3,466,962



Financial Solutions

Full-Service Banking from ANBTX

★ Business Banking

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

★ 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
- Land/Lot Loans
- FHA (Federal Housing Administration) and VA (Veterans Affairs) Loans
- Home Equity and Home Improvement Loans

★ Personal Banking

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

★ Wealth Management

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

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.



We're always on the job.

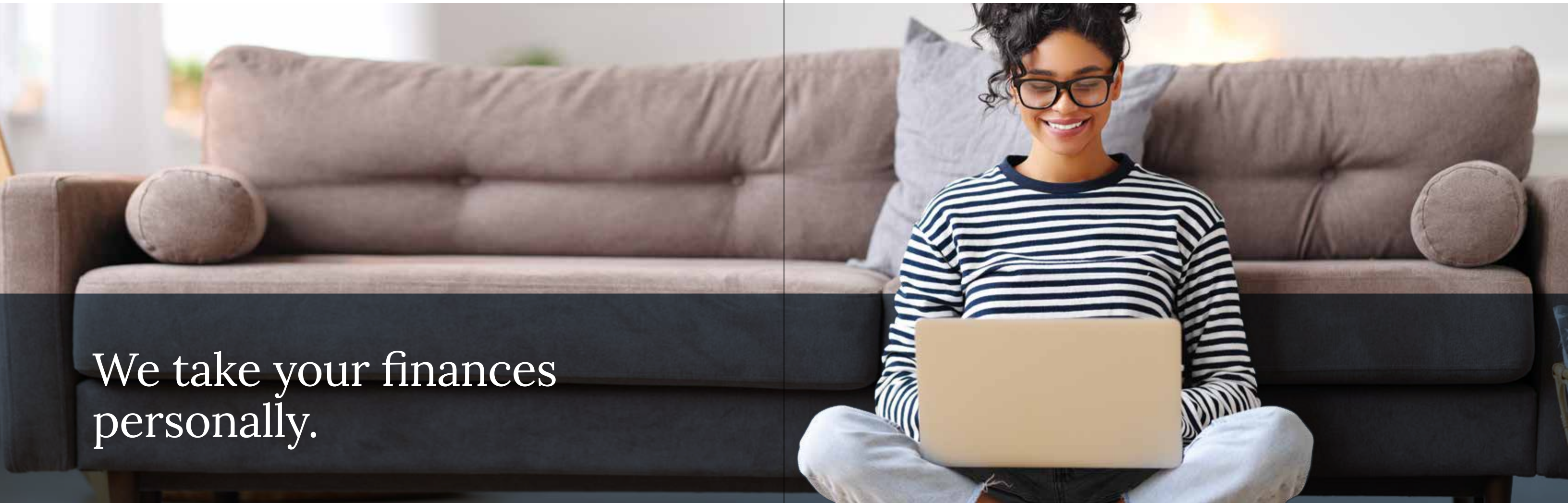
With business solutions—and a team of bankers—that work as hard as you do. We offer a full suite of both traditional and digital banking services to better manage your finances. Whether you're just starting out or already established, we can help with everyday common business needs or more complex treasury management services.

We offer full-service banking...from finding the right account to purchasing new equipment to paying bills, vendors, and even your employees. Plus, we offer three levels of digital services that help automate and streamline tasks, helping you save time and money. And your relationship manager is always ready to provide guidance on your short-term, long-term—and everything-in-between—goals and needs.



*Taking care of business(es).
It's what we've been doing since 1875.*





We take your finances personally.

And we invest our time, with a tailored plan. We'll put your money to work—for you—with solutions to make your finances go farther, so you can reach your goals faster. And you can count on our financial specialists, who can help you manage your money today while planning for tomorrow.

We offer a variety of checking and savings accounts as well as lending solutions to help you borrow smartly and responsibly. And when you're ready to buy or build a home—or refinance your current loan—our mortgage division is here to lend a hand. We also provide investment services, retirement and estate planning, and a full suite of trust services through our Wealth Management Group.



*Helping you prepare for all life has to offer.
With 145 years of experience to guide the way.*





We offer banking in a sn(app), with a swipe, click, or tap.

Our suite of online, mobile, and contact-less tools helps you manage your money when you're out and about, at home, in the office, or anywhere in between. From depositing checks to paying bills to checking your balances and more, you can bank safely, securely, and conveniently from your desktop, laptop, phone, or tablet.

As **A Community Bank In A Digital World®**, we're committed to keeping you connected from any space and in any place. And if you need in-person help, don't worry, you'll always find a friendly face at your neighborhood ANBTX banking center.



*Providing banking online, anytime.
With the personal service and expertise
you'll only find at a community bank.*



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. Hulsey
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 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 recently sold Wylie Musser Motors Inc, a local car dealership in Terrell, where he was the owner and president for many years.



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.



Executive Team



Robert A. Hulsey
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 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 (CRCPI), 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 & 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
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 Central

Commercial & Middle Market Lenders
Rick Jenkins – Arlington
Egzon Berisha – Dallas Central
Kurt Kan – Dallas Central
Clint Morgan – Dallas Central
Dustin Ortman – Dallas Central
Chris Siebenhausen – Plano
Trevor Szymanski – Dallas Central
Cody Tucker – Ft. Worth
David Williams – Dallas Central

Business Development Officers
Lance Simmons – Wills Point/Canton

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

★ **Wealth Management**

Cheryl Sutter – Wealth Management
Sales Manager

★ **Retail Management**

Denise Taylor – Director of Retail Delivery

District Managers
Mike Aguillard – 7th Street (Ft. Worth), Allen,
Burleson, Dallas Central, 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, Mesquite, Seagoville

Banking Center Managers

- Jennifer Adams – Canton/Wills Point
- Linda Bennett – Mesquite
- Colleen Biggerstaff – Allen/Plano
- 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
- Daniel Stopp – Kaufman
- Elizabeth Vega – 7th Street (Ft. Worth)
- Katrina Verduzco – Crandall/Seagoville

2020 was a big year at ANBTX...

Thank you to our customers and employees for putting us at the top.

We Were Named One of the Best Banks in Texas.

We made the Best-In-State Banks 2020 list by Forbes and Statista. Something only 2.8 percent of all banks—and only five in the state of Texas—can claim. This recognition comes directly from our customers, and after 145 years in business, we think that’s pretty special. Because when it comes to your finances, only the best should do.

We Were a Leading Lender for PPP Loans to Help Local Businesses.

We were recognized in the DFW Metroplex for helping our business customers obtain federal funding via the SBA’s Paycheck Protection Program (PPP). We have continued this trend in 2021, as we’ve moved into the Top 10 for lenders in North Texas (based on dollars loaned both in 2020 and in 2021). And we will continue to help our customers and communities with economic relief and support.

We Were a Top Place to Work in DFW, Again.

ANBTX was once again among the Top 100 Places to Work (awarded by the Dallas Morning News), which makes us an 11-time winner. This award recognizes those companies that create a culture where employees feel engaged, appreciated, and fulfilled. While we’ve made the list before—amid the challenges in 2020—this appreciation from our employees was extra special.





**AMERICAN NATIONAL BANK
OF TEXAS**

