

A decorative pattern of dark grey stars is arranged in a grid on the left side of the page. The stars are organized into four rows: the top row has three stars, the second row has four stars, the third row has three stars, and the bottom row has four stars.

# 2023 Statement of Condition



## A letter from the President.

*To our Customers, Shareholders, and Neighbors:*

*Your Bank. For Life®. That phrase is more than just the bank's tagline, it represents our commitment to you. And it's how we view our role as your trusted financial partner dedicated to helping you reach your goals.*

Looking back, the changing market, rising interest rates, and inflation have impacted us all. That's where our 148 years of local experience helps separate ANBTX from other banks. We've been serving North Texas since 1875, through all types of market and economic conditions as well as in times of prosperity and uncertainty.

We know the importance of stability and security, and more importantly trust, especially when it comes to your personal and business finances. And we're confident that we have the solutions, strategies, and leadership in place to help both our customers and communities thrive not only in 2023, but in the years to come.

Our priority remains our customers and helping you bank better by focusing on initiatives that add value. In 2022, we launched an online platform for originating, underwriting, and servicing commercial loans, allowing us to approve and decision business loans faster. In addition, we added new features and functionality and increased digital capabilities to allow customers to make payments faster, easier, and more securely. We continue this work in 2023 to bring you the latest technology without sacrificing any of the personal service you expect from ANBTX.

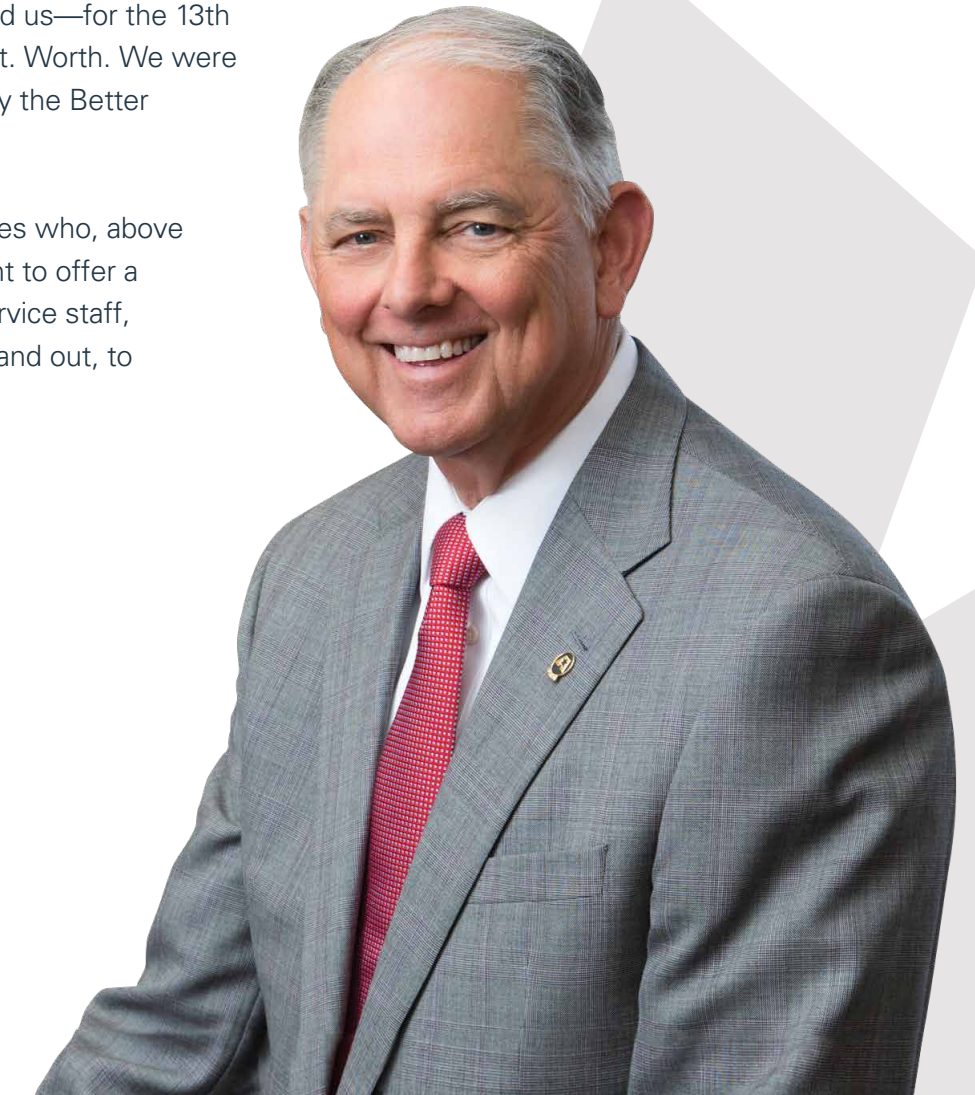


Lastly, we are extremely proud of the accomplishments our teams achieved and the honors we received. Our employees recognized us—for the 13th time—as one of the Top 100 Places to Work in Dallas-Ft. Worth. We were also the 2022 Winner of the Torch Awards for Ethics, by the Better Business Bureau Serving North Central Texas.

All of this progress is possible because of our employees who, above all, remain dedicated to our mission and purpose. I want to offer a special thank you to our bankers, lenders, customer service staff, and all the teams who work behind the scenes, day in and out, to serve our customers and local communities.

Sincerely,

Robert A. Hulsey  
President and Chief Executive Officer



# Consolidated Statement of Condition

Unaudited / December 31, 2022  
& December 31, 2021 / (000's)

Assets	2022	2021
Cash & Due From Banks	\$293,135	\$351,951
Investment Securities	\$2,252,726	\$2,518,284
Loans (net of valuation reserve) (\$32,731 in 2022 & \$34,033 in 2021)	\$2,679,431	\$2,253,485
Federal Funds Sold	\$0	\$0
Premises & Equipment	\$60,046	\$57,060
Accrued Income	\$23,729	\$19,527
Other Assets	\$230,187	\$130,608
<b>TOTAL ASSETS</b>	<b>\$5,539,254</b>	<b>\$5,330,915</b>
<b>Liabilities &amp; Capital Funds</b>		
Non-Interest Bearing Deposits	\$1,733,514	\$1,663,490
Non-Interest Bearing Public Deposits	\$286,270	\$267,892
Interest Bearing Deposits	\$1,969,295	\$1,982,865
Interest Bearing Public Deposits	\$794,375	\$838,952
<b>TOTAL DEPOSITS</b>	<b>\$4,783,454</b>	<b>\$4,753,199</b>
Other Liabilities	\$27,563	\$29,048
Fed Funds Purchase & Other Borrowed Money	\$565,000	\$120,000
<b>TOTAL LIABILITIES</b>	<b>\$5,376,017</b>	<b>\$4,902,247</b>
<b>Capital Accounts</b>		
Capital Stock	\$2,500	\$2,500
Surplus	\$135,943	\$135,943
Undivided Profits	\$343,719	\$294,689
Unrealized Gain (Loss) Securities	(\$318,925)	(\$4,464)
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$163,237</b>	<b>\$428,668</b>
<b>TOTAL LIABILITIES &amp; CAPITAL ACCOUNTS</b>	<b>\$5,539,254</b>	<b>\$5,330,915</b>

## Financial Solutions

Full-Service Banking from ANBTX



### Business Solutions

With extensive commercial and small business banking experience, ANBTX has served businesses of all sizes and across all industries for close to 150 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**  
**Commercial Real Estate Loans**  
**Business Loans and Lines of Credit**  
**SBA Loans**  
**Business Checking Accounts**  
**Business Savings Accounts**  
**Certificates of Deposit (CDs)**  
**Treasury Management/Cash Management**  
**Employee Benefits Solutions**  
**Credit Cards**



### Personal Solutions

We are personal banking experts with the financial solutions and value-added tools to help you manage your everyday needs as well as save and invest for the future.

**Checking Accounts**  
**Savings & Money Market Accounts**  
**CDs and Individual Retirement Accounts (IRAs)**  
**Online and Mobile Banking (deposit checks, manage and send money, pay bills and others, etc.)**  
**Personal Loans**  
**Home Purchase, Home Equity, and Home Improvement Loans**  
**Credit Cards**



### Mortgage Solutions

We believe homeownership should be accessible to everyone in our community. 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) and VA (Veterans Affairs) Loans**  
**Low & No Down Payment Home Loan Options**  
**Home Equity and Home Improvement Loans**



### Wealth 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.

**Investment and Advisory Services**  
**Private Client Services**  
**Trust Services**  
**YOUR kPlan® (Business Retirement Program)**

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.

Not Insured by FDIC or Any Other Government Agency		
Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value



## Your bank for *[business solutions]*

Keeping your business in business, running smoothly, and operating efficiently can be a challenge for any entrepreneur or owner. From controlling cash flow to acquiring assets to balancing the bottom line, finding the right financial partner is key to your business's growth and success.

That's where ANBTX, with close to 150 years of business banking experience, can help. We offer products and services tailored for businesses of all sizes, types, and stages. So, whether you're looking to start, manage, scale, or expand, we'll find what works for you—from small business banking to cash or treasury management services to commercial loans and lines.

And our team is always on the job with experienced local bankers and lenders who understand the unique North Texas market and can help you manage more than just the numbers...they're skilled at helping business owners plan for what's next, navigate market conditions, and develop short- and long-term growth strategies.

“

*Your bank for... maximizing your profits and minimizing cumbersome financial tasks (and trips to the bank) with treasury and lending solutions to help run your business.*



*Expand operations and office space with a commercial mortgage or real estate loan.*

*Access working capital for new or unexpected expenses with a line of credit or loan.*

*Partner with a team of local bankers and lenders dedicated to your business growth.*

*Manage cash flow, pay employees, and bank conveniently with our digital services.*





*Manage money, pay bills  
and people, make deposits,  
and more with online and  
mobile banking.*

*Buy or build a  
new home with  
a full house of  
mortgage options.*

*Plan for today's  
needs and tomorrow's  
goals with wealth  
management solutions.*

## Your bank for *[personal solutions]*

Whether you're looking for an everyday banking relationship or need a more comprehensive financial plan, count on ANBTX to be your banking partner for life. With a full suite of solutions and services available, we tailor our products to match your everyday needs, future dreams, and everything in between.

Manage your money and bank conveniently on your terms—on-the-go, at home, in the office, or anywhere life takes you—using our digital tools that keep you connected. Plus, you have the personalized service and support from a team of local financial specialists in your community ready to help every step of the way.

From managing everyday expenses to buying your first (or next) home to planning for retirement, you'll be financially prepared for every step, stage, and success that life has to offer.

“

*Your bank for... all life's milestones and moments—big and small—with up-to-date solutions, services, and support to help manage them all.*



## Your bank for [community solutions]

Our community-first, community-focused approach isn't new. It dates back to 1875—when the bank was founded—and so does our mission to serve and strengthen the cities and towns where we live and work.

That pledge remains even stronger today. As we've grown in size and locations, so has our commitment to North Texas. From charitable giving and volunteering to providing financial literacy and education, ANBTX and our five hundred plus employees are invested in, and dedicated to, helping businesses grow, families prosper, and communities thrive.

Our community ties, along with our deep Texas roots, have helped us lead the way in supporting thousands of local organizations and groups. And we're proud of the work we do as both a company and the individual hours our team members contribute each year.

“

*Your bank for... a continued commitment to our corporate responsibility to give back, make a difference, and have a positive impact on North Texas.*



*Support our communities—  
from volunteering and days  
of service to sponsoring  
local schools, non-profits,  
and partners.*

*Host Financial Literacy  
and Homebuyer Seminars  
for the financial wellness of  
our community.*

*Create opportunities with new  
locations that employ, serve, and  
support our communities.*

*Offer small  
business  
education  
and resources  
to help new  
businesses  
thrive.*



# Board of Directors



**Charlie C. Risinger, MD**  
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. Hulseay**  
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's 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 in Austin.



**Suzanne Cruz-Sewell**  
Director

Suzanne became a director on the board in 2023. She currently serves as assistant vice president of business diversity at DFW International Airport, and has had extensive experience working on community development, affordable housing, and neighborhood expansion initiatives.



**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. Meisheimer**  
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 Company and a rancher in Terrell.



**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.



**Dennis Cail**  
Advisory Director

Dennis became an advisory director on the board in 2023. He is co-founder and chief executive officer of Zirtue, the leading relationship-based lending application, and has had executive roles at IBM, PwC, Accenture, and Uptown Financial.



**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 Leadership



**Robert A. Hulseay**  
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's 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 and mortgage. 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, project management, operations, and customer service.



**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. He also serves on the Board of Directors at Apogee Telecommunications and as an advisor at ZenBusiness, Inc.



**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.



**Elisa Luque, EVP**  
Director of Wealth Management & Trust

Elisa joined ANBTX in 2022 and oversees the Wealth Management Group. With over 30 years of experience, she has an expansive background and specialized expertise as a trust officer and is considered an expert and a financial services leader. In addition, she plays an active role in her community supporting numerous local organizations.



**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.



**Steve White, EVP**  
Commercial Bank Executive

Steve White joined American National Bank of Texas in 2006. He manages the commercial banking division of ANBTX and also serves as the banking center president of ANBTX's Dallas location. Steve is affiliated with numerous non-profit organizations and serves on several boards across the metroplex.



# Bank Management

*American National Bank of Texas*

## *Commercial Management*

### **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

### **Emerging Markets President**

Marcelo Mills

### **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 Engagement**

Fannon Meador

### **SBA Lending**

Josh Mahan

## *Treasury Management*

Tim Fair

## *Retail Management*

### **Director of Retail Delivery**

Denise Taylor

### **District Managers**

Mike Aguillard  
Josh Sparks

### **Market Managers**

Anthony Geisleman  
Maranda Spencer

### **Banking Center Managers**

Jennifer Adams – Kaufman  
DeLisa Aldridge – Mansfield  
Colleen Biggerstaff – Allen/Plano  
Susan Burt – Rockwall  
Deanna Dotson – McKinney  
Shawn Hungate – Terrell  
Whitney Kearney – Canton/Wills Point  
Kurt Logan – Burleson  
Amy Nap – Sachse/Wylie  
Liz Politano – Rowlett/Rockwall N 205  
Jennifer Robinson – Quinlan  
Shelley Sarvarian – Dallas Central  
Kevin Shaw – Precinct Line  
Elizabeth Vega – 7th Street  
Katrina Verduzco – Crandall/Seagoville  
Stephanie Walp – Royse City  
Shelby Williams – Mesquite

## *Mortgage Management*

Bob Dougherty

## *Wealth Management*

Bob Klein  
Cheryl Sutter







**AMERICAN NATIONAL BANK  
OF TEXAS**

Your Bank. For Life.®

