ABOUT ANB + FINANCIAL HIGHLIGHTS

American National Bank is a privately held institution with a 165+ year history as a trusted and reliable partner. ANB's demonstrated track record of excellent asset management, diversified assets, strong liquidity, and sound margins make us a stable and preferred place to bank. Backed by \$5 billion in assets and decades of strategic growth, we're big enough to handle your financial requirements, but small enough to give you the speed, personal service, tailor-made solutions and attention you deserve.

OUR COMMUNITY COMMITMENT

We believe our greatest asset is our community, where our team members and clients live, where our children go to school and where we shop and play. In short, it's who we are. We believe it's important to give back to what gives us so much, and we practice this belief every day.

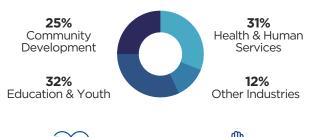
Carver Legacy Center (CLC) Partnership

An innovative collaboration to support wealth and growth for Black businesses and families, ANB partnered with CLC owners, the Barney and Williams families, to reopen the CLC in the historic 24th & Lake District in North Omaha, NE.

Five Year Performance

	2018	2022	Net Change
Total Assets	\$3.71B	\$4.92B	+33%
Total Deposits	\$2.96B	\$3.90B	+34%
Total Loans & Leases	\$2.92B	\$3.86B	+32%

2022 Charitable Giving



-\$900k
Donated in 2022
to nearly 300 local

organizations

2,500 hours Volunteered annually through employee paid time off initiative

SERVICES

Together, we can do more at one of our 37 full-service offices in Nebraska, Iowa, and Minnesota.

As a strategic partner, we offer the right tools at the right time. We understand your priorities and are committed to delivering the client experience you expect in all that we do. Our agile team provides expertise in commercial loans and lines of credit, equipment financing, tax incentive financing, treasury services, and specialized banking services for churches and nonprofits. We find solutions that are designed specifically for your industry.

BUSINESS & SMALL BUSINESS	TREASURY SERVICES	PRIVATE PRACTICE	COMMERCIAL REAL ESTATE	HEALTHCARE	AG LENDING	SPECIALTY FINANCE	NONPROFIT	AUTO	MORTGAGE	
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RATINGS & ACCOLADES

Superior (Top) Bank Safety Rating | IDC Financial Publishing, Inc. (2022)
"Doing Well By Doing Good" Community Institution Award | MasterCard (2022)
Best Community Banks (\$3-\$10B Assets) (Top 25) | S&P Global (2020)
Five-Star, Superior Recommended Bank | Bauerfinancial.com (6 years in a row)
Top 100 Mid-Tier (\$2-10B in Assets) Community Bank | American Bankers Association (2022)
A+ Rating | Better Business Bureau, Omaha, NE (rating as of 2022, accredited since 2002)
Best of Omaha - Banks | Omaha Magazine (2020, 2019, 2018)
Best Bank in Omaha & Council Bluffs | Readers' Choice (2022)

