

American National Bank Deposit Safety



Since early 2023, there's been nationwide concern about deposit safety within financial institutions due to a few banks behaving poorly. **Our response continues to be our 168-year history, lasting client relationships, an exceptional workforce and conservative financial practices. Together with you, we have collectively created our strength and stability.** Our commitment to your deposits remains steadfast and your dollars are safe at ANB.

Are your deposits at ANB safe?

Yes. Safety is measured in many ways and ANB has excellent standing in each category.

Safety Measure	American National Bank Standing
Investment Price Stability <i>Depreciation on our investment portfolio (loss due to interest rate shifts)</i>	ANB has a low level-less than 20%-depreciation, comparing favorably to peers, similar to JPMorgan Chase and, locally, FNBO.
Deposits Stability <i>Stable deposits = high level (>50%) of stable insured deposits (lower risk of bank runs)</i>	More than 60% of ANB's deposits are insured, which is very healthy. In 2023, Silicon Valley Bank had only 11% insured deposits. As of December, '22, Signature Bank had only 6% insured deposits. Both banks failed.
Loan Quality <i>A traditional measure</i>	ANB has a low level of nonperforming loans and a long history of conservative lending and investment. Few banks are seeing unacceptable loan loss. Neither of the 2023 failed banks had known poor loan quality.
Liquidity <i>How much is available for depositors' withdrawal immediately (overnight)?</i>	ANB has more than \$1.5B in liquidity.
Profitability	ANB is and has been a high-performing bank with well above average ROE and ROA and is recognized by our bank regulators as having extraordinary and consistent performance.
Capital	All of ANB's capital ratios are, and have been, well above regulatory minimums.

"Do more here" is our promise to clients at American National Bank. When it comes to deposit safety, "more" also includes peace of mind.