

# American National Bank



## CRA Public File

# American National Bank CRA Public File

## Table of Contents

|  |       |
|--|-------|
| Written Comments.....                                | Tab 1 |
| CRA Performance Evaluation – Public Disclosure ..... | Tab 2 |
| List of Branches and Branch Openings.....            | Tab 3 |
| List of Services .....                               | Tab 4 |
| HMDA Information .....                               | Tab 5 |
| Loan-to-Deposit Ratio .....                          | Tab 6 |
| Map of Assessment Areas.....                         | Tab 7 |

American National Bank  
CRA Public File

Written Comments

AMERICAN NATIONAL BANK PROVIDED THIS PRIVATE FITNESS BUSINESS WITH A \$75,000 INTERIOR BUILD-OUT LOAN TO COMPLETE IMPROVEMENTS WHEN THEY EXPANDED THEIR FACILITY TO ADD EMPLOYEES AND CLIENTS.

**From:** Michael Johnston <mkjohnst1330@att.net>  
**Sent:** Thursday, June 1, 2023 4:42 PM  
**To:** Amy Mahaney <AMahaney@AmericanNationalBank.com>  
**Cc:** Paulo Andalaft <andalaft@bellsouth.net>  
**Subject:** EXTERNAL EMAIL: Fit Factor-Business Loan

Hi Amy,

Thank you for your recent assistance and support in securing the financing for our expansion at Fit Factor Personal Training. Our Team is very excited to embark on this new venture. As you know we have been a long-term member of the Fort Lauderdale Community dating back to 2002.

While this expansion will obviously afford us much needed additional space, other key benefits will include complimentary tools and equipment which will better address our mature client base. Our Vision will continue be to inspire our clients to live healthy lives so they can move, feel, and look their best as they age.

Our decision to move our banking services to the American National Bank Team back in 2020 has proven to be a very sound decision. I suspect going forward, ANB will continue to play a key role in Fit Factor's success.

Thank you again for your mentorship, guidance, and support on this crucial step in expanding our Business.

Very Truly Yours,

Mike

Michael Johnston  
Fit Factor, Inc.  
916 NE 20th. Avenue  
Fort Lauderdale, FL 33304  
W: 954-522-5250  
M: 954-610-3121  
[mkjohnst1330@att.net](mailto:mkjohnst1330@att.net)  
[https://link.edgepilot.com/s/a654200a/MN5syRlz20eB8ISS4\\_D9Cg?u=http://www.fitfactortraining.com/](https://link.edgepilot.com/s/a654200a/MN5syRlz20eB8ISS4_D9Cg?u=http://www.fitfactortraining.com/)



AMERICAN NATIONAL BANK PROVIDED THIS DAY SPA BUSINESS WITH PPP FUNDING WHEN NO OTHER BANK WOULD DO SO, EQUIPMENT FINANCING OF \$21,986 TO HELP THEM EXPAND, AND A \$500,000 INTERIOR BUILD-OUT LOAN TO COMPLETE IMPROVEMENTS WHEN THEY PURCHASED THEIR OWNER-OCCUPIED PROPERTY FOR THE NEW SPA LOCATION.

**From:** sonja@lifestreamspa <sonja@lifestreamspa.com>  
**Sent:** Wednesday, May 31, 2023 9:46 PM  
**To:** Amy Mahaney <AMahaney@AmericanNationalBank.com>  
**Subject:** EXTERNAL EMAIL: RE: Positive Feedback Email

This is an **EXTERNAL** email. Exercise caution. **DO NOT** open attachments or click links from unknown senders or in an unexpected email.

Dear Amy,

I'd like to express our tremendous gratitude for your support and guidance when we recently worked with American National Bank. We were at the time seeking financing for a new space to enable our small business, Lifestream Spa in Fort Lauderdale, to expand and grow. As Chief Lending Officer, you listened to us and believed in us, and made creative suggestions on how to make the financing work for our specific situation. Additionally, when no other bank would consider it, ANB loaned us the capital we needed to obtain an additional piece of equipment critical to the success of our continued growth.

The current economic climate has dominated the news with intimidating talk of escalating interest rates and uncertain times. To have our community bank believe in us, our success and our growth is reassuring. As a customer, it's gratifying to be able to walk through the doors and be greeted by name, and every member of your staff genuinely happy every time we step inside. It's that personal attention and dedication to our spa that has kept us banking with ANB for the past seven years.

We've broken ground on our new space and are looking forward to completing construction and celebrating our grand opening by the end of 2023! Thank you for being a part of our exciting journey.

Sonja and Michael Williams  
Lifestream Spa

AMERICAN NATIONAL BANK PROVIDED THIS SMALL BUSINESS WITH A \$1,500,000 LINE OF CREDIT TO HELP THEM GROW AND TWO (2) SBA 504 LOANS OF \$789,600 AND \$400,000 TO FACILITATE THEIR PURCHASE OF ADJACENT OWNER-OCCUPIED OFFICE PROPERTIES.

**From:** Jason Smith <jasons@smithbuildinginc.com>  
**Sent:** Wednesday, May 31, 2023 9:21 AM  
**To:** Amy Mahaney <AMahaney@AmericanNationalBank.com>  
**Subject:** EXTERNAL EMAIL: American National Bank

Amy,

I would like to send this email to tell you how happy we are with American National Bank and how lucky we are to be partners with you and your team. American national bank has helped us achieve great things by being powerful and trustworthy lenders while also being relationship based. It's amazing how we as a small company have been able to grow with your help and we couldn't imagine being involved with any other financial institution. Thank you for everything and please know how thankful we are for all the wonderful things that you and American Nation have done for us.

Jason T. Smith

**President** | Smith Building Inc.

954.909.4483 | Office

954.604.0362 | Mobile

[https://link.edgepilot.com/s/4706b150/TgBVk7DeH0\\_pUKgaHvhC5g?u=http://www.smithbuildinginc.com/](https://link.edgepilot.com/s/4706b150/TgBVk7DeH0_pUKgaHvhC5g?u=http://www.smithbuildinginc.com/)

1327 SE 2<sup>nd</sup> Avenue

Fort Lauderdale, FL 33316



Broward-Dade CBE/SBE

Date: May 30, 2023



To Whom It May Concern,

I am thrilled to write this letter of recommendation for American National Bank (ANB)! Having had the pleasure of banking with them for the past several years, I can confidently say that they are an outstanding financial institution that exemplifies excellence in customer service, community involvement, and leadership. Every time I have interacted with the staff I have been greeted with warmth, professionalism, and a genuine commitment to understanding my financial needs. The staff at ANB consistently goes above and beyond to provide personalized attention and tailored solutions to each customer. They take the time to listen attentively, address concerns, and offer expert advice to help achieve financial goals.

ANB is there for you in both the good times and the bad. When my company was experiencing financial hardship with the onset of the global pandemic, ANB made the PPP loan approval process a breeze. They were able to process our loan swiftly, meaning we only had to furlough members of our staff for two weeks compared to the nightmares I've heard from other business owners who bank with larger institutions.

What truly sets ANB apart is their unwavering dedication to supporting the community they serve. Their dedication to customer satisfaction, community engagement, and leadership is unparalleled. The leadership of ANB sets an inspiring example for all. The vision, strategic acumen, and commitment of Ginger Martin is second to none. She leads with excellence and has created an empowering work culture that radiates throughout the organization. The bank has cultivated an environment where employees are encouraged to excel, and their passion for their work shines through in every interaction. As the owner of a fellow women-led business, I appreciate the work that Ginger and ANB does to promote other women owned-led businesses.

I wholeheartedly recommend ANB to anyone seeking a banking partner that genuinely cares about their customers and the community. Their strong leadership, exceptional service, and commitment to social responsibility make them an invaluable asset to the banking landscape. ANB is a shining example of what a community bank should be. I am proud to be a customer and an advocate for their exceptional services.

Sincerely,

A handwritten signature in black ink, appearing to read "Joy Lynskey".

Joy Lynskey, LEED AP

Founder + CEO  
Jewel Toned Interiors





AMERICAN NATIONAL BANK PROVIDED A \$50,000 LINE OF CREDIT, RENEWABLE ANNUALLY, TO THIS WOMAN-OWNED SMALL BUSINESS TO HELP THEM MANAGE THEIR CASH FLOW AND GROW THE COMPANY.

**From:** Jaclyn Szerdi Morrison <[jaclyn@jeweltoned.com](mailto:jaclyn@jeweltoned.com)>  
**Sent:** Tuesday, May 30, 2023 2:42 PM  
**To:** Amy Mahaney <[AMahaney@AmericanNationalBank.com](mailto:AMahaney@AmericanNationalBank.com)>  
**Subject:** EXTERNAL EMAIL: Re: Feedback

This is an **EXTERNAL** email. Exercise caution. **DO NOT** open attachments or click links from unknown senders or in an unexpected email.

*The entire team at ANB National Bank is nothing less than exceptional as they continue to support our women owned small businesses and many others like us. They are pioneers in the community and lead with excellence. Jewel Toned Interiors will always recommend ANB as THE preferred local bank.*

Jaclyn Szerdi Morrison, WELL AP, LEED GA, IIDA  
Partner + COO  
NCIDQ Certificate No. 30224 | FL Registered Interior Designer #ID6366  
(p) 954.774.9565 (c) 561.400.0595 | [jeweltonedinteriors.com](http://jeweltonedinteriors.com)  
3323 W. Commercial Blvd. Suite E220 Fort Lauderdale, FL 33309



AMERICAN NATIONAL BANK PROVIDED FINANCING OF \$2,800,000 ON 4/28/23 TO THIS VETERAN-OWNED SMALL BUSINESS TO ACQUIRE AN OWNER-OCCUPIED PROPERTY IN BOCA RATON, FL.

On May 26, 2023, at 11:48 AM, <[ek@bluetidemarine.com](mailto:ek@bluetidemarine.com)> <[ek@bluetidemarine.com](mailto:ek@bluetidemarine.com)> wrote:

Blue Tide Marine, a fast growing, 100% disable Vet owned company with offices in South FL and VA . American National Bank has become an incredible partner to help with our Lending needs. Amy Mahaney and her team are simply creative, solution-based thinkers willing to take the time to understand their customers and solve their needs unlike many other traditional lenders. Further, in our experience they have always been super responsive and very easy to work with.

Errol Kalayci, General Counsel

Errol Kalayci, Esq.

**Blue Tide Marine**

General Counsel

Vice President of Finance & Administration

Office: 1-866-BTM-BLUE ext. 4

Cell: 1-954-649-9186

AMERICAN NATIONAL BANK PROVIDED FINANCING OF \$1,030,000 ON 12/2/19 TO THIS SMALL CHURCH TO ACQUIRE THEIR OWN SANCTUARY SPACE IN CORAL SPRINGS, FL. THE BANK ALSO PROVIDED \$680,000 IN FINANCING ON 5/5/22 FOR THE CHURCH TO ACQUIRE A PARSONAGE, ALSO IN CORAL SPRINGS, FL.

**From:** Randal Cutter <randal@newdawn.org>  
**Sent:** Friday, May 26, 2023 12:54 PM  
**To:** Amy Mahaney <AMahaney@AmericanNationalBank.com>  
**Subject:** EXTERNAL EMAIL: Re: Feedback

American National Bank has more than met my expectation about how a community bank should function in the community.

When I first approached ANB about helping us finance a space for our church, like most first time customers, we did not know what to expect. We were stepping into the unknown, and were somewhat apprehensive about the process. What we immediately learned is that the staff at ANB excels at making you feel comfortable and welcome. From the very beginning, they were extremely helpful, and were able to guide us through the process of getting our congregation's first commercial loan, and then keeping us on track through closing.

When we had begun looking for a space to purchase, we did not even know if we would qualify for bank financing. What we found at ANB were people who were able to show us how we qualified, and gave us helpful suggestions that made the entire process run smoothly.

Three years after we purchased our church property, we realized that it might be appropriate for the congregation to purchase a parsonage (a home for clergy). However, interest rates were beginning to rise, and homes were being sold as soon as they came on the market. We contacted ANB about a parsonage loan, and they were able to give us preliminary approval for the loan within hours. Within five days in that crazy market, we had signed on a home, and had the bank's commitment to finance it for us. That was an amazing bit of work on the bank's part, and absolutely needed during that rather intense time of housing chaos. Because of their quick work, we were able to purchase a home that fit our needs perfectly.

Our relationship with ANB has been crucial in the ongoing development of our congregational program. They have helped us meet our business goals on a variety of levels. I believe their personal touch will help open paths toward growth for any business in need of financing for growth or development.



# American National Bank, Member FDIC - Oakland Park, FL...



November 17, 2021



American National Bank, Member FDIC - Oakland Park, FL



December 24, 2020 · 🌐

When businesses in our community needed a lifeline to get through the pandemic, American National Bank was there for them! Thank you, South Florida Business Journal, for recognizing us as the #1 PPP lender in south Florida based on dollars of PPP lending originated per dollar of deposits held. We're not on every corner, but we're always in YOUR corner!

Learn More



September 28, 2021

Learn

BIZJOURNALS.COM

PPP Data: In time of crisis, South Florida's smallest banks made bigger bets on PPP deals - South Florida Business Journal

September 28, 2021 Boost this post to reach up to 372 more people daily if you spend \$14.

Boost post

👍 Pamela Dalton, Alina Ali and 7 others

2 comments

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Most relevant



Bryan McCallum

They took great care of us at Watermark Construction. I don't think the big chains would have been able to get it done.

Like Reply 2y



Learn More



Danny Cline

The best bank for small businesses!

September 28, 2021

March 9, 2021

Learn More



March 9, 2021

Learn More







JOHN H. BUHRMASTER  
*Chairman*

JACK A. HARTINGS  
*Chairman-Elect*

REBECA ROMERO RAINEY  
*Vice Chairman*

PRESTON KENNEDY  
*Treasurer*

TIMOTHY K. ZIMMERMAN  
*Secretary*

WILLIAM A. LOVING, JR.  
*Immediate Past Chairman*

CAMDEN R. FINE  
*President and CEO*

July 14, 2014

Ms. Ginger Martin  
President/CEO  
American National Bank  
4301 North Federal Highway  
Oakland Park, FL 33308-5214

Dear Ms. Martin,

Congratulations on your community bank being named as a top-performing lender by **ICBA Independent Banker®**. On behalf of ICBA, I want to congratulate you and your entire team on this honor and thank you for your dedicated service to your community.

Your community bank was recognized as one of nearly 450 across the nation that has been highly successful in providing loans to individuals, families and small business. Clearly, your community bank goes above and beyond in serving your customers while delivering impressive lending results that help your community thrive.

Again, I commend you on this honor, and I wish you continued success. Thank you for all you do every day as community bankers. We at ICBA are lucky to have you in the ranks of our membership.

Best,

Camden R. Fine  
President and CEO

*The Nation's Voice for Community Banks.®*

WASHINGTON, DC ■ SAUK CENTRE, MN ■ NEWPORT BEACH, CA ■ TAMPA, FL ■ MEMPHIS, TN

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Sun - Sentinel  
7/8/14

#### **BANKS**

### **Bank praised for its community loan rate**

The U.S. Office of the Comptroller of the Currency gave a satisfactory rating to Oakland Park-based **American National Bank** for the bank's responsiveness to credit and community development needs.

In particular, American National was praised for giving a higher rate of loans to businesses in low- and moderate-income neighborhoods than the actual percentage of companies operating in such communities. The bank "exceeds the standard for satisfactory performance," according to the bank's Community Reinvestment Act performance evaluation report.

The federal report found that the bank awarded nearly 60 percent of its loans to small businesses with less than \$1 million in yearly sales.

As of Dec. 31, total loans at the bank accounted for more than two thirds of its \$238 million in total assets.

— **Donna Gehrke-White**

American National Bank  
CRA Public File

Public Disclosure  
CRA Performance Evaluation



## **PUBLIC DISCLOSURE**

September 11, 2023

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

American National Bank  
Charter Number: 18613

4301 North Federal Highway,  
Oakland Park, Florida 33308

Office of the Comptroller of the Currency

Miami Office  
9850 N.W. 41st Street, Suite 260  
Miami, FL 33178

**NOTE:** This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

## Table of Contents

|  |     |
|--|-----|
| Overall CRA Rating.....                                      | 1   |
| Description of Institution.....                              | 2   |
| Scope of the Evaluation.....                                 | 3   |
| Discriminatory or Other Illegal Credit Practices Review..... | 3   |
| State Rating.....  | 4   |
| State of Florida.....  | 4   |
| Appendix A: Scope of Examination.....                        | A-1 |
| Appendix B: Summary of State Rating.....                     | B-1 |
| Appendix C: Definitions and Common Abbreviations.....        | C-1 |
| Appendix D: Tables of Performance Data.....                  | D-1 |

## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Satisfactory**

**The lending test is rated: Satisfactory**

The major factors that support this rating include:

- The Lending Test rating is based on the reasonable distribution of loans in low- and moderate-income (LMI) census tracts and the reasonable distribution of lending among businesses of different sizes throughout American National Bank's (Bank) assessment area (AA);
- A substantial majority of the Bank's loan originations are within its AA;
- The Bank's level of lending, based on the average quarterly loan to deposit (LTD) ratio is reasonable for the evaluation period; and
- The Bank did not receive any CRA-related complaints during the evaluation period.

### Loan-to-Deposit Ratio

Considering the Bank's size, financial condition, and the credit needs of the AA, the Bank's loan-to-deposit ratio is reasonable. The quarterly average LTD ratio for the Bank during the evaluation period was 71.97 percent. The quarterly average LTD ratio for three peer banks was 77.78 percent, ranging from a high of 97.14 percent to a low of 58.61 percent. The peer banks used in the analysis were located in Miami-Dade County and Palm Beach County, with one bank having a branch in Broward County. These banks had similar lending strategies with a focus on business lending and reported total assets of less than \$1 billion.

The Bank's average LTD declined from 90.7 percent at the prior evaluation period due to significant deposit growth driven by the Bank's Small Business Administration (SBA) Paycheck Protection Program (PPP) loan originations, which helped small businesses that were adversely impacted by the coronavirus disease (COVID-19) pandemic. SBA PPP loan proceeds were funded into new depository accounts, and the Bank retained a significant portion of these accounts. The Bank originated 771 PPP loans to small businesses during the evaluation period, totaling \$102 million. The COVID-19 pandemic resulted in lower commercial lending activity which also contributed to the decrease of the average LTD ratio compared to the prior evaluation period.

### Lending in the Assessment Area

A substantial majority of the Bank's loans are inside its AA. The Bank originated 88.0 percent of its total loans inside the bank's AA during the evaluation period. This conclusion is based on a random sample of 25 business loans that were originated during the evaluation period. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. This analysis is performed at the Bank, rather than the AA, level.

| Lending Inside and Outside of the Assessment Area |                 |       |         |       |         |                                 |       |           |       |                |
|---|-----------------|-------|---------|-------|---------|---------------------------------|-------|-----------|-------|----------------|
| Loan Category                                     | Number of Loans |       |         |       | Total # | Dollar Amount of Loans \$(000s) |       |           |       | Total \$(000s) |
|   | Inside          |       | Outside |       |         | Inside                          |       | Outside   |       |                |
|   | #               | %     | #       | %     |         | \$                              | %     | \$        | %     |                |
| Small Business                                    | 22              | 88.0% | 3       | 12.0% | 25      | 4,884,908                       | 68.4% | 2,260,671 | 31.6% | 7,145,579      |
| Total   | 22              | 88.0% | 3       | 12.0% | 25      | 4,884,908                       | 68.4% | 2,260,671 | 31.6% | 7,145,579      |

Source: Bank Data

This analysis factored favorably into the overall analysis of the geographic distribution of lending by income level of geography.

## Description of Institution

American National Bank (ANB) is a wholly owned subsidiary of ANB Holdings, Inc., a one-bank holding company with total consolidated assets of \$510.0 million as of December 31, 2021. The Bank has no operating subsidiaries. ANB operates from one office, its headquarters, located in an upper-income geography. The Bank has one affiliate, ANB Eagle, Inc., formed under ANB Holdings, Inc. No activity involving the affiliate was considered in evaluating the Bank's CRA performance.

ANB is a commercial bank, offering a variety of deposit and loan products for businesses and individuals but is primarily a commercial bank offering products and services that meet the needs of local small business owners and real estate investors. ANB's 1-4 family mortgages are typically secured by investment and income-producing properties. On a limited basis, ANB offers a home equity line of credit product to customers, which are secured by the customers' primary residence. The Bank designated Broward County, FL as its AA. This AA, which is the Metropolitan Division (MD) 22744 Fort Lauderdale-Pompano Beach-Deerfield Beach, FL is part of the MSA 33100 Miami-Fort Lauderdale-West Palm Beach that includes Miami-Dade, Broward, and Palm Beach counties. The Bank principally originates loans in Broward County but also lends in Miami-Dade and Palm Beach counties.

As of December 31, 2021, total outstanding loans totaled \$273.2 million and represented approximately 54 percent of total assets. The bank's lending strategy focused on commercial lending, with commercial real estate loans representing 84 percent and commercial and industrial loans representing 12.1 percent of the total loan portfolio. The remaining loan portfolio is comprised of residential loans representing 3.5 percent of the total loan portfolio. Total assets equaled \$510 million and tier 1 capital is \$57.5 million. Total deposits are \$453.5 million.

There are no legal, financial, or other factors that impede the Bank's ability to meet the credit needs in Broward County. At its last CRA evaluation dated October 12, 2020, the Bank was rated "Satisfactory."

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

We evaluated the ANB's CRA performance within its AA using small bank performance criteria and examination procedures. Our evaluation period for the lending test is from January 1, 2020 through December 31, 2021. ANB's strategic focus is business lending. Consistent with the Bank's primary lending focus, loans to businesses were sampled. Examiners reviewed 22 small loans to businesses in the AA to determine the distribution of loans by borrower income and geography. We did not include home mortgage lending in our analysis since it is not a primary product of ANB.

### **Selection of Areas for Full-Scope Review**

In each state where the Bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, Bank delineated AAs located within the same metropolitan statistical area (MSA) are combined and evaluated as a single AA. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### **Ratings**

The Bank's overall rating is based entirely on the lending performance in the state of Florida. The state rating is based on performance in the bank AA. Refer to the "Scope" section under each State Rating section for details regarding how the area was weighted in arriving at the respective ratings.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.



## State Rating

### State of Florida

**CRA rating for the State of Florida:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- The Lending Test rating is based on the reasonable distribution of loans in low- and moderate-income (LMI) census tracts and the reasonable distribution of lending among businesses of different sizes throughout the Bank's AA;
- A substantial majority of the Bank's loan originations are within its AA;
- The Bank's average quarterly LTD ratio is reasonable for the evaluation period;
- The Bank did not receive any CRA-related complaints during the evaluation period.

### Description of Institution's Operations in Florida

ANB is a one branch institution located in Broward County, Florida. The Bank primarily serves Broward County and neighboring Miami-Dade and Palm Beach counties. The Bank's AA, which is the Metropolitan Division (MD) 22744, meets the requirements of the CRA regulation and does not arbitrarily exclude LMI geographies. ANB is primarily a commercial bank offering products and services that meet the needs of local small business owners and real estate investors. Small business loans represent 41.3 percent of total loan originations during the evaluation period.

On March 20, 2020, the state of Florida declared a statewide stay-at-home order, which mandated the closure of all non-essential businesses in an effort to prevent the spread of COVID-19. The economic effects of these closures were detrimental to families and businesses in Broward County. On May 14, 2020, non-essential businesses throughout Florida were permitted to reopen with occupancy restrictions. On April 29, 2021, the State of Florida suspended all COVID-19 public health restrictions and businesses were allowed to open at full capacity.

During the evaluation period, Broward County, experienced a high level of unemployment due to the COVID-19 pandemic, driven by its heavy reliance on airport, seaport, and tourism industries. The Broward County unemployment rate peaked at 17 percent in May 2020, compared to the state of Florida's peak unemployment rate of 14.1 percent in May 2020.

Unemployment rates improved significantly in Broward County and in the state of Florida since peak levels in May 2020 and reflected the economy in Broward County was recovering from the effects of the pandemic. Despite improvements, unemployment rates both at the county and state level remained above pre pandemic levels at the end of the assessment period. According to data from the US Bureau of

Labor Statistics, as of December 31, 2021, the unemployment rate in Broward County was 3.3 percent compared to the unemployment rate of 3.6 percent in the state of Florida. Prior to the pandemic, the February 2020 unemployment rates were 2.8 percent in Broward County and 3.0 percent in the State of Florida.

According to the 2021 Broward County Economic Prosperity Report, Broward County's principle economic engines (i.e., airport, seaport, and tourism) were rebounding from disruptions caused by the COVID-19 pandemic. Passenger traffic at the Fort Lauderdale-Hollywood International Airport located in Broward County increased 17.5 percent in FY 2021. Tourism in Broward County increased significantly in FY 2021 and the hotel occupancy rate of 78 percent in May 2021 was the highest May occupancy on record (going back 37 years). Cruise traffic at Port Everglades ("the Port") resumed on June 26, 2021.

Despite economic improvements, the lack of affordable housing inventory and high housing costs represent key challenges for LMI families to purchase homes. According to the Federal Reserve Bank of St. Louis, over the evaluation period from January 1, 2020 to December 31, 2021, active housing listings in Broward County decreased approximately 63 percent. According to the 2015 ACS Census, in 2021, 20.08 percent of homeowners in Broward County spent more than 30 percent of their income on mortgage payments, and 17.36 percent of renters spent more than 30 percent of their income on rental payments. According to an article published by the U.S. Census Bureau, the share of income needed to pay rent increased the most for low-income households. The Coronavirus Aid, Relief, and Economic Security (CARES) Act and various government programs were enacted to prohibit evictions for LMI renters and homeowners requiring assistance during the COVID-19 pandemic.

According to Dunn and Bradstreet, as of June 2021, there were 512,701 non-farm businesses in Broward County, 94.32 percent are considered small businesses. The top industries were services (34.17 percent), finance, insurance, and real estate (9.98 percent), and retail trade (8.03 percent). Improvements to several aspects of Broward County's infrastructure were completed over the assessment period, and continued improvements to the Port Everglades and convention center are expected to attract more business, increase tourism, create new jobs, and boost the local economy. According to the 2021 Broward County Annual Comprehensive Financial Report, progress toward completion of a \$1.6 billion expansion project for Port Everglades was underway and expected to be completed within the next five years.

The Bank operates in a highly competitive market given the wide variety of options available for financial services within Broward County. Competitors include other local community banks and larger financial institutions, credit unions and nonbank financial institutions such as mortgage lenders. As of June 30, 2021, the Federal Deposit Corporation (FDIC) reports that there are 44 banks in the assessment area operating a total 415 branches. American National Bank ranked 19<sup>th</sup> with \$424.88 million in total deposits and a deposit market share of approximately 0.60 percent. The top competitors in the AA include large banks such as Bank of America, N.A., Wells Fargo Bank, N.A., Truist Bank, JPMorgan Chase Bank, N.A., and TD Bank, N.A. Combined, their deposits represent 72.1 percent of the total deposit market share. Broward County is the Bank's primary market with 100 percent of total deposits.

To assess community needs, we considered recent housing and demographic data as well as recent interviews with two economic development organizations based in Broward County. These contacts indicated that credit needs are primarily related to affordable housing for LMI families and working

capital for local business adversely impacted by the COVID-19 pandemic. One contact further indicated that community-based organizations want technical assistance in addition to their credit needs.

### Broward County, FL

| Table A – Demographic Information of the Assessment Area   |           |            |                              |               |              |            |
|--|-----------|------------|------------------------------|---------------|--------------|------------|
| Metropolitan Division: MD - 22744 Fort Lauderdale-Pompano Beach-Sunrise, FL  |           |            |                              |               |              |            |
| Demographic Characteristics  | #         | Low % of # | Moderate % of #              | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts)  | 362       | 5.5        | 29.3                         | 32.3          | 32.3         | 0.6        |
| Population by Geography  | 1,843,152 | 5.1        | 28.9                         | 32.7          | 33.3         | 0.0        |
| Housing Units by Geography   | 814,454   | 5.4        | 28.7                         | 33.2          | 32.7         | 0.0        |
| Owner-Occupied Units by Geography  | 425,691   | 2.8        | 24.8                         | 34.0          | 38.4         | 0.0        |
| Occupied Rental Units by Geography   | 244,593   | 9.4        | 34.6                         | 33.2          | 22.9         | 0.0        |
| Vacant Units by Geography  | 144,170   | 6.6        | 30.2                         | 30.7          | 32.4         | 0.0        |
| Businesses by Geography  | 512,701   | 4.9        | 25.0                         | 30.6          | 39.6         | 0.0        |
| Farms by Geography   | 6,220     | 5.4        | 29.4                         | 29.1          | 36.1         | 0.0        |
| Family Distribution by Income Level  | 425,680   | 22.3       | 17.3                         | 18.7          | 41.7         | 0.0        |
| Household Distribution by Income Level   | 670,284   | 24.4       | 16.1                         | 17.3          | 42.2         | 0.0        |
| Median Family Income MD - 22744 Fort Lauderdale-Pompano Beach-Sunrise, FL  |           | \$61,809   | Median Housing Value         |               |              | \$206,124  |
|  |           |            | Median Gross Rent            |               |              | \$1,233    |
|  |           |            | Families Below Poverty Level |               |              | 11.2%      |
| <i>Source: 2015 ACS and 2021 D&amp;B Data</i><br><i>Due to rounding, totals may not equal 100.0%</i><br><i>(*) The NA category consists of geographies that have not been assigned an income classification.</i> |           |            |                              |               |              |            |

## Scope of Evaluation in Florida

The rating for the state of Florida is based on a full-scope review of the performance in the Broward County AA. Refer to Appendix A for additional information on the AA under review.

## LENDING TEST

The Bank's performance under the Lending Test in Florida is rated Satisfactory.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the Bank's performance in the Broward County AA is good.

## Distribution of Loans by Income Level of the Geography

The Bank exhibits a reasonable geographic distribution of loans in the State.

### ***Small Loans to Businesses***

Refer to Table Q in the state of Florida section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations of small loans to businesses.

The geographic distribution of small loans to businesses reflects reasonable distribution in the AA. The distribution of loans to small businesses in low-income geographies exceeded both the percent of businesses and the aggregate lending data. The distribution of loans to small business in moderate-income geographies was somewhat lower than both the percentage of business and the aggregate lending data.

### ***Lending Gap Analysis***

There were no unexplained conspicuous gaps in lending to small businesses in LMI geographies during the evaluation period.

### **Distribution of Loans by Income Level of the Borrower**

The Bank exhibits reasonable distribution of loans to businesses of different sizes, given the product lines offered by the Bank.

### ***Small Loans to Businesses***

Refer to Table R in the state of Florida section of appendix D for the facts and data used to evaluate the borrower distribution of the Bank's originations of small loans to businesses.

The distribution of loans to small businesses is reasonable. The Bank's loans to businesses with revenues of less than or equal to \$1 million was somewhat lower than the percentage of businesses but exceeded the aggregate lending data.

### **Responses to Complaints**

The Bank did not receive any CRA related complaints during the evaluation period.

## Appendix A: Scope of Examination

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The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

|   |                               |                           |
|---|-------------------------------|---------------------------|
| <b>Time Period Reviewed:</b>                            | 1/1/20 to 12/31/21            |                           |
| <b>Bank Products Reviewed:</b>                          | Small business loans          |                           |
| <b>Affiliate(s)</b>                                     | <b>Affiliate Relationship</b> | <b>Products Reviewed</b>  |
| None  | NA                            | NA                        |
| <b>List of Assessment Areas and Type of Examination</b> |                               |                           |
| <b>Rating and Assessment Areas</b>                      | <b>Type of Exam</b>           | <b>Other Information</b>  |
| Florida   |                               |                           |
| Broward County  | Full-scope                    | Entire Broward County, FL |

## Appendix B: Summary of State Ratings

---

| RATINGS                | American National Bank |
|------------------------|------------------------|
| Overall Bank:          | Lending Test Rating    |
| American National Bank | Satisfactory           |
| MMSA or State:         |                        |
| Florida                | Satisfactory           |

## Appendix C: Definitions and Common Abbreviations

---

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.



**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography



**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rating Area:** A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

**Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.

**Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

**Area Distribution of Loans to Small Businesses by Income Category of the 2020-21**

| District | Low-Income Tracts |              |           | Moderate-Income Tracts |              |           | Middle-Income Tracts |              |           | Upper-Income Tracts |              |           | Not Available-Income Tracts |              |           |
|----------|-------------------|--------------|-----------|------------------------|--------------|-----------|----------------------|--------------|-----------|---------------------|--------------|-----------|-----------------------------|--------------|-----------|
|          | % Businesses      | % Bank Loans | Aggregate | % Businesses           | % Bank Loans | Aggregate | % Businesses         | % Bank Loans | Aggregate | % Businesses        | % Bank Loans | Aggregate | % Businesses                | % Bank Loans | Aggregate |
| 22       | 4.9               | 25.6         | 5.5       | 25.0                   | 15.3         | 25.4      | 30.6                 | 13.5         | 30.2      | 39.6                | 45.6         | 38.9      | 0.0                         | 0.0          | 0.0       |
| 22       | 4.9               | 25.6         | 5.5       | 25.0                   | 15.3         | 25.4      | 30.6                 | 13.5         | 30.2      | 39.6                | 45.6         | 38.9      | 0.0                         | 0.0          | 0.0       |

1/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
%

**Area Distribution of Loans to Small Businesses by Gross Annual Revenues 2020-21**

| Total Loans to Small Businesses |       |            |                | Businesses with Revenues <= IMM |              |           | Businesses with Revenues > IMM |              | Businesses with Revenues Not Available |              |
|---------------------------------|-------|------------|----------------|---------------------------------|--------------|-----------|--------------------------------|--------------|--|--------------|
| #                               | \$    | % of Total | Overall Market | % Businesses                    | % Bank Loans | Aggregate | % Businesses                   | % Bank Loans | % Businesses                           | % Bank Loans |
| 22                              | 4,885 | 100        | 124,849        | 94.3                            | 54.77        | 43.4      | 1.9                            | 31.9         | 3.8                                    | 13.3         |
| 22                              | 4,885 | 100        | 124,849        | 94.3                            | 54.77        | 43.4      | 1.9                            | 31.9         | 3.8                                    | 13.3         |

1/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
%

Values in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the data is reported in each table.

American National Bank  
CRA Public File

List of Branches:

American National Bank has one location at  
4301 North Federal Highway  
Oakland Park, FL 33308

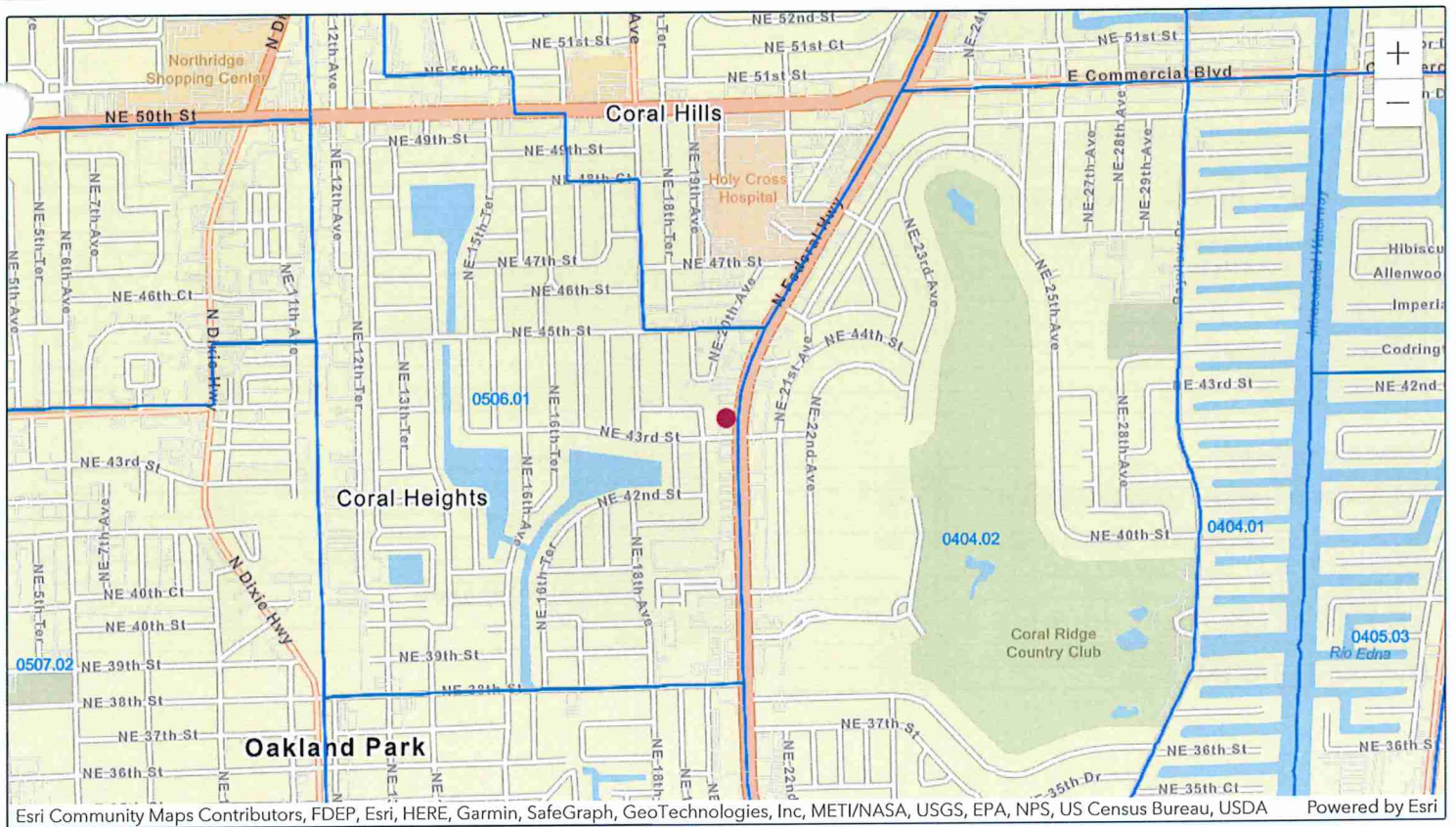
Located in Census Tract 506.01

Lobby: Monday – Thursday Hours: 9 a.m. to 4 p.m.

Friday: 9 a.m. to 6 p.m.

Drive In: Daily Hours: 8 a.m. to 6 p.m.

American National Bank has not opened any branches during  
the current or prior two calendar years.



● Matched Address: 4301 N Federal Hwy, Fort Lauderdale, Florida, 33308  
MSA: 22744 - FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL || State: 12 - FLORIDA || County: 011 - BROWARD COUNTY || Tract Code: 0506.01

○ Selected Tract  
MSA: || State: || County: || Tract Code:

American National Bank  
CRA Public File

List of Services





MENU



CONTACT (/CONTACT)



LOGIN

# Personal

Home (/)



# You can count on us

Whether you're growing your business, managing your cash flow, or building wealth, we earn our stars every day by providing the one-on-one personal attention and responsiveness you deserve.

We treat every client like the most important client of the bank. That's what banking person-to-person is all about.

## DEPOSIT ACCOUNTS

We offer a comprehensive portfolio of banking products and services, which we tailor to meet your individual needs.



- Personal Checking
- Online and Mobile Banking (/consumer/online-banking)
- Debit and Credit Cards
- Bank to Bank Transfers
- NOW Checking
- Bill Pay
- Telephone Banking

[START BANKING \(/CONTACT\)](#)

## PERSONAL SAVINGS

Choose from a variety of personal savings options to make the most of your money and reach your savings goals.



- Premium Savings
- Health Savings Account
- Online and Mobile Banking (/consumer/online-banking)
- Money Market
- Certificate of Deposit
- Bank to Bank Transfers
- CDARS Certificate of Deposit

[START BANKING \(/CONTACT\)](#)



## PERSONAL LOANS

Our lenders work in close partnership with you to develop a lending package tailored to your needs and help you realize your dreams. Contact us at (954) 491-7788 to discuss your personal lending needs.

[START BANKING \(/CONTACT\)](#)

## CHOOSE CONVENIENCE

Our Platinum Mastercards are available for Business or pleasure.

[APPLY NOW \(HTTPS://CUE.THECARDSERVICESCENTER.COM/7950/ONLINEBANKING/ONLINECREATEAPPLICATION\)](https://cue.thecardservicescenter.com/7950/onlinebanking/onlinecreateapplication)





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(<https://www.linkedin.com/company/american-national-bank---oakland-park-fl>)  
Banno American™  
Verified: May 26, 2023

Facebook  
(<https://www.facebook.com/americanationalbank>)

Twitter  
(<https://twitter.com/americanatlbk>)

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MENU



CONTACT (/CONTACT)



LOGIN

# Business

Home (/)



At American National Bank, you don't get lost in big.

Being small is our secret weapon.

It makes us more personal, more responsive, more resourceful than any business bank in South Florida.

## COMMERCIAL LENDING

American National Bank offers a wide range of commercial lending products to meet the needs of your growing business. With flexible, local decision-making, we have the ability to respond quickly with customized financing to meet your immediate and long-term needs.

- Commercial Real Estate Loans
- Lines of Credit
- Term Loans
- Business Manager



[START BANKING \(/CONTACT\)](#)

## DEPOSIT ACCOUNTS

We offer an array of business banking products and services to satisfy the needs of the most sophisticated business professionals.



- Small Business and Commercial Checking
- NOW Business Checking
- Commercial Savings and Money Market Accounts
- Credit and Debit Card
- Insured Cash Sweep (ICS) - FDIC insured deposits up to \$250 mm per tax ID
- Online and Mobile Banking (/consumer/online-banking)
- Bill Pay
- Business Analysis Accounts

[START BANKING \(/CONTACT\)](#)

## CASH MANAGEMENT SERVICES

Utilize our suite of banking tools to easily manage your banking relationship and maintain control of your business costs and cash flow.

- Remote Deposit Capture
- ACH origination
- Positive Pay
- Online Wire Transfers
- Online and Mobile Banking (/consumer/online-banking)
- Merchant Services



## JUMP START YOUR SALES

Increase your sales by accepting multiple forms of payment with our Merchant Services program.

[GET STARTED \(/BUSINESS/MERCHANT-SERVICES\)](#)

## CHOOSE CONVENIENCE

Our Platinum Mastercards are available for Business or pleasure.

[APPLY NOW \(HTTPS://CUE.THECARDSERVICESCENTER.COM/7950/ONLINEBANKING/ONLINECREATEAPPLICA](https://cue.thecardservicescenter.com/7950/onlinebanking/onlinecreateapplica)

# Bank anywhere, anytime with ANB Mobile Banking

iPhone or Android, our Apps offer a fast,  
customized experience for your mobile device



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mt=8](http://itunes.apple.com/app/anbmobile/id526191390?mt=8))



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id=com.fi8122.godough](https://play.google.com/store/apps/details?id=com.fi8122.godough))



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Facebook

(<https://www.facebook.com/americanationalbank>)

Twitter

(<https://twitter.com/americanatlbk>)

NMLS #1973593



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# Debit Card

Our Debit Card Gives You Convenient Access to Your Money 24 Hours a Day.

The American National Bank MasterMoney® Debit Card gives you everything you need in an Automated Teller Machine (ATM) card and more. It's your checkbook and ATM card all in one.

As an ATM card, it gives you access to cash, day or night, through thousands of ATM machines worldwide displaying the Cirrus®, Star®, Presto®, or MasterCard® emblem. [Click here to find an ATM location.](#)

As a Debit card, instead of writing a check, simply present your MasterMoney card. The card is accepted everywhere MasterCard is accepted - shops, gas stations, restaurants, airlines, and hotels. Unlike a Credit card, payments for purchases will be deducted directly from your checking account and will appear on your monthly statement.



With your American National Bank check card you will have the added security of the MasterCard® Secure Code™. The MasterCard® Secure Code is a private code that brings you added protection against unauthorized use of your card when you shop online.

Every time you pay online at a participating merchant with your American National Bank check card, you'll be automatically prompted to enter your own private SecureCode™ - just like entering a PIN at the ATM. With MasterCard® Secure Code™, only you and the people you designate can make online purchases using your American National Bank check card at participating online merchants. And of course, your SecureCode™ is completely private and known only to you and American National Bank.

At participating merchants, you'll be prompted to create your own SecureCode prior to checkout. When this happens, a window from American National Bank will appear and you'll be guided through the simple enrollment process before your purchase is completed. Once you've created your private SecureCode, you can then use it for future purchases at participating online merchants.

## Additional Features

- No monthly or annual fee
- Use your ATM/Debit card at any ATM or Point of Sale terminal displaying the Cirrus®, Star®, Presto®, or MasterCard® emblems
- ATM withdrawals made at any Presto! ATM are always free of a service charge
- We never charge a fee for the use of your ATM card at automated teller machines that are not operated by us
- We waive the fees for the first four ATM withdrawals each month assessed by other financial institutions
- After the first four withdrawals per month, you may be charged a fee by the owner of the machine
- Savings account may be linked to your MasterMoney card for ATM transactions
- To apply please [visit the bank](#) and speak to a Customer Service Representative (Subject to approval)

## To Report your MasterMoney Debit Card Lost or Stolen

We offer a couple of ways you can deactivate your ATM/Debit card if the card is lost, stolen, or you suspect unauthorized transactions on your account.

### **During normal banking hours:**

Call (954) 491-7788 and speak to a Personal Banker

**Outside normal banking hours** (both of the following options are available 7 days/24 hours):

- On the Internet using our online banking system (recommended):
- Login to your Internet Banking Account at [www.americannationalbank.com](http://www.americannationalbank.com)
- Click on the Options tab
- Select the Report ATM/Debit Card Lost/Stolen menu
- Check the Lost/Stolen box next to the appropriate ATM/Debit card and click Submit
- Your card will be deactivated immediately.

### **By phone:**

Call (866) 546-8273 or (954) 491-7788 and select option 2



| Account Type                   | Minimum Opening Balance | Minimum Balance to Avoid Service Charge                          | Service Charge  | Interest Bearing |
|--------------------------------|-------------------------|--|---|------------------|
| <u>Small Business Checking</u> | \$100                   | \$2,500 minimum daily balance or \$5,000 average monthly balance | \$12 (monthly)<br>\$.25 per debit item paid over 50 per statement cycle | No               |

### Small Business Checking

- Tailored to meet the needs of the small business owner
- No monthly service charge if you meet the low minimum or average daily balance requirements
- Write up to 50 checks per monthly statement cycle at no charge
- No charge for deposits, deposited items, or other credits
- Free Online Banking and Bill Payment
- No charge ATM/Debit card, [learn more...](#)
- Check images returned with monthly statements for easy reconciliation and record keeping

|                                 |       |  |                |   |
|---------------------------------|-------|--|----------------|---|
| <u>N.O.W. Business Checking</u> | \$100 | \$1,500 minimum daily balance or \$2,500 average monthly balance | \$10 (monthly) | Yes if balance over \$1,500<br><a href="#">Contact us for Rates</a> |
|---------------------------------|-------|--|----------------|---|

### N.O.W. Business Checking

- Suitable for Non-Profit Organizations and Sole Proprietorships
- Offers a variable rate of interest that reflects market conditions
- Interest is compounded daily and credited monthly
- Convenience of unlimited check writing
- Free Online Banking and Bill Payment
- No charge ATM/Debit card, [learn more...](#)
- Free check images with your monthly statement for easy reconciliation and record keeping

**Commercial  
Checking**

\$100 N/A

\$12 (monthly)

No

Debits: \$.15 per item paid or ACH debit  
Credits: \$.12 per item deposited or ACH credit (Earnings credit for  
balances maintained may offset or eliminate service charges)

**Commercial Checking**

- Tailored to meet the needs of businesses with transaction activity that exceeds the limits of our Small Business Checking account
- Features the additional benefit of an earnings credit, which can be used to offset service charges, learn more...
- Earnings credit rate is established by the bank and applied against the average collected balance minus reserve requirements
- Group multiple Commercial Checking Accounts and use excess earnings credit from one account to offset charges from another account
- Free Online Banking and Bill Payment
- No charge ATM/Debit card, [learn more...](#)
- Free check images with your monthly statement for easy reconciliation and record keeping

**AMERICAN NATIONAL BANK**  
**MAIN OFFICE**  
**4301 N FEDERAL HIGHWAY**  
**OAKLAND PARK, FL 33308**  
**(954) 491-7788**  
**www.americannationalbank.com**  
**MEMBER FDIC**

**MISCELLANEOUS FEE SCHEDULE**  
**Effective 07/14/2014**

The following charges may be assessed against your account:

|  |          |
|--|----------|
| Account Activity Printout.....   | \$ 2.00  |
| Account Balancing Assistance (per hour).....                                       | \$ 10.00 |
| One hour minimum charge  |          |
| Account Closing (within 180 days of opening).....                                  | \$ 25.00 |
| Account Research (per hour).....   | \$ 25.00 |
| One hour minimum charge  |          |
| Photocopies (per page).....  | \$ 2.00  |
| ACH Origination Fee (per batch).....   | \$ 5.00  |
| Per Item Fee.....  | \$ .05   |
| ATM/MasterMoney Replacement Card.....  | \$ 5.00  |
| Bond Coupons (per envelope).....   | \$ 10.00 |
| Cashiers Checks  |          |
| Customer.....  | \$ 5.00  |
| Non-Customer (exchange only).....  | \$ 20.00 |
| Chargeback Item Fee (per item).....  | \$ 7.50  |
| Check Order (fee depends on style of checks ordered)                               |          |
| Collection Item  |          |
| Domestic.....  | \$ 20.00 |
| Foreign (plus foreign bank charges).....   | \$ 25.00 |
| Counter Checks (packet of 5 checks).....   | \$ 1.00  |
| Courier Fee (pricing available upon request)                                       |          |
| Dormant Account Fee (per month).....   | \$ 15.00 |
| (Checking, Money Market & Savings Accounts)  |          |
| Hold Statements (per month).....   | \$ 10.00 |
| Health Savings Account Annual Maintenance.....                                     | \$ 20.00 |
| NSF Item Paid Fee*.....  | \$ 28.00 |
| NSF Item Returned Fee*.....  | \$ 28.00 |
| Internet Banking .....   | Free     |
| Internet Bill Payment.....   | Free     |
| Internet Secure Token (Replacement).....   | \$ 10.00 |
| Legal Process.....   | \$ 75.00 |
| Money Market / Savings Account Excessive Transaction Fee.....                      | \$ 5.00  |
| (Checks or preauthorized transfers paid in excess of the legal limit;<br>per item) |          |
| Overdraft Item Paid Fee*.....  | \$ 28.00 |
| Overdraft Item Returned Fee*.....  | \$ 28.00 |
| Photocopies of Statements.....   | \$ 5.00  |

\*This fee applies to overdrafts created by checks, in-person withdrawals, ACH debits, or other electronic means.

Remote Deposit Capture

|   |                 |
|---|-----------------|
| RDC Scanner.....  | Free            |
| (Scanner remains bank property and must be returned when RDC service is discontinued) |                 |
| One Time Installation Fee.....  | \$100.00        |
| RDC Duplicate Check Fee   |                 |
| - 1 to 3 accounts.....  | \$ 50.00        |
| - 2 to 6 accounts.....  | \$ 60.00        |
| - 7 to 9 accounts.....  | \$ 70.00        |
| - 10 to 12 accounts.....  | \$ 80.00        |
| - 13 to 15 accounts.....  | \$ 90.00        |
| - 16+ accounts.....   | Ask Your Banker |
| Returned Bond Coupons (per item).....   | \$ 50.00        |
| Savings Overdraft Transfer Fee (per transfer).....                                    | \$ 5.00         |
| Special Statement Cut-off.....  | \$ 15.00        |
| Stop Payments (all items).....  | \$ 25.00        |
| Stop Payment Renewal.....   | \$ 25.00        |
| Telephone Balance Inquiry (non-automated).....  | \$ 1.00         |
| Telephone Transfer (non-automated).....   | \$ 5.00         |
| Wire Transfers:   |                 |
| Incoming.....   | \$ 10.00        |
| Outgoing (Domestic).....  | \$ 20.00        |
| Outgoing (Foreign).....   | \$ 50.00        |
| Wire Notifications (per wire transfer).....   | \$ 5.00         |
| Outgoing - Initiated via online banking.....  | \$ 10.00        |

American National Bank will offer types of credit normally extended by a national chartered commercial bank to qualified borrowers consistent with the safe and sound operation of the bank.

Extensions of credit will include, but are not limited to, the following types of loans:

- A. Consumer Loans
  - 1. Loans to purchase consumer goods such as, automobiles, trucks, boats, etc.
    - a. Loan fee \$50, plus costs
  - 2. Home equity lines of credit
    - a. No loan fee
    - b. 3<sup>rd</sup> party costs only
  
- B. Real Estate Loans (*Fees negotiated*)
  - 1. Commercial real estate loans
  - 2. Residential mortgage loans for business purpose only
    - a. Secured by 1-4 family unit dwellings
    - b. Secured by multifamily dwellings
  
- C. Commercial Loans (*Fees negotiated*)
  - 1. Revolving lines of credit
  - 2. Term loans
  - 3. Business loans guaranteed by the U.S. Small Business Administration
  
- D. Community Development/Redevelopment Loans
  - 1. The bank will make loans to support community development and/or redevelopment efforts
  
- E. Other Loans
  - 1. The bank will look favorably upon other types of loan requests which would be beneficial for the local community, e.g., loans to construct community/civic centers, etc.



American National Bank was exempt from HMDA filing for calendar years 2021 and 2022 because it did not meet the closed-end and open-end institution and transactional coverage threshold as codified in 12 CFR § 1003.3.





# Federal Housing Finance Agency Community Support Statement

FHFA Federal Home Loan Bank (FHLBank) Member ID Number: 13943

Name of FHLBank Member Institution: American National Bank

Mailing Address: 4301 North Federal Highway

City: Oakland Park

Submitter Name: Amy Mahaney

Work Email: amahaney@anbfl.com

State: FL

Title: EVP/Chief Lending Officer

Zip Code: 33308

### Part I. Community Reinvestment Act (CRA) Standard:

Most recent CRA rating: Satisfactory

Year of most recent CRA rating: 2020

**Part II. First-time Homebuyer Standard:** All Federal Home Loan Bank members must complete either Section A or B of this part, except that members with "Outstanding" federal CRA ratings need not complete this part. Members should use data or activities for the previous or current calendar year in completing this part.

**A. Complete the following two questions:** If your institution did not make, or did not track, mortgage loans to first-time homebuyers, you must complete Section B of this part.

- |  |     |
|--|-----|
| 1. Number of mortgage loans made to first-time homebuyers        | 0   |
| 2. Dollar amount of mortgage loans made to first-time homebuyers | \$0 |

### B. Check as many as applicable:

- |   |     |
|---|-----|
| 1. Offer in-house first-time homebuyer program (e.g., underwriting, marketing plans, outreach programs)   | No  |
| 2. Other in-house lending products that serve first-time homebuyers or low- and moderate-income homebuyers  | No  |
| 3. Offer flexible underwriting standards for first-time homebuyers  | No  |
| 4. Participate in nationwide first-time homebuyer programs (e.g., Fannie Mae, Freddie Mac)  | No  |
| 5. Participate in federal government programs that serve first-time homebuyers (e.g., FHA, VA, USDA RD)   | No  |
| 6. Participate in state or local government programs targeted to first-time homebuyers (e.g., mortgage revenue bond financing)  | No  |
| 7. Provide financial support or technical assistance to community organizations that assist first-time homebuyers   | Yes |
| 8. Participate in loan consortia that make loans to first-time homebuyers   | No  |
| 9. Participate in or support special counseling or homeownership education targeted to first-time homebuyers  | Yes |
| 10. Hold investments or make loans that support first-time homebuyer programs   | No  |
| 11. Hold mortgage-backed securities that may include a pool of loans to low- and moderate-income homebuyers   | No  |
| 12. Use affiliated lenders, credit union service organizations, or other correspondent, brokerage or referral arrangements with specific unaffiliated lenders, that provide mortgage loans to first-time or low- and moderate-income homebuyers | No  |
| 13. Participate in the Affordable Housing Program or other targeted community investment/development programs offered by the Federal Home Loan Bank   | No  |
| 14. Other (attach description of other activities supporting first-time homebuyers; see instructions for Part II)   | Yes |
| 15. None of the above (attach explanation of any mitigating factors; see instructions for Part II)  | No  |

If you checked Question 14 or 15, please explain below. If your explanation will exceed 300 characters, please upload a file containing your explanation and supporting documents:

Our bank is a commercial bank that does not offer purchase money mortgages to homebuyers. Our only residential product is a home equity line of credit. Please see attached community support statement. We do, however, support Habitat for Humanity in Broward County with both funds, volunteer hours, and underwriting of first-time homebuyer applications for their program.

### Supporting documents:

C:\fakepath\CommunitySupportStatement - 2021.pdf

### Part III. Certification:

By submitting this Community Support Statement, I certify that I am a senior official of the above institution, that I am authorized to provide this information to FHFA, and that the information in this Statement and any attachments is accurate to the best of my knowledge.

Paperwork Reduction Act Statement: Notwithstanding any other provision of the law, no person is required to respond to, nor shall any person be subject to a penalty for failure to comply with, a collection of information subject to the requirements of the Paperwork Reduction Act, unless that collection of information displays a currently valid OMB Control Number.

**FEDERAL HOUSING FINANCE AGENCY  
COMMUNITY SUPPORT STATEMENT**

Statement for American National Bank

American National Bank is primarily a commercial bank offering products and services that meet the needs of local small business owners and real estate investors. Its 1-4 family mortgages are typically secured by investment and income-producing properties. Currently, the Bank does not offer purchase money mortgages for primary residences as it lacks (and does not have) the level of support staff needed to originate, close and service residential mortgages. On a limited basis, the Bank offers a home equity line of credit product to customers, which is secured by the customers' primary residence, either in 1<sup>st</sup> or 2<sup>nd</sup> lien position.

The Bank received a "Satisfactory" rating on its last CRA examination dated October 12, 2020. During that exam, the OCC found that most of the Bank's loans (88.5% by dollar volume and 90.0% by number) were originated within the assessment area, with "reasonable" dispersion by geographic area in both low- and moderate-income areas. The exam also found that most of the Bank's loans to businesses (59.3% by number) were made to small businesses with sales of \$1 million or less. The Bank has not received any complaints regarding its CRA performance since the last exam and rarely receives inquiries from first-time homebuyers on the availability of purchase money mortgages.



This HMDA Transactional Coverage Chart was published on April 16, 2020, and has not been updated to reflect the 2022 NCRC *et al. v. CFPB* Order, final rules, guidance, or interpretations issued after that date. On December 6, 2022, the Bureau issued a blog post to address questions regarding the NCRC Order: <https://www.consumerfinance.gov/about-us/blog/changes-to-hmda-closed-end-loan-reporting-threshold/>.



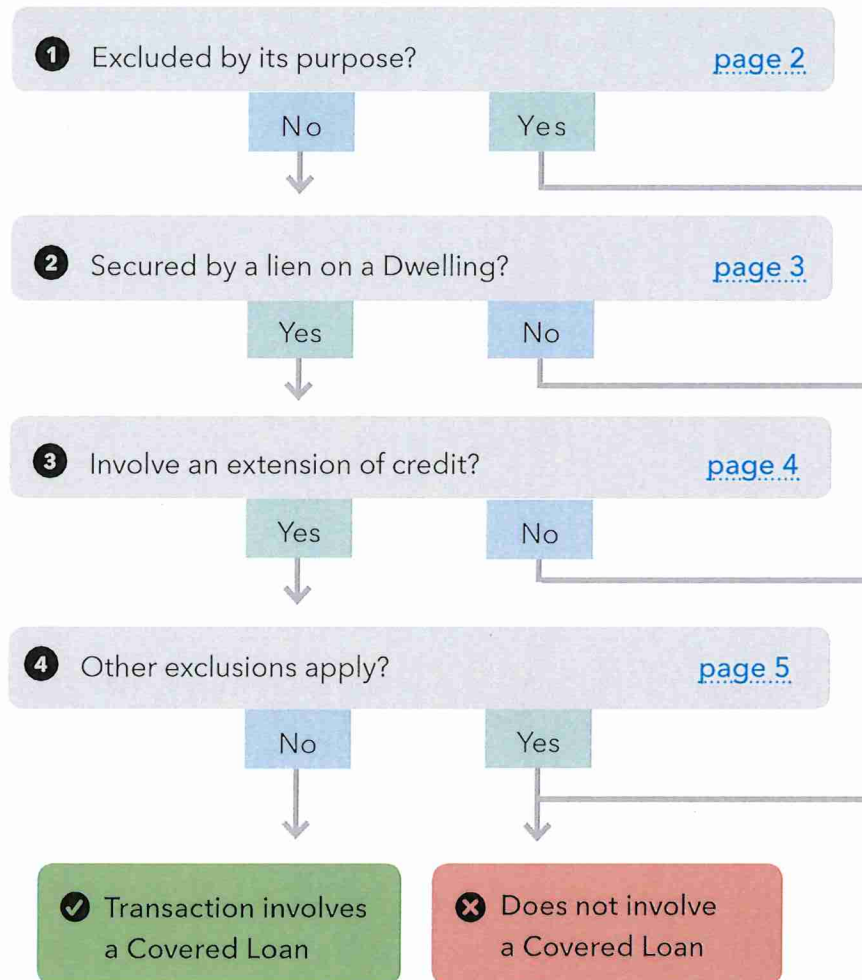
Consumer Financial Protection Bureau

# HMDA transactional coverage

## Effective January 1, 2022

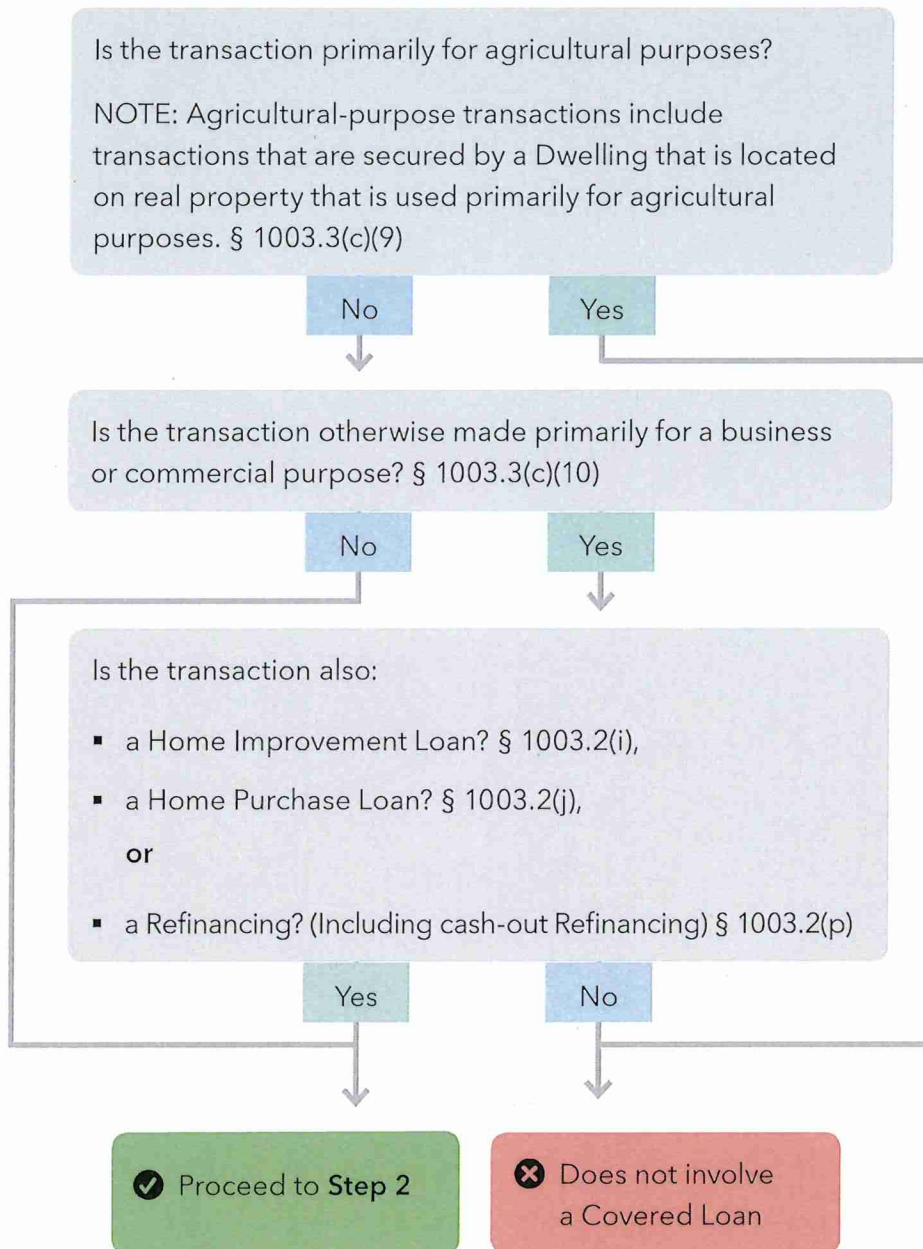
Under HMDA and Regulation C, a transaction is reportable only if it is an Application for, an origination of, or a purchase of a Covered Loan. These materials illustrate one approach to help determine whether a transaction involves a Covered Loan. If the transaction involves a Covered Loan, it is reported only if the institution meets the applicable loan-volume thresholds. Terms that are defined in Regulation C are capitalized in this document for ease of reference. Click on the numbers below to view the instructions for each step.

### Does the transaction involve a Covered Loan?



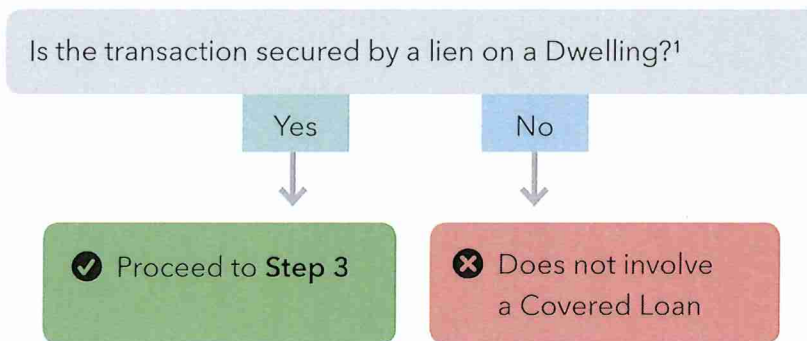
This is a compliance aid issued by the Consumer Financial Protection Bureau. The Bureau published a policy statement on compliance aids, available at [consumerfinance.gov/policy-compliance/rulemaking/final-rules/policy-statement-compliance-aids](https://www.consumerfinance.gov/policy-compliance/rulemaking/final-rules/policy-statement-compliance-aids), that explains the Bureau's approach to compliance aids. Version 4.0, 4/16/2020

# 1 Is the transaction excluded by its purpose?





## 2 Is the transaction secured by a lien on a Dwelling?<sup>1</sup>



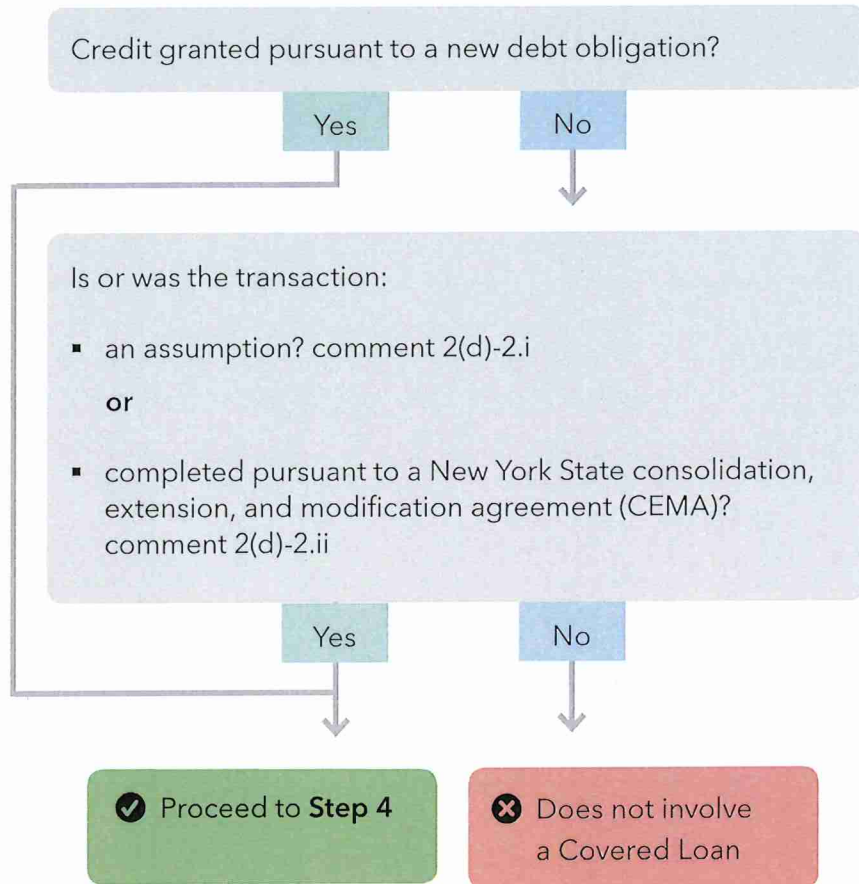
Use the table below to help determine whether the transaction is secured by a lien on a Dwelling.

| Single family structures   | Multifamily structures   | Mixed-use purposes  |
|--|--|---|
| Dwelling   | Dwelling   | Dwelling  |
| <ul style="list-style-type: none"> <li>▪ Principal residences</li> <li>▪ Second homes</li> <li>▪ Vacation homes</li> <li>▪ Manufactured Homes or other factory built homes</li> <li>▪ Investment properties</li> <li>▪ Individual condominium units</li> <li>▪ Detached homes</li> <li>▪ Individual cooperative units</li> </ul> | <ul style="list-style-type: none"> <li>▪ Apartment buildings or complexes</li> <li>▪ Manufactured home communities</li> <li>▪ Condominium buildings or complexes</li> <li>▪ Cooperative buildings or complexes</li> </ul>  | <ul style="list-style-type: none"> <li>▪ Mixed-use property if primary use is residential</li> <li>▪ Properties for long-term housing and related services (such as assisted living for senior citizens or supportive housing for people with disabilities)</li> <li>▪ Properties for long-term housing and medical care if primary use is residential</li> </ul> |
| Not a Dwelling   | Not a Dwelling   | Not a Dwelling  |
| <ul style="list-style-type: none"> <li>▪ Transitory residences</li> <li>▪ Recreational vehicles</li> <li>▪ Boats</li> <li>▪ Campers</li> <li>▪ Travel trailers</li> <li>▪ Park model RVs</li> <li>▪ Floating homes</li> <li>▪ Houseboats</li> <li>▪ Mobile homes constructed before June 15, 1976</li> </ul>                     | <ul style="list-style-type: none"> <li>▪ Transitory residences</li> <li>▪ Hotels</li> <li>▪ Hospitals and properties used to provide medical care (such as skilled nursing, rehabilitation, or long-term medical care)</li> <li>▪ College dormitories</li> <li>▪ Recreational vehicle parks</li> </ul> | <ul style="list-style-type: none"> <li>▪ Mixed-use property if primary use is not residential</li> <li>▪ Transitory residences</li> <li>▪ Structures originally designed as Dwellings but used exclusively for commercial purposes</li> <li>▪ Properties for long-term housing and medical care if primary use is not residential</li> </ul>                      |

<sup>1</sup>Dwelling means a residential structure, whether or not attached to real property. § 1003.2(f) and comments 2(f)-1 through -5.



### 3 Does the transaction involve an extension of credit?<sup>2</sup>



<sup>2</sup> Generally under Regulation C, an extension of credit refers to the granting of credit only pursuant to a new debt obligation. If the transaction modifies, renews, extends, or amends the terms of an existing debt obligation, but the existing debt obligation is not satisfied and replaced, the transaction is not a new extension of credit, unless it falls within the two exceptions noted above. § 1003.2(d) and (o), and comments 2(d)-2 and 2(o)-2

#### 4 Do other exclusions apply? § 1003.3(c)(1) through (8) and (c)(13)

Is or was the transaction:

- originated or purchased by the Financial Institution acting in a fiduciary capacity?
- secured by a lien on unimproved land?
- temporary financing?
- the purchase of an interest in a pool of otherwise Covered Loans, such as mortgage-participation certificates, mortgage-backed securities, or real estate mortgage investment conduits?
- the purchase solely of the right to service an otherwise Covered Loan?
- a purchase as part of a merger or acquisition, or as part of the acquisition of all of the assets and liabilities of a branch office?
- for a total dollar amount that is less than \$500?
- a purchase of a partial interest in an otherwise Covered Loan?
- to provide new funds in advance of a consolidation agreement completed pursuant to a New York State CEMA where consolidation occurred in the same year as final action on the transaction?

If **NO** to all  
of the questions

If **YES** to any  
of the questions

✓ Transaction involves  
a Covered Loan

✗ Does not involve  
a Covered Loan

## ✔ Transaction involves a Covered Loan

Regulation C provides different loan-volume reporting thresholds for transactions that involve a Covered Loan depending on whether they involve a Closed-End Mortgage Loan or an Open-End Line of Credit. § 1003.3(c)(11) and (12). Reporting is required if a threshold is met in each of the two preceding calendar years.<sup>3</sup> ([See Institutional coverage chart effective January 1, 2022](#) for guidance regarding institutional coverage.)

### Closed-End Mortgage Loan § 1003.2(d)

Lending activity

Originated at least **100 Closed-End Mortgage Loans** in each of the two preceding calendar years?

§ 1003.3(c)(11)

Yes



Data reporting

No



**Required** to report all Closed-End Mortgage Loan Applications, originations, and purchases

**Not required** to report Closed-End Mortgage Loan Applications, originations, and purchases

### Open-End Line of Credit § 1003.2(o)

Lending activity

Originated at least **200 Open-End Lines of Credit** in each of the two preceding calendar years?

§ 1003.3(c)(12)

Yes



Data reporting

No



**Required** to report all Open-End Lines of Credit Applications, originations, and purchases

**Not required** to report Open-End Lines of Credit Applications, originations, and purchases

- Only **originated** Covered Loans count toward the loan-volume thresholds. If a threshold is met, the institution reports all Applications for Covered Loans that it receives, Covered Loans that it originates, and Covered Loans that it purchases for that type of transaction (either Closed-End Mortgage Loan or Open-End Line of Credit, or both, if both thresholds are met).
- Covered consumer and business or commercial purpose originations should be counted together when assessing the individual thresholds for Closed-End Mortgage Loans and Open-End Lines of Credit.
- A financial institution may voluntarily report Closed-End Mortgage Loans or Open-End Lines of Credit that are excluded because the financial institution does not meet the transactional threshold for that type of transaction. However, if it chooses to voluntarily report Closed-End Mortgage Loans or Open-End Lines of Credit, the financial institution must report all such transactions that would otherwise be covered loans for that calendar year.

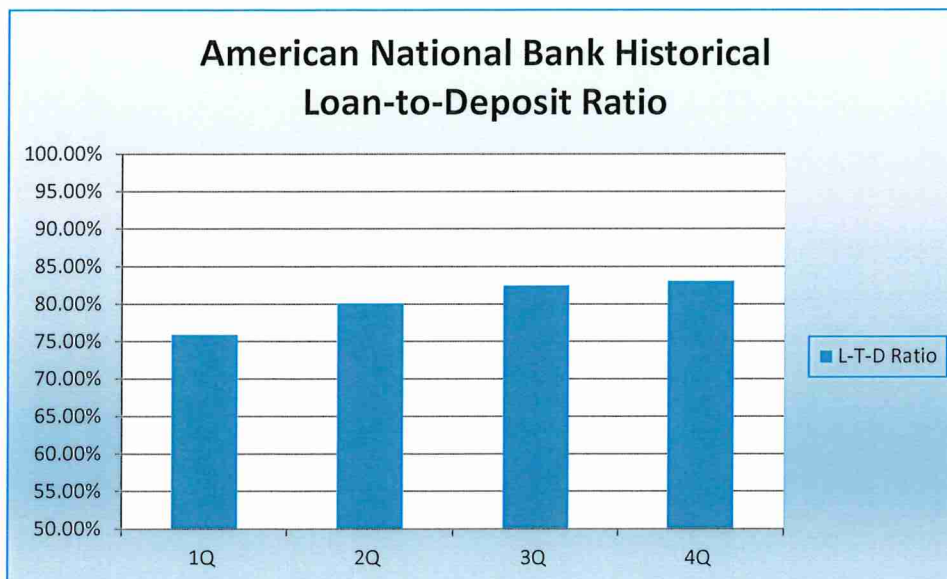
<sup>3</sup> This chart is effective January 1, 2022. Prior to January 1, 2022, the open-end line of credit threshold is temporarily set at 500. The closed-end mortgage loan threshold is 25 prior to July 1, 2020.

American National Bank  
CRA Public File

Loan-to-Deposit Ratio Prior Year

## American National Bank Loan-to-Deposit (L-T-D) Ratio 2023

| End of Quarter | Average Total Gross Loans (Millions) | Average Total Deposits (Millions) | L-T-D Ratio |
|----------------|--------------------------------------|-----------------------------------|-------------|
| 1Q             | 312,661                              | 411,930                           | 75.90%      |
| 2Q             | 318,268                              | 397,296                           | 80.11%      |
| 3Q             | 327,746                              | 397,354                           | 82.48%      |
| 4Q             | 328,669                              | 395,744                           | 83.05%      |

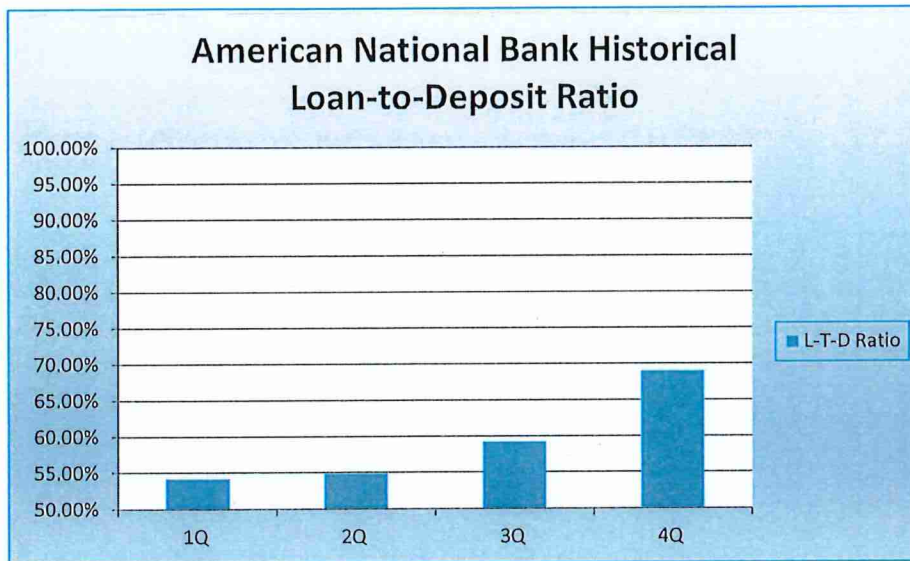


\* Average Loans & Deposits obtained from the Average Balance Sheet Financial Report



**American National Bank  
Loan-to-Deposit (L-T-D) Ratio  
2022**

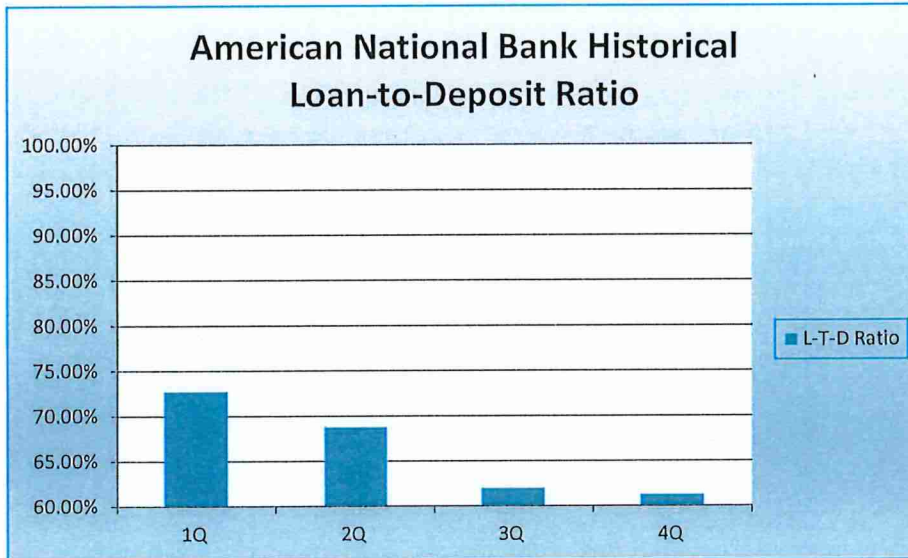
| End of Quarter | Average Total Gross Loans (Millions) | Average Total Deposits (Millions) | L-T-D Ratio |
|----------------|--------------------------------------|-----------------------------------|-------------|
| 1Q             | 266,387                              | 491,401                           | 54.21%      |
| 2Q             | 268,041                              | 488,455                           | 54.88%      |
| 3Q             | 286,961                              | 483,900                           | 59.30%      |
| 4Q             | 298,897                              | 433,324                           | 68.98%      |



\* Average Loans & Deposits obtained from the Average Balance Sheet Financial Report

**American National Bank  
Loan-to-Deposit (L-T-D) Ratio  
2021**

| End of Quarter | Average Total Gross Loans (Millions) | Average Total Deposits (Millions) | L-T-D Ratio |
|----------------|--------------------------------------|-----------------------------------|-------------|
| 1Q             | 298,430                              | 410,338                           | 72.73%      |
| 2Q             | 290,184                              | 421,805                           | 68.80%      |
| 3Q             | 265,699                              | 428,559                           | 62.00%      |
| 4Q             | 270,894                              | 442,028                           | 61.28%      |



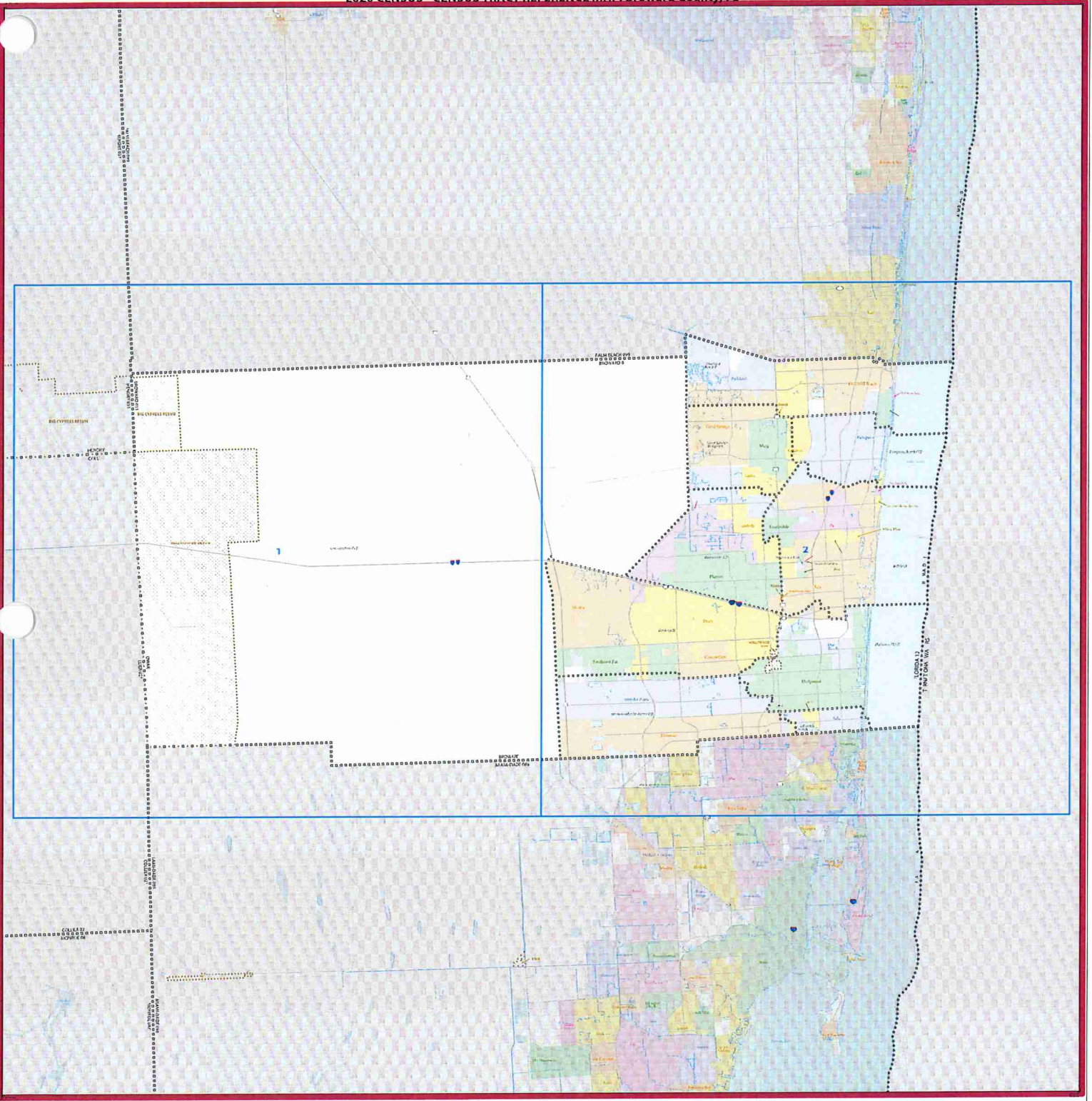
\* Average Loans & Deposits obtained from the Average Balance Sheet Financial Report

American National Bank  
CRA Public File

Map of Assessment Areas



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Broward County, FL



| WATER FEATURES           | STATE  | CITY    | COUNTY |
|--------------------------|--------|---------|--------|
| Arroyo                   | 000000 | CANADA  | 000000 |
| All of Atlantic Ocean    | 000000 | FLORIDA | 000000 |
| 2 of Atlantic Ocean      | 000000 | FLORIDA | 000000 |
| Bay                      | 000000 | FLORIDA | 000000 |
| Lake, Water, River, etc. | 000000 | FLORIDA | 000000 |
| State                    | 000000 | FLORIDA | 000000 |
| City                     | 000000 | FLORIDA | 000000 |
| County                   | 000000 | FLORIDA | 000000 |
| Water                    | 000000 | FLORIDA | 000000 |

**LEGEND**

| WATER FEATURES           | STATE  | CITY    | COUNTY |
|--------------------------|--------|---------|--------|
| Arroyo                   | 000000 | CANADA  | 000000 |
| All of Atlantic Ocean    | 000000 | FLORIDA | 000000 |
| 2 of Atlantic Ocean      | 000000 | FLORIDA | 000000 |
| Bay                      | 000000 | FLORIDA | 000000 |
| Lake, Water, River, etc. | 000000 | FLORIDA | 000000 |
| State                    | 000000 | FLORIDA | 000000 |
| City                     | 000000 | FLORIDA | 000000 |
| County                   | 000000 | FLORIDA | 000000 |
| Water                    | 000000 | FLORIDA | 000000 |

OBSERVATION TRIST LAND NAMES

Table with 2 columns: Name, Description. Includes entries like '21100', '21101', '21102'.



All data boundaries shown are as of January 1, 2020. The boundaries shown on this map are for informational purposes only and should not be used for legal purposes. No warranty is made by the State of Florida, its agencies, or its employees for any errors or omissions on this map.

Map created by Geographic Information Systems Division, January 16, 2021

US GEOGRAPHIC INFORMATION SYSTEMS DIVISION

Total Sheets: 3 (Index 1; Parent 2; Inset 0)

NAME: Broward County (011)

STATE: FLORIDA

2020



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Broward County, FL



**LEGEND**

**WATER FEATURES**

- Openwater
- Artificial water
- Canal
- Drainage
- Swamp
- Wetland

**LAND USE**

- Residential
- Commercial
- Industrial
- Public
- Open space
- Water
- Transportation
- Other

**ROADS**

- Interstate
- State
- County
- City
- Other

**BOUNDARIES**

- Census tract
- Census block
- County
- City
- Other

**Other symbols include:**

- Population density
- Topography
- Utilities
- Landmarks

**Notes:**

- When operational data were not available for a census tract, the population of the tract is estimated by using the population of the census blocks within the tract.
- Some tracts may have been added or deleted since the last census.
- Some tracts may have been added or deleted since the last census.
- Some tracts may have been added or deleted since the last census.

**Key to Adjacent Sheets**

**Inset Map**

**Scale**

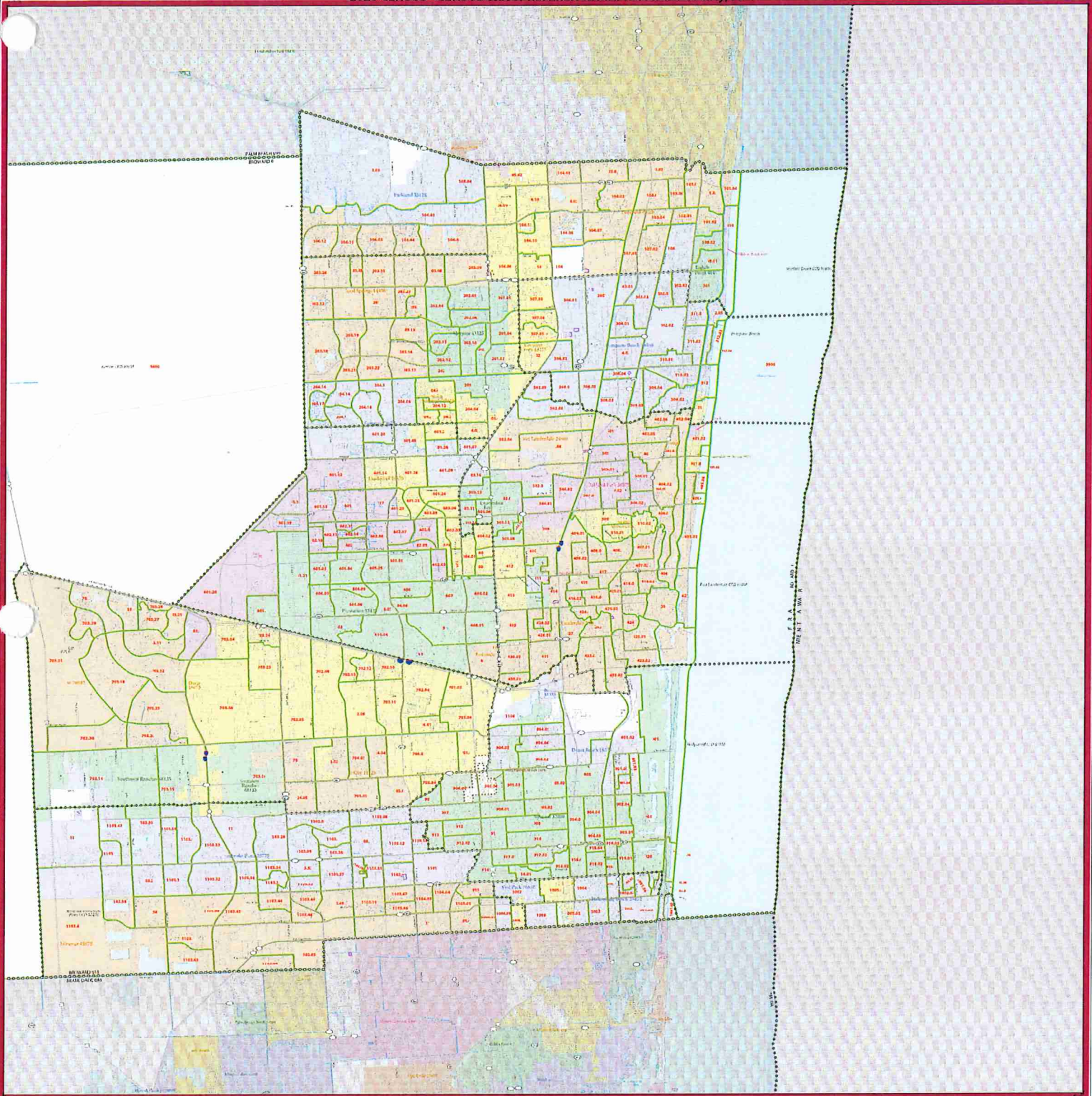
**Sheet 1 of 2 PARISH sheets**  
 Total Sheets: 2 (Index 1, Parent 2, Inset 0)

**NAME:** Broward County (D11)  
 DATA: 2020 Census of Population, Housing, and Economic Activity

**2020 Census**



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Broward County, FL



**LEGEND**

**UNION TERRITORIES**

- Canada
- United States of America
- Florida
- Alabama
- Georgia
- South Carolina
- North Carolina
- Virginia
- West Virginia
- Maryland
- Delaware
- Washington
- Illinois
- Indiana
- Ohio
- Michigan
- Wisconsin
- Minnesota
- Nebraska
- Kansas
- Oklahoma
- Missouri
- Arkansas
- Louisiana
- Mississippi
- Alabama
- Georgia
- South Carolina
- North Carolina
- Virginia
- West Virginia
- Maryland
- Delaware
- Washington
- Illinois
- Indiana
- Ohio
- Michigan
- Wisconsin
- Minnesota
- Nebraska
- Kansas
- Oklahoma
- Missouri
- Arkansas
- Louisiana
- Mississippi

**STATE**

- Alabama
- Arizona
- California
- Colorado
- Connecticut
- Delaware
- Florida
- Georgia
- Idaho
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maine
- Maryland
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- Missouri
- Montana
- Nebraska
- Nevada
- New Hampshire
- New Jersey
- New Mexico
- New York
- North Carolina
- North Dakota
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- Rhode Island
- South Carolina
- South Dakota
- Tennessee
- Texas
- Utah
- Vermont
- Virginia
- Washington
- West Virginia
- Wisconsin
- Wyoming

**CENSUS TRACT**

- 2010 Census Tract
- 2020 Census Tract

**OFF RESERVATION TRUST LAND NAMES**

- 665 - Seminole
- 666 - Seminole

**Scale:** 1 inch = 1 mile

**Key to Adjacent SS**

**Best Location within County**

Sheet 2 of 2 PARENT sheet:  
Total Sheets: 3 (Index: 1; Parent: 2; Insert: 0)

NAME: Broward County (011)  
UNITS: 011 - County (statistical reporting unit)  
(011010)

DATE: 2020  
FILE: 2020  
CENSUS: 2020

2020 Census