



45 Years of Service & Commitment

As December ushers in the season of hope and joy, we have some exciting news here at Anahuac National Bank. This month marks our 45th year of community bank service. Founded on the time-honored tradition of neighbor helping neighbor, a small group of local farmers, ranchers and businessmen got together in 1976 to charter and organize the only national bank in Chambers County. It may surprise you to know that we are still the only locally owned and independently operated bank in Chambers County. Our family of banks serving Southeast Texas are all true community banks and have been from the very beginning, we remain committed to our local communities today and as we head into the future.

Our story is best told through the relationships we have built over the years. The businesses we have supported through growth and expansion, the families we've help with home ownership and home renovations, and the communities strengthened through our hiring of local people, paying taxes, and donating our time and financial support. This is the story of our values and our commitment, and I am extremely proud of the progress we have made. We have grown from a single location in Anahuac to five locations: all locally managed with oversight by our founding Board of Directors. Our story is further defined by the outstanding team that is equally dedicated to providing personal, professional service—through daily acts of service and kindness I see that go above and beyond in assisting our customers. We would not be where we are today without them.

In the midst of a continually active year of mergers and acquisitions, where we have seen many Texas banks sold to out of state and large regional banks, we are experiencing record growth. Thanks to our customers, Anahuac National Bank has achieved 154% asset growth over last five years. We have all worked hard to attain loan growth of 33%, Equity Capital growth of 84% and deposit growth of 176% since 2016. Impressive accomplishments given these years include setbacks from the pandemic and several natural disasters. Our region of Texas has proven to be quite resilient and so are we.

Our founders were dedicated to making a local impact upon their customers and the community. I am honored that today we carry on this legacy and continue to build upon it. Looking ahead, we will continue to provide innovative solutions for the future. Services like our customized real estate and homeownership lending programs to digital banking tools designed to increase our customer's efficiency and satisfaction.

Over the past 45 years, our goal has always been to create impact and make a difference within our communities. Helping people and businesses succeed has been our objective from day one. We are incredibly pleased to celebrate our 45th anniversary but what we are most proud of is our legacy of partnering with our communities. On behalf of our Board of Directors, management, and staff, we thank you for your continued loyalty and support. Our responsibility to you is to move forward together as your trusted financial partner. I wish you all a safe and Merry Christmas and a Happy New Year!



"A Family of Community Banks Serving Southeast Texas"

The block contains four bank logos: ANB National Bank (green and white), BHB Barbers Hill Bank (blue and white), Hardin Bank (blue and white with a Texas flag), and East Chambers County Bank (green and white with a Texas map). Below the logos are the FDIC and Equal Housing Lender logos.

Member FDIC EQUAL HOUSING LENDER