Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2011

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan; or
- [X] a single-employer plan;
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report;
- [ ] the final return/report;
- [ ] an amended return/report;
- [ ] a short plan year return/report (less than 12 months).

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
THE AMERICAN NATIONAL BANK OF TEXAS ESOP AND 401(K) PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 01/01/1986

2a Plan sponsor's name and address, including room or suite number (Employer, if for single-employer plan)

AMERICAN NATIONAL BANK OF TEXAS

102 WEST MOORE AVENUE
TERRELL, TX 75160

2b Employer Identification Number (EIN) 75-1747054

2c Sponsor's telephone number 817-426-8515

2d Business code (see instructions) 522110

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/16/2012	ROB BOROWY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/16/2012	ROB BOROWY
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address (if same as plan sponsor, enter "Same")
AMERICAN NATIONAL BANK OF TEXAS

102 WEST MOORE AVENUE
TERRELL, TX 75160

3b Administrator's EIN
75-1747054

3c Administrator's telephone number
817-426-8515

4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:

a Sponsor's name

4b EIN

4c PN

5	Total number of participants at the beginning of the plan year	**5**	716
6	Number of participants as of the end of the plan year (welfare plans complete only lines **6a, 6b, 6c,** and **6d**).		
a	Active participants	**6a**	569
b	Retired or separated participants receiving benefits	**6b**	29
c	Other retired or separated participants entitled to future benefits	**6c**	105
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	703
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	0
f	Total. Add lines **6d** and **6e**	**6f**	703
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	665
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	23
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
2E 2F 2H 2J 2K 2O 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

9a Plan funding arrangement (check all that apply)

(1)		Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)		Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

(1)	X	**R** (Retirement Plan Information)
(2)		**MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3)		**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1)	X	**H** (Financial Information)
(2)		**I** (Financial Information – Small Plan)
(3)		**A** (Insurance Information)
(4)	X	**C** (Service Provider Information)
(5)		**D** (DFE/Participating Plan Information)
(6)		**G** (Financial Transaction Schedules)

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2011** **This Form is Open to Public Inspection.**

For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011

A Name of plan	**B** Three-digit plan number (PN) ▶	
THE AMERICAN NATIONAL BANK OF TEXAS ESOP AND 401(K) PROFIT SHARING PLAN		002
C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)	
AMERICAN NATIONAL BANK OF TEXAS	75-1747054	

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . ☐ Yes ☒ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

NATIONWIDE LIFE INSURANCE

31-4156830

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 18	RECORDKEEPER	0	Yes [X] No [ ]	Yes [ ] No [X]	51822	Yes [ ] No [X]

(a) Enter name and EIN or address (see instructions)

JONES BAGGETT, LLP

26-4061453

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	AUDITOR	14000	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

AMERICAN BENEFIT SYSTEMS

46-4664074

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13	ADMINISTRATOR	32982	Yes [X] No [ ]	Yes [ ] No [X]	47595	Yes [ ] No [X]

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

MEEDER ADVISORY SERVICES, INC

31-1332744

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26	MONEY MANAGER	11571	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

PORTFOLIO STRATEGIES INC

91-1194836

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26	MONEY MANAGER	60780	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
NATIONWIDE	15 18	11571
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
MEEDER ADVISORY SERVICES INC 31-1332744	ADVISORY/SERVICE PROVIDER FEE	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
NATIONWIDE	15 18	40251
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
PORTFOLIO STRATEGIES 91-1194836	ADVISORY/SERVICE PROVIDER FEE	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
AMERICAN BENEFIT SYSTEMS	13	47595
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
NATIONWIDE 31-4156830	ADVISORY/SERVICE PROVIDER FEE ADMINISTRATIVE SERVICES FEE/OV INCENTIVE PAYMENT	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

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Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2011

This Form is Open to Public Inspection

For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011

A Name of plan
THE AMERICAN NATIONAL BANK OF TEXAS ESOP AND 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
AMERICAN NATIONAL BANK OF TEXAS

D Employer Identification Number (EIN)
75-1747054

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	79	26268
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		216688
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	3551330	3393154
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	1934328	1612237
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	22882111	23495771
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)	11130925	11391725
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	39498773	40135843
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	39498773	40135843

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

	Income		(a) Amount	(b) Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	1285889	
	(B) Participants	2a(1)(B)	1996180	
	(C) Others (including rollovers)	2a(1)(C)	20198	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		3302267
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	16	
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	81479	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		81495
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)	76535	
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	373304	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		449839
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0

		(a) Amount	(b) Total
2b (5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	740240	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		740240
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-1632143
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		2941698
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2158038	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		2158038
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)	146590	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		146590
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		2304628
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		637070
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [X] Unqualified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? [ ] Yes [X] No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: JONES BAGETT,LLP **(2)** EIN: 26-4061453

d The opinion of an independent qualified public accountant is **not attached** because:

(1) [ ] This form is filed for a CCT, PSA, or MTIA. **(2)** [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete 4j and 4l. MTIAs also do not complete 4l.

During the plan year:

		Yes	No	Amount
a	Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	**4a**		X	
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e	Was this plan covered by a fidelity bond?	**4e**	X		1000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	**4j**		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l	Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? If "Yes," enter the amount of any plan assets that reverted to the employer this year ☐ **Yes** ☒ **No** **Amount:**

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2011

This Form is Open to Public Inspection.

For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011

A Name of plan
THE AMERICAN NATIONAL BANK OF TEXAS ESOP AND 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
AMERICAN NATIONAL BANK OF TEXAS

D Employer Identification Number (EIN)
75-1747054

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1**

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 31-4156830

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year. **3**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section of 412 of the Internal Revenue Code or ERISA section 302, skip this Part)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 a Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	**14a**	
b The plan year immediately preceding the current plan year	**14b**	
c The second preceding plan year	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If item 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete items (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate item 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

THE AMERICAN NATIONAL BANK OF TEXAS ESOP AND 401(k) PROFIT SHARING PLAN

Financial Statements and Supplemental Schedule

December 31, 2011 and 2010

(With Independent Auditors' Report Thereon)

THE AMERICAN NATIONAL BANK OF TEXAS
ESOP AND 401(k) PROFIT SHARING PLAN

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All other supplemental schedules required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 are omitted, as they are inapplicable or not required.

JonesBaggett LLP
Certified Public Accountants & Advisors

Independent Auditors' Report

The Trustees
The American National Bank of Texas
Employee Stock Ownership Plan and 401(k) Profit Sharing Plan Committee

We have audited the accompanying statements of net assets available for benefits of the American National Bank of Texas ESOP and 401(k) Profit Sharing Plan (the "Plan") as of December 31, 2011 and 2010, and the related statements of changes in net assets available for benefits for the years then ended. These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. Our audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2011 and 2010, and the changes in its net assets available for benefits for the years then ended in conformity with accounting principles generally accepted in the United States of America.

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2011 on pages 14-16 is presented for purposes of additional analysis and is not a required part of the basic financial statements, but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. This supplemental schedule is the responsibility of the Plan's management. The supplemental schedule has been subjected to the auditing procedures applied in the audits of the basic financial statements and, in our opinion, is fairly stated in all material respects when considered in relation to the basic financial statements taken as a whole.

JonesBaggett LLP

Dallas, Texas
October 4, 2012

THE AMERICAN NATIONAL BANK OF TEXAS
ESOP AND 401(k) PROFIT SHARING PLAN

Statements of Net Assets Available for Benefits

	December 31, 2011		
	Participant - Directed	Non Participant-Directed	Total
Assets:			
Cash	$ 26,268	$ -	$ 26,268
Investments, at fair value:			
Money market fund	3,388,108	5,046	3,393,154
Mutual funds	23,495,770	-	23,495,770
The ANB Corporation common stock	-	11,391,725	11,391,725
Total investments	26,883,878	11,396,771	38,280,649
Employer contributions receivable	-	216,688	216,688
Notes receivable from participants	1,612,237	-	1,612,237
Net assets available for benefits	$ 28,522,383	$ 11,613,459	$ 40,135,842

See accompanying notes to financial statements.

THE AMERICAN NATIONAL BANK OF TEXAS
ESOP AND 401(k) PROFIT SHARING PLAN

Statements of Net Assets Available for Benefits (Continued)

	December 31, 2010		
	Participant-Directed	Non Participant-Directed	Total
Assets:			
Cash	$ 79	$ -	$ 79
Investments, at fair value:			
Money market fund	3,466,402	84,928	3,551,330
Mutual funds	22,882,111	-	22,882,111
The ANB Corporation common stock	-	11,130,925	11,130,925
Total investments	26,348,513	11,215,853	37,564,366
Notes receivable from participants	1,934,328	-	1,934,328
Net assets available for benefits	$ 28,282,920	$ 11,215,853	$ 39,498,773

See accompanying notes to financial statements.

THE AMERICAN NATIONAL BANK OF TEXAS
ESOP AND 401(k) PROFIT SHARING PLAN

Statements of Changes in Net Assets Available for Benefits

	For the Year Ended December 31, 2011		
	Participant-Directed	Non Participant-Directed	Total
Additions to net assets attributed to:			
Investment (loss) income:			
Net (depreciation) appreciation in fair value of investments	$ (1,682,124)	$ 740,240	$ (941,884)
Interest and dividends	373,304	76,535	449,839
Total investment (loss) income	(1,308,820)	816,775	(492,045)
Interest income on notes receivable to participants	81,495	-	81,495
Contributions:			
Participant	1,996,180	-	1,996,180
Employer matching	1,069,201	216,688	1,285,889
Participant rollovers	20,198	-	20,198
Total contributions	3,085,579	216,688	3,302,267
Total additions	1,858,254	1,033,463	2,891,717
Deductions from net assets attributed to:			
Benefits paid to or for participants	1,473,621	634,437	2,108,058
Administrative expenses and other	145,170	1,420	146,590
Total deductions	1,618,791	635,857	2,254,648
Net increase in net assets available for plan benefits	239,463	397,606	637,069
Net assets available for benefits, beginning of year	28,282,920	11,215,853	39,498,773
Net assets available for benefits, end of year	$ 28,522,383	$ 11,613,459	$ 40,135,842

See accompanying notes to financial statements.

THE AMERICAN NATIONAL BANK OF TEXAS
ESOP AND 401(k) PROFIT SHARING PLAN

Statements of Changes in Net Assets Available for Benefits (Continued)

	For the Year Ended December 31, 2010		
	Participant-Directed	Non Participant-Directed	Total
Additions to net assets attributed to:			
Investment income:			
Net appreciation in fair value of investments	$ 1,018,745	$ 76,765	$ 1,095,510
Interest and dividends	542,841	91,237	634,078
Total investment income	1,561,586	168,002	1,729,588
Interest income on notes receivable to participants	103,327	-	103,327
Contributions:			
Participant	1,975,963	-	1,975,963
Employer matching	1,040,767	-	1,040,767
Participant rollovers	193,166	-	193,166
Total contributions	3,209,896	-	3,209,896
Total additions	4,874,809	168,002	5,042,811
Deductions from net assets attributed to:			
Benefits paid to or for participants	2,303,426	436,216	2,739,642
Administrative expenses and other	167,456	10,305	177,761
Total deductions	2,470,882	446,521	2,917,403
Net increase (decrease) in net assets available for plan benefits	2,403,927	(278,519)	2,125,408
Net assets available for benefits, beginning of year	25,878,993	11,494,372	37,373,365
Net assets available for benefits, end of year	$ 28,282,920	$ 11,215,853	$ 39,498,773

See accompanying notes to financial statements.

1. Description of the Plan

The following is a description of The American National Bank of Texas ESOP and 401(k) Profit Sharing Plan (the "Plan") sponsored by American National Bank of Texas (the "Company") for its employees. The following description provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan whereby eligible employees of the Company are permitted to make contributions that are tax deferred under Section 401(k) of the Internal Revenue Code. Employees are immediately eligible for participation within the 401(k) feature of the Plan. The Plan also contains an Employee Stock Ownership Plan ("ESOP") feature and a profit sharing feature to which an employee becomes eligible for after completing 1,000 hours of service with the company by the last day of the plan year. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Contributions

Each year participants may elect to contribute, through payroll deductions, any amount up to 50% of his or her pretax compensation subject to certain maximum limitations imposed by the Internal Revenue Code ("IRC"). Participants may also make eligible rollover contributions.

The Plan provides for three types of employer contributions: 1) matching contributions, 2) profit sharing contributions, and 3) ESOP contributions. The Company matches deferrals equal to 100% of a participant's salary deferral up to 3% of the participant's compensation and matches an additional 50% of the participant's salary deferral to the extent such deferrals exceed 3% but do not exceed 5% of participants compensation. The Company may also make additional discretionary profit sharing and ESOP contributions as determined by the Board of Directors. The Company elected to make a discretionary contribution to the ESOP Plan of $216,688 for the year ending December 31, 2011. This contribution was not funded until 2012; therefore it was recorded as a non-participant directed employer contribution receivable as of December 31, 2011. There were no profit sharing contributions for the year ended December 31, 2010.

Participant Accounts

Each participant's account is credited with the participant's contribution, employer matching contributions and allocations of discretionary employer profit sharing and ESOP contributions and Plan earnings. Employer matching contributions are allocated based upon a participant's salary deferral. Allocations of employer profit sharing and ESOP contributions are based on the ratio of the participant's compensation to the total compensation of all participants for such Plan year. Allocations of Plan earnings are based on the participant's account balances. ESOP contributions are invested primarily in Company stock and, except as otherwise provided for in certain provisions of the Plan, may not be directed by the participants to other investment options. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

Voting Rights

Each participant is entitled to instruct the Trustee in the manner of voting the number of shares of common stock which have not been allocated to the participant's ESOP account. The Trustee is not permitted to vote any allocated share for which instructions have not been given by a participant.

Vesting and Participation

Employees become eligible for participation immediately upon hire, as defined by the Plan. To be eligible to receive the employer profit sharing and ESOP contributions, participants must have been employed by the Company on the last day of the Plan year or die, retire, or become disabled during the Plan year. Participants must also have completed one thousand hours of service as defined in the Plan. Participants are 100% vested at all times in their salary deferral, rollover and employer matching contributions.

Participants become vested in their employer profit sharing and ESOP contributions based upon the following schedule:

Periods of Service	Vested Percentage
Less than two years	0%
Two but less than three	20%
Three but less than four	40%
Four but less than five	60%
Five but less than six	80%
Six or more years	100%

Notes Receivable from Participants

Participants may borrow from their participant accounts a minimum amount of $1,000 and up to a maximum of the lesser of (a) 50% of their vested account balance or (b) $50,000, reduced by the participant's highest outstanding loan balance during the previous 12 months. The loans are secured by the balance in the participant's account and bear interest at a rate equal to the *Wall Street Journal* prime rate plus 1%. The maximum term of a loan may be five years except for loans to purchase a primary residence for which the maximum term is ten years.

Forfeitures

Forfeited non-vested accounts may be reallocated to participants as an additional profit sharing or ESOP contribution, used to reduce employer matching, employer profit sharing or ESOP contributions or used to pay administrative fees. As of December 31, 2011 and 2010, such forfeited non-vested amounts totaled $145,058 and $199,524, respectively. For the year ending December 31, 2011, $72,848 of forfeitures were used to offset employer contributions and plan expenses. There were no forfeitures used for such purposes during the year ending December 31, 2010.

Payment of Benefits

On termination of service, a participant may elect to receive an amount equal to the value of the participant's vested interest in his or her account in a lump-sum amount which may be paid to them directly or rolled over into a Qualified Retirement Plan or IRA. Effective October 1, 2008, the Plan was amended with respect to ESOP payments. ESOP payments will be made based on discretionary lump-sum payments unless the participant elects a longer distribution period of annual installments over a period not longer than five years.

Plan Administration and Expenses

The Plan is administered by the Company. In accordance with the trust agreement, all the Plan's assets and income therefrom, with the exception of Company stock, are held by Nationwide Trust Company, the custodian. The Company has responsibility for making employer contributions, appointing and removing the custodian, establishing a funding policy and method, and amending or terminating the Plan. Under the provisions of the Plan, administrative expenses are paid by the Plan unless paid for by the Company. All administrative fees and expenses were fully paid for by the Plan during 2011 and 2010.

Company stock is held and managed by the ANB Trust. Certain other administrative functions are performed by officers or employees of the Bank. However, such officers and employees receive no compensation from the Plan.

Investment Options

At December 31, 2011, the Plan offered a total of 20 mutual funds monitored by an investment committee, 182 additional mutual funds accessed by participants through the Nationwide Fund Window or the professional money manager and one money market fund as investment options for participants. The ESOP feature invests primarily in the ANB Corporation common stock.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared under the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America require management to make estimates and assumptions that affect the reported amounts of assets and liabilities, and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balances plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the plan document.

Contributions and Contributions Receivable

Contributions are recorded on the accrual basis of accounting. Contributions receivable are obligations arising from amounts owed to the Plan from participants or the Company that have not been included in the Plan's investments at year-end. Contributions receivable are recorded at cost, which approximates fair value.

Payment of Benefits

Benefits are recorded when paid.

Investment Valuation and Income Recognition

Investment funds are valued at fair value, as reported by the investment managers. Fair value is the price that would be received to sell as asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The investments are primarily valued using quoted market values. Gains and losses on investments that were both bought and sold during the year are included in net appreciation or depreciation in fair value.

Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Net appreciation and depreciation includes the plan's gains and losses on investments bought and sold as well as held during the year.

Reclassification

Certain amounts previously reported may have been reclassified to conform to the current presentation.

Subsequent Events

Subsequent events have been evaluated through October 4, 2012, which was the date the financial statements were available to be issued.

New Accounting Pronouncement

In May 2011, the FASB issued ASU No. 2011-04, "Amendments to Achieve Common Fair Value Measurement and Disclosure Requirements in U.S. GAAP and International Financial Reporting Standards." ASU 2011-04 was issued to provide a consistent definition of fair value and ensure that the fair value measurement and disclosure requirements are similar between U.S. GAAP and International Financial Reporting Standards. ASU 2011-04 changes certain fair value measurement principles and enhances the disclosure requirements particularly for Level 3 fair value measurements. This pronouncement is effective for reporting periods beginning on or after December 15, 2011, with early adoption prohibited. The new guidance will require prospective application. The adoption of this pronouncement did not have a material impact on the Plan's financial statements.

3. Fair Value Measurements

Auditing Standards Codification 820, "Fair Value Measurements" ("ASC 820") provides a framework for measuring all financial assets and liabilities disclosed at fair value in the financial statements on a recurring basis. ASC 820 defines fair value as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in an orderly transaction between market participants at the measurement date. ASC 820 also establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under ASC 820 are described below:

Level 1 — Inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the reporting entity has the ability to access at the measurement date.

Level 2 — Valuations based on quoted prices in markets that are not active or for which all significant inputs are observable, either directly or indirectly.

Level 3 — Prices or valuations that require inputs that are both significant to the fair value measurement and unobservable.

To the extent that valuation is based on models or inputs that are less observable or unobservable in the market, the determination of fair value requires more judgment. Accordingly, the degree of judgment exercised by the Company in determining fair value is greatest for instruments categorized in Level 3. A financial instrument's level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

Fair value is a market-based measure considered from the perspective of a market participant rather than an entity-specific measure. Therefore, even when market assumptions are not readily available, the Company's own assumptions are set to reflect those that market participants would use in pricing the asset or liability at the measurement date. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction (that is, not a forced liquidation or distressed sale) between market participants at the measurement date under current market conditions.

The Company uses prices and inputs that are current as of the measurement date, including during periods of market dislocation. In periods of market dislocation, the observability of prices and inputs may be reduced for many instruments. This condition could cause an instrument to be reclassified from Level 1 to Level 2 or Level 2 to Level 3.

Valuation Techniques

Money market fund and mutual funds. These investments are public investment vehicles using the net asset value ('NAV") provided by the administrator of the fund. The NAV is based on the value of the underlying assets owned by the fund, minus its liabilities and then divided by the number of shares outstanding. The NAV is a quoted price in an active market and classified within level 1 of the valuation hierarchy.

The ANB Corporation common stock. The value of the ANB Corporation's common stock was valued by an independent third party as the stock is not traded on a securities exchange. Their valuation is based on a multiple of current earnings less an appropriate discount. The multiple chosen is consistent with multiples of similar companies based on current market price and is considered to be Level 3 of the valuation hierarchy.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets carried at fair value as of December 31, 2011 and 2010:

		Fair Value Measurements at Reporting Date Using		
As of December 31, 2011	Balance	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Mutual funds:				
Money market fund	$ 3,393,154	$ 3,393,154	$ -	$ -
Balanced funds	6,667,273	6,667,273	-	-
Stock funds:				
Growth funds	7,030,816	7,030,816	-	-
Small and mid-cap	987,336	987,336	-	-
Dividend income	888,111	888,111	-	-
General allocation	663,031	663,031	-	-
Value funds	462,870	462,870	-	-
Index funds	334,515	334,515	-	-
Bond funds:				
General allocation	4,530,957	4,530,957	-	-
High yield	557,306	557,306	-	-
Inflation-protected	64,611	64,611	-	-
Global or emerging market funds	984,148	984,148	-	-
Gold and precious metal funds	288,486	288,486	-	-
Other	36,310	36,310	-	-
The ANB Corporation common stock	11,391,725	-	-	11,391,725
	$ 38,280,649	$ 26,888,924	$ -	$ 11,391,725

As of December 31, 2010	Balance	Fair Value Measurements at Reporting Date Using: Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Mutual funds:				
Money market fund	$ 3,551,330	$ 3,551,330	$ -	$ -
Balanced funds	2,430,542	2,430,542	-	-
Stock funds:				
Growth funds	6,875,591	6,875,591	-	-
Small and mid-cap	651,411	651,411	-	-
General allocation	551,418	551,418	-	-
Value funds	326,236	326,236	-	-
Index funds	259,651	259,651	-	-
Dividend income	5,665	5,665	-	-
Bond funds:				
General allocation	10,014,518	10,014,518	-	-
High yield	358,940	358,940	-	-
Inflation-protected	91,081	91,081	-	-
Global or emerging market funds	774,844	774,844	-	-
Gold and precious metal funds	504,674	504,674	-	-
Other	37,540	37,540	-	-
The ANB Corporation common stock	11,130,925	-	-	11,130,925
	$ 37,564,366	$ 26,433,441	$ -	$ 11,130,925

The table below presents a reconciliation of Plan investments measured at fair value on a recurring basis using significant unobservable inputs (Level 3) for the years ended December 31, 2011 and 2010, including the reporting classifications for the applicable gains and losses included in the statement of changes in the net assets available for benefits:

	The ANB Corporation Common Stock	
	2011	2010
Balance, January 1	**$ 11,130,925**	$ 11,460,960
Net realized and unrealized appreciation	**740,240**	76,765
Sales and settlements	**(479,440)**	(406,800)
Balance, December 31	**$ 11,391,725**	$ 11,130,925

4. Investments

The fair values of investments exceeding 5% of net assets available for benefits at December 31, 2011 and 2010 are as follows:

At December 31, 2011:

The ANB Corporation common stock, 14,699 shares	**$**	**11,391,725** *
Flex-funds Strategic Growth Fund		**3,831,501**
Nationwide Financial Services Money Market Fund		**3,393,154**
Flex-funds Defensive Balanced Fund		**3,371,189**
Flex-funds Total Return Bond Fund		**2,552,490**
Flex-funds Muirfield Fund		**2,412,955**
Flex-funds Dynamic Growth Fund		**2,085,337**

At December 31,2010:

The ANB Corporation common stock, 15,353 shares	$	11,130,925 *
PSI Total Return Fund A		6,089,238
PSI Strategic Growth Fund A		3,819,053
Nationwide Financial Services Money Market Fund		3,551,330
PSI Tactical Growth Fund A		2,285,104

* - Amounts represent non-participant directed investments

5. Line of Credit

In 2002, the Plan entered into a line of credit agreement with a bank which has subsequently been renewed with a credit limit of $500,000. There was no outstanding balance as of December 31, 2011 and 2010.

Unallocated shares are collateral for the line of credit when extended. The agreement provides for the line and accrued interest to be repaid in eight months. The line of credit had an interest rate equal to the sum of the applicable margin plus the quotient of (a) the LIBOR rate applicable to such interest period, divided by (b) one minus the reserve requirement (expressed as a decimal) applicable to such interest period.

6. Party-in-Interest Transactions

Parties-in-interest are defined under Department of Labor Regulations as any fiduciary of the Plan, any party rendering services to the Plan, the employer and certain others. Investments managed by the Trustee qualify as party-in-interest transactions permitted under provisions of ERISA. The Company may also provide certain administrative services at no additional cost to the Plan.

7. Tax Status

The Internal Revenue Service has determined and informed the Company by a letter dated May 12, 2005, that the Plan is designed in accordance with applicable sections of the IRC. Although, the Plan has been amended since receiving the determination letter, the plan administrator and the plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and therefore believe that the Plan is qualified and the related trusts are tax-exempt. On January 29, 2010, the Company applied for an updated termination letter; however, the Company had not received a response as of December 31, 2011.

8. Plan Termination

Although it has not expressed any intent to do so, the Company reserves the right to terminate the Plan. In the event of termination of the Plan, the participants become fully vested in their employer contribution balances and the net assets of the Plan will be distributed to the participants of the Plan in accordance with the provisions of ERISA.

9. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, credit and overall market volatility risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

THE AMERICAN NATIONAL BANK OF TEXAS
ESOP AND 401(k) PROFIT SHARING PLAN
Supplemental Schedule
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2011

EIN: 75-1747054
Plan Number: 002

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Fair Value
*	Nationwide Financial Services Money Market Fund	Retirement money market fund	~	$ 3,393,154
	Alger Capital Appreciation Fund Inst I	Mutual fund	~	16
	AllianceBern High Income Fund A	Mutual fund	~	31,963
	American Century Inflation-Adjusted Bond Fund Inst	Mutual fund	~	33,805
	American Funds AMCAP Fund R5	Mutual fund	~	6,829
	American Funds AMCAP Fund R6	Mutual fund	~	863,003
	American Funds EuroPacific Growth Fund R5	Mutual fund	~	12,979
	American Funds EuroPacific Growth Fund R6	Mutual fund	~	599,079
	American Funds Growth Fund of America R3	Mutual fund	~	3,281
	American Funds Income Fund of America R6	Mutual fund	~	208,627
	Baron Opportunity Fund	Mutual fund	~	173,641
	Blackrock Energy and Resources Fund Inv A	Mutual fund	~	29,920
	Blackrock Equity Dividend Fund Inv A	Mutual fund	~	21,338
	Blackrock GNMA Fund Inv A	Mutual fund	~	348,793
	Blackrock Global Allocation Fund Inv A	Mutual fund	~	34,320
	Blackrock Health Sciences Opportunities Fund Inv A	Mutual fund	~	180
	Blackrock High Yield Bond Fund Inv A	Mutual fund	~	16,500
	Blackrock International Opportunities Fund Inv A	Mutual fund	~	10
	Blackrock Natural Resources Fund Inv A	Mutual fund	~	4,303
	Blackrock US Opportunities Fund Inv A	Mutual fund	~	11,375
	Buffalo Flexible Income Fund	Mutual fund	~	173,844
	Buffalo Growth Fund	Mutual fund	~	10,735
	DFA Emerging Markets Fund	Mutual fund	~	3,394
	DFA Five Year Global Fixed Income Fund	Mutual fund	~	3,655
	DFA International Core Equity Fund Inst	Mutual fund	~	3,311
	DFA International Small Company Fund	Mutual fund	~	3,422
	FDA One Year Fixed Income Fund	Mutual fund	~	3,676
	DFA Real Estate Securities Fund	Mutual fund	~	3,851
	DFA Two Year Global Fixed Income Fund	Mutual fund	~	3,676
	DFA US Core Equity Fund I	Mutual fund	~	23,339
	DFA US Small Cap Fund	Mutual fund	~	7,790
	Dodge & Cox Income Fund	Mutual fund	~	885
	Dodge & Cox International Stock Fund	Mutual fund	~	1,157
	Dodge & Cox Stock Fund	Mutual fund	~	833
	DWS RREEF Global Real Estate Securities Fund A	Mutual fund	~	41,749
	DWS RREEF Real Estate Securities Fund Inst	Mutual fund	~	4,091
	Eaton Vance Global Macro Absolute Return Fund A	Mutual fund	~	90,990
	Eaton Vance Income Fund of Boston A	Mutual fund	~	472
	Federated Prudent Bear Fund A	Mutual fund	~	19,945
	Fidelity Advisor Dividend Growth Fund A	Mutual fund	~	15,335
	Fidelity Advisor Energy Fund I	Mutual fund	~	18,317
	Flex-funds Aggregate Growth Fund	Mutual fund	~	229,696
	Flex-funds Defensive Balanced Fund	Mutual fund	~	3,371,189
	Flex-funds Dynamic Growth Fund	Mutual fund	~	2,085,337

See independent auditors' report.

THE AMERICAN NATIONAL BANK OF TEXAS
ESOP AND 401(k) PROFIT SHARING PLAN
Supplemental Schedule
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2011 EIN: 75-1747054 Plan Number: 002

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Fair Value
	Flex-funds Muirfield Fund	Mutual fund	~	2,412,955
	Flex-funds Quantex Fund	Mutual fund	~	23,395
	Flex-funds Strategic Growth Fund	Mutual fund	~	3,831,501
	Flex-funds Total Return Bond Fund	Mutual fund	~	2,552,490
	Flex-funds Total Return Utilities Fund	Mutual fund	~	124,317
	Goldman Sachs Midcap Value Fund A	Mutual fund	~	1,214
	Harbor Capital Appreciation Fund Inst	Mutual fund	~	3,012
	Harbor International Fund Inst	Mutual fund	~	10
	Heartland Value Plus Fund Inv	Mutual fund	~	1,267
	Heartland Select Value Fund Inv	Mutual fund	~	1,219
	Huntington Situs Fund A	Mutual fund	~	213,279
	Invesco Charter Fund A	Mutual fund	~	20,724
	Invesco Energy Fund Inv	Mutual fund	~	63,929
	Invesco Global Real Estate Fund A	Mutual fund	~	4,708
	Invesco Real Estate Fund A	Mutual fund	~	69,096
	Ivy Asset Strategy Fund Y	Mutual fund	~	115,946
	Ivy Energy Fund Y	Mutual fund	~	4,150
	Ivy Global Natural Resources Fund Y	Mutual fund	~	4,403
	Ivy Science & Technology Fund Y	Mutual fund	~	3,403
	Janus Overseas Fund S	Mutual fund	~	77
	JPMorgan Strategic Income Opportunities Fund A	Mutual fund	~	89,978
	Legg Mason Western Asset Core Bond Fund A	Mutual fund	~	11,336
	Legg Mason Western Asset Core Plus Bond Fund Inst	Mutual fund	~	17,596
	Legg Mason Western Asset Mortgage Backed Sec Fund /	Mutual fund	~	14,104
	Legg Mason Western Asset Mortgage Backed Sec Fund I	Mutual fund	~	5,773
	Loomis Sayles Bond Inst Fund	Mutual fund	~	7,482
	Lord Abbett Balanced Strategy Fund A	Mutual fund	~	3,701
	Lord Abbett Short Duration Income Fund A	Mutual fund	~	3,076
	Managers Cadence Mid Cap Fund Inst	Mutual fund	~	3,780
	Manning & Napier Equity Series Fund	Mutual fund	~	369,546
	MFS Emerging Markets Debt Fund A	Mutual fund	~	5,741
	Natixis Funds Gateway Fund A	Mutual fund	~	32,554
	Natixis Funds Loomis Sayles Investment Grade Bond Fun	Mutual fund	~	1,716
	Oakmark Global Fund II	Mutual fund	~	3,503
	Oppenheimer Champion Income Fund A	Mutual fund	~	681
	Oppenheimer Developing Markets Fund A	Mutual fund	~	16,594
	Oppenheimer Equity Income Fund A	Mutual fund	~	16
	Oppenheimer Gold & Special Minerals Fund A	Mutual fund	~	3,934
	Oppenheimer International Bond Fund A	Mutual fund	~	92,281
	Oppenheimer International Growth Fund A	Mutual fund	~	3,059
	Oppenheimer Main St Small Cap Fund A	Mutual fund	~	81,886
	Oppenheimer Small & Mid Cap Value Fund A	Mutual fund	~	2,132
	Payden GNMA Adviser Fund	Mutual fund	~	1,551
	Pimco Emerging Markets Currency Fund A	Mutual fund	~	1,623
	Pimco Emerging Markets Local Bond Fund Inst	Mutual fund	~	6,549
	Pimco Low Duration Fund Instl	Mutual fund	~	773,799
	Pimco Total Return Fund A	Mutual fund	~	212,584
	Pimco Total Return Instl Fund Inst	Mutual fund	~	13,905

See independent auditors' report.

THE AMERICAN NATIONAL BANK OF TEXAS
ESOP AND 401(k) PROFIT SHARING PLAN
Supplemental Schedule
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2011 — EIN: 75-1747054 — Plan Number: 002

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Fair Value
	Pioneer Global High Yield Fund A	Mutual fund	~	2,392
	Pioneer High Yield Fund A	Mutual fund	~	49,114
	Principal High Yield Fund A	Mutual fund	~	459,257
	Prudential Jennison 20/20 Focus Fund A	Mutual fund	~	5,060
	Prudential Jennison Natural Resources Fund A	Mutual fund	~	5,977
	PSI Market Neutral Fund A	Mutual fund	~	26
	PSI Strategic Growth Fund A	Mutual fund	~	260
	PSI Tactical Growth Fund A	Mutual fund	~	158
	Ridgeworth Large Cap Value Equity Fund I	Mutual fund	~	10,756
	Ridgeworth Small Cap Value Equity Fund I	Mutual fund	~	1,047
	Royce 100 Fund K	Mutual fund	~	16
	Royce Opportunity Fund K	Mutual fund	~	16
	Russell Emerging Markets Fund E	Mutual fund	~	12,221
	Rydex Consumer Products Fund Adv	Mutual fund	~	1,763
	Rydex Managed Futures Strategy Fund A	Mutual fund	~	15,435
	Rydex Precious Metals Fund Adv	Mutual fund	~	1,441
	T. Rowe Price New Horizons Fund	Mutual fund	~	16,314
	Thornburg International Value Fund I	Mutual fund	~	1,618
	Van Eck Global Hard Assets Fund A	Mutual fund	~	27,562
	Van Eck International Investors Gold Fund A	Mutual fund	~	273,994
	Vanguard Balanced Index Signal Fund	Mutual fund	~	80,525
	Vanguard Equity-Income Fund Inv	Mutual fund	~	642,114
	Vanguard Health Care Fund Inv	Mutual fund	~	1,218
	Vanguard Inflation-Protected Securities Fund	Mutual fund	~	30,806
	Vanguard Intermediate-Term Investment-Grade Fund	Mutual fund	~	549,949
	Vanguard Intermediate-Term Treasury Fund Inv	Mutual fund	~	5,693
	Vanguard International Growth Fund Inv	Mutual fund	~	14,117
	Vanguard REIT Index Fund	Mutual fund	~	930
	Vanguard Select Value Fund	Mutual fund	~	446,616
	Vanguard Small Cap Growth Index Fund	Mutual fund	~	369,131
	Vanguard Wellesley Income Fund	Mutual fund	~	509,113
	Victory Small Company Opportunity Fund A	Mutual fund	~	186,986
	Weitz Partners III Opportunity Fund	Mutual fund	~	10,690
	Wells Fargo Advantage Precious Metals A	Mutual fund	~	9,117
	Yacktman Focused Fund	Mutual fund	~	2,112
*	The ANB Corporation	14,699 shares of common stock	$ 3,226,228	11,391,725
	Total investments held, end of year			38,280,649
*	Participant Loans	Notes receivable with various due dates and interest rates ranging from 4.25% to 9.25%	~	1,612,237
	Total			$ 39,892,886

* - A party in interest as defined by ERISA
~ - The cost of participant-directed investments is not required to be disclosed.

See independent auditors' report.

The American National Bank of Texas ESOP and 401(k) Profit Sharing Plan
Three-digit plan number (PN): **002**
Employer Identification Number: 75-1747054

Schedule of Assets Held for Investment Purposes At End of Year 2011

[a]	[b] Identify of issue, borrower, lessor, or similar party	[c] Description of investment	[d] Cost	[e] Current Value
*	Nationwide Trust Company	Alger Cap App Inst I *		16
*	Nationwide Trust Company	Allber Hi Inc A *		31,963
*	Nationwide Trust Company	Amcent Infl Adj Bd Inst *		33,805
*	Nationwide Trust Company	Amfds Amcap R5		6,829
*	Nationwide Trust Company	Amfds Amcap R6		863,003
*	Nationwide Trust Company	Amfds Europacfc Gr R5		12,979
*	Nationwide Trust Company	Amfds Europacfc Gr R6		599,079
*	Nationwide Trust Company	Amfds Gr Fd Am R3 *		3,281
*	Nationwide Trust Company	Amfds Inc Fd Am R6		208,627
*	Nationwide Trust Company	Baron Ioppr		173,641
*	Nationwide Trust Company	Blkrk Enrgy Rsrc Inv A *		29,920
*	Nationwide Trust Company	Blkrk Eq Divd Inv A *		21,338
*	Nationwide Trust Company	Blkrk Glbl Alloc Inv A *		34,320
*	Nationwide Trust Company	Blkrk Gnma Inv A *		348,793
*	Nationwide Trust Company	Blkrk Hi Yld Bd Inv A *		16,500
*	Nationwide Trust Company	Blkrk Hlth Scnc Oppr Inv A *		180
*	Nationwide Trust Company	Blkrk Intl Oppr Inv A *		10
*	Nationwide Trust Company	Blkrk Natrl Rsrc Tr Inv A *		4,303
*	Nationwide Trust Company	Blkrk Us Oppr Inv A *		11,375
*	Nationwide Trust Company	Buf Bal		173,844
*	Nationwide Trust Company	Buf Gr *		10,735
*	Nationwide Trust Company	Dfa Emrg Mkt *		3,394
*	Nationwide Trust Company	Dfa Five Yr Glbl Fxd Inc *		3,655
*	Nationwide Trust Company	Dfa Intl Cor Eq Inst *		3,311
*	Nationwide Trust Company	Dfa Intl Sm Co *		3,422
*	Nationwide Trust Company	Dfa One Yr Fxd Inc *		3,676
*	Nationwide Trust Company	Dfa Realest Sec *		3,851
*	Nationwide Trust Company	Dfa Two Yr Glbl Fxd Inc *		3,676
*	Nationwide Trust Company	Dfa Us Cor Eq I *		23,339
*	Nationwide Trust Company	Dfa Us Smcap *		7,790
*	Nationwide Trust Company	Dodgecox Inc *		885
*	Nationwide Trust Company	Dodgecox Intl Stk *		1,157
*	Nationwide Trust Company	Dodgecox Stk *		833
*	Nationwide Trust Company	Dws Rreef Glblrealest Seca *		41,749
*	Nationwide Trust Company	Dws Rreef Realest Sec Inst *		4,091
*	Nationwide Trust Company	Ev Glbl Macro Abs Rtn A *		90,990
*	Nationwide Trust Company	Ev Inc Fd Of Boston A *		472
*	Nationwide Trust Company	Fed Prudnt Bear A *		19,945
*	Nationwide Trust Company	Fidadv Divd Gr A *		15,335
*	Nationwide Trust Company	Fidadv Enrgy I *		18,317
*	Nationwide Trust Company	Flex Aggr Gr *		229,696
*	Nationwide Trust Company	Flex Defn Bal *		3,371,189
*	Nationwide Trust Company	Flex Dynmc Gr *		2,145,149
*	Nationwide Trust Company	Flex Mrfld *		2,412,955
*	Nationwide Trust Company	Flex Qntx *		23,395
*	Nationwide Trust Company	Flex Strat Gr *		3,831,501
*	Nationwide Trust Company	Flex Ttl Rtn Bd *		2,552,490
*	Nationwide Trust Company	Flex Ttl Rtn Util *		124,317

The American National Bank of Texas ESOP and 401(k) Profit Sharing Plan
Three-digit plan number (PN): **002**
Employer Identification Number: 75-1747054

Schedule of Assets Held for Investment Purposes At End of Year 2011

*	Nationwide Trust Company	Gdmnscs Mdcap Val A *		1,214
*	Nationwide Trust Company	Harbor Cap App Inst *		3,012
*	Nationwide Trust Company	Harbor Intl Inst *		10
*	Nationwide Trust Company	Heartland Sel Val Inv *		1,219
*	Nationwide Trust Company	Heartland Val Pls Inv *		1,267
*	Nationwide Trust Company	Hunt Situs A		213,279
*	Nationwide Trust Company	Invsco Charter A *		20,724
*	Nationwide Trust Company	Invsco Enrgy Inv *		63,929
*	Nationwide Trust Company	Invsco Glbl Realest A *		4,708
*	Nationwide Trust Company	Invsco Realest A *		69,096
*	Nationwide Trust Company	Jns Ovrseas S *		77
*	Nationwide Trust Company	Jpm Strat Inc Oppr A *		89,978
*	Nationwide Trust Company	Leggm Wstras Cor Bd A *		11,328
*	Nationwide Trust Company	Leggm Wstras Corplsbd Inst *		17,596
*	Nationwide Trust Company	Leggm Wstras Govt Sec A *		14,104
*	Nationwide Trust Company	Leggm Wstras Govt Sec I *		5,773
*	Nationwide Trust Company	Loomis Bd Inst *		7,482
*	Nationwide Trust Company	Lrdabt Bal Strat A *		3,701
*	Nationwide Trust Company	Lrdabt Shrt Dur Inc A *		3,076
*	Nationwide Trust Company	Mfs Emrg Mkt Db A *		5,741
*	Nationwide Trust Company	Mgrs Cadence Mdcap Inst		3,780
*	Nationwide Trust Company	Mnnpr Eq Ser		369,546
*	Nationwide Trust Company	Natixis Gateway A *		32,554
*	Nationwide Trust Company	Natixis Loomis Invmtgrbd A *		1,716
*	Nationwide Trust Company	Nw Mny Mkt Inst		3,388,108
*	Nationwide Trust Company	Okmrk Glbl Ii *		3,503
*	Nationwide Trust Company	Opp Chmpn Inc A *		681
*	Nationwide Trust Company	Opp Devl Mkt A *		16,594
*	Nationwide Trust Company	Opp Eq Inc A *		16
*	Nationwide Trust Company	Opp Gold Spec Mnrls A *		3,934
*	Nationwide Trust Company	Opp Intl Bd A *		92,281
*	Nationwide Trust Company	Opp Intl Gr A *		3,059
*	Nationwide Trust Company	Opp Mn St Smmdcap A		81,886
*	Nationwide Trust Company	Opp Smmdcap Val A *		2,132
*	Nationwide Trust Company	Payden Gnma Adv *		1,551
*	Nationwide Trust Company	Pimco Emrg Curren A *		1,623
*	Nationwide Trust Company	Pimco Emrg Local Bd Inst *		6,549
*	Nationwide Trust Company	Pimco Low Dur Inst		773,799
*	Nationwide Trust Company	Pimco Ttl Rtn A *		212,584
*	Nationwide Trust Company	Pimco Ttl Rtn Inst *		13,905
*	Nationwide Trust Company	Pionr Glbl Hi Yld A *		2,392
*	Nationwide Trust Company	Pionr Hi Yld A *		49,114
*	Nationwide Trust Company	Prncpl Hi Yld A		459,257
*	Nationwide Trust Company	Prudntl Jnisn 20 20 Focs A		5,060
*	Nationwide Trust Company	Prudntl Jnisn Natrl Rsrc A *		5,977
*	Nationwide Trust Company	Psi Mkt Nutrl A *		27
*	Nationwide Trust Company	Psi Strat Gr A *		260
*	Nationwide Trust Company	Psi Tctcl Gr A *		159
*	Nationwide Trust Company	Rdgwrth Lgcap Val Eq I *		10,756
*	Nationwide Trust Company	Rdgwrth Smcap Val Eq I *		1,047

The American National Bank of Texas ESOP and 401(k) Profit Sharing Plan
Three-digit plan number (PN): **002**
Employer Identification Number: 75-1747054

Schedule of Assets Held for Investment Purposes At End of Year 2011

*	Nationwide Trust Company	Royce 100 K *		16
*	Nationwide Trust Company	Royce Oppr K *		16
*	Nationwide Trust Company	Rssll Emrg Mkt E *		12,221
*	Nationwide Trust Company	Rydexsgi Cnsmr Prdcts Adv *		1,763
*	Nationwide Trust Company	Rydexsgi Mgd Ftr Strat A *		15,435
*	Nationwide Trust Company	Rydexsgi Prec Mtls Adv *		1,441
*	Nationwide Trust Company	Thrnbrg Intl Val I *		1,618
*	Nationwide Trust Company	Trowepr New Hrizns *		16,314
*	Nationwide Trust Company	Vaneck Glbl Hrd Asst A *		27,562
*	Nationwide Trust Company	Vaneck Intl Inv Gold A *		273,994
*	Nationwide Trust Company	Vic Sm Co Oppr A		186,986
*	Nationwide Trust Company	Vngrd Bal Indx Sgnl *		80,525
*	Nationwide Trust Company	Vngrd Eq Inc Inv		642,114
*	Nationwide Trust Company	Vngrd Hlth Care Inv *		1,218
*	Nationwide Trust Company	Vngrd Infl Prtct Sec Inv *		30,806
*	Nationwide Trust Company	Vngrd Intl Gr Inv *		14,117
*	Nationwide Trust Company	Vngrd Intmd Trm Trsry Inv *		5,693
*	Nationwide Trust Company	Vngrd Intmdtrminvmtgrd Inv		549,949
*	Nationwide Trust Company	Vngrd Reit Indx Inv *		930
*	Nationwide Trust Company	Vngrd Sel Val Inv		446,616
*	Nationwide Trust Company	Vngrd Smcap Gr Indx Inv		369,132
*	Nationwide Trust Company	Vngrd Wlsly Inc Inv		509,113
*	Nationwide Trust Company	Weitz Ptnrs Iii Oppr *		10,691
*	Nationwide Trust Company	Wfa Prec Mtls A *		9,117
*	Nationwide Trust Company	Wr Ivy Asst Strat Y *		115,946
*	Nationwide Trust Company	Wr Ivy Enrgy Y *		4,150
*	Nationwide Trust Company	Wr Ivy Glbl Natrl Rsrc Y *		4,403
*	Nationwide Trust Company	Wr Ivy Scnc Tech Y *		3,403
*	Nationwide Trust Company	Ycktmn Focs *		2,113
	Participant Loans	Various Interest Rates		1612237
	ANBTX Employer Stock	Company Stock		11391725