

BOARD OF DIRECTORS

- James E. Landen**
Chairman & CEO
- Clarence L. Landen, III.**
President
- W. Jerry Anderson**
Retired, Security National Bank
- Lyle A. Haugen**
Vice Chairman
- Margaret C. Hershisier, J.D.**
Shareholder, Koley Jessen, P.C.
- Edward W. May, Jr.**
Board Member Emeritus
President, May Investments
- Debbie R. Newkirk**
EVP, Chief Financial Officer
- Douglas S. Oldaker, J.D.**
EVP, Wealth Management Division Head
- Ralph V. Palmer**
Board Member Emeritus
SVP, Mortgage Loan Officer
- Vince R. Pille**
EVP, Chief Credit Officer
- Bruce A. Plath**
SVP, Director of Lending
- James R. Riha**
SVP, Business Banking Officer
- Gerald J. Tomka**
EVP, Chief Operating Officer
- Lewis E. Trowbridge**
Retired President
Blue Cross & Blue Shield of Nebraska
- Richard A. Witt**
Retired EVP & Chief Investment Officer
Mutual of Omaha Insurance Companies

OUR LOCATIONS

NEBRASKA

- 3 Pacific Place**
1120 South 101st Street
Omaha, NE 68124
- Legacy**
2710 Oak Drive
Omaha, NE 68130
- Aksarben Village**
6464 Center Street
Suite 100
Omaha, NE 68106
- Old Market**
507 South 11th Street
Omaha, NE 68102
- Cass**
7805 Cass Street
Omaha, NE 68114
- Rockbrook Village**
10808 Elm Street
Omaha, NE 68144
- Farnam**
3500 Farnam Street
Omaha, NE 68131
- South Omaha (Stockyards)**
2929 L Street
Omaha, NE 68107
- Immanuel**
7120 Redick Avenue
Omaha, NE 68152

IOWA

- Jordan Creek**
200 S. Jordan Creek Parkway
West Des Moines, IA 50266
- Madison Avenue**
1707 Madison Avenue
Council Bluffs, IA 51503

TEXAS

- The Union**
2300 N. Field Street
Suite 100
Dallas, TX 75201

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844.SNB.1964
WWW.SNBCONNECT.COM

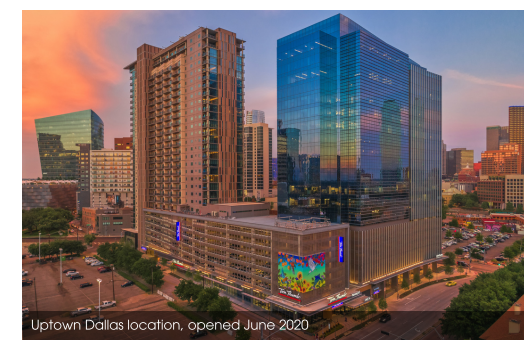


CHAIRMAN & PRESIDENT'S MESSAGE

At the start of 2020, Security National Bank was positioned for a tremendous year with major initiatives launching. We did not know that a global pandemic would have our team becoming essential workers and that we would play such an important role in our local economies.

Market Expansion

A significant accomplishment of 2020 was the addition of two full-service locations as we opened offices in the Jordan Creek area of West Des Moines and The Union in Uptown Dallas last spring to help meet the financial needs of those areas. We are grateful for the dedication and collaboration of the entire organization to enable our new locations to deliver the high level of client experience that we strive to achieve for our customers each and every day.



Moving The Needle

We came together to support businesses throughout the communities we serve and helped save more than 17,250 jobs by originating over 800 Paycheck Protection Program loans in 2020 under the CARES Act. Our lending team worked long

hours to ensure our clients got the help they needed at this most critical time. They were supported by employees throughout the company to handle the approval, processing and forgiveness phases. By the end of 2020, 60% of those loans were forgiven and converted to grants by the Small Business Administration.

As mortgage team members helped customers take advantage of historically low mortgage rates, we achieved record-breaking performance for a second year in a row, and again ranked among the top 1% in the U.S., based on total loan volume as reported by the Scotsman Guide.

We also experienced a significant increase in deposits as our clients sought a safe and secure place for their money during these uncertain times.

Through all of these efforts, the bank has grown to over \$1 billion in assets.

Dedicated to Helping Meet Goals

Our wealth management division continues to provide a valuable service for our customers, as we approached \$1.3 billion in assets under management. Team members have truly dedicated themselves to staying closely connected to our clients during pandemic restraints.

The investment services team helped clients meet their investment goals as we adjusted to the ups and downs of the market's reaction to the pandemic. The team outperformed its benchmarks last year, as well as for the five-year period. We shifted from in-person meetings and events to virtual and sent out updates about the market more often to keep customers informed.

A Commitment to Change

This past year showed us so much about social injustice and how our employees, neighbors and communities are impacted. We appointed Madeline Moyer as SVP, diversity & inclusion officer, to lead a newly-created Diversity Council of employees from all areas of our organization. We value all employees' authentic selves and aim to foster a culture that ensures they feel welcome and have the opportunity to be heard. Our bank, its board and our employees are committed to being part of a positive change in the communities we serve.



Technology Enhancements

In a year where customers spent more time at home, our online and mobile banking applications provided convenient access to banking services. Our SNB Business Mobile App usage doubled as clients took advantage of the many features of our mobile banking platform. Our team launched the SNB Card Command App for personal credit cards and CardVale® App for business credit cards to better manage their credit cards. New contactless payment offerings were added to customers' digital wallets with the rollout of Google Pay™ and Samsung Pay® to join Apple Pay®.



A Year Unique To Any Other

We are very proud that our team stayed focused on serving our customers in all the communities we call home. The bank was honored to be voted 2021 "Best of Omaha" for Best Bank from Omaha Magazine. We are most appreciative of our customers, for allowing us to serve them; our employees, for their passion and dedication to excellence; and the support of our board of directors. Thank you for being a crucial part of our achievements as we look forward to 2021.



James E. Landen
Chairman & CEO



Clarence L. Landen, III
President

2020 VS. 2019 COMPARATIVE STATEMENT OF CONDITION

ASSETS	Dollars in 000's	
	2020	2019
Cash and Due from Banks	158,461	28,705
Securities: US Treasuries, Agencies, Corporate Bonds & Others	154,423	194,560
Federal Funds Sold	0	0
Loans & Leases	723,637	631,339
Less Loans & Leases Loss Reserves	(12,777)	(9,962)
Net Loans	710,860	621,377
Bank Premises & Equipment	20,803	19,605
Other Real Estate Owned	0	72
Other Assets	13,999	13,779
Total Assets	1,058,546	878,098

LIABILITIES	Dollars in 000's	
	2020	2019
Deposits		
Non-interest Bearing	325,126	218,780
Interest Bearing	546,658	458,199
Securities Sold Under Agreement to Repurchase	35,956	41,319
Other Borrowed Money	15,000	37,748
Federal Funds Purchased	0	0
Other Liabilities	14,542	12,781
Total Liabilities	937,282	768,827

CAPITAL	Dollars in 000's	
	2020	2019
Capital Accounts:		
Common Stock	16,445	16,445
Surplus	21,445	16,445
Undivided Profits	79,305	74,072
Total Invested Equity	117,195	106,962
Accumulated Other Comprehensive Income	4,069	2,309
Total Capital Accounts	121,264	109,271

Total Liabilities and Capital Accounts	1,058,546	878,098
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