

GEORGIA FINANCIAL CENTER

3101 S. Georgia • 79109 356-5800
 Heath Stevens Vice President & Branch Manager
 Cindy Baxter Assistant Vice President
 Libby Garcia Assistant Vice President
 Karie Hutson Assistant Vice President
 Cristy Chavez Assistant Vice President & Operations Manager

HILLSIDE BRANCH

Hillside & Bell • 79109 356-1400
 Brian Rea Vice President & Branch Manager
 Kristi Shadbolt Assistant Vice President
 Daniel Henderson Operations Manager & Banking Officer
 Erin Hicks Banking Officer
 Brandon Walker Banking Officer

NORTH BRANCH

712 N. Taylor • 79107 345-1600
 Adrian Meander Vice President & Branch Manager
 Harold Foster III Operations Manager & Banking Officer
 LaToya Louis Banking Officer

NORTHEAST BRANCH

NE 24th & Grand • 79107 381-1000
 Jennifer Gallardo Vice President & Branch Manager
 Elizabeth Andrada Assistant Vice President
 Lilia Cadena Operations Manager & Banking Officer
 Maria Del Real Banking Officer
 Annabelle Estrada Banking Officer

SONCY BRANCH

Soncy & 34th • 79121 354-4040
 Stacey Johnson Vice President & Branch Manager
 Michelle Myers Assistant Vice President
 Ryan Roy Assistant Vice President
 Karli Motley Operations Manager & Banking Officer

SOUTHEAST BRANCH

2401 S Grand St. • 79103 349-9777
 Teresa Soria Vice President & Branch Manager
 Sabrina Sisneros Assistant Vice President
 Chris Perez Operations Manager & Banking Officer
 Rosalia Santos Banking Officer

TASCOSA ROAD BRANCH

Tascosa Rd. & Plum Creek • 79121 356-5851
 Derek Skipworth Vice President & Branch Manager
 Petra Kommavongsa Assistant Vice President
 Zac Moore Operations Manager & Banking Officer
 Christina Gamboa Banking Officer
 Molly Offutt Banking Officer

UNITED BRANCH

Georgia & 26th • 79109 356-1480
 Heath Stevens Vice President & Branch Manager
 Logan Saiz Banking Officer

DRIVE-UP PLAZA/COMMERCIAL TELLERS

10th & Taylor • 79101 378-8140
 Patti McKnight Vice President
 Donna Podzemny Assistant Vice President
 Erik Schrader Assistant Vice President
 Tyra Perez Banking Officer

MEDICAL CENTER DRIVE-UPS

Coulter & I-40 • 79106 356-5870
 Joey Newsom Vice President & Branch Manager
People Culture And Development
 Christa Gutierrez Assistant Vice President
 Vanessa Alcantar Banking Officer

WESTERN DRIVE-UPS

Western & 45th • 79109 356-1420
 Cynthia Donnell Vice President & Branch Manager

SUMMIT FINANCIAL CENTER

7304 SW 34th • 79121 382-1543
 Amy Henderson Vice President
 Christy Conger Assistant Vice President
 Tonya Criswell Assistant Vice President
 Brenda Davis Banking Officer

CANYON BRANCH

1700 4th Ave • Canyon, TX 79105 655-8880
 Ross Macon Vice President & Branch Manager
 Robin Lannou Assistant Vice President & Assistant Manager
 Ariana Gonzalez Banking Officer
 Stacia Hauser Banking Officer
 Allyson Hundley Banking Officer
 Kelsey Ward Banking Officer

BORGER BANK

A BRANCH OF AMARILLO NATIONAL BANK

301 West 6th Street • Borger, TX 79007 275-5000
 Michelle Griffin President
 Candie Weber Assistant Vice President & Mortgage Loan Officer
 Josette Escobar Banking Officer & Operations Manager
 Savannah Allen Banking Officer
 Lacey Buttermore Banking Officer
 Barbara Hernandez Banking Officer
 Andrew Winton Banking Officer



ADMINISTRATION

Edwin Schulz LNB/CNB President
 Jerry Vance Executive Vice President
 Tori Harrison Assistant Vice President

FINANCE & OPERATIONS DIVISION

Kim Koontz Senior Vice President
 Kyle McNeese Senior Vice President
 Jean Ann Slaughter Senior Vice President
 Penny Gregston Vice President
 Carrie Hines Vice President
 Melody Sisk Vice President
 Norma Garcia Assistant Vice President
 Chris Gregg Assistant Vice President
 Andy Hothan Assistant Vice President
 Barbara Pratt Assistant Vice President
 Tina Rosati Assistant Vice President
 Tammy Coody Banking Officer

ASSET MANAGEMENT DIVISION

Bruce Larson Vice President
 Vanessa Pope Vice President
 Susie Smith Vice President
 Christopher Speck Banking Officer

LENDING DIVISION

William "Trey" Cashion, III Senior Vice President
 Paul Dannevik Senior Vice President
 David Fernihough Senior Vice President
 John Flynn, III Senior Vice President
 Mark Kalish Senior Vice President
 Randy Kitten Senior Vice President
 David Owen Senior Vice President
 Randy Ripple Senior Vice President
 Drew Smith Senior Vice President
 Eduardo Sosa Senior Vice President
 Chase Campbell Vice President
 Susan Cheyne Vice President
 Dusty Clayton Vice President
 Baylor Lyon Vice President
 Brian Murry Vice President
 Stephanie Powitzky Vice President
 Curtis Storm Vice President
 Russell Thomasson Vice President
 Kirby Bibb Assistant Vice President
 Janie Glos Assistant Vice President
 Kelly Miller Assistant Vice President
 Jay Thomas Assistant Vice President
 Tina Mims Banking Officer
 Gary Lawrence Banking Officer
 Stacy Nguyen Banking Officer
 Candice Smith Banking Officer
 Cami Witt Banking Officer
 Denae Young Banking Officer
 Velma Young Banking Officer

LENDING ADMINISTRATION

Clay Julian Senior Vice President
 Suzanne Neuberger Senior Vice President
 Christine Carter Vice President
 Vicki Witt Vice President
 Britni Hernandez Assistant Vice President
 Gail Schafer Assistant Vice President
 Linda Bulls Banking Officer

MORTGAGE LOANS

Gary Henry Senior Vice President
 Heather Price Assistant Vice President
 Rosa Erculliani Banking Officer
 Steven Jeffries Banking Officer
 Kacy Putman Banking Officer
 Stephanie Ratty Banking Officer

MARKETING DIVISION

Hugh "Chip" Gilmour Senior Vice President
 Randy Laycock Senior Vice President
 Glenn Boone Vice President
 Carmen Vige Banking Officer

COMMERCE BRANCHES

BEE CAVE BRANCH

5300 Bee Cave Road • West Lake Hills, TX 78746 (512) 347-1959
 Mark Kalish Senior Vice President
 Eduardo Sosa Senior Vice President
 Stephanie Powitzky Vice President
 Curtis Storm Vice President
 Stacy Nguyen Banking Officer

VILLA MARIA BRANCH

601 East Villa Maria, Suite 200 • Bryan, TX 77802 (979) 776-0819

FITCH BRANCH

1198 William D. Fitch • College Station, TX 77845 (979) 595-1652
 William "Trey" Cashion, III Senior Vice President
 John Flynn, III Senior Vice President
 Suzanne Neuberger Senior Vice President
 Carrie Hines Vice President
 Heather Price Assistant Vice President

WELSH BRANCH

1800 Harvey Mitchell Pkwy S Suite A, College Station, TX 77845 (979) 696-1425
 Tina Rosati Assistant Vice President

UNIVERSITY BRANCH

1221 University Dr. East • College Station, TX 77840 (979) 260-5982
 Randy Ripple Senior Vice President
 Glenn Boone Vice President
 Baylor Lyon Vice President
 Barbara Pratt Assistant Vice President

LOHMANS CROSSING LPO

1927 Lohmans Crossing Rd #101 • Lakeway, TX 78734 (512) 306-3800
 Janie Glos Assistant Vice President

DOWNTOWN FORT WORTH LPO

800 Cherry Street, GLG 100 • Fort Worth, TX 76102 (817) 885-7840
 David Owen Senior Vice President
 Susan Cheyne Vice President
 Susie Smith Vice President
 Candice Smith Banking Officer

LUBBOCK BRANCHES

DOWNTOWN BRANCH

1001 Main Street • Lubbock, TX 79401 (806) 792-1000
 Edwin Schulz LNB/CNB President
 Jerry Vance Executive Vice President
 Clay Julian Senior Vice President
 Tori Harrison Assistant Vice President
 Britni Hernandez Assistant Vice President
 Tammy Coody Banking Officer

19TH STREET BRANCH

4420 19th Street • Lubbock, TX 79407 (806) 792-1000

50TH STREET BRANCH

4811 50th Street • Lubbock, TX 79414 (806) 792-1000
 Paul Dannevik Senior Vice President
 David Fernihough Senior Vice President
 Randall Kitten Senior Vice President
 Kim Koontz Senior Vice President
 Kyle McNeese Senior Vice President
 Jean Ann Slaughter Senior Vice President
 Drew Smith Senior Vice President
 Christine Carter Vice President
 Dusty Clayton Vice President
 Penny Gregston Vice President
 Bruce Larson Vice President
 Brian Murry Vice President
 Vanessa Pope Vice President
 Melody Sisk Vice President
 Debbie Speigel Vice President
 Vicki Witt Vice President
 Kirby Bibb Assistant Vice President
 Norma Garcia Assistant Vice President
 Chris Gregg Assistant Vice President
 Andy Hothan Assistant Vice President
 Kelly Miller Assistant Vice President
 Gail Schafer Assistant Vice President
 Jay Thomas Assistant Vice President
 Linda Bulls Banking Officer
 Tina Mims Banking Officer
 Christopher Speck Banking Officer
 Carmen Vige Banking Officer
 Cami Witt Banking Officer
 Velma Young Banking Officer
 Jennifer McCandless Banking Officer

82ND STREET BRANCH

4006 82nd Street • Lubbock, TX 79423 (806) 792-1000
 Gary Henry Senior Vice President
 Chase Campbell Vice President
 Rosa Erculliani Banking Officer
 Steven Jeffries Banking Officer
 Kacy Putman Banking Officer
 Stephanie Ratty Banking Officer
 Denae Young Banking Officer
 David Medrano Assistant Banking Officer

SLIDE BRANCH

9604 Slide Road • Lubbock, TX 79424 (806) 792-1000
 Hugh "Chip" Gilmour Senior Vice President

RUSH BRANCH

4206 19th Street • Space #700 • Lubbock, TX 79407 (806) 712-7550
 Roger Karr Vice President & Branch Manager
 Ethan Bradley Banking Officer
 Mark Langford Banking Officer
 Katherine Machen Banking Officer
 Alex Shaw Banking Officer

Statement of Condition

1st Quarter 2020



Member FDIC



Member FDIC

anb.com
Member FDIC



Amarillo Before Bank

Consolidated Statements of Condition



March 31 (Displayed in thousands)

Assets	2020	2019
Cash and Deposits Due from Banks	\$ 95,581	\$ 95,198
Excess Deposits with Federal Reserve and Federal Funds Sold	811,171	487,743
Investment Securities		
U.S. Government and agency securities	171,414	267,798
Other securities	102,356	121,397
Total investment securities	273,770	389,195
Loans		
Commercial loans	3,495,566	3,139,864
Installment loans	772,158	746,421
Mortgage loans	220,375	243,533
Other loans	3,835	2,600
Subtotal	4,491,934	4,132,418
Less: Allowance for loan losses	(51,602)	(45,365)
Total loans, net	4,440,332	4,087,053
Bank Premises and Equipment	84,860	80,769
Other Assets	141,152	155,668
TOTAL ASSETS	\$ 5,846,866	\$ 5,295,626

Liabilities & Equity	2020	2019
Liabilities		
Demand deposits	\$ 1,196,797	\$ 1,093,729
Interest-bearing deposits	3,852,700	3,475,911
Total deposits	5,049,497	4,569,640
Federal funds purchased	80,300	75,975
Repurchase agreements	36,100	42,331
Other borrowed money	6,000	6,000
Accrued expenses & other liabilities	39,266	32,002
Total liabilities	5,211,163	4,725,948
Stockholders' Equity		
Capital stock	5,000	5,000
Surplus	50,000	50,000
Undivided profits	573,010	512,796
Accumulated other comprehensive income	7,693	1,882
Total stockholders' equity	635,703	569,678
TOTAL LIABILITIES AND EQUITY	\$ 5,846,866	\$ 5,295,626

OFFICERS
 Richard Ware II Chairman
 William Ware President
 Patrick Ware Vice Chairman

EXECUTIVE COMMITTEE
 Richard Ware II Patrick Ware
 William Ware Cliff Bickerstaff
 Wade Porter

LENDING DIVISION

COMMERCIAL LOANS
 Wade Porter Executive Vice President
 Cliff Bickerstaff Executive Vice President
 Sha Gearm Senior Vice President
 Brad Johnson Senior Vice President
 Cory Ramsey Senior Vice President
 Heath Acker Vice President
 Cody Bivens Vice President
 Tracy Hayhurst Vice President
 Amy Henderson Vice President
 Rob Mansfield Vice President
 David Strange Vice President
 W. Tol Ware Vice President
 Desiree Bailey Assistant Vice President
 Sally Capra Assistant Vice President
 Roxanne Grabbe Banking Officer
 Tammy Guthrie Banking Officer
 Aleisha Malone Banking Officer
 Angelica Padilla Banking Officer
 Max Pierce Banking Officer
 Amanda Ruiz Banking Officer

CASH MANAGEMENT/NATIONAL ACCOUNTS
 Darren Jenks Senior Vice President

CREDIT ADMINISTRATION
 J. Mark Fields Senior Vice President
 Mark Ewing Vice President
 Robert Glenn Vice President
 Rhonda Fjetland Vice President
 Clint Latham Vice President
 Gary Thompson Vice President
 Brenda Wilkins Vice President
 Will Ashcraft Assistant Vice President
 Stephanie Schumacher Assistant Vice President

INSTALLMENT LOANS
 John T. McElyea Sr. Vice President, I/L Manager
 John R. Hunt Vice President, Manager Direct Lending
 Michael Alexander Vice President
 Joel Brooks Vice President
 Kathy Cook Vice President
 Brenton Couch Vice President
 Blaine Going Vice President
 Scott Lower Vice President
 David Ratliff Vice President
 Lily Godinez Assistant Vice President
 Nate Talamante Assistant Vice President
 Jeff Franks Banking Officer
 Pablo Jimenez Hernandez Banking Officer
 Blakely Jenkins Banking Officer
 Miguel Morales Banking Officer
 Laura Shuttlesworth Banking Officer

HOME EQUITY LOANS
 Maggie Boswell Assistant Vice President

MORTGAGE LOANS
 Debbie Bigelow Sr. Vice President & Dept Manager
 Tracy Patrick Production Manager & Vice President
 Shawna Bachman Vice President
 Briget Cain Vice President
 Lissa Lanning Vice President
 Christie Ramirez Vice President
 Jessica Beghtel Assistant Vice President
 Samantha Calcote Assistant Vice President
 Cymanthia Evans Assistant Vice President
 Shelly O'Grady Assistant Vice President
 Ferrin Ponder Assistant Vice President
 Chris Richardson Assistant Vice President
 Debbi Trubkin Assistant Vice President
 Yesica Alvarez Banking Officer
 Giff Berryman Banking Officer
 Lilia Childers Banking Officer
 Cindy Dodich Banking Officer
 Nicole Gotcher Banking Officer
 Rebekah Gomez Banking Officer
 Stacia Hauser Banking Officer
 Hugo Hernandez Banking Officer
 Kelsey Lankford Banking Officer
 Hillary Schaben Banking Officer
 Asiria Torres Banking Officer
 Jill Deleon Banking Officer
 Rodrigo Zapata Guevara Banking Officer

MARKETING DIVISION
MARKETING
 Tawn Williams Burress Assistant V.P., & Marketing Director

CRA & COMMUNITY DEVELOPMENT
 Patrick Stanley Sr. Vice President, CRA Officer & Risk Manager
 Lizzie W. Williams Vice President, Community Dev. Director

BROKERAGE SERVICES
 John Clemens Senior Vice President, Wealth Management
 Doug White Senior Vice President, Wealth Management
 Matt Harkins Vice President

PERSONAL INVESTMENTS
 Brenda Davis Assistant Vice President

ASSET MANAGEMENT DIVISION
 Cliff Bickerstaff Executive V.P. & Trust Chairman
 Dennis Spear Sr. Vice President & Sr. Trust Officer
 Stella Knickerbocker Sr. Vice President & Trust Officer
 Matt Ramsey Sr. Vice President & Investment Officer
 Jacques Branch Vice President & Trust Officer
 Johnny Crowley Vice President & Personal Trust Manager
 Elena Seidlitz Vice President & Trust Compliance Officer
 Michell Velasquez Vice President & Trust Operations Officer
 Four Price Vice President & Trust Officer
 Celia Waldrop Vice President & Trust Officer
 Duke Ward Vice President & Trust Officer
 Leslie Weaver Vice President, Oil & Gas Manager
 Jason Gross Assistant V.P. & Investment Officer
 Lexa Craddock Assistant V.P. & Trust Officer
 Jason Dettman Assistant V.P. & Trust Officer
 Gayle Ray Assistant V.P. & Trust Officer
 Russell Fields Assistant V.P. & Trust Officer
 Whitney Wells Assistant V.P. & Trust Officer
 Lisa Simpson Assistant V.P. & Trust Officer
 Lisa Wilson Assistant V.P. & Oil and Gas Officer
 Bart Bivens Real Estate/Farm & Ranch Manager
 Katie Fortner Trust Officer
 Nathan Ferguson Banking Officer
 Sharon Liotart Banking Officer
 Michael Pirtle Banking Officer
 Connie Rudder Banking Officer

PRIVATE BANKING
 John Clemens Sr. Vice President, Wealth Management
 Doug White Sr. Vice President, Wealth Management
 Alisha Amero Vice President
 Matt Harkins Vice President
 Cayla Qualls Banking Officer
 Savannah Singleton Banking Officer

FINANCE & OPERATIONS DIVISION
 Terri Boswell-Williams Sr. Vice President, Operations
 Stewart Dodson Sr. Vice President
 Ross Kerns Sr. V.P., Chief Financial Officer
 Jeremy Monteith Sr. Vice President
 Patrick Stanley Sr. V.P., CRA Officer & Risk Manager
 Corey Krusa Sr. Vice President, Personnel
 Alan Bolden Vice President, Bookkeeping Manager
 Patti McKnight Vice President
 Matt Ray Vice President
 BC Sternenberg Vice President
 Denise Thomas Vice President
 Debbie Spiegel Vice President
 Linnsey Baugus Vice President & Compliance Officer
 Belynda Williams Vice President & Controller
 Rico Soto Vice President & Auditor
 Lee Bates Assistant Vice President
 Sarah Engels Assistant Vice President
 Peggy Hohensee Assistant Vice President
 Jerry Ivy Assistant Vice President, Security
 Robert King Assistant Vice President
 Dave London Assistant Vice President
 Alisha Platts Assistant Vice President
 Jay Polvadore Assistant Vice President
 Rosa Rios Assistant Vice President
 Eric Wright Assistant Vice President
 Maria Narvaez Assistant Vice President
 Linda Pinkert Assistant Vice President, Compliance Deposit
 David Berry Banking Officer
 Jennifer Callahan Banking Officer
 Cara Copado Banking Officer
 Jason Clements Banking Officer
 Martha Jo Conner Banking Officer
 Sean Fuqua Banking Officer
 Nicole Gonzales Banking Officer
 Zach Hays Banking Officer
 Karen Isern Banking Officer
 Eric Martinez Banking Officer
 David Melear Banking Officer
 Donna Scott Banking Officer
 Tom Stickrod Banking Officer

AMARILLO BRANCHES
MAIN BANK - PLAZA ONE
 410 S. Taylor • 79101 378-8000

BELL BRANCH
 Bell & 45th • 79109 358-6600
 Cynthia Donnell Vice President & Branch Manager
 Bliss Green Assistant Vice President
 Brenda Jaramillo Assistant Vice President
 Yasmin Moreno Banking Officer
 Kendra Massey Banking Officer

COULTER FINANCIAL CENTER
 Coulter & I-40 • 79106 358-3000
 Joey Newsom Vice President & Branch Manager
 Mitsi Frederiksen Assistant Vice President
 Brock Swain Assistant Vice President
 Lindsay Haryen Banking Officer
 Jose Enriquez Banking Officer

Professional & Executive Banking 356-5888
 Cayla Qualls Banking Officer
 Savannah Singleton Banking Officer

Mortgage Lending 358-3008
 Debbie Bigelow Sr. Vice President