

GEORGIA FINANCIAL CENTER

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

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
Johnathon Powledge Banking Officer

NORTHEAST BRANCH

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

SONCY BRANCH

Soncy & 34th • 79124 354-4040
Stacey Johnson Vice President & Branch Manager
Karl Motley Operations Manager & Banking Officer
Kendra Massey Banking Officer
Luz Spruiell Banking Officer

SOUTHEAST BRANCH

2401 S Grand St. • 79103 349-9777
Teresa Soria Vice President & Branch Manager
Sabrina Sisneros Assistant Vice President
Ariana Gonzalez 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
Logan Saiz Operations Manager & Banking Officer
Katharine Boicourt Banking Officer
Daniel Gonzales Banking Officer

UNITED BRANCH

Georgia & 26th • 79109 356-1480
Heath Stevens Vice President & Branch Manager
Claire Davis Retail Ops Manager & Banking Officer

DRIVE-UP PLAZA/COMMERCIAL TELLERS

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

PEOPLE CULTURE AND DEVELOPMENT

Christa Gutierrez Assistant Vice President
Jackie Hickey Banking Officer

SUMMIT FINANCIAL CENTER

7304 SW 34th • 79121 382-1543
Brenda Davis Vice President
Amy Henderson Vice President
Christy Conger Assistant Vice President
Rebekah Gomez Banking Officer
Rodrigo Zapata Guevara Banking Officer

CANYON BRANCH

1700 4th Ave • Canyon, TX 79015 655-8880
Ross Macon Vice President & Branch Manager
Lindsai Hanyen Assistant Branch Manager & Banking Officer
Jacy Beyer Banking Officer
Stacia Hauser Banking Officer
Allyson Hundley Banking Officer
Jonah Sternenberg Banking Officer

BORGER BANK

A BRANCH OF AMARILLO NATIONAL BANK

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



ADMINISTRATION

Edwin Schulz LNB/ANB President
Tori Harrison Assistant Vice President

FINANCE & OPERATIONS DIVISION

Kim Koontz Senior Vice President
Jean Ann Slaughter Senior Vice President
Penny Gregston Vice President
Carrie Hines Vice President
Roger Karr Vice President
Melody Sisk Vice President
Debbie Speigel Vice President
Barbara Pratt Operations Manager & Assistant Vice President
Norma Garcia Assistant Vice President
Chris Gregg Assistant Vice President
Bryce Lackey Assistant Vice President
Tina Rosati Assistant Vice President
Karen Reed Retail Operations Manager & Assistant Vice President
Katherine Machen Retail Operations Manager & Banking Officer
Jaci Newton Retail Operations Manager & Banking Officer
Ethan Bradley Banking Officer
Tammy Coody Banking Officer
Julie Gil-Torres Banking Officer
Jennifer McCandless Banking Officer

ASSET MANAGEMENT DIVISION

Vanessa Pope Vice President
Susie Smith Vice President
Tim Lamberson Banking Officer
Christopher Speck Banking Officer

LENDING DIVISION

William "Trey" Cashion, III Senior Vice President
Paul Dannevik Senior Vice President
Travis Edlund Senior Vice President
David Fernihough Senior Vice President
Julio Jauregui Senior Vice President
Jackson Julson Senior Vice President
David Owen Senior Vice President
Eric Reed Senior Vice President
Stephen Reed Senior Vice President
Randy Ripple Senior Vice President
Mike Wallace Senior Vice President
Chase Campbell Vice President
Dusty Clayton Vice President
John R. Hunt Vice President, Manager Direct Lending
Timothy Legg Vice President
Jesus Muñoz Vice President
David Medrano Assistant Vice President
Kelly Miller Assistant Vice President
Jay Thomas Assistant Vice President
Linda Bulls Banking Officer
Ben Clark Banking Officer
Rae Duncan Banking Officer
Brendon Fleischhauer Banking Officer
Molly Kolbachinski Banking Officer
Manuel Magallanes Banking Officer
Maria Monsivais Banking Officer
Clayton Patterson Banking Officer
Stacy Redmon Banking Officer
Alex Shaw Banking Officer
Cami Witt Banking Officer
Denae Young Banking Officer
Velma Young Banking Officer

LENDING ADMINISTRATION

Suzanne Neuberger Senior Vice President
Christine Carter Vice President
Joel Fox Vice President
Britni Hernandez Assistant Vice President

MORTGAGE LOANS

Heather Price Vice President
Kacy Putman Assistant Vice President
AnnaAlicia Benavides Banking Officer
Stacy Chance Banking Officer
Crystal Daffan Banking Officer
Sara Hudson Banking Officer
Catherine Key Banking Officer
Maira Ramirez Banking Officer
Stephanie Ratty Banking Officer
Melonie Stone Banking Officer

MARKETING DIVISION

Carmen Vige Banking Officer

ANB BRANCHES

BEE CAVE BRANCH

5300 Bee Cave Road, Bldg #2 • West Lake Hills, TX 78746 (512) 347-1959
Julio Jauregui Senior Vice President
Timothy Legg Vice President
Julie Gil-Torres Retail Operations Manager & Banking Officer
Sara Hudson Banking Officer
Alex Shaw Banking Officer

CAMP BOWIE BRANCH

4501 Camp Bowie Blvd • Fort Worth, TX 76107 (682) 354-2700
Jackson Julson Senior Vice President
David Owen Senior Vice President
Eric Reed Senior Vice President
Joel Fox Vice President
Susie Smith Vice President
Britni Hernandez Assistant Vice President
Jaci Newton Retail Ops Manager & Banking Officer
Crystal Daffan Banking Officer
Rae Duncan Banking Officer
Tim Lamberson Banking Officer
Clayton Patterson Banking Officer

FITCH BRANCH

1198 William D. Fitch • College Station, TX 77845 (979) 595-1652
Suzanne Neuberger Senior Vice President
Stephen Reed Senior Vice President
Carrie Hines Vice President
Heather Price Vice President
Ben Clark Banking Officer
Maria Monsivais Banking Officer

UNIVERSITY BRANCH

1221 University Dr. East • College Station, TX 77840 (979) 260-5982
William "Trey" Cashion, III Senior Vice President
Randy Ripple Senior Vice President
Barbara Pratt Operations Manager & Assistant Vice President
Molly Kolbachinski Banking Officer
Stacy Redmon Banking Officer

VILLA MARIA BRANCH

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

WELSH BRANCH

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

SAN ANTONIO LPO

601 NW Loop 410, Suite 102, San Antonio, TX 78216 (210) 536-5501
Travis Edlund Senior Vice President
Mike Wallace Senior Vice President
John R. Hunt Vice President, Manager Direct Lending
Jesus Muñoz Vice President
Karen Reed Retail Operations Manager & Assistnat Vice President
Pablo Jimenez Hernandez Assistant Vice President
AnnaAlicia Benavides Banking Officer

LUBBOCK BRANCHES

DOWNTOWN BRANCH

1001 Main Street • Lubbock, TX 79401 (806) 792-1000
Laura Bryant Assistant Vice President
Jeff Franks Assistant Vice President
David Kineman Jr Banking Officer
Chad Kucel Banking Officer
JaDell Scott Banking Officer
Carmen Vige Banking Officer
Velma Young Banking Officer

19TH STREET BRANCH

4420 19th Street • Lubbock, TX 79407 (806) 792-1000
Katherine Machen Retail Operations Manager & Banking Officer
Ethan Bradley Banking Officer
Brendon Fleischhauer Banking Officer

50TH STREET BRANCH

4811 50th Street • Lubbock, TX 79414 (806) 792-1000
Paul Dannevik Senior Vice President
David Fernihough Senior Vice President
Kim Koontz Senior Vice President
Jean Ann Slaughter Senior Vice President
Chase Campbell Vice President
Christine Carter Vice President
Dusty Clayton Vice President
Penny Gregston Vice President
Roger Karr Vice President
Vanessa Pope Vice President
Melody Sisk Vice President
Debbie Speigel Vice President
Norma Garcia Assistant Vice President
Chris Gregg Assistant Vice President
Bryce Lackey Assistant Vice President
Kelly Miller Assistant Vice President
Jay Thomas Assistant Vice President
Linda Bulls Banking Officer
Tammy Coody Banking Officer
W. Scott Garrison Banking Officer
Kaylie Seymour Banking Officer
Christopher Speck Banking Officer
Cami Witt Banking Officer
Denae Young Banking Officer

82ND STREET BRANCH

4006 82nd Street • Lubbock, TX 79423 (806) 792-1000
Edwin Schulz LNB/ANB President
Tori Harrison Assistant Vice President
David Medrano Assistant Vice President
Kacy Putman Assistant Vice President
Stacy Chance Banking Officer
Catherine Key Banking Officer
Jennifer McCandless Banking Officer
Maira Ramirez Banking Officer
Stephanie Ratty Banking Officer
Melonie Stone Banking Officer

PARKWAY BRANCH

2630 Parkway Dr., Lubbock, Texas 79403 (806) 761-4150

96TH STREET BRANCH

9604 Slide Road • Lubbock, TX 79424 (806) 792-1000
Manuel Magallanes Banking Officer

Statement of Condition

3rd Quarter 2022



Member FDIC



Still Here to Stay

anb.com

Consolidated Statements of Condition



September 30 (Displayed in thousands)

Assets	2022	2021
Cash and Deposits Due from Banks	\$ 115,111	\$ 99,234
Excess Deposits with Federal Reserve and Federal Funds Sold	1,301,664	1,726,595
Investment Securities		
U.S. Government and agency securities	348,419	249,627
Other securities	79,676	99,566
Total investment securities	428,095	349,193
Loans		
Commercial loans	4,965,696	4,188,527
Installment loans	1,028,577	821,786
Mortgage loans	268,684	234,736
Other loans	3,816	3,621
Subtotal	6,266,773	5,248,670
Less: Allowance for loan losses	(75,813)	(65,765)
Total loans, net	6,190,960	5,182,905
Bank Premises and Equipment	96,860	87,997
Other Assets	180,541	138,548
TOTAL ASSETS	\$ 8,313,231	\$ 7,584,472

Liabilities & Equity	2022	2021
Liabilities		
Demand deposits	\$ 2,114,736	\$ 1,928,190
Interest-bearing deposits	5,250,382	4,715,298
Total deposits	7,365,118	6,643,488
Federal funds purchased	45,452	85,425
Repurchase agreements	64,205	68,630
Other borrowed money	6,000	6,000
Accrued expenses & other liabilities	57,535	41,738
Total liabilities	7,538,310	6,845,281
Stockholders' Equity		
Capital stock	5,000	5,000
Surplus	50,000	50,000
Undivided profits	757,355	683,148
Accumulated other comprehensive income	(37,434)	1,043
Total stockholders' equity	774,921	739,191
TOTAL LIABILITIES AND EQUITY	\$ 8,313,231	\$ 7,584,472

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
 Cliff Bickerstaff Executive Vice President
 Wade Porter Executive Vice President
 Cody Bivens Senior Vice President
 Sha Gearn Senior Vice President
 Tracy Hayhurst Senior Vice President
 Brad Johnson Senior Vice President
 Rob Mansfield Senior Vice President
 Cory Ramsey Senior Vice President
 Heath Acker Vice President
 Amy Henderson Vice President
 David Strange Vice President
 W. Tol Ware Vice President
 Brenda Wilkins Vice President
 Roxanne Grabbe Assistant Vice President
 Aleisha Malone Assistant Vice President
 Desiree Owens Assistant Vice President
 Angelica Padilla Assistant Vice President
 Amanda Ruiz Assistant Vice President
 Benton Brister Banking Officer
 Tammy Guthrie Banking Officer

CASH MANAGEMENT/NATIONAL ACCOUNTS
 Darren Jenks Senior Vice President

CREDIT ADMINISTRATION
 J. Mark Fields Senior Vice President
 Clay Julian Senior Vice President
 Clint Latham Senior Vice President
 Mark Ewing Vice President
 Rhonda Fjetland Vice President
 Robert Glenn Vice President
 Scott Lower Vice President
 Gary Thompson Vice President
 Sally Capra Assistant Vice President
 Lily Godinez Assistant Vice President
 Stephanie Schumacher Assistant Vice President

INSTALLMENT LOANS
 John T. McElyea Sr. Vice President, I/L Manager
 Michael Alexander Vice President
 Joel Brooks Vice President
 Kathy Cook Vice President
 Blaine Going Vice President
 David Ratliff Vice President
 Laura Bryant Assistant Vice President
 Pablo Jimenez Hernandez Assistant Vice President
 Nate Talamante Assistant Vice President
 Savannah Allen Banking Officer
 Jeff Franks Banking Officer
 David Kineman Jr Banking Officer
 Chad Kucel Banking Officer
 Edna Lopez Banking Officer
 Miguel Morales Banking Officer
 JaDell Scott Banking Officer
 Ty Owens Banking Officer
 Andrew Winton Banking Officer

HOME EQUITY LOANS
 Debbi Trubkin Assistant Vice President

MORTGAGE LOANS
 Debbie Bigelow Sr. Vice President & Dept Manager
 Tracy Patrick Senior Vice President
 Jessica Beghtel Vice President
 Briget Cain Vice President
 Lissa Lanning Vice President
 Christie Ramirez Vice President
 Chris Richardson Vice President
 Samantha Calcote Assistant Vice President
 Lilia Childers Assistant Vice President
 Jill DeLeon Assistant Vice President
 Cymanthia Evans Assistant Vice President
 Kelsey Lloyd Assistant Vice President
 Shelly O'Grady Assistant Vice President
 Hillary Schaben Assistant Vice President
 Adam Armstrong Banking Officer
 Rebecca Canida Banking Officer
 Tonya Criswell Banking Officer
 Cindy Dodich Banking Officer
 Rebekah Gomez Banking Officer
 Nicole Gotcher Banking Officer
 Stacia Hauser Banking Officer
 Bianca Ramirez Banking Officer
 Asiria Torres Banking Officer

MARKETING DIVISION
MARKETING
 Tawn Williams Burress Assistant V.P., & Marketing Director
 Kaitlin Downs Banking Officer

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

ASSET MANAGEMENT DIVISION
 Cliff Bickerstaff Executive V.P. & Trust Chairman
 Johnny Crowley Sr. Vice President & Sr. Trust Officer
 Stella Knickerbocker Sr. Vice President & Trust Officer
 Matt Ramsey Sr. Vice President & Sr. Investment Officer
 Jacque Branch Vice President & Trust Officer
 Lexa Craddock Vice President & Personal Trust Manager
 Katie Heavin Vice President & Trust Officer
 Four Price Vice President & Trust Officer
 Elena Seidlitz Vice President & Trust Compliance Officer
 Michell Velasquez Vice President & Trust Operations Officer
 Duke Ward Vice President & Trust Officer
 Leslie Weaver Vice President, Oil & Gas Manager
 Whitney Wells Vice President & Trust Officer
 Russell Fields Assistant V.P. & Investment Officer
 Jason Gross Assistant V.P. & Investment Officer
 Alisha Platts Assistant V.P. & Trust Officer
 Gayle Ray 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
 Nathan Ferguson Real Estate/Farm & Ranch Officer
 Katie Fortner Trust Officer
 Olivia Henderson Trust Officer
 LeeAnn Manire Trust Officer
 Rachael Miner Trust Officer
 Michael Pirtle Oil & Gas Lead Administrator
 Connie Rudder Trust Operations Officer

PRIVATE BANKING
 John Clemens Sr. Vice President, Wealth Management
 Doug White Sr. Vice President, Wealth Management
 Brenda Davis Vice President
 Matt Harkins Vice President
 Alisha Milam Vice President
 BC Sternberg Vice President
 Lilia Childers Assistant Vice President
 Savannah Singleton Banking Officer

FINANCE & OPERATIONS DIVISION
 Stewart Dodson Sr. Vice President
 Ross Kerns Sr. V.P., Chief Financial Officer
 Corey Krusa Sr. Vice President, Personnel
 Jeremy Monteith Sr. Vice President
 Joey Newsom Sr. Vice President, Operations
 Patrick Stanley Sr. V.P., CRA Officer & Risk Manager
 Linnsey Baugus Vice President & Compliance Officer
 Alan Bolden Vice President, Bookkeeping Manager
 Patti McKnight Vice President
 Matt Ray Vice President
 Rico Soto Vice President & Auditor
 Debbie Spiegel Vice President
 Denise Thomas Vice President
 Belynda Williams Vice President & Controller
 Lee Bates Assistant Vice President
 Jason Clements Assistant Vice President
 Sarah Engels Assistant Vice President
 Peggy Hohensee Assistant Vice President
 Jerry Ivy Assistant Vice President, Security
 Dave London Assistant Vice President
 Jay Polvadore Assistant Vice President
 Rosa Rios Assistant Vice President
 Eric Wright Assistant Vice President
 Vanessa Alcantar Banking Officer
 David Berry Banking Officer
 Martha Jo Conner Banking Officer
 Cara Copado Banking Officer
 Sandra Ellsworth Banking Officer
 Sean Fuqua Banking Officer
 Nicole Gonzales Banking Officer
 Zach Hays Banking Officer
 Angeline Hernandez Banking Officer
 Nicole Hirschler Banking Officer
 Karen Isern Banking Officer
 Levi Knebusch Banking Officer
 Eric Martinez Banking Officer
 Ami McGlothlin Banking Officer
 David Melear Banking Officer
 Armando Pallares Banking Officer
 Donna Scott Banking Officer
 Jordan Scott Banking Officer
 Chelsea Simpson Banking Officer
 Tom Stickrod Banking Officer
 Shana Wilhite 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
 Maria Ceniceros Banking Officer
 LeAnna Thomas Banking Officer
COULTER FINANCIAL CENTER
 Coulter & I-40 • 79106 358-3000
 Robin Lannou Vice President & Branch Manager
 Mitsi Frederiksen Assistant Vice President
 Brock Swain Assistant Vice President
 Jose Enriquez Banking Officer
Mortgage Lending 358-3008
 Debbie Bigelow Sr. Vice President