

GEORGIA FINANCIAL CENTER		
3101 S. Georgia • 79109		356-5800
Heath Stevens	Vice President & Branch Manager	
Cindy Baxter	Assistant Vice President	
Bliss Green	Assistant Vice President	
Karie Hutson	Assistant Vice President	
Kiley Adcock	Banking Officer	

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

MEDICAL BRANCH		
1700 Coulter Street • 79106		356-5889
Cristy Chavez	Vice President & Branch Manager	
Maria Cenicerros	Banking Officer	
Claire Davis	Banking Officer	
Meredith Simpson	Banking Officer	

Professional and Executive Banking	356-5889
Alisha Milam	Vice President

NORTH BRANCH		
712 N. Taylor • 79107		345-1600
Adrian Meander	Vice President & Branch Manager	
Brenda Jaramillo	Assistant Vice President	
LaToya Louis	Assistant Vice President	
Destiny Gonzalez	Banking Officer	

NORTHEAST BRANCH		
NE 24th & Grand • 79107		381-1000
Jennifer Gallardo	Vice President & Branch Manager	
Lorena Blades	Banking Officer	
Liliana Cadena	Banking Officer	
Rafael Gonzalez	Banking Officer	
Ana Hernandez	Banking Officer	

SONCY BRANCH		
Soncy & 34th • 79124		354-4040
Stacey Johnson	Vice President & Branch Manager	
Karli Coto	Assistant Vice President	
Georgia Bullock	Banking Officer	
Kendra Massey	Banking Officer	

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

UNITED BRANCH		
Georgia & 26th • 79109		356-1480
Heath Stevens	Vice President & Branch Manager	
Braden “Cole” Mason	Banking Officer	

DRIVE-UP PLAZA/COMMERCIAL TELLERS		
10th & Taylor • 79101		378-8140
Patti McKnight	Vice President	
Erik Schrader	Vice President	
Tyra Perez	Assistant Vice President	
Donna Podzemny	Assistant Vice President	

ANB ACADEMY		
Christa Gutierrez	Vice President	
Jackie Hickey	Banking Officer	
Jacquelin Walsh	Banking Officer	

SUMMIT FINANCIAL CENTER

7304 SW 34th • 79121	382-1543
Brenda Davis	Vice President
Amy Henderson	Vice President
Rodrigo Zapata Guevara	Assistant Vice President

CANYON BRANCH

1700 4th Ave • Canyon, TX 79015	655-8880
Ross Macon	Vice President & Branch Manager
Harold Foster III	Assistant Vice President
Lindsai Hanyen	Assistant Vice President
Stacia Hauser	Assistant Vice President
Braden Hunt	Banking Officer
Jorgee Westfall	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
Candie Weber	Assistant Vice President
Jennifer Esquivel	Banking Officer
Kelln Maslik	Banking Officer
Sarah Webb	Banking Officer



ADMINISTRATION

Edwin Schulz	Lubbock Market President
Tori Harrison	Assistant Vice President

OPERATIONS DIVISION

Kim Koontz	Senior Vice President
Jean Ann Slaughter	Senior Vice President
Penny Gregston	Vice President
Carrie Hines	Vice President
Melody Sisk	Vice President
Emily Arce	Assistant Vice President
Norma Garcia	Assistant Vice President
Julie Gil-Torres	Assistant Vice President
Chris Gregg	Assistant Vice President
Katherine Machen	Assistant Vice President
Barbara Pratt	Assistant Vice President
Jennifer Rollo	Assistant Vice President
Tina Rosati	Assistant Vice President
Karen Reed	Assistant Vice President
Brandon Arqueta	Banking Officer
Ethan Bradley	Banking Officer
Tammy Coody	Banking Officer
Lori Gardner	Banking Officer
Kaylie Seymour	Banking Officer
Maria Velasquez	Banking Officer

ASSET MANAGEMENT DIVISION

Vanessa Pope	Vice President & Trust Officer
Four Price	Vice President & Trust Officer
Weston Santleben	Vice President & Trust Officer
Steven Tyler	Vice President & Trust Officer
Susie Smith	Vice President & Compliance Officer
Daniel Ortega	Assistant Vice President & Trust Officer
Edward Richter	Assistant Vice President & Trust Officer
Christopher Speck	Trust Officer

LENDING DIVISION

William “Trey” Cashion, III	Senior Vice President
David Fernihough	Senior Vice President
John R. Hunt	Senior Vice President
Julio Jauregui	Austin Market President
Jackson Julson	Senior Vice President
Eric Reed	Senior Vice President
Randy Ripple	Senior Vice President
Mike Wallace	Senior Vice President
Geoff Boyd	Vice President
Dusty Clayton	Vice President
Timothy Legg	Vice President
David Medrano	Vice President
Jesus Muñoz	Vice President
John Hood	Assistant Vice President
Kelly Miller	Assistant Vice President
Jacy Beyer	Banking Officer
Linda Bulls	Banking Officer
Ben Clark	Banking Officer
Ivana Hoh	Banking Officer
Nick Howerton	Banking Officer
Manuel Magallanes	Banking Officer
Maria Monsivais	Banking Officer
Clayton Patterson	Banking Officer
Alex Shaw	Banking Officer
Noy Vong	Banking Officer
Cami Witt	Banking Officer
Velma Young	Banking Officer

LENDING ADMINISTRATION

Suzanne Neuberger	Senior Vice President
Christine Carter	Vice President
Joel Fox	Vice President



MORTGAGE LOANS

Josh Allen	Vice President
Heather Price	Vice President
Kacy Putman	Vice President
Jared Shreiner	Vice President
Ryan Snell	Vice President
Morgan Barr	Banking Officer
Molly Kolbachinski	Banking Officer
Stephanie Ratty	Banking Officer
Melonie Stone	Banking Officer

ANB SOUTH BRANCHES

BEE CAVE BRANCH

5300 Bee Caves Road, Bldg #2 • West Lake Hills, TX 78746	(512) 347-1959
Julio Jauregui	Austin Market President
Josh Allen	Vice President
Timothy Legg	Vice President
Four Price	Vice President & Trust Officer
Steven Tyler	Vice President & Trust Officer
Jared Shreiner	Vice President
Julie Gil-Torres	Assistant Vice President
John Hood	Assistant Vice President
Alex Shaw	Banking Officer
Noy Vong	Banking Officer

CAMP BOWIE BRANCH

4501 Camp Bowie Blvd • Fort Worth, TX 76107	(682) 354-2700
Jackson Julson	Fort Worth Market President
Eric Reed	Senior Vice President
Weston Santleben	Vice President & Trust Officer
Joel Fox	Vice President
Susie Smith	Vice President
Ryan Snell	Vice President
Emily Arce	Assistant Vice President
Allyson Hundley	Assistant Vice President
Clayton Patterson	Banking Officer

FITCH BRANCH

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

OAK PARK BRANCH

1020 NE Loop 410 • Suite 100, San Antonio, TX 78209	(210) 536-5500
John R. Hunt	Senior Vice President
Mike Wallace	Senior Vice President
Jesus Muñoz	Vice President
Pablo Jimenez Hernandez	Assistant Vice President
Karen Reed	Assistant Vice President
Edward Richter	Assistant Vice President
Luz Estrada	Banking Officer
Brandon Sanchez	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	Assistant Vice President
Molly Kolbachinski	Banking Officer

VILLA MARIA BRANCH

601 East Villa Maria, Suite 200 • Bryan, TX 77802	(979) 776-0819
Tina Rosati	Assistant Vice President

LUBBOCK BRANCHES

19TH STREET BRANCH

4420 19th Street • Lubbock, TX 79407	(806) 792-1000
Katherine Machen	Assistant Vice President
Brandon Arqueta	Banking Officer
Jacy Beyer	Banking Officer
Ethan Bradley	Banking Officer

50TH STREET BRANCH

4811 50th Street • Lubbock, TX 79414	(806) 473-6225
Kim Koontz	Senior Vice President
Jean Ann Slaughter	Senior Vice President
Penny Gregston	Vice President
Melody Sisk	Vice President
Norma Garcia	Assistant Vice President
Chris Gregg	Assistant Vice President
Tammy Coody	Banking Officer
Lori Gardner	Banking Officer
Ivana Hoh	Banking Officer
W. Scott Garrison	Banking Officer

Asset Management	(806) 378-8350
Vanessa Pope	Vice President & Trust Officer
Daniel Ortega	Assistant Vice President & Trust Officer
Christopher Speck	Trust Officer

82ND STREET BRANCH

4006 82nd Street • Lubbock, TX 79423	(806) 473-6235
David Medrano	Vice President
Mla Hernandez	Banking Officer
Kaylie Seymour	Banking Officer

96TH STREET BRANCH

9604 Slide Road • Lubbock, TX 79424	(806) 473-6260
Manuel Magallanes	Banking Officer

DOWNTOWN BRANCH

1001 Main Street • Lubbock, TX 79401	(806) 761-4125
Laura Bryant	Assistant Vice President
Jeff Franks	Assistant Vice President
Nick Howerton	Banking Officer
Chad Kucel	Banking Officer
Velma Young	Banking Officer

QUAKER BRANCH

12103 Quaker Ave • Lubbock, TX 79423	(806) 720-6600
Edwin Schulz	Lubbock Market President
David Fernihough	Senior Vice President
Geoff Boyd	Vice President
Christine Carter	Vice President
Dusty Clayton	Vice President
Kacy Putman	Vice President
Tori Harrison	Assistant Vice President
Kelly Miller	Assistant Vice President
Jennifer Rollo	Assistant Vice President
Morgan Barr	Banking Officer
Hailey Brothers	Banking Officer
Linda Bulls	Banking Officer
Stephanie Ratty	Banking Officer
JaDell Scott	Banking Officer
Melonie Stone	Banking Officer
Maria Velasquez	Banking Officer
Cami Witt	Banking Officer

UNITED 82ND BRANCH

2703 82nd Street • Lubbock, TX 79423	(806) 761-4170
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UNITED PARKWAY BRANCH

2630 Parkway Dr. • Lubbock, Texas 79403	(806) 761-4150
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Statement of Condition

4th Quarter 2025



Member FDIC



Awesome Service

anb.com

Member FDIC | Equal Housing Lender

Consolidated Statements of Condition



December 31 (Displayed in thousands)

Assets	2025	2024
Cash and Deposits Due from Banks	\$ 124,882	\$ 116,569
Excess Deposits with Federal Reserve and Federal Funds Sold	1,722,074	1,460,411
Investment Securities		
U.S. Government and agency securities	306,472	341,481
Other securities	80,298	76,453
Total investment securities	386,770	417,934
Loans		
Commercial loans	5,619,151	5,809,116
Installment loans	1,014,263	1,091,501
Mortgage loans	452,565	424,067
Other loans	7,839	11,486
Subtotal	7,093,818	7,336,170
Less: Allowance for loan losses	(91,320)	(90,899)
Total loans, net	7,002,498	7,245,271
Bank Premises and Equipment	155,155	128,981
Other Assets	160,621	188,442
TOTAL ASSETS	\$ 9,552,000	\$ 9,557,608

Liabilities & Equity	2025	2024
Liabilities		
Demand deposits	\$ 1,453,614	\$ 1,343,934
Interest-bearing deposits	6,883,372	7,074,846
Total deposits	8,336,986	8,418,780
Federal funds purchased	30,601	50,504
Repurchase agreements	38,615	36,450
Other borrowed money	0	6,000
Accrued expenses & other liabilities	68,758	66,394
Total liabilities	8,474,960	8,578,128
Stockholders' Equity		
Capital stock	5,000	5,000
Surplus	50,000	50,000
Undivided profits	1,026,638	939,443
Accumulated other comprehensive income	(4,598)	(14,963)
Total stockholders' equity	1,077,040	979,480
TOTAL LIABILITIES AND EQUITY	\$ 9,552,000	\$ 9,557,608

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

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 Gearm	Senior Vice President	
Roxanne Grabbe	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	
Aleisha Malone	Vice President	
Desiree Owens	Vice President	
Angelica Padilla	Vice President	
B.C. Sternenberg	Vice President	
David Strange	Vice President	
Brenda Tullar	Vice President	
W. Tol Ware	Vice President	
Aida Adams	Assistant Vice President	
Amanda Ruiz	Assistant Vice President	
Benton Brister	Banking Officer	
Kerraline Frerich	Banking Officer	
Tammy Guthrie	Banking Officer	
Brett Russell	Banking Officer	
George Sifuentes	Banking Officer	

CASH MANAGEMENT/NATIONAL ACCOUNTS

Darren Jenks	Senior Vice President
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CREDIT ADMINISTRATION

John T. McElyea	Senior Vice President
Clay Julian	Senior Vice President
Clint Latham	Senior Vice President
Mark Ewing	Vice President
Scott Lower	Vice President
Sally Capra	Assistant Vice President
Stephanie Schumacher	Assistant Vice President
Breanna Gordo	Banking Officer
Emily Morgan	Banking Officer
Tammy Overton	Banking Officer

INSTALLMENT LOANS

John T. McElyea	Senior Vice President
Michael Alexander	Vice President
Joel Brooks	Vice President
Blaine Going	Vice President
Ty Owens	Vice President
David Ratliff	Vice President
Nate Talamante	Vice President
Savannah Allen	Assistant Vice President
Laura Bryant	Assistant Vice President
Pablo Jimenez Hernandez	Assistant Vice President
Miguel Morales	Assistant Vice President
Jeff Franks	Banking Officer
Lee Gage	Banking Officer
David Kineman Jr	Banking Officer
Amberly Knepp	Banking Officer
Chad Kucel	Banking Officer
Edna Lopez	Banking Officer
JaDell Scott	Banking Officer
Kayla Steward	Banking Officer

HOME EQUITY LOANS - Summit Location

Debbi Trubkin	Vice President
Mackenzie Kelty	Banking Officer
Rebekah Gomez	Banking Officer

MORTGAGE LOANS

Debbie Bigelow	Senior Vice President
Tracy Patrick	Senior Vice President
Jessica Beghtel	Vice President
Briget Cain	Vice President
Lissa Lanning	Vice President
Kelsey Lloyd	Vice President
Christie Ramirez	Vice President
Chris Richardson	Vice President
Samantha Calcote	Assistant Vice President
Lilia Childers	Assistant Vice President
Christy Conger	Assistant Vice President
Jill DeLeon	Assistant Vice President
Cindy Dodich	Assistant Vice President
Cymanthia Evans	Assistant Vice President
Stacia Hauser	Assistant Vice President
Shelly O'Grady	Assistant Vice President
Hillary Schaben	Assistant Vice President
Garrett Ammons	Banking Officer
Rebecca Canida	Banking Officer
Tonya Criswell	Banking Officer
Sarah Foshee	Banking Officer
Nicole Gotcher	Banking Officer
Kevin Huynh	Banking Officer
Raelynn Padilla	Banking Officer
Asiria Torres	Banking Officer

MARKETING DIVISION

MARKETING

Tawn Williams Burress	Assistant V.P.
Kaitlin Downs	Banking Officer

CRA & COMMUNITY DEVELOPMENT

Patrick Stanley	Chief Risk Officer
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	Senior 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
Jason Gross	Vice President & Investment Officer
Elena Seidlitz	Vice President & Trust Compliance Officer
Michell Velasquez	Vice President & Trust Operations Officer
Darin Via	Vice President & RE Director
Duke Ward	Vice President & Trust Officer
Leslie Weaver	Vice President, Oil & Gas Manager
Whitney Wells	Vice President, Trust Officer & RE Director
Lisa Wilson	V.P. & Oil and Gas Officer
Bart Bivens	Assistant V.P., Real Estate/Farm & Ranch Manager
Russell Fields	Assistant V.P. & Investment Officer
Alisha Platts	Assistant V.P. & Trust Officer
Gayle Ray	Assistant V.P. & Trust Officer
Katie Fortner	Assistant V.P. & Trust Officer
Nathan Ferguson	Real Estate/Farm & Ranch Officer
Olivia Henderson	Trust Officer
Kaylee Hjerpe	Trust Officer
LeeAnn Manire	Trust Officer
Johnathon Powledge	Trust Officer
Michael Pirtle	Oil & Gas Lead Administrator
Sarah Pirtle	Trust Officer
Connie Rudder	Trust Operations Officer
Joanna Simpson	Trust Officer
Abbie Taylor	Trust Officer

PRIVATE BANKING

John Clemens	Sr. Vice President, Wealth Management
Matt Harkins	Sr. Vice President
Doug White	Sr. Vice President, Wealth Management
Brenda Davis	Vice President
Savannah Singleton	Banking Officer

FINANCE & OPERATIONS DIVISION

Stewart Dodson	Sr. Vice President, Chief Operations Officer
Corey Krusa	Sr. Vice President, Personnel
Jeremy Monteith	Sr. Vice President, Chief Information Officer
Joey Newsom	Sr. Vice President
Patrick Stanley	Sr. Vice President, Chief Risk Officer
Belynda Williams	Sr. Vice President, Chief Financial Officer
Linnsey Baugus	Vice President & Compliance Officer
Alan Bolden	Vice President, Bookkeeping Manager
Rico Soto	Sr. Vice President & Auditor
Cara Day	Vice President
Sean Fuqua	Vice President
Peggy Hohensee	Vice President
Dave London	Vice President
Jay Polvadore	Vice President
Matt Ray	Vice President
Denise Thomas	Vice President
David Berry	Assistant Vice President
Jason Clements	Assistant Vice President
Annabelle Estrada	Assistant Vice President
Jerry Ivy	Assistant Vice President, Security
Eric Martinez	Wire Transfer Manager & Assistant Vice President
Armando Pallares	Assistant Vice President & Controller
Barry Ralston	Assistant Vice President, Security
Rosa Rios	Assistant Vice President
Donna Scott	Assistant Vice President
Eric Wright	Assistant Vice President
Jason Brooks	Banking Officer
Martha Jo Conner	Banking Officer
Sandra Ellsworth	Banking Officer
Matt Goff	Banking Officer
Sara Grace	Banking Officer
Zach Hays	Banking Officer
Angeline Hernandez	Banking Officer
Karen Isern	Banking Officer
Levi Knebusch	Banking Officer
Chad Martin	Banking Officer
Ami McGlothlin	Banking Officer
David Melear	Chief Information Security Officer
Tina Meyer	Banking Officer
Trent Norman	Banking Officer
Elizabeth Pike	Banking Officer
Jordan Scott	Banking Officer
Chelsea Simpson	Banking Officer
Tom Stickrod	Banking Officer

AMARILLO BRANCHES

MAIN BANK - PLAZA ONE

410 S. Taylor • 79101	378-8000
Patti McKnight	Vice President
Vanessa Alcantar	Assistant Vice President
Nicole Hirschler	Assistant Vice President
Shana Wilhite	Assistant Vice President
Kathryn Garnica	Banking Officer

BELL BRANCH

Bell & 45th • 79109	358-6600
Cynthia Donnell	Vice President & Branch Manager
LeAnna Thomas	Assistant Vice President
John Anderson	Banking Officer
Jacquelyn Gonzales	Banking Officer
Sandra Lee	Banking Officer

COULTER FINANCIAL CENTER

Coulter & I-40 • 79106	358-3000
Robin Lannou	Vice President & Branch Manager
Angel Enriquez	Assistant Vice President
Brock Swain	Assistant Vice President
Elizabeth Ramirez	Banking Officer
Roland Taylor	Banking Officer