

Statement of Condition

4th Quarter 2025

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 Ceniceros.....	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 Kammavongsa.....	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
Lindsay Haney.....	Assistant Vice President
Stacia Hauser.....	Assistant Vice President
Braden Hunt.....	Banking Officer
Jorge 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
Kellin Maslik.....	Banking Officer
Sarah Webb.....	Banking Officer



Lubbock National Bank

Branch of Amarillo National Bank

ADMINISTRATION

Edwin Schulz

Tori Harrison

Lubbock Market President

Assistant Vice President

OPERATIONS DIVISION

Kim Koontz

Jean Ann Slaughter

Penny Gregston

Carrie Hines

Melody Sisk

Emily Arce

Norma Garcia

Julie Gil-Torres

Chris Gregg

Katherine Machen

Barbara Pratt

Jennifer Rollo

Tina Rosati

Karen Reed

Brandon Argueta

Ethan Bradley

Tammy Coody

Lori Gardner

Kaylie Seymour

Maria Velasquez

ASSET MANAGEMENT DIVISION

Vanessa Pope

Four Price

Weston Santleben

Steven Tyler

Susie Smith

Edward Richter

Christopher Speck

LENDING DIVISION

William "Trey" Cashion, III

David Fernihough

John R. Hunt

Julio Jauregui

Jackson Julson

Eric Reed

Randy Ripple

Mike Wallace

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
Tracy Patrick	Senior Vice President
Jessica Beghtel	Vice Chairman
William Ware	President
Brigit 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
Cynthia 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 Canada	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

LENDING DIVISION

COMMERCIAL LOANS

Cliff Bickerstaff	Executive Vice President
Wade Porter	Executive Vice President
Cody Bivens	Senior Vice President
Sha Gearn	Senior Vice President
Roxanne Grabb	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

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

CASH MANAGEMENT/NATIONAL ACCOUNTS

Darren Jenks	Senior Vice President
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CREDIT ADMINISTRATION

J. Mark Fields	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
William Ware	President
Brigit Cain	Vice President

PRIVATE BANKING

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

FINANCE & OPERATIONS DIVISION

STEWART DODSON

Stewart Dodson

Sr. Vice President, Chief Operations Officer

Corey Krusa

Sr. Vice President, Personnel

Jeremy Monteith

Sr. Vice President, Chief Information Officer

Patrick Stanley

Sr. Vice President, Chief Risk Officer

Belynda Williams

Sr. Vice President, Chief Financial Officer

Linsey Baugus

Vice President & Compliance Officer

Alan Borden

Vice President, Bookkeeping Manager

Rico Soto

Sr. Vice President, Audit

Cara Day

Vice President

Sean Fuqua

Vice President

Peggy Hohensee

Vice President

Dave London

Vice President

Jay Poladore

Vice President

Matt Ray

Vice President

Denise Thomas

Vice President

David Berry