

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
 Daniel Henderson Assistant Vice President
 Kristi Shadbolt Assistant Vice President
 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
 Brenda Jaramillo Assistant Vice President
 Liliana Cadena Operations Manager & Banking Officer
 Yolanda Castillo Banking Officer
 Ana Hernandez Banking Officer

SONCY BRANCH
Soncy & 34th • 79124 **354-4040**
 Stacey Johnson Vice President & Branch Manager
 Karli Motley Operations Manager & Banking Officer
 Luz Estrada 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 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
 Braden “Cole” Mason Retail Ops Mgr Officer & 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 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
 Rodrigo Zapata Guevara Assistant Vice President
 Rebekah Gomez Banking Officer

CANYON BRANCH

1700 4th Ave • Canyon, TX 79015 **655-8880**
 Ross Macon Vice President & Branch Manager
 Lindsay Hanyen .. Assistant Branch Manager/CSR Supervisor – AVP
 Stacia Hauser Assistant Vice President
 Jacy Beyer Banking Officer
 Claire Davis Branch Ops Manager & Banking Officer
 Jorge Westfall Branch Loan Officer & 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
 Kelln Maslik Banking Officer
 Kayla Williams Customer Service Supervisor & Banking Officer



ADMINISTRATION
 Edwin Schulz LNB 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 Retail Operations Manager & Vice President
 Debbie Speigel Vice President
 Barbara Pratt Operations Manager & Assistant Vice President
 Norma Garcia Assistant Vice President
 Chris Gregg Assistant Vice President
 Jennifer Rollo Retail Operations Manager & Assistant Vice President
 Tina Rosati Assistant Vice President
 Karen Reed Retail Operations Manager & Assistant Vice President
 Julie Gil-Torres Assistant Vice President
 Emily Arce Retail Operations Manager & Banking Officer
 Katherine Machen Retail Operations Manager & Banking Officer
 Ethan Bradley Banking Officer
 Tammy Coody Banking Officer

ASSET MANAGEMENT DIVISION

Vanessa Pope Vice President
 Susie Smith Vice President
 Edward Richter Trust Officer
 Christopher Speck Banking Officer

LENDING DIVISION

William “Trey” Cashion, III Senior Vice President
 Travis Edlund Senior Vice President
 David Fernihough Senior Vice President
 John R. Hunt Senior Vice President
 Julio Jauregui Senior Vice President
 Jackson Julson 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
 Timothy Legg Vice President
 Jesus Muñoz Vice President
 David Medrano Assistant Vice President
 Kelly Miller Assistant Vice President
 Linda Bulls Banking Officer
 Ben Clark Banking Officer
 Brendon Fleischhauer Banking Officer
 John Hood Banking Officer
 Manuel Magallanes Banking Officer
 Maria Monsivais Banking Officer
 Clayton Patterson 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
 Joel Fox Vice President
 Britni Hernandez Vice President
 Christine Carter Lending Assistant Officer & Assistant Vice President

MORTGAGE LOANS
 Heather Price Vice President
 Kacy Putman Assistant Vice President
 Annalicia Benavides Banking Officer
 Stacy Chance Banking Officer
 Crystal Daffan Banking Officer
 Brandon Eckert 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 Senior Vice President
 Timothy Legg Vice President
 Jared Shreiner Mortgage Loan Officer & Vice President
 Julie Gil-Torres Assistant Vice President
 John Hood Banking Officer
 Alex Shaw Banking Officer

CAMP BOWIE BRANCH
4501 Camp Bowie Blvd • Fort Worth, TX 76107 **(882) 354-2700**
 Jackson Julson Senior Vice President
 Eric Reed Senior Vice President
 Joel Fox Vice President
 Britni Hernandez Vice President
 Susie Smith Vice President
 Allyson Hundley Direct Loan Officer IL & Assistant Vice President
 Emily Arce Retail Operations Manager & Banking Officer
 Crystal Daffan Banking Officer
 Clayton Patterson Banking Officer
 Becca Robinson 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

OAK PARK BRANCH
1020 NE Loop 410 • Suite 100, San Antonio, TX 78209 **(210) 536-5500**
 Travis Edlund Senior Vice President
 John R. Hunt Senior Vice President
 Mike Wallace Senior Vice President
 Jesus Muñoz Vice President
 Karen Reed Retail Operations Manager & Assistant Vice President
 Pablo Jimenez Hernandez Assistant Vice President
 Edward Richter Trust Officer
 Annalicia Benavides 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

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 Retail Operations Manager & Banking Officer
 Ethan Bradley Banking Officer
 Brendon Fleischhauer Banking Officer

50TH STREET BRANCH
4811 50th Street • Lubbock, TX 79414 **(806) 473-6225**
 David Fernihough Senior Vice President
 Kim Koontz Senior Vice President
 Jean Ann Slaughter Senior Vice President
 Chase Campbell Vice President
 Dusty Clayton Vice President
 Penny Gregston Vice President
 Roger Karr Vice President
 Vanessa Pope Vice President
 Melody Sisk Retail Operations Manager & Vice President
 Debbie Speigel Vice President
 Christine Carter Lending Assistant Officer & Assistant Vice President
 Norma Garcia Assistant Vice President
 Chris Gregg Assistant Vice President
 Kelly Miller 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) 473-6235**
 Edwin Schulz LNB President
 Tori Harrison Assistant Vice President
 Jennifer Rollo Retail Operations Manager & Assistant Vice President
 David Medrano Assistant Vice President
 Kacy Putman Assistant Vice President
 Stacy Chance Banking Officer
 Brandon Eckert Banking Officer
 Stephanie Ratty Banking Officer
 Melonie Stone 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
 David Kineman Jr Indirect Lender & Banking Officer
 Chad Kucel Banking Officer
 JaDell Scott Banking Officer
 Velma Young Banking Officer

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

UNITED PARKWAY BRANCH
2630 Parkway Dr. • Lubbock, Texas 79403 **(806) 761-4150**

Statement of Condition

3rd Quarter 2023



Member FDIC

anb.com Member FDIC



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Consolidated Statements of Condition



September 30 (Displayed in thousands)

Assets	2023	2022
Cash and Deposits Due from Banks	\$ 122,005	\$ 115,111
Excess Deposits with Federal Reserve and Federal Funds Sold	1,006,501	1,301,664
Investment Securities		
U.S. Government and agency securities	348,769	348,419
Other securities	81,346	79,676
Total investment securities	430,115	428,095
Loans		
Commercial loans	5,585,226	4,965,696
Installment loans	1,100,480	1,028,577
Mortgage loans	319,036	268,684
Other loans	6,972	3,816
Subtotal	7,011,714	6,266,773
Less: Allowance for loan losses	(88,244)	(75,813)
Total loans, net	6,923,470	6,190,960
Bank Premises and Equipment	108,428	96,860
Other Assets	197,947	180,541
TOTAL ASSETS	\$ 8,788,466	\$ 8,313,231

Liabilities & Equity	2023	2022
Liabilities		
Demand deposits	\$ 1,699,155	\$ 2,114,736
Interest-bearing deposits	6,051,088	5,250,382
Total deposits	7,750,243	7,365,118
Federal funds purchased	80,982	45,452
Repurchase agreements	49,620	64,205
Other borrowed money	6,000	6,000
Accrued expenses & other liabilities	71,890	57,535
Total liabilities	7,958,735	7,538,310
Stockholders' Equity		
Capital stock	5,000	5,000
Surplus	50,000	50,000
Undivided profits	807,331	757,355
Accumulated other comprehensive income	(32,600)	(37,434)
Total stockholders' equity	829,731	774,921
TOTAL LIABILITIES AND EQUITY	\$ 8,788,466	\$ 8,313,231

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 Gearm 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
 Roxanne Grabbe Vice President
 Amy Henderson Vice President
 David Strange Vice President
 W. Tol Ware Vice President
 Brenda Tullar 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
 Robert Glenn Vice President
 Scott Lower Vice President
 Sally Capra Assistant Vice President
 Stephanie Schumacher Assistant Vice President
 Emily Morgan Banking Officer

INSTALLMENT LOANS
 John T. McElyea Sr. Vice President, I/L Manager
 Michael Alexander Vice President
 Joel Brooks Vice President
 Kathy Cook Vice President
 Rhonda Fjetland Vice President
 Blaine Going Vice President
 David Rattliff Vice President
 Laura Bryant Assistant Vice President
 Pablo Jimenez Hernandez Assistant Vice President
 Ty Owens Assistant Vice President
 Nate Talamante Assistant Vice President
 Savannah Allen Banking Officer
 Jeff Franks Banking Officer
 Lee Gage Banking Officer
 David Kineman Jr. Indirect Lender & Banking Officer
 Chad Kucel Banking Officer
 Edna Lopez Banking Officer
 Miguel Morales Banking Officer
 JaDell Scott Banking Officer
 Kayla Steward Banking Officer

HOME EQUITY LOANS
 Debbi Trubkin Assistant Vice President
 Mackenzie Kelty Banking Officer

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
 Jill DeLeon Assistant Vice President
 Cindy Dodich Assistant Vice President
 Cymanthia Evans Assistant Vice President
 Stacia Hauser 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
 Nicole Gotcher 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
 Tim Lamberson 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
 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 Speigel Vice President
 Denise Thomas Vice President
 Belynda Williams Vice President & Controller
 Lee Bates Assistant Vice President
 Cara Day Assistant Vice President
 Jason Clements Assistant Vice President
 Sarah Engels Assistant Vice President
 Nicole Hirschler Assistant Vice President
 Peggy Hohensee Assistant Vice President
 Jerry Ivy Assistant Vice President, Security
 Dave London Assistant Vice President
 Eric Martinez Wire Transfer Manager & Assistant Vice President
 Jay Polvadore Assistant Vice President
 Rosa Rios Assistant Vice President
 Donna Scott Assistant Vice President
 Eric Wright Assistant Vice President
 Vanessa Alcantar Banking Officer
 David Berry Banking Officer
 Jason Brooks Banking Officer
 Martha Jo Conner Banking Officer
 Sandra Ellsworth Banking Officer
 Sean Fuqua Banking Officer
 Nicole Gonzales Banking Officer
 Zach Hays Banking Officer
 Angeline Hernandez Banking Officer
 Karen Isern Banking Officer
 Levi Knebusch Banking Officer
 Ami McGlothlin Banking Officer
 David Melear Banking Officer
 Armando Pallares 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
 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
 Elizabeth Ramirez Customer Service Supervisor & Banking Officer

Mortgage Lending 358-3008
 Debbie Bigelow Sr. Vice President