

PRIVATE BANKING

John Clemens Sr. Vice President, Wealth Management
 Doug White Sr. Vice President, Wealth Management
 Alisha Amero Vice President
 Matt Harkins Vice President
 Lisa May Assistant Vice President

FINANCE & OPERATIONS DIVISION

Terri Boswell-Williams Sr. Vice President, Operations
 Stewart Dodson Sr. Vice President
 Ross Kerns Sr. V.P., Chief Financial Officer
 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
 Jeremy Monteith Vice President
 Denise Thomas Vice President
 Belynda Williams Vice President & Controller
 Rico Soto Vice President & Auditor
 Deborah Wetmore Assistant Controller
 Lee Bates Assistant Vice President
 Christa Gutierrez Assistant Vice President
 Peggy Hohensee Assistant Vice President
 Jerry Ivy Assistant Vice President, Security
 Robert King Assistant Vice President
 Dave London Assistant Vice President
 Eric Wright Assistant Vice President
 Linnsey Baugus Assistant Vice President & Compliance Officer
 Maria Narvaez Assistant Vice President
 Matt Ray Assistant Vice President
 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
 David Melear Banking Officer
 Alisha Platt Banking Officer
 Rosa Rios Banking Officer
 Donna Scott Banking Officer
 Linda Pinkert Compliance Deposit & 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 Operations Manager & Banking Officer
 Vanessa Alcantar Banking Officer
 Brenda Jaramillo Banking Officer
 Kendra Berry Banking Officer

COULTER FINANCIAL CENTER • Coulter & I-40 • 79106 • 358-3000

Joey Newsom Vice President & Branch Manager
 Maggie Boswell Assistant Vice President
 Lindsay Hanyen Banking Officer
 Mitsi Frederiksen Banking Officer
 Brock Swain Banking Officer

Professional & Executive Banking • 356-5888

Lisa May Assistant Vice President

Mortgage Lending • 358-3008

Debbie Bigelow Sr. Vice President

GEORGIA FINANCIAL CENTER • 3101 S. Georgia • 79109 • 356-5800

Heath Stevens Vice President & Branch Manager
 Cindy Baxter Assistant Vice President
 Cristy Chavez Assistant Vice President & Operations Manager
 Karie Hutson Banking Officer
 Jay Polvadore Banking Officer

HILLSIDE BRANCH • Hillside & Bell • 79109 • 356-1400

B.C. Sternberg 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

Brian Rea Vice President & Branch Manager
 Norma Urias Assistant Vice President
 Rodrigo Santos 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
 Liliana Cadena Operations Manager & Banking Officer
 Annabelle Estrada Banking Officer

SONCY BRANCH • Soney & 34th • 79121 • 354-4040

Stacey Johnson Vice President & Branch Manager
 Sarah Engels Assistant Vice President & Operations Manager
 Michelle Myers Assistant Vice President
 Ryan Roy Assistant Vice President

SOUTHEAST BRANCH • 2401 S Grand St. • 79103 • 349-9777

Teresa Soria Vice President & Branch Manager
 Chis Perez Operations Manager & Banking Officer
 Rosalia Santos Banking Officer
 Sabrina Sisneros Banking Officer

TASCOSA ROAD BRANCH • Tascosa Rd. & Plum Creek • 79121 • 356-5851

Derek Skipworth Vice President & Branch Manager
 Libby Garcia Assistant Vice President
 Zach Moore Operations Manager & Banking Officer
 Petra Kommavongsa Banking Officer
 Molly Offutt Banking Officer

UNITED BRANCH • Georgia & 26th • 79109 • 356-1480

Heath Stevens Vice President & Branch Manager
 Alicia Whitehead Operations Manager & 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

Lea Faris Vice President
 Adrian Meander Assistant Vice President

WESTERN DRIVE-UPS • Western & 45th • 79109 • 356-1420

Cynthia Donnell Vice President & Branch Manager

BORGER 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

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
 Kelsey Ward Banking Officer

SUMMIT FINANCIAL CENTER

7304 SW 34th. • 79121 • 382-1543

Amy Henderson Vice President
 Tracy Patrick Vice President
 Hillary Schaben Assistant Vice President
 Brenda Davis Banking Officer
 Stacia Hauser Banking Officer

AMERICAN NATIONAL BANK

A BRANCH OF AMARILLO NATIONAL BANK

MIRA VISTA BRANCH

5905 82nd Street • Suite 103 • Lubbock, TX 79424 • 712-7000

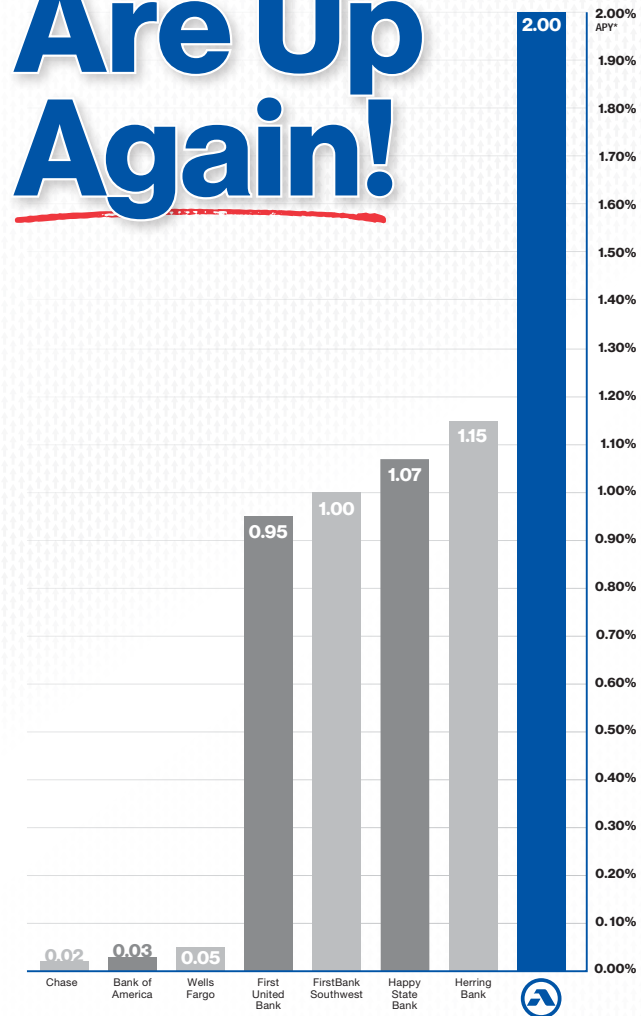
David Medrano Assistant Vice President

RUSH BRANCH

4206 19th Street • Space #700 • Lubbock, TX 79407 • 712-7550

Roger Karr Branch Manager & Assistant Vice President
 Wendy Pearce Assistant Vice President
 Jordan Maner Operations Manager & Banking Officer
 Mark Langford Banking Officer

Our Rates Are Up Again!



CD Rate Comparison Chart - 6 Month

Other rates are up at anb.com



Statement of Condition

3rd Quarter 2018



*Annual Percentage Yield (APY) is effective on September 28, 2018. \$1,000 minimum balance required. Penalty for early withdrawal may be imposed.



Consolidated Statements of Condition



September 30 (Displayed in thousands)

Assets	2018	2017
Cash and Deposits Due from Banks	\$ 91,267	\$ 87,850
Excess Deposits with Federal Reserve and Federal Funds Sold	324,375	273,151
Investment Securities		
U.S. Government and agency securities	258,653	286,991
Municipal and other securities	13,228	19,774
Total investment securities	271,881	306,765
Loans		
Commercial loans	2,414,369	2,329,126
Installment loans	668,779	630,644
Mortgage loans	184,564	188,055
Other loans	2,236	2,698
Subtotal	3,269,948	3,150,523
Less: Allowance for loan losses	(43,926)	(43,115)
Total loans, net	3,226,022	3,107,408
Bank Premises and Equipment	57,556	57,051
Other Assets	40,033	36,721
TOTAL ASSETS	\$ 4,011,134	\$ 3,868,946

Liabilities & Equity	2018	2017
Liabilities		
Demand deposits	\$ 988,323	\$ 1,011,243
Interest-bearing deposits	2,358,385	2,229,469
Total deposits	3,346,708	3,240,712
Federal funds purchased	45,675	28,625
Repurchase agreements	40,140	63,035
Other borrowed money	16,000	16,247
Accrued expenses & other liabilities	24,689	27,807
Total liabilities	3,473,212	3,376,426
Stockholders' Equity		
Capital stock	5,000	5,000
Surplus	50,000	50,000
Undivided profits	482,760	440,829
Accumulated other comprehensive income	162	(3,309)
Total stockholders' equity	537,922	492,520
TOTAL LIABILITIES AND EQUITY	\$ 4,011,134	\$ 3,868,946

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

Wade Porter Executive Vice President
 Cliff Bickerstaff Executive Vice President
 Cory Ramsey Senior Vice President
 Brent Wade Senior Vice President
 Heath Acker Vice President
 Sha Gearn Vice President
 Tracy Hayhurst Vice President
 Amy Henderson Vice President
 Brad Johnson Vice President
 Rob Mansfield Vice President
 David Strange Vice President
 Russell Thomasson Vice President
 Cody Bivens Assistant Vice President
 W. Tol Ware Assistant Vice President
 Desiree Bailey Banking Officer
 Sally Capra Banking Officer
 Tammy Guthrie Banking Officer
 Cayla Qualls 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
 Clint Latham Vice President
 Gary Thompson Vice President
 Brenda Wilkins Vice President
 Will Ashcraft Assistant Vice President
 Vicky Novak Assistant Vice President
 Rhonda Fjetland 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
 Blaine Going Vice President
 Scott Lower Vice President
 David Ratliff Vice President
 Jeff Franks Banking Officer
 Lily Godinez Banking Officer
 Pablo Jimenez Hernandez Banking Officer
 Miguel Morales Banking Officer
 Laura Shuttlesworth Banking Officer
 Nate Talamante Banking Officer

HOME EQUITY LOANS

Shari Keyner Banking Officer

MORTGAGE LOANS

Debbie Bigelow Sr. Vice President & Dept Manager
 Tracy Patrick Vice President
 Shawna Bachman V.P., & Loan Production Manager
 Lissa Lanning Vice President
 Christie Ramirez Vice President
 Crissy Aleman Assistant Vice President
 Jessica Beghtel Assistant Vice President
 Briget Cain Assistant Vice President
 Christy Conger Assistant Vice President
 Tonya Criswell Assistant Vice President
 Cymantia Evans Assistant Vice President
 Josh Gosser Assistant Vice President
 Chris Richardson Assistant Vice President
 Hillary Schaben Assistant Vice President
 Debbi Trubkin Assistant Vice President
 Yesica Alvarez M/L Underwriter & Banking Officer
 Giff Berryman Banking Officer
 Samantha Calcote Banking Officer
 Cindy Dodich Banking Officer
 Stacia Hauser Banking Officer
 Hugo Hernandez Banking Officer
 Shelly O'Grady Banking Officer
 Ferrin Ponder Banking Officer
 Asiria Torres Banking Officer

MARKETING DIVISION

MARKETING

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

CRA & PUBLIC RELATIONS

Patrick Stanley Sr. V.P., CRA Officer & Risk Manager
 Lizzie Mason Assistant V.P., Public Relations 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
 Jacque 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
 D.J. Hunt Vice President & Investment Officer
 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
 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
 Connie Rudder Trust Officer
 Nathan Ferguson Banking Officer
 Sharon Liotart Banking Officer
 Savannah Singleton Banking Officer