

## 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  
BC Sternenberg . . . . . Vice President  
Denise Thomas . . . . . Vice President  
Linnsey Baugus . . . . . Vice President & Compliance Officer  
Belynda Williams . . . . . Vice President & Controller  
Rico Soto . . . . . Vice President & Auditor  
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  
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  
Eric Martinez . . . . . Banking Officer  
David Melear . . . . . Banking Officer  
Jay Polvadore . . . . . Banking Officer  
Alisha Platts . . . . . Banking Officer  
Rosa Rios . . . . . Banking Officer  
Donna Scott . . . . . Banking Officer  
Tom Stickrod . . . . . 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 Massey . . . . . Banking Officer

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

Joey Newsom . . . . . Vice President & Branch Manager  
Maggie Boswell . . . . . Assistant Vice President  
Lindsai 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  
Libby Garcia . . . . . Assistant Vice President  
Cristy Chavez . . . . . Assistant Vice President & Operations Manager  
Karie Hutson . . . . . 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 . . . . . Assistant 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  
Maria Del Real . . . . . 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  
Sabrina Sisneros . . . . . Assistant Vice President  
Chris Perez . . . . . 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  
Zach Moore . . . . . Operations Manager & Banking Officer  
Christina Gamboa . . . . . 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

**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  
Stacia Hauser . . . . . 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  
Kelsey Lanford . . . . . 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  
Christina Baker . . . . . Banking Officer  
Mark Langford . . . . . Banking Officer

Simple Priorities.

# Amarillo Before Bank.

After 127 years, we keep our priorities straight.



Amarillo Before Bank



Amarillo Before Bank

# Statement of Condition

## 1<sup>st</sup> Quarter 2019

# Consolidated Statements of Condition



March 31 (Displayed in thousands)

Assets	* 2019	2018
Cash and Deposits Due from Banks	\$ 95,198	\$ 71,303
Excess Deposits with Federal Reserve and Federal Funds Sold	487,743	338,404
Investment Securities		
U.S. Government and agency securities	267,798	279,469
Other securities	121,397	21,224
Total investment securities	389,195	300,693
Loans		
Commercial loans	3,139,864	2,345,588
Installment loans	746,421	652,089
Mortgage loans	243,533	178,077
Other loans	2,600	3,294
Subtotal	4,132,418	3,179,048
Less: Allowance for loan losses	(45,365)	(43,611)
Total loans, net	4,087,053	3,135,437
Bank Premises and Equipment	80,769	57,432
Other Assets	155,668	39,225
<b>TOTAL ASSETS</b>	<b>\$ 5,295,626</b>	<b>\$ 3,942,494</b>

Liabilities & Equity	* 2019	2018
Liabilities		
Demand deposits	\$ 1,093,729	\$ 959,591
Interest-bearing deposits	3,475,911	2,325,556
Total deposits	4,569,640	3,285,147
Federal funds purchased	75,975	64,500
Repurchase agreements	42,331	34,665
Other borrowed money	6,000	16,238
Accrued expenses & other liabilities	32,002	25,877
Total liabilities	4,725,948	3,426,427
Stockholders' Equity		
Capital stock	5,000	5,000
Surplus	50,000	50,000
Undivided profits	512,796	460,971
Accumulated other comprehensive income	1,882	96
Total stockholders' equity	569,678	516,067
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 5,295,626</b>	<b>\$ 3,942,494</b>

\*On March 4th, Amarillo National Bank merged with Lubbock National Bank. The ownership structure of Amarillo National Bank was unchanged and no new debt or equity was needed to complete the purchase.

## 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  
Cody Bivens ..... 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  
W. Tol Ware ..... Vice President  
Desiree Bailey ..... Banking Officer  
Sally Capra ..... Banking Officer  
Tammy Guthrie ..... Banking Officer  
Angelica Padilla ..... Banking Officer  
Max Pierce ..... 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  
Rhonda Fjetland ..... Assistant Vice President  
Stephanie Schumacher ..... Assistant Vice President  
Dondi Connelly ..... Banking Officer

### 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 ..... Vice President  
Lissa Lanning ..... Vice President  
Christie Ramirez ..... Vice President  
Crissey Aleman ..... Assistant Vice President  
Jessica Beghtel ..... Assistant Vice President  
Briget Cain ..... Assistant Vice President  
Samantha Calcote ..... Assistant Vice President  
Christy Conger ..... Assistant Vice President  
Tonya Criswell ..... Assistant Vice President  
Cymanthia Evans ..... 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  
Lilia Childers ..... Banking Officer  
Cindy Dodich ..... Banking Officer  
Rebekah Gomez ..... 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  
Nathan Ferguson ..... Banking Officer  
Sharon Liotart ..... Banking Officer  
Michael Pirtle ..... Banking Officer  
Connie Rudder ..... Banking Officer  
Savannah Singleton ..... Banking Officer