

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
 Elizabeth Andrada Assistant Vice President
 Brenda Jaramillo Assistant Vice President
 Liliana Cadena Operations Manager & 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
 Kendra Massey Banking Officer
 Luz Spruiell 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
 Claire Davis Retail Ops Manager & 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 Vice President
 Barbara Pratt Assistant Vice President
 Stacia Hauser Assistant Vice President
 Jacy Beyer Banking Officer
 Jonah Sternenberg 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 & Operations Manager
 Candie Weber Assistant Vice President & Mortgage Loan Officer
 Lacey Buttermore Banking Officer
 Jennifer Esquivel Banking Officer
 Kelln Maslik Banking Officer
 Kayla Williams Banking Officer



ADMINISTRATION

Edwin Schulz LNB/ANB 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 Ops 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
 Christopher Speck Banking Officer

LENDING DIVISION

William "Trey" Cashion, III Senior Vice President
 Paul Dannevik 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
 Molly Kolbachinski 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
 Christine Carter Vice President
 Joel Fox Vice President
 Britni Hernandez 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
 Sara Hudson Banking Officer
 Stephanie Ratty Banking Officer
 Melonie Stone Banking Officer

ANB 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
 Julie Gil-Torres Assistant Vice President
 John Hood Banking Officer
 Sara Hudson Banking Officer
 Alex Shaw Banking Officer

CAMP BOWIE BRANCH

4501 Camp Bowie Blvd • Fort Worth, TX 76107 (682) 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 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
 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) 792-1000
 Paul Dannevik Senior Vice President
 David Fernihough Senior Vice President
 Kim Koontz Senior Vice President
 Jean Ann Slaughter Senior Vice President
 Chase Campbell Vice President
 Christine Carter 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
 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) 792-1000
 Edwin Schulz LNB/ANB President
 Tori Harrison Assistant Vice President
 Jennifer Rollo Retail Ops Manager & Assistant Vice President
 David Medrano Assistant Vice President
 Kacy Putman Assistant Vice President
 Stacy Chance Banking Officer
 Stephanie Ratty Banking Officer
 Melonie Stone Banking Officer

96TH STREET BRANCH

9604 Slide Road • Lubbock, TX 79424 (806) 792-1000
 Manuel Magallanes Banking Officer

BOSTON BRANCH

2703 82nd Street, Lubbock, TX 79423 (806) 761-4170

DOWNTOWN BRANCH

1001 Main Street • Lubbock, TX 79401 (806) 792-1000
 Laura Bryant Assistant Vice President
 Jeff Franks Assistant Vice President
 David Kineman Jr Banking Officer
 Chad Kucel Banking Officer
 JaDell Scott Banking Officer
 Velma Young Banking Officer

PARKWAY BRANCH

2630 Parkway Dr., Lubbock, Texas 79403 (806) 761-4150

Statement of Condition

2nd Quarter 2023



Member FDIC



Awesome Service
No BS.

anb.com
Member FDIC

Consolidated Statements of Condition



June 30 (Displayed in thousands)

| Assets | 2023 | 2022 |
|---|---------------------|---------------------|
| Cash and Deposits Due from Banks | \$ 129,953 | \$ 105,574 |
| Excess Deposits with Federal Reserve and Federal Funds Sold | 666,200 | 1,374,721 |
| Investment Securities | | |
| U.S. Government and agency securities | 348,586 | 335,359 |
| Other securities | 84,670 | 85,961 |
| Total investment securities | 433,256 | 421,320 |
| Loans | | |
| Commercial loans | 5,733,727 | 4,574,857 |
| Installment loans | 1,076,489 | 986,160 |
| Mortgage loans | 309,735 | 265,643 |
| Other loans | 4,488 | 4,439 |
| Subtotal | 7,124,439 | 5,831,099 |
| Less: Allowance for loan losses | (88,260) | (72,045) |
| Total loans, net | 7,036,179 | 5,759,054 |
| Bank Premises and Equipment | 106,249 | 95,653 |
| Other Assets | 194,928 | 155,295 |
| TOTAL ASSETS | \$ 8,566,765 | \$ 7,911,617 |

| Liabilities & Equity | 2023 | 2022 |
|--|---------------------|---------------------|
| Liabilities | | |
| Demand deposits | \$ 1,752,756 | \$ 2,190,576 |
| Interest-bearing deposits | 5,753,485 | 4,808,569 |
| Total deposits | 7,506,241 | 6,999,145 |
| Federal funds purchased | 61,178 | 45,826 |
| Repurchase agreements | 57,295 | 56,500 |
| Other borrowed money | 6,000 | 6,000 |
| Accrued expenses & other liabilities | 70,977 | 42,559 |
| Total liabilities | 7,701,691 | 7,150,030 |
| Stockholders' Equity | | |
| Capital stock | 5,000 | 5,000 |
| Surplus | 50,000 | 50,000 |
| Undivided profits | 842,229 | 736,652 |
| Accumulated other comprehensive income | (32,155) | (30,065) |
| Total stockholders' equity | 865,074 | 761,587 |
| TOTAL LIABILITIES AND EQUITY | \$ 8,566,765 | \$ 7,911,617 |

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 Ratliff 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 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 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
Macey Carter Banking Officer
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

Mortgage Lending 358-3008
Debbie Bigelow Sr. Vice President