

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	Assistant Vice President & Branch Manager	
Maria Cenicer0s	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	
Harold Foster III	Assistant Vice President	
Destiny Gonzalez	Banking Officer	
LaToya Louis	Banking Officer	

NORTHEAST BRANCH		
NE 24th & Grand • 79107		381-1000
Jennifer Gallardo	Vice President & Branch Manager	
Brenda Jaramillo	Assistant Vice President	
Lorena Blades	Banking Officer	
Liliana Cadena	Banking Officer	
Ana Hernandez	Banking Officer	

SONCY BRANCH		
Soncy & 34th • 79124		354-4040
Stacey Johnson	Vice President & Branch Manager	
Karli Coto	Assistant Vice President	
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	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	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	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	

ANB ACADEMY		
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	

CANYON BRANCH

1700 4th Ave • Canyon, TX 79015		655-8880
Ross Macon	Vice President & Branch Manager	
Lindsai Hanyen	Assistant Vice President	
Stacia Hauser	Assistant Vice President	
Claire Davis	Banking Officer	
Braden Hunt	Banking Officer	
Jorgee 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	
Kelln Maslik	Banking Officer	
Sarah Webb	Banking Officer	



ADMINISTRATION		
Edwin Schulz	Lubbock Market President	
Tori Harrison	Assistant Vice President	

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	Vice President	
Debbie Speigel	Vice President	
Emily Arce	Assistant Vice President	
Norma Garcia	Assistant Vice President	
Julie Gil-Torres	Assistant Vice President	
Chris Gregg	Assistant Vice President	
Katherine Machen	Assistant Vice President	
Barbara Pratt	Assistant Vice President	
Jennifer Rollo	Assistant Vice President	
Tina Rosati	Assistant Vice President	
Karen Read	Assistant Vice President	
Jackson Adrian	Banking Officer	
Brandon Argueta	Banking Officer	
Ethan Bradley	Banking Officer	
Tammy Coody	Banking Officer	
Lori Gardner	Banking Officer	
Kaylie Seymour	Banking Officer	
Maria Velasquez	Banking Officer	

ASSET MANAGEMENT DIVISION

Vanessa Pope	Vice President & Trust Officer	
Four Price	Vice President & Trust Officer	
Weston Santleben	Vice President & Trust Officer	
Steven Tyler	Vice President & Trust Officer	
Susie Smith	Vice President & Compliance Officer	
Daniel Ortega	Assistant Vice President & Trust Officer	
Edward Richter	Trust Officer	
Christopher Speck	Trust Officer	

LENDING DIVISION

William “Trey” Cashion, III	Senior Vice President	
Travis Edlund	San Antonio Market President	
David Fernihough	Senior Vice President	
John R. Hunt	Senior Vice President	
Julio Jauregui	Austin Market President	
Jackson Julson	Senior Vice President	
Eric Reed	Senior Vice President	
Randy Ripple	Senior Vice President	
Mike Wallace	Senior Vice President	
Geoff Boyd	Vice President	
Dusty Clayton	Vice President	
Timothy Legg	Vice President	
David Medrano	Vice President	
Jesus Muñoz	Vice President	
John Hood	Assistant Vice President	
Kelly Miller	Assistant Vice President	
Jacy Beyer	Banking Officer	
Linda Bulls	Banking Officer	
Ben Clark	Banking Officer	
Ivana Hoh	Banking Officer	
Nick Howerton	Banking Officer	
Manuel Magallanes	Banking Officer	
Maria Monsivais	Banking Officer	
Clayton Patterson	Banking Officer	
Alex Shaw	Banking Officer	
Noy Vong	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	
Jared Shreiner	Vice President	
Kacy Putman	Assistant Vice President	
Annalicia Benavides	Banking Officer	
Ty Chisum	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	Austin Market President	
Timothy Legg	Vice President	
Four Price	Vice President & Trust Officer	
Steven Tyler	Vice President & Trust Officer	
Jared Shreiner	Vice President	
Julie Gil-Torres	Assistant Vice President	
John Hood	Assistant Vice President	
Alex Shaw	Banking Officer	
Noy Vong	Banking Officer	

CAMP BOWIE BRANCH

4501 Camp Bowie Blvd • Fort Worth, TX 76107		(682) 354-2700
Jackson Julson	Fort Worth Market President	
Eric Reed	Senior Vice President	
Weston Santleben	Vice President and Trust Officer	
Joel Fox	Vice President	
Britni Hernandez	Vice President	
Susie Smith	Vice President	
Emily Arce	Assistant Vice President	
Allyson Hundley	Assistant Vice President	
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	
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	San Antonio Market President	
John R. Hunt	Senior Vice President	
Mike Wallace	Senior Vice President	
Jesus Muñoz	Vice President	
Karen Reed	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	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	Assistant Vice President	
Brandon Argueta	Banking Officer	
Jacy Beyer	Banking Officer	
Ethan Bradley	Banking Officer	

50TH STREET BRANCH

4811 50th Street • Lubbock, TX 79414		(806) 473-6225
Kim Koontz	Senior Vice President	
Jean Ann Slaughter	Senior Vice President	
Penny Gregston	Vice President	
Roger Karr	Vice President	
Melody Sisk	Vice President	
Debbie Speigel	Vice President	
Norma Garcia	Assistant Vice President	
Chris Gregg	Assistant Vice President	
Tammy Coody	Banking Officer	
Lori Gardner	Banking Officer	
Ivana Hoh	Banking Officer	
W. Scott Garrison	Banking Officer	

Asset Management		
(806) 378-8350		
Vanessa Pope	Vice President & Trust Officer	
Daniel Ortega	Assistant Vice President & Trust Officer	
Christopher Speck	Trust Officer	

82ND STREET BRANCH

4006 82nd Street • Lubbock, TX 79423		(806) 473-6235
David Medrano	Vice President	
Jackson Adrian	Banking Officer	
Kaylie Seymour	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	
Nick Howerton	Banking Officer	
Chad Kucel	Banking Officer	
JaDell Scott	Banking Officer	
Velma Young	Banking Officer	

QUAKER BRANCH

12103 Quaker Ave • Lubbock, TX 79423		(806) 720-6600
Edwin Schulz	Lubbock Market President	
David Fernihough	Senior Vice President	
Geoff Boyd	Vice President	
Christine Carter	Vice President	
Dusty Clayton	Vice President	
Tori Harrison	Assistant Vice President	
Kelly Miller	Assistant Vice President	
Kacy Putman	Assistant Vice President	
Jennifer Rollo	Assistant Vice President	
Linda Bulls	Banking Officer	
Ty Chisum	Banking Officer	
Stephanie Ratty	Banking Officer	
Melonie Stone	Banking Officer	
Maria Velasquez	Banking Officer	
Cami Witt	Banking Officer	
Denae Young	Banking Officer	

UNITED 82ND BRANCH

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

2630 Parkway Dr. • Lubbock, Texas 79403		(806) 761-4150
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Statement of Condition

1st Quarter 2025



Awesome Service

anb.com

Member FDIC | Equal Housing Lender

Consolidated Statements of Condition



March 31 (Displayed in thousands)

Assets	2025	2024
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Cash and Deposits Due from Banks	\$ 132,242	\$ 90,662
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Excess Deposits with Federal Reserve and Federal Funds Sold	1,890,721	1,292,459
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Investment Securities		
U.S. Government and agency securities	324,142	354,714
Other securities	83,433	79,507
Total investment securities	407,575	434,221

Loans		
Commercial loans	5,577,234	5,704,432
Installment loans	1,064,228	1,111,620
Mortgage loans	435,686	404,254
Other loans	5,453	6,562
Subtotal	7,082,601	7,226,868
Less: Allowance for loan losses	(90,040)	(88,885)
Total loans, net	6,992,561	7,137,983

Bank Premises and Equipment	135,161	119,677
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Other Assets	185,687	210,260
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TOTAL ASSETS	\$ 9,743,947	\$ 9,285,262
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Liabilities & Equity	2025	2024
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Liabilities		
Demand deposits	\$ 1,348,152	\$ 1,414,024
Interest-bearing deposits	7,164,922	6,752,456
Total deposits	8,513,074	8,166,480

Federal funds purchased	101,847	102,558
Repurchase agreements	27,760	38,460
Other borrowed money	0	6,000
Accrued expenses & other liabilities	92,175	75,885
Total liabilities	8,734,856	8,389,383

Stockholders' Equity		
Capital stock	5,000	5,000
Surplus	50,000	50,000
Undivided profits	965,940	863,970
Accumulated other comprehensive income	(11,849)	(23,091)
Total stockholders' equity	1,009,091	895,879

TOTAL LIABILITIES AND EQUITY	\$ 9,743,947	\$ 9,285,262
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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
Roxanne Grabbe	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

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
Scott Lower	Vice President
Sally Capra	Assistant Vice President
Stephanie Schumacher	Assistant Vice President
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
David Ratliff	Vice President
Savannah Allen	Assistant Vice President
Laura Bryant	Assistant Vice President
Pablo Jimenez Hernandez	Assistant Vice President
Miguel Morales	Assistant Vice President
Ty Owens	Assistant Vice President
Nate Talamante	Assistant Vice President
Jeff Franks	Banking Officer
Lee Gage	Banking Officer
Davide 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	Assistant 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
Briget Cain	Vice President
Lissa Lanning	Vice President
Christie Ramirez	Vice President
Chris Richardson	Vice President
Samantha Calcote	Assistant Vice President
Lilia Childers	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
Garrett Ammons	Banking Officer
Rebecca Canida	Banking Officer
Tonya Criswell	Banking Officer
Nicole Gotcher	Banking Officer
Kevin Huynh	Banking Officer
Raelynn Padilla	Banking Officer
Asiria Torres	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

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
Jason Gross	Vice President
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 & RE Director
Bart Bivens	Assistant V.P., Real Estate/Farm & Ranch Manager
Russell Fields	Assistant V.P. & Investment Officer
Alisha Platts	Assistant V.P. & Trust Officer
Gayle Ray	Assistant V.P. & Trust Officer
Lisa Wilson	Assistant V.P. & Oil and Gas Officer
Katie Fortner	Assistant V.P. & Trust Officer
Nathan Ferguson	Real Estate/Farm & Ranch Officer
Olivia Henderson	Trust Officer
Kaylee Hjerpe	Trust Officer
LeeAnn Manire	Trust Officer
Johnathon Powledge	Trust Officer
Michael Pirtle	Oil & Gas Lead Administrator
Sarah Pirtle	Trust Officer
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
Savannah Singleton	Banking Officer

FINANCE & OPERATIONS DIVISION

Stewart Dodson	Sr. Vice President, Chief Operations Officer
Corey Krusa	Sr. Vice President, Personnel
Jeremy Monteith	Sr. Vice President, Chief Information Officer
Joey Newsom	Sr. Vice President
Patrick Stanley	Sr. Vice President, Chief Risk Officer
Belynda Williams	Sr. Vice President, Chief Financial Officer
Linnsey Baugus	Vice President & Compliance Officer
Alan Bolden	Vice President, Bookkeeping Manager
Cara Day	Vice President
Shane Ferrell	Vice President
Peggy Hohensee	Vice President
Dave London	Vice President
Jay Polvadore	Vice President
Matt Ray	Vice President
Rico Soto	Vice President & Auditor
Denise Thomas	Vice President
Lee Bates	Assistant Vice President
David Berry	Assistant Vice President
Jason Clements	Assistant Vice President
Annabelle Estrada	Assistant Vice President
Sean Fuqua	Assistant Vice President
Jerry Ivy	Assistant Vice President, Security
Eric Martinez	Wire Transfer Manager & Assistant Vice President
Armando Pallares	Assistant Vice President
Rosa Rios	Assistant Vice President
Donna Scott	Assistant Vice President
Eric Wright	Assistant Vice President
Jason Brooks	Banking Officer
Martha Jo Conner	Banking Officer
Sandra Ellsworth	Banking Officer
Matt Goff	Banking Officer
Sara Grace	Banking Officer
Zach Hays	Banking Officer
Angeline Hernandez	Banking Officer
Karen Isern	Banking Officer
Levi Knebusch	Banking Officer
Chad Martin	Banking Officer
Ami McGlothlin	Banking Officer
David Melear	Chief Information Security Officer
Tina Meyer	Banking Officer
Elizabeth Pike	Banking Officer
Jordan Scott	Banking Officer
Chelsea Simpson	Banking Officer
Tom Stickrod	Banking Officer

AMARILLO BRANCHES

MAIN BANK - PLAZA ONE	
410 S. Taylor • 79101	378-8000
Patti McKnight	Vice President
Vanessa Alcantar	Assistant Vice President
Nicole Hirschler	Assistant Vice President
Shana Wilhite	Assistant Vice President
Kathryn Garnica	Banking Officer

BELL BRANCH	
Bell & 45th • 79109	358-6600
Cynthia Donnell	Vice President & Branch Manager
LeAnna Thomas	Assistant Vice President
John Anderson	Banking Officer
Colby Salehi	Banking Officer

COULTER FINANCIAL CENTER	
Coulter & I-40 • 79106	358-3000
Robin Lannou	Vice President & Branch Manager
Angel Enriquez	Assistant Vice President
Mitsi Frederiksen	Assistant Vice President
Brock Swain	Assistant Vice President
Elizabeth Ramirez	Banking Officer

Mortgage Lending	358-3008
Debbie Bigelow	Sr. Vice President