

GREENWAYS BRANCH
8602 Pineridge Dr. • 79119 **358-3000**
 Robin Lannou Vice President & Branch Manager
 Angel Enriquez Assistant Vice President
 Brock Swain Assistant Vice President
 Elizabeth Ramirez Banking Officer
 Roland Taylor Banking Officer

Commercial Loans **378-8205**
 Brenda Davis Vice President
 Amy Henderson Vice President
 Rodrigo Zapata Guevara Assistant Vice President

Home Equity Loans **358-3008**
 Debbi Trubkin Vice President
 Cassie Arellano Banking Officer
 Rebekah Gomez 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 Vice President & Branch Manager
 Maria Cenicerros Banking Officer
 Claire Davis Banking Officer
 Brian Reasoner 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
 LaToya Louis Assistant Vice President
 Destiny Gonzalez Banking Officer

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

SONCY BRANCH
Soncy & 34th • 79124 **354-4040**
 Stacey Johnson Vice President & Branch Manager
 Karli Coto Assistant Vice President
 Georgia Bullock Banking Officer
 Sandra Lee 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 BRANCH
Tascosa Rd. & Plum Creek • 79121 **356-5851**
 Derek Skipworth Vice President & Branch Manager
 Logan Saiz Assistant Vice President
 Katharine Boicourt Banking Officer
 Wes Bullock 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
 Tyra Perez Assistant Vice President
 Donna Podzemny Assistant Vice President

ANB ACADEMY
 Christa Gutierrez Vice President
 Jackie Hickey Banking Officer
 Jacquelin Walsh Banking Officer

CANYON BRANCH

1700 4th Ave • Canyon, TX 79015 **655-8880**
 Ross Macon Vice President & Branch Manager
 Harold Foster III Assistant Vice President
 Lindsay Hanyen Assistant Vice President
 Stacia Hauser Assistant Vice President
 Braden Hunt 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
 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
 Melody Sisk 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 Reed Assistant Vice President
 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 Assistant Vice President & Trust Officer
 Christopher Speck Trust Officer

LENDING DIVISION

William “Trey” Cashion, III Senior Vice 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
 Timothy Legg Vice President
 David Medrano Vice President
 Jesus Muñoz Vice President
 John Hood Assistant Vice President
 Kelly Miller Assistant Vice President
 Layton Reed 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
 Velma Young Banking Officer

LENDING ADMINISTRATION
 Suzanne Neuberger Senior Vice President
 Christine Carter Vice President
 Joel Fox Vice President
 Lauren Moore Vice President
 Hailey Brothers-Postar Banking Officer
 JaDell Scott Banking Officer

MORTGAGE LOANS
 Heather Price Vice President
 Kacy Putman Vice President
 Jared Shreiner Vice President
 Ryan Snell Vice President
 Morgan Barr 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 & Trust Officer
 Joel Fox Vice President
 Susie Smith Vice President
 Ryan Snell Vice President
 Emily Arce Assistant Vice President
 Allyson Hundley Assistant Vice President
 Clayton Patterson Banking Officer

FITCH BRANCH
1198 William D. Fitch • College Station, TX 77845 **(979) 595-1652**
 Suzanne Neuberger Senior Vice President
 Laura Bryant Senior 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**
 Mike Wallace Senior Vice President
 Jesus Muñoz Vice President
 Pablo Jimenez Hernandez Assistant Vice President
 Karen Reed Assistant Vice President
 Edward Richter Assistant Vice President
 Luz Estrada Banking Officer
 Brandon Sanchez 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
 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
 Melody Sisk 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
 Mia Hernandez 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**
 John R. Hunt Senior Vice President
 Laura Bryant Assistant Vice President
 Jeff Franks Assistant Vice President
 Nick Howerton Banking Officer
 Chad Kucel 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
 Lauren Moore Vice President
 Kacy Putman Vice President
 Tori Harrison Assistant Vice President
 Kelly Miller Assistant Vice President
 Layton Reed Assistant Vice President
 Jennifer Rollo Assistant Vice President
 Morgan Barr Banking Officer
 Hailey Brothers-Postar Banking Officer
 Linda Bulls Banking Officer
 Stephanie Ratty Banking Officer
 JaDell Scott Banking Officer
 Melonie Stone Banking Officer
 Maria Velasquez Banking Officer
 Cami Witt 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
1st Quarter 2026



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 Member FDIC | Equal Housing Lender



Consolidated Statements of Condition



March 31 (Displayed in thousands)

Assets	2026	2025
Cash and Deposits Due from Banks	\$ 109,483	\$ 132,242
Excess Deposits with Federal Reserve and Federal Funds Sold	2,429,008	1,890,721
Investment Securities		
U.S. Government and agency securities	328,457	324,142
Other securities	69,846	83,433
Total investment securities	398,303	407,575
Loans		
Commercial loans	5,544,718	5,577,234
Installment loans	1,048,376	1,064,228
Mortgage loans	458,055	435,686
Other loans	6,391	5,453
Subtotal	7,057,540	7,082,601
Less: Allowance for loan losses	(91,580)	(90,040)
Total loans, net	6,965,960	6,992,561
Bank Premises and Equipment	156,892	135,161
Other Assets	166,225	185,687
TOTAL ASSETS	\$ 10,225,871	\$ 9,743,947

Liabilities & Equity	2026	2025
Liabilities		
Demand deposits	\$ 1,439,108	\$ 1,348,152
Interest-bearing deposits	7,514,208	7,164,922
Total deposits	8,953,316	8,513,074
Federal funds purchased	52,627	101,847
Repurchase agreements	39,620	27,760
Accrued expenses & other liabilities	77,765	92,175
Total liabilities	9,123,328	8,734,856
Stockholders' Equity		
Capital stock	5,000	5,000
Surplus	50,000	50,000
Undivided profits	1,052,665	965,940
Accumulated other comprehensive income	(5,122)	(11,849)
Total stockholders' equity	1,102,543	1,009,091
TOTAL LIABILITIES AND EQUITY	\$ 10,225,871	\$ 9,743,947

OFFICERS
 Richard Ware II Chairman
 William Ware President
 Patrick Ware Vice Chairman

EXECUTIVE COMMITTEE
 Richard Ware II Patrick Ware
 William Ware Cliff Bickerstaff
 Ross Kerns 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
 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
 Breanna Gordo Banking Officer
 Emily Morgan Banking Officer
 Tammy Overton Banking Officer

INSTALLMENT LOANS
 John R. Hunt Senior Vice President
 John T. McElyea Senior Vice President
 Michael Alexander Vice President
 Joel Brooks Vice President
 Blaine Going Vice President
 Ty Owens Vice President
 David Ratliff Vice President
 Nate Talamante Vice President
 Savannah Allen Assistant Vice President
 Laura Bryant Assistant Vice President
 Pablo Jimenez Hernandez Assistant Vice President
 Miguel Morales Assistant Vice President
 Jeff Franks Banking Officer
 Lee Gage Banking Officer
 David Kineman Jr Banking Officer
 Amberly Knepp Banking Officer
 Chad Kucel Banking Officer
 Edna Lopez Banking Officer
 Kayla Steward 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
 Kelsey Lloyd Vice President
 Christie Ramirez Vice President
 Chris Richardson Vice President
 Samantha Calcote Assistant Vice President
 Lilia Childers Assistant Vice President
 Christy Conger Assistant Vice President
 Jill DeLeon Assistant Vice President
 Cindy Dodich Assistant Vice President
 Cymanthia Evans Assistant Vice President
 Stacia Hauser Assistant Vice President
 Shelly O'Grady Assistant Vice President
 Hillary Schaben Assistant Vice President
 Garrett Ammons Banking Officer
 Cassie Arellano Banking Officer
 Rebecca Canida Banking Officer
 Tonya Criswell Banking Officer
 Sarah Foshee Banking Officer
 Nicole Gotcher Banking Officer
 Kevin Huynh Banking Officer
 Mackenzie Kelty 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 Senior Vice President

ASSET MANAGEMENT DIVISION
 Cliff Bickerstaff Executive V.P. & Trust Chairman
 Johnny Crowley Sr. Vice President & Sr. 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 & Investment Officer
 Elena Seidlitz Vice President & Trust Compliance Officer
 Michell Velasquez Vice President & Trust Operations Officer
 Darin Via Vice President & RE Director
 Duke Ward Vice President & Trust Officer
 Leslie Weaver Vice President, Oil & Gas Manager
 Whitney Wells Vice President, Retirement Plan Manager
 Lisa Wilson V.P. & Oil and Gas Officer
 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
 Katie Fortner Assistant V.P. & Trust Officer
 Vaden Carthel 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
 Joanna Simpson Trust Officer
 Abbie Taylor Trust Officer

PRIVATE BANKING
 John Clemens Sr. Vice President, Wealth Management
 Matt Harkins Sr. Vice President
 Doug White Sr. Vice President, Wealth Management
 Brenda Davis 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
 Rico Soto Sr. Vice President & Auditor
 Patrick Stanley Sr. Vice President, Chief Risk Officer
 Belynda Williams Sr. Vice President, Chief Financial Officer
 Linnsey Baugus Vice President
 Alan Bolden Vice President
 Cara Day Vice President
 Sean Fuqua Vice President
 Peggy Hohensee Vice President
 Dave London Vice President
 Jay Polvadore Vice President
 Matt Ray Vice President
 Denise Thomas Vice President
 David Berry Assistant Vice President
 Jason Clements Assistant Vice President
 Annabelle Estrada Assistant Vice President
 Jerry Ivy Assistant Vice President, Security
 Eric Martinez Assistant Vice President
 Shon Milton Assistant Vice President
 Armando Pallares Assistant Vice President & Controller
 Barry Ralston Assistant Vice President, Security
 Rosa Rios Assistant Vice President
 Donna Scott Assistant Vice President
 Eric Wright Assistant Vice President
 Jason Brooks 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
 Trent Norman 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
 Bliss Green Assistant Assistant Vice President & Branch Manager
 LeAnna Thomas Assistant Vice President
 John Anderson Banking Officer
 Jacquelyn Gonzales Banking Officer

GEORGIA FINANCIAL CENTER
 3101 S. Georgia • 79109 356-5800
 Heath Stevens Vice President & Branch Manager
 Cindy Baxter Assistant Vice President
 Karie Hutson Assistant Vice President
 Brenda Jaramillo Assistant Vice President
 Kiley Adcock Banking Officer
 Keegan Sanchez Banking Officer