

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
Christian Ontiveros Banking Officer

NORTHEAST BRANCH
NE 24th & Grand • 79107 **381-1000**
Jennifer Gallardo Vice President & Branch Manager
Mathias Estrada Banking Officer
Kathryn Garnica 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

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
Annabelle Estrada Assistant 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
Lindsai Hanyen Assistant Vice President
Stacia Hauser Assistant Vice President
Jorgee Deeds Banking Officer
Braden Hunt 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
Jennifer Rollo Assistant Vice President
Tina Rosati Assistant Vice President
Brandon Argueta Banking Officer
Jacy Beyer Banking Officer
Ethan Bradley Banking Officer
Tammy Coody Banking Officer
Clinton Colson Banking Officer
Lori Gardner Banking Officer
Kaylie Seymour 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
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
James Conwright Vice President
Timothy Legg Vice President
David Medrano Vice President
Jesus Muñoz Vice President
Laura Bryant Assistant Vice President
Pablo Jimenez Hernandez Assistant Vice President
John Hood Assistant Vice President
Kelly Miller Assistant Vice President
Layton Reed Assistant Vice President
Linda Bulls Banking Officer
Ben Clark Banking Officer
Ivana Hoh Banking Officer
Nick Howerton Banking Officer
Chad Kucel Banking Officer
Manuel Magallanes Banking Officer
Maria Monsivais Banking Officer
Clayton Patterson Banking Officer
Brandon Sanchez Banking Officer
Alex Shaw Banking Officer
Christian Truong 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
Tina Rosati Assistant Vice President
Ben Clark Banking Officer
Molly Kolbachinski 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
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
Carrie Hines Vice President
Maria Monsivais Banking Officer

VILLA MARIA BRANCH
601 East Villa Maria, Suite 200 • Bryan, TX 77802 **(979) 776-0819**
Diana Maza Banking Officer

LUBBOCK BRANCHES
19TH STREET BRANCH
4420 19th Street • Lubbock, TX 79407 **(806) 792-1000**
Katherine Machen Assistant Vice President
Brandon Argueta Banking Officer
Ethan Bradley Banking Officer
Christian Truong 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
Jacy Beyer Banking Officer
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
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
Pablo Jimenez Hernandez 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
James Conwright 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
Clinton Colson 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

2nd Quarter 2026



Member FDIC | Equal Housing Lender

anb.com
Member FDIC | Equal Housing Lender



Consolidated Statements of Condition



June 30 (Displayed in thousands)

Assets	2026	2025
Cash and Deposits Due from Banks	\$ 84,369	\$ 119,750
Excess Deposits with Federal Reserve and Federal Funds Sold	2,505,207	2,187,954
Investment Securities		
U.S. Government and agency securities	326,539	301,084
Other securities	68,435	82,712
Total investment securities	394,974	383,796
Loans		
Commercial loans	5,583,160	5,414,961
Installment loans	1,093,347	1,044,659
Mortgage loans	481,038	436,121
Other loans	8,876	6,491
Subtotal	7,166,421	6,902,232
Less: Allowance for loan losses	(91,980)	(90,237)
Total loans, net	7,074,441	6,811,995
Bank Premises and Equipment	160,661	148,267
Other Assets	160,859	163,812
TOTAL ASSETS	\$ 10,380,511	\$ 9,815,574

Liabilities & Equity	2026	2025
Liabilities		
Demand deposits	\$ 1,561,871	\$ 1,367,299
Interest-bearing deposits	7,548,807	7,237,648
Total deposits	9,110,678	8,604,947
Federal funds purchased	38,352	51,458
Repurchase agreements	38,320	35,445
Accrued expenses & other liabilities	73,365	87,129
Total liabilities	9,260,715	8,778,979
Stockholders' Equity		
Capital stock	5,000	5,000
Surplus	50,000	50,000
Undivided profits	1,070,845	991,359
Accumulated other comprehensive income	(6,049)	(9,764)
Total stockholders' equity	1,119,796	1,036,595
TOTAL LIABILITIES AND EQUITY	\$ 10,380,511	\$ 9,815,574

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

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. Sternenbergl 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

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
Lee Gage Banking Officer
Nick Howerton 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
Tonya Criswell Assistant Vice President
Jill DeLeon 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
Rebecca Canida Banking Officer
Sarah Foshee Banking Officer
Nicole Gotcher Banking Officer
Kevin Huynh Banking Officer
Mackenzie Kilty 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
Katie Baker Assistant V.P. & Trust 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
Vaden Carthel Trust Officer
Nathan Ferguson Real Estate/Farm & Ranch Officer
Olivia Henderson 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
Kaylee Stavenhagen 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
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
Braden "Cole" Mason Banking Officer

BELL BRANCH
Bell & 45th • 79109 **358-6600**
Bliss Green 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