

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 Cenicerros 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
Lindsay Hanyen Assistant Vice President
Stacia Hauser Assistant Vice President
Claire Davis Banking Officer
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



Member FDIC Equal Housing Lender



ADMINISTRATION

Edwin Schulz LNB 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 Reed Assistant Vice President
Jackson Adrian Banking Officer
Brandon Arqueta 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
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 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
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 Senior Vice President
Timothy Legg Vice President
Four Price 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 Senior Vice President
Eric Reed Senior Vice President
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 Senior Vice 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 Arqueta Banking Officer
Jacy Beyer Banking Officer
Ethan Bradley Banking Officer

50TH STREET BRANCH

4811 50th Street • Lubbock, TX 79414 (806) 473-6225
David Fernihough Senior Vice President
Kim Koontz Senior Vice President
Jean Ann Slaughter Senior Vice President
Geoff Boyd Vice President
Christine Carter Vice President
Dusty Clayton 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
Linda Bulls Banking Officer
Tammy Coody Banking Officer
Lori Gardner Banking Officer
Ivana Hoh Banking Officer
W. Scott Garrison Banking Officer
Cami Witt Banking Officer
Denae Young Banking Officer

Asset Management

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
Edwin Schulz LNB President
David Medrano Vice President
Tori Harrison Assistant Vice President
Kacy Putman Assistant Vice President
Ty Chisum Banking Officer
Jackson Adrian Banking Officer
Stephanie Ratty Banking Officer
Kaylie Seymour Banking Officer
Melonie Stone 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
Kelly Miller Assistant Vice President
Jennifer Rollo Assistant Vice President
Maria Velasquez 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

4th Quarter 2024



Awesome Service

anb.com

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Consolidated Statements of Condition



December 31 (Displayed in thousands)

Assets	2024	2023
Cash and Deposits Due from Banks	\$ 116,569	\$ 135,885
Excess Deposits with Federal Reserve and Federal Funds Sold	1,460,411	1,190,184
Investment Securities		
U.S. Government and agency securities	341,481	355,234
Other securities	76,453	82,645
Total investment securities	417,934	437,879
Loans		
Commercial loans	5,809,116	5,664,573
Installment loans	1,091,501	1,113,153
Mortgage loans	424,067	384,096
Other loans	11,486	12,771
Subtotal	7,336,170	7,174,593
Less: Allowance for loan losses	(90,899)	(88,703)
Total loans, net	7,245,271	7,085,890
Bank Premises and Equipment	128,981	111,491
Other Assets	188,442	203,310
TOTAL ASSETS	\$ 9,557,608	\$ 9,164,639

Liabilities & Equity	2024	2023
Liabilities		
Demand deposits	\$ 1,343,934	\$ 1,614,307
Interest-bearing deposits	7,074,846	6,427,841
Total deposits	8,418,780	8,042,148
Federal funds purchased	50,504	130,234
Repurchase agreements	36,450	43,395
Other borrowed money	6,000	6,000
Accrued expenses & other liabilities	66,394	64,836
Total liabilities	8,578,128	8,286,613
Stockholders' Equity		
Capital stock	5,000	5,000
Surplus	50,000	50,000
Undivided profits	939,443	846,118
Accumulated other comprehensive income	(14,963)	(23,092)
Total stockholders' equity	979,480	878,026
TOTAL LIABILITIES AND EQUITY	\$ 9,557,608	\$ 9,164,639

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
 Cliff Bickerstaff Executive Vice President
 Wade Porter Executive Vice President
 Cody Bivens Senior Vice President
 Sha Gearn 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
 Kathy Underwood 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
 David 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
 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
 Matt Ray Vice President
 Jay Polvadore 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