

GEORGIA FINANCIAL CENTER

3101 S. Georgia • 79109 **356-5800**
 Heath Stevens Vice President & Branch Manager
 Cristy Chavez Assistant Vice President
 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

NORTH BRANCH

712 N. Taylor • 79107 **345-1600**
 Adrian Meander Vice President & Branch Manager
 Harold Foster III Banking Officer
 LaToya Louis Banking Officer
 Johnathon Powledge 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 Motley Banking Officer
 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

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
 Stacia Hauser Assistant Vice President
 Claire Davis Banking Officer
 Destiny Gonzalez 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
 Lacey Buttermore Banking Officer
 Jennifer Esquivel Banking Officer
 Kelln Maslik Banking Officer
 Sarah Webb Banking Officer



ADMINISTRATION

Edwin Schulz LNB 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 Vice President
 Debbie Speigel 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
 Emily Arce Banking Officer
 Ethan Bradley Banking Officer
 Tammy Coody Banking Officer
 Lori Gardner Banking Officer
 Kaylie Seymour Banking Officer

ASSET MANAGEMENT DIVISION

Vanessa Pope Vice President
 Susie Smith Vice President
 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
 Chase Campbell Vice President
 Dusty Clayton Vice President
 Timothy Legg Vice President
 David Medrano Vice President
 Jesus Muñoz Vice President
 Kelly Miller Assistant Vice President
 Jacy Beyer Banking Officer
 Linda Bulls Banking Officer
 Ben Clark Banking Officer
 John Hood 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
 Brandon Eckert 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
 Jared Shreiner Vice President
 Julie Gil-Torres Assistant Vice President
 John Hood Banking Officer
 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
 Allyson Hundley Assistant Vice President
 Emily Arce 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
 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
 Jacy Beyer Banking Officer
 Ethan Bradley Banking Officer
 Kaylie Seymour 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
 Chase Campbell 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
 Kelly Miller Assistant Vice President
 Linda Bulls Banking Officer
 Tammy Coody Banking Officer
 Lori Gardner Banking Officer
 W. Scott Garrison Banking Officer
 Cami Witt Banking Officer
 Denae Young Banking 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
 Jennifer Rollo Assistant Vice President
 Ty Chisum Banking Officer
 Brandon Eckert Banking Officer
 Adrian Jackson Banking Officer
 Stephanie Ratty 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
 Chad Kucel Banking Officer
 JaDell Scott Banking Officer
 Velma Young 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 2024



Member FDIC



Awesome Service

No BS.

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Member FDIC

Consolidated Statements of Condition



June 30 (Displayed in thousands)

Assets	2024	2023
Cash and Deposits Due from Banks	\$ 110,739	\$ 129,953
Excess Deposits with Federal Reserve and Federal Funds Sold	1,108,811	666,200
Investment Securities		
U.S. Government and agency securities	348,702	348,586
Other securities	77,588	84,670
Total investment securities	426,290	433,256
Loans		
Commercial loans	5,776,312	5,733,727
Installment loans	1,125,524	1,076,489
Mortgage loans	406,649	309,735
Other loans	6,644	4,488
Subtotal	7,315,129	7,124,439
Less: Allowance for loan losses	(89,815)	(88,260)
Total loans, net	7,225,314	7,036,179
Bank Premises and Equipment	123,771	106,249
Other Assets	202,174	194,928
TOTAL ASSETS	\$ 9,197,099	\$ 8,566,765

Liabilities & Equity	2024	2023
Liabilities		
Demand deposits	\$ 1,348,473	\$ 1,752,756
Interest-bearing deposits	6,764,935	5,753,485
Total deposits	8,113,408	7,506,241
Federal funds purchased	44,203	61,178
Repurchase agreements	36,315	57,295
Other borrowed money	6,000	6,000
Accrued expenses & other liabilities	80,667	70,977
Total liabilities	8,280,593	7,701,691
Stockholders' Equity		
Capital stock	5,000	5,000
Surplus	50,000	50,000
Undivided profits	882,920	842,229
Accumulated other comprehensive income	(21,414)	(32,155)
Total stockholders' equity	916,506	865,074
TOTAL LIABILITIES AND EQUITY	\$ 9,197,099	\$ 8,566,765

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
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
Desiree Owens Vice President
B.C. Sternenberg Vice President
David Strange Vice President
Brenda Tullar Vice President
W. Tol Ware Vice President
Aleisha Malone Assistant Vice President
Angelica Padilla Assistant Vice President
Amanda Ruiz Assistant Vice President
Benton Brister 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
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 Senior Vice President
Michael Alexander Vice President
Joel Brooks Vice President
Kathy Underwood Vice President
Blaine Going Vice President
David Ratliff 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
Savannah Allen Banking Officer
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
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
Jill DeLeon Assistant Vice President
Cindy Dodich Assistant Vice President
Cymantia 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 Gutcher Banking Officer
Kevin Huynh Banking Officer
Raelynn Padilla Banking Officer
Bianca Ramirez Banking Officer
Asiria Torres Banking Officer

MARKETING DIVISION

MARKETING
Tawn Williams Burress Assistant V.P.
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
Amanda Brown Banking Officer

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
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 & RE Director
Bart Bivens Assistant V.P., Real Estate/Farm & Ranch Manager
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 Wilson Assistant V.P. & Oil and Gas Officer
Nathan Ferguson Real Estate/Farm & Ranch Officer
Katie Fortner Trust Officer
Olivia Henderson Trust Officer
Tim Lamberson Trust Officer
LeeAnn Manire 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
Alisha Milam Vice President
Lilia Childers Assistant Vice President
Savannah Singleton Banking Officer

FINANCE & OPERATIONS DIVISION

Stewart Dodson Sr. Vice President
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
Belynda Williams Sr. Vice President & Controller
Linnsey Baugus Vice President & Compliance Officer
Alan Bolden Vice President, Bookkeeping Manager
Peggy Hohensee Vice President
Dave London 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
Cara Day 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
Jay Polvadore 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
Sara Grace 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
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
Nicole Hirschler Assistant Vice President
Vanessa Alcantar Banking Officer
Kathryn Garnica Banking Officer
Shana Wilhite Banking Officer

BELL BRANCH
Bell & 45th • 79109 358-6600
Cynthia Donnell Vice President & Branch Manager
John Anderson Banking Officer
Maria Cenicerros Banking Officer
Colby Salehi 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
Elizabeth Ramirez Banking Officer

Mortgage Lending 358-3008
Debbie Bigelow Sr. Vice President