



FIRST NATIONAL BANK AND TRUST COMPANY OF ARDMORE

Ardmore, Lone Grove, Marietta, Ringling, Sulphur, Velma, Norman

STATEMENT OF CONDITION

SEPTEMBER 30, 2018

FIRST NATIONAL BANK & TRUST COMPANY of ARDMORE

Ardmore, Oklahoma

OFFICERS

F. Lovell McMillin, Chairman of the Board
Henry Roberts, Vice Chairman of the Board
Curtis Davidson, CEO
Clayton Lodes, President
Keith King, Executive Vice President & CFO
Robert P. Bates III, Senior Vice-President
Sheila Bell, Senior Vice-President & Marketing Officer
Mike Bradley, Senior Vice-President & Sulphur Branch Manager
Jake Charnock, Sr. Vice-President & Chief Credit Officer
Becky Crawford, Senior Vice-President, Cashier & COO
Matt Farve, Senior Vice-President
Blake Hollingsworth, Sr. Vice-President & Chief Lending Officer
Charles Hollingsworth, Senior Vice-President
Sam Huffman, Senior Vice President & Madill Market President
Laura Kidd, Senior Vice-President & Compliance Officer
Deanna Oldham, Senior Vice-President & Collection Officer
Fred Resz, Senior Vice-President & Chief Technology Officer
Jean Roberts, Senior Vice-President
Vicky Tyler, Senior Vice-President & Trust Officer
John Veazey, Senior Vice-President & Trust Officer
Brent Wade, Senior Vice-President & Lone Grove Manager
Shirley Word, Senior Vice-President & Bdwy Manager
Ryan Youderian, Sr. VP & Market Research Director
Lisa Armstrong, Vice-President
Cynthia Bryant, Vice-President & Controller
Dea Ann Butler, Vice -President and Ringling Branch Manager
Sandy Holybee, Vice-President & Dean of INBU
Gerri Kelly, Vice-President and Marietta Branch Manager
Kim McLaughlin - Vice-President
Zachry Pogue, Vice-President & Velma Branch Manager
Cara Stubbs, Vice-President
Tommi Weatherford, Vice-President
Dana Williams, Vice-President & Trust Operations Officer
Karen Zeiset, Vice-President
Tessa Almond, Assistant Vice-President

Ann Beard - Assistant Vice-President
Catherine Biddick, Assistant Vice-President
Mark Brown, Assistant Vice-President
Amanda Copeland, Assistant Vice-President
Becky Graves, Assistant Vice-President
Kelly Higgs, Assistant Vice-President
Pam Norton, Assistant Vice-President
Brenda Mize, Assistant Vice-President
Kennita Moon, Assistant Vice-President
Barbara North, Assistant Vice-President
Kathy Pulis, Assistant Vice-President
Chad Rutledge, Assistant Vice-President
Sherry Way, Assistant Vice-President
Phyllis Adcox, Assistant Cashier
Julia Brown, Assistant Cashier
Sonia Carter, Assistant Cashier
Stephanie Frank, Assistant Cashier
Vanessa Hill, Assistant Cashier
Donna Henderson, Assistant Cashier
Liomar Jimenez, Assistant Cashier
Jennifer Jones, Assistant Cashier
Janice Marshall, Assistant Cashier
Deana Mendenall, Assistant Cashier
Yvonne McDonald, Assistant Cashier
Joyce McFatrige, Assistant Cashier
Don Rose, Assistant Cashier
Christie Sauer, Assistant Cashier
Michele Smith, Assistant Cashier
Stephanie Taliaferro, Assistant Cashier
Leslie Walker, Assistant Cashier
Carolyn Wendt, Assistant Cashier
Jana Wright, Assistant Cashier

DIRECTORS

Robert M. Bramlett, Jr. - Insurance
Mike Chandler - CPA
Scott Chapman - Natural Resources Management
Curtis Davidson - CEO
Bill Dolman - Oil & Gas Producer
Bob Drake - Rancher
Thomas F. Dunlap - Oil Producer
John Kriet, K & S Holdings, Inc.

Clayton Lodes, President
F. Lovell McMillin - Chairman of the Board & Attorney
Henry Roberts, - Vice Chairman of the Board & Pharmacist
Creede Speake, Jr. - Rancher
Luann Walker, CPA
Wayman Woodley - Director Emeritus



**FIRST NATIONAL BANK
AND TRUST COMPANY OF ARDMORE**

Ardmore, Lone Grove, Marietta, Ringling, Sulphur, Velma, Norman

CONDENSED STATEMENT OF CONDITION

Ardmore, Oklahoma 73401

AT THE CLOSE OF BUSINESS SEPTEMBER 30, 2018

ASSETS

Cash and Due from Banks.....	\$ 9,918,628
U.S. Government Securities.....	94,881,368
Other Securities.....	60,512,205
Federal Funds Sold.....	1,012,000
Loans.....	323,441,881
Bank Premises and Equipment.....	9,088,026
Other Assets.....	17,880,698
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TOTAL ASSETS.....	\$516,734,806
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LIABILITIES AND CAPITAL

Deposits.....	\$417,870,655
Federal Funds Purchased.....	0
Other Liabilities.....	50,338,725
Capital Stock.....	1,000,000
Surplus.....	13,218,028
Undivided Profits.....	34,307,399
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TOTAL CAPITAL.....	48,525,427
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TOTAL LIABILITIES AND CAPITAL.....	\$516,734,806
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