

CONDENSED STATEMENT OF CONDITION

**First National Bank
And Trust Company of Ardmore**
Ardmore, Oklahoma 73401

At the close of business March 31, 2022

ASSETS

Cash and Due from Banks	\$15,303,730
U.S. Government Securities	165,844,166
Other Securities	67,997,374
Federal Funds Sold	5,649,000
Loans	344,284,379
Bank Premises and Equipment	11,679,108
Other Assets	23,409,466

TOTAL ASSETS	\$634,167,223
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LIABILITIES AND CAPITAL

Deposits	\$534,998,515
Federal Funds Purchased	0
Other Liabilities	48,472,978
Capital Stock	1,000,000
Surplus	13,218,028
Undivided Profits	36,477,703

TOTAL CAPITAL	50,695,730
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TOTAL LIABILITIES & CAPITAL	\$634,167,223
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FIRST NATIONAL BANK & TRUST COMPANY
Ardmore, Oklahoma

LIST OF OFFICERS and DIRECTORS
OFFICERS

Curtis Davidson, Chairman of the Board
F. Lovell McMillin, Vice Chairman of the Board
Clayton Lodes, Chief Executive Officer
Jacob Charnock, President & Chief Credit Officer
John Veazey, Executive Vice President & Trust Officer
Robert P. Bates III, Senior Vice-President
Mike Bradley, Senior Vice-President
Jason Casey, Sr. Vice-President & Market President
Matthew Farve, SVP, Chief Operations Officer & Cashier
Sam Huffman, Sr. Vice-President & Madill Market President
Gerri Kelly, Senior Vice-President
Laura Kidd, Sr. Vice-President & Compliance Officer
Glenn Payne III, Sr. Vice-President & Chief Financial Officer
Fred Resz, Sr. Vice President & Chief Technology Officer
Jason Roberts, Sr. Vice-President & Chief Lending Officer
Jean Roberts, Senior Vice-President
Vicky Tyler, Senior Vice-President
Brent Wade, Senior Vice-President
Shirley Word, Senior Vice-President
Ryan Youderian, Sr. Vice President & Market Research Director
Karen Zeiset, Senior Vice-President
Vicki Anderson, Vice-President
Mark Brown, Vice-President
Cynthia Bryant, Vice-President & Controller
Dea Ann Butler, Vice-President
Amanda Copeland, Vice President & BSA Officer
Becky Graves, Vice-President
Joshua Hinkle, Vice-President
Sandy Holybee, Vice-President & Dean of 1NBU
Joyce McFatrige, Vice-President
Kim McLaughlin, Vice-President
Pam Norton, Vice-President
Zachry Pogue, Vice-President
Tara Roberts, Vice-President

Cara Stubbs, Vice-President
Sherri Way, Vice-President
Dana Williams, Vice-Pres. & Trust Operations Officer
Tessa Almond, Assistant Vice President
Catherine Biddick, Assistant Vice-President
Sonia Carter, Assistant Vice-President
Lindsey Custar, Assistant Vice-President
Stephanie Frank, AVP & Assistant Trust Officer
Jordan Gary, Assistant Vice-President
Misse Hendrix, Assistant Vice-President
Kelly Higgs, Assistant Vice-President
Liomar Jimenez, Assistant Vice-President
Yvonne McDonald, Assistant Vice President
Marion Meadows, Assistant VP & Collections Officer
Barbara North, Assistant Vice-President
Salli Olson, Assistant Vice-President
Andrea Porterfield, Assistant Vice-President
Kathy Pulis, Assistant Vice-President
Chad Rutledge, Assistant Vice- President
Michele Smith, Assistant Vice- President
Katie Barnard, Assistant Cashier
Julia Brown, Assistant Cashier
Monica Caldwell, Assistant Cashier
Alicia Colijn, Assistant Cashier
Brittany Floyd, Assistant Cashier
Mignon Gentry, Assistant Cashier
Vanessa Gray, Assistant Cashier
Jennifer Jones, Assistant Cashier
Deana Mendenall, Assistant Cashier
Sherry Peterson, Assistant Cashier
Pam Smith, Assistant Cashier
Leslie Walker, Assistant Cashier
Carolyn Wendt, Assistant Cashier
Jana Wright, Assistant Cashier
Nicole Wyatt, Assistant Cashier

DIRECTORS

Mike Brady – Energy Services
Robert M. Bramlett, Jr. – Insurance
Mike Chandler – CPA
Scott Chapman – Natural Resources Management
Curtis Davidson – Chairman of the Board
Bill Dolman – Oil & Gas Producer
Bob Drake – Rancher

Thomas F. Dunlap – Oil Producer
John Kriet – K & S Holdings Inc.
Clayton Lodes – Chief Executive Officer
F. Lovell McMillin – Vice Chairman of the Board & Attorney
Henry Roberts – Pharmacist
Luann Walker – CPA