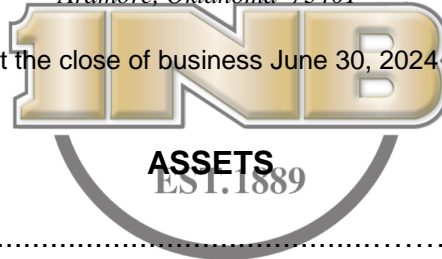


CONDENSED STATEMENT OF CONDITION

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

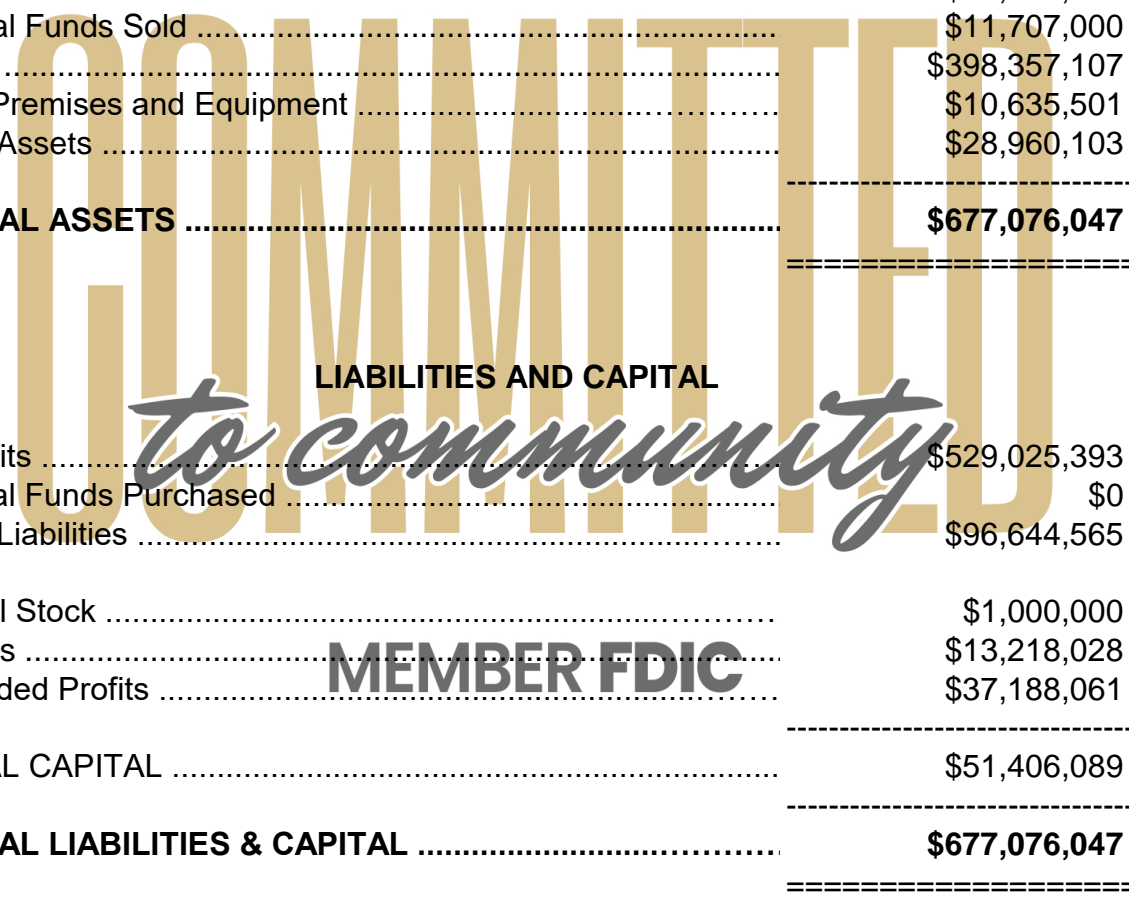
At the close of business June 30, 2024



Cash and Due from Banks	\$11,043,246
U.S. Government Securities	\$155,787,817
Other Securities	\$60,585,272
Federal Funds Sold	\$11,707,000
Loans	\$398,357,107
Bank Premises and Equipment	\$10,635,501
Other Assets	\$28,960,103
TOTAL ASSETS	\$677,076,047

LIABILITIES AND CAPITAL

Deposits	\$529,025,393
Federal Funds Purchased	\$0
Other Liabilities	\$96,644,565
Capital Stock	\$1,000,000
Surplus	\$13,218,028
Undivided Profits	\$37,188,061
TOTAL CAPITAL	\$51,406,089
TOTAL LIABILITIES & CAPITAL	\$677,076,047



FIRST NATIONAL BANK & TRUST COMPANY
Ardmore, Oklahoma

LIST OF OFFICERS and DIRECTORS

OFFICERS



Curtis Davidson, Chairman of the Board
Scott Chapman, Vice Chairman of the Board
Clayton Lodes, Chief Executive Officer
Jake Charnock, President
John Veazey, Executive Vice President & Trust Officer
Jim Canton, Sr. Vice-President & Business Development Officer
Jason Casey, Sr. Vice-President & Chief Credit Officer
Matthew Farve, SVP, Chief Operations Officer, BSA Officer & Cashier
Sam Huffman, Sr. Vice-President & Madill Market President
Laura Kidd, Sr. Vice-President & Compliance Officer
Glenn Payne III, Sr. Vice-President & Chief Financial Officer
Zachry Pogue, Senior Vice-President
Fred Resz, Sr. Vice President & Chief Technology Officer
Jason Roberts, Sr. Vice-President & Chief Lending Officer
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
Lindsey Custar, Vice-President
Stephanie Frank, VP & Assistant Trust Officer
Jordan Gary, Vice-President
Becky Graves, Vice-President
Sandy Holybee, Vice-President & Education Officer
Robin Jolly, Vice-President
Joyce McFatrige, Vice-President
Kim McLaughlin, Vice-President & Human Resource Officer
Pam Norton, Vice-President
Tara Roberts, Vice-President
Cara Stubbs, Vice-President
Karen Wallace, Vice-President

Sherri Way, Vice-President
Dana Williams, Vice-Pres. & Trust Operations Officer
Tessa Almond, Assistant Vice-President
Parker Armstrong, Assistant Vice-President
Sonia Carter, Assistant Vice-President
Vanessa Gray, Assistant Vice-President
Lori Haggard, Assistant Vice-President
Brittany Havens, Assistant Vice-President
Misse Hendrix, Assistant Vice-President
Kelly Higgs, Assistant Vice-President
Yvonne McDonald, Assistant Vice-President
Marion Meadows, Assistant VP & Collections Officer
Jennifer Poulin, Assistant Vice-President
Kathy Pulis, Assistant Vice-President
Kim Reid, Assistant Vice-President
Chad Rutledge, Assistant Vice-President
Salli Vaughn, Assistant Vice-President
Lesilie Walker, Assistant Vice-President
Tony Wharton, Assistant Vice-President
Julia Brown, Assistant Cashier
Monica Caldwell, Assistant Cashier
Alicia Colijn, Assistant Cashier
Jacie Hartman, Assistant Cashier
Dyanna Hunziker, Assistant Cashier
Jennifer Jones, Assistant Cashier
Sherry Peterson, Assistant Cashier
Wayland Phipps, Assistant Cashier
Kayla Reed, Assistant Cashier
Yesenia Sanchez, Assistant Cashier
Pam Smith, Assistant Cashier
Missy Thompson, Assistant Cashier
Sydney Tolbert, Assistant Cashier
Carolyn Wendt, Assistant Cashier
Jana Wright, Assistant Cashier
Nicole Smith, Assistant Cashier

DIRECTORS

Mike Brady – Energy Services
Mike Chandler – CPA
Scott Chapman – Vice Chairman of the Board & Natural Resources Mgmt.
Jake Charnock- President
Curtis Davidson – Chairman of the Board
Bill Dolman – Oil & Gas Producer
Bob Drake – Director Emeritus

Thomas F. Dunlap - Oil Producer
John Kriet – K & S Holdings Inc.
Clayton Lodes - Chief Executive Officer
Mike Mordy – Attorney
Henry Roberts – Pharmacist
Luann Walker – CPA