

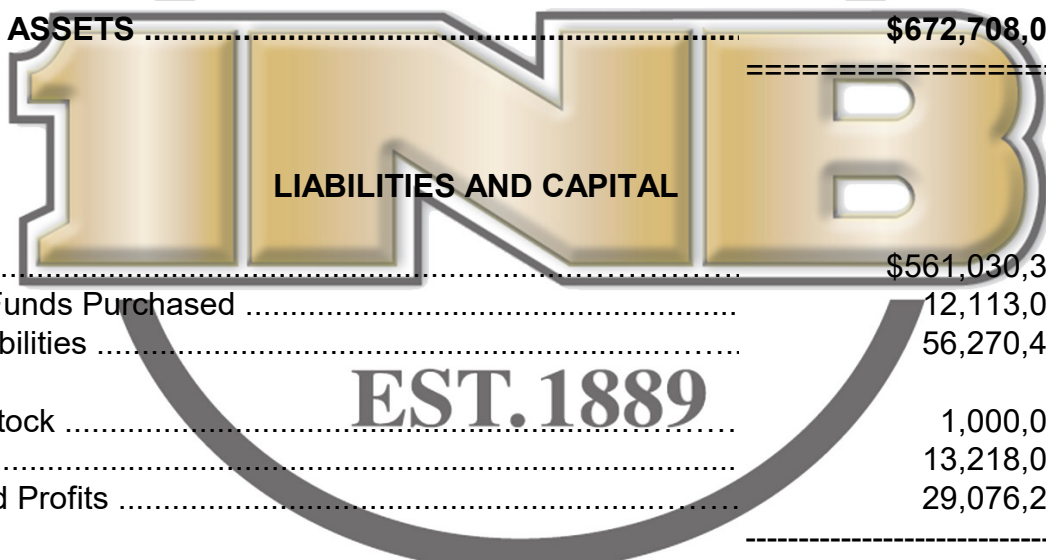
# CONDENSED STATEMENT OF CONDITION

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

At the close of business September 30, 2022

## ASSETS

Cash and Due from Banks .....	\$21,527,719
U.S. Government Securities .....	190,254,415
Other Securities .....	78,403,313
Federal Funds Sold .....	0
Loans .....	347,278,683
Bank Premises and Equipment .....	11,271,019
Other Assets .....	23,972,881
<b>TOTAL ASSETS</b> .....	<b>\$672,708,031</b>



Deposits .....	\$561,030,301
Federal Funds Purchased .....	12,113,000
Other Liabilities .....	56,270,468
Capital Stock .....	1,000,000
Surplus .....	13,218,028
Undivided Profits .....	29,076,233
<b>TOTAL CAPITAL</b> .....	<b>43,294,261</b>
<b>TOTAL LIABILITIES &amp; CAPITAL</b> .....	<b>\$672,708,031</b>

**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  
Jake Charnock, President & Chief Credit Officer  
John Veazey, Executive Vice President & Trust Officer  
Robert P. Bates III, Senior Vice-President  
Mike Bradley, Senior Vice-President  
Jim Canton, Sr. Vice-President & Business Development Officer  
Jason Casey, Sr. Vice-President & Market President  
Matthew Farve, SVP, Chief Operations Officer, BSA 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  
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  
Becky Graves, Vice-President  
Sandy Holybee, Vice-President & Education Officer  
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  
Yvonne McDonald, Assistant Vice President  
Marion Meadows, Assistant VP & Collections Officer  
Barbara North, Assistant Vice-President  
Salli Olson, Assistant Vice-President  
Kathy Pulis, Assistant Vice-President  
Chad Rutledge, Assistant Vice- President  
Michele Smith, Assistant Vice- President  
Julia Brown, Assistant Cashier  
Monica Caldwell, Assistant Cashier  
Alicia Colijn, Assistant Cashier  
Brittany Havens, Assistant Cashier  
Vanessa Gray, Assistant Cashier  
Jennifer Jones, Assistant Cashier  
Deana Mendenall, Assistant Cashier  
Sherry Peterson, Assistant Cashier  
Pam Smith, Assistant Cashier  
Lesilie Walker, Assistant Cashier  
Carolyn Wendt, Assistant Cashier  
Jana Wright, Assistant Cashier  
Nicole Wyatt, Assistant Cashier

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**DIRECTORS**

Mike Brady – Energy Services  
Robert M. Bramlett, Jr. – Insurance  
Mike Chandler – CPA  
Scott Chapman – Natural Resources Management  
Jake Charnock- President & Chief Credit Officer  
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