

CONDENSED STATEMENT OF CONDITION
FIRST NATIONAL BANK & TRUST COMPANY
Ardmore, Oklahoma

At the close of business December 31, 2023

ASSETS

Cash and Due from Banks	\$11,222,830
U.S. Government Securities	\$167,416,546
Other Securities	\$63,865,598
Federal Funds Sold	\$359,000
Loans	\$396,368,866
Bank Premises and Equipment	\$10,746,012
Other Assets	\$28,193,772

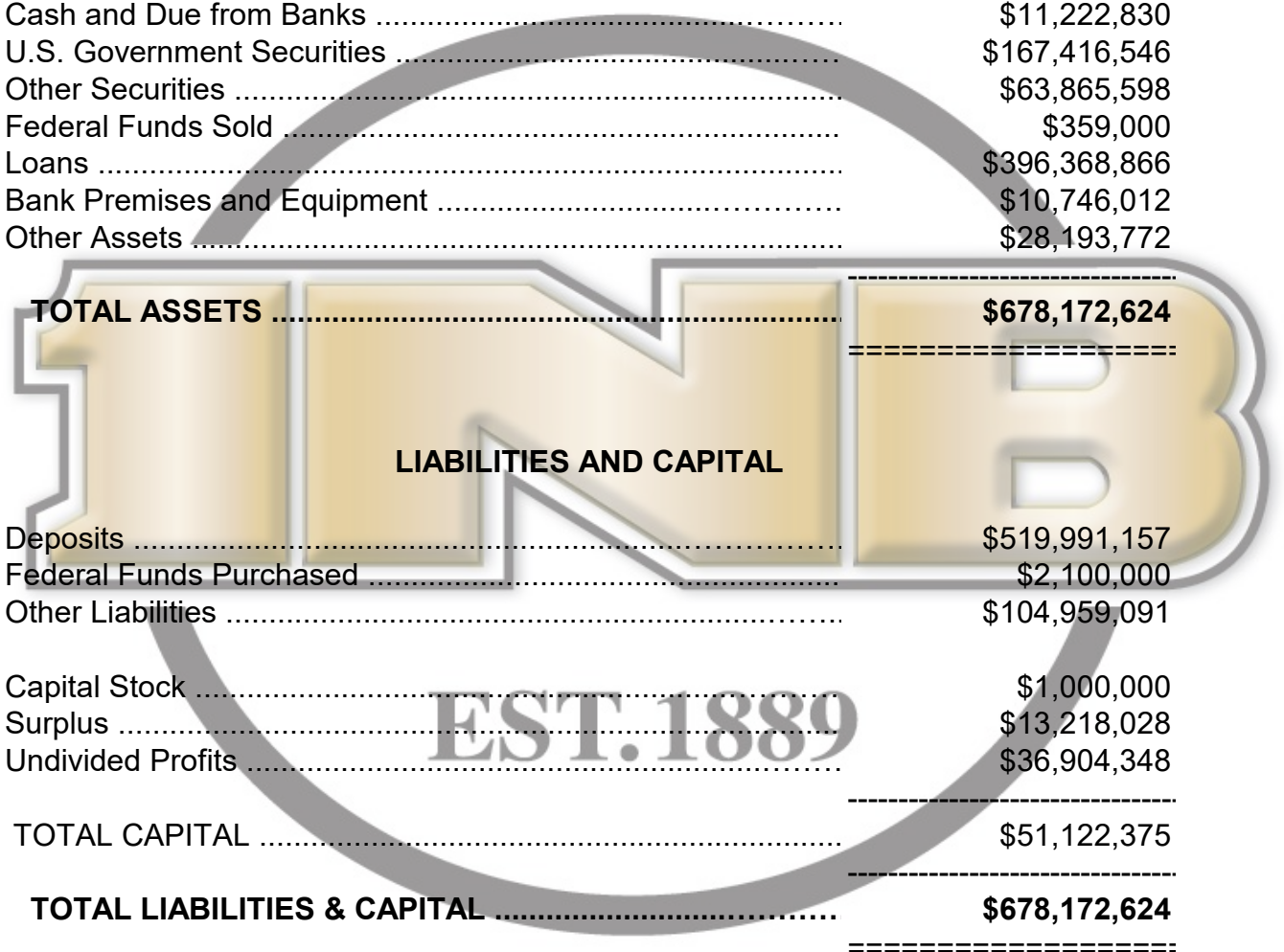
TOTAL ASSETS	\$678,172,624
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LIABILITIES AND CAPITAL

Deposits	\$519,991,157
Federal Funds Purchased	\$2,100,000
Other Liabilities	\$104,959,091
Capital Stock	\$1,000,000
Surplus	\$13,218,028
Undivided Profits	\$36,904,348

TOTAL CAPITAL	\$51,122,375
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TOTAL LIABILITIES & CAPITAL	\$678,172,624
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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
Jake Charnock, President
John Veazey, Executive Vice President & Trust Officer
Mike Bradley, Senior Vice-President
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
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
Stephanie Frank, VP & Assistant Trust Officer
Jordan Gary, Vice-President
Becky Graves, Vice-President
Sandy Holybee, Vice-President & Education Officer
Joyce McFatrige, Vice-President
Kim McLaughlin, Vice-President & Human Resource Officer
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
Sonia Carter, Assistant Vice-President
Lindsey Custar, Assistant Vice-President
Lori Haggard, 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 Vaughn, Assistant Vice-President
Kathy Pulis, Assistant Vice-President
Kim Reid, Assistant Vice-President
Chad Rutledge, Assistant Vice-President
Julia Brown, Assistant Cashier
Monica Caldwell, Assistant Cashier
Alicia Colijn, Assistant Cashier
Brittany Havens, Assistant Cashier
Vanessa Gray, Assistant Cashier
Jacie Hartman, Assistant Cashier
Jennifer Jones, Assistant Cashier
Sherry Peterson, Assistant Cashier
Wayland Phipps, Assistant Cashier
Jennifer Poulin, Assistant Cashier
Pam Smith, Assistant Cashier
Missy Thompson, Assistant Cashier
Sydney Tolbert, Assistant Cashier
Lesilie Walker, Assistant Cashier
Carolyn Wendt, Assistant Cashier
Jana Wright, Assistant Cashier
Nicole Wyatt, Assistant Cashier

DIRECTORS

Mike Brady – Energy Services
Mike Chandler – CPA
Scott Chapman – Natural Resources Management
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
F. Lovell McMillin – Vice Chairman of the Board & Attorney
Henry Roberts – Pharmacist
Luann Walker – CPA