



FIRST NATIONAL BANK AND TRUST COMPANY OF ARDMORE

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

STATEMENT OF CONDITION

December 31, 2019

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, Chief Executive Officer
Clayton Lodes, President
Keith King, Executive Vice-Pres. & Chief Financial Officer
Robert P. Bates III, Senior Vice-President
Mike Bradley, Senior Vice-President
Jason Casey, Sr. Vice-President & Market President
Jacob Charnock, Sr. Vice-President & Chief Credit Officer
Becky Crawford, Sr. VP, Cashier & Chief Operations Officer
Matthew Farve, Senior Vice-President
Sam Huffman, Sr. Vice-President & Madill Market President
Laura Kidd, Senior Vice-Pres. & Compliance Officer
Fred Resz, Senior VP & 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
Tommi Weatherford, Senior Vice-President
Shirley Word, Senior Vice-President
Ryan Youderian, Sr. VP & Market Research Director
Vicki Anderson, Vice-President
Lisa Armstrong, Vice-President
Cynthia Bryant, Vice-President & Controller
Dea Ann Butler, Vice-President
Sandy Holybee, Vice-Pres. & Dean of 1NBU
Gerri Kelly, Vice-President
Joyce McFatridge, Vice-President
Kim McLaughlin, Vice-President
Glen Payne III, Vice-Pres. & Chief Accounting Officer
Zachry Pogue, Vice-President
Tara Roberts, Vice-President
Cara Stubbs, Vice-President
Sherri Way, Vice-President
Dana Williams, Vice-Pres. & 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 VP & BSA Officer
Becky Graves, Assistant Vice-President
Misse Hendrix, Assistant Vice-President
Kelly Higgs, Assistant Vice-President
Liomar Jimenez, Assistant Vice-President
Pam Norton, Assistant Vice-President
Marion Meadows, Assistant VP & Collections Officer
Brenda Mize, Assistant Vice-President
Kennita Moon, Assistant Vice-President
Barbara North, Assistant Vice-President
Andrea Porterfield, Assistant Vice-President
Kathy Pulis, Assistant Vice-President
Chad Rutledge, Assistant Vice- President
Michele Smith, Assistant Vice- President
Stephanie Taliaferro, Assistant Vice-President
Phyllis Adcox, Assistant Cashier
Julia Brown, Assistant Cashier
Sonia Carter, Assistant Cashier
Lindsey Custar, Assistant Cashier
Stephanie Frank, Assistant Cashier
Vanessa Hill, Assistant Cashier
Donna Henderson, Assistant Cashier
Jennifer Jones, Assistant Cashier
Janice Marshall, Assistant Cashier
Yvonne McDonald, Assistant Cashier
Deana Mendenall, Assistant Cashier
Don Rose, 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, Madill

CONDENSED STATEMENT OF CONDITION

Ardmore, Oklahoma 73401

AT THE CLOSE OF BUSINESS DECEMBER 31, 2019

ASSETS

Cash and Due from Banks.....	\$ 10,180,802
U.S. Government Securities.....	90,717,386
Other Securities.....	68,436,883
Federal Funds Sold.....	0
Loans.....	346,727,217
Bank Premises and Equipment.....	9,142,984
Other Assets.....	21,013,189
TOTAL ASSETS.....	<u><u>\$546,218,460</u></u>

LIABILITIES AND CAPITAL

Deposits.....	\$451,548,627
Federal Funds Purchased.....	700,000
Other Liabilities.....	40,310,172
Capital Stock.....	1,000,000
Surplus.....	13,218,028
Undivided Profits.....	39,441,633
TOTAL CAPITAL.....	<u><u>53,659,661</u></u>
TOTAL LIABILITIES AND CAPITAL.....	<u><u>\$546,218,460</u></u>

*****MEMBER FEDERAL DEPOSIT INSURANCE CORPORATION*****