



Quarterly

STATEMENT OF CONDITION

AT THE CLOSE OF BUSINESS • DECEMBER 31, 2024 • UNAUDITED

RESOURCES

Cash and Due From Banks	\$441,329,000
Loans	3,904,826,000
Reserve for Loan Losses*	(36,468,000)
Fixed Assets	73,052,000
Other Assets	143,283,000

TOTAL RESOURCES **\$4,526,022,000**

LIABILITIES

Total Deposits	\$3,958,366,000
Other Liabilities	17,316,000
Reserve for Off-Balance Sheet Credits*	3,350,000

TOTAL LIABILITIES **\$3,979,032,000**

Capital Stock	19,427,000
Capital Surplus	206,782,000
Retained Earnings	320,781,000

TOTAL CAPITAL FUNDS **\$546,990,000**

TOTAL LIABILITIES AND CAPITAL **\$4,526,022,000**

*Split reserve of \$39,818,000 to meet ASU 2016-13 requirements

OKLAHOMA

CLINTON 580.323.5500 • EDMOND 405.782.4390 • EL RENO 405.262.8000 • ELK CITY 580.225.5580
ENID 580.234.4152 • GUTHRIE 405.282.0470 • HENNESSEY 405.853.2530 • HOBART 580.726.5577
KINGFISHER 405.375.5911 • OKLAHOMA CITY - MEMORIAL 405.782.4383 • OKLAHOMA CITY - N. MAY 405.782.4200
OKALHOMA CITY - S. PENN 405.782.4350 • SAYRE 580.928.5511 • YUKON 405.354.2265

TEXAS

ALEDO 817.441.1717 • BLUFF DALE 254.728.3400 • BRECKENRIDGE 254.559.3333 • BORGER 806.273.2865
CANADIAN 806.323.6435 • CHILDRESS 940.937.6114 • COLEMAN 325.625.2115 • DALLAS - MOCKINGBIRD 214.370.4500
FOLLETT 806.653.2611 • FT WORTH -CAMP BOWIE 817.570.6000 • FT WORTH - RIDGLEA LPO 817.570.4320
FRIONA 806.250.5000 • GLEN ROSE 254.897.2262 • GRAHAM 940.549.3434 • GRANBURY 817.573.1700
GRAPEVINE 817.421.1212 • MIDLOTHIAN 972.775.2207 • OLNEY 940.564.5516 • RED OAK 972.223.0755
SEYMOUR 940.889.3161 • STEPHENVILLE 254.968.4125 • STINNETT 806.878.2488 • THROCKMORTON 940.849.2561
VEGA 806.267.2105 • WAXAHACHIE 972.935.5200