



Quarterly

STATEMENT OF CONDITION

AT THE CLOSE OF BUSINESS • DEC 31, 2025 • UNAUDITED

RESOURCES

Cash and Due From Banks	\$556,292,000
Loans	4,724,134,000
Reserve for Loan Losses*	(35,153,000)
Fixed Assets	69,475,000
Other Assets	135,997,000

TOTAL RESOURCES **\$5,450,745,000**

LIABILITIES

Total Deposits	4,815,859,000
Other Liabilities	17,705,000
Reserve for Off-Balance Sheet Credits*	3,349,000

TOTAL LIABILITIES **\$4,836,913,000**

Capital Stock	19,427,000
Capital Surplus	206,782,000
Retained Earnings	387,623,000

TOTAL CAPITAL FUNDS **\$613,832,000**

TOTAL LIABILITIES AND CAPITAL **\$5,450,745,000**

*Split reserve of \$38,502,000 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
DALLAS - LOVERS LANE 214.239.7700 • 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