

OKLAHOMA BANKERS ASSOCIATION

Meeting of the Board of Directors

11 a.m., Tuesday, Nov. 25, 2025

Zoom:

<https://us06web.zoom.us/j/85657225601?pwd=Ro4ElNGbMLJmRRWKFvqfxqkx1k8Jb.1>

Meeting ID: 856 5722 5601

Passcode: 454118

If using phone audio:

+13462487799,,85657225601#,,,,*454118# US (Houston)

TENTATIVE AGENDA

- 1) Call to order
- 2) Consent agenda
 - a) Approval of agenda and previous meeting minutes
 - b) Financial statements
- 3) Staff reports
 - a) Education and training
 - b) OBASCO
 - c) GRC and PAC report
 - i) State issues
 - ii) Federal issues
 - iii) PAC report
 - d) Member relations
 - e) External/internal communications
 - f) Fraud department
- 4) Other business
- 5) Adjournment

NOTE: ITEMS IN RED FONT INDICATE BOARD ACTION IS REQUIRED.

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1

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AGENDA SUMMARY

Agenda – A tentative agenda for the board meeting on Tuesday is enclosed with this agenda summary for your review.

ANY ITEMS REQUIRING BOARD ACTION APPEAR IN RED.

Consent Agenda — Board minutes — The minutes from the October board meeting and executive committee meeting are in the board packet as **Exhibit A**.

Question Presented: Whether to accept and approve the October board minutes as presented.

Financials — As you may know, invoices for dues for 2026 for both banks and strategic members were sent out November 3. Following is additional information regarding those invoices:

- American Bank of Oklahoma (Collinsville) is being acquired by BancFirst. The acquisition is not yet complete. However, American Bank of Oklahoma has indicated it will not be paying renewal dues. Since BancFirst is at the dues cap, the addition of American Bank of Oklahoma post-acquisition will not affect their dues amount. This acquisition represents a net loss in dues revenue of \$10,450.

Following is a summarized view of the consolidated and association-only income statements.

Consolidated Performance

	Actual	Plan	Prior Year
Income	\$2,306,564	\$2,081,025	\$2,128,059
Expense	<u>1,821,532</u>	<u>2,105,624</u>	<u>1,742,820</u>
Net Profit (Loss)	\$ 485,032	\$ (24,599)	\$ 385,239

The consolidated entities have a Net Income of \$485,032 which is significantly better than Plan and Prior Year. On a consolidated basis, Actual Income is more than both Plan (\$225,539/10%) and Prior Year (\$178,505/8%). Consolidated Expense is less than Plan (\$284,092/13%) and slightly more than Prior Year (\$78,712/5%).

Dues revenue is comparable to both Plan and Prior Year. Revenue from Convention, Seminars, Schools & Subscriptions is trailing Plan and exceeds Prior Year. Products and Services revenue exceeds both Plan and Prior Year. Advertising & Sponsorship revenue exceeds Plan and trails Prior Year. Insurance revenue is comparable to Plan and Prior Year.

All expenses, by program, are less than Plan. Education, Member Relations/Services, Fraud, Endorsements and Strategic Member program expenses are comparable or less than Prior Year. Government Relations and Newspaper program expenses continue to be higher than Prior Year. This should serve as confirmation that variances are based on planned changes. The variance in Government Relations expense, as compared to Prior Year, is, largely, the addition of the General Counsel position.

Association Only

	Actual	Plan	Prior Year
Income	\$2,084,710	\$1,864,165	\$1,935,599
Expense	<u>1,569,912</u>	<u>1,809,054</u>	<u>1,498,464</u>
Net Income (Loss)	\$ 514,798	\$ 55,111	\$ 437,135

At the Association level, Actual Income exceeds Plan and Prior Year. Association Actual Expense is less than Plan and more than Prior Year. The Association has a Net Income of \$514,798 compared to Plan Net Income of \$55,111 and Prior Year Net Income of \$437,135.

The financial statements are included in your board packet as **Exhibit B**.

Question Presented: Whether to accept and approve the financial statements as presented.

Staff reports —

Education and Training — Here's a summary of the Education activities for November:

Nov 4	IRA Basics, Tulsa	48	Loni Porta
Nov 5	IRA Update, Tulsa	54	Loni Porta
Nov 6	IRA Basics, OKC	74	Loni Porta
Nov 7	IRA Update, OKC	85	Loni Porta
Nov 13	Loan Doc & CMP, Tulsa	canceled due to low attendance	
Nov 14	Loan Doc & CMP, OKC	34	David Osburn
Nov 17 – 21	Operations School, OKC*	44	various instructors

*Lunch sponsors: Patrons Bank, BancCard of America, The Bankers Bank, BancFirst

Intermediate School

Enrollment is now open. The school is set for Feb 2 -6.

Commercial Lending School

The board met November 13. Minor changes were made to the program for 2026. Enrollment will open mid-December.

Compliance School

Honors graduates will be recognized November 24. Janis and school chairman, Kathryn Ivey, will present the awards to Hunter Smith and Amy Gorey at RCB Bank in Claremore.

Women in Banking

The next luncheons are scheduled as follows:

- Feb 12 Tulsa, lunch sponsored by Security Bank
- Feb 19 OKC, lunch sponsored by The Bankers Bank

Speaker on AI.

Janis continues to work with the CBAO and the Federal Reserve in planning the 2026 conference. The event is tentatively scheduled for April 28 in OKC.

Webinars

As of this writing, we have not been provided the September report.

Board Homework: Speaker Proposals

If you haven't submitted your 2026 speaker/topic recommendations, we need your input! Please respond to Janis by December 1.

GRC Report and PAC report —

Federal Issues

The CFPB recently issued a revamped Section 1071 proposal. The new proposal will replace the version that was put into place during the Biden administration under the direction of Rohit Chopra. As you'll recall, there were multiple lawsuits filed against the original for numerous reasons. The new version is a victory for community banks and small businesses. Under the previous rule banks would've been subject to compliance with an 888-page rule and the collection of 81 data points.

There are several significant changes that have been made to the new version of the proposed rule:

- **Coverage** – Agricultural lending is excluded from coverage of the new rule. Only institutions that originated at least 1,000 small business loans for each of the last two years must report.
- **Definition of "small business"** – The definition of a reportable small business loan is reduced from \$5M to \$1M.
- **Data Points** – For institutions that remain covered, the number of reportable data points is reduced from 81 points under the original version. The proposed new rule removes the following data points; application method, application recipient, denial reasons, pricing information and number of workers. Lenders also won't be required to ask applicants if the business is LGBTQI+ owned.
- **Race, Sex and ethnicity of principal owners** – The proposal doesn't remove the use of "disaggregated subcategories" for race and ethnicity, but seeks comment on whether they should be retained. For the "sex", the new proposal would remove the free-form and instead use the choices of male or female.
- **The prohibition on discouraging applicants from providing data, including the monitoring requirements would be removed.**
- **Compliance** – If unchanged after the 30-day comment period, compliance with the new rule for ALL covered institutions would not be required until 2028.

Last month we talked about the introduction of the Streamline Act (S.307) by Senate Banking Chairman Tim Scott (R-SC) along with Sen. John Kennedy (R-LA). The Streamline Act was the Senate's initial leap into indexing the CTR/SAR thresholds. The House has now entered the chat and released their proposal addressing the same issues as the Streamline Act. The House version is titled as the Financial Reporting Threshold Modernization Act (H.R. 1799). The House author is Rep. Barry Loudermilk (R-GA).

These bills propose to increase currency transaction reporting (CTR) thresholds from \$10,000 to \$30,000, periodically adjusted for inflation, and increase suspicious activity reporting (SAR) thresholds from \$5,000 to \$10,000.

The ABA put together a letter that included all State Bankers Associations which will be sent to Capitol Hill supporting both the House bill and the Senate bill. We are also using the letter to explain that additional BSA reform is needed. Below are some of the other items that need to be addressed:

- Reforming applicable BSA program rules to expressly allow banks to allocate resources away from lower-risk customers and activity, and toward higher-risk customers and activity, based on feedback provided by law enforcement.
- Revising SAR rules and the SAR reporting form to allow banks to focus on priority suspicious activity consistent with government feedback and the real threats, and minimize defensive SAR filings.
- Reforming FinCEN's 2016 CDD rule to reduce burdens on banks by requiring CDD information to be collected at the customer level, not the account level and update that information on the basis of risk.
- Ensuring that non-bank financial institutions are required to comply with equivalent BSA regulation.

Adrian will have an update on FDIC modernization at the meeting. His deadline to have the agenda summary submitted was prior to the hearing in the House Financial Services Committee. The hearing will be very exciting and he's got some behind the scenes info to share with the group.

State Issues

Adrian, Scott and/or Megan will have an update at the Government Relations Council meeting as well as in the board of directors meeting.

PAC Report —

PAC contributions for the year are ahead compared to the previous year. At the end of October, the State PAC has raised \$64,155 while the FED PAC has raised \$33,949 for a total of \$98,104. This total is \$7,299 more than this same time last year.

We recently sent an email to every banker in the state that hasn't contributed to the PAC, the contributions are steadily coming back in which is greatly appreciated. We've received several checks from bankers who have never contributed to the PAC. We would feel comfortable saying we have some good momentum going into the end of the year.

We are well into Q4 of PAC fundraising and we think it's been a really good year. We still have several weeks to go and we will push until the very end.

We just completed our pre-session budget for the PAC and we will start sending out checks totaling \$68,000.

We'll spend \$44,900 in the House and \$24,000 in the Senate. Those numbers don't include contributions we make to leadership PACs that will most likely happen in January.

Should you ever have any questions regarding the PAC's please don't hesitate to contact Adrian.

OBASCO Report —

Lea Ann will have an update at the board meeting.

Legal Report — OBA staff will have an update on the Legal Department during the board meeting.

Member relations —

OBA Emerging Leaders Academy Class

The 2025-26 OBA Emerging Leaders Academy convened for its first session on Nov. 13. As would be expected with this group, they quickly got in the thick of conversation on 5 Voices, Leadership Styles and Team Building. Upon adjournment, the class already seems to have a strong camaraderie. Their next session is Thursday, Dec. 11.

- Session II: Thursday, Dec. 11.
- Session III: Friday, Jan. 23.
- Session IV: Wednesday, Feb. 25.
- Session V: Friday, March 27.
- Session VI: Friday, April 24.
- Graduation: OBA Convention, May 2026.



2025 Hall of Fame Luncheon & Induction Ceremony set for Dec. 4

We are near capacity. Reserve your seat(s) now if you plan to attend.

The OBA is proud to announce the group of inductees for the Oklahoma Bankers Hall of Fame, with the ceremony set for Dec. 4 in Oklahoma City.

The Oklahoma Bankers Hall of Fame Luncheon & Induction Ceremony honoring Brud Baker, Sandra J. "Sandy" Bracken, Gary Huckabay and Lee Symcox, as voted on by a panel of their banking industry peers.

The ceremony will be held over lunch at 11:30 a.m. on Dec. 4 at the Oklahoma History Center, which is located

at 800 Nazih Zuhdi Dr., in Oklahoma City.

If you are interested in attending the event, please RSVP by Nov. 25 to the OBA's Joan Anderson (joan@oba.com, 405-424-5252). The cost for an individual seat is \$80 and \$750 for a table of 10.

Additionally, contact Thi Pham (thi@oba.com, 405-424-5252) for sponsorship opportunities.

OBA Book Club next selection

The OBA Book Club's next selection will be announced Dec. 1, and the next discussion will take place via Zoom in early 2026.

To get involved, please email [Joan Anderson](mailto:Joan.Anderson), and she will add you to the Book Club Roster.

External/internal communications —

The Communications Department continued its work on the credit union public relations mini-campaign. Since the last board meeting, we have maintained our social media presence with materials, as well as on our own website. Additionally, we have taken Adrian's op/ed piece that ran in the Tulsa World last month, shortened it and ran it as an article under his LinkedIn profile (along with linking back to the full article in the Tulsa World) and shared it with the OBA's LinkedIn account. This gives more people a chance to at least get the idea of what was said in the article without having to go behind the World's paywall. We also emailed all members of the board of directors and encouraged the share the post in their own LinkedIn feed.

The weeks leading into Thanksgiving and right after are an extremely busy time in the department as we have to prepare materials both for the Hall of Fame induction ceremony on Dec. 4, as well as get the December newspaper ready for publishing. We hope those in attendance at the ceremony enjoy the A/V materials we've put together.

Fraud Department — Current Trends:

- Commercial Account Takeover – social engineering leading to commercial online banking takeover, targeting companies with PPP loan info online (Media & Alerts issued)
- Consumer New Account Fraud – new accounts opened, phishing scam leading to consumer online banking takeover with internal transfers to new mule accounts

Projects in the works:

- OBA Recovery Action Plan - immediate actions needed to increase recovery options. This document was linked in the recent Fraud Alert on commercial account takeover. However, the permanent version on our website will not contain the links.

News, Alerts, and Articles:

- 10/14 Update – Tax refund fraud sparking alerts across country
- 10/31 Fraud Alert – Fraud event strikes Oklahoma businesses + media release

Outreach Events:

October

10/2 – American Exchange Bank Henryetta
10/6-7—Speaker at Epcor Payments
Conference, Kansas City
10/8 – OKC MAFIA
10/8 – Consumer Lending School (Bankers)
10/9—1st Bank Duncan (Community)
10/13—Exchange Bank Stillwater (Bankers)
10/22 – SpiritBank Bristow & Sapulpa
10/23 – OBA Bank Fraud Investigations 201
10/29 – Local Bank Tahlequah
10/30 – Stillwater MAFIA

November

11/5-6 – SAPTA conference
11/12 – BancFirst Tulsa

11/17 – OBA Operations School
11/18 – ECU Fraud Awareness Day, Ada
11/19 – Tulsa MAFIA

December

12/3 – Peoples National Bank Checotah
12/5 – Bank Fraud Investigators Group meeting
12/10 – OKC MAFIA
12/11 – Stillwater MAFIA
12/12 – IS MAFIA (at OBA)
12/17 – Lawton MAFIA

OBA Bank Fraud and Security Council:

- No new activity

Other business — If there is any other business for the board to discuss, we will bring it up here.

OKLAHOMA BANKERS ASSOCIATION
Meeting of the Board of Directors
Tuesday, October 28, 2025

A meeting of the Board of Directors of the Oklahoma Bankers Association was held on Tuesday, October 28, 2025. The meeting was called to order by Vice Chairman Priscilla Cude at 12:45 p.m.

OBA Board Members Present:

Priscilla Cude	Steve Hart	Alicia Wade	Troy Appling
Shanon Butler	Jared Cable	Nancy Cantu	Bill Fanning
Daniel Green (call)	Keegan Grooms	Michael Oonk	Jerold Phillips
Dustin Riddle	Danna Robinson	Nikita Thompson	Doug Tippens
Beth Wright	Ryan Yates	Todd Earl	Adam Howell

OBA Board Members NOT Present:

Steve Bagwell	Greg Boudreau	Danyiel Green	Brian Mooney
Loren Parham	Shelbi Duke		

OBA Staff Present:

Adrian Beverage	Lea Ann Jackson	Scott Thompson	Janis Reeser (call)
Megan McGuire	Sharon Lewis	Jeremy Cowen	Joan Anderson

Approval of Agenda and Previous Meeting Minutes

A motion to approve the agenda and minutes from the meeting held on September 24, 2025 was made by Keegan Grooms and seconded by Michael Oonk. The motion was approved with no abstentions.

FINANCIALS

Lea Ann reported that the financials were good. She also reported on the following:

- Hall of Fame invitations were in the process of going out. All Board Members present at the meeting received their invitation.
- Dues invoices will be going out around November 3.
- Lea Ann received an invoice request from Dream First Bank in Alva, so there is hope that they may join the association.
- Adrian Beverage reported that Lexi Garrison with MidFirst Bank reached out to Lea Ann and himself about membership. Lea Ann compiled some numbers and gave the report to

Lexi to show how MidFirst would have benefited from being a member. Lexi plans to present this information in the next couple of weeks.

A motion to approve the financials was made by Alicia Wade and seconded by Todd Earl. The motion was approved unanimously with no abstentions.

STAFF REPORTS

Education and Training

Janis called in from Tulsa and reported on the following:

- 50 presently in Tulsa for the BSA seminar, 82 in OKC tomorrow
- Intermediate School Board added a couple new topics for that school
- Operations School is up to 43 currently enrolled at present time
- WIB had a great luncheon on Friday, upcoming dates are February 12 in Tulsa and February 19 in OKC. The committee would like to see something in AI as part of the presentation
- Speaker Proposals were handed out to board members present at the meeting as well as emailed. Janis needs the board members to mark their top 5 and return the forms to herself or Joan.

PAC

Adrian reported that the PAC is right in line with where it was this time last year.

GRC

Adrian reported that the Government Relations Council made 2 recommendations:

- Support TBA's Tag Proposal
 - Alicia Wade moved and Dustin Riddle seconded that the Board support this proposal. The motion carried unanimously with no abstentions.
- Remain neutral on Senate Haggerty's FDIC proposal
 - Steve Hart moved and Alicia Wade seconded that the Board remain neutral on this proposal. The motion carried unanimously with no abstentions.

OBASCO

Lea Ann Jackson reported that Thi Pham's main focus at this time is the Hall of Fame Sponsorships and that those seemed to be coming along nicely.

Legal

Scott reported that everything was addressed in GRC, mainly the Arvest lawsuit.

Adrian let the group know that he had talked to Commissioner Thompson who said that the legislation that we helped get passed on Crypto ATM's is the most robust in the country. He also said the Banking Department is working closely with OBN to monitor these. Danna Robinson

asked how to tell if an ATM is registered. Scott Thompson said he will find out this information but presumes it is probably through NMLS.

Member Relations

Megan McGuire reported on the following:

- Emerging Leaders begins November 13
- On October 7 we had a group of bankers volunteer at the Food Bank
- November 18 is book club – Friday Night Lights
 - Email joan@oba.com if you are interested in joining the discussion
- December 4 is the OBA Hall of Fame
 - Email joan@oba.com if you want to register
- Washington Visit dates are getting finalized and will be sent out soon

External/Internal Communications

Jeremy Cowen reported that we were able to get an op/ed by Adrian printed in the Tulsa World as well as on its online edition. This piece coincides with the continued work on the difference between banks and credit unions.

Fraud

Sharon Lewis reported on the following:

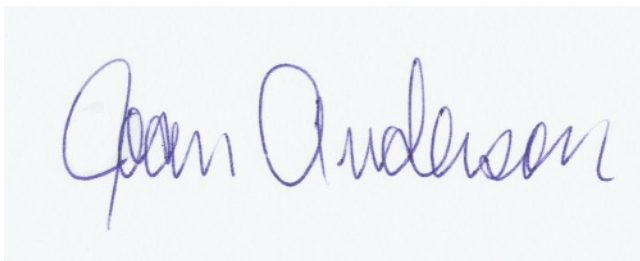
- Institutions are getting hit with mobile fraud takeover. Please have an action plan BEFORE this happens to you!
- Commercial Account takeovers seem to be tied to those who took out PPP loans
- October was very busy! November and December will be a little slower
- Priscilla Cude mentions that she really appreciates the emails that Sharon sends out!

Other Business

Megan mentioned that she stopped in to visit with Julie Waddle at FNB Community and that they plan to join the OBA

There being no further business, a motion was made by Alicia Wade and seconded by Troy Applying to adjourn the meeting. Adjournment was at 1:20 p.m.

Respectfully Submitted,



Joan Anderson
Recording Secretary

Oklahoma Bankers Association
Meeting of the Executive Committee
Tuesday, October 28, 2025

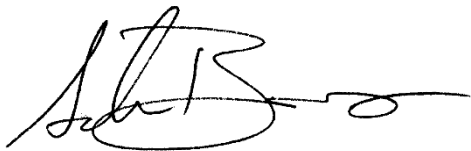
A meeting of the Executive Committee of the Oklahoma Bankers Association was held at the OBA on Tuesday, October 28, 2025. OBA Vice-Chair Priscilla Cude called the meeting to order at 10:31am. Others participating were, First Vice-Chair Steve Hart, Past Chair Alicia Wade, Lea Ann Jackson and Adrian Beverage. Vice-Chair Cude asked for an approval of the agenda. Wade made the motion to approve and Hart made the second. The agenda was approved unanimously with no abstentions.

Jackson presented the financials through 9/30/25. Jackson discussed how the numbers look good and we are right on target compared to budget.

Jackson and Beverage updated the EC on our pursuit of MidFirst Bank to join the OBA. There was also an update regarding Bream First Bank and how they are actively wanting to become OBA members.

There being no further business to come before the Executive Committee, the meeting was duly adjourned at 11:04am.

Respectfully Submitted

A handwritten signature in black ink, appearing to read "Adrian Beverage", with a long horizontal flourish extending to the right.

Oklahoma Bankers Association
STATEMENT OF FINANCIAL POSITION
10/31/2025

ASSETS

CASH

Cash and Cash Equivalents	\$126,732	
Investments	5,372,263	
TOTAL CASH		5,498,995

INVENTORY

848

ACCOUNTS RECEIVABLE

General	114,418	
Accrued Interest	27,685	
TOTAL ACCOUNTS RECEIVABLE		142,104

OTHER RECEIVABLES

Due from OBASCO	868,370	
TOTAL OTHER RECEIVABLES		868,370

PREPAID EXPENSES

101,463

DEFERRED EXPENSES

90,409

TOTAL CURRENT ASSETS 6,702,188

PROPERTY AND EQUIPMENT

Building	212,083	
Accum Depr - Building	(212,083)	
Office Equipment	112,430	
Accum Depr - Office Equipment	(54,035)	
Furniture & Fixtures	240,935	
Accum Depr - Furniture & Fixtures	(231,277)	
Autos	165,698	
Accum Depr - Autos	(52,797)	
Computer Hardware	83,637	
Accum Depr - Computer Hardware	(61,488)	
Computer Software	204,154	
Accum Depr - Computer Software	(203,110)	
Building Improvements	488,273	
Accum Depr - Building Improvements	(316,227)	
Land	60,012	
Building Addition	635,593	
Accum Depr - Building Addition	(635,593)	
2005 Building Addition	969,862	
Accum Depr - 2005 Building Addition	(642,534)	
TOTAL PROPERTY AND EQUIPMENT		763,534

OTHER ASSETS

Investment in OBAFS	343,699	
Twin Hills Stock	5,307	
The Compliance Alliance	35,550	
TOTAL OTHER ASSETS		384,556

TOTAL NON-CURRENT ASSETS

1,148,090

TOTAL ASSETS

\$7,850,278

Oklahoma Bankers Association
STATEMENT OF FINANCIAL POSITION
10/31/2025

LIABILITIES AND NET ASSETS

LIABILITIES

ACCOUNTS PAYABLE

Miscellaneous Payable	633	
TOTAL ACCOUNTS PAYABLE		633

OTHER PAYABLES

401 K Plan	78,650	
Accrued Payroll Liability	14,581	
Due OBAIA	1,054,335	
Due Foundation	100	
TOTAL OTHER PAYABLES		1,147,665

DEFERRED REVENUE

Event Income	202,800	
Membership Dues	331,830	
Directory	2,309	
Legal Update	368	
TOTAL DEFERRED REVENUE		537,306

TOTAL LIABILITIES 1,685,605

NET ASSETS

Current Earnings-Without Donor Restrictions	514,798	
Current Earnings-With Donor Restrictions		
Retained Earnings-Without Donor Restrictions	5,649,875	
Retained Earnings-With Donor Restrictions		
TOTAL NET ASSETS		6,164,673

TOTAL LIABILITIES & NET ASSETS \$7,850,278

Oklahoma Bankers Association
REVENUES, EXPENSES AND OTHER CHANGES IN NET ASSETS
For the Six Months Ending 10/31/2025

	MONTH ENDED 10/31/2025		YEAR TO DATE 10/31/2025		PRIOR
	ACTUAL	BUDGET	ACTUAL	BUDGET	
REVENUE AND GAINS					
Membership Dues	\$165,911	\$165,000	\$995,469	\$990,000	\$985,857
Convention, Seminars, Schools & Subscriptions	169,143	155,000	585,044	600,000	525,161
Products & Services Income	5,362	1,965	21,520	23,865	16,856
Interest & Realized Portfolio Gain/Loss	15,783	19,500	105,353	117,000	102,050
Unrealized Portfolio Gain/Loss	17,873	0	182,492	0	97,700
Miscellaneous/Gain on Sale	0	50	0	300	6,040
Advertising & Sponsorships	71,881	17,000	194,834	133,000	201,934
Total Revenue and Gains	445,952	358,515	2,084,710	1,864,165	1,935,599
EXPENSES AND LOSSES					
Program Services:					
Convention, Seminars and School	105,011	165,445	638,151	734,392	624,906
Government Relations	41,023	49,511	277,338	303,755	212,993
Member Relations/Services	62,749	76,840	378,633	460,189	373,070
Support Services:					
Administrative & General	46,110	51,559	275,790	310,717	287,494
Total Expenses and Losses	254,894	343,355	1,569,912	1,809,054	1,498,464
INCREASE (DECREASE) IN NET ASSETS	191,058	15,160	514,798	55,111	437,135
Net Assets, Beginning of Year			5,649,875	5,649,875	5,145,508
Net Assets, End of Year			6,164,673	5,704,986	5,582,643

Oklahoma Bankers Association
REVENUES, EXPENSES AND OTHER CHANGES IN NET ASSETS
For the Six Months Ending 10/31/2025

	MONTH ENDED 10/31/2025		YEAR TO DATE 10/31/2025		PRIOR
	ACTUAL	BUDGET	ACTUAL	BUDGET	
REVENUE AND GAINS					
Membership Dues	\$165,911	\$165,000	\$995,469	\$990,000	\$985,857
Convention, Seminars, Schools & Subscripti	169,143	155,000	585,044	600,000	525,161
Products & Services Income	5,362	1,965	21,520	23,865	16,856
Interest & Realized Portfolio Gain/Loss	15,783	19,500	105,353	117,000	102,050
Unrealized Portfolio Gain/Loss	17,873	0	182,492	0	97,700
Miscellaneous/Gain on Sale	0	50	0	300	6,040
Advertising & Sponsorships	71,881	17,000	194,834	133,000	201,934
Total Revenue and Gains	445,952	358,515	2,084,710	1,864,165	1,935,599
EXPENSES AND LOSSES					
EMPLOYEE COMPENSATION					
Salaries - Fulltime	126,991	141,204	760,792	847,222	584,098
FICA - Employer Portion	6,170	9,431	49,037	56,585	38,935
State Unemployment	2	0	115	0	187
Federal Unemployment	4	0	9	50	43
HR Administration	320	425	2,255	2,550	2,011
TOTAL EMPLOYEE COMP	133,488	151,059	812,208	906,407	625,275
EMPLOYEE BENEFITS					
Medical Insurance	17,444	26,562	97,234	159,370	81,303
Life Insurance	0	0	0	0	0
Insurance Alloc - OBAIA	0	0	0	0	0
Insurance Alloc - OBASC	0	0	0	0	0
401 K Plan	8,390	9,763	51,427	58,577	49,839
401 K Plan Alloc - OBAIA	0	0	0	0	0
401 K Plan Alloc - OBASC	0	0	0	0	0
Flexible Benefits Plan	0	0	0	0	0
Workers Compensation	84	305	814	1,830	1,089
Internet Benefit	505	530	2,440	3,180	1,465
Staff Training	100	0	660	21,500	17,748
TOTAL EMPLOYEE BENEFITS	26,523	37,160	152,574	244,457	151,444
GENERAL OFFICE EXPENSES					
Telephone	1,279	1,325	6,992	7,950	6,310
Postage	582	370	2,400	2,220	1,493
Delivery	0	75	57	450	396
Dues and Memberships	1,127	940	8,149	7,040	6,050
Subscriptions	60	140	2,704	840	1,472
Equipment Leases	0	0	0	0	0
Equipment Maintenance	664	750	6,180	4,500	6,149
Office Supplies	609	2,165	7,503	12,990	10,502
Computer Supplies	1,330	1,230	6,116	7,380	5,516
Xerox Supplies	36	40	143	240	137
Network Mainenance	12,424	11,500	73,857	69,000	68,829
BankCard Fees	1,749	2,000	7,722	12,000	7,269
Contract Labor	0	0	0	0	166,568
Miscellaneous	0	0	3,407	0	72
Correspondence Supplies	8	0	36	0	51
Records Storage	60	75	360	450	360
Checking / Lockbox Fees	483	425	2,288	2,550	2,086
Licensing Fees	0	1,750	20	3,000	750
TOTAL GENERAL OFFICE EXPENSE	20,411	22,785	127,933	130,610	284,010
General & Admin Alloc - OBAIA	(135)	0	(851)	0	(451)
General & Admin Alloc - OBASC	(5,944)	0	(40,044)	0	(39,944)
PRODUCTS & SERVICES EXPENSES	1,156	5,000	9,812	30,000	7,930
BUILDING & GROUNDS EXPENSES					
Insurance	2,142	1,750	11,051	10,500	9,974
Contract Labor - Janit. & Maint.	2,542	2,600	15,250	15,600	13,783
Utilities	2,733	2,600	14,431	15,600	15,094
Security Service	112	200	674	1,200	1,518

Oklahoma Bankers Association
REVENUES, EXPENSES AND OTHER CHANGES IN NET ASSETS
For the Six Months Ending 10/31/2025

	MONTH ENDED 10/31/2025		YEAR TO DATE 10/31/2025		PRIOR
	ACTUAL	BUDGET	ACTUAL	BUDGET	
Maintenance	2,499	1,900	5,239	11,400	11,122
Property Taxes	0	0	0	0	0
TOTAL BLDG. & GROUNDS	10,028	9,050	46,645	54,300	51,490
DEPRECIATION EXPENSE					
Office Equipment	1,588	225	2,738	1,350	1,349
Furniture & Fixtures	284	285	1,706	1,710	1,638
Automobiles	3,859	3,865	23,154	23,190	15,913
Computers	595	550	3,785	3,520	2,344
Computer Software	49	50	291	300	291
Maintenance Equipment	0	0	0	0	0
Building Improvements	2,746	2,800	16,477	16,800	15,458
Building Addition	2,694	2,700	16,164	16,200	16,262
TOTAL DEPRECIATION EXP.	11,815	10,475	64,316	63,070	53,256
TRAVEL					
Staff Travel	327	3,965	7,633	15,790	7,158
Officer Travel	0	500	1,864	3,000	0
Vehicle Insurance	575	535	3,452	3,210	3,196
Vehicle Maintenance	142	195	1,491	1,380	3,457
Vehicle Taxes	0	0	199	300	391
Gasoline	742	825	4,721	4,950	4,771
TOTAL TRAVEL	1,786	6,020	19,361	28,630	18,973
ASSOCIATION PROMOTION					
Association Promotion - Lobbying	2,161	2,850	30,996	19,100	26,090
Association Promotion - Misc.	0	825	134	7,850	7,835
Association Promotion - M&E	2,407	1,450	9,346	8,700	4,699
Contributions	500	1,050	550	2,800	1,000
Professional Membership Benefit	0	250	0	1,500	1,782
Public / Member Relations	0	100	874	1,100	307
TOTAL ASSOC PROMOTION	5,068	6,525	41,900	41,050	41,714
PROFESSIONAL SERVICES					
Accounting & Auditing	0	0	19,279	16,500	17,268
Consulting Services/Other	2,301	0	2,301	1,000	0
Investment Managment	0	1,700	1,206	3,400	1,098
TOTAL PROFESSIONAL SERVICES	2,301	1,700	22,786	20,900	18,366
OTHER EXPENSES					
Vending Machine	0	0	75	100	75
Federal & State PAC Expenses	0	1,000	14,775	12,400	13,898
Contact Banker	0	0	0	0	0
TOTAL OTHER EXPENSES	0	1,000	14,850	12,500	13,973
ADMINISTRATIVE EXPENSES					
Board of Directors Expense	0	500	2,330	2,000	2,541
Executive Committee	0	0	163	2,500	2,098
Other Committees	0	0	34	500	690
D&O Insurance	2,476	3,000	14,856	18,000	17,418
Income Taxes	0	0	0	0	0
TOTAL ADMIN EXPS.	2,476	3,500	17,383	23,000	22,747
EDUCATION EXPENSES					
Event Expense	45,922	89,081	281,037	254,130	249,680
TOTAL EDUCATION EXPENSES	45,922	89,081	281,037	254,130	249,680
Total Expenses and Losses	254,894	343,355	1,569,912	1,809,054	1,498,464
Change in Unrestricted Net Assets	0	0	0	0	0
INCREASE (DECREASE) IN NET ASSETS	191,058	15,160	514,798	55,111	436,135

OBA Insurance Agency
STATEMENT OF FINANCIAL POSITION
10/31/2025

ASSETS

CASH

Cash and Cash Equivalents \$21,802

TOTAL CASH 21,802

OTHER RECEIVABLES

Due from OBA 1,054,335

TOTAL OTHER RECEIVABLES 1,054,335

PREPAID EXPENSES

TOTAL CURRENT ASSETS 463 1,076,599

OTHER ASSETS

Bankers Bank 4,438

BMSI 111,664

TOTAL OTHER ASSETS 116,101

TOTAL ASSETS \$1,192,701

LIABILITIES AND NET ASSETS

LIABILITIES

OTHER PAYABLES

Due OBASCO 42,366

TOTAL OTHER PAYABLES 42,366

DEFERRED REVENUE

Unearned Premiums 258

TOTAL DEFERRED REVENUE 258

TOTAL LIABILITIES 42,624

NET ASSETS

Common Stock 500

Paid in Capital 633,313

Current Earnings 25,654

Retained Earnings 490,610

TOTAL NET ASSETS 1,150,077

TOTAL LIABILITIES & NET ASSETS \$1,192,701

OBA Insurance Agency
STATEMENT OF ACTIVITIES
For the Six Months Ending 10/31/2025

	MONTH ENDED 10/31/2025		YEAR TO DATE 10/31/2025		PRIOR
	ACTUAL	BUDGET	ACTUAL	BUDGET	
REVENUE AND GAINS					
Bank Insurance	\$5,653	\$4,350	\$26,418	\$26,100	\$23,620
Other Insurance Endorsements	129	842	7,219	5,050	747
Bank Employee Group	224	185	1,118	1,110	960
Total Revenue and Gains	6,006	5,377	34,755	32,260	25,327
EXPENSES AND LOSSES					
Other Insurance Endorsements	114	163	675	959	0
Administrative & General	904	1,060	8,426	11,088	6,249
Total Expenses and Losses	1,018	1,222	9,101	12,047	6,249
CHANGE IN NET ASSETS	4,987	4,154	25,654	20,213	19,079
Net Assets, Beginning of Year			1,124,423	1,124,423	1,069,826
Net Assets, End of Year			1,150,077	1,144,636	1,088,905

OBA Insurance Agency
STATEMENT OF ACTIVITIES
For the Six Months Ending 10/31/2025

	MONTH ENDED 10/31/2025		YEAR TO DATE 10/31/2025		PRIOR
	ACTUAL	BUDGET	ACTUAL	BUDGET	
REVENUES AND GAINS					
Bank Insurance	\$5,653	\$4,350	\$26,418	\$26,100	\$23,620
Bank Employee Group	224	185	1,118	1,110	960
Other Insurance Endorsements					
Other Commissions	129	142	773	850	801
NFP	0	700	6,447	4,200	0
Walt Garner Associates	0	0	0	0	(1)
Philadelphia American Life	0	0	0	0	(53)
Total Revenue and Gains	6,006	5,377	34,755	32,260	25,327
EXPENSES AND LOSSES					
EMPLOYEE COMPENSATION					
OBA Salary Alloc	644	756	3,992	4,536	2,418
TOTAL EMPLOYEE COMP	644	756	3,992	4,536	2,418
EMPLOYEE BENEFITS					
OBA Insurance Alloc	94	118	563	709	233
OBA 401K Alloc	48	57	297	341	87
Staff Training	0	0	0	250	0
TOTAL EMPLOYEE BENEFITS	142	175	860	1,301	319
GENERAL OFFICE EXPENSES					
Checking / Lockbox Fees	21	2	101	12	57
OBA General & Admin Alloc	135	204	851	1,188	451
TOTAL GENERAL OFFICE EXPENSE	156	206	951	1,200	508
ADMINISTRATIVE EXPENSES					
Accounting & Auditing	0	0	2,835	4,500	2,541
D&O Insurance	77	85	463	510	463
TOTAL ADMIN EXPS.	77	85	3,298	5,010	3,004
Total Expenses and Losses	1,018	1,222	9,101	12,047	6,249
CHANGE IN NET ASSETS	4,987	4,154	25,654	20,213	19,079
Net Assets, Beginning of Year			1,124,423	1,124,423	1,069,826
Net Assets, End of Year			1,150,077	1,144,636	1,088,905

OBA Services Company
STATEMENT OF FINANCIAL POSITION
10/31/2025

ASSETS

CASH

Cash and Cash Equivalents \$220

TOTAL CASH 220

ACCOUNTS RECEIVABLE

General 3,846

TOTAL ACCOUNTS RECEIVABLE 3,846

OTHER RECEIVABLES

Due From Agency 42,366

TOTAL OTHER RECEIVABLES 42,366

DEFERRED EXPENSES

PROPERTY AND EQUIPMENT

Autos 34,140

Accum Depr - Autos (13,700)

Computer Hardware 6,413

Accum Depr - Computer Hardware (4,342)

TOTAL PROPERTY AND EQUIPMENT 22,511

TOTAL ASSETS \$68,943

LIABILITIES AND NET ASSETS

LIABILITIES

OTHER PAYABLES

Due OBA 868,370

TOTAL OTHER PAYABLES 868,370

DEFERRED REVENUE

Strategic Membership Dues 24,044

Subscriptions 11,841

Advertising 833

TOTAL DEFERRED REVENUE 36,719

TOTAL LIABILITIES 905,089

NET ASSETS

Paid in Capital 1,493,492

Current Earnings (55,420)

Retained Earnings (2,274,216)

TOTAL NET ASSETS (836,145)

TOTAL LIABILITIES & NET ASSETS \$68,943

OBA Services Company
STATEMENT OF ACTIVITIES
For the Six Months Ending 10/31/2025

	MONTH ENDED 10/31/2025		YEAR TO DATE 10/31/2025		PRIOR
	ACTUAL	BUDGET	ACTUAL	BUDGET	
REVENUES AND GAINS					
Products & Services	\$14,822	\$8,567	\$63,819	\$57,100	\$36,389
Strategic Member Program	12,117	11,500	72,451	69,000	71,887
Newspaper	9,340	9,750	50,828	58,500	58,858
Total Revenues and Gains	36,280	29,817	187,098	184,600	167,133
EXPENSES AND LOSSES					
Program Services:					
Newspaper	13,752	14,874	79,935	90,045	52,587
Fraud Division	11,759	15,362	85,860	97,814	91,562
Endorsements	5,543	7,342	33,471	44,310	45,707
Strategic Member	5,191	7,050	32,948	42,555	34,559
Administrative & General	653	1,303	10,305	9,800	13,693
Total Expenses and Losses	36,898	45,931	242,518	284,525	238,108
CHANGE IN NET ASSETS	(619)	(16,115)	(55,420)	(99,925)	(70,975)
Net Assets, Beginning of Year			(780,725)	(780,725)	(642,437)
Net Assets, End of Year			(836,145)	(880,650)	(713,412)

OBA Services Company
STATEMENT OF ACTIVITIES
For the Six Months Ending 10/31/2025

	MONTH ENDED 10/31/2025		YEAR TO DATE 10/31/2025		PRIOR
	ACTUAL	BUDGET	ACTUAL	BUDGET	
REVENUES AND GAINS					
Products & Services	\$26,940	\$20,067	\$136,270	\$126,100	\$108,275
Advertising Income	6,481	7,000	34,996	42,000	42,503
Newspaper Income	2,859	2,750	15,831	16,500	16,355
Total Revenues and Gains	36,280	29,817	187,098	184,600	167,133
EXPENSES AND LOSSES					
EMPLOYEE COMPENSATION					
Salary	18,700	19,037	109,189	114,220	104,072
OBA Salary Alloc	2,592	4,702	19,792	28,213	13,120
FICA	1,423	1,456	8,307	8,738	8,051
TOTAL EMPLOYEE COMP	22,715	25,195	137,288	151,171	125,243
EMPLOYEE BENEFITS					
Insurance	4,543	4,324	25,170	25,943	22,798
OBA Insurance Alloc	624	705	3,745	4,232	4,030
401 K Plan	(1,828)	1,523	5,411	9,138	8,326
OBA 401K Alloc	410	343	1,618	2,059	835
Workers Compensation	12	40	114	240	232
Internet	25	25	125	150	150
Staff Training	0	2,500	0	8,000	860
TOTAL EMPLOYEE BENEFITS	3,786	9,460	36,183	49,761	37,232
GENERAL OFFICE EXPENSES					
Telephone	109	125	544	750	589
Postage	0	5	2	30	22
Dues	0	120	0	720	0
Subscriptions	0	0	243	375	199
Office Supplies	0	35	54	210	442
Computer Supplies	0	10	0	160	0
Xerox Supplies	0	10	2	60	10
Network Maintenance	9	25	45	150	54
Correspondence Supplies	0	10	46	60	56
Staff Meals / Entertainment	47	100	829	3,100	2,810
Bank Fees	0	20	0	120	120
OBA General & Admin Alloc	5,944	5,735	40,044	45,152	39,944
TOTAL GENERAL OFFICE EXP	6,109	6,195	41,809	50,887	44,245
Depreciation Expense	671	675	4,023	4,050	4,023
NEWSPAPER EXPENSES	2,486	2,590	12,532	15,760	12,749
FRAUD DIVISION EXPENSES	533	776	2,683	4,656	6,827
PRODUCT & SERVICES EXPENSES	599	540	1,761	3,240	2,201
ADMINISTRATIVE EXPENSES					
Accounting & Auditing	0	500	6,237	5,000	5,587
TOTAL ADMIN EXPENSES	0	500	6,237	5,000	5,587
TAX EXPENSE					
Total Expenses and Losses	36,898	45,931	242,518	284,525	238,108
INCREASE (DECREASE) IN NET ASSETS	(619)	(16,115)	(55,420)	(99,925)	(70,975)
Net Assets, Beginning of Year			(780,725)	(780,725)	(642,437)
Net Assets, End of Year			(836,145)	(880,650)	(713,412)

Foundation
Statement of Financial Position
October 31, 2025

ASSETS

CASH

Cash

\$30,767

Restricted Cash - Robbery

22,007

TOTAL CASH

52,774

OTHER RECEIVABLES

Due from OBA

100

TOTAL OTHER RECEIVABLES

100

TOTAL ASSETS

\$52,874

LIABILITIES AND FUND BALANCE

LIABILITIES

FUND BALANCE

Current Earnings

2,979

Retained Earnings

49,895

TOTAL FUND BALANCE

52,874

TOTAL LIABILITIES & FUND BALANCE

\$52,874

Foundation
INCOME STATEMENT
For the Six Months Ending October 31, 2025

	<u>CURRENT MONTH</u>	<u>CURRENT YEAR TO DATE</u>	<u>PRIOR YEAR TO DATE</u>
INCOME			
Special Income	\$0	\$100	\$100
Solicitation Income	1,340	6,247	4,071
Total Income	<u>1,340</u>	<u>6,347</u>	<u>4,171</u>
EXPENSES			
Accounting & Auditing	0	3,307	1,081
Miscellaneous Expenses	26	61	46
Total Expenses	<u>26</u>	<u>3,368</u>	<u>1,127</u>
NET PROFIT (LOSS)	<u><u>1,314</u></u>	<u><u>2,979</u></u>	<u><u>3,044</u></u>

Political Action Committee State
STATEMENT OF FINANCIAL POSITION
October 31, 2025

ASSETS

CASH

Cash

\$183,405

Certificates of Deposit

178,397

TOTAL CASH

361,801

OTHER RECEIVABLES

TOTAL ASSETS

\$361,801

LIABILITIES AND FUND BALANCE

LIABILITIES

FUND BALANCE

Current Earnings

40,979

Retained Earnings

320,823

TOTAL FUND BALANCE

361,801

TOTAL LIABILITIES & FUND BALANCE

\$361,801

Political Action Committee State
INCOME STATEMENT
For the Ten Months Ending October 31, 2025

	<u>CURRENT MONTH</u>	<u>CURRENT YEAR TO DATE</u>	<u>PRIOR YEAR TO DATE</u>
INCOME			
Solicitation	\$16,387	\$67,732	\$55,365
CD Interest	0	3,397	130
Total Income	<u>16,387</u>	<u>71,129</u>	<u>55,496</u>
EXPENSES			
Campaign Contribution	8,500	29,250	14,000
Tax	0	900	34
Total Expenses	<u>8,500</u>	<u>30,150</u>	<u>14,034</u>
NET PROFIT (LOSS)	<u>7,887</u>	<u>40,979</u>	<u>41,461</u>

Political Action Committee Federal
STATEMENT OF FINANCIAL POSITION
October 31, 2025

ASSETS

CASH

Cash

\$43,938

TOTAL CASH

43,938

TOTAL ASSETS

\$43,938

LIABILITIES AND FUND BALANCE

LIABILITIES

FUND BALANCE

Current Earnings

(2,988)

Retained Earnings

46,926

TOTAL FUND BALANCE

43,938

TOTAL LIABILITIES & FUND BALANCE

\$43,938

Political Action Committee Federal
INCOME STATEMENT
For the Ten Months Ending October 31, 2025

	<u>CURRENT MONTH</u>	<u>CURRENT YEAR TO DATE</u>	<u>PRIOR YEAR TO DATE</u>
INCOME			
Solicitation	<u>\$2,881</u>	<u>\$35,525</u>	<u>\$34,870</u>
Total Income	<u>2,881</u>	<u>35,525</u>	<u>34,870</u>
EXPENSES			
Campaign Contribution	<u>0</u>	<u>38,000</u>	<u>35,500</u>
Bank Fees	<u>57</u>	<u>513</u>	<u>480</u>
Total Expenses	<u>57</u>	<u>38,513</u>	<u>35,980</u>
NET PROFIT (LOSS)	<u>2,824</u>	<u>(2,988)</u>	<u>(1,110)</u>