OKLAHOMA BANKERS ASSOCIATION
Meeting of the Board of Directors
11 a.m., Wednesday, Sept. 16, 2026

(Zoom call: https://us06web.zoom.us/j/88902008092?pwd=jbgFgqDcXCvkU18m8Y6on8jBqGqw1j.1)
Meeting ID: 889 0200 8092
Passcode: 178362
Telephone audio users: 1 (346) 248-7799

TENTATIVE AGENDA

1. Call to order
2. Approval of Agenda and previous meeting minutes
3. Financial statements
4. Education and training
5. Government Relations Report
6. PAC update
7. OBASCO Report
8. Legal report
9. Member relations
10. External/Internal communications
11. Fraud department
12. Other Business
13. Adjournment

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

OKLAHOMA BANKERS ASSOCIATION
Meeting of the Board of Directors
11 a.m., Wednesday, Sept. 16, 2026

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 August board meeting are in the board packet as **Exhibit A.**

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

Financials — Following is a summarized view of the consolidated and association-only income statements for the four months ending August 31, 2026.

Consolidated Performance

	Actual	Plan	Prior Year
Income	$1,423,316	$1,366,416	$1,437,412
Expense	1,210,253	1,355,083	1,188,295
Net Profit (Loss)	$ 213,063	$ 11,333	$ 249,117

The consolidated entities have a Net Income of $213,063 which is significantly better than Plan while trailing Prior Year. On a consolidated basis, Actual Income is more than Plan ($56,900/4%) and less than Prior Year ($14,096/1%). Consolidated Expense is less than Plan ($144,830/11%) and more than Prior Year ($21,958/2%).

Dues revenue is slightly ahead of both Plan and Prior Year. Revenue from Convention, Seminars, Schools & Subscriptions slightly trails both Plan and Prior Year. Products and Services revenue exceeds Prior Year and Plan. Advertising & Sponsorship revenue slightly trails Plan but exceeds Prior Year. Insurance revenue exceeds both Plan and Prior Year.

All expenses, by program, are less than Plan. All program expenses, with the exception of Administrative/General are more than Prior Year. This should serve as confirmation that variances are based on planned changes.

Association Only

	Actual	Plan	Prior Year
Income	$1,255,506	$1,215,189	$1,291,747
Expense	1,024,325	1,139,946	1,016,765
Net Income (Loss)	$ 231,181	$ 75,243	$ 274,982

At the Association level, Actual Income exceeds Plan and trails Prior Year. Association Actual Expense is less than Plan and exceeds Prior Year. The Association has a Net Income of $231,181 compared to Plan Net Income of $75,243 and Prior Year Net Income of $274,982.

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 Department activities for September, 2026.

September 2026

2	Supervisor Bootcamp	Tulsa	22	Vicki Kraai
3	Supervisor Bootcamp	OKC	36	Vicki Kraai
14-17	Basic Banking School**	OKC	41*	various instructors
24	Intro to Comm'l Lending	Tulsa	15*	David Osburn
25	Intro to Comm'l Lending	OKC	30*	David Osburn
29	CRA Update	OKC	12*	Kimberly Boatwright
30 &1	RE Lending Compliance	OKC	14*	Kimberly Boatwright

*Counts as of 9/11/26

**Basic Banking School Sponsors:

- Breakfast Quail Creek Bank, OKC
- Lunches The Bankers Bank, First Enterprise Bank, Sovereign Bank

WEBINARS

July

- 28 webinars purchased
- $3500 royalties

WOMEN IN BANKING

The committee met via conference call on September 10. Discussion points included:

- Speakers and topics for upcoming luncheons
- Lunch sponsors

The next luncheon will be held Thursday, October 29, in OKC. Scott Thompson will discuss upcoming fraud-related legislation. Frazier Bank is sponsoring the lunch.

CONSUMER LENDING SCHOOL

Enrollment continues through September 18. Currently have 53 registered.

OPERATIONS SCHOOL

The board met September 1 to finalize the upcoming program. Several instructor changes were made. Enrollment is now open.

INTERMEDIATE SCHOOL
Honors Graduates were selected and awards presented as follows:

- Distinguished Graduate Alex Kramer, Quail Creek Bank, OKC
    - Presented Aug 25
- Honors Graduate Jacob Jones, FirstStar Bank, Muskogee
    - Presented Aug 28

Janis and school chair, Jerika Coffman, visited the banks and presented the plaques.

GRC Report and PAC report –

Federal Issues
They are back in session even if it is only for a few weeks. The Senate will be in session until the end of September while the House was scheduled to be in all of September but recently announced that they will go home for the last two weeks of September. Both chambers will be home for the entire month of October. While they are only in town for a few short weeks, there are still opportunities to make some good progress.

H.R 6955 – The Main Street Capital Access Act
This bill is designed to expand access to capital on Main Street by making the federal banking framework more workable for smaller and community-oriented banks while still retaining core safety and soundness. This act has several components that are good for community banks.
Core premise – current regulatory requirements can impose disproportionate costs on smaller, lower risk banks, to form, operate, lend and provide capital to local businesses and households.
New Bank Formation – creates a manageable path for "de novo" banks allowing a multi-year phase in of certain capital requirements, hopefully encouraging more locally focused banks to open.
Rural-bank relief – adjusts aspects of the Community Bank Leverage Ratio framework for qualifying rural institutions, with the goal of preserving lending capacity in underserved areas.
Regulatory tailoring – raises or revises certain thresholds affecting small bank holding companies and seeks to reduce one-size-fits-all compliance burdens.
Supervisory reforms – Updates the bank examination and ratings process, including reforms related to CAMELS rating system.
Independent appeals – establishes or strengthens avenues for banks to seek independent review of supervisory findings and regulatory decisions.
At the end of the day, this bill will increase the availability of business loans, mortgages, agricultural credit, and other community-bank services; encourage new bank formation; and strengthen local economic development.

H.R. 1799 – The Financial Reporting Threshold Modernization Act
S. 3017 – The Streamline Act
These are companion bills and both have the exact same language. These are the bills that would increase the CTR threshold from $10,000 to $30,000 and the SAR threshold from $2,000 to $3,000. The bill also gives Treasury authority to adjust for inflation every 5 years. Both bills have been introduced in their respective chambers.

H.R. 7548 – Safeguarding Consumers from Advertising Misconduct
SCAM Act
This Act would prohibit online platforms from displaying fraudulent or deceptive commercial advertisements. It would require companies to take additional steps to prevent scam ads from appearing on social media sites. The bill would also strengthen the Federal Trade Commission and state's ability to enforce violations of consumer protection laws. This bill has been introduced in the House.

H.R. 8087/S.4198 – The Main Street Depositor Protection Act.

- Expanded coverage only applies to non-interest-bearing accounts.
- Applies to banks with less than $10B in assets.
- FDIC would have six months from the bill becoming law to select an amount of coverage, anywhere from $250K up to $5M.
- The coverage selected would be in place for 10 years.
- No additional assessments for community banks.
- CU's would receive the coverage as banks.
- NCUA wouldn't be involved in the process, CU's would have to use the number from the FDIC.

Both bill have been introduced in their respective chambers.

H.R.1631 – The Safe Access to Cash Act.

- Updating the Federal Bank Robbery Act of 1934.
- Allows crimes involving ATM's located away from banks to be federally prosecuted.
- This included ATM's located at convenience stores, gas stations, grocery stores and other community locations.
- The same penalties that apply to a bank robbery would apply to ATM robberies.
- If passed, the bill would cover ATM theft and destruction, as well as adding additional criminal penalties, ensuring that off-premise ATM's in public settings are treated the same as bank branch ATM's

CLARITY Act

Just when we think we have an idea of what is happening with this issue something always comes out of left field. The Senate is scheduled to hold a critical procedure vote on Sept. 15. The bill will need 60 votes to advance, yet major issues remain, including the loophole allowing digital asset exchanges, brokers, dealers and affiliated companies to offer rewards that function like interest simply for holding stablecoins.

New developments have made the bill's path even more difficult. The OCC recently granted preliminary conditional approval for a national trust bank charter connected to World Liberty Financial, a crypto company affiliated with President Trump's family. Several Democratic senators involved with the negotiations on the CLARITY Act have hardened their stance on additional for enforceable conflict of interest protections.

Regulatory

Late last week the FDCI, Federal Reserve and OCC issued an interim final rule expanding which banks may receive an 18 month on site safety and soundness exam.

- The agencies increased the qualifying asset threshold from $3B to $6B
- Banks with up to $6B in total assets may use the longer examination cycle if they meet statutory conditions, include being:
    - Well capitalized
    - Well managed
    - Not subject to certain formal enforcement actions or other disqualifying conditions.

We will have an update on the mid-term elections; they seem to be changing hourly.

State Issues
We'll have a detailed report in the board meeting discussing the results from the run-off elections and what that means going forward.

PAC Report
PAC Fundraising totals for the year to date are behind from the same point last year. At the end of August, the State PAC has raised $33,525 while the FED PAC has raised $16,203, for a total of $49,728. This total is $20,036 behind the previous year.

We're not happy at all with where the PAC currently is, we didn't get nearly as many individual contributions to the PAC's in Q3 as we normally due. The good news is, we had a special board meeting in late August and the checks should arrive soon and we also have two special board meetings scheduled in September. These meetings will go a long ways to catch us up compared to previous years and hopefully by the end of September we'll be ahead of 2025.

We will be sending out correspondence in October to every banker in the database that hasn't contributed to the PAC. I feel confident that we will get a good response in Q4 as there are many bankers that make an annual contribution to the PAC but haven't made that commitment yet.

We are starting to receive fundraiser requests from those members that have a general election in November. We'll take a look at each invite and determine whether we want to get involved now or after the general election.

OBASCO Report —

- **New Strategic Members**:
    1. Stone Bridge Advisory Group *(Small Business Strategic Membership)*

- **OBA/Blanchard Surveys:**
    - **2026 Comp Trends & Lender Incentive Practices Survey** – Results now available!
    - **2026 Salary & Cash Comp Survey** – 30 Banks participated, 1 purchased w/out - Results available end of Sept

- **2027 Photo Calendar Contest/Order** – We had 24 banks that participated in the photo contest with over 160 photo submissions. Opened orders for banks to put their logo on the calendar July 31 at price point of $1.25 by Aug 31 and then $1.50 after. Deadline to order Sept. 15 to ensure delivery by Nov. Goal is to exceed last year's sales of $43k, currently at $45k.

- **OBA Speaker Proposal** – Updated speaker proposal for 2027 SMF & Annual Convention speaking opportunities for strategic members. Sent out 7/9 with submission deadline of 9/15.

- **Fall Golf Tournament** – Mon. Oct. 19 @ Cherokee Hills, Catoosa. all sponsorships sold at $13k. Registrations now open.

- **Washington Visit Sponsorships** – *Working with Megan* - Currently, $26k
    1. **ABA** - OBA Sports Night Sponsor – *on consumption*
    2. **ABA** - General - $2k
    3. **NFP** – Transportation Sponsor – $3k
    4. **Oklahoma State Banking Department** – Sunday Welcome Reception - $5k
    5. **Integris** – Monday Breakfast Sponsor - $2k
    6. **Deluxe** – Monday Break Sponsor - $1k
    7. **Navanta** – Monday Evening Reception Sponsor - $3k
    8. **FHLB Topeka** – Monday Lunch Sponsor - $3k
    9. **PRI** – Tuesday Break Sponsor - $1k
    10. **CSBS** – Tuesday Lunch Sponsor - $3k
    11. **IntraFi** – General - $3k

- **2027 OBA Sponsorship Guide** – Updating the current sponsorship guide for 2027 to send out to vendors for planning & budgeting purposes. Please let me know if you have any sponsorship ideas you would like to see.

- ***The Oklahoma Banker* newspaper advertising** – Received a few new advertisers and got some old ones to advertise again. Also, working with strategic members to submit informative articles publish.

- **Endorsements:** *Working with Adrian & Scott on a few of these endorsements:*
    - **C8 Capital Network** – *pending executive committee approval*
    - **Deluxe** – Cyndi Crews - Washington Visit Sponsor
    - **BancCard –** David Miller – Golf Hole Sponsor
    - **Compliance Alliance** – Thomas Cavillo
        - New Member – F&M Bank – HUB 3year agreement
        - Renewal Member – Local Bank – VCO 3year agreement
    - **Bankers Insurance Agency** – Judy Hanna - Golf Hole Sponsor
    - **Transfund** – Stephanie Hill – Fall golf tournament sponsor
    - **Works24** - Rick Jones Fall golf tournament sponsor
    - **NFP** – Trey Deupree - Washington Visit sponsor
    - **Bank Performance Report** - ***Q1 2026*** & ***BPR-Order-Form-Oklahoma***
    - **IntraFi** – Chuck McBrayer – Washington visit sponsor - *new contract executed Sept 10, 2026*
    - **PurpleWave** – Bridget Hess - Golf Hole Sponsor
    - **PRI** – Brand, Core, PIN, EFT Contract Negotiations, Strategic Planning - Brady Chianciola
        - Washington Visit Break Sponsor
        - Currently, 21 banks have signed with PRI for savings.
    - **Check Printing Contract Consultants** –Greg Baitt – Golf Lunch Sponsor
    - **Servis1st** – Card Program Endorsement through the ABA – Golf Hole Sponsor
        - Karen Grahn KGrahn@servisfirstbank.com.
        - Dallas rep: Jeff Hurst Jhurst@servisfirstbank.com 817.296.2048
    - **Office Depot – Now called Office Business Solutions (ODP)** **www.odpbusiness.com**
        - New Endorsement Contract Signed: July 31, 2026
        - New Rep: out of Austin, TX **Johnson Lukudu** 512.764.5684

OBASCO daily duties: Order fulfillment, invoicing, Legal Update, database clean up, directory updates, researching other SBAs, researching potential vendor leads, updating products/inventory. *These projects are approved by Kat*

Legal Report — Scott Thompson will have an update on the Legal Department during the board meeting.

Member relations –

2026 Washington Visit – Link to attendee list and updated details
The OBA's Annual Washington Visit is just days away. The room block has closed, but welcome any bankers who would still like to join us in D.C., Sept. 20-22. **We'd also like to give special recognition to our sponsors:**

Oklahoma State Banking Department – WELCOME RECEPTION sponsor
Integris – MONDAY BREAKFAST sponsor
FHLBank Topeka – MONDAY LUNCH sponsor
Deluxe – Monday BREAK sponsor
Navanta – MONDAY EVENING RECEPTION sponsor
NFP – TRANSPORTATION sponsor
CSBS – TUESDAY LUNCH sponsor
Profit Resources Inc. (PRI) – TUESDAY BREAK sponsor
American Bankers Association – SATURDAY EVENING sponsor
IntraFi – WASHINGTON VISIT sponsor

OBA Emerging Leaders Academy application deadline approaching, Sept. 25
The application for the 2026-27 Emerging Leaders Academy is now available (linked here), and the application deadline is Sept. 25. We're looking for the best and brightest bankers who seek to sharpen their leadership skills.

There are six sessions to the Academy: Nov. 4, Dec. 8, Jan. 22, Feb. 24, March 25, April 29. Each session delivers takeaways that can be implemented immediately. Graduation will take place in May 2027 at the OBA Annual Convention.

Academy applicants should be able to demonstrate an increasing level of responsibility, potential for continuing to play a leadership role in Oklahoma banking and a desire to further their careers and grow professionally. A panel of bankers will review the applicants and choose those accepted into the Academy (maximum 30 bankers).

If you have someone at your bank who would be ideal for the Academy, please encourage that individual to apply. We would love to see an applicant from each bank represented on the OBA Board. Please reach out to me with any questions.

2026 ABA Annual Convention
The ABA opened early bird registration for their Annual Convention scheduled for Oct. 25-27, 2026, at Salt Palace Convention Center in Salt Lake City. Click here for more information.

OBA Oktoberfest Golf Tournament scheduled
Show off your golfing skills or simply join your banking peers as a social registrant at the **2026 OBA Oktoberfest Golf Tournament** on Oct. 19 at Cherokee Hills Golf Club at the Hard Rock Hotel & Casino in Catoosa.

The tournament fee is $150 and the registration deadline is Oct. 14. The tournament will begin with registration and lunch. Immediately following the tournament, we will hold an awards ceremony. Sign up now to reserve your spot. We hope to see you on the course!

Not golfing? Join your banking peers as a social attendee for lunch, refreshments and fellowship on the patio. Social attendee registration fee is $50.

If you are interested in sponsorship opportunities, contact Thi Pham.

Tournament Schedule
10 a.m. — Registration
11 a.m. — Lunch
12 p.m. — Shotgun Start
Immediately Following Golf — Awards

External/internal communications —

Included in the board packet is the OBA Social Media Report, as **Exhibit C**.

This report compares the OBA's social media efforts across three main platforms (X, Facebook and LinkedIn) to our sister state bankers associations. Since undertaking a pointed effort to be a leader in social media in 2012, the OBA has continued to grow its social media following each year with the total reach across those three main platforms cresting 10,000 in the past year.

The OBA remains high amongst other far more populated states in total reach, and ranks seventh overall in Facebook follows, our main social media platform of choice.

This report doesn't take into account Instagram or TikTok followers, of which in both the OBA was an early adopter among our industry peers.

Jeremy can have more on this report, and any questions anyone may have, at the board meeting.

Fraud Department — Current Trends:

Customer Impersonators – subjects using counterfeit U.S. Passport cards bearing the name and date of birth of valid bank customers to withdraw funds from legitimate accounts. Subjects know the valid customer's date of birth and account number. They are in constant phone contact (usually wearing ear buds) with their handler and always walk to the bank. Mitigation suggestions – don't accept U.S. Passport or Military ID cards as identification unless the subject can present a 2nd form of ID in your customer's name.

Counterfeit check cashing groups – commercial check stolen from the mail; ring leader social engineers the business and financial institution until they can answer all the necessary customer authentication questions to phone a remote branch to get the phone number on file changed. Within 30 minutes of phone number change, recruited check cashers visit multiple locations of the victim bank to cash counterfeit checks. Checks are within recent serial number range and bear the scanned signature of a valid account signer. Mitigation – when a non-customer presents an on-us item for encashment greater than $2,000, check your system to see if the phone number on file has been changed within the last 10 days. If not, call the customer to confirm the check payee and amount.

Great Plains Bank has been the victim of five ATM Hook and Chain attacks in the last 30 days. These attacks happened in Moore, Yukon, and Elk City Oklahoma, and Southlake and Frisco Texas.

News, Alerts, and Articles:

- 8/31 Information on ABA #BanksNeverAskThat campaign, resources offered at FedPayments Improvement, First Friday Fraud Forum meeting link.
- 9/7 IS MAFIA meeting reminder for 9/11

Outreach Events:

September

9/4 - First Friday Fraud Forum (67 attendees)
9/9 – OKC MAFIA and Fraud Fighter Field Trip (Comets game)
9/11 – IS MAFIA
9/16 – Lawton MAFIA
9/16 – OBA Basic Banking School session
9/17 – Texoma MAFIA
9/23 – Bank Fraud Investigators Group meeting
9/24 – Stillwater MAFIA

October

10/1 – First Friday Fraud Forum
10/5 – Local Bank Elder Fraud Seminar (community)

10/6 – Tahlequah MAFIA
10/8 – Consumer Lending School session
10/13 – Community State Bank Chamber meeting
10/14 – OKC MAFIA
10/15 – Texoma MAFIA
10/20 – First Liberty Bank Norman (community)
10/21 – Citizens Bank of Ardmore Board meeting
10/26 – IAFCI OK-AR SW BSA & Financial Crimes Forum Tulsa River Spirit
10/29 – Stillwater MAFIA

First Friday Fraud Forum virtual meetings – we agreed to allow Arkansas Bankers Association members to join the calls resulting in increased attendance.

OBA Bank Fraud and Security Council:

- No new actions.

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

OBA & SUBSIDIARIES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS OF AUGUST 31, 2026

	OBA	OBAIA	OBASCO	CONSOL	ELIM	BALANCE
ASSETS						
CASH & SHORT TERM SECURITIES						
Cash, CDs & Investments	6,203,336	21,480	1,220	6,226,036		
TOTAL CASH	**6,203,336**	**21,480**	**1,220**	**6,226,036**		**6,226,036**
INVENTORY	**644**	**0**	**0**	**644**		**644**
ACCOUNTS RECEIVABLE/ACCRUED INCOME	**54,945**	**0**	**4,005**	**58,950**		**58,950**
OTHER RECEIVABLES						
Due from OBA	0	1,105,488	0	1,105,488	(1,105,488)	
Due from Foundation	0	0	0	0		
Due from Agency	0	0	36,519	36,519	(36,519)	
Due from OBASCO	996,191	0	0	996,191	(996,191)	
TOTAL OTHER RECEIVABLES	**996,191**	**1,105,488**	**36,519**	**2,138,198**	(2,138,198)	**0**
PREPAID EXPENSES	**78,404**	**617**	**0**	**79,021**		**79,021**
DEFERRED EXPENSES	**101,697**	**0**	**0**	**101,697**		**101,697**
PROPERTY & EQUIPMENT	**675,200**	**0**	**15,633**	**690,833**		**690,833**
OTHER ASSETS	**264,012**	**116,101**	**0**	**380,113**	(205,031)	**175,082**
TOTAL ASSETS	**8,374,429**	**1,243,686**	**57,377**	**9,675,492**	**(2,343,229)**	**7,332,263**
LIABILITIES						
ACCOUNTS PAYABLE	5,079	0	0	5,079		5,079
OTHER PAYABLES						
Accrued benefits	85,686	0	0	85,686		
Due OBA	0	0	996,191	996,191	(996,191)	
Due OBAIA	1,105,488	0	0	1,105,488	(1,105,488)	
Due OBASCO	0	36,519	0	36,519	(36,519)	
TOTAL OTHER PAYABLES	**1,191,174**	**36,519**	**996,191**	**2,223,884**	(2,138,198)	**85,686**
DEFERRED INCOME	**886,910**	**452**	**62,869**	**950,231**		**950,231**
TOTAL LIABILITIES	**2,083,163**	**36,971**	**1,059,060**	**3,179,194**	(2,138,198)	**1,040,996**
FUND BALANCE	**6,291,267**	**1,206,715**	**(1,001,684)**	**6,496,298**	(205,031)	**6,291,267**
TOTAL LIAB & FUND BALANCE	**8,374,430**	**1,243,686**	**57,376**	**9,675,492**	**(2,343,229)**	**7,332,263**

OBA & SUBSIDIARIES
CONSOLIDATED STATEMENT OF REVENUE, EXPENSE AND OTHER CHANGES IN NET ASSETS
FOR THE FOUR MONTHS ENDING AUGUST 31, 2026

	OBA ACTUAL	OBAIA ACTUAL	OBASCO ACTUAL	CONSOL ACTUAL	CONSOL BUDGET	CONSOL PR YEAR
INCOME						
Membership Dues	$ 681,567	$ -	$ 46,999	$ 728,566	$ 726,264	$ 711,862
Convention, Seminars, Schools & Subscriptions	300,637	-	9,841	310,478	329,664	311,260
Products & Services	12,499	-	61,810	74,309	55,192	53,541
Advertising & Sponsorships	123,569	-	17,382	140,951	155,200	132,053
Investment - Recog and Unrealized	137,234	-	-	137,234	72,000	205,384
Miscellaneous/Gain on Sale	-	-	-	-	-	-
Bank Insurance	-	17,303	-	17,303	23,800	15,679
Group Services	-	13,745	-	13,745	3,316	6,962
Group Health	-	730	-	730	980	671
TOTAL INCOME	$ 1,255,506	$ 31,778	$ 136,032	$ 1,423,316	$ 1,366,416	$ 1,437,412
EXPENSE						
Program Services:						
Convention, Seminars & Schools	$ 422,061	$ -	$ -	$ 422,061	$ 427,814	$ 415,318
Government Relations	184,169	-	-	184,169	237,341	170,275
Member Relations/Services	258,101	-	-	258,101	311,474	250,909
Newspaper	-	-	55,234	55,234	62,715	51,490
Fraud Division	-	-	64,117	64,117	74,021	59,708
Endorsements	-	2,789	25,949	28,738	35,506	22,371
Strategic Member	-		24,657	24,657	31,891	22,430
Support Services:						
Administrative & General	159,994	4,909	8,273	173,176	174,321	195,794
TOTAL EXPENSE	$ 1,024,325	$ 7,698	$ 178,230	$ 1,210,253	$ 1,355,083	$ 1,188,295
NET PROFIT (LOSS)	$ 231,181	$ 24,080	$ (42,198)	$ 213,063	$ 11,333	$ 249,117

OBA & SUBSIDIARIES
CONSOLIDATING STATEMENT OF ACTIVITIES
FOUR MONTHS ENDED AUGUST 31, 2026

	OBA	OBAIA	OBASCO	BALANCE	Y-T-D CONSOL. BUDGET	Y-T-D PRIOR YEAR
REVENUES						
MEMBERSHIP DUES	681,567	0	46,999	728,566	726,264	711,862
EVENT INCOME & SUBSCRIPTIONS	300,637	0	9,841	310,478	329,664	311,260
ADVERTISING & SPONSORSHIPS	123,569	0	17,382	140,951	155,200	132,053
INVESTMENT INCOME	137,234	0	0	137,234	72,000	205,384
MISC/GAIN ON SALE	0	0	0	0	0	0
BANK INSURANCE	0	17,303	0	17,303	23,800	15,679
OTHER INSURANCE ENDORSEMENTS	0	13,745	0	13,745	3,316	6,962
BANK EMPLOYEE GROUP	0	730	0	730	980	671
PRODUCTS & SERVICES	12,499	0	61,810	74,309	55,192	53,541
TOTAL INCOME	**1,255,506**	**31,778**	**136,032**	**1,423,316**	**1,366,416**	**1,437,412**
EXPENSES						
EMPLOYEE COMP	517,612	2,590	97,111	617,313	695,302	638,442
EMPLOYEE BENEFITS	104,990	715	29,345	135,050	210,205	127,216
GENERAL OFFICE	88,359	773	32,608	121,740	121,826	104,956
OVERHEAD ALLOC					0	0
TO SUBSIDIARIES	(31,467)	0	0	(31,467)	0	(27,124)
BUILDING & GROUNDS	30,804	0	0	30,804	36,800	27,627
DEPRECIATION	45,269	0	2,830	48,099	48,120	44,706
TRAVEL	8,677	0	0	8,677	15,295	13,163
PROMOTION	24,411	0	0	24,411	25,650	8,763
PROFESSIONAL	27,784	0	0	27,784	17,800	18,731
OTHER	15,605	0	0	15,605	20,600	14,850
ADMINISTRATIVE	16,238	3,620	7,286	27,144	20,520	19,553
BANK INSURANCE	0	0	0	0	0	0
FRAUD SERVICES	0	0	1,649	1,649	2,400	2,193
EDUCATION	169,894	0	0	169,894	108,566	179,341
NEWSPAPER	0	0	6,524	6,524	10,640	6,907
PRODUCTS & SERVICES	6,149	0	877	7,026	21,359	8,971
TOTAL EXPENSES	**1,024,325**	**7,698**	**178,230**	**1,210,253**	**1,355,083**	**1,188,295**
OPER. PROFIT (LOSS)	**231,181**	**24,080**	**(42,198)**	**213,063**	**11,333**	**249,117**

Oklahoma Bankers Association
STATEMENT OF FINANCIAL POSITION
8/31/2026

ASSETS			
CASH			
Cash and Cash Equivalents	$161,662		
Investments	6,041,674		
TOTAL CASH		6,203,336	
INVENTORY			
		644	
ACCOUNTS RECEIVABLE			
General	31,388		
Accrued Interest	23,557		
TOTAL ACCOUNTS RECEIVABLE		54,945	
OTHER RECEIVABLES			
Due from OBASCO	996,191		
TOTAL OTHER RECEIVABLES		996,191	
PREPAID EXPENSES			
		78,404	
DEFERRED EXPENSES			
		101,697	
TOTAL CURRENT ASSETS			7,435,217
PROPERTY AND EQUIPMENT			
Building	212,083		
Accum Depr - Building	(212,083)		
Office Equipment	113,547		
Accum Depr - Office Equipment	(66,318)		
Furniture & Fixtures	239,390		
Accum Depr - Furniture & Fixures	(231,030)		
Autos	165,698		
Accum Depr - Autos	(78,054)		
Computer Hardware	74,695		
Accum Depr - Computer Hardware	(49,731)		
Computer Software	202,040		
Accum Depr - Computer Software	(200,021)		
Building Improvements	472,269		
Accum Depr - Building Improvements	(327,685)		
Land	60,012		
Building Addition	635,593		
Accum Depr - Building Addition	(635,593)		
2005 Building Addition	969,862		
Accum Depr - 2005 Building Addition	(669,474)		
TOTAL PROPERTY AND EQUIPMENT		675,200	
OTHER ASSETS			
Investment in OBAFS	223,155		
Twin Hills Stock	5,307		
The Compliance Alliance	35,550		
TOTAL OTHER ASSETS		264,012	
TOTAL NON-CURRENT ASSETS			939,212
TOTAL ASSETS			$8,374,429

Oklahoma Bankers Association
STATEMENT OF FINANCIAL POSITION
8/31/2026

LIABILITIES AND NET ASSETS

LIABILITIES			
ACCOUNTS PAYABLE			
Miscellaneous Payable	5,079		
TOTAL ACCOUNTS PAYABLE		5,079	
OTHER PAYABLES			
401 K Plan	60,914		
Accrued Payroll Liability	24,772		
Due OBAIA	1,105,488		
TOTAL OTHER PAYABLES		1,191,173	
DEFERRED REVENUE			
Event Income	200,780		
Membership Dues	681,672		
Directory	4,139		
Legal Update	319		
TOTAL DEFERRED REVENUE		886,910	
TOTAL LIABILITIES			2,083,162
NET ASSETS			
Current Earnings-Without Donor Restrictions	231,181		
Current Earnings-With Donor Restrictions			
Retained Earnings-Without Donor Restrictions	6,060,085		
Retained Earnings-With Donor Restrictions			
TOTAL NET ASSETS			6,291,267
TOTAL LIABILITIES & NET ASSETS			$8,374,429

Oklahoma Bankers Association
REVENUES, EXPENSES AND OTHER CHANGES IN NET ASSETS
For the Four Months Ending 8/31/2026

	MONTH ENDED 8/31/2026		YEAR TO DATE 8/31/2026		
	ACTUAL	BUDGET	ACTUAL	BUDGET	PRIOR
REVENUE AND GAINS					
Membership Dues	$170,355	$170,066	$681,567	$680,264	$663,646
Convention, Seminars, Schools & Subscriptions	96,166	120,000	300,637	319,000	301,262
Products & Services Income	1,910	1,475	12,499	12,925	12,452
Interest & Realized Portfolio Gain/Loss	17,003	18,000	71,221	72,000	73,519
Unrealized Portfolio Gain/Loss	24,909	0	66,014	0	131,864
Advertising & Sponsorships	2,528	4,000	123,569	131,000	109,003
Total Revenue and Gains	312,870	313,541	1,255,506	1,215,189	1,291,747
EXPENSES AND LOSSES					
Program Services:					
Convention, Seminars and School	86,429	125,262	422,061	427,814	415,318
Government Relations	50,089	51,628	184,169	237,341	170,275
Member Relations/Services	65,819	77,030	258,101	311,474	250,908
Support Services:					
Administrative & General	37,513	39,355	159,994	163,317	180,263
Total Expenses and Losses	239,851	293,275	1,024,325	1,139,946	1,016,765
INCREASE (DECREASE) IN NET ASSETS	73,019	20,266	231,181	75,243	274,982
Net Assets, Beginning of Year			6,060,085	6,060,085	5,649,875
Net Assets, End of Year			6,291,266	6,135,328	5,924,857

Oklahoma Bankers Association
REVENUES, EXPENSES AND OTHER CHANGES IN NET ASSETS
For the Four Months Ending 8/31/2026

	MONTH ENDED 8/31/2026		YEAR TO DATE 8/31/2026		
	ACTUAL	BUDGET	ACTUAL	BUDGET	PRIOR
REVENUE AND GAINS					
Membership Dues	$170,355	$170,066	$681,567	$680,264	$663,646
Convention, Seminars, Schools & Subscripti	96,166	120,000	300,637	319,000	301,262
Products & Services Income	1,910	1,475	12,499	12,925	12,452
Interest & Realized Portfolio Gain/Loss	17,003	18,000	71,221	72,000	73,519
Unrealized Portfolio Gain/Loss	24,909	0	66,014	0	131,864
Advertising & Sponsorships	2,528	4,000	123,569	131,000	109,003
Total Revenue and Gains	312,870	313,541	1,255,506	1,215,189	1,291,747
EXPENSES AND LOSSES					
EMPLOYEE COMPENSATION					
Salaries - Fulltime	118,688	136,233	482,617	544,932	507,526
FICA - Employer Portion	6,449	9,175	33,183	36,700	34,931
State Unemployment	(16)	0	83	0	111
Federal Unemployment	0	10	2	40	2
HR Administration	618	425	1,726	1,700	1,325
TOTAL EMPLOYEE COMP	125,739	145,843	517,612	583,372	543,895
EMPLOYEE BENEFITS					
Medical Insurance	15,709	20,504	65,366	82,016	63,825
Life Insurance	0	0	0	35,000	0
Insurance Alloc - OBAIA	0	0	0	0	0
Insurance Alloc - OBASC	0	0	0	0	0
401 K Plan	8,549	10,428	36,231	41,712	34,469
401 K Plan Alloc - OBAIA	0	0	0	0	0
401 K Plan Alloc - OBASC	0	0	0	0	0
Flexible Benefits Plan	65	0	65	0	0
Workers Compensation	171	174	683	696	602
Internet Benefit	509	570	1,406	2,280	1,516
Staff Training	217	3,500	1,239	9,000	299
TOTAL EMPLOYEE BENEFITS	25,220	35,176	104,990	170,704	100,710
GENERAL OFFICE EXPENSES					
Telephone	2,165	1,220	7,682	4,880	4,586
Postage	5	405	269	1,620	1,674
Delivery	0	75	(14)	300	57
Dues and Memberships	1,375	1,000	5,459	5,050	4,107
Subscriptions	1,212	267	1,631	1,068	456
Equipment Leases	0	0	0	0	0
Equipment Maintenance	256	750	1,762	3,000	2,223
Office Supplies	1,343	2,040	6,883	7,760	5,536
Computer Supplies	1,040	1,170	2,279	4,680	2,990
Xerox Supplies	25	35	89	140	96
Network Mainenance	14,099	13,000	57,012	47,500	49,072
BankCard Fees	1,426	1,800	3,641	4,785	4,057
Contract Labor	0	0	0	0	0
Miscellaneous	0	0	0	0	0
Correspondence Supplies	5	10	22	40	21
Records Storage	60	75	240	300	180
Checking / Lockbox Fees	461	425	1,403	1,700	1,350
Licensing Fees	0	0	0	700	20
TOTAL GENERAL OFFICE EXPENSE	23,473	22,272	88,359	83,523	76,423
General & Admin Alloc - OBAIA	(174)	0	(671)	0	(538)
General & Admin Alloc - OBASC	(8,067)	0	(30,796)	0	(26,586)

Oklahoma Bankers Association
REVENUES, EXPENSES AND OTHER CHANGES IN NET ASSETS
For the Four Months Ending 8/31/2026

	MONTH ENDED 8/31/2026		YEAR TO DATE 8/31/2026		
	ACTUAL	BUDGET	ACTUAL	BUDGET	PRIOR
PRODUCTS & SERVICES EXPENSES	507	5,000	6,149	20,000	8,187
BUILDING & GROUNDS EXPENSES					
Insurance	2,236	2,000	8,945	8,000	6,766
Contract Labor - Janit. & Maint.	794	2,600	10,322	10,400	10,167
Utilities	3,893	2,500	8,820	10,000	8,468
Security Service	61	200	300	800	392
Maintenance	512	1,900	2,415	7,600	1,835
Property Taxes	0	0	0	0	0
TOTAL BLDG. & GROUNDS	7,495	9,200	30,804	36,800	27,627
DEPRECIATION EXPENSE					
Office Equipment	1,853	1,695	7,412	6,780	899
Furniture & Fixtures	91	100	365	400	1,137
Automombiles	3,026	3,030	12,103	12,120	15,436
Computers	860	737	3,352	2,948	2,596
Computer Software	89	50	276	200	194
Maintenance Equipment	0	0	0	0	0
Building Improvements	2,746	3,000	10,985	12,000	10,985
Building Addition	2,694	2,747	10,776	10,988	10,776
TOTAL DEPRECIATION EXP.	11,360	11,359	45,269	45,436	42,024
TRAVEL					
Staff Travel	72	1,240	2,428	5,660	6,013
Officer Travel	0	500	0	2,000	1,864
Vehicle Insurance	594	550	2,376	2,200	2,302
Vehicle Maintenance	118	195	947	1,860	395
Vehicle Taxes	99	100	99	200	199
Gasoline	741	875	2,828	3,375	2,391
TOTAL TRAVEL	1,624	3,460	8,677	15,295	13,163
ASSOCIATION PROMOTION					
Association Promotion - Lobbying	5,525	4,500	12,683	15,000	4,672
Association Promotion - Misc.	167	1,675	3,682	3,800	4
Association Promotion - M&E	1,438	1,500	7,312	5,450	3,477
Contributions	250	125	250	500	50
Professional Membership Benefit	0	0	0	0	0
Public / Member Relations	0	100	484	900	560
TOTAL ASSOC PROMOTION	7,380	7,900	24,411	25,650	8,763
PROFESSIONAL SERVICES					
Accounting & Auditing	7,604	0	23,598	16,000	19,279
Consulting Services	0	0	2,750	0	0
Investment Managment	2,058	0	1,436	1,800	(548)
TOTAL PROFESSIONAL SERVICES	9,662	0	27,784	17,800	18,731
OTHER EXPENSES					
Vending Machine	0	0	75	100	75
Federal & State PAC Expenses	4,950	3,500	15,530	20,500	14,775
Contact Banker	0	0	0	0	0
TOTAL OTHER EXPENSES	4,950	3,500	15,605	20,600	14,850
ADMINISTRATIVE EXPENSES					
Board of Directors Expense	0	500	6,250	1,000	269
Executive Committee	0	100	0	400	0
Other Committees	0	0	84	0	0
D&O Insurance	2,476	2,700	9,904	10,800	9,904
Income Taxes	0	0	0	0	0
TOTAL ADMIN EXPS.	2,476	3,300	16,238	12,200	10,173

Oklahoma Bankers Association
REVENUES, EXPENSES AND OTHER CHANGES IN NET ASSETS
For the Four Months Ending 8/31/2026

	MONTH ENDED 8/31/2026		YEAR TO DATE 8/31/2026		
	ACTUAL	BUDGET	ACTUAL	BUDGET	PRIOR
EDUCATION EXPENSES					
Event Expense	28,205	46,265	169,894	108,566	179,341
TOTAL EDUCATION EXPENSES	28,205	46,265	169,894	108,566	179,341
Total Expenses and Losses	239,851	293,275	1,024,325	1,139,946	1,016,765
Change in Unrestricted Net Assets	0	0	0	0	0
INCREASE (DECREASE) IN NET ASSETS	73,019	20,266	231,181	75,243	274,982
Net Assets, Beginning of Year			6,060,085	6,060,085	5,649,875
Net Assets, End of Year			6,291,266	6,135,328	5,924,857

OBA Insurance Agency
STATEMENT OF FINANCIAL POSITION
8/31/2026

ASSETS			
CASH			
Cash and Cash Equivalents	$21,480		
TOTAL CASH		21,480	
OTHER RECEIVABLES			
Due from OBA	1,105,488		
TOTAL OTHER RECEIVABLES		1,105,488	
PREPAID EXPENSES		617	
TOTAL CURRENT ASSETS			1,127,584
OTHER ASSETS			
Bankers Bank	4,438		
BMSI	111,664		
TOTAL OTHER ASSETS		116,101	
TOTAL ASSETS			$1,243,686
LIABILITIES AND NET ASSETS			
LIABILITIES			
OTHER PAYABLES			
Due OBASCO	36,519		
TOTAL OTHER PAYABLES		36,519	
DEFERRED REVENUE			
Unearned Premiums	452		
TOTAL DEFERRED REVENUE		452	
TOTAL LIABILITIES			36,970
NET ASSETS			
Common Stock	500		
Paid in Capital	633,313		
Current Earnings	24,080		
Retained Earnings	548,822		
TOTAL NET ASSETS			1,206,715
TOTAL LIABILITIES & NET ASSETS			$1,243,686

OBA Insurance Agency
STATEMENT OF ACTIVITIES
For the Four Months Ending 8/31/2026

	MONTH ENDED 8/31/2026		YEAR TO DATE 8/31/2026		
	ACTUAL	BUDGET	ACTUAL	BUDGET	PRIOR
REVENUE AND GAINS					
Bank Insurance	$5,630	$5,950	$17,303	$23,800	$15,679
Other Insurance Endorsements	13,272	829	13,745	3,316	6,962
Bank Employee Group	235	245	730	980	671
Total Revenue and Gains	19,136	7,024	31,778	28,096	23,312
EXPENSES AND LOSSES					
Other Insurance Endorsements	758	857	2,789	3,287	439
Administrative & General	1,312	410	4,908	4,694	6,571
Total Expenses and Losses	2,070	1,267	7,698	7,981	7,010
CHANGE IN NET ASSETS	17,066	5,757	24,080	20,115	16,302
Net Assets, Beginning of Year			1,182,635	1,182,635	1,124,423
Net Assets, End of Year			1,206,715	1,202,750	1,140,725

OBA Insurance Agency
STATEMENT OF ACTIVITIES
For the Four Months Ending 8/31/2026

	MONTH ENDED 8/31/2026		YEAR TO DATE 8/31/2026		
	ACTUAL	BUDGET	ACTUAL	BUDGET	PRIOR
REVENUES AND GAINS					
Bank Insurance	$5,630	$5,950	$17,303	$23,800	$15,679
Bank Employee Group	235	245	730	980	671
Other Insurance Endorsements					
Other Commissions	99	125	563	500	515
NFP	13,171	700	13,171	2,800	6,447
Philadelphia American Life	2	0	12	0	0
Inter-Americas	0	4	0	16	0
Total Revenue and Gains	19,136	7,024	31,778	28,096	23,312
EXPENSES AND LOSSES					
EMPLOYEE COMPENSATION					
OBA Salary Alloc	693	768	2,590	3,072	2,693
TOTAL EMPLOYEE COMP	693	768	2,590	3,072	2,693
EMPLOYEE BENEFITS					
OBA Insurance Alloc	81	85	323	340	376
OBA 401K Alloc	51	53	192	212	200
Staff Training	0	0	199	0	0
TOTAL EMPLOYEE BENEFITS	132	138	715	552	576
GENERAL OFFICE EXPENSES					
Checking / Lockbox Fees	34	20	102	80	60
OBA General & Admin Alloc	174	261	671	957	538
TOTAL GENERAL OFFICE EXPENSE	208	281	773	1,037	598
ADMINISTRATIVE EXPENSES					
Accounting & Auditing	960	0	3,312	3,000	2,835
D&O Insurance	77	80	308	320	308
TOTAL ADMIN EXPS.	1,037	80	3,620	3,320	3,143
Total Expenses and Losses	2,070	1,267	7,698	7,981	7,010
CHANGE IN NET ASSETS	17,066	5,757	24,080	20,115	16,302
Net Assets, Beginning of Year			1,182,635	1,182,635	1,124,423
Net Assets, End of Year			1,206,715	1,202,750	1,140,725

OBA Services Company
STATEMENT OF FINANCIAL POSITION
8/31/2026

ASSETS			
CASH			
Cash and Cash Equivalents	$1,220		
TOTAL CASH		1,220	
ACCOUNTS RECEIVABLE			
General	4,095		
TOTAL ACCOUNTS RECEIVABLE		4,095	
OTHER RECEIVABLES			
Due From Agency	36,519		
TOTAL OTHER RECEIVABLES		36,519	
DEFERRED EXPENSES			
PROPERTY AND EQUIPMENT			
Office Equipment	1,194		
Accum Depr - Office Equipment	(182)		
Autos	34,140		
Accum Depr - Autos	(20,554)		
Computer Hardware	6,413		
Accum Depr - Computer Hardware	(5,378)		
TOTAL PROPERTY AND EQUIPMENT		15,633	
TOTAL ASSETS			$57,466
LIABILITIES AND NET ASSETS			
LIABILITIES			
OTHER PAYABLES			
Due OBA	996,281		
TOTAL OTHER PAYABLES		996,281	
DEFERRED REVENUE			
Strategic Membership Dues	48,337		
Subscriptions	14,531		
TOTAL DEFERRED REVENUE		62,869	
TOTAL LIABILITIES			1,059,150
NET ASSETS			
Paid in Capital	1,493,492		
Current Earnings	(42,198)		
Retained Earnings	(2,452,977)		
TOTAL NET ASSETS			(1,001,684)
TOTAL LIABILITIES & NET ASSETS			$57,466

OBA Services Company
STATEMENT OF ACTIVITIES
For the Four Months Ending 8/31/2026

	MONTH ENDED 8/31/2026		YEAR TO DATE 8/31/2026		
	ACTUAL	BUDGET	ACTUAL	BUDGET	PRIOR
REVENUES AND GAINS					
Products & Services	$20,798	$11,850	$61,811	$42,267	$41,089
Strategic Member Program	11,925	11,500	46,999	46,000	48,216
Newspaper	8,522	8,966	27,222	34,864	33,048
Total Revenues and Gains	41,244	32,316	136,032	123,131	122,353
EXPENSES AND LOSSES					
Program Services:					
Newspaper	14,520	15,389	55,234	62,716	51,489
Fraud Division	16,966	17,376	64,117	74,021	59,708
Endorsements	7,431	7,368	25,950	32,219	21,932
Strategic Member	7,134	7,864	24,657	31,891	22,430
Administrative & General	2,353	814	8,273	6,310	8,960
Total Expenses and Losses	48,404	48,811	178,230	207,156	164,520
CHANGE IN NET ASSETS	(7,159)	(16,495)	(42,198)	(84,025)	(42,167)
Net Assets, Beginning of Year			(959,485)	(959,485)	(780,724)
Net Assets, End of Year			(1,001,683)	(1,043,510)	(822,891)

OBA Services Company
STATEMENT OF ACTIVITIES
For the Four Months Ending 8/31/2026

	MONTH ENDED 8/31/2026		YEAR TO DATE 8/31/2026		
	ACTUAL	BUDGET	ACTUAL	BUDGET	PRIOR
REVENUES AND GAINS					
Products & Services	$32,722	$23,350	$108,810	$88,267	$89,305
Advertising Income	6,140	6,300	17,382	24,200	23,050
Newspaper Income	2,383	2,666	9,840	10,664	9,998
Total Revenues and Gains	41,244	32,316	136,032	123,131	122,353
EXPENSES AND LOSSES					
EMPLOYEE COMPENSATION					
Salary	18,837	20,899	75,652	83,596	72,114
OBA Salary Alloc	5,665	4,717	15,651	18,867	14,254
FICA	1,446	1,599	5,808	6,395	5,486
TOTAL EMPLOYEE COMP	25,949	27,214	97,111	108,858	91,854
EMPLOYEE BENEFITS					
Insurance	4,546	4,765	18,185	19,062	16,501
OBA Insurance Alloc	595	1,021	2,383	4,085	2,497
401 K Plan	1,507	1,672	6,028	6,688	5,769
OBA 401K Alloc	421	355	1,163	1,419	1,004
Workers Compensation	24	24	96	96	84
Internet	25	25	75	100	75
Staff Training	1,415	0	1,415	7,500	0
TOTAL EMPLOYEE BENEFITS	8,532	7,862	29,345	38,949	25,930
GENERAL OFFICE EXPENSES					
Telephone	116	115	359	460	327
Postage	0	5	0	20	0
Subscriptions	0	0	0	299	199
Office Supplies	0	50	9	200	54
Computer Supplies	0	15	0	60	0
Xerox Supplies	0	5	4	20	1
Network Maintenance	9	10	27	40	27
Correspondence Supplies	0	10	18	40	33
Staff Meals / Entertainment	406	725	1,393	950	709
Bank Fees	0	5	0	20	0
OBA General & Admin Alloc	8,067	8,044	30,796	35,157	26,586
TOTAL GENERAL OFFICE EXP	8,598	8,984	32,608	37,266	27,935
Depreciation Expense	708	671	2,830	2,684	2,682
NEWSPAPER EXPENSES	1,671	2,640	6,524	10,640	6,907
FRAUD DIVISION EXPENSES	431	600	1,649	2,400	2,193
PRODUCT & SERVICES EXPENSES	403	340	877	1,360	781
ADMINISTRATIVE EXPENSES					
Accounting & Auditing	2,112	500	7,286	5,000	6,237
TOTAL ADMIN EXPENSES	2,112	500	7,286	5,000	6,237
TAX EXPENSE					
Total Expenses and Losses	48,404	48,811	178,230	207,156	164,520
INCREASE (DECREASE) IN NET ASSETS	(7,159)	(16,495)	(42,198)	(84,025)	(42,167)
Net Assets, Beginning of Year			(959,485)	(959,485)	(780,724)
Net Assets, End of Year			(1,001,683)	(1,043,510)	(822,891)

Foundation
Statement of Financial Position
August 31, 2026

ASSETS			
CASH			
Cash	$25,767		
Restricted Cash - Robbery	23,148		
TOTAL CASH		48,914	
TOTAL ASSETS			$48,914
LIABILITIES AND FUND BALANCE			
LIABILITIES			
FUND BALANCE			
Current Earnings	1,041		
Retained Earnings	47,874		
TOTAL FUND BALANCE			48,914
TOTAL LIABILITIES & FUND BALANCE			$48,914

Foundation
INCOME STATEMENT
For the Four Months Ending August 31, 2026

	CURRENT MONTH	CURRENT YEAR TO DATE	PRIOR YEAR TO DATE
INCOME			
Solicitation Income	$0	$4,552	$4,907
Total Income	0	4,552	4,907
EXPENSES			
Accounting & Auditing	0	3,492	3,307
Miscellaneous Expenses	0	19	36
Total Expenses	0	3,511	3,343
NET PROFIT (LOSS)	0	1,041	1,564

Political Action Committee State
STATEMENT OF FINANCIAL POSITION
August 31, 2026

ASSETS			
CASH			
Cash	$131,695		
Certificates of Deposit	185,566		
Accrued Interest	19		
TOTAL CASH		317,280	
OTHER RECEIVABLES			
TOTAL ASSETS			$317,280
LIABILITIES AND FUND BALANCE			
LIABILITIES			
FUND BALANCE			
Current Earnings	2,490		
Retained Earnings	314,789		
TOTAL FUND BALANCE			317,280
TOTAL LIABILITIES & FUND BALANCE			$317,280

Political Action Committee State
INCOME STATEMENT
For the Eight Months Ending August 31, 2026

	CURRENT MONTH	CURRENT YEAR TO DATE	PRIOR YEAR TO DATE
INCOME			
Solicitation	$1,420	$33,382	$49,708
CD Interest	0	3,472	3,397
Total Income	1,420	36,854	53,104
EXPENSES			
Campaign Contribution	2,000	32,750	20,750
Tax	0	1,473	900
Bank Fees	0	141	0
Total Expenses	2,000	34,364	21,650
NET PROFIT (LOSS)	(580)	2,490	31,454

Political Action Committee Federal
STATEMENT OF FINANCIAL POSITION
August 31, 2026

ASSETS			
CASH			
Cash	$24,383		
TOTAL CASH		24,383	
TOTAL ASSETS			$24,383
LIABILITIES AND FUND BALANCE			
LIABILITIES			
FUND BALANCE			
Current Earnings	(20,218)		
Retained Earnings	44,601		
TOTAL FUND BALANCE			24,383
TOTAL LIABILITIES & FUND BALANCE			$24,383

Political Action Committee Federal
INCOME STATEMENT
For the Eight Months Ending August 31, 2026

	CURRENT MONTH	CURRENT YEAR TO DATE	PRIOR YEAR TO DATE
INCOME			
Solicitation	$371	$16,403	$20,463
Total Income	371	16,403	20,463
EXPENSES			
Campaign Contribution	0	36,250	38,000
Bank Fees	42	371	395
Total Expenses	42	36,621	38,395
NET PROFIT (LOSS)	329	(20,218)	(17,932)

OBA Social Media Report

OBA in comparison to a selection of other major state banking associations

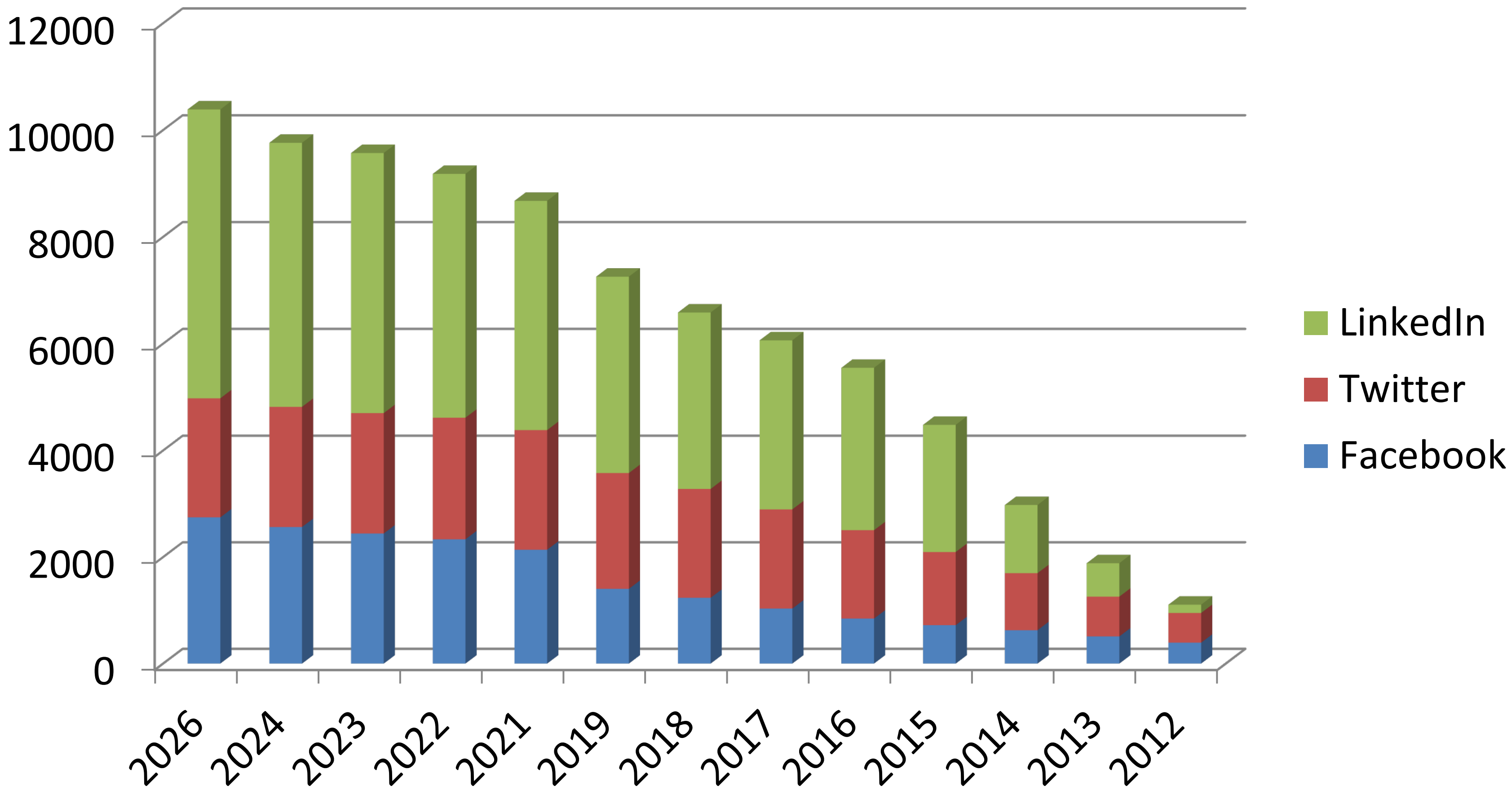
As of Sept. 11, 2026

OKLAHOMA
BANKERS
ASSOCIATION

Total Reach Across All Platforms

Twitter followers, Facebook likes, LinkedIn followers

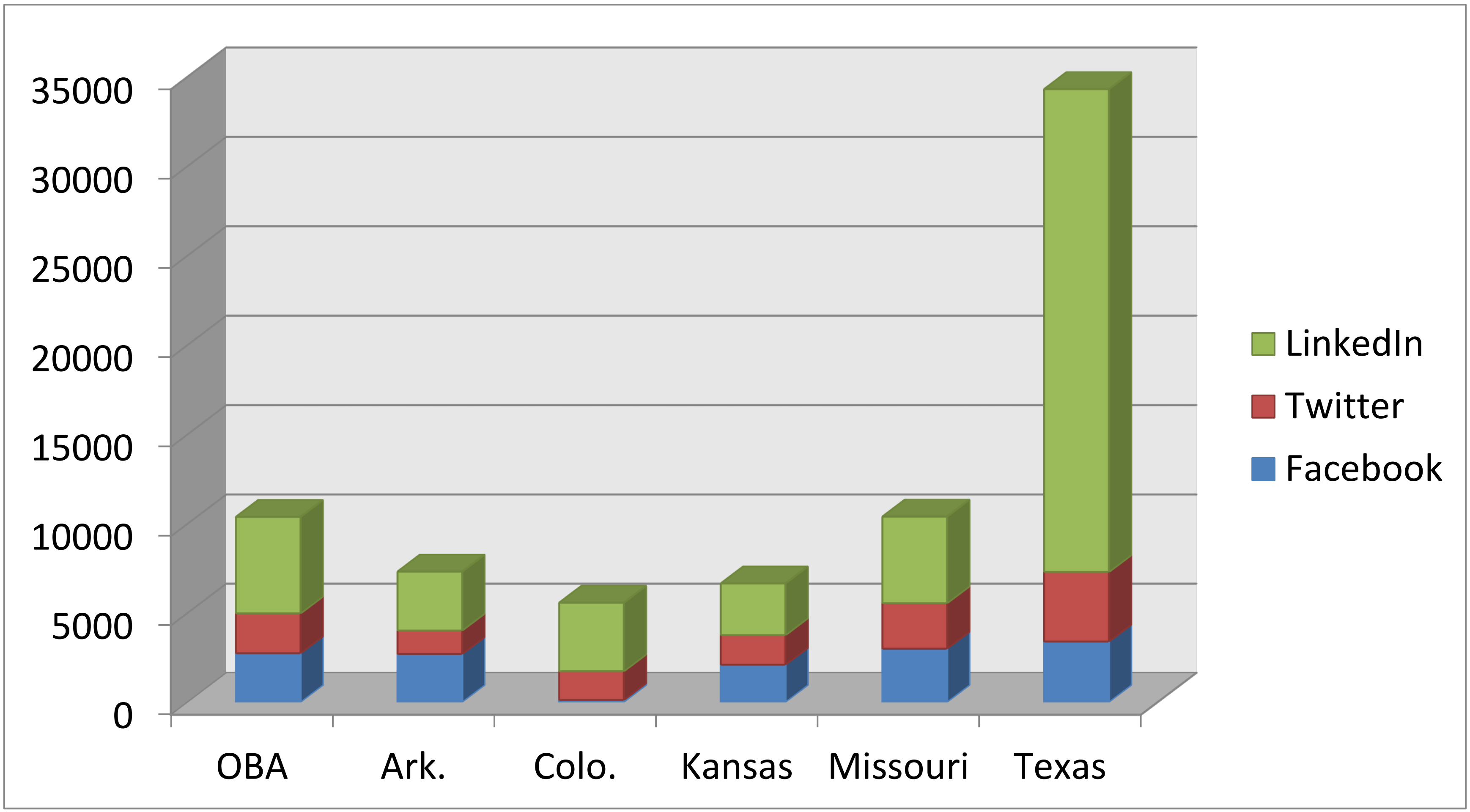
(OBA Compared to previous years)



Total Reach Across All Platforms

Twitter followers, Facebook fans, LinkedIn followers

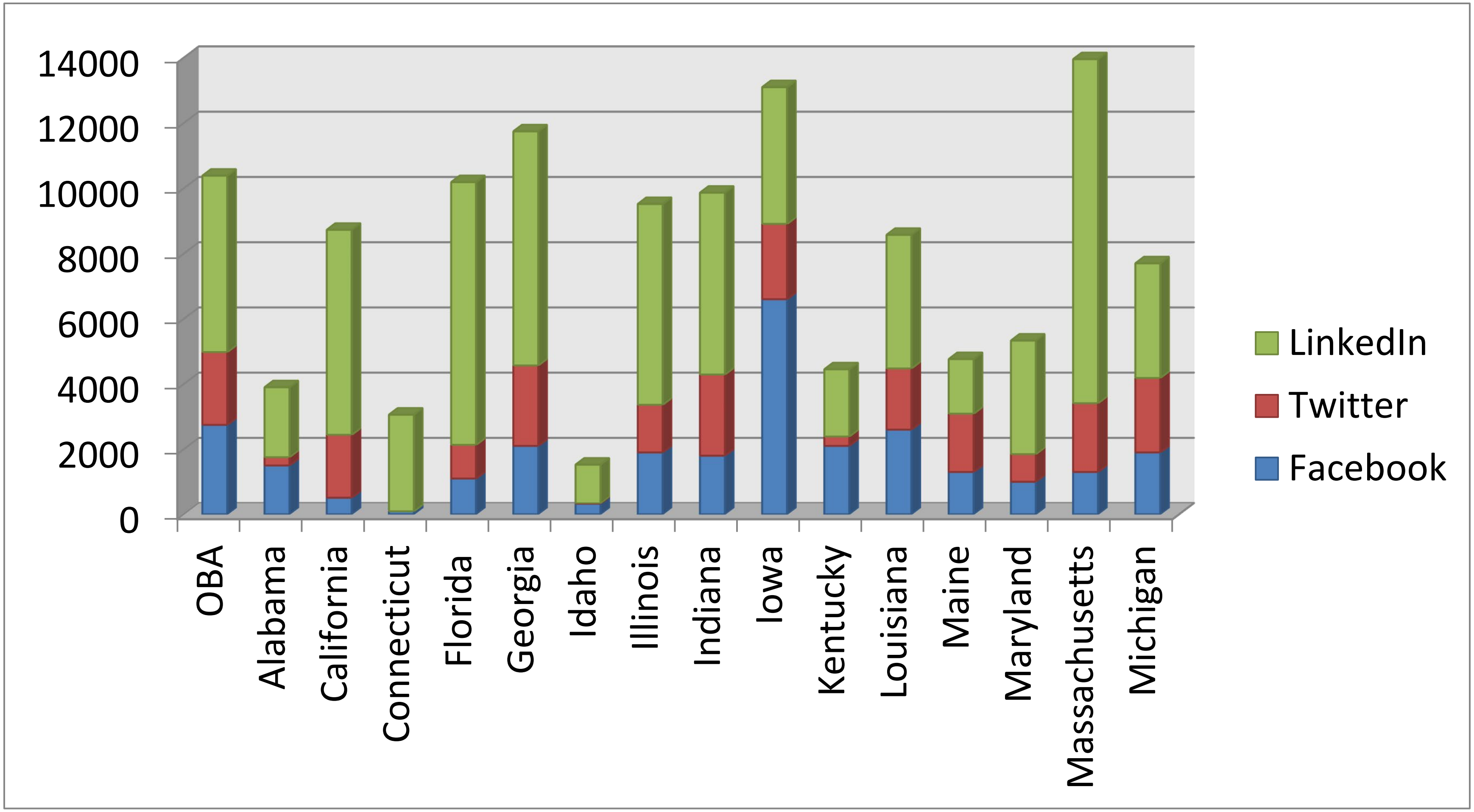
(Neighboring states)



Total Reach Across All Platforms

Twitter followers, Facebook likes, LinkedIn followers

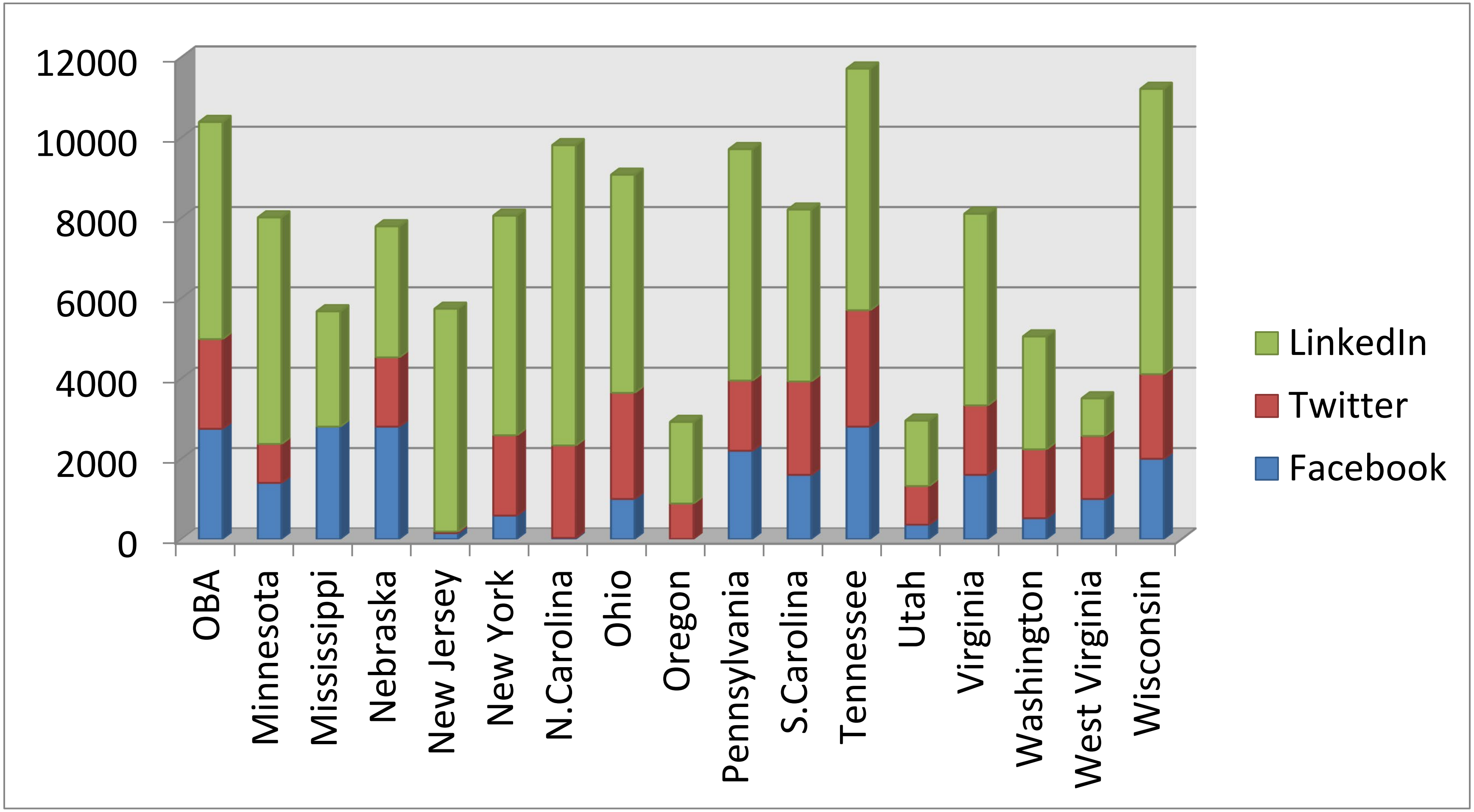
(Alphabetical)



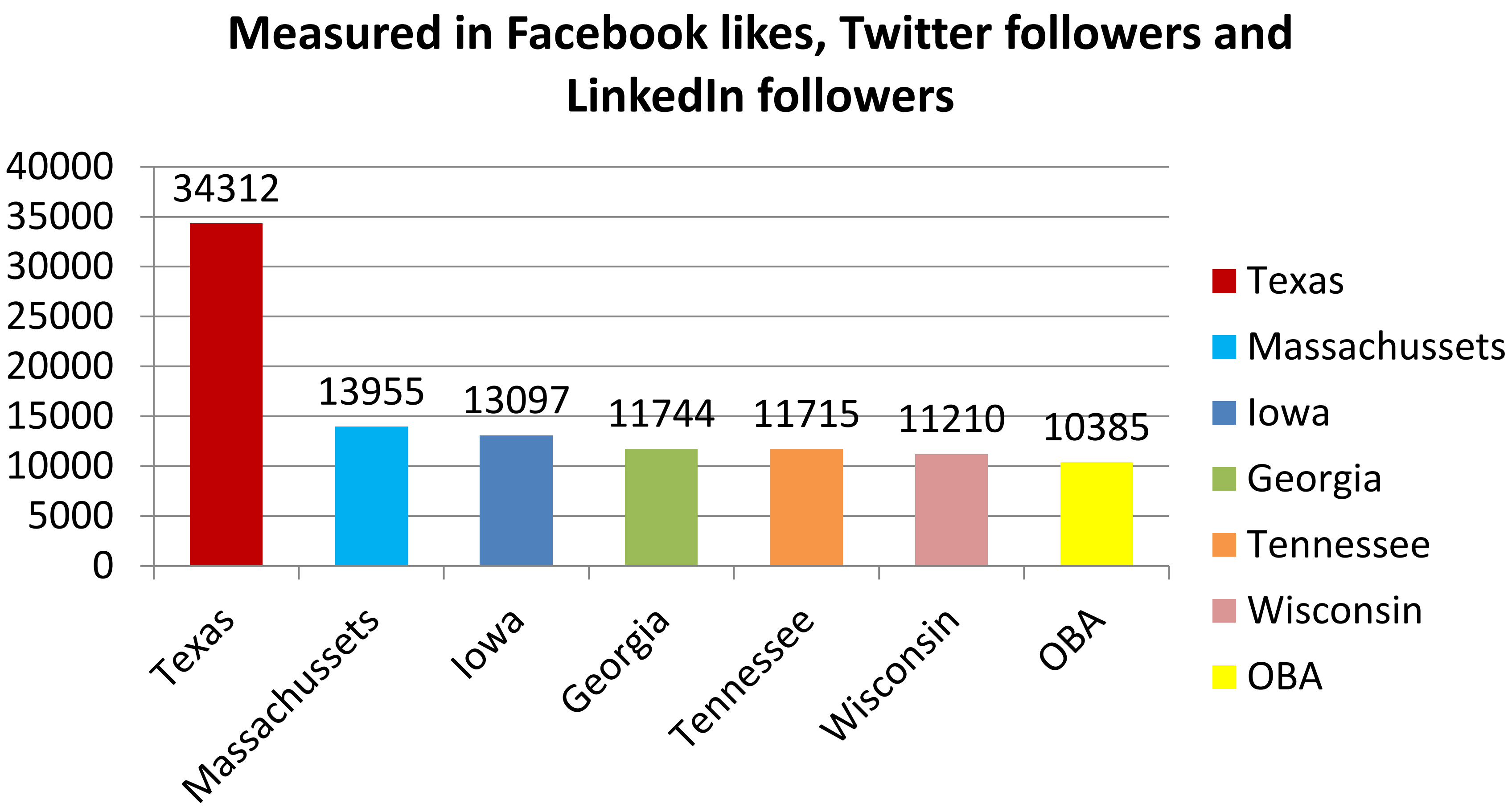
Total Reach Across All Platforms

Twitter followers, Facebook likes, LinkedIn followers

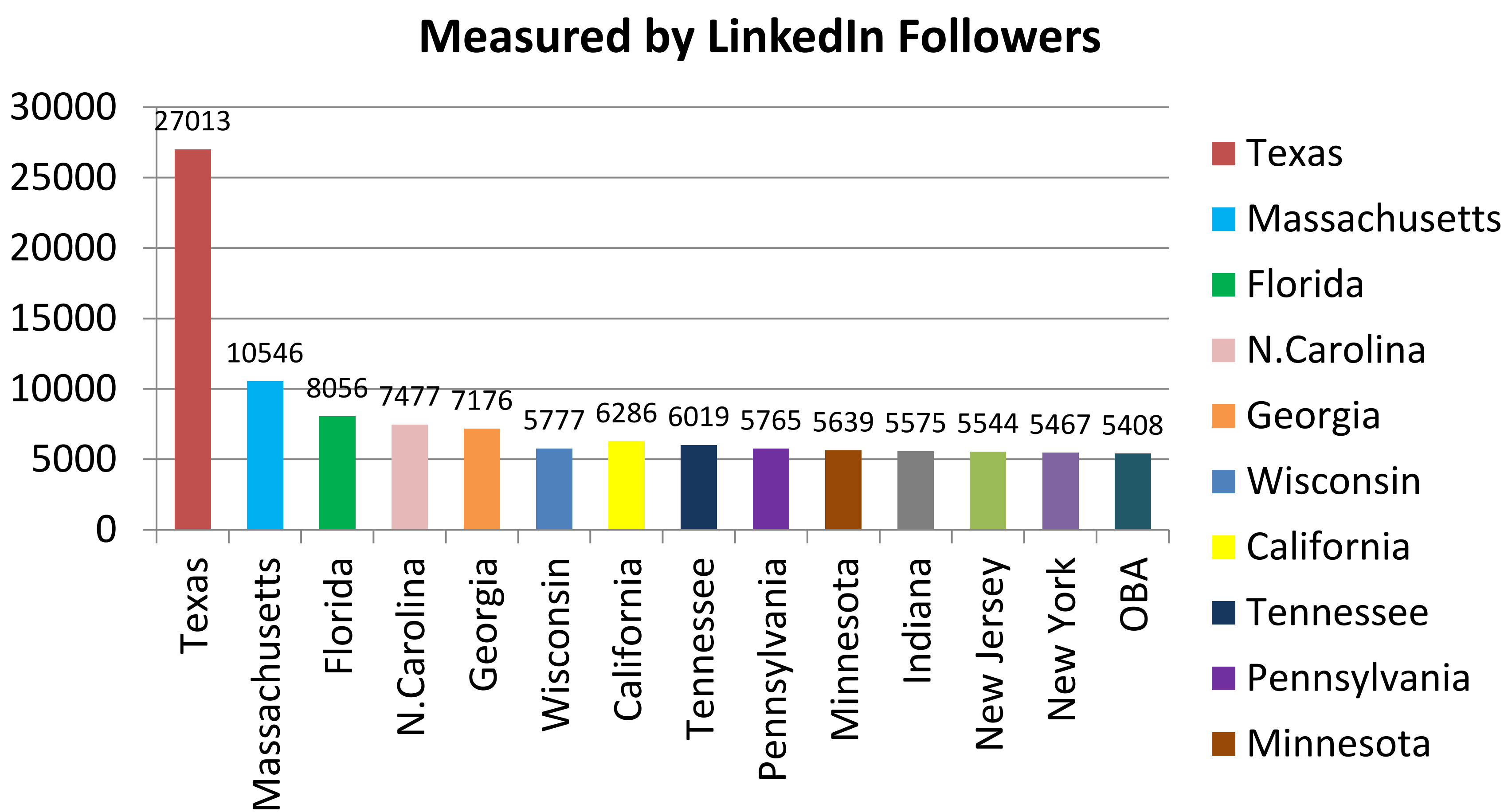
(Alphabetical)



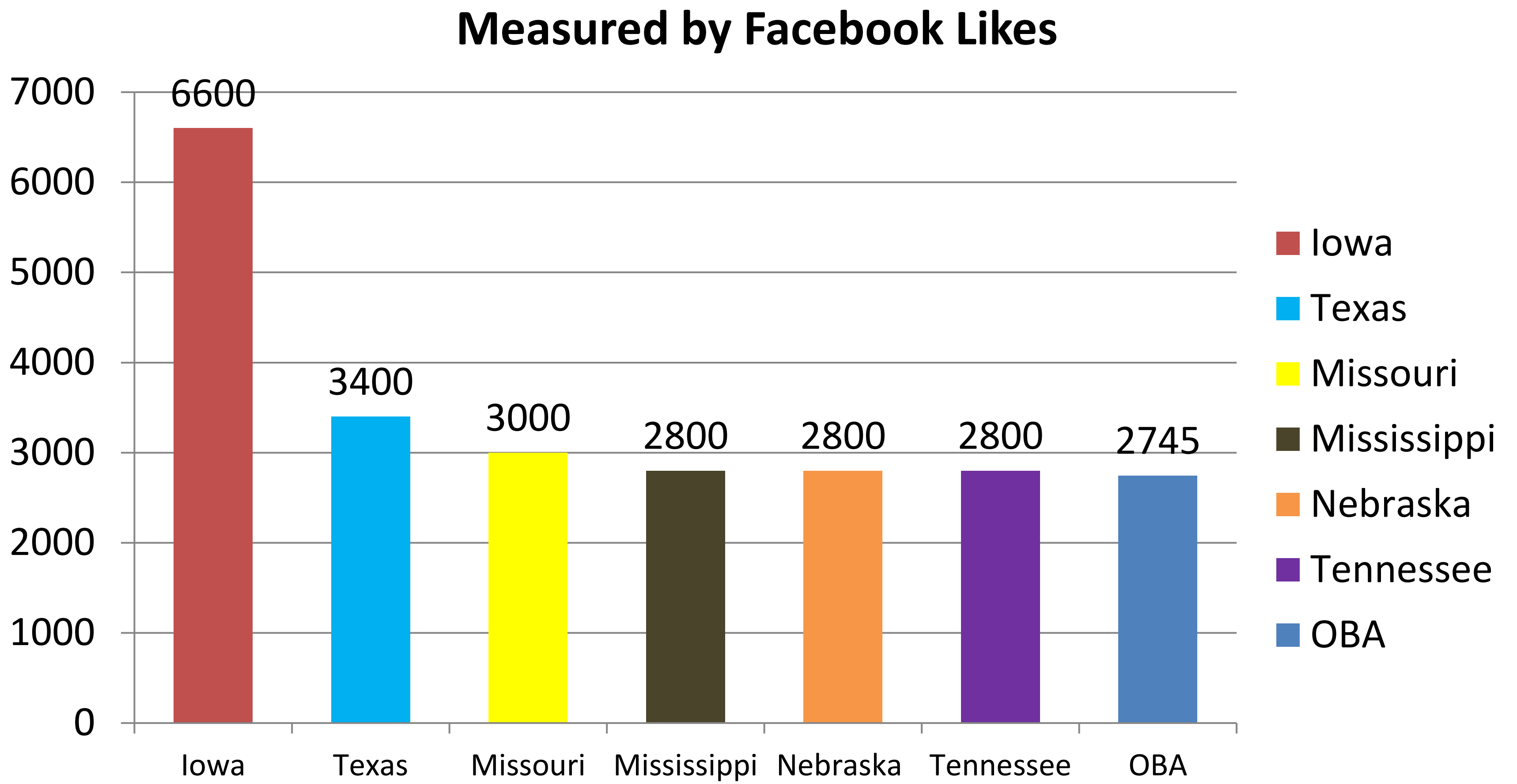
Top Associations in Social Media



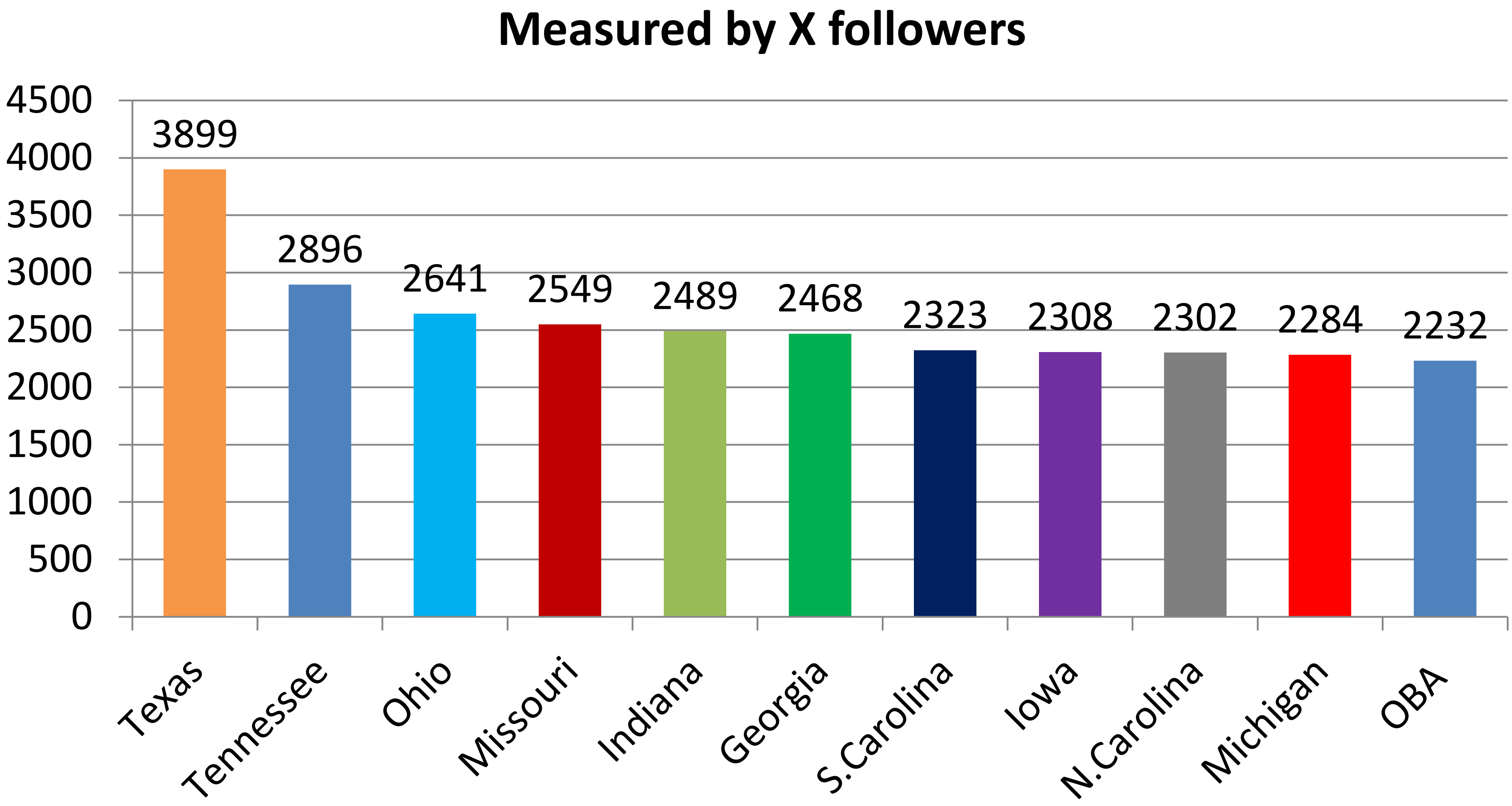
Top Associations on LinkedIn



Top Associations on Facebook



Top Associations in X



Follow the OBA's social media initiative!

https://www.facebook.com/OklahomaBankersAssociation/?ref=ts

http://twitter.com/oklahomabankers

http://www.linkedin.com/company/oklahoma-bankers-association

https://www.instagram.com/oklahomabankersassociation/

Scan these QR codes to get started following the OBA right now!