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

	OBA	OBAIA	OBASCO	CONSOL	ELIM	BALANCE
ASSETS						
CASH & SHORT TERM SECURITIES						
Cash, CDs & Investments	5,969,738	21,411	1,220	5,992,369		
TOTAL CASH	**5,969,738**	**21,411**	**1,220**	**5,992,369**		**5,992,369**
INVENTORY	**522**	**0**	**0**	**522**		**522**
ACCOUNTS RECEIVABLE/ACCRUED INCOME	**98,003**	**0**	**5,500**	**103,503**		**103,503**
OTHER RECEIVABLES						
Due from OBA	0	1,113,170	0	1,113,170	(1,113,170)	
Due from Foundation	0	0	0	0		
Due from Agency	0	0	36,519	36,519	(36,519)	
Due from OBASCO	1,055,966	0	0	1,055,966	(1,055,966)	
TOTAL OTHER RECEIVABLES	**1,055,966**	**1,113,170**	**36,519**	**2,205,655**	(2,205,655)	**0**
PREPAID EXPENSES	**67,010**	**463**	**0**	**67,473**		**67,473**
DEFERRED EXPENSES	**87,394**	**0**	**0**	**87,394**		**87,394**
PROPERTY & EQUIPMENT	**653,835**	**0**	**14,059**	**667,894**		**667,894**
OTHER ASSETS	**264,012**	**116,101**	**0**	**380,113**	(174,041)	**206,072**
TOTAL ASSETS	**8,196,480**	**1,251,145**	**57,298**	**9,504,923**	**(2,379,696)**	**7,125,227**
LIABILITIES						
ACCOUNTS PAYABLE	5,033	0	0	5,033		5,033
OTHER PAYABLES						
Accrued benefits	107,155	0	0	107,155		
Due OBA	0	0	1,055,966	1,055,966	(1,055,966)	
Due OBAIA	1,113,170	0	0	1,113,170	(1,113,170)	
Due OBASCO	0	36,519	0	36,519	(36,519)	
TOTAL OTHER PAYABLES	**1,220,325**	**36,519**	**1,055,966**	**2,312,810**	(2,205,655)	**107,155**
DEFERRED INCOME	**589,807**	**225**	**41,692**	**631,724**		**631,724**
TOTAL LIABILITIES	**1,815,165**	**36,744**	**1,097,658**	**2,949,567**	(2,205,655)	**743,912**
FUND BALANCE	**6,381,315**	**1,214,401**	**(1,040,360)**	**6,555,356**	(174,041)	**6,381,315**
TOTAL LIAB & FUND BALANCE	**8,196,480**	**1,251,145**	**57,298**	**9,504,923**	**(2,379,696)**	**7,125,227**

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

	OBA ACTUAL	OBAIA ACTUAL	OBASCO ACTUAL	CONSOL ACTUAL	CONSOL BUDGET	CONSOL PR YEAR
INCOME						
Membership Dues	$ 1,022,425	$ -	$ 71,031	$ 1,093,456	$ 1,089,396	$ 1,067,920
Convention, Seminars, Schools & Subscriptions	566,656	-	15,695	582,351	641,996	609,825
Products & Services	15,444	-	76,215	91,659	76,892	85,339
Advertising & Sponsorships	143,783	-	27,260	171,043	185,800	220,881
Investment - Recog and Unrealized	146,973	-	-	146,973	108,000	287,843
Miscellaneous/Gain on Sale	-	-	-	-	-	-
Bank Insurance	-	27,607	-	27,607	35,700	26,418
Group Services	-	13,978	-	13,978	4,974	7,219
Group Health	-	1,200	-	1,200	1,470	1,118
TOTAL INCOME	$ 1,895,281	$ 42,785	$ 190,201	$ 2,128,267	$ 2,144,228	$ 2,306,563
EXPENSE						
Program Services:						
Convention, Seminars & Schools	$ 642,221	$ -	$ -	$ 642,221	$ 737,302	$ 638,151
Government Relations	306,050	-	-	306,050	341,504	277,338
Member Relations/Services	384,467	-	-	384,467	467,136	378,633
Newspaper	-	-	85,653	85,653	93,490	79,935
Fraud Division	-	-	96,713	96,713	107,732	85,860
Endorsements	-	4,091	41,542	45,633	54,395	34,146
Strategic Member	-		37,099	37,099	47,569	32,948
Support Services:						
Administrative & General	241,314	6,928	10,069	258,311	256,820	294,520
TOTAL EXPENSE	$ 1,574,052	$ 11,019	$ 271,076	$ 1,856,147	$ 2,105,948	$ 1,821,531
NET PROFIT (LOSS)	$ 321,229	$ 31,766	$ (80,875)	$ 272,120	$ 38,280	$ 485,032

OBA & SUBSIDIARIES
CONSOLIDATING STATEMENT OF ACTIVITIES
SIX MONTHS ENDED OCTOBER 31, 2026

	OBA	OBAIA	OBASCO	BALANCE	Y-T-D CONSOL. BUDGET	Y-T-D PRIOR YEAR
REVENUES						
MEMBERSHIP DUES	$ 1,022,425	$ -	$ 71,031	$ 1,093,456	$ 1,089,396	$ 1,067,920
EVENT INCOME & SUBSCRIPTIONS	566,656	0	15,695	582,351	641,996	609,825
ADVERTISING & SPONSORSHIPS	143,783	0	27,259	171,042	185,800	220,880
INVESTMENT INCOME	146,973	0	0	146,973	108,000	287,845
MISC/GAIN ON SALE	0	0	0	0	0	0
BANK INSURANCE	0	27,607	0	27,607	35,700	26,418
OTHER INSURANCE ENDORSEMENTS	0	13,977	0	13,977	4,974	7,219
BANK EMPLOYEE GROUP	0	1,200	0	1,200	1,470	1,118
PRODUCTS & SERVICES	15,444	0	76,216	91,660	76,892	85,338
TOTAL INCOME	**$ 1,895,281**	**$ 42,784**	**$ 190,201**	**$ 2,128,266**	**$ 2,144,228**	**$ 2,306,563**
EXPENSES						
EMPLOYEE COMP	$ 767,114	$ 3,803	$ 144,919	$ 915,836	$ 1,042,943	$ 953,488
EMPLOYEE BENEFITS	193,822	985	48,505	243,312	303,332	189,617
GENERAL OFFICE	136,562	1,143	48,195	185,900	184,345	170,693
OVERHEAD ALLOC					0	0
TO SUBSIDIARIES	(45,384)	0	0	(45,384)	0	(40,895)
BUILDING & GROUNDS	49,221	0	0	49,221	55,200	46,645
DEPRECIATION	67,853	0	4,245	72,098	72,012	68,339
TRAVEL	18,109	0	0	18,109	23,990	19,361
PROMOTION	38,501	0	0	38,501	45,650	41,900
PROFESSIONAL	27,784	0	0	27,784	19,600	22,786
OTHER	15,605	0	0	15,605	20,600	14,850
ADMINISTRATIVE	23,559	5,087	8,599	37,245	28,280	26,918
BANK INSURANCE	0	0	0	0	0	0
FRAUD SERVICES	0	0	2,618	2,618	3,600	2,683
EDUCATION	274,142	0	0	274,142	258,506	281,037
NEWSPAPER	0	0	12,302	12,302	15,850	12,532
PRODUCTS & SERVICES	7,164	0	1,693	8,857	32,040	11,577
TOTAL EXPENSES	**$ 1,574,052**	**$ 11,018**	**$ 271,076**	**$ 1,856,146**	**$ 2,105,948**	**$ 1,821,531**
OPER. PROFIT (LOSS)	**$ 321,229**	**$ 31,766**	**$ (80,875)**	**$ 272,120**	**$ 38,280**	**$ 485,032**

Oklahoma Bankers Association
STATEMENT OF FINANCIAL POSITION
10/31/2026

ASSETS			
CASH			
Cash and Cash Equivalents	$184,311		
Investments	5,785,426		
TOTAL CASH		5,969,738	
INVENTORY		522	
ACCOUNTS RECEIVABLE			
General	76,133		
Accrued Interest	21,870		
TOTAL ACCOUNTS RECEIVABLE		98,003	
OTHER RECEIVABLES			
Due from OBASCO	1,055,966		
TOTAL OTHER RECEIVABLES		1,055,966	
PREPAID EXPENSES		67,011	
DEFERRED EXPENSES		87,394	
TOTAL CURRENT ASSETS			7,278,633
PROPERTY AND EQUIPMENT			
Building	212,083		
Accum Depr - Building	(212,083)		
Office Equipment	113,547		
Accum Depr - Office Equipment	(70,024)		
Furniture & Fixtures	239,390		
Accum Depr - Furniture & Fixures	(231,213)		
Autos	165,698		
Accum Depr - Autos	(84,105)		
Computer Hardware	75,914		
Accum Depr - Computer Hardware	(51,316)		
Computer Software	202,040		
Accum Depr - Computer Software	(200,199)		
Building Improvements	472,269		
Accum Depr - Building Improvements	(333,178)		
Land	60,012		
Building Addition	635,593		
Accum Depr - Building Addition	(635,593)		
2005 Building Addition	969,862		
Accum Depr - 2005 Building Addition	(674,862)		
TOTAL PROPERTY AND EQUIPMENT		653,835	
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			917,847
TOTAL ASSETS			$8,196,480

Oklahoma Bankers Association
STATEMENT OF FINANCIAL POSITION
10/31/2026

LIABILITIES AND NET ASSETS			
LIABILITIES			
ACCOUNTS PAYABLE			
Miscellaneous Payable	5,033		
TOTAL ACCOUNTS PAYABLE		5,033	
OTHER PAYABLES			
401 K Plan	82,383		
Accrued Payroll Liability	24,772		
Due OBAIA	1,113,170		
TOTAL OTHER PAYABLES		1,220,325	
DEFERRED REVENUE			
Event Income	246,485		
Membership Dues	340,814		
Directory	2,076		
Legal Update	432		
TOTAL DEFERRED REVENUE		589,807	
TOTAL LIABILITIES			1,815,165
NET ASSETS			
Current Earnings-Without Donor Restrictions	321,229		
Current Earnings-With Donor Restrictions			
Retained Earnings-Without Donor Restrictions	6,060,085		
Retained Earnings-With Donor Restrictions			
TOTAL NET ASSETS			6,381,315
TOTAL LIABILITIES & NET ASSETS			$8,196,480

Oklahoma Bankers Association
REVENUES, EXPENSES AND OTHER CHANGES IN NET ASSETS
For the Six Months Ending 10/31/2026

	MONTH ENDED 10/31/2026		YEAR TO DATE 10/31/2026		
	ACTUAL	BUDGET	ACTUAL	BUDGET	PRIOR
REVENUE AND GAINS					
Membership Dues	$170,404	$170,066	$1,022,425	$1,020,396	$995,469
Convention, Seminars, Schools & Subscriptions	138,618	157,000	566,656	626,000	593,994
Products & Services Income	1,342	1,150	15,445	15,225	21,520
Interest & Realized Portfolio Gain/Loss	16,966	18,000	101,448	108,000	105,353
Unrealized Portfolio Gain/Loss	(3,896)	0	45,525	0	182,492
Advertising & Sponsorships	15,290	18,000	143,783	149,000	185,884
Total Revenue and Gains	338,724	364,216	1,895,281	1,918,621	2,084,710
EXPENSES AND LOSSES					
Program Services:					
Convention, Seminars and School	125,864	141,987	642,221	737,302	638,151
Government Relations	48,371	50,837	306,050	341,504	277,338
Member Relations/Services	65,117	76,944	384,467	467,136	378,633
Support Services:					
Administrative & General	41,559	40,022	241,313	243,841	275,790
Total Expenses and Losses	280,911	309,790	1,574,052	1,789,783	1,569,912
INCREASE (DECREASE) IN NET ASSETS	57,813	54,426	321,229	128,838	514,798
Net Assets, Beginning of Year			6,060,085	6,060,085	5,649,875
Net Assets, End of Year			6,381,314	6,188,923	6,164,673

Oklahoma Bankers Association
REVENUES, EXPENSES AND OTHER CHANGES IN NET ASSETS
For the Six Months Ending 10/31/2026

	MONTH ENDED 10/31/2026		YEAR TO DATE 10/31/2026		
	ACTUAL	BUDGET	ACTUAL	BUDGET	PRIOR
REVENUE AND GAINS					
Membership Dues	$170,404	$170,066	$1,022,425	$1,020,396	$995,469
Convention, Seminars, Schools & Subscriptic	138,618	157,000	566,656	626,000	593,994
Products & Services Income	1,342	1,150	15,445	15,225	21,520
Interest & Realized Portfolio Gain/Loss	16,966	18,000	101,448	108,000	105,353
Unrealized Portfolio Gain/Loss	(3,896)	0	45,525	0	182,492
Advertising & Sponsorships	15,290	18,000	143,783	149,000	185,884
Total Revenue and Gains	338,724	364,216	1,895,281	1,918,621	2,084,710
EXPENSES AND LOSSES					
EMPLOYEE COMPENSATION					
Salaries - Fulltime	120,390	136,233	718,698	817,398	760,792
FICA - Employer Portion	6,470	9,175	46,099	55,050	49,037
State Unemployment	1	0	85	0	115
Federal Unemployment	4	0	9	50	9
HR Administration	165	425	2,223	2,550	2,255
TOTAL EMPLOYEE COMP	127,031	145,833	767,114	875,048	812,208
EMPLOYEE BENEFITS					
Medical Insurance	17,894	20,504	98,825	123,024	97,234
Life Insurance	0	0	35,000	35,000	0
Insurance Alloc - OBAIA	0	0	0	0	0
Insurance Alloc - OBASC	0	0	0	0	0
401 K Plan	9,152	10,428	54,158	62,568	51,427
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	65	0	0
Workers Compensation	171	174	1,024	1,044	814
Internet Benefit	330	570	2,134	3,420	2,440
Staff Training	1,377	2,875	2,615	20,275	660
TOTAL EMPLOYEE BENEFITS	28,924	34,551	193,822	245,331	152,574
GENERAL OFFICE EXPENSES					
Telephone	2,707	1,220	11,727	7,320	6,992
Postage	956	405	1,207	2,430	2,400
Delivery	0	75	(14)	450	57
Dues and Memberships	4,880	1,100	10,586	7,150	8,149
Subscriptions	452	267	2,135	1,802	2,704
Equipment Leases	0	0	0	0	0
Equipment Maintenance	345	750	2,851	4,500	6,180
Office Supplies	1,813	1,840	11,476	11,940	7,503
Computer Supplies	657	1,170	3,449	7,020	6,116
Xerox Supplies	47	35	172	210	143
Network Mainenance	13,045	13,000	82,647	73,500	73,857
BankCard Fees	1,805	2,355	7,535	8,490	7,722
Contract Labor	0	0	0	0	0
Miscellaneous	0	0	0	0	3,407
Correspondence Supplies	6	10	32	60	36
Records Storage	60	75	420	450	360
Checking / Lockbox Fees	466	425	2,340	2,550	2,288
Licensing Fees	0	0	0	700	20
TOTAL GENERAL OFFICE EXPENSE	27,239	22,727	136,562	128,572	127,933
General & Admin Alloc - OBAIA	0	0	(812)	0	(851)
General & Admin Alloc - OBASC	(7,858)	0	(44,572)	0	(40,044)

Oklahoma Bankers Association
REVENUES, EXPENSES AND OTHER CHANGES IN NET ASSETS
For the Six Months Ending 10/31/2026

	MONTH ENDED 10/31/2026		YEAR TO DATE 10/31/2026		
	ACTUAL	BUDGET	ACTUAL	BUDGET	PRIOR
PRODUCTS & SERVICES EXPENSES	606	5,000	7,162	30,000	9,812
BUILDING & GROUNDS EXPENSES					
Insurance	2,236	2,000	13,418	12,000	11,051
Contract Labor - Janit. & Maint.	2,594	2,600	15,428	15,600	15,250
Utilities	4,086	2,500	16,872	15,000	14,431
Security Service	61	200	422	1,200	674
Maintenance	403	1,900	3,081	11,400	5,239
Property Taxes	0	0	0	0	0
TOTAL BLDG. & GROUNDS	9,379	9,200	49,221	55,200	46,645
DEPRECIATION EXPENSE					
Office Equipment	1,853	1,695	11,119	10,170	2,738
Furniture & Fixtures	91	100	547	600	1,706
Automombiles	3,026	3,030	18,154	18,180	23,154
Computers	808	653	4,937	4,254	3,785
Computer Software	89	50	454	300	291
Maintenance Equipment	0	0	0	0	0
Building Improvements	2,746	3,000	16,477	18,000	16,477
Building Addition	2,694	2,747	16,164	16,482	16,164
TOTAL DEPRECIATION EXP.	11,307	11,275	67,853	67,986	64,316
TRAVEL					
Staff Travel	441	1,240	5,488	10,140	7,633
Officer Travel	0	500	0	3,000	1,864
Vehicle Insurance	594	550	3,564	3,300	3,452
Vehicle Maintenance	3,044	195	4,079	2,250	1,491
Vehicle Taxes	0	0	99	200	199
Gasoline	1,515	850	4,880	5,100	4,721
TOTAL TRAVEL	5,593	3,335	18,109	23,990	19,361
ASSOCIATION PROMOTION					
Association Promotion - Lobbying	4,485	4,500	17,643	25,000	30,996
Association Promotion - Misc.	4,839	2,675	10,910	9,250	134
Association Promotion - M&E	844	1,500	9,215	8,650	9,346
Contributions	0	1,025	250	1,650	550
Professional Membership Benefit	0	0	0	0	0
Public / Member Relations	0	100	484	1,100	874
TOTAL ASSOC PROMOTION	10,167	9,800	38,501	45,650	41,900
PROFESSIONAL SERVICES					
Accounting & Auditing	0	0	23,598	16,000	19,279
Consulting Services	0	0	2,750	0	2,301
Investment Managment	0	1,800	1,436	3,600	1,206
TOTAL PROFESSIONAL SERVICES	0	1,800	27,784	19,600	22,786
OTHER EXPENSES					
Vending Machine	0	0	75	100	75
Federal & State PAC Expenses	0	0	15,530	20,500	14,775
Contact Banker	0	0	0	0	0
TOTAL OTHER EXPENSES	0	0	15,605	20,600	14,850
ADMINISTRATIVE EXPENSES					
Board of Directors Expense	336	500	8,620	2,000	2,330
Executive Committee	0	100	0	600	163
Other Committees	0	500	84	500	34
D&O Insurance	2,476	2,700	14,856	16,200	14,856
Income Taxes	0	0	0	0	0
TOTAL ADMIN EXPS.	2,812	3,800	23,559	19,300	17,383

Oklahoma Bankers Association
REVENUES, EXPENSES AND OTHER CHANGES IN NET ASSETS
For the Six Months Ending 10/31/2026

	MONTH ENDED 10/31/2026		YEAR TO DATE 10/31/2026		
	ACTUAL	BUDGET	ACTUAL	BUDGET	PRIOR
EDUCATION EXPENSES					
Event Expense	65,711	62,469	274,142	258,506	281,037
TOTAL EDUCATION EXPENSES	65,711	62,469	274,142	258,506	281,037
Total Expenses and Losses	280,911	309,790	1,574,052	1,789,783	1,569,912
Change in Unrestricted Net Assets	0	0	0	0	0
INCREASE (DECREASE) IN NET ASSETS	57,813	54,426	321,229	128,838	514,798
Net Assets, Beginning of Year			6,060,085	6,060,085	5,649,875
Net Assets, End of Year			6,381,314	6,188,923	6,164,673

OBA Insurance Agency
STATEMENT OF FINANCIAL POSITION
10/31/2026

ASSETS			
CASH			
Cash and Cash Equivalents	$21,411		
TOTAL CASH		21,411	
OTHER RECEIVABLES			
Due from OBA	1,113,170		
TOTAL OTHER RECEIVABLES		1,113,170	
PREPAID EXPENSES		463	
TOTAL CURRENT ASSETS			1,135,044
OTHER ASSETS			
Bankers Bank	4,438		
BMSI	111,664		
TOTAL OTHER ASSETS		116,101	
TOTAL ASSETS			$1,251,145
LIABILITIES AND NET ASSETS			
LIABILITIES			
OTHER PAYABLES			
Due OBASCO	36,519		
TOTAL OTHER PAYABLES		36,519	
DEFERRED REVENUE			
Unearned Premiums	226		
TOTAL DEFERRED REVENUE		226	
TOTAL LIABILITIES			36,745
NET ASSETS			
Common Stock	500		
Paid in Capital	633,313		
Current Earnings	31,766		
Retained Earnings	548,822		
TOTAL NET ASSETS			1,214,401
TOTAL LIABILITIES & NET ASSETS			$1,251,145

OBA Insurance Agency
STATEMENT OF ACTIVITIES
For the Six Months Ending 10/31/2026

	MONTH ENDED 10/31/2026		YEAR TO DATE 10/31/2026		
	ACTUAL	BUDGET	ACTUAL	BUDGET	PRIOR
REVENUE AND GAINS					
Bank Insurance	$4,780	$5,950	$27,607	$35,700	$26,418
Other Insurance Endorsements	115	829	13,978	4,974	7,219
Bank Employee Group	235	245	1,200	1,470	1,118
Total Revenue and Gains	5,129	7,024	42,784	42,144	34,755
EXPENSES AND LOSSES					
Other Insurance Endorsements	655	823	4,091	5,001	675
Administrative & General	1,680	413	6,928	5,527	8,426
Total Expenses and Losses	2,335	1,236	11,018	10,528	9,101
CHANGE IN NET ASSETS	$2,794	$5,788	$31,766	$31,616	$25,654
Net Assets, Beginning of Year			1,182,635	1,182,635	1,124,423
Net Assets, End of Year			$1,214,401	$1,214,251	$1,150,077

OBA Insurance Agency
STATEMENT OF ACTIVITIES
For the Six Months Ending 10/31/2026

	MONTH ENDED 10/31/2026		YEAR TO DATE 10/31/2026		
	ACTUAL	BUDGET	ACTUAL	BUDGET	PRIOR
REVENUES AND GAINS					
Bank Insurance	$4,780	$5,950	$27,607	$35,700	$26,418
Bank Employee Group	235	245	1,200	1,470	1,118
Other Insurance Endorsements					
Other Commissions	113	125	789	750	773
NFP	0	700	13,171	4,200	6,447
Philadelphia American Life	2	0	18	0	0
Inter-Americas	0	4	0	24	0
Total Revenue and Gains	5,129	7,024	42,784	42,144	34,755
EXPENSES AND LOSSES					
EMPLOYEE COMPENSATION					
OBA Salary Alloc	606	768	3,803	4,608	3,992
TOTAL EMPLOYEE COMP	606	768	3,803	4,608	3,992
EMPLOYEE BENEFITS					
OBA Insurance Alloc	100	85	504	510	563
OBA 401K Alloc	45	53	283	318	297
Staff Training	0	0	199	0	0
TOTAL EMPLOYEE BENEFITS	145	138	985	828	860
GENERAL OFFICE EXPENSES					
Checking / Lockbox Fees	34	20	171	120	101
OBA General & Admin Alloc	161	230	973	1,492	851
TOTAL GENERAL OFFICE EXPENSE	195	250	1,143	1,612	951
ADMINISTRATIVE EXPENSES					
Accounting & Auditing	1,313	0	4,625	3,000	2,835
D&O Insurance	77	80	462	480	463
TOTAL ADMIN EXPS.	1,390	80	5,087	3,480	3,298
Total Expenses and Losses	2,335	1,236	11,018	10,528	9,101
CHANGE IN NET ASSETS	$2,794	$5,788	$31,766	$31,616	$25,654
Net Assets, Beginning of Year			1,182,635	1,182,635	1,124,423
Net Assets, End of Year			$1,214,401	$1,214,251	$1,150,077

OBA Services Company
STATEMENT OF FINANCIAL POSITION
10/31/2026

ASSETS			
CASH			
Cash and Cash Equivalents	$1,220		
TOTAL CASH		1,220	
ACCOUNTS RECEIVABLE			
General	5,500		
TOTAL ACCOUNTS RECEIVABLE		5,500	
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	(249)		
Autos	34,140		
Accum Depr - Autos	(21,969)		
Computer Hardware	6,413		
Accum Depr - Computer Hardware	(5,470)		
TOTAL PROPERTY AND EQUIPMENT		14,059	
TOTAL ASSETS			$57,298
LIABILITIES AND NET ASSETS			
LIABILITIES			
OTHER PAYABLES			
Due OBA	1,055,966		
TOTAL OTHER PAYABLES		1,055,966	
DEFERRED REVENUE			
Strategic Membership Dues	24,620		
Subscriptions	12,906		
Advertising	4,167		
TOTAL DEFERRED REVENUE		41,692	
TOTAL LIABILITIES			1,097,658
NET ASSETS			
Paid in Capital	1,493,492		
Current Earnings	(80,875)		
Retained Earnings	(2,452,977)		
TOTAL NET ASSETS			(1,040,360)
TOTAL LIABILITIES & NET ASSETS			$57,298

OBA Services Company
STATEMENT OF ACTIVITIES
For the Six Months Ending 10/31/2026

	MONTH ENDED 10/31/2026		YEAR TO DATE 10/31/2026		
	ACTUAL	BUDGET	ACTUAL	BUDGET	PRIOR
REVENUES AND GAINS					
Products & Services	$8,172	$12,550	$76,215	$61,667	$63,819
Strategic Member Program	12,021	11,500	71,031	69,000	72,451
Newspaper	9,078	8,966	42,954	52,796	50,828
Total Revenues and Gains	29,271	33,016	190,201	183,463	187,098
EXPENSES AND LOSSES					
Program Services:					
Newspaper	16,654	15,433	85,653	93,490	79,935
Fraud Division	15,468	16,938	96,713	107,732	85,860
Endorsements	9,005	9,840	41,542	49,394	33,471
Strategic Member	6,445	7,875	37,099	47,569	32,948
Administrative & General	1,568	817	10,070	7,452	10,305
Total Expenses and Losses	49,141	50,904	271,076	305,637	242,518
CHANGE IN NET ASSETS	(19,869)	(17,888)	(80,875)	(122,174)	(55,420)
Net Assets, Beginning of Year			(959,485)	(959,485)	(780,724)
Net Assets, End of Year			(1,040,360)	(1,081,659)	(836,144)

OBA Services Company
STATEMENT OF ACTIVITIES
For the Six Months Ending 10/31/2026

	MONTH ENDED 10/31/2026		YEAR TO DATE 10/31/2026		
	ACTUAL	BUDGET	ACTUAL	BUDGET	PRIOR
REVENUES AND GAINS					
Products & Services	$20,193	$24,050	$147,247	$130,667	$136,270
Advertising Income	5,573	6,300	27,259	36,800	34,996
Newspaper Income	3,505	2,666	15,695	15,996	15,831
Total Revenues and Gains	29,271	33,016	190,201	183,463	187,098
EXPENSES AND LOSSES					
EMPLOYEE COMPENSATION					
Salary	19,464	20,899	114,581	125,394	109,189
OBA Salary Alloc	3,068	4,717	21,549	28,300	19,792
FICA	1,488	1,599	8,790	9,593	8,307
TOTAL EMPLOYEE COMP	24,020	27,214	144,919	163,287	137,288
EMPLOYEE BENEFITS					
Insurance	4,927	4,765	27,668	28,592	25,170
OBA Insurance Alloc	672	1,021	3,651	6,127	3,745
401 K Plan	1,507	1,672	9,042	10,032	5,411
OBA 401K Alloc	228	355	1,601	2,128	1,618
Workers Compensation	24	24	143	144	114
Internet	25	25	125	150	125
Staff Training	2,424	2,500	6,275	10,000	0
TOTAL EMPLOYEE BENEFITS	9,807	10,362	48,505	57,173	36,183
GENERAL OFFICE EXPENSES					
Telephone	124	115	608	690	544
Postage	0	5	0	30	2
Subscriptions	0	0	1,412	299	243
Office Supplies	0	50	34	300	54
Computer Supplies	0	15	0	90	0
Xerox Supplies	2	5	7	30	2
Network Maintenance	9	10	45	60	45
Correspondence Supplies	11	10	39	60	46
Staff Meals / Entertainment	105	75	1,640	1,100	829
Bank Fees	0	5	0	30	0
OBA General & Admin Alloc	7,698	8,321	44,411	51,472	40,044
TOTAL GENERAL OFFICE EXP	7,949	8,611	48,195	54,161	41,809
Depreciation Expense	708	671	4,245	4,026	4,023
NEWSPAPER EXPENSES	4,530	2,605	12,302	15,850	12,532
FRAUD DIVISION EXPENSES	404	600	2,618	3,600	2,683
PRODUCT & SERVICES EXPENSES	410	340	1,692	2,040	1,761
ADMINISTRATIVE EXPENSES					
Accounting & Auditing	1,313	500	8,599	5,500	6,237
TOTAL ADMIN EXPENSES	1,313	500	8,599	5,500	6,237
TAX EXPENSE					
Total Expenses and Losses	49,141	50,904	271,076	305,637	242,518
INCREASE (DECREASE) IN NET ASSETS	(19,869)	(17,888)	(80,875)	(122,174)	(55,420)
Net Assets, Beginning of Year			(959,485)	(959,485)	(780,724)
Net Assets, End of Year			(1,040,360)	(1,081,659)	(836,144)

Foundation
Statement of Financial Position
October 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 Six Months Ending October 31, 2026

	CURRENT MONTH	CURRENT YEAR TO DATE	PRIOR YEAR TO DATE
INCOME			
Special Income	$0	$0	$100
Solicitation Income	0	4,552	6,247
Total Income	0	4,552	6,347
EXPENSES			
Accounting & Auditing	0	3,492	3,307
Miscellaneous Expenses	0	19	61
Total Expenses	0	3,511	3,368
NET PROFIT (LOSS)	0	1,041	2,979

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

ASSETS			
CASH			
Cash	$150,687		
Certificates of Deposit	185,566		
Accrued Interest	19		
TOTAL CASH		336,272	
OTHER RECEIVABLES			
TOTAL ASSETS			$336,272
LIABILITIES AND FUND BALANCE			
LIABILITIES			
FUND BALANCE			
Current Earnings	21,483		
Retained Earnings	314,789		
TOTAL FUND BALANCE			336,272
TOTAL LIABILITIES & FUND BALANCE			$336,272

Political Action Committee State
INCOME STATEMENT
For the Ten Months Ending October 31, 2026

	CURRENT MONTH	CURRENT YEAR TO DATE	PRIOR YEAR TO DATE
INCOME			
Solicitation	$6,870	$63,475	$67,732
CD Interest	0	3,472	3,397
Total Income	6,870	66,947	71,129
EXPENSES			
Campaign Contribution	11,100	43,850	29,250
Tax	0	1,473	900
Bank Fees	0	141	0
Total Expenses	11,100	45,464	30,150
NET PROFIT (LOSS)	(4,230)	21,483	40,979

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

ASSETS			
CASH			
Cash	$41,487		
TOTAL CASH		41,487	
TOTAL ASSETS			$41,487
LIABILITIES AND FUND BALANCE			
LIABILITIES			
FUND BALANCE			
Current Earnings	(3,114)		
Retained Earnings	44,601		
TOTAL FUND BALANCE			41,487
TOTAL LIABILITIES & FUND BALANCE			$41,487

Political Action Committee Federal
INCOME STATEMENT
For the Ten Months Ending October 31, 2026

	CURRENT MONTH	CURRENT YEAR TO DATE	PRIOR YEAR TO DATE
INCOME			
Solicitation	$1,361	$33,625	$35,525
Total Income	1,361	33,625	35,525
EXPENSES			
Campaign Contribution	0	36,250	38,000
Bank Fees	59	489	513
Total Expenses	59	36,739	38,513
NET PROFIT (LOSS)	1,302	(3,114)	(2,988)