Oklahoma State

BANKING

Department

2015 Annual Report

Oklahoma State Banking Department

Banking Department

Annual Report

Fiscal Year Ending June 30, 2015

Mick Thompson

Commissioner

Pictured at left are the OSBD employees who have 25 or more years of state service. **Front row**: Doyle Jones, Wayne Arbuthnot, Mike Faulkenberry, Roger Brock, Carter Mathews, and Lance Lassiter. **Back row**: Daryl Jones, Randy Willard, Angela Morris, Sherbie Kiffin, Kurt Blair, Mick Thompson, Paul Qualls, Rhonda Bruno, Rick Nelson, Jeff Bagby, Deloris Finley, Tony Reel, and Jon Morphis.

Pictured at right are the OSBD employees who have less than 25 years of state service. **Front row**: Laurie Ridgway, Holly Wingfield, April Malone, Kandace Huston, Ashley Wilson, and Gwen Wright. **Back row**: Doyle Jones (25+ years), Melanie Sparks, Garry Groom, Brooke Tripp, Chuck Harryman, Donna Shaw, Ken Fisher, Mick Thompson (25+ years), Mo Wilson, Deron Brubaker, Diane Ries, Mike Kellum, Shawn Burcham, Dudley Gilbert, Debbie Moore, and Regina Rainey.

Special Thanks to:

Wayne Arbuthnot, Rhonda Bruno, Dudley Gilbert, Zee Fiddes, Sherbie Kiffin, Debbie Moore, Angela Morris, Regina Rainey, and Tony Reel of the State Banking Department for the preparation and submission of the material used in this report and other contributions to the process of creating a finished product.

Publication Photo Credits: Regina Rainey

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MICK THOMPSON
BANK COMMISSIONER

MARY FALLIN
GOVERNOR

STATE OF OKLAHOMA

STATE BANKING DEPARTMENT

October 31, 2015

The Honorable Mary Fallin
Governor, State of Oklahoma
Room 212, State Capitol
Oklahoma City, Oklahoma 73105

Dear Governor Fallin:

Pursuant to Title 6 O.S., Section 212 of the Oklahoma Banking Code, I am pleased to submit the State Banking Department's 2015 Annual Report. This report contains information on the financial institutions the Department regulates as well as an update on the agency's budget and regulatory activities during the past year.

The State Banking Department is charged with regulating all state chartered banks, credit unions, savings and loan associations, trust companies, money order companies, and money transmission licensees in the State of Oklahoma. The total assets regulated by the State Banking Department are approximately $48.5 billion.

I hope you find this report informative and should you have any questions regarding the contents of this publication, please do not hesitate to contact me.

Sincerely,

Mick Thompson
Commissioner

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www.ok.gov/banking • FAX (405) 522-2993

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Department

MISSION

The mission of the State Banking Department is to allocate human and other resources to implement an effective regulatory program for financial institutions. The Department has been, and will continue to be, an advocate for financial institutions in the implementation of this program. However, our primary focus is to ensure the continuance of safe and sound financial practices in the State's financial institutions. It would follow that the financial services offered by these sound institutions would foster economic growth and meet the public demand for these services in their communities.

HOW MISSION IS ACCOMPLISHED

The Department is committed to the development of its staff through education, economic rewards, and the availability of a pleasant work environment. In that regard, the following objectives have been formulated by the Department:

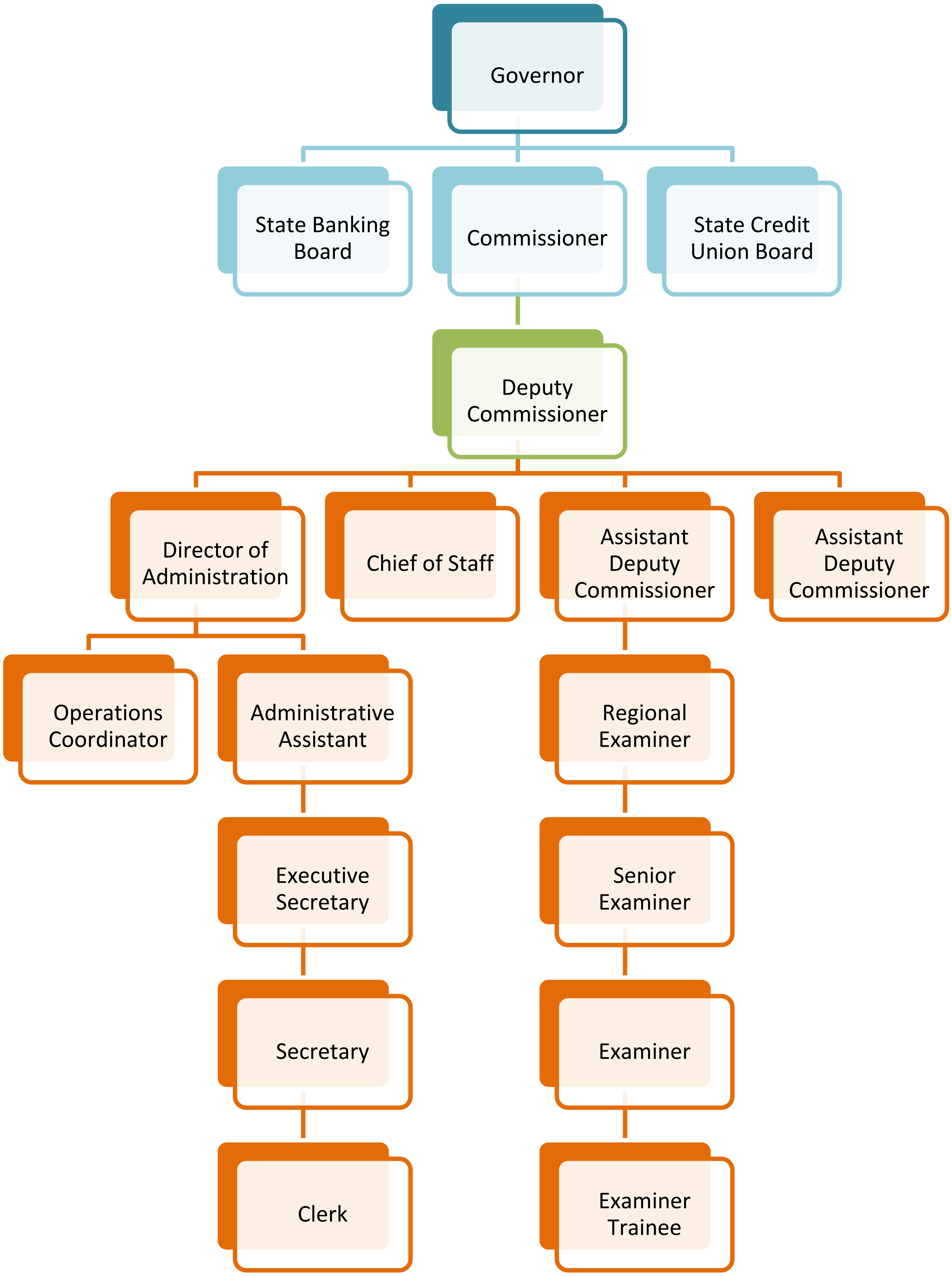
- To strengthen the examination program by improving examination methods and procedures and by improving research and development to stay abreast of changes within the financial industry;
- To improve training programs for Department personnel by more efficient utilization of funds and resources, enhancement of internal training programs, and early detection and identification of external schools and seminars to be attended;
- To improve communication among bank management, regulatory agencies, public entities, and the general public;
- To acquire and maintain the required physical and human resources to allow more efficient and consistent operation; and
- To improve the work environment, benefits, and morale of Department personnel in order to enhance staff motivation and satisfaction, improve productivity, and reduce turnover.

HOW MISSION IS MEASURED

To accomplish its mission, the Banking Department examines banks, credit unions, trust companies, and savings associations, and rates them based on safety and soundness. The Department also compares trends of capital requirements and assets of prior years. The Department can then recognize weaknesses and implement formal and informal supervisory action to ensure compliance with applicable laws and prevent the failure of a financial institution. The Department can also compare the results of each examination to evaluate the progress of each financial institution.

With respect to its supervision of money order companies and money transmitters, the Department supervises such institutions to assure they maintain adequate security (such as a surety bond) and net worth. The Department's supervision is directed at consumer protection and making sure that only those companies with sound business operations may conduct business in Oklahoma.

ORGANIZATIONAL CHART



DEPARTMENT PERSONNEL

Office Staff

Mick Thompson
Commissioner

Rhonda Bruno
Director of Administration

Deborah Moore
Executive Secretary

Dudley Gilbert
Deputy Commissioner

Regina Rainey
Chief of Staff

Diane Ries
Secretary

Harold A. Reel
Assistant Deputy Commissioner

Deron Brubaker
Operations Coordinator

Holly Wingfield
Secretary

Sherbie Kiffin
Assistant Deputy Commissioner

Angela Morris
Administrative Assistant

Zenia Fiddes
Clerk

Examination Staff

Regional Examiners

Jeffrey Bagby
K. Paul Qualls

Senior Examiners

Wayne Arbuthnot
R. Kurt Blair
Roger Brock
Shawn Burcham
Mike Faulkenberry
Deloris Finley
Kenneth Fisher
Kandace Huston
Daryl Jones
Doyle Jones
Michael Kellum
Lance Lassiter
Carter Mathews
Jonathan Morphis
Rick Nelson
Laurie Ridgway
Donna Shaw
Melanie Sparks
Michael Truitt
Randy Willard
Gwen Wright

Examiners

Monty Brant
Garry Groom
Chuck Harryman
April Malone
Brooke Tripp
Ashley Wilson
Morris Wilson

Examiner Trainees

Blake Coburn
Clint Duncan

THE FIRST REGULAR SESSION OF THE 55TH OKLAHOMA LEGISLATURE

The Banking Department did not recommend revisions to the Oklahoma Banking Code (Title 6 O.S. § 101 *et seq*) during the First Regular Session of the 55th Oklahoma Legislature. Additionally, no other bills amending Title 6 were signed into law during the First Regular Session of the 55th Oklahoma Legislature.

COMPARATIVE STATEMENT OF EXPENDITURES AND RECEIPTS

EXPENDITURES	FY-15	FY-14
Personal Services	$5,160,872	$4,955,309
Professional Services	115,151	119,272
Travel	491,042	386,347
Equipment	13,654	27,330
Other Operating Expenses	285,970	278,048
TOTAL	**$6,066,689**	**$5,766,306**

RECEIPTS	FY-15	FY-14
Assessments Deposited into GRF	**$510,432**	**$658,489**
Assessments and Fees Deposited into the Banking Department's Revolving Funds		
- Banks	**4,501,270**	**5,608,495**
- Trust Companies	**121,034**	**157,128**
- Credit Unions	**555,240**	**683,786**
- Savings and Loan Associations	**1,914**	**1,914**
- Money Order Companies	**30,180**	**29,960**
- Money Transmitter Companies	**313,000**	**234,000**
- Misc. Fees	**1,545**	**2,013**
TOTAL ASSESSMENTS & FEES	**$6,034,615**	**$7,375,785**

INSTITUTIONS SUPERVISED

as of June 30, 2015

Type of Institutions	Number of Institutions	Examinations Performed 7/1/2014 to 6/30/2015
Commercial Banks*	**156**	**58**
Bank Trust Departments		
- Active	**16**	**7**
- Inactive**	**11**	**N/A**
Savings and Loans	**1**	**1**
Trust Companies	**8**	**4**
Credit Unions	**17**	**9**
Money Order Companies #	**23**	**23**
Money Transmitter Companies ##	**73**	**73**
TOTAL	**294**	**175**

**Commercial banks: 52 were independent exams and 6 joint with FDIC or Federal Reserve.*

***Trust Departments endowed with trust powers which do not at present provide fiduciary supervision for any trust accounts.*

 # Money Order licensees submit audited financial statements at the time their license is renewed. The statements are reviewed internally along with other documentation required by statute at the time.

Money Transmitter licensees are examined annually upon renewal of their license. The Banking Department reviews each licensee for purposes of financial safety and soundness. The Banking Department has entered into agreements with the Oklahoma Bureau of Narcotics and Dangerous Drugs Control and the Federal Department of Homeland Security to conduct investigations of agent locations for purposes of criminal conduct.

Banks

STATE BANKING BOARD

Mick Thompson, Chairman
State Bank Commissioner
Oklahoma City
Term expires September 1, 2016

Sandy Bracken
EVP & CFO
First Liberty Bank
Oklahoma City
Term expires May 6, 2018

Dennis Brand
CEO
BancFirst
Oklahoma City
Term expires June 1, 2017

Wade Huckabay
President
All America Bank
Mustang
Term expires June 1, 2021

Bradley Krieger
EVP – Regional Manager
Arvest Bank
Oklahoma City
Term expires June 1, 2020

Bob Newcomb
Vice Chairman of the Board
Bank of Western Oklahoma
Elk City
Term expires June 1, 2019

Tommy Thompson
Lay Member
Norman
Term expires June 1, 2018

CONSOLIDATED REPORT OF CONDITION

OKLAHOMA STATE CHARTERED BANKS

as of December 31, 2014

Number of Banks – 161

ASSETS	Thousands of Dollars
Cash and Due from Banks	4,353,157
Securities	7,928,018
Federal Funds Sold	715,826
Loans – Net of Reserve	26,994,554
Bank Premises – F&F	876,927
Other Real Estate Owned	140,023
Intangible Assets	346,450
Other Assets	861,035
TOTAL ASSETS	**42,215,990**

LIABILITIES	Thousands of Dollars
DEPOSITS	
Noninterest-bearing Deposits	10,011,171
Interest-bearing Accounts	26,271,077
TOTAL DEPOSITS	**36,282,248**
Federal Funds Purchased	453,947
Other Borrowed Money	772,768
Subordinated Notes and Debentures	2,500
Other Liabilities	200,507
TOTAL LIABILITIES	**37,711,970**

EQUITY CAPITAL	Thousands of Dollars
Preferred Stock	20,000
Common Stock	137,820
Surplus	1,648,911
Undivided Profits	2,697,289
Noncontrolling Interests in Consolidated Subs.	0
TOTAL EQUITY CAPITAL	**4,504,020**
TOTAL LIABILITIES, PREFERRED STOCK AND EQUITY CAPITAL	**42,215,990**

	12-31-2014	12-31-2013	12-31-2012
Percentage of Total Capital to Total Assets	10.67%	9.96%	10.13%
Percentage of Total Capital to Total Deposits	12.41%	11.50%	11.71%
Percentage of Total Loans to Total Deposits	74.40%	71.83%	71.23%
Percentage of Cash Reserve to Total Deposits	12.00%	13.37%	14.31%

CONSOLIDATED REPORT OF CONDITION

OKLAHOMA STATE CHARTERED BANKS

as of June 30, 2015

Number of Banks – 156

ASSETS	Thousands of Dollars
Cash and Due from Banks	4,297,328
Securities	8,050,517
Federal Funds Sold	571,811
Loans – Net of Reserve	28,380,406
Bank Premises – F&F	919,367
Other Real Estate Owned	120,347
Intangible Assets	398,050
Other Assets	922,273
TOTAL ASSETS	**43,660,099**

LIABILITIES	Thousands of Dollars
DEPOSITS	
Noninterest-bearing Deposits	10,241,397
Interest-bearing Accounts	27,286,235
TOTAL DEPOSITS	**37,527,632**
Federal Funds Purchased	473,030
Other Borrowed Money	830,913
Subordinated Notes and Debentures	5,593
Other Liabilities	227,505
TOTAL LIABILITIES	**39,064,673**

EQUITY CAPITAL	Thousands of Dollars
Preferred Stock	20,000
Common Stock	166,825
Surplus	1,715,185
Undivided Profits	2,693,416
Noncontrolling Interests in Consolidated Subs.	0
TOTAL EQUITY CAPITAL	**4,595,426**
TOTAL LIABILITIES, PREFERRED STOCK AND EQUITY CAPITAL	**43,660,099**

	6-30-2015	6-30-2014	6-30-2013
Percentage of Total Capital to Total Assets	10.53%	10.32%	10.14%
Percentage of Total Capital to Total Deposits	12.25%	11.99%	11.70%
Percentage of Total Loans to Total Deposits	75.63%	72.16%	72.02%
Percentage of Cash Reserve to Total Deposits	11.45%	12.66%	12.25%

CONSOLIDATED REPORT OF CONDITION

OKLAHOMA STATE CHARTERED BANKS

Selected Performance and Condition Ratios

	6-30-2015	12-31-2014	6-30-2014	12-31-2013	6-30-2013	12-31-2012
Number of Banks Reporting	156	161	160	164	165	168
Unprofitable Banks	2.56%	3.11%	1.25%	4.88%	2.42%	3.57%
Banks with Earnings Gains	63.46%	66.46%	58.12%	50.61%	44.85%	69.64%
Yield on Earning Assets	4.17%	4.24%	4.22%	4.23%	4.26%	4.48%
Net Interest Margin	3.81%	3.84%	3.81%	3.76%	3.78%	3.89%
Noninterest Inc./Earning Assets	1.08%	1.13%	1.14%	1.30%	1.07%	1.05%
Noninterest Exp./Earning Assets	3.07%	3.13%	3.08%	3.10%	3.06%	3.10%
Net Operating Income to Assets	1.29%	1.29%	1.30%	1.08%	1.23%	0.99%
Cash Dividends to Net Income	81.63%	49.46%	49.20%	59.36%	53.51%	73.14%
Return on Assets (ROA)	1.31%	1.31%	1.33%	1.09%	1.25%	1.05%
Return on Equity (ROE)	12.38%	12.50%	12.99%	10.76%	12.30%	10.24%
Loan Loss Reserve to Loans	1.31%	1.36%	1.39%	1.58%	1.57%	1.58%
Noncurrent Loans to Loans	0.98%	0.97%	1.16%	1.74%	1.76%	1.57%
Core Capital (Leverage) Ratio	9.84%	10.00%	9.62%	9.59%	9.54%	9.41%
Tier 1 Risk-Based Capital Ratio	13.33%	13.93%	13.78%	13.62%	13.74%	13.55%
Total Risk-Based Capital Ratio	14.37%	15.00%	14.86%	14.72%	14.86%	14.68%

SUMMARY OF CHANGES

OKLAHOMA STATE CHARTERED BANKS

July 1, 2014 through June 30, 2015

TOTAL STATE CHARTERED BANKS AS OF JUNE 30, 2014	160
NEW BANK CHARTERS	0
CONVERSIONS TO STATE BANKS	2
CONVERSIONS TO NATIONAL BANKS	0
ACQUISITIONS	
- State Banks acquired by Other State Banks	0
MERGERS	
- State Banks merged into Other State Banks (page 23)	(5)
- State Banks merged into National Banks*	(1)
- State Banks merged into Out-of-State Banks	0
TOTAL STATE CHARTERED BANKS AS OF JUNE 30, 2015	**156**

*Chickasha Bank & Trust Company, Chickasha, Oklahoma, merged with/into Liberty National Bank, Lawton, Oklahoma; effective date September 22, 2014

APPLICATIONS APPROVED BY THE BANK COMMISSIONER

July 1, 2014 through June 30, 2015

DE NOVO BRANCHES

- BancFirst, Oklahoma City, Oklahoma: branch at 2125 North Kelly Avenue, Edmond, Oklahoma; approval date September 11, 2014
- Bank SNB, Stillwater, Oklahoma: branch at 301 Commerce Street, Suite 3100, Fort Worth, Texas; approval date November 21, 2014
- The First State Bank, Valliant, Oklahoma: branch at 1606 East Lincoln Road, Idabel, Oklahoma; approval date December 22, 2014
- Oklahoma Heritage Bank, Roff, Oklahoma: branch at 1131 North Hills Shopping Center, Ada, Oklahoma; approval date December 23, 2014
- First Bank & Trust Company, Duncan, Oklahoma: branch at 11221 West Reno, Suite 100, Oklahoma City, Oklahoma; approval date January 23, 2015
- Citizens Security Bank & Trust Company, Bixby, Oklahoma: branch at 14001 McAuley Boulevard, Oklahoma City, Oklahoma; approval date January 23, 2015
- The Seiling State Bank, Seiling, Oklahoma: branch at 1424 Main Street, Woodward, Oklahoma; approval date January 28, 2015
- Bank SNB, Stillwater, Oklahoma: branch at 601 N.W. Loop 410, Suite 230, San Antonio, Texas; approval date January 29, 2015
- Bank of Commerce, Duncan, Oklahoma: branch at 1207 West Grand Avenue, Chickasha, Oklahoma; approval date March 6, 2015
- Kirkpatrick Bank, Edmond, Oklahoma: branch at 1850 Platte Street, Denver, Colorado; approval date May 18, 2015
- First State Bank, Grandfield, Oklahoma: branch at 2545 South Kelly, Suite C, Edmond, Oklahoma; approval date June 25, 2015

MAIN OFFICE RELOCATIONS

- None

BRANCH RELOCATIONS

- NBC Oklahoma, Oklahoma City, Oklahoma: from 7127 Riverside Drive to 8120 South Yale Avenue, Tulsa, Oklahoma; approval date September 29, 2014
- Kirkpatrick Bank, Edmond, Oklahoma: from 25 North Cascade Avenue to 102 North Cascade Avenue, Colorado Springs, Colorado; approval date January 29, 2015

- RCB Bank, Claremore, Oklahoma: from 1001 West Rogers Blvd. to 400 West Rogers Blvd., Skiatook, Oklahoma; approval date February 23, 2015
- ONB Bank and Trust Company, Tulsa, Oklahoma: from 2410 S.W. Blvd. to 2420 S.W. Blvd., Tulsa, Oklahoma; approval date April 29, 2015
- Stockmans Bank, Altus, Oklahoma: from 16400 Dallas Parkway to 15455 Dallas Parkway, Addison, Texas; approval date June 3, 2015

BRANCH PURCHASE AND ASSUMPTIONS

- Security State Bank, Wewoka, Oklahoma: purchase and assumption of 2 branches from The Bank, National Association, McAlester, Oklahoma; approval date January 9, 2015

ACQUIRED BRANCHES

- Security State Bank, Wewoka, Oklahoma: acquired branch at 1701 East Highway Street, Holdenville, Oklahoma; approval date January 9, 2015
- Security State Bank, Wewoka, Oklahoma: acquired branch at 206 West Wanda Jackson Boulevard, Maud, Oklahoma; approval date January 9, 2015

FINANCIAL SUBSIDIARIES

- None

OPERATING SUBSIDIARIES

- The Bankers Bank, Oklahoma City, Oklahoma: located at 9020 North May Avenue, Suite 220, Oklahoma City, Oklahoma (American Processing Solutions); approval date September 5, 2014
- The Bankers Bank, Oklahoma City, Oklahoma: located at 9020 North May Avenue, Suite 220, Oklahoma City, Oklahoma (Bankers Mortgage); approval date September 5, 2014
- Grand Bank, Tulsa, Oklahoma: located at 4200 East Skelly Drive, Suite 200 (TAS Holdings, LLC); approval date November 14, 2014
- Fort Gibson State Bank, Fort Gibson, Oklahoma: located at 200 South Lee Street, Fort Gibson, Oklahoma (Steven Clinkenbeard Agency, Inc.); approval date May 26, 2015

LOAN PRODUCTION/DEPOSIT PRODUCTION OFFICES

- RCB Bank, Claremore, Oklahoma: office at 14041 North Eastern Avenue, Edmond, Oklahoma; approval date July 18, 2014
- Bank of Commerce, Yukon, Oklahoma: office at 10340 Greenbriar Parkway, Oklahoma City, Oklahoma; approval date September 30, 2014

- Bank SNB, Stillwater, Oklahoma: office at 301 Commerce Street, Suite 3100, Fort Worth, Texas; approval date October 29, 2014
- American Bank of Oklahoma, Collinsville, Oklahoma: office at 918 West Broadway, Collinsville, Oklahoma; approval date February 11, 2015
- Union State Bank, Arkansas City, Kansas: office at 7633 East 63rd Place, Suite 300, Tulsa, Oklahoma; approval date February 25, 2015
- The First State Bank, Oklahoma City, Oklahoma: office at 407 West 15th Street, Edmond, Oklahoma; approval date March 31, 2015

TRUST ASSETS PURCHASE AND ASSUMPTIONS

- None

BANK PURCHASE AND ASSUMPTIONS

- None

NAME CHANGES

- Citizens Security Bank & Trust Co., Bixby, Oklahoma: corporate name change to Mabrey Bank: approval date February 23, 2015
- ONB Bank and Trust Company, Tulsa, Oklahoma: corporate name change to Central Bank of Oklahoma; approval date April 27, 2015

SALES OF TRUST ASSETS

- None

SALES OF BANK ASSETS

- None

APPLICATIONS APPROVED BY THE STATE BANKING BOARD

July 1, 2014 through June 30, 2015

NEW BANK CHARTERS

- None

CONVERSIONS FROM NATIONAL BANKS TO STATE BANKS

- Bank SNB, National Association, Stillwater, Oklahoma: conversion to state charter as Bank SNB, Stillwater, Oklahoma; approval date September 24, 2014
- The First National Bank, Seiling, Oklahoma: conversion to state charter as Seiling State Bank, Seiling, Oklahoma; approval date December 17, 2014

MERGERS

- HBank, Grapevine, Texas: merger with and into InterBank, Oklahoma City, Oklahoma; approval date August 20, 2014
- Decatur State Bank, Decatur, Arkansas: merger with and into Grand Savings Bank, Grove, Oklahoma; approval date December, 17, 2014
- Consolidated Equity Corporation, Norman, Oklahoma: merger with and into First United Bank and Trust Company, Durant, Oklahoma; approval date January 21, 2015
- First American Bank, Purcell, Oklahoma: merger with and into First United Bank and Trust Company, Durant, Oklahoma; approval date January 21, 2015
- First State Bank, Yukon, Oklahoma: merger with and into InterBank, Oklahoma City, Oklahoma; approval date February 18, 2015
- First National Bank, Pawhuska, Oklahoma: merger with and into American Heritage Bank, Sapulpa, Oklahoma; approval date February 18, 2015
- Benefit Bank, Fort Smith, Arkansas: merger with and into Armstrong Bank, Muskogee, Oklahoma; approval date March 18, 2015
- The First State Bank of Porter, Porter, Oklahoma: merger with and into First American Bank, Erick, Oklahoma; approval date April 15, 2015
- Vintage Bank, Waxahachie, Texas: merger with and into InterBank, Oklahoma City, Oklahoma; approval date April 15, 2015
- Bank of the Wichitas, Snyder, Oklahoma: merger with and into All America Bank, Oklahoma City, Oklahoma; approval date April 15, 2015

- Southwest State Bank, Sentinel, Oklahoma: merger with and into All America Bank, Oklahoma City, Oklahoma; approval date April 15, 2015

ACQUIRED BRANCHES

- InterBank, Oklahoma City, Oklahoma: acquired branch at 4501 William D. Tate, Grapevine, Texas; approval date August 20, 2014

- Grand Savings Bank, Grove, Oklahoma: acquired branch at 372 State Highway 59 North, Decatur, Arkansas; approval date December 17, 2014

- First United Bank and Trust Company, Durant, Oklahoma: acquired branch at 324 West Main Street, Purcell, Oklahoma; approval date January 21, 2015

- InterBank, Oklahoma City, Oklahoma: acquired branch at 309 South Ranchwood Boulevard, Yukon, Oklahoma; approval date February 18, 2015

- American Heritage Bank, Sapulpa, Oklahoma: acquired branch at 100 West Main, Pawhuska, Oklahoma; approval date February 18, 2015

- Armstrong Bank, Muskogee, Oklahoma: acquired branch at 8300 Phoenix Avenue, Fort Smith, Arkansas; approval date March 18, 2015

- First American Bank, Erick, Oklahoma: acquired branch at 409 Main Street, Porter, Oklahoma; approval date April 15, 2015

- All America Bank, Oklahoma City, Oklahoma: acquired branch at 623 East Street, Snyder, Oklahoma; approval date April 15, 2015

- All America Bank, Oklahoma City, Oklahoma: acquired branch at 122 East Main Street, Sentinel, Oklahoma; approval date April 15, 2015

- InterBank, Oklahoma City, Oklahoma: acquired branch at 300 North Highway 77, Waxahachie, Texas; approval date April 15, 2015

DE NOVO BRANCHES

- None

MAIN OFFICE RELOCATIONS

- None

BRANCH RELOCATIONS

- None

OKLAHOMA STATE CHARTERED BANKS

as of June 30, 2015

Total Number of Banks – 156

Ada

- Citizens Bank of Ada

Allen

- Farmers State Bank, Allen, Oklahoma

Altus

- Stockmans Bank

Alva

- Alva State Bank & Trust Company
- Community Bank

Anadarko

- Anadarko Bank and Trust Company
- First State Bank

Antlers

- FirstBank

Ardmore

- Citizens Bank and Trust Company of Ardmore

Arnett

- Farmers and Merchants Bank

Atoka

- AmeriState Bank

Beaver

- The Bank of Beaver City
- The First Security Bank

Bethany

- First Bethany Bank & Trust

Bixby

- Mabrey Bank

Blair

- Peoples State Bank

Boise City

- The First State Bank

Bristow

- Community Bank

Broken Arrow

- AVB Bank

Broken Bow

- 1st Bank & Trust

Buffalo

- Oklahoma State Bank

Burns Flat

- Washita State Bank

Calumet

- AllNations Bank

Canton

- Community State Bank of Canton

Carnegie

- The Farmers Bank

Chandler

- First Bank of Chandler

Chelsea

- Bank of Commerce

Cherokee

- ACB Bank
- Farmers Exchange Bank

Cheyenne

- Security State Bank

Chouteau

- Bank of Commerce

Claremore

- RCB Bank

Cleo Springs

- Cleo State Bank

Clinton

- First Bank and Trust Company
- Oklahoma Bank and Trust Company

Collinsville

- American Bank of Oklahoma

Commerce

- First State Bank

Cordell

- Bank of Cordell

Cushing

- Bank of Cushing and Trust Company

Duke

- Farmers & Merchants Bank

Duncan

- Bank of Commerce
- First Bank & Trust Co.

Durant

- First United Bank and Trust Company

Edmond

- The Citizens Bank of Edmond
- F&M Bank
- First Commercial Bank
- Kirkpatrick Bank
- Prime Bank

Elk City

- Bank of Western Oklahoma

Elmore City

- First State Bank

Erick

- First Bank

Eufaula

- Bank of Eufaula

Fairland

- The First Bank of Fairland

Fort Cobb

- Washita Valley Bank

Fort Gibson

- Fort Gibson State Bank

Grandfield

- First State Bank

Grove

- Bank of Grove
- Grand Savings Bank

Guthrie

- Oklahoma State Bank

Guymon

- Bank of the Panhandle

Hennessey

- Community State Bank

Henryetta

- American Exchange Bank

Hinton

- Legacy Bank

Hopeton

- The Hopeton State Bank

Hulbert

- Bank of Cherokee County

Hydro

- Bank of Hydro

Jenks

- First Oklahoma Bank

Keyes

- High Plains Bank

Kremlin

- The Bank of Kremlin

Lamont

- The State Exchange Bank

Laverne

- Bank of Laverne

Lindsay

- American Exchange Bank, Lindsay, Oklahoma

Locust Grove

- Bank of Locust Grove

Maysville

- Farmers and Merchants Bank

Medford

- Grant County Bank

Miami

- Security Bank and Trust Company

Midwest City

- FNB Community Bank

Morris

- The Morris State Bank

Muskogee

- Armstrong Bank

Noble

- First State Bank

Norman

- Great Nations Bank
- Republic Bank & Trust

Nowata

- Regent Bank

Okarche

- The First Bank of Okarche

Okeene

- State Guaranty Bank

Okemah

- The Citizens State Bank

Oklahoma City

- All America Bank
- BancFirst
- Bank 2
- Bank 7
- The Bankers Bank
- First Enterprise Bank
- First Liberty Bank
- First Security Bank and Trust Company
- The First State Bank
- Frontier State Bank
- InterBank
- NBC Oklahoma
- Valliance Bank

Oologah

- Lakeside State Bank

Owasso

- First Bank of Owasso

Pawhuska

- Citizens Bank of Oklahoma

Perkins

- The Payne County Bank

Perry

- Exchange Bank and Trust Company
- First Bank & Trust Company, Perry, Oklahoma

Pond Creek

- The First State Bank

Poteau

- The Community State Bank

Pryor

- First Pryority Bank
- Yorktown Bank

Purcell

- McClain Bank

Quinton

- The Farmers State Bank

Roff

- Oklahoma Heritage Bank

Ryan

- The First State Bank
- Peoples Bank and Trust Company

Salina

- Lakeside Bank of Salina

Sapulpa

- American Heritage Bank

Seiling

- The Seiling State Bank

Skiatook

- The Exchange Bank

Spencer
- Advantage Bank

Spiro
- Spiro State Bank

Stillwater
- Bank SNB

Stilwell
- Bank of Commerce

Stonewall
- First American Bank

Tahlequah
- First State Bank

Temple
- First State Bank in Temple

Texhoma
- Anchor D Bank

Thomas
- The Bank of the West

Tulsa
- American Bank and Trust Company
- Central Bank of Oklahoma
- Freedom Bank of Oklahoma
- Grand Bank
- Patriot Bank
- Peoples Bank
- Security Bank
- SpiritBank

Tuttle
- Sooner State Bank

Valliant
- First State Bank

Verden
- Community Bank of Oklahoma

Vici
- Bank of Vici

Vinita
- Oklahoma State Bank

Wagoner
- The American Bank
- First Bank & Trust Company

Walters
- Walters Bank and Trust Company

Watonga
- Cornerstone Bank
- First State Bank

Waynoka
- First State Bank

Welch
- Welch State Bank of Welch, Oklahoma

Westville
- Peoples Bank

Wewoka
- Security State Bank of Wewoka, Oklahoma

Wilburton
- Latimer State Bank
- Wilburton State Bank

Woodward
- The Stock Exchange Bank

Wyandotte
- Bank of Wyandotte

Wynnewood
- The State Bank of Wynnewood

Yukon
- Bank of Commerce
- YNB

OKLAHOMA STATE CHARTERED BANKS
WITH BRANCH OFFICES

as of June 30, 2015

CITY	BANK	BRANCH LOCATION
A		
Ada	▪ Citizens Bank of Ada	Ada (3)
Altus	▪ Stockmans Bank	Eldorado, Gould, Hollis, Mangum, Texas branch in Addison
Alva	▪ Alva State Bank & Trust Company	Burlington, Enid, Freedom
Anadarko	▪ Anadarko Bank and Trust Company	Anadarko, Carnegie
	▪ First State Bank	Gracemont
Antlers	▪ FirstBank	Atoka, Coalgate, Hugo, Kiowa
Ardmore	▪ Citizens Bank and Trust Company of Ardmore	Ardmore (2), Dickson
Atoka	▪ AmeriState Bank	Antlers, Atoka, Texas branch in Sherman
B		
Beaver	▪ The Bank of Beaver City	Forgan, Turpin, Kansas branch in Liberal
Bethany	▪ First Bethany Bank & Trust	Bethany, Oklahoma City
Bixby	▪ Mabrey Bank	Bixby, Broken Arrow, Haskell, Glenpool, Jenks, Muskogee, Oklahoma City, Okmulgee (2), Tulsa, Weleetka, Wetumka
Blair	▪ Peoples State Bank	Lawton
Broken	▪ AVB Bank	Broken Arrow (2), Tulsa
Broken Bow	▪ 1st Bank & Trust	Broken Bow, Idabel, Wright City
Buffalo	▪ Oklahoma State Bank	Gage
C		
Calumet	▪ AllNations Bank	Shawnee
Chandler	▪ First Bank of Chandler	Chandler
Chelsea	▪ Bank of Commerce	Adair, Catoosa, Claremore, Tulsa, Sequoyah
Cherokee	▪ ACB Bank	Garber, Waukomis
	▪ Farmers Exchange Bank	Helena, Tonkawa (2), Wakita
Cheyenne	▪ Security State Bank	Hammon
Claremore	▪ RCB Bank	Bartlesville, Blackwell, Broken Arrow (2), Catoosa, Claremore (3), Collinsville, Cushing, Drumright, Edmond(4), Inola, Norman, Oilton, Oklahoma City (3), Owasso (2), Ponca City (5), Pryor (2), Shidler, Skiatook, Stillwater (3), Stroud, Kansas branches in Arkansas City (2) , and Winfield
Cleo Springs	▪ Cleo State Bank	Carmen, Jet, Meno
Clinton	▪ Oklahoma Bank and Trust Company	Arapaho, Clinton
Collinsville	▪ American Bank of Oklahoma	Muskogee (2), Ramona, Skiatook
Cushing	▪ Bank of Cushing and Trust Company	Cushing

D

Duncan	▪ Bank of Commerce	Chickasha
	▪ First Bank & Trust Co.	Ardmore (2), Duncan (2), Healdton, Norman (2), Oklahoma City, Waurika
Durant	▪ First United Bank and Trust Company	Ada (2), Bokchito, Calera, Colbert, Durant (3), Holdenville, Hugo, Madill, Maysville, Moore, Newcastle, Norman(2) , Oklahoma City (3), Pauls Valley (2), Purcell, Sapulpa (2), Seminole, Shawnee (2), Tecumseh, Wewoka; Texas branches in Denton (2), Krum, McKinney (2), Sanger

E

Edmond	▪ The Citizens Bank of Edmond	Edmond
	▪ F&M Bank	Crescent, Edmond, Guthrie (2), Kingfisher, Piedmont, Yukon
	▪ First Commercial Bank	Oklahoma City (4), Colorado branches in Colorado Springs, Englewood, Littleton (2)
	▪ Kirkpatrick Bank	Edmond (2), Oklahoma City; Colorado branch in Colorado Springs
Elk City	▪ Bank of Western Oklahoma	Cordell, Geary, Vici, Weatherford, Woodward
Erick	▪ First Bank	Chouteau, Locust Grove, Porter
Eufaula	▪ Bank of Eufaula	Eufaula

G

Grandfield	▪ First State Bank	Davidson
Grove	▪ Grand Savings Bank	Jay, Arkansas branches in Bentonville, Decatur, Gentry, Siloam Springs, Rogers
Guthrie	▪ Oklahoma State Bank	Coyle, Edmond, Mulhall, Norman

H

Hennessey	▪ Community State Bank	Cashion, Dover
Henryetta	▪ American Exchange Bank	Henryetta
Hinton	▪ Legacy Bank	Binger, Blanchard, Duncan, Edmond, Elk City, Marlow, Newcastle, Oklahoma City (2),
Hulbert	▪ Bank of Cherokee County	Park Hill, Tahlequah
Hydro	▪ Bank of Hydro	Eakly, Weatherford

J

Jenks	▪ First Oklahoma Bank	Glencoe, Tulsa

K

Keyes	▪ High Plains Bank	Alva, Boise City, Cordell
Kremlin	▪ The Bank of Kremlin	Drummond, Enid (2), Goltry

L

Locust Grove	▪ Bank of Locust Grove	Locust Grove

M

Miami	▪ Security Bank and Trust Company	Afton, Miami
Midwest City	▪ FNB Community Bank	Choctaw, Del City, Harrah, Midwest City, Moore, Tinker Air Force Base (2)
Muskogee	▪ Armstrong Bank	Bartlesville, Checotah, Dewey, Fort Gibson, Gore, Muldrow, Muskogee, Park Hill, Sallisaw, Shawnee, Stilwell, Tahlequah (2), Vian, Wagoner, Warner; Arkansas branches-Ft Smith (4), Springdale

N

Noble	▪ First State Bank	Norman
Norman	▪ Republic Bank & Trust	Noble, Norman (2), Oklahoma City
Nowata	▪ Regent Bank	Nowata, Oklahoma City, Tulsa

O

Okemah	▪ The Citizens State Bank	Paden
Oklahoma City	▪ All America Bank	Cache, Elgin, Medicine Park, Mustang, Sentinel, Snyder
	▪ BancFirst	Ardmore (2), Bartlesville, Blackwell (2), Chandler, Chattanooga, Claremore (4), Coweta, Del City, Duncan (3), Edmond, El Reno, Frederick (2), Glenpool, Guthrie (2), Harrah, Hobart (2), Hugo, Inola, Jenks, Jones, Kingfisher (2), Kingston, Konawa, Lawton (4), Madill, Marietta (2), Marlow (2), McAlester (2), McLoud, Meeker, Moore (2), Muskogee (3), Nicoma Park, Norman (3), Okemah, Oklahoma City (12), Piedmont, Prague, Sand Springs (2), Seminole (2), Shawnee (3), Stillwater (3), Stratford, Stroud, Sulphur, Tahlequah (3), Tecumseh, Tishomingo, Tulsa (6), Union City, Weatherford
	▪ Bank 7	Camargo, Medford, Woodward (2); Kansas branches in Copeland and Montezuma
	▪ The Bankers Bank	Texas branch in McKinney
	▪ First Enterprise Bank	Oklahoma City (5)
	▪ The First State Bank	Canute, Midwest City
	▪ InterBank	Clinton, Edmond, El Reno (2), Elk City, Enid, Guthrie (2), Hennessey, Hobart (2), Kingfisher (2), Oklahoma City (4), Sayre, Yukon; Texas branches in Aledo, Bluff Dale, Borger, Breckenridge, Canadian, Childress, Coleman, Dallas (3), Follett, Fort Worth, Friona, Glen Rose, Graham, Granbury, Grapevine, Midlothian, Olney, Panhandle, Red Oak, Seymour, Stephenville (2), Stinnett, Waxahachie, Vega
	▪ NBC Oklahoma	Altus (3), Enid, Kingfisher, Oklahoma City, Tulsa
	▪ Valliance Bank	Norman; Texas branch in McKinney
Oologah	▪ Lakeside State Bank	Chelsea
Owasso	▪ First Bank of Owasso	Owasso (2)

P

Pawhuska	▪ Citizens Bank of Oklahoma	Cleveland, Tulsa
Perkins	▪ Payne County Bank	Perkins
Perry	▪ Exchange Bank and Trust Company	Stillwater
	▪ First Bank & Trust Company, Perry, Oklahoma	Billings, Covington
Pond Creek	The First State Bank	Enid
Poteau	▪ The Community State Bank	Poteau, Spiro, Talihina, Wister
Pryor	▪ First Pryority Bank	Tulsa
	▪ Yorktown Bank	Pryor, Tulsa
Purcell	▪ McClain Bank	Lexington, Noble, Norman, Purcell

Q

Quinton	▪ The Farmers State Bank	Red Oak, Stigler

R

Ryan	▪ The First State Bank	Weatherford
Roff	▪ Oklahoma Heritage Bank	Ada (2), Stratford

S

Sapulpa	▪ American Heritage Bank	Barnsdall, Bartlesville, Beggs, Cleveland (2), Glenpool, Kiefer, Kellyville, Mannford, Mounds, Pawhuska (3), Sand Springs (2), Sapulpa (3), Tulsa
Seiling	▪ The Seiling State Bank	Woodward
Skiatook	▪ The Exchange Bank	Owasso, Sperry
Spencer	▪ Advantage Bank	Midwest City
Spiro	▪ Spiro State Bank	Talihina
Stillwater	▪ Bank SNB	Chickasha, Edmond, Oklahoma City (3), Stillwater (4), Tulsa (2); Kansas branches-Hutchinson, South Hutchinson, Wichita (2); Texas branches-Austin, Dallas, Fort Worth, Frisco, San Antonio, Tilden
Stilwell	▪ Bank of Commerce	Park Hill, Stilwell

T

Tahlequah	▪ First State Bank	Keys
Texhoma	▪ Anchor D Bank	Goodwell, Guymon
Thomas	▪ The Bank of the West	Clinton, Leedey, Oklahoma City
Tulsa	▪ American Bank and Trust Company	Tulsa
	▪ Central Bank of Oklahoma	Edmond, Owasso, Sapulpa, Stillwater, Tulsa (3)
	▪ Freedom Bank of Oklahoma	Skiatook
	▪ Grand Bank	Claremore, Tulsa
	▪ Peoples Bank	Tulsa
	▪ SpiritBank	Bristow, Sapulpa (2), Tulsa (3)
Tuttle	▪ Sooner State Bank	Konawa, Newcastle (2), The Village

V

Verden	▪ Community Bank of Oklahoma	Chickasha, Newcastle
Vinita	▪ Oklahoma State Bank	Afton, Langley

W

Wagoner	▪ First Bank & Trust Company	Carney, Disney, Grove, Ketchum, Luther (2), Tulsa, Wagoner
Watonga	▪ Cornerstone Bank	Geary, Mustang
Welch	▪ Welch State Bank of Welch, Oklahoma	Miami, South Coffeyville
Westville	▪ Peoples Bank	West Siloam Springs
Wewoka	▪ Security State Bank of Wewoka, Oklahoma	Fairfax, Holdenville, Maud, Seminole
Wilburton	▪ Wilburton State Bank	Wilburton
Woodward	▪ The Stock Exchange Bank	Woodward (2)

Y

Yukon	▪ Bank of Commerce	El Reno, Mustang, Yukon
	▪ YNB	Bethany, Mustang, Yukon (2)

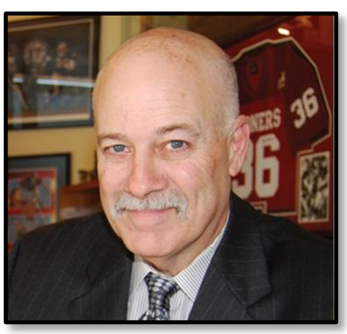
Credit Unions

STATE CREDIT UNION BOARD

Mick Thompson
State Bank Commissioner
Oklahoma City
Term expires September 1, 2016

Jason Boesch
Manager
Energize Credit Union
Oklahoma City
Term expires October 11, 2017

Richard N. Ficken
WPX Energy Marketing, LLC
Tulsa
Term expires October 11, 2016



Mark W. Kelly
President and CEO
Oklahoma Employees Credit Union
Oklahoma City
Term expires October 1, 2018

Gina Wilson
President and CEO
Oklahoma Central Credit Union
Tulsa
Term expires October 11, 2019

CONSOLIDATED REPORT OF CONDITION

OKLAHOMA STATE CHARTERED CREDIT UNIONS

as of December 31, 2014

Number of Credit Unions – 17
Corporate Credit Unions – None

ASSETS	Thousands of Dollars
Cash, Cash Equivalents and Cash on Deposit	242,181
Total Loans	2,990,123
Loans Held for Sale	999
Less: Allowance for Loan Losses	(26,768)
Total Investments (Market Value, AFS only)	1,411,407
Land & Building (Net of Depreciation)	109,384
Other Fixed Assets	9,998
Other Real Estate Owned	2,576
Share Insurance Capitalization Deposit	36,808
Other Assets (including Share Insurance Fund)	53,614
TOTAL ASSETS	**4,830,322**

LIABILITIES	Thousands of Dollars
Total Borrowings	350,332
Dividend/Interest Payable	615
Accounts Payable and Other Liabilities	52,134
TOTAL LIABILITIES	**403,081**
TOTAL SHARES AND DEPOSITS	**3,891,858**

EQUITY	Thousands of Dollars
Regular Reserves	68,447
Plus: Unrealized G/L on AFS Securities	6,427
Other Reserves and Miscellaneous Equity	4,837
Reserve for Nonconforming Investments	0
Undivided Earnings (including YTD Net Income)	455,672
TOTAL EQUITY	**535,383**
TOTAL LIABILITIES, SHARES, AND EQUITY	**4,830,322**

CONSOLIDATED REPORT OF CONDITION

OKLAHOMA STATE CHARTERED CREDIT UNIONS

as of June 30, 2015

Number of Credit Unions – 17

Corporate Credit Unions – None

ASSETS	Thousands of Dollars
Cash, Cash Equivalents and Cash on Deposit	251,915
Total Loans	3,096,415
Loans Held for Sale	4,756
Less: Allowance for Loan Losses	(32,603)
Total Investments (Market Value, AFS only)	1,414,943
Land & Building (Net of Depreciation)	109,037
Other Fixed Assets	11,179
Other Real Estate Owned	2,800
Share Insurance Capitalization Deposit	37,058
Other Assets (including Share Insurance Fund)	57,460
TOTAL ASSETS	**4,952,960**

LIABILITIES	Thousands of Dollars
Total Borrowings	356,975
Dividend/Interest Payable	615
Accounts Payable and Other Liabilities	62,389
TOTAL LIABILITIES	**419,979**
TOTAL SHARES AND DEPOSITS	**3,982,812**

EQUITY	Thousands of Dollars
Regular Reserves	68,447
Plus: Unrealized G/L on AFS Securities	6,369
Other Reserves and Miscellaneous Equity	4,523
Reserve for Nonconforming Investments	0
Undivided Earnings (including YTD Net Income)	470,830
TOTAL EQUITY	**550,169**
TOTAL LIABILITIES, SHARES, AND EQUITY	**4,952,960**

SUMMARY OF CHANGES

OKLAHOMA STATE CHARTERED CREDIT UNIONS

July 1, 2014 through June 30, 2015

NAME CHANGE

- None

CONVERSIONS

- None

MERGERS

- None

OKLAHOMA STATE CHARTERED CREDIT UNIONS

as of June 30, 2015

Total Number of Credit Unions - 17

Anadarko

- Cooperative Employees Credit Union

El Reno

- El Reno RIL Credit Union

McAlester

- McAlester Credit Union

Oklahoma City

- Allegiance Credit Union
- Credit Union One of Oklahoma
- Energize Credit Union
- FAA Credit Union
- Municipal Employees Credit Union
- Oklahoma Educators Credit Union
- Oklahoma Employees Credit Union
- Teachers Credit Union
- WEOKIE Credit Union

Ponca City

- Cherokee Strip Credit Union

Tulsa

- Fire Fighters Credit Union
- Fraternal Order of Police Credit Union
- Oklahoma Central Credit Union
- TTCU The Credit Union

Trust Companies

OKLAHOMA STATE CHARTERED TRUST COMPANIES

as of June 30, 2015

CITY		TRUST COMPANY	BRANCHES
Duncan	▪	Investors Trust Company	0
Oklahoma City	▪	American First Title & Trust Company	0
	▪	Columbia Trust Co., L.L.C.	0
	▪	First American Title & Trust Company	9
	▪	Heritage Trust Company	2
	▪	North Bay Trust Company	0
Tulsa	▪	AmeriTrust Corporation	2
	▪	The Trust Company of Oklahoma	3

CONSOLIDATED REPORT OF CONDITION

OKLAHOMA STATE CHARTERED TRUST COMPANIES

as of December 31, 2014

Number of Trust Companies – 8

ASSETS	Thousands of Dollars
Cash & Due From Banks	19,069
Notes, Loans & Other Receivables	3,662
Stocks, Bonds, Securities & Investments	21,329
Trust Company Premises, Furniture, Fixtures, and Other Assets Representing Trust Company Premises	1,692
Other Real Estate	0
Investments in Subsidiaries	11,284
Title Records	2,045
Other Assets	3,087
TOTAL ASSETS	**62,168**

LIABILITIES	Thousands of Dollars
Certificates & Other Forms Representing Deposits of Individuals, Partnerships and Corporations	0
Certificates & Other Forms Representing Deposits of Government and Political Subdivisions	0
Accounts Payable	1,531
Notes Payable	0
Custodial and Escrow Accounts Payable	10,285
Reserve Provision for Taxes, Interest, etc.	918
Other Liabilities	172
TOTAL LIABILITIES	**12,906**

RESERVES ON LOANS & SECURITIES	Thousands of Dollars
Reserves for Bad Debt Losses on Loans	0
Reserves for Losses on Securities	0
TOTAL RESERVES ON LOANS & SECURITIES	**419**

CAPITAL ACCOUNTS	Thousands of Dollars
Capital Notes and Debentures (Specify interest & maturity each issue outstanding)	0
Preferred Stock-Total Par Value	0
Common Stock-Total Par Value	**2,513**
Surplus	11,064
Paid in Excess	0
Undivided Profits	(2,745)
Reserves for Contingency & Other Capital Reserves including Provisions for Abstract & Title Guarantees	26,076
TOTAL CAPITAL ACCOUNTS	**48,683**
TOTAL LIABILITIES, RESERVES & CAPITAL ACCOUNTS	**62,168**

CONSOLIDATED REPORT OF CONDITION

OKLAHOMA STATE CHARTERED TRUST COMPANIES

as of June 30, 2015

Number of Trust Companies – 8

ASSETS	Thousands of Dollars
Cash & Due From Banks	18,877
Notes, Loans & Other Receivables	2,923
Stocks, Bonds, Securities & Investments	21,760
Trust Company Premises, Furniture, Fixtures, and Other Assets Representing Trust Company Premises	1,758
Other Real Estate	0
Investments in Subsidiaries	13,061
Title Records	2,042
Other Assets	3,288
TOTAL ASSETS	**63,709**

LIABILITIES	Thousands of Dollars
Certificates & Other Forms Representing Deposits of Individuals, Partnerships and Corporations	
Certificates & Other Forms Representing Deposits of Government and Political Subdivisions	0
Accounts Payable	1,032
Notes Payable	0
Custodial and Escrow Accounts Payable	10,564
Reserve Provision for Taxes, Interest, etc.	1,071
Other Liabilities	833
TOTAL LIABILITIES	**13,500**

RESERVES ON LOANS & SECURITIES	Thousands of Dollars
Reserves for Bad Debt Losses on Loans	0
Reserves for Losses on Securities	0
TOTAL RESERVES ON LOANS & SECURITIES	**0**

CAPITAL ACCOUNTS	Thousands of Dollars
Capital Notes and Debentures (Specify interest & maturity each issue outstanding)	0
Preferred Stock-Total Par Value	0
Common Stock-Total Par Value	2,961
Surplus	10,813
Paid in Excess	0
Undivided Profits	2,813
Reserves for Contingency & Other Capital Reserves including Provisions for Abstract & Title Guarantees	26,645
TOTAL CAPITAL ACCOUNTS	**50,079**
TOTAL LIABILITIES, RESERVES & CAPITAL ACCOUNTS	**63,709**

Savings & Loans

OKLAHOMA STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS

as of June 30, 2015

CITY	ASSOCIATION
Oklahoma City	▪ Home Savings and Loan Association of Oklahoma City*

* Indicates stock association

SUMMARY OF CHANGES

OKLAHOMA STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS

July 1, 2014 through June 30, 2015

MERGERS

- None

CONSOLIDATED REPORT OF CONDITION

OKLAHOMA STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS

as of December 31, 2014

Number of Savings & Loans – 1

ASSETS	Thousands of Dollars
Cash and Investment Securities	1,437
U.S. Government Securities	2,933
Other Investment Securities	1,150
Mortgage Loans	3,304
Non-Mortgage Loans	141
Repossessed Real Estate and Other Assets	0
Real Estate Held for Investment	0
Investment in Subsidiaries	0
Premises and Equipment	33
Other Assets	18
TOTAL ASSETS	**9,016**

LIABILITIES	Thousands of Dollars
Deposits	5,998
Advances from Federal Home Loan Bank	0
Other Borrowings	0
Other Liabilities	34
TOTAL LIABILITIES	**6,032**

EQUITY CAPITAL	Thousands of Dollars
Common Stock	100
Paid in Excess of Par	784
Unrealized Gains (Losses) on Available-for-Sale Securities	0
Retained Earnings	2,100
TOTAL EQUITY CAPITAL	**2,984**
TOTAL LIABILITIES AND EQUITY CAPITAL	**9,016**

CONSOLIDATED REPORT OF CONDITION

OKLAHOMA STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS

as of June 30, 2015

Number of Savings & Loans – 1

ASSETS	Thousands of Dollars
Cash and Investment Securities	793
U.S. Government Securities	3,440
Other Investment Securities	1,149
Mortgage Loans	3,269
Non-Mortgage Loans	146
Repossessed Real Estate and Other Assets	0
Real Estate Held for Investment	0
Investment in Subsidiaries	0
Premises and Equipment	20
Other Assets	23
TOTAL ASSETS	**8,840**

LIABILITIES	Thousands of Dollars
Deposits	5,885
Advances from Federal Home Loan Bank	0
Other Borrowings	0
Other Liabilities	30
TOTAL LIABILITIES	**5,915**

EQUITY CAPITAL	Thousands of Dollars
Common Stock	100
Paid in Excess of Par	784
Unrealized Gains (Losses) on Available-for-Sale Securities	0
Retained Earnings	2,041
TOTAL EQUITY CAPITAL	**2,925**
TOTAL LIABILITIES AND EQUITY CAPITAL	**8,840**

Sale of Checks

SALE OF CHECKS

(MONEY ORDER COMPANIES)

as of June 30, 2015

Title 6, Chapter 5, §2103(a) states in part, "no person shall engage in the business of selling or issuing checks as a service or for a fee or other consideration without first securing a license to do so from the Commissioner…"

PRINCIPALS	LOCATION	AGENTS
American Express Prepaid Card Management Corporation	Phoenix, AZ	22
American Express Travel Related Services Co., Inc.	New York, NY	8
Barri Money Services, LLC	Houston, TX	17
BCV Holdings, LP *d/b/a American Money Order Company*	Broken Arrow, OK	8
Blackhawk Network California, Inc.	Pleasanton, CA	323
Continental Exchange Solutions, Inc.	Buena Park, CA	0
Convenience Express Money Orders, LLC	Oklahoma City, OK	109
DolEx Dollar Express, Inc.	Arlington, TX	1
E-Z Mart Stores, Inc.	Texarkana, TX	78
Global Cash Access, Inc.	Las Vegas, NV	33
Google Payment Corp. d/b/a/ Google Wallet	Mountain View, CA	0
Grocers Express, LLC	Oklahoma City, OK	14
GSC Enterprises, Inc. *d/b/a Fidelity Express Money Order Company*	Sulphur Springs, TX	18
Integrated Payment Systems, Inc.	Atlanta, GA	0
Intermex Wire Transfer, LLC	Miami, FL	3
JK&K Corporation d/b/a Retailers Express Money Order Company	Tuttle, OK	174
Michael F. "Mick" LaFevers	Poteau, OK	10
MoneyGram Payment Systems, Inc.	Minneapolis, MN	579
Order Express, Inc.	Chicago, IL	1
Stripes, LLC	Corpus Christi, TX	19
Travelex Currency Services, Inc.	New York, NY	0
Western Union Business Solutions, (USA) LLC	Washington DC	0
Western Union Financial Services, Inc.	Englewood, CO	1,099

Money Transmission

MONEY TRANSMISSION LICENSEES

as of June 30, 2015

Pursuant to the Oklahoma Financial Transaction Reporting Act and the rules promulgated under that Act, the following companies have been issued a license to engage in money transmission in Oklahoma.

PRINCIPALS	LOCATION	AGENT AND COMPANY-OWNED LOCATIONS*
Ace Cash Express, Inc.	Irving, TX	23
ADP Payroll Services, Inc.	San Dimas, CA	0
Amazon Payments, Inc.	Seattle, WA	0
American Express Travel Related Services Company, Inc.	New York, NY	0
Ascendant FX Capital USA, Inc.	Jersey City, NJ	0
Associated Foreign Exchange, Inc.	Woodland Hills, CA	0
BCV Holdings, L.P.	Tulsa, OK	0
Bancomer Transfer Services, Inc.	Houston, TX	0
Barri Money Services, LLC	Houston, TX	27
Bill.com	Palo Alto, CA	0
Blackhawk Network California, Inc.	Pleasanton, CA	381
Cambridge Mercantile Corp. (U.S.A.)	New York, NY	0
CheckFreePay Corporation	Wallingford, CT	259
Circle Internet Financial, Inc.	Boston, MA	0
Coinbase, Inc.	San Francisco, CA	0
CoinX	Atlanta, GA	0
Continental Exchange Solutions, Inc.	Buena Park, CA	223
Custom House (USA) Ltd.	Englewood, CO	0
Dartmouth Capital, LLC	Boston, MA	8
DolEx Dollar Express, Inc.	Arlington, TX	9
DSI-ITI, LLC	Altoona, PA	0
Enramex, Inc.	Wheatridge, CO	14
Ethos Group Payment Services, Inc.	Irving, TX	9

Facebook Payments, Inc.	Menlo Park, CA	0
Finxera, Inc.	San Mateo, CA	0
FNC Insurance Agency, Inc.	Hagerstown, MO	0
Google Payment Corp.	Mountain View, CA	0
GSC Enterprises, Inc. d/b/a Fidelity Express	Sulphur Springs, TX	68
Hong Lan Services, Inc.	Westminster, CA	4
IDT Payment Services, Inc.	Newark, NJ	0
Integrated Payment Systems, Inc.	Atlanta, GA	9
Intermex Wire Transfer, LLC	Miami, FL	21
Intuit Payments, Inc.	Mountain View, CA	0
ITC Financial Licenses, Inc.	Columbus, GA	1,286
JHA Money Center, Inc.	Monett, MO	0
JPay, Inc.	Miami, FL	0
Keefe Commissary Network, LLC	St. Louis, MO	7
Kwik Dollar, LLC	Houston, TX	17
Maxitransfers Corporation	Irving, TX	45
Mexico Transfers,Inc.	Irving, TX	8
Moneydart Global Services, Inc.	Woodbridge, NJ	0
MoneyGram Payment Systems, Inc.	Minneapolis, MN	567
Nationwide Biweekly Administration, Inc.	Xenia, Ohio	0
NetSpend Corporation	Austin, TX	1,206
Official Payments Corporation	Elkhorn, NE	0
Order Express, Inc.	Chicago, IL	0
PayNearMe, MT, Inc.	Sunnyvale, CA	0
Payoneer, Inc.	New York, NY	0
PayPal, Inc.	San Jose, CA	0
PreCash, Inc.	Houston, TX	237
Remitly, Inc.	Seattle, WA	0
Servicio Uniteller, Inc.	Rochelle Park, NJ	3

Sigue Corporation	Sylmar, CA	135
Skrill, USA, Inc.	New York, NY	0
Softgate Systems, Inc.	Fairfield, NJ	53
Square, Inc.	San Francisco, CA	0
Swanson Services Corporation	Denver, CO	5
Tempus, Inc.	Washington, DC	0
Tiger Commissary Services, Inc.	Jonesboro, AR	0
TimesofMoney Private Limited	Navi Mumbai, India	0
TouchPay Holdings, LLC	Irving, TX	0
TransFast Remittance	New York, NY	23
Transfermate, Inc.	Chicago, IL	0
Travelex Currency Services, Inc.	New York, NY	0
Unidos Financial Services, Inc.	Littleton, CO	10
U.S. Forex, Inc.	San Francisco, CA	0
U.S. Payments, LLC	Tulsa, OK	199
Viamericas Financial Services Corporation	Bethesda, MD	10
Western Union Business Solutions (USA), LLC	Washington, DC	0
Western Union Financial Services, Inc.	Englewood, CO	801
World First USA, Inc.	Arlington, VA	0
World Remit Corp.	Greenwood Village, CO	0
Xoom Corporation	San Francisco, CA	0

*Agent locations do not include financial institution agents such as banks, credit unions and savings associations.

After 34 years of service to the State of Oklahoma, Assistant Deputy Commissioner Sherbie Kiffin retired in 2015.

Sherbie is pictured here with retired bank examiner Marvin Stice and Bank Commissioner Mick Thompson.

Aug 2015

Congratulations, Sherbie!

QUITTIN' TIME