

Oklahoma State  
**BANKING**  
Department

2015  
Annual  
Report





# **Banking Department**

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## **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.

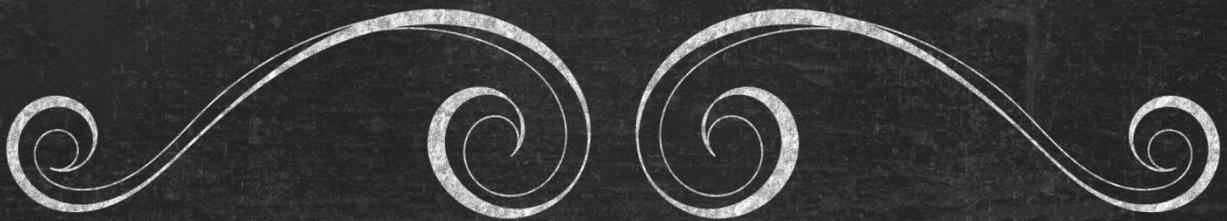
Sincerely,

A handwritten signature in dark ink, appearing to read "Mick Thompson", with a large, sweeping flourish at the end.

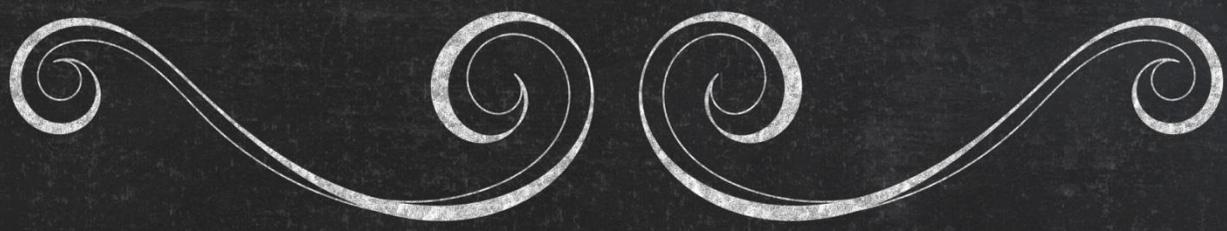
Mick Thompson  
Commissioner

# TABLE OF CONTENTS

Mission .....	8
Organizational Chart.....	9
Department Personnel .....	10
The First Regular Session of the 55 <sup>th</sup> Oklahoma Legislature.....	11
Comparative Statement of Expenditures and Receipts.....	12
Institutions Supervised .....	13
State Banking Board .....	15
Consolidated Report of Condition of Oklahoma State Chartered Banks as of December 31, 2014.....	16
Consolidated Report of Condition of Oklahoma State Chartered Banks as of June 30, 2015 .....	17
Consolidated Report of Condition – Selected Performance and Condition Ratios .....	18
Summary of Changes – Oklahoma State Chartered Banks – July 1, 2014 through June 30, 2015 .....	19
Applications Approved by the Bank Commissioner – July 1, 2014 through June 30, 2015 .....	20
Applications Approved by the State Banking Board – July 1, 2014 through June 30, 2015 .....	23
Oklahoma State Chartered Banks.....	25
Oklahoma State Chartered Banks with Branch Offices .....	29
State Credit Union Board.....	35
Consolidated Report of Condition of Oklahoma State Chartered Credit Unions as of December 31, 2014 .....	36
Consolidated Report of Condition of Oklahoma State Chartered Credit Unions as of June 30, 2015.....	37
Summary of Changes – Oklahoma State Chartered Credit Unions – July 1, 2014 through June 30, 2015.....	38
Oklahoma State Chartered Credit Unions .....	39
Oklahoma State Chartered Trust Companies .....	41
Consolidated Report of Condition of Oklahoma State Chartered Trust Companies as of December 31, 2014 .....	42
Consolidated Report of Condition of Oklahoma State Chartered Trust Companies as of June 30, 2015 .....	43
Oklahoma State Chartered Savings and Loan Associations.....	45
Summary of Changes – Oklahoma State Chartered Savings and Loans – July 1, 2014 through June 30, 2015.....	45
Consolidated Report of Condition of Oklahoma State Chartered Savings and Loans as of December 31, 2014 .....	46
Consolidated Report of Condition of Oklahoma State Chartered Savings and Loans as of June 30, 2015 .....	47
Sale of Checks – Money Order Companies.....	49
Money Transmission Licensees .....	51



**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:

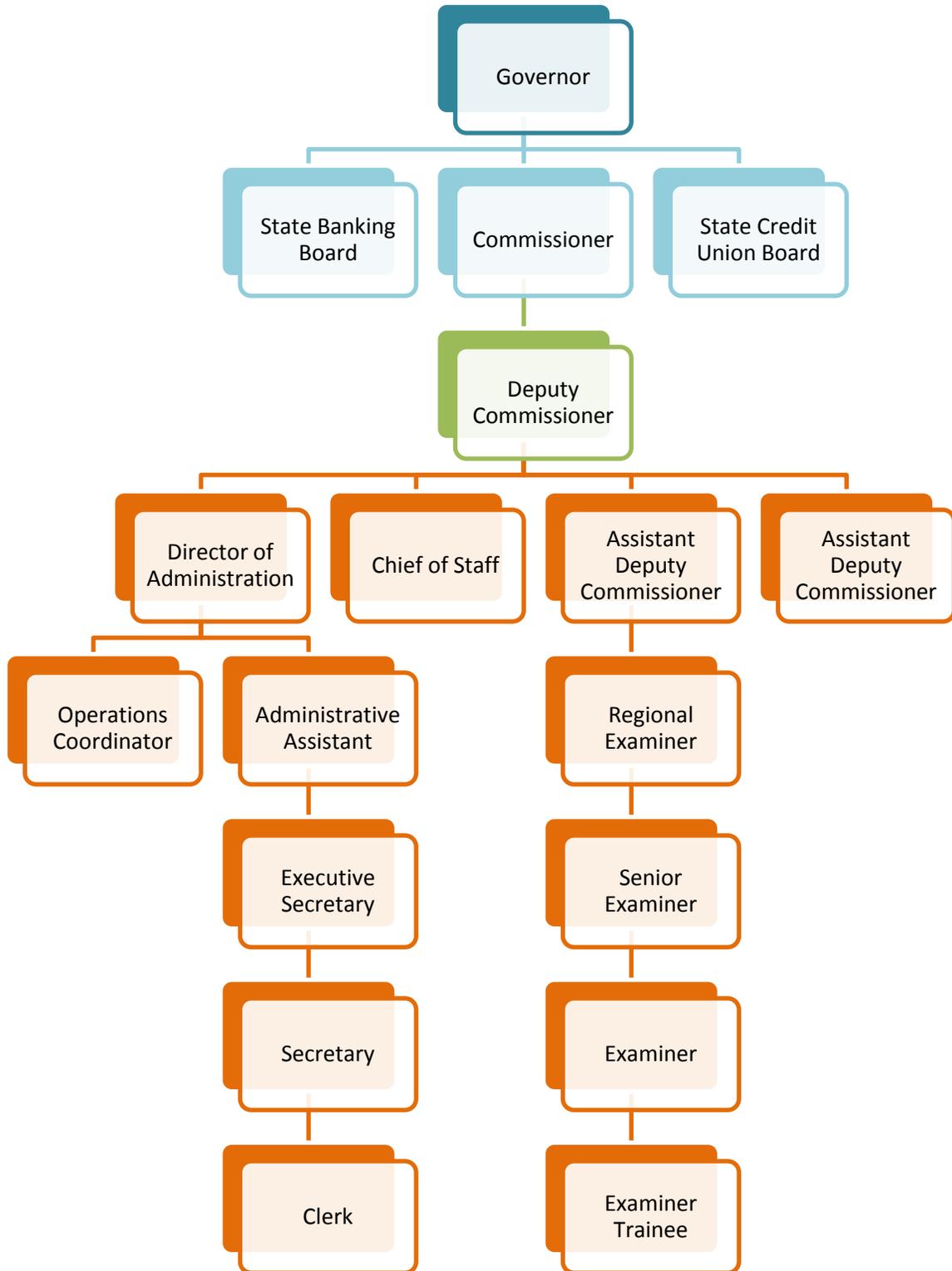
- To strengthen the examination program by improving examination methods and procedures and by improving research and development to stay abreast of changes within the financial industry;
- To improve training programs for Department personnel by more efficient utilization of funds and resources, enhancement 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

Daryl Jones  
Doyle Jones  
Michael Kellum  
Lance Lassiter

*Examiners*  
Monty Brant  
Garry Groom  
Chuck Harryman

#### *Senior Examiners*

Wayne Arbuthnot  
R. Kurt Blair  
Roger Brock  
Shawn Burcham  
Mike Faulkenberry  
Deloris Finley  
Kenneth Fisher  
Kandace Huston

Carter Mathews  
Jonathan Morphis  
Rick Nelson  
Laurie Ridgway  
Donna Shaw  
Melanie Sparks  
Michael Truitt  
Randy Willard  
Gwen Wright

April Malone  
Brooke Tripp  
Ashley Wilson  
Morris Wilson

#### *Examiner Trainees*

Blake Coburn  
Clint Duncan

## THE FIRST REGULAR SESSION OF THE 55TH OKLAHOMA LEGISLATURE

**T**he 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 55<sup>th</sup> Oklahoma Legislature. Additionally, no other bills amending Title 6 were signed into law during the First Regular Session of the 55<sup>th</sup> 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
<b>TOTAL</b>	<b>\$6,066,689</b>	<b>\$5,766,306</b>

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
<b>TOTAL ASSESSMENTS &amp; FEES</b>	<b>\$6,034,615</b>	<b>\$7,375,785</b>

# INSTITUTIONS SUPERVISED

as of June 30, 2015

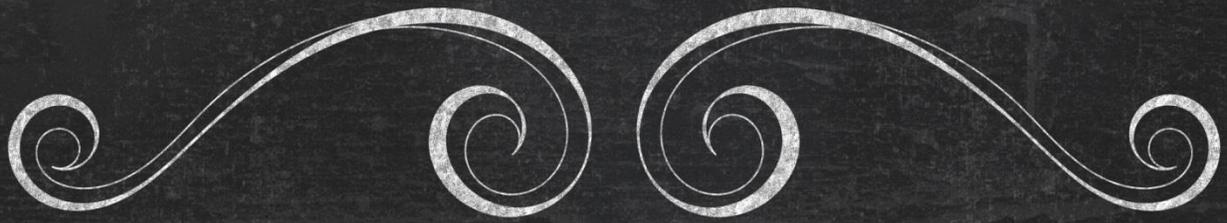
Type of Institutions	Number of Institutions	Examinations Performed 7/1/2014 to 6/30/2015
<b>Commercial Banks*</b>	<b>156</b>	<b>58</b>
<b>Bank Trust Departments</b>		
- Active	16	7
- Inactive**	11	N/A
<b>Savings and Loans</b>	<b>1</b>	<b>1</b>
<b>Trust Companies</b>	<b>8</b>	<b>4</b>
<b>Credit Unions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

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

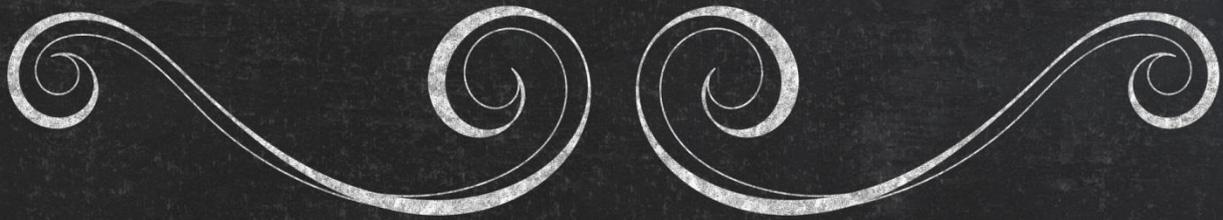
*\*\*Trust Departments endowed with trust powers which do not at present provide fiduciary supervision for any trust accounts.*

*# 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
<b>TOTAL ASSETS</b>	<b>42,215,990</b>

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

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
<b>TOTAL EQUITY CAPITAL</b>	<b>4,504,020</b>
<b>TOTAL LIABILITIES, PREFERRED STOCK AND EQUITY CAPITAL</b>	<b>42,215,990</b>

	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
<b>TOTAL ASSETS</b>	<b>43,660,099</b>

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

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
<b>TOTAL EQUITY CAPITAL</b>	<b>4,595,426</b>
<b>TOTAL LIABILITIES, PREFERRED STOCK AND EQUITY CAPITAL</b>	<b>43,660,099</b>

	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
<b>Number of Banks Reporting</b>	156	161	160	164	165	168
<b>Unprofitable Banks</b>	2.56%	3.11%	1.25%	4.88%	2.42%	3.57%
<b>Banks with Earnings Gains</b>	63.46%	66.46%	58.12%	50.61%	44.85%	69.64%
<b>Yield on Earning Assets</b>	4.17%	4.24%	4.22%	4.23%	4.26%	4.48%
<b>Net Interest Margin</b>	3.81%	3.84%	3.81%	3.76%	3.78%	3.89%
<b>Noninterest Inc./Earning Assets</b>	1.08%	1.13%	1.14%	1.30%	1.07%	1.05%
<b>Noninterest Exp./Earning Assets</b>	3.07%	3.13%	3.08%	3.10%	3.06%	3.10%
<b>Net Operating Income to Assets</b>	1.29%	1.29%	1.30%	1.08%	1.23%	0.99%
<b>Cash Dividends to Net Income</b>	81.63%	49.46%	49.20%	59.36%	53.51%	73.14%
<b>Return on Assets (ROA)</b>	1.31%	1.31%	1.33%	1.09%	1.25%	1.05%
<b>Return on Equity (ROE)</b>	12.38%	12.50%	12.99%	10.76%	12.30%	10.24%
<b>Loan Loss Reserve to Loans</b>	1.31%	1.36%	1.39%	1.58%	1.57%	1.58%
<b>Noncurrent Loans to Loans</b>	0.98%	0.97%	1.16%	1.74%	1.76%	1.57%
<b>Core Capital (Leverage) Ratio</b>	9.84%	10.00%	9.62%	9.59%	9.54%	9.41%
<b>Tier 1 Risk-Based Capital Ratio</b>	13.33%	13.93%	13.78%	13.62%	13.74%	13.55%
<b>Total Risk-Based Capital Ratio</b>	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 63<sup>rd</sup> 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 Priority 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
<b>A</b>		
<b>Ada</b>	▪ Citizens Bank of Ada	Ada (3)
<b>Altus</b>	▪ Stockmans Bank	Eldorado, Gould, Hollis, Mangum, Texas branch in Addison
<b>Alva</b>	▪ Alva State Bank & Trust Company	Burlington, Enid, Freedom
<b>Anadarko</b>	▪ Anadarko Bank and Trust Company	Anadarko, Carnegie
	▪ First State Bank	Gracemont
<b>Antlers</b>	▪ FirstBank	Atoka, Coalgate, Hugo, Kiowa
<b>Ardmore</b>	▪ Citizens Bank and Trust Company of Ardmore	Ardmore (2), Dickson
<b>Atoka</b>	▪ AmeriState Bank	Antlers, Atoka, Texas branch in Sherman
<b>B</b>		
<b>Beaver</b>	▪ The Bank of Beaver City	Forgan, Turpin, Kansas branch in Liberal
<b>Bethany</b>	▪ First Bethany Bank & Trust	Bethany, Oklahoma City
<b>Bixby</b>	▪ Mabrey Bank	Bixby, Broken Arrow, Haskell, Glenpool, Jenks, Muskogee, Oklahoma City, Okmulgee (2), Tulsa, Weleetka, Wetumka
<b>Blair</b>	▪ Peoples State Bank	Lawton
<b>Broken</b>	▪ AVB Bank	Broken Arrow (2), Tulsa
<b>Broken Bow</b>	▪ 1st Bank & Trust	Broken Bow, Idabel, Wright City
<b>Buffalo</b>	▪ Oklahoma State Bank	Gage
<b>C</b>		
<b>Calumet</b>	▪ AllNations Bank	Shawnee
<b>Chandler</b>	▪ First Bank of Chandler	Chandler
<b>Chelsea</b>	▪ Bank of Commerce	Adair, Catoosa, Claremore, Tulsa, Sequoyah
<b>Cherokee</b>	▪ ACB Bank	Garber, Waukomis
	▪ Farmers Exchange Bank	Helena, Tonkawa (2), Wakita
<b>Cheyenne</b>	▪ Security State Bank	Hammon
<b>Claremore</b>	▪ 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
<b>Cleo Springs</b>	▪ Cleo State Bank	Carmen, Jet, Meno
<b>Clinton</b>	▪ Oklahoma Bank and Trust Company	Arapaho, Clinton
<b>Collinsville</b>	▪ American Bank of Oklahoma	Muskogee (2), Ramona, Skiatook
<b>Cushing</b>	▪ Bank of Cushing and Trust Company	Cushing

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## D

<b>Duncan</b>	<ul style="list-style-type: none"><li>▪ Bank of Commerce</li><li>▪ First Bank &amp; Trust Co.</li></ul>	Chickasha Ardmore (2), Duncan (2), Healdton, Norman (2), Oklahoma City, Waurika
<b>Durant</b>	<ul style="list-style-type: none"><li>▪ First United Bank and Trust Company</li></ul>	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

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## E

<b>Edmond</b>	<ul style="list-style-type: none"><li>▪ The Citizens Bank of Edmond</li><li>▪ F&amp;M Bank</li><li>▪ First Commercial Bank</li><li>▪ Kirkpatrick Bank</li></ul>	Edmond Crescent, Edmond, Guthrie (2), Kingfisher, Piedmont, Yukon Oklahoma City (4), Colorado branches in Colorado Springs, Englewood, Littleton (2) Edmond (2), Oklahoma City; Colorado branch in Colorado Springs
<b>Elk City</b>	<ul style="list-style-type: none"><li>▪ Bank of Western Oklahoma</li></ul>	Cordell, Geary, Vici, Weatherford, Woodward
<b>Erick</b>	<ul style="list-style-type: none"><li>▪ First Bank</li></ul>	Chouteau, Locust Grove, Porter
<b>Eufaula</b>	<ul style="list-style-type: none"><li>▪ Bank of Eufaula</li></ul>	Eufaula

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## G

<b>Grandfield</b>	<ul style="list-style-type: none"><li>▪ First State Bank</li></ul>	Davidson
<b>Grove</b>	<ul style="list-style-type: none"><li>▪ Grand Savings Bank</li></ul>	Jay, Arkansas branches in Bentonville, Decatur, Gentry, Siloam Springs, Rogers
<b>Guthrie</b>	<ul style="list-style-type: none"><li>▪ Oklahoma State Bank</li></ul>	Coyle, Edmond, Mulhall, Norman

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## H

<b>Hennessey</b>	<ul style="list-style-type: none"><li>▪ Community State Bank</li></ul>	Cashion, Dover
<b>Henryetta</b>	<ul style="list-style-type: none"><li>▪ American Exchange Bank</li></ul>	Henryetta
<b>Hinton</b>	<ul style="list-style-type: none"><li>▪ Legacy Bank</li></ul>	Binger, Blanchard, Duncan, Edmond, Elk City, Marlow, Newcastle, Oklahoma City (2), Park Hill, Tahlequah
<b>Hulbert</b>	<ul style="list-style-type: none"><li>▪ Bank of Cherokee County</li></ul>	Park Hill, Tahlequah
<b>Hydro</b>	<ul style="list-style-type: none"><li>▪ Bank of Hydro</li></ul>	Eakly, Weatherford

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## J

<b>Jenks</b>	<ul style="list-style-type: none"><li>▪ First Oklahoma Bank</li></ul>	Glencoe, Tulsa
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## K

<b>Keyes</b>	<ul style="list-style-type: none"><li>▪ High Plains Bank</li></ul>	Alva, Boise City, Cordell
<b>Kremlin</b>	<ul style="list-style-type: none"><li>▪ The Bank of Kremlin</li></ul>	Drummond, Enid (2), Goltry

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## L

<b>Locust Grove</b>	<ul style="list-style-type: none"><li>▪ Bank of Locust Grove</li></ul>	Locust Grove
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## M

<b>Miami</b>	▪ Security Bank and Trust Company	Afton, Miami
<b>Midwest City</b>	▪ FNB Community Bank	Choctaw, Del City, Harrah, Midwest City, Moore, Tinker Air Force Base (2)
<b>Muskogee</b>	▪ 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

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## N

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

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## O

<b>Okemah</b>	▪ The Citizens State Bank	Paden
<b>Oklahoma City</b>	▪ 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
<b>Oologah</b>	▪ Lakeside State Bank	Chelsea
<b>Owasso</b>	▪ First Bank of Owasso	Owasso (2)

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## P

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

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## Q

<b>Quinton</b>	▪ The Farmers State Bank	Red Oak, Stigler
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## R

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

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## S

<b>Sapulpa</b>	▪ American Heritage Bank	Barnsdall, Bartlesville, Beggs, Cleveland (2), Glenpool, Kiefer, Kellyville, Mannford, Mounds, Pawhuska (3), Sand Springs (2), Sapulpa (3), Tulsa
<b>Seiling</b>	▪ The Seiling State Bank	Woodward
<b>Skiatook</b>	▪ The Exchange Bank	Owasso, Sperry
<b>Spencer</b>	▪ Advantage Bank	Midwest City
<b>Spiro</b>	▪ Spiro State Bank	Talihina
<b>Stillwater</b>	▪ 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
<b>Stilwell</b>	▪ Bank of Commerce	Park Hill, Stilwell

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## T

<b>Tahlequah</b>	▪ First State Bank	Keys
<b>Texhoma</b>	▪ Anchor D Bank	Goodwell, Guymon
<b>Thomas</b>	▪ The Bank of the West	Clinton, Leedey, Oklahoma City
<b>Tulsa</b>	▪ 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)
<b>Tuttle</b>	▪ Sooner State Bank	Konawa, Newcastle (2), The Village

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## V

<b>Verden</b>	▪ Community Bank of Oklahoma	Chickasha, Newcastle
<b>Vinita</b>	▪ Oklahoma State Bank	Afton, Langley

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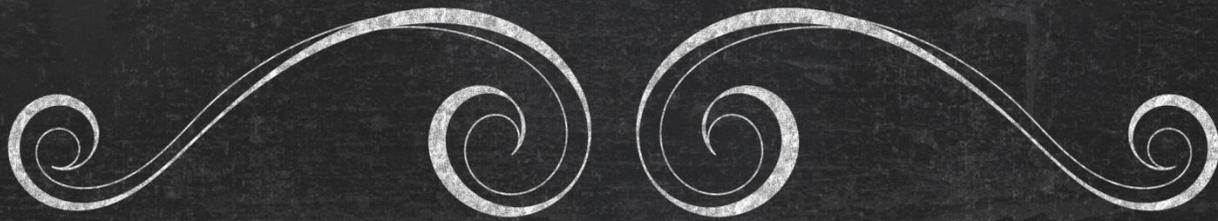
## W

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

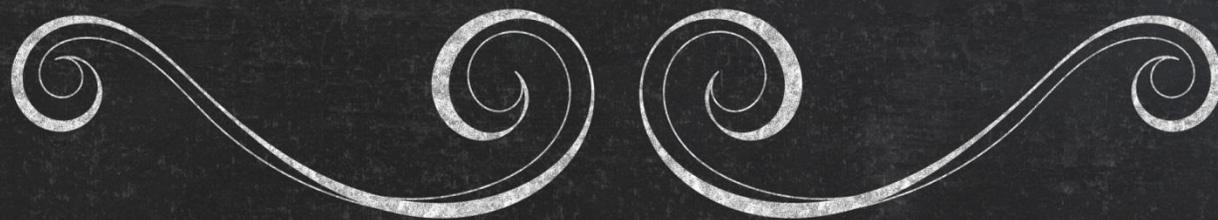
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## Y

<b>Yukon</b>	▪ Bank of Commerce	El Reno, Mustang, Yukon
	▪ YNB	Bethany, Mustang, Yukon (2)



**Credit Unions**



**STATE CREDIT UNION BOARD**



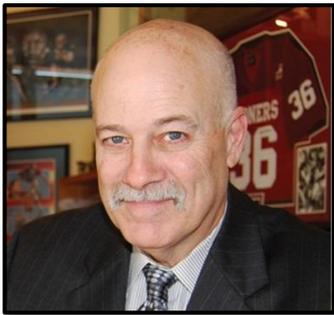
**Mick Thompson**  
State Bank Commissioner  
Oklahoma City  
Term expires September 1, 2016



**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

<b>ASSETS</b>	Thousands of Dollars
Cash, Cash Equivalents and Cash on Deposit	242,181
Total Loans	2,990,123
Loans Held for Sale	999
<i>Less: Allowance for Loan Losses</i>	(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
<b>TOTAL ASSETS</b>	<b>4,830,322</b>

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

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

# CONSOLIDATED REPORT OF CONDITION

## OKLAHOMA STATE CHARTERED CREDIT UNIONS

as of June 30, 2015

Number of Credit Unions – 17

Corporate Credit Unions – None

<b>ASSETS</b>	Thousands of Dollars
Cash, Cash Equivalents and Cash on Deposit	251,915
Total Loans	3,096,415
Loans Held for Sale	4,756
<i>Less: Allowance for Loan Losses</i>	(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
<b>TOTAL ASSETS</b>	<b>4,952,960</b>

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

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

# **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**

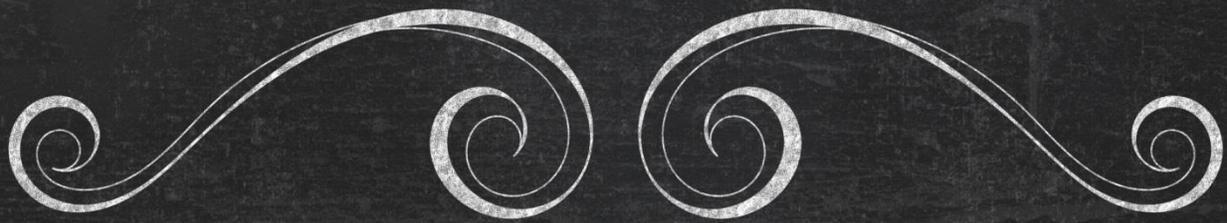
- Allegiance Credit Union
- Credit Union One of Oklahoma
- Energize Credit Union
- FAA Credit Union
- Municipal Employees Credit Union
- Oklahoma Educators Credit Union
- Oklahoma Employees Credit Union
- Teachers Credit Union
- WEOKIE Credit Union

## **Ponca City**

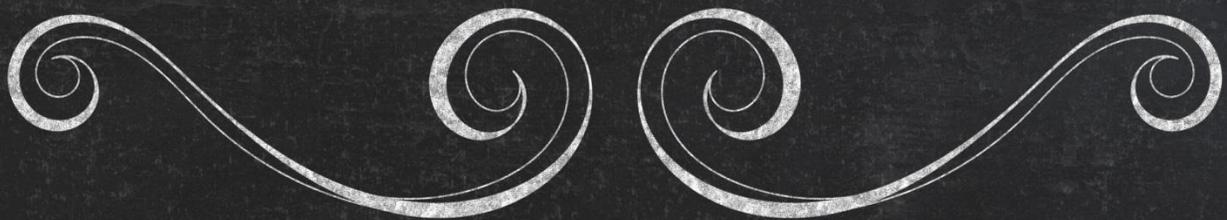
- Cherokee Strip Credit Union

## **Tulsa**

- Fire Fighters Credit Union
- Fraternal Order of Police Credit Union
- Oklahoma Central Credit Union
- TFCU 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
<b>TOTAL ASSETS</b>	<b>62,168</b>

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
<b>TOTAL LIABILITIES</b>	<b>12,906</b>

RESERVES ON LOANS & SECURITIES	Thousands of Dollars
Reserves for Bad Debt Losses on Loans	0
Reserves for Losses on Securities	0
<b>TOTAL RESERVES ON LOANS &amp; SECURITIES</b>	<b>419</b>

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
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>48,683</b>
<b>TOTAL LIABILITIES, RESERVES &amp; CAPITAL ACCOUNTS</b>	<b>62,168</b>

# 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
<b>TOTAL ASSETS</b>	<b>63,709</b>

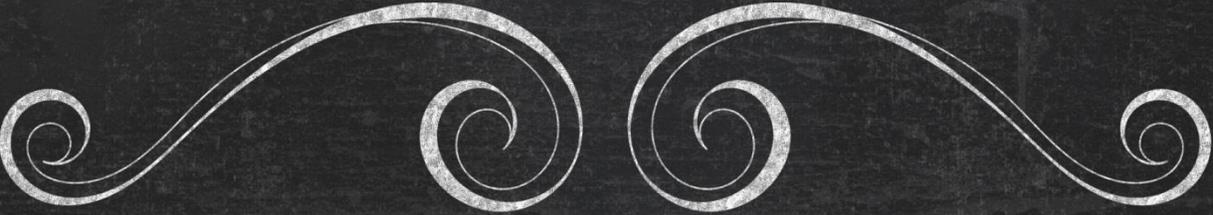
LIABILITIES	Thousands of Dollars
Certificates & Other Forms Representing Deposits of Individuals, Partnerships and Corporations	
Certificates & Other Forms Representing Deposits of Government and Political Subdivisions	0
Accounts Payable	1,032
Notes Payable	0
Custodial and Escrow Accounts Payable	10,564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

RESERVES ON LOANS & SECURITIES	Thousands of Dollars
Reserves for Bad Debt Losses on Loans	0
Reserves for Losses on Securities	0
<b>TOTAL RESERVES ON LOANS &amp; SECURITIES</b>	<b>0</b>

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
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>50,079</b>
<b>TOTAL LIABILITIES, RESERVES &amp; CAPITAL ACCOUNTS</b>	<b>63,709</b>



**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

<b>ASSETS</b>	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
<b>TOTAL ASSETS</b>	<b>9,016</b>

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

<b>EQUITY CAPITAL</b>	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
<b>TOTAL EQUITY CAPITAL</b>	<b>2,984</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>9,016</b>

# CONSOLIDATED REPORT OF CONDITION

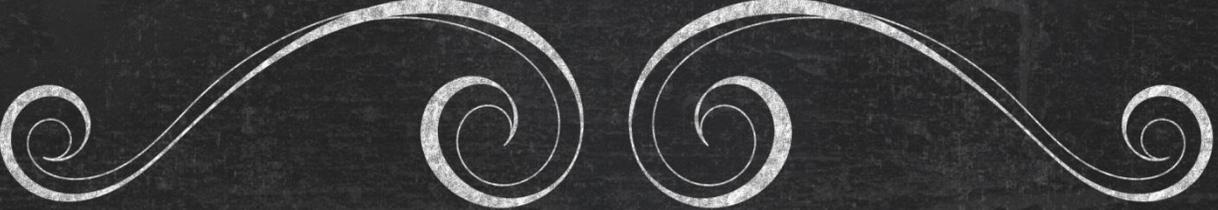
## OKLAHOMA STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS as of June 30, 2015

Number of Savings & Loans – 1

<b>ASSETS</b>	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
<b>TOTAL ASSETS</b>	<b>8,840</b>

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

<b>EQUITY CAPITAL</b>	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
<b>TOTAL EQUITY CAPITAL</b>	<b>2,925</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>8,840</b>



# Sale of Checks



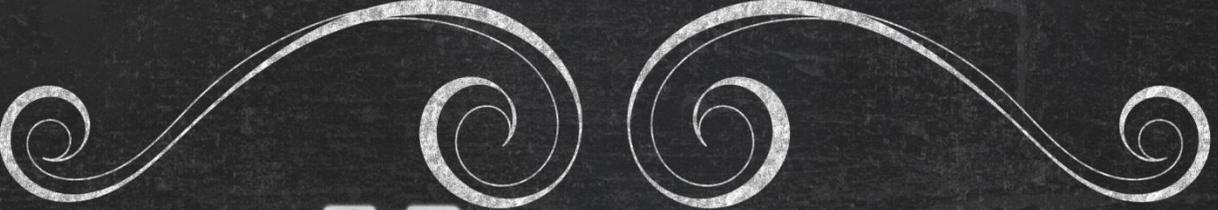
## SALE OF CHECKS

### (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 <i>d/b/a American Money Order Company</i>	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. <i>d/b/a Fidelity Express Money Order Company</i>	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
Viamerica 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.



Congratulations, Sherbie!



QUITTIN' TIME



