

OKLAHOMA STATE

BANKING

DEPARTMENT

SINCE 1907

ANNUAL
REPORT
TO THE GOVERNOR

2016

Banking Department

Annual Report

Fiscal Year Ending June 30, 2016



Mick Thompson
Commissioner



This publication is produced by the Oklahoma State Banking Department as authorized by the Commissioner pursuant to §212 of the Oklahoma Banking Code. An electronic copy of the Annual Report has been provided to the Oklahoma Department of Libraries and published on the State Banking Department's website at no cost to the Oklahoma Taxpayer.



STATE OF OKLAHOMA
STATE BANKING DEPARTMENT

October 31, 2016

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 2016 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 \$50 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". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Mick Thompson
Commissioner

TABLE OF CONTENTS

Mission.....	8
Organizational Chart.....	9
The Second Regular Session of the 55 th Oklahoma Legislature	10
Comparative Statement of Expenditures and Receipts	11
Institutions Supervised	12
Consolidated Report of Condition of Oklahoma State Chartered Banks as of December 31, 2015	14
Consolidated Report of Condition of Oklahoma State Chartered Banks as of June 30, 2016	15
Consolidated Report of Condition – Selected Performance and Condition Ratios.....	16
Summary of Changes – Oklahoma State Chartered Banks – July 1, 2015 through June 30, 2016.....	17
Applications Approved by the Bank Commissioner – July 1, 2015 through June 30, 2016	18
Applications Approved by the State Banking Board – July 1, 2015 through June 30, 2016.....	22
Oklahoma State Chartered Banks	24
Oklahoma State Chartered Banks with Branch Offices.....	28
Consolidated Report of Condition of Oklahoma State Chartered Credit Unions as of December 31, 2015.....	34
Consolidated Report of Condition of Oklahoma State Chartered Credit Unions as of June 30, 2016	35
Summary of Changes – Oklahoma State Chartered Credit Unions – July 1, 2015 through June 30, 2016	36
Oklahoma State Chartered Credit Unions	37
Oklahoma State Chartered Trust Companies	39
Consolidated Report of Condition of Oklahoma State Chartered Trust Companies as of December 31, 2015.....	40
Consolidated Report of Condition of Oklahoma State Chartered Trust Companies as of June 30, 2016	41
Oklahoma State Chartered Savings and Loan Associations	43
Summary of Changes – Oklahoma State Chartered Savings and Loans – July 1, 2015 through June 30, 2016	43
Consolidated Report of Condition of Oklahoma State Chartered Savings and Loans as of December 31, 2015.....	44
Consolidated Report of Condition of Oklahoma State Chartered Savings and Loans as of June 30, 2016	45
Sale of Checks – Money Order Companies	47
Money Transmission Licensees.....	49



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:

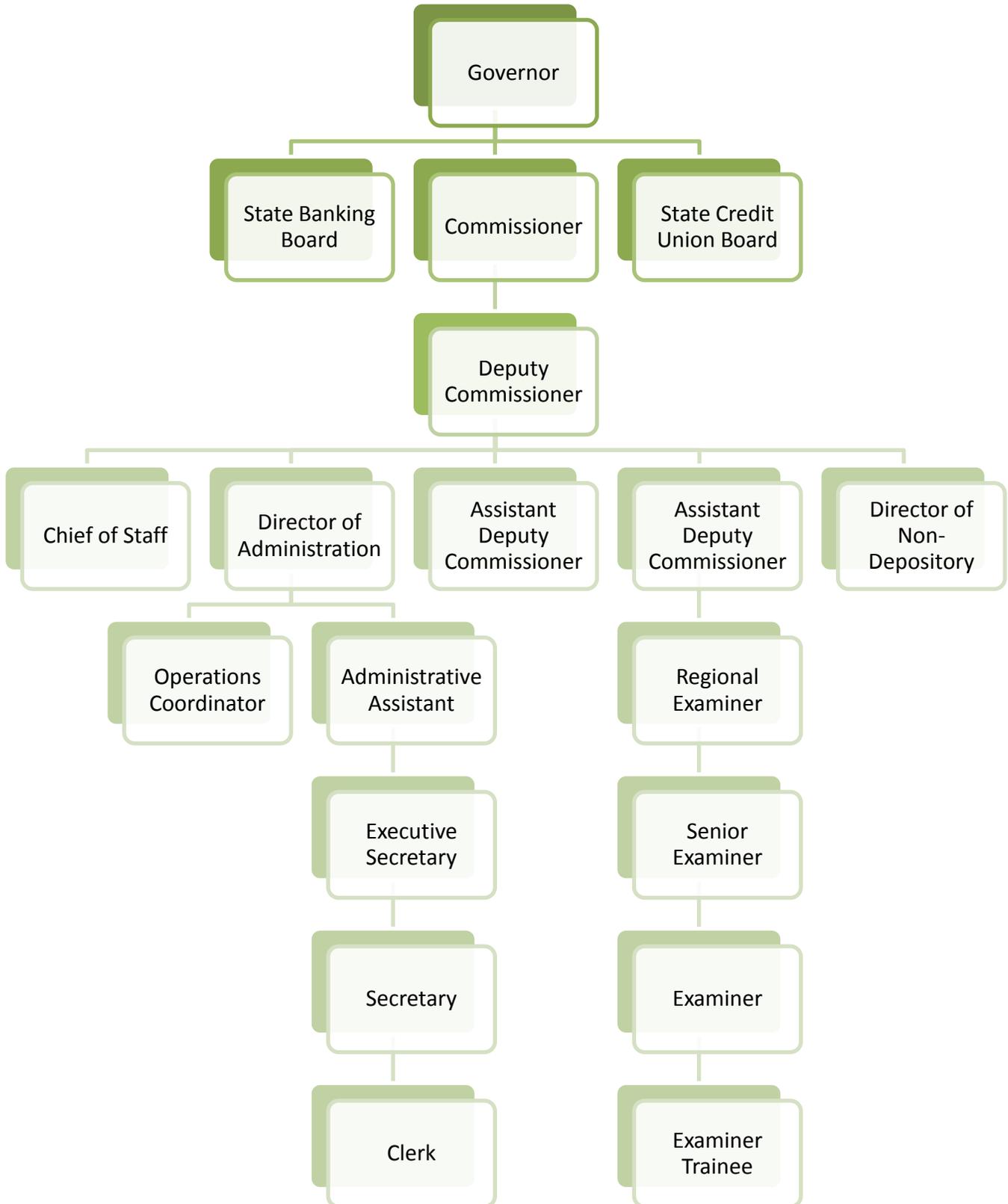
- To strengthen the examination program by improving examination methods and procedures and by improving research and development to stay abreast of changes within the financial industry;
- To improve training programs for Department personnel by more efficient utilization of funds and resources, enhancement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



THE SECOND REGULAR SESSION OF THE 55TH OKLAHOMA LEGISLATURE

The Banking Department recommended revisions to the Oklahoma Banking Code (Title 6 O.S. § 101 *et seq.*) during the Second Regular Session of the 55th Oklahoma Legislature. Recommended changes were found in Senate Bill 1430, authored by Senator Dan Newberry, Senator Josh Brecheen, and Representative Todd Russ. Senate Bill 1430 was signed by Governor Fallin on April 20, 2016, and became effective on the date of the Governor's signature.

Many of the changes made by SB 1430 were for the purpose of reducing unnecessary regulatory burden on the financial services industry, including depository institutions and money service businesses. For example, with respect to depository institutions, the requirement that banks obtain an appraisal of property acquired after foreclosure was eliminated and replaced with a requirement that the bank must simply determine the fair market value of such property but does not have to incur the cost of an appraisal.

Another amendment to the Banking Code created an opportunity for a bank's board of directors to meet less often (once every two months rather than every month) if the bank meets certain criteria for safety and soundness established by the Commissioner. The requirement that a bank send each month to the Banking Department copies of its board meeting minutes was also eliminated. Now a bank must send its board minutes to the Banking Department only upon request.

With respect to money service businesses, an amendment to the Oklahoma Financial Transaction Reporting Act (Title 6 Okla. Stat. § 1511 *et seq.*) removed the expiration date from money transmitter license certificates so that a licensee does not have to annually distribute copies of a new certificate to its authorized delegates (i.e., agents). (Note, however, a licensee must still renew its license each year). As a matter of consumer protection, another amendment to the Oklahoma Financial Transaction Reporting Act increased the bond requirement from \$50,000 to \$200,000 for those money transmitter licensees that operate primarily over the Internet.

An amendment to the Oklahoma Sale of Checks Act (Title 6 Okla. Stat. § 2101 *et seq.*) eliminated the dual licensing requirement for companies that perform both money transmission and the sale of checks (i.e., money orders). The licensing requirement for money transmitters is more stringent. Therefore, if a company is licensed as a money transmitter, the amendment will allow the company to also sell money orders without having to maintain a separate license.

COMPARATIVE STATEMENT OF EXPENDITURES AND RECEIPTS

EXPENDITURES	FY-16	FY-15
Personal Services	\$5,670,661	\$5,160,872
Professional Services	142,349	115,151
Travel	470,946	491,042
Equipment	2,316	13,654
Other Operating Expenses	275,470	285,970
TOTAL	\$6,561,742	\$6,066,689

RECEIPTS	FY-16	FY-15
Assessments Deposited into GRF	\$627,641	\$510,432
Assessments and Fees Deposited into the Banking Department's Revolving Funds		
- Banks	5,377,852	4,501,270
- Trust Companies	120,170	121,034
- Credit Unions	676,380	555,240
- Savings and Loan Associations	1,804	1,914
- Money Order Companies	7,570	30,180
- Money Transmitter Companies	304,000	313,000
- Misc. Fees	2,393	1,545
TOTAL ASSESSMENTS & FEES	\$7,117,810	\$6,034,615

INSTITUTIONS SUPERVISED

as of June 30, 2016

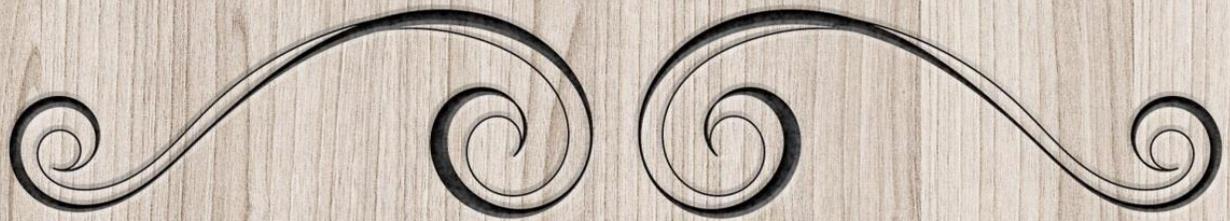
Type of Institutions	Number of Institutions	Examinations Performed 7/1/2015 to 6/30/2016
Commercial Banks*	155	67
Bank Trust Departments		
- Active	17	4
- Inactive**	11	N/A
Savings and Loans	1	1
Trust Companies	8	2
Credit Unions	16	11
Money Order Companies #	24	24
Money Transmitter Companies ##	89	89
TOTAL	293	198

**Commercial banks: 55 were independent exams (incl. 3 conversion exams of national banks) and 12 were 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



CONSOLIDATED REPORT OF CONDITION

OKLAHOMA STATE CHARTERED BANKS

as of December 31, 2015

Number of Banks – 155

ASSETS	Thousands of Dollars
Cash and Due from Banks	3,757,121
Securities	7,885,628
Federal Funds Sold	504,493
Loans – Net of Reserve	30,032,935
Bank Premises – F&F	936,887
Other Real Estate Owned	113,242
Intangible Assets	428,459
Other Assets	946,303
TOTAL ASSETS	44,605,068

LIABILITIES	Thousands of Dollars
DEPOSITS	
Noninterest-bearing Deposits	10,325,594
Interest-bearing Accounts	27,647,828
TOTAL DEPOSITS	37,973,422
Federal Funds Purchased	523,580
Other Borrowed Money	1,099,433
Subordinated Notes and Debentures	3,843
Other Liabilities	215,589
TOTAL LIABILITIES	39,815,867

EQUITY CAPITAL	Thousands of Dollars
Preferred Stock	20,000
Common Stock	132,985
Surplus	1,792,854
Undivided Profits	2,843,362
Noncontrolling Interests in Consolidated Subs.	0
TOTAL EQUITY CAPITAL	4,789,201
TOTAL LIABILITIES, PREFERRED STOCK AND EQUITY CAPITAL	44,605,068

	12-31-2015	12-31-2014	12-31-2013
Percentage of Total Capital to Total Assets	10.74%	10.67%	9.96%
Percentage of Total Capital to Total Deposits	12.61%	12.41%	11.50%
Percentage of Total Loans to Total Deposits	79.09%	74.40%	71.83%
Percentage of Cash Reserve to Total Deposits	9.89%	12.00%	13.37%

CONSOLIDATED REPORT OF CONDITION

OKLAHOMA STATE CHARTERED BANKS

as of June 30, 2016

Number of Banks – 155

ASSETS	Thousands of Dollars
Cash and Due from Banks	3,772,509
Securities	7,590,693
Federal Funds Sold	584,503
Loans – Net of Reserve	31,209,778
Bank Premises – F&F	939,573
Other Real Estate Owned	106,378
Intangible Assets	426,547
Other Assets	1,041,343
TOTAL ASSETS	45,671,324

LIABILITIES	Thousands of Dollars
DEPOSITS	
Noninterest-bearing Deposits	10,176,750
Interest-bearing Accounts	28,570,754
TOTAL DEPOSITS	38,747,504
Federal Funds Purchased	476,894
Other Borrowed Money	1,140,203
Subordinated Notes and Debentures	3,843
Other Liabilities	246,806
TOTAL LIABILITIES	40,615,250

EQUITY CAPITAL	Thousands of Dollars
Preferred Stock	20,000
Common Stock	134,286
Surplus	1,814,048
Undivided Profits	3,087,740
Noncontrolling Interests in Consolidated Subs.	0
TOTAL EQUITY CAPITAL	5,056,074
TOTAL LIABILITIES, PREFERRED STOCK AND EQUITY CAPITAL	45,671,324

	6-30-2016	6-30-2015	6-30-2014
Percentage of Total Capital to Total Assets	11.07%	10.53%	10.32%
Percentage of Total Capital to Total Deposits	13.05%	12.25%	11.99%
Percentage of Total Loans to Total Deposits	80.55%	75.63%	72.16%
Percentage of Cash Reserve to Total Deposits	9.74%	11.45%	12.66%

CONSOLIDATED REPORT OF CONDITION

OKLAHOMA STATE CHARTERED BANKS

Selected Performance and Condition Ratios

	6-30-2016	12-31-2015	6-30-2015	12-31-2014	6-30-2014	12-31-2013
Number of Banks Reporting	155	155	156	161	160	164
Unprofitable Banks	2.58%	2.58%	2.56%	3.11%	1.25%	4.88%
Banks with Earnings Gains	61.94%	60.65%	63.46%	66.46%	58.12%	50.61%
Yield on Earning Assets	4.31%	4.22%	4.17%	4.24%	4.22%	4.23%
Net Interest Margin	3.92%	3.85%	3.81%	3.84%	3.81%	3.76%
Noninterest Inc./Earning Assets	1.11%	1.09%	1.08%	1.13%	1.14%	1.30%
Noninterest Exp./Earning Assets	3.12%	3.11%	3.07%	3.13%	3.08%	3.10%
Net Operating Income to Assets	1.30%	1.27%	1.29%	1.29%	1.30%	1.08%
Cash Dividends to Net Income	50.57%	67.06%	81.63%	49.46%	49.20%	59.36%
Return on Assets (ROA)	1.34%	1.30%	1.31%	1.31%	1.33%	1.09%
Return on Equity (ROE)	12.26%	12.18%	12.38%	12.50%	12.99%	10.76%
Loan Loss Reserve to Loans	1.24%	1.22%	1.31%	1.36%	1.39%	1.58%
Noncurrent Loans to Loans	0.99%	0.98%	0.98%	0.97%	1.16%	1.74%
Core Capital (Leverage) Ratio	10.16%	10.06%	9.84%	10.00%	9.62%	9.59%
Tier 1 Risk-Based Capital Ratio	13.21%	13.11%	13.33%	13.93%	13.78%	13.62%
Total Risk-Based Capital Ratio	14.24%	14.11%	14.37%	15.00%	14.86%	14.72%

SUMMARY OF CHANGES

OKLAHOMA STATE CHARTERED BANKS

July 1, 2015 through June 30, 2016

TOTAL STATE CHARTERED BANKS AS OF JUNE 30, 2015	156
NEW BANK CHARTERS	0
CONVERSIONS TO STATE BANKS	3
CONVERSIONS TO NATIONAL BANKS	0
ACQUISITIONS	
- State Banks acquired by Other State Banks	0
MERGERS	
- State Banks merged into Other State Banks	(3)
- State Banks merged into National Banks*	(1)
- State Banks merged into Out-of-State Banks	0
TOTAL STATE CHARTERED BANKS AS OF JUNE 30, 2016	155

*The First Bank of Fairland, Fairland, Oklahoma merged with/into The First National Bank and Trust Company of Miami, Miami, Oklahoma; effective date April 22, 2016.

APPLICATIONS APPROVED BY THE BANK COMMISSIONER

July 1, 2015 through June 30, 2016

DE NOVO BRANCHES

- First Bank & Trust Company, Duncan, Oklahoma: branch at 2216 N.W. 164th Street, Suite B, Edmond, Oklahoma; approval date October 23, 2015
- Peoples Bank & Trust Company, Ryan, Oklahoma: branch at 2400 N.W. 178th Street, Edmond, Oklahoma; approval date December 21, 2015
- Valliance Bank, Oklahoma City, Oklahoma: branch at 210 Park Avenue, Suite 200, Oklahoma City, Oklahoma; approval date January 28, 2016
- Frazer Bank, Altus, Oklahoma: branch at 309 4th Street, Chattanooga, Oklahoma; approval date March 1, 2016
- RCB Bank, Claremore, Oklahoma: branch at 333 West Boyd, Suite 110, Norman, Oklahoma; approval date March 3, 2016
- RCB Bank, Claremore, Oklahoma: branch at 27010 East 116th Street South, Coweta, Oklahoma; approval date March 10, 2016
- BancFirst, Oklahoma City, Oklahoma: branch at 5605 S.E. 15th Street, Midwest City, Oklahoma; approval date March 28, 2016
- Bank SNB, Stillwater, Oklahoma: branch at 9921 South Pennsylvania Avenue, Oklahoma City, Oklahoma; approval date April 19, 2016
- Bank SNB, Stillwater, Oklahoma: branch at 3001 Palm Way, Suite 108, Austin, Texas; approval date April 19, 2016
- Regent Bank, Tulsa, Oklahoma: branch at 105 North Maple Street, Nowata, Oklahoma; approval date April 29, 2016
- First United Bank and Trust Company, Durant, Oklahoma: branch at 512 North Broadway Avenue, Oklahoma City, Oklahoma; approval date May 10, 2016
- Grand Savings Bank, Grove, Oklahoma: branch at 4201 South Dixieland Road, Rogers, Arkansas; approval date May 12, 2016
- Citizens Bank of Oklahoma, Pawhuska, Oklahoma: branch at 502 East 3rd Street, Tulsa, Oklahoma; approval date June 15, 2016

MAIN OFFICE RELOCATIONS

- AVB Bank, Broken Arrow, Oklahoma: from 302 South Main Street to 322 South Main Street, Broken Arrow, Oklahoma; approval date September 18, 2015.
- Regent Bank, Tulsa, Oklahoma: from 105 North Maple Street, Nowata, Oklahoma to 7136 South Yale Avenue, Tulsa, Oklahoma; approval date April 29, 2016

BRANCH RELOCATIONS

- American Heritage Bank, Sapulpa, Oklahoma: from 100 West Main Street to 239 East Main Street, Pawhuska, Oklahoma; approval date August 7, 2015
- BancFirst, Oklahoma City, Oklahoma: from 308 Madison, Chattanooga, Oklahoma to 200 North Main, Frederick, Oklahoma; approval date August 13, 2015
- RCB Bank, Claremore, Oklahoma: from 400 West Rogers Boulevard to 1001 West Rogers Boulevard, Skiatook, Oklahoma; approval date September 8, 2015
- Bank of Commerce, Duncan, Oklahoma: from 1207 West Grand Avenue to 2221 Ponderosa Drive, Chickasha, Oklahoma; approval date October 23, 2015
- YNB, Yukon, Oklahoma: from 218 North Mustang Road to 1300 North Mustang Road, Mustang, Oklahoma; approval date November 20, 2015
- RCB Bank, Claremore, Oklahoma: from 1120 Rambling Oaks Drive to 3151 West Tecumseh Road, Suite 200, Norman, Oklahoma; approval date November 24, 2015
- Armstrong Bank, Muskogee, Oklahoma: from 6800 Issacs Orchard Road to 3942 Elm Springs Road, Springdale, Arkansas; approval date February 24, 2016

BRANCH PURCHASE AND ASSUMPTIONS

- None.

ACQUIRED BRANCHES

- None.

FINANCIAL SUBSIDIARIES

- None.

OPERATING SUBSIDIARIES

- None.

LOAN PRODUCTION/DEPOSIT PRODUCTION OFFICES

- RCB Bank, Claremore, Oklahoma: office at 800 Garth Brooks Boulevard, Suite 100, Yukon, Oklahoma; approval date July 10, 2015

- The First State Bank, Oklahoma City, Oklahoma: office at 7633 East 63rd Place, Tulsa, Oklahoma; approval date August 13, 2015
- Bank 7, Oklahoma City, Oklahoma: office at 3131 McKinney Avenue, Suite 240, Dallas, Texas; approval date September 1, 2015
- Oklahoma State Bank, Guthrie, Oklahoma: office at 1221 North Francis Avenue, Suite A, Oklahoma City, Oklahoma; approval date November 12, 2015
- F&M Bank, Edmond, Oklahoma: office at 525 North Jackson, Edmond, Oklahoma; approval date November 17, 2015
- F&M Bank, Edmond, Oklahoma: office at 1401 Health Care Parkway, Yukon, Oklahoma; approval date November 17, 2015
- Freedom Bank of Oklahoma, Tulsa, Oklahoma: office at 8080 South Yale, Tulsa, Oklahoma; approval date December 9, 2015
- First United Bank and Trust Company, Durant, Oklahoma: office at 5101 Gaillardia Corporate Place, Suite A-1, Edmond, Oklahoma; approval date December 23, 2015
- First United Bank and Trust Company, Durant, Oklahoma: office at 5101 Gaillardia Corporate Place, Suite B, Edmond, Oklahoma; approval date December 23, 2015
- First United Bank and Trust Company, Durant, Oklahoma: office at 2900 South Telephone Road, Moore, Oklahoma; approval date December 23, 2015
- First United Bank and Trust Company, Durant, Oklahoma: office at 7424 South Yale Avenue, Tulsa, Oklahoma; approval date December 23, 2015
- First United Bank and Trust Company, Durant, Oklahoma: office at 2617 North Commerce, Suite C, Ardmore, Oklahoma; approval date December 23, 2015
- First United Bank and Trust Company, Durant, Oklahoma: office at 1143B North Main, Muskogee, Oklahoma; approval date December 23, 2015
- First United Bank and Trust Company, Durant, Oklahoma: office at 1551 36th Avenue NW, Norman, Oklahoma; approval date December 23, 2015
- First United Bank and Trust Company, Durant, Oklahoma: office at 9455 North Owasso Expressway, Suite A, Owasso, Oklahoma; approval date December 23, 2015
- First Liberty Bank, Oklahoma City, Oklahoma; office at 1260 Corona Pointe Court, Suite 301, Corona, California; approval date January 6, 2016
- First State Bank, Elmore City, Oklahoma; office at 555 Republic Drive, 2nd floor, Plano, Texas; approval date January 19, 2016
- Republic Bank & Trust, Norman, Oklahoma; office at 3500 West Robinson, Norman, Oklahoma; approval date March 10, 2016

- First United Bank and Trust Company, Durant, Oklahoma: office at 9216 South Toledo Avenue, Suite 200, Tulsa, Oklahoma; approval date March 14, 2016
- Republic Bank & Trust, Norman, Oklahoma: office at 11801 South Western, Suite B, Oklahoma City, Oklahoma; approval date April 20, 2016
- Evolve Bank, West Memphis, Arkansas: office at 8807 East 106th Street, Tulsa, Oklahoma; approval date April 20, 2016
- Bank SNB, Stillwater, Oklahoma: office at 3001 Brighton Boulevard, Suite 718, Denver, Colorado; approval date May 2, 2016

TRUST ASSETS PURCHASE AND ASSUMPTIONS

- None

BANK PURCHASE AND ASSUMPTIONS

- None

NAME CHANGES

- First State Bank, Grandfield, Oklahoma; corporate name change to Valor Bank; approval date August 24, 2015

SALES OF TRUST ASSETS

- None

SALES OF BANK ASSETS

- None

APPLICATIONS APPROVED BY THE STATE BANKING BOARD

July 1, 2015 through June 30, 2016

NEW BANK CHARTERS

- International Bank of Commerce, Oklahoma City, Oklahoma; approval date June 22, 2016

CONVERSIONS FROM NATIONAL BANKS TO STATE BANKS

- The City National Bank and Trust Company, Guymon, Oklahoma: conversion to a state charter as City Bank and Trust Company, Guymon, Oklahoma; approval date July 15, 2015
- First National Bank in Altus, Altus, Oklahoma: conversion to a state charter as Frazer Bank, Altus, Oklahoma; approval date November 18, 2015
- American National Bank, Ardmore, Oklahoma: conversion to a state charter as American Nation Bank, Ardmore, Oklahoma; approval date June 22, 2016

MERGERS

- Anadarko Bank and Trust Company, Anadarko, Oklahoma: merger with and into Bank of Commerce, Duncan, Oklahoma; approval date July 15, 2015
- The First National Bank of Throckmorton, Throckmorton, Texas: merger with and into InterBank, Oklahoma City, Oklahoma; approval date August 19, 2015
- Bank of Commerce, Yukon, Oklahoma: merger with and into BancFirst, Oklahoma City, Oklahoma; approval date September 16, 2015
- First Commercial Bank, Edmond, Oklahoma: merger with and into Bank SNB, Stillwater, Oklahoma; approval date October 9, 2015
- The First National Bank of Nash, Nash, Oklahoma: merger with and into Farmers Exchange Bank, Cherokee, Oklahoma; approval date October 21, 2015

ACQUIRED BRANCHES

- Bank of Commerce, Duncan, Oklahoma: acquired branch at 110 West Main, Anadarko, Oklahoma; approval date July 15, 2015
- InterBank, Oklahoma City, Oklahoma: acquired branch at 210 North Minter Avenue, Throckmorton, Texas; approval date August 19, 2015
- Bank SNB, Stillwater, Oklahoma: acquired branch at 1601 South Kelly, Edmond, Oklahoma; approval date August 19, 2015

- BancFirst, Oklahoma City, Oklahoma: acquired branch at 2500 South Cornwell, Yukon, Oklahoma; approval date September 16, 2015
- Farmers Exchange Bank, Cherokee, Oklahoma: acquired branch at 107 South Main, Nash, Oklahoma; approval date October 21, 2015.

DE NOVO BRANCHES

- None

MAIN OFFICE RELOCATIONS

- None

BRANCH RELOCATIONS

- None

OKLAHOMA STATE CHARTERED BANKS

as of June 30, 2016

Total Number of Banks – 155

Ada

- Citizens Bank of Ada

Allen

- Farmers State Bank, Allen, Oklahoma

Altus

- Stockmans Bank
- Frazer Bank

Alva

- Alva State Bank & Trust Company
- Community Bank

Anadarko

- First State Bank

Antlers

- FirstBank

Ardmore

- American Nation Bank
- 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

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
- Kirkpatrick Bank
- Prime Bank

Elk City

- Bank of Western Oklahoma

Elmore City

- First State Bank

Erick

- First Bank

Eufaula

- Bank of Eufaula

Fort Cobb

- Washita Valley Bank

Fort Gibson

- Fort Gibson State Bank

Grandfield

- Valor Bank

Grove

- Bank of Grove
- Grand Savings Bank

Guthrie

- Oklahoma State Bank

Guymon

- Bank of the Panhandle
- City Bank and Trust Company

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

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
- Regent 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

- YNB

OKLAHOMA STATE CHARTERED BANKS WITH BRANCH OFFICES

as of June 30, 2016

CITY	BANK	BRANCH LOCATION
A		
Ada	▪ Citizens Bank of Ada	Ada (3)
Altus	▪ Frazer Bank ▪ Stockmans Bank	Altus, Edmond, Frederick, Hobart, Eldorado, Gould, Hollis, Mangum, Texas branch in Dallas
Alva	▪ Alva State Bank & Trust Company	Burlington, Enid, Freedom
Anadarko	▪ First State Bank	Gracemont
Antlers	▪ FirstBank	Atoka, Coalgate, Hugo, Kiowa
Ardmore	▪ American Nation Bank ▪ Citizens Bank and Trust Company of Ardmore	Ardmore (3), Comanche, Wilson, Texas branches in Keller, Saginaw Ardmore (2), Dickson
Atoka	▪ AmeriState Bank	Antlers, Atoka, Texas branch in
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 (2), Okmulgee (2), Tulsa (2), Weleetka, Wetumka
Blair	▪ Peoples State Bank	Lawton
Broken Arrow	▪ 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,
Cherokee	▪ ACB Bank ▪ Farmers Exchange Bank	Garber, Waukomis Helena, Nash, 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), Winfield
Cleo Springs	▪ Cleo State Bank	Carmen, Jet, Meno

Clinton
Collinsville
Cushing

- Oklahoma Bank and Trust Company
- American Bank of Oklahoma
- Bank of Cushing

Arapaho, Clinton
Muskogee (2), Ramona, Skiatook
Cushing

D

Duncan

- Bank of Commerce
- First Bank & Trust Co.

Anadarko, Carnegie, Chickasha
Ardmore (2), Duncan (2), Edmond,
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
- F&M Bank

- Kirkpatrick Bank

Edmond
Crescent, Edmond, Guthrie (2),
Kingfisher, Piedmont, Yukon
Edmond (2), Oklahoma City; Colorado
branches in Colorado Springs, Denver
Cordell, Geary, Vici, Weatherford,
Chouteau, Locust Grove, Porter
Eufaula

Elk City
Erick
Eufaula

- Bank of Western Oklahoma
- First Bank
- Bank of Eufaula

G

Grandfield
Grove

- Valor Bank
- Grand Savings Bank

Davidson, Edmond
Jay, Arkansas branches in Bentonville,
Decatur, Gentry, Siloam Springs, Rogers
Mulhall, Norman

Guthrie

- Oklahoma State Bank

H

Hennessey
Henryetta
Hinton

- Community State Bank
- American Exchange Bank
- Legacy Bank

Cashion, Dover
Henryetta
Binger, Blanchard, Duncan, Edmond,
Elk City, Marlow, Newcastle, Oklahoma
City (2), Weatherford
Park Hill, Tahlequah
Eakly, Weatherford

Hulbert
Hydro

- Bank of Cherokee County
- Bank of Hydro

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

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, Claremore (4), Coweta, Del City, Duncan (3), Edmond (2), El Reno (2), 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), McCloud, Meeker, Moore (2), Muskogee (3), Mustang, 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, Yukon (2)

- Bank 7

Camargo, Medford, Woodward (2); Kansas branches in Copeland and Montezuma

- The Bankers Bank
- First Enterprise Bank
- The First State Bank

Texas branch in McKinney
Oklahoma City (5)
Canute, Midwest City

	<ul style="list-style-type: none"> ▪ InterBank 	Clinton, Edmond, El Reno (2), Elk City, Enid, Guthrie (2), Hennessey, Hobart (2), Kingfisher (2), Oklahoma City (3), 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, Red Oak, Seymour, Stephenville (2), Stinnett, Throckmorton, Waxahachie, Vega
	<ul style="list-style-type: none"> ▪ NBC Oklahoma 	Altus (3), Enid, Kingfisher, Oklahoma City, Tulsa
	<ul style="list-style-type: none"> ▪ Valliance Bank 	Norman; Texas branch in McKinney
Oologah		Chelsea
Owasso	<ul style="list-style-type: none"> ▪ Lakeside State Bank ▪ First Bank of Owasso 	Owasso (2)
P		
Pawhuska	<ul style="list-style-type: none"> ▪ Citizens Bank of Oklahoma 	Cleveland, Tulsa
Perkins	<ul style="list-style-type: none"> ▪ Payne County Bank 	Perkins
Perry	<ul style="list-style-type: none"> ▪ Exchange Bank and Trust Company ▪ First Bank & Trust Company, Perry, Oklahoma 	Stillwater Billings, Covington
	<ul style="list-style-type: none"> ▪ The First State Bank 	Enid
Pond Creek	<ul style="list-style-type: none"> ▪ The Community State Bank 	Poteau, Spiro, Talihina, Wister
Poteau	<ul style="list-style-type: none"> ▪ First Priority Bank 	Tulsa
Pryor	<ul style="list-style-type: none"> ▪ Yorktown Bank 	Pryor, Tulsa
	<ul style="list-style-type: none"> ▪ McClain Bank 	Lexington, Noble, Norman, Purcell
Purcell		
Q		
Quinton	<ul style="list-style-type: none"> ▪ The Farmers State Bank 	Red Oak, Stigler
R		
Ryan	<ul style="list-style-type: none"> ▪ The First State Bank 	Weatherford
Roff	<ul style="list-style-type: none"> ▪ Oklahoma Heritage Bank 	Ada (2), Stratford
S		
Sapulpa	<ul style="list-style-type: none"> ▪ American Heritage Bank 	Barnsdall, Bartlesville, Beggs, Cleveland (2), Glenpool, Kiefer, Kellyville, Mannford (2), Mounds, Pawhuska (2), Sand Springs (2), Sapulpa (3), Tulsa (2), Yale
	<ul style="list-style-type: none"> ▪ The Seiling State Bank 	Woodward
Seiling	<ul style="list-style-type: none"> ▪ The Exchange Bank 	Owasso, Sperry
Skiatook	<ul style="list-style-type: none"> ▪ Advantage Bank 	Midwest City
Spencer	<ul style="list-style-type: none"> ▪ Spiro State Bank 	Talihina
Spiro		

Stillwater	<ul style="list-style-type: none"> ▪ Bank SNB 	Chickasha, Edmond (2), Oklahoma City (7), Stillwater (4), Tulsa (2); Kansas branches-Hutchinson, South Hutchinson, Wichita (2), Texas branches-Austin, Dallas, Fort Worth, Frisco, San Antonio (2), Tilden, Colorado branches-Colorado Springs, Englewood, Highlands Ranch, Littleton Park Hill, Stilwell
Stilwell	<ul style="list-style-type: none"> ▪ Bank of Commerce 	
T		
Tahlequah	<ul style="list-style-type: none"> ▪ First State Bank 	Keys
Texhoma	<ul style="list-style-type: none"> ▪ Anchor D Bank 	Goodwell, Guymon
Thomas	<ul style="list-style-type: none"> ▪ The Bank of the West 	Clinton, Leedey, Oklahoma City
Tulsa	<ul style="list-style-type: none"> ▪ American Bank and Trust Company ▪ Central Bank of Oklahoma ▪ Freedom Bank of Oklahoma ▪ Grand Bank ▪ Peoples Bank ▪ Regent Bank ▪ SpiritBank ▪ Sooner State Bank 	Tulsa Edmond, Owasso, Sapulpa, Stillwater, Skiatook Claremore, Tulsa Tulsa Nowata (2), Oklahoma City Bristow, Sapulpa (2), Tulsa (3) Konawa, Newcastle (2), The Village
Tuttle		
V		
Valliant	<ul style="list-style-type: none"> ▪ First State Bank 	Idabel
Verden	<ul style="list-style-type: none"> ▪ Community Bank of Oklahoma 	Chickasha, Newcastle
Vinita	<ul style="list-style-type: none"> ▪ Oklahoma State Bank 	Afton, Langley
W		
Wagoner	<ul style="list-style-type: none"> ▪ First Bank & Trust Company 	Carney, Disney, Grove, Ketchum, Luther (2), Tulsa, Wagoner
Watonga	<ul style="list-style-type: none"> ▪ Cornerstone Bank 	Geary, Mustang
Welch	<ul style="list-style-type: none"> ▪ Welch State Bank of Welch, 	Miami (2), South Coffeyville
Westville	<ul style="list-style-type: none"> ▪ Peoples Bank 	West Siloam Springs
Wewoka	<ul style="list-style-type: none"> ▪ Security State Bank of Wewoka, Oklahoma 	Fairfax, Holdenville, Maud, Seminole
Wilburton	<ul style="list-style-type: none"> ▪ Wilburton State Bank 	Wilburton
Woodward	<ul style="list-style-type: none"> ▪ The Stock Exchange Bank 	Woodward (2)
Y		
Yukon	<ul style="list-style-type: none"> ▪ YNB 	Bethany, Mustang, Yukon (2)



Credit Unions

The image shows a wooden book cover with a decorative border and ornate scrollwork. The title "Credit Unions" is printed in a bold, serif font in the center. The wood grain is visible throughout the cover.

CONSOLIDATED REPORT OF CONDITION

OKLAHOMA STATE CHARTERED CREDIT UNIONS

as of December 31, 2015

Number of Credit Unions – 16

Corporate Credit Unions – None

ASSETS	Thousands of Dollars
Cash, Cash Equivalents and Cash on Deposit	292,483
Total Loans	3,195,449
Loans Held for Sale	1,271
<i>Less: Allowance for Loan Losses</i>	(31,489)
Total Investments (Market Value, AFS only)	1,329,087
Land & Building (Net of Depreciation)	109,062
Other Fixed Assets	21,464
Other Real Estate Owned	2,535
Share Insurance Capitalization Deposit	37,855
Other Assets (including Share Insurance Fund)	56,902
TOTAL ASSETS	5,014,619

LIABILITIES	Thousands of Dollars
Total Borrowings	363,769
Dividend/Interest Payable	579
Accounts Payable and Other Liabilities	56,233
TOTAL LIABILITIES	420,581
TOTAL SHARES AND DEPOSITS	4,030,600

EQUITY	Thousands of Dollars
Regular Reserves	67,904
<i>Plus: Unrealized G/L on AFS Securities</i>	365
Other Reserves and Miscellaneous Equity	3,590
Reserve for Nonconforming Investments	0
Undivided Earnings (including YTD Net Income)	491,579
TOTAL EQUITY	563,438
TOTAL LIABILITIES, SHARES, AND EQUITY	5,014,619

CONSOLIDATED REPORT OF CONDITION
OKLAHOMA STATE CHARTERED CREDIT UNIONS
as of June 30, 2016

Number of Credit Unions – 16
Corporate Credit Unions – None

ASSETS	Thousands of Dollars
Cash, Cash Equivalents and Cash on Deposit	280,228
Total Loans	3,268,011
Loans Held for Sale	5,216
<i>Less: Allowance for Loan Losses</i>	(32,425)
Total Investments (Market Value, AFS only)	1,380,512
Land & Building (Net of Depreciation)	109,961
Other Fixed Assets	29,155
Other Real Estate Owned	1,003
Share Insurance Capitalization Deposit	38,237
Other Assets (including Share Insurance Fund)	70,377
TOTAL ASSETS	5,150,275

LIABILITIES	Thousands of Dollars
Total Borrowings	378,382
Dividend/Interest Payable	637
Accounts Payable and Other Liabilities	66,054
TOTAL LIABILITIES	445,073
TOTAL SHARES AND DEPOSITS	4,110,769

EQUITY	Thousands of Dollars
Regular Reserves	68,055
<i>Plus: Unrealized G/L on AFS Securities</i>	13,161
Other Reserves and Miscellaneous Equity	4,000
Reserve for Nonconforming Investments	0
Undivided Earnings (including YTD Net Income)	509,217
TOTAL EQUITY	594,433
TOTAL LIABILITIES, SHARES, AND EQUITY	5,150,275

SUMMARY OF CHANGES

OKLAHOMA STATE CHARTERED CREDIT UNIONS

July 1, 2015 through June 30, 2016

NAME CHANGE

- None

CONVERSIONS

- None

MERGERS

- McAlester Credit Union, McAlester, Oklahoma: merger with and into First Family Credit Union, Henryetta, Oklahoma; approval date December 15, 2015

OKLAHOMA STATE CHARTERED CREDIT UNIONS

as of June 30, 2016

Total Number of Credit Unions - 16

Anadarko

- Cooperative Employees Credit Union

El Reno

- El Reno RIL Credit Union

Oklahoma City

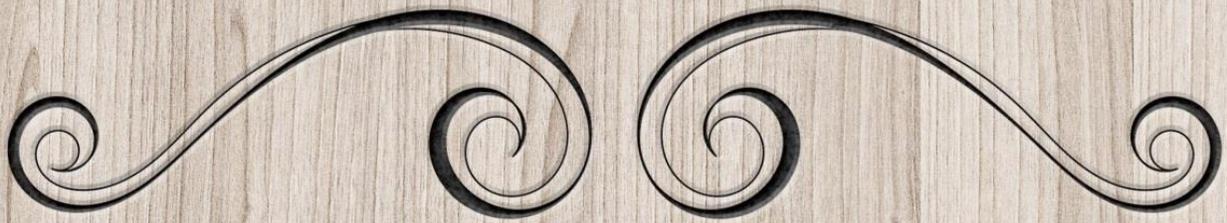
- Allegiance Credit Union
- Credit Union One of Oklahoma
- Energize Credit Union
- FAA Credit Union
- Municipal Employees Credit Union
- Oklahoma Educators Credit Union
- Oklahoma Employees Credit Union
- Teachers Credit Union
- WEOKIE Credit Union

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, 2016

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, 2015

Number of Trust Companies – 8

ASSETS	Thousands of Dollars
Cash & Due From Banks	12,424
Notes, Loans & Other Receivables	3,355
Stocks, Bonds, Securities & Investments	10,350
Trust Company Premises, Furniture, Fixtures, and Other Assets Representing Trust Company Premises	2,017
Other Real Estate	0
Investments in Subsidiaries	7,609
Title Records	2,039
Other Assets	2,989
TOTAL ASSETS	40,783

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	1,520
Notes Payable	0
Custodial and Escrow Accounts Payable	0
Reserve Provision for Taxes, Interest, etc.	8,122
Other Liabilities	371
TOTAL LIABILITIES	10,013

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	449

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	2,512
Surplus	17,344
Paid in Excess	0
Undivided Profits	3,287
Reserves for Contingency & Other Capital Reserves including Provisions for Abstract & Title Guarantees	7,178
TOTAL CAPITAL ACCOUNTS	30,321
TOTAL LIABILITIES, RESERVES & CAPITAL ACCOUNTS	40,783

CONSOLIDATED REPORT OF CONDITION

OKLAHOMA STATE CHARTERED TRUST

COMPANIES

as of June 30, 2016

Number of Trust Companies – 8

ASSETS	Thousands of Dollars
Cash & Due From Banks	13,653
Notes, Loans & Other Receivables	3,569
Stocks, Bonds, Securities & Investments	11,158
Trust Company Premises, Furniture, Fixtures, and Other Assets Representing Trust Company Premises	2,223
Other Real Estate	0
Investments in Subsidiaries	8,627
Title Records	2,045
Other Assets	9,164
TOTAL ASSETS	50,439
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	80
Notes Payable	0
Custodial and Escrow Accounts Payable	10,010
Reserve Provision for Taxes, Interest, etc.	1,456
Other Liabilities	890
TOTAL LIABILITIES	12,436
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	2,991
Surplus	23,911
Paid in Excess	0
Undivided Profits	3,222
Reserves for Contingency & Other Capital Reserves including Provisions for Abstract & Title Guarantees	7,879
TOTAL CAPITAL ACCOUNTS	38,003
TOTAL LIABILITIES, RESERVES & CAPITAL ACCOUNTS	50,439

A decorative scrollwork frame is carved into the wood, surrounding the text. It features four large, symmetrical scrolls that curve outwards and then back inwards, creating a classic, ornate border.

**Savings
& Loans**

OKLAHOMA STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS

as of June 30, 2016

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, 2015 through June 30, 2016

MERGERS

- None

CONSOLIDATED REPORT OF CONDITION

OKLAHOMA STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS

as of December 31, 2015

Number of Savings & Loans – 1

ASSETS	Thousands of Dollars
Cash and Noninterest-Bearing Deposits	1,508
U.S. Government Securities	2,436
Other Investment Securities	1,152
Mortgage Loans	3,303
Non-Mortgage Loans	131
Repossessed Real Estate and Other Assets	0
Real Estate Held for Investment	0
Investment in Subsidiaries	0
Premises and Equipment	29
Other Assets	18
TOTAL ASSETS	8,577

LIABILITIES	Thousands of Dollars
Deposits	5,757
Advances from Federal Home Loan Bank	0
Other Borrowings	0
Other Liabilities	-71
TOTAL LIABILITIES	5,686

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	2,007
TOTAL EQUITY CAPITAL	2,891
TOTAL LIABILITIES AND EQUITY CAPITAL	8,577

CONSOLIDATED REPORT OF CONDITION

OKLAHOMA STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS

as of June 30, 2016

Number of Savings & Loans – 1

ASSETS	Thousands of Dollars
Cash and Noninterest-Bearing Deposits	892
U.S. Government Securities	2,827
Other Investment Securities	1,159
Mortgage Loans	3,259
Non-Mortgage Loans	139
Repossessed Real Estate and Other Assets	0
Real Estate Held for Investment	0
Investment in Subsidiaries	0
Premises and Equipment	26
Other Assets	23
TOTAL ASSETS	8,325

LIABILITIES	Thousands of Dollars
Deposits	5,647
Advances from Federal Home Loan Bank	0
Other Borrowings	0
Other Liabilities	-184
TOTAL LIABILITIES	5,463

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	1,978
TOTAL EQUITY CAPITAL	2,862
TOTAL LIABILITIES AND EQUITY CAPITAL	8,325



**Sale of
Checks**



SALE OF CHECKS

(MONEY ORDER COMPANIES)

as of June 30, 2016

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	26
American Express Travel Related Services Co., Inc.	New York, NY	10
American Financial Integrity, Inc.	Chicago, IL	0
Barri Money Services, LLC	Houston, TX	18
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	111
Everi Payments Inc.	Las Vegas, NV	29
E-Z Mart Stores, Inc.	Texarkana, TX	79
Global Cash Access, Inc.	Las Vegas, NV	33
Google Payment Corp. <i>d/b/a/ Google Wallet</i>	Mountain View, CA	0
Grocers Express, LLC	Oklahoma City, OK	15
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 <i>d/b/a Retailers Express Money Order Company</i>	Tuttle, OK	172
Michael F. “Mick” LaFevors	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

The image shows a wooden book cover with a decorative border. The title "Money Transmission" is embossed in a serif font. The word "Money" is on the top line, and "Transmission" is on the bottom line. The text is flanked by ornate, symmetrical scrollwork designs. The wood grain is visible throughout the cover.

MONEY TRANSMISSION LICENSEES

as of June 30, 2016

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	20
ADP Payroll Services, Inc.	San Dimas, CA	0
Adyen, Inc.	San Francisco, CA	0
Airbnb Payments, Inc.	San Francisco, CA	0
Alipay US, Inc.	San Mateo, CA	0
Amazon Payments, Inc.	Seattle, WA	0
American Express Travel Related Services Company, Inc.	New York, NY	0
American Financial Integrity, Inc.	Chicago, IL	0
Ascendant FX Capital USA, Inc.	Pleasant Hill, CA	0
Associated Foreign Exchange, Inc.	Woodland Hills, CA	0
BCV Holdings, L.P.	Tulsa, OK	0
Bancomer Transfer Services, Inc.	Houston, TX	0
Bannockburn Global Forex, LLC	Cincinnati, OH	0
Barri Money Services, LLC	Houston, TX	29
Bill.com	Palo Alto, CA	0
Blackhawk Network California, Inc.	Pleasanton, CA	423
Cambridge Mercantile Corp. (U.S.A.)	New York, NY	0
CheckFreePay Corporation	Wallingford, CT	246
Chime, Inc.	New York, NY	0
Circle Internet Financial, Inc.	Boston, MA	0
Coinbase, Inc.	San Francisco, CA	0
CoinX	Fair Mount, GA	0
Continental Exchange Solutions, Inc.	Buena Park, CA	187

The Currency Cloud, Inc.	New York, NY	0
Custegra Payment Services, Inc. dba Pegasus Pay	Irving, TX	9
Custom House USA LLC	Englewood, CO	0
Dartmouth Capital, LLC	Boston, MA	0
DolEx Dollar Express, Inc.	Arlington, TX	6
Enramex, Inc.	Wheatridge, CO	13
Facebook Payments, Inc.	Menlo Park, CA	0
Finxera, Inc.	San Mateo, CA	0
FNC Insurance Agency, Inc.	Hagerstown, MD	0
Google Payment Corp.	Mountain View, CA	0
Government Payment Service, Inc.	Indianapolis, IN	0
GSC Enterprises, Inc. d/b/a Fidelity Express	Sulphur Springs, TX	61
Hong Lan Services, Inc.	Westminster, CA	4
HSI USA, Inc.	San Francisco, CA	0
IDT Payment Services, Inc.	Newark, NJ	0
InComm Financial Services, Inc.	Columbus, GA	1,341
Integrated Payment Systems	Atlanta, GA	1
Intermex Wire Transfer, LLC	Miami, FL	21
Intuit Payments, Inc.	Mountain View, CA	0
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	16
Maxitransfers Corporation	Irving, TX	38
Metavante Payment Services, LLC	Milwaukee, WI	0
Mexico Transfers, Inc.	Irving, TX	7
Microsoft Payments, Inc.	Redmond, WA	0
Moneydart Global Services, Inc.	Woodbridge, NJ	0
MoneyGram Payment Systems, Inc.	Minneapolis, MN	576
NetSpend Corporation	Austin, TX	1,118

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
Placid NK Corporation	Westbury, NY	0
PreCash, Inc.	Houston, TX	91
RealPage Payments Services, LLC	Richardson, TX	0
Remitly, Inc.	Seattle, WA	0
SEQR Payments, Inc.	Atlanta, GA	0
Servicio Uniteller, Inc.	Rochelle Park, NJ	2
Sigue Corporation	Sylmar, CA	12
Skrill, USA, Inc.	Brooklyn, NY	0
Softgate Systems, Inc.	Fairfield, NJ	59
Square, Inc.	San Francisco, CA	0
Stripe Payments Company	San Francisco, CA	0
Swanson Services Corporation	Denver, CO	2
Tech Friends, Inc.	Jonesboro, AR	1
Tempus, Inc.	Washington, DC	0
Tiger Commissary Services, Inc.	Jonesboro, AR	0
Tilia, Inc.	San Francisco, CA	0
TimesofMoney Private Limited	Navi Mumbai, India	0
TouchPay Holdings, LLC	Irving, TX	0
TransFast Remittance	New York, NY	14
Transfermate, Inc.	Chicago, IL	0
TransferWise, Inc.	New York, NY	0
Travelex Currency Services, Inc.	New York, NY	0
Unidos Financial Services, Inc.	Littleton, CO	11
U.S. Equity Advantage, Inc.	Orlando, FL	0
USForex, Inc.	San Francisco, CA	0

U.S. Payments, LLC	Tulsa, OK	0
Viamericas Financial Services Corporation	Bethesda, MD	28
Western Union Business Solutions (USA), LLC	Washington, DC	0
Western Union Financial Services, Inc.	Englewood, CO	598
World First USA, Inc.	Austin, TX	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.

