

First Bank & Trust Co.
Member FDIC

STATEMENT OF CONDITION

	June 2025	June 2026
Cash	$24,413,000	$20,039,000
Securities and Other Investments	$135,333,000	$171,756,000
Federal Funds Sold	$22,935,000	$32,973,000
Loans Net of Reserves	$786,617,000	$700,925,000
Bank Fixed Assets	$13,726,000	$12,649,000
Other Assets	$13,328,000	$13,716,000
Total Assets	**$958,352,000**	**$952,058,000**
Deposits	$819,960,000	$802,117,000
Total Borrowings	$100,000	$38,000
Other Liabilities	$4,371,000	$4,585,000
Total Capital	$133,921,000	$145,318,000
Total Liabilities and Capital	**$958,352,000**	**$952,058,000**
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Board of Directors

LANCE JONES LANA JONES - ELLIOTT NANCY JONES RANDY ELLIOTT

BARRY DUREN TANYA DUREN ROBERT PETERSEN

OFFICERS

Corporate

ROBERT PETERSEN
President/CEO/Chairman of the Board

LESLIE BRIDGES
EVP/Chief Credit Officer

MELANIE MARTIN
EVP/Chief Financial Officer & Cashier

SUSAN VAN BUSKIRK
EVP/Chief Operations Officer

DANELL BRAY
VP/Loan Risk Manager

SHARON EVANS
VP/Assistant Cashier/BSA Officer/Deposit Special Operations Manager

BOB GIBSON
VP/Security Officer/Facilities Manager

DUSTI HOOVER
VP/Compliance & CRA Officer

ASHLEY JACKSON
VP/Human Resources & Marketing Manager

TAMI JACKSON
VP/IT Department Manager

STEPHANIE MAHLOW
VP/Deposit Administration Manager

AMBER PETERS
VP/Controller/Accounting Department Manager

JONATHAN SHACKELFORD
VP/Internal Control Officer & Corporate Training Manager

LEANN TYNES
VP/Corporate Teller

AARON CALHOUN
VP/Loan Review Officer

BECKY SULLIVENT
VP/Call Center Manager

SUMMER BYRD
AVP/Credit Administrator Assistant

LEVI TEPSIC
AVP/Treasury Management Officer

KATIE KINSEY
AVP/Marketing Officer

CURTIS ARNOLD
Network Administrator & Information Technology Officer

BRAD JAYROE
Corporate Training Officer

Wealth Management

CRAIG HEATON
SVP/Senior Trust Officer

DANIEL CASE
VP/Trust Department Manager

STACY MCGOUGH
AVP/Trust Operations Officer

Ardmore-Main

CHRIS PICKENS
VP/Banking Center Manager

APRIL WELCH
VP/Loan Officer

Ardmore-McLish

CINDY MITCHELL
Loan Officer

Duncan-Main

NICHOLE HAMMOND
VP/Duncan Market President

JARED SMITH
VP/Banking Center Manager

ROBYN SMITH
Loan Officer

Duncan-Plato

DANIEL F. BAXTER III
VP/Banking Center Manager

CASEY RAINS
VP/Loan Officer

Edmond/OKC

PHILIP B. COVE
VP/Banking Center Manager

JEN STEVENSON
VP/Loan Officer

Healdton

JARED WILSON
VP/Carter County Market President

MELISSA HUDSON
VP/Loan Officer

Lindsay

SHERRI MARSICO
VP/Business Development Officer

JANICE SCHORNICK
VP/Banking Center Loan Manager

Norman-36th Ave

JASON GROVES
SVP/Oklahoma South Region President

MICHAEL CALDWELL
VP/Norman Market President

KELLI DAVIS
VP/Senior Commercial Banker

Norman-Alameda

MINDY THOMAS
VP/FSR South Region Manager

PHILISHIA HUGGINS
VP/Banking Center Manager

REAGAN MILLSAP
VP/Commercial Loan Officer

Perkins

DENNY BOND
SVP/Oklahoma North Region President

TERRY DICKERSON
VP/Loan Officer

CHRIS HARRIS
VP/Loan Officer

Stroud

ADAM CHACE
VP/Stroud Market President

DONNA MESSER
VP/Deposit Specialist

RHONDA ROZELL
AVP/Loan Risk & Loan Admin Specialist

BRIDGET ALEXANDER
Loan Officer

Waurika

STUART FREENY
VP/Banking Center Loan Manager

LISA WHEELER
AVP/Banking Center Manager

Wellston

SHANE BLANKENSHIP
VP/Banking Center Manager

DANA EVANS
VP/Loan Officer