

OBA & SUBSIDIARIES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS OF DECEMBER 31, 2024

	<u>OBA</u>	<u>OBAIA</u>	<u>OBASCO</u>	<u>CONSOL</u>	<u>ELIM</u>	<u>BALANCE</u>
ASSETS						
CASH & SHORT TERM SECURITIES						
Cash, CDs & Investments	6,478,352	22,005	220	6,500,577		
TOTAL CASH	6,478,352	22,005	220	6,500,577		6,500,577
INVENTORY	1,429	0	0	1,429		1,429
ACCOUNTS RECEIVABLE/ACCRUED INCOI	414,381	0	95,275	509,656		509,656
OTHER RECEIVABLES						
Due from OBA	0	1,002,033	0	1,002,033	(1,002,033)	
Due from Foundation	-	0	0	0		
Due from Agency	0	0	42,366	42,366	(42,366)	
Due from OBASCO	<u>729,163</u>	<u>0</u>	<u>0</u>	<u>729,163</u>	<u>(729,163)</u>	
TOTAL OTHER RECEIVABLES	729,163	1,002,033	42,366	1,773,562	(1,773,562)	0
PREPAID EXPENSES	23,473	308	0	23,781		23,781
DEFERRED EXPENSES	63,493	0	2,179	65,672		65,672
PROPERTY & EQUIPMENT	804,475	0	29,096	833,571		833,571
OTHER ASSETS	527,672	116,101	0	643,773	(365,712)	278,061
TOTAL ASSETS	9,042,438	1,140,447	169,136	10,352,021	(2,139,274)	8,212,747
LIABILITIES						
ACCOUNTS PAYABLE	22,000	0	0	22,000		22,000
OTHER PAYABLES						
Accrued benefits	93,483	0	0	93,483		
Due OBA	0	0	729,163	729,163	(729,163)	
Due OBAIA	1,002,033	0	0	1,002,033	(1,002,033)	
Due OBASCO	<u>0</u>	<u>42,365</u>	<u>0</u>	<u>42,365</u>	<u>(42,365)</u>	
TOTAL OTHER PAYABLES	1,095,516	42,365	729,163	1,867,044	(1,773,561)	93,483
DEFERRED INCOME	2,141,211	0	172,343	2,313,554		2,313,554
TOTAL LIABILITIES	3,258,727	42,365	901,506	4,202,598	(1,773,561)	2,429,037
FUND BALANCE	5,783,711	1,098,082	(732,370)	6,149,423	(365,712)	5,783,711
TOTAL LIAB & FUND BALANCE	9,042,438	1,140,447	169,136	10,352,021	(2,139,273)	8,212,748

OBA & SUBSIDIARIES
CONSOLIDATED STATEMENT OF REVENUE, EXPENSE AND OTHER CHANGES IN NET ASSETS
FOR THE EIGHT MONTHS ENDING DECEMBER 31, 2024

	<u>OBA</u> <u>ACTUAL</u>	<u>OBAIA</u> <u>ACTUAL</u>	<u>OBASCO</u> <u>ACTUAL</u>	<u>CONSOL</u> <u>ACTUAL</u>	<u>CONSOL</u> <u>BUDGET</u>	<u>CONSOL</u> <u>PR YEAR</u>
INCOME						
Membership Dues	\$ 1,314,483	\$ -	\$ 92,678	\$ 1,407,161	\$ 1,406,480	\$ 1,380,700
Convention, Seminars, Schools & Subscription:	785,395	-	21,478	806,873	797,500	782,841
Products & Services	78,192	-	57,816	136,008	136,341	75,249
Advertising & Sponsorships	206,142	-	54,419	260,561	253,500	220,793
Investment - Recog and Unrealized	244,649	-	-	244,649	140,000	170,623
Miscellaneous/Gain on Sale	27,360	-	-	27,360	400	12,123
Bank Insurance	-	33,323	-	33,323	42,000	33,552
Group Services	-	1,106	-	1,106	10,960	5,148
Group Health	-	1,364	-	1,364	1,200	1,440
TOTAL INCOME	\$ 2,656,221	\$ 35,793	\$ 226,391	\$ 2,918,405	\$ 2,788,381	\$ 2,682,469
EXPENSE						
Program Services:						
Convention, Seminars & Schools	\$ 863,854	\$ -	\$ -	\$ 863,854	\$ 971,902	\$ 724,811
Government Relations	271,341	-	-	271,341	316,040	371,528
Member Relations/Services	504,101	-	-	504,101	573,598	524,615
Newspaper	-	-	71,644	71,644	95,233	87,545
Fraud Division	-	-	121,480	121,480	126,641	138,365
Endorsements	-	-	60,683	60,683	58,986	11,816
Strategic Member	-	-	46,018	46,018	57,774	44,306
				-		
Support Services:						
Administrative & General	378,724	7,538	16,498	402,760	374,249	338,046
TOTAL EXPENSE	\$ 2,018,020	\$ 7,538	\$ 316,323	\$ 2,341,881	\$ 2,574,423	\$ 2,241,032
NET PROFIT (LOSS)	\$ 638,201	\$ 28,255	\$ (89,932)	\$ 576,524	\$ 213,958	\$ 441,437

OKLAHOMA BANKERS ASSOCIATION AND SUBSIDIARIES
CONSOLIDATING STATEMENT OF ACTIVITIES
EIGHT MONTHS ENDED DECEMBER 31, 2024

	<u>OBA</u>	<u>OBAIA</u>	<u>OBASCO</u>	<u>BALANCE</u>	<u>Y-T-D CONSOL. BUDGET</u>	<u>Y-T-D PRIOR YEAR</u>
REVENUES						
MEMBERSHIP DUES	1,314,483	0	92,678	1,407,161	1,406,480	1,380,700
EVENT INCOME & SUBSC	785,395	0	21,478	806,873	797,500	782,841
ADVERTISING & SPONSC	206,142	0	54,419	260,561	253,500	220,793
INVESTMENT INCOME	244,649	0	0	244,649	140,000	170,623
MISC/GAIN ON SALE	27,360	0	0	27,360	400	12,123
BANK INSURANCE	0	33,323	0	33,323	42,000	33,552
OTHER INSURANCE END	0	1,106	0	1,106	10,960	5,148
BANK EMPLOYEE GROU	0	1,364	0	1,364	1,200	1,440
PRODUCTS & SERVICES	78,192	0	57,816	136,008	136,341	75,249
TOTAL INCOME	2,656,221	35,793	226,391	2,918,405	2,788,381	2,682,469
EXPENSES						
EMPLOYEE COMP	850,426	3,216	167,131	1,020,773	1,099,400	938,757
EMPLOYEE BENEFITS	200,482	428	50,095	251,005	304,909	229,337
GENERAL OFFICE	326,296	93	4,643	331,032	365,447	368,763
OVERHEAD ALLOC						
TO SUBSIDIARIES	(56,537)	643	55,894	0	0	0
BUILDING & GROUNDS	85,535	0	0	85,535	89,400	86,520
DEPRECIATION	74,031	0	5,365	79,396	72,800	69,822
TRAVEL	29,273	0	0	29,273	33,335	28,312
PROMOTION	50,278	0	0	50,278	57,650	40,517
PROFESSIONAL	18,366	2,541	0	20,907	24,000	23,925
OTHER	15,865	0	0	15,865	15,100	13,373
ADMINISTRATIVE	28,587	617	5,587	34,791	35,680	34,536
BANK INSURANCE	0	0	0	0	1,000	0
FRAUD SERVICES	0	0	8,142	8,142	6,880	1,057
EDUCATION	348,807	0	0	348,807	346,236	326,211
NEWSPAPER	0	0	16,386	16,386	17,905	15,515
PRODUCTS & SERVICES	46,610	0	3,081	49,691	44,320	11,604
TOTAL EXPENSES	2,018,019	7,538	316,324	2,341,881	2,514,062	2,188,249
OPER. PROFIT (LOSS)	638,202	28,255	(89,933)	576,524	274,319	494,220

Oklahoma Bankers Association
STATEMENT OF FINANCIAL POSITION
12/31/2024

ASSETS

CASH

Cash and Cash Equivalents	\$677,275	
Investments	5,801,076	
TOTAL CASH		6,478,352

INVENTORY

1,429

ACCOUNTS RECEIVABLE

General	403,741	
Accrued Interest	10,640	
TOTAL ACCOUNTS RECEIVABLE	<u>414,381</u>	414,381

OTHER RECEIVABLES

Due from OBASCO	729,163	
TOTAL OTHER RECEIVABLES	<u>729,163</u>	729,163

PREPAID EXPENSES

23,473

DEFERRED EXPENSES

63,493

TOTAL CURRENT ASSETS

7,710,291

PROPERTY AND EQUIPMENT

Building	212,083	
Accum Depr - Building	(212,083)	
Office Equipment	79,427	
Accum Depr - Office Equipment	(67,874)	
Furniture & Fixtures	240,935	
Accum Depr - Furniture & Fixures	(228,479)	
Autos	162,554	
Accum Depr - Autos	(16,704)	
Computer Hardware	74,577	
Accum Depr - Computer Hardware	(55,319)	
Computer Software	204,154	
Accum Depr - Computer Software	(202,624)	
Building Improvements	488,273	
Accum Depr - Building Improvements	(288,727)	
Land	60,012	
Building Addition	635,593	
Accum Depr - Building Addition	(635,593)	
2005 Building Addition	969,862	
Accum Depr - 2005 Building Addition	(615,593)	
TOTAL PROPERTY AND EQUIPMENT	<u>804,475</u>	804,475

OTHER ASSETS

Investment in OBAFS	484,380	
Twin Hills Stock	7,742	
The Compliance Alliance	35,550	
TOTAL OTHER ASSETS	<u>527,672</u>	527,672

TOTAL NON-CURRENT ASSETS

1,332,147

TOTAL ASSETS

\$9,042,438

Oklahoma Bankers Association
STATEMENT OF FINANCIAL POSITION
12/31/2024

LIABILITIES AND NET ASSETS

LIABILITIES

ACCOUNTS PAYABLE

Miscellaneous Payable	4,372	
TOTAL ACCOUNTS PAYABLE		4,372

OTHER PAYABLES

401 K Plan	93,483	
Accrued Payroll Liability	17,628	
Due OBAIA	1,002,033	
TOTAL OTHER PAYABLES		1,113,145

DEFERRED REVENUE

Event Income	122,895	
Membership Dues	2,005,449	
Directory	12,540	
Legal Update	328	
TOTAL DEFERRED REVENUE		2,141,211

TOTAL LIABILITIES		3,258,728
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NET ASSETS

Current Earnings-Without Donor Restrictions	638,202	
Current Earnings-With Donor Restrictions		
Retained Earnings-Without Donor Restrictions	5,145,508	
Retained Earnings-With Donor Restrictions		
TOTAL NET ASSETS		5,783,710

TOTAL LIABILITIES & NET ASSETS		\$9,042,438
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Oklahoma Bankers Association
REVENUES, EXPENSES AND OTHER CHANGES IN NET ASSETS
For the Eight Months Ending 12/31/2024

	MONTH ENDED 12/31/2024		YEAR TO DATE 12/31/2024		PRIOR
	ACTUAL	BUDGET	ACTUAL	BUDGET	
REVENUE AND GAINS					
Membership Dues	\$164,317	\$164,310	\$1,314,483	\$1,314,480	\$1,297,264
Convention, Seminars, Schools & Subscriptions	17,773	40,000	785,395	777,500	761,665
Products & Services Income	59,863	9,250	78,192	70,425	16,434
Interest & Realized Portfolio Gain/Loss	28,503	17,500	146,561	140,000	273,203
Unrealized Portfolio Gain/Loss	(43,603)	0	98,088	0	(102,580)
Miscellaneous/Gain on Sale	19,818	50	27,360	400	11,717
Advertising & Sponsorships	40,000	48,000	206,142	197,500	167,828
Total Revenue and Gains	286,671	279,110	2,656,221	2,500,305	2,425,531
EXPENSES AND LOSSES					
Program Services:					
Convention, Seminars and School	112,611	98,068	863,854	971,902	724,811
Government Relations	26,707	41,172	271,341	316,040	371,528
Member Relations/Services	87,098	75,538	504,101	573,598	524,615
Support Services:					
Administrative & General	45,022	45,458	378,724	347,540	318,790
Total Expenses and Losses	271,439	260,236	2,018,020	2,209,080	1,939,745
INCREASE (DECREASE) IN NET ASSETS	15,232	18,874	638,202	291,225	485,785

Oklahoma Bankers Association
REVENUES, EXPENSES AND OTHER CHANGES IN NET ASSETS
For the Eight Months Ending 12/31/2024

	MONTH ENDED		YEAR TO DATE		PRIOR
	12/31/2024		12/31/2024		
	ACTUAL	BUDGET	ACTUAL	BUDGET	
REVENUE AND GAINS					
Membership Dues	\$164,317	\$164,310	\$1,314,483	\$1,314,480	\$1,297,264
Convention, Seminars, Schools & Subscrip	17,773	40,000	785,395	777,500	761,665
Products & Services Income	59,863	9,250	78,192	70,425	16,434
Interest & Realized Portfolio Gain/Loss	28,503	17,500	146,561	140,000	273,203
Unrealized Portfolio Gain/Loss	(43,603)	0	98,088	0	(102,580)
Miscellaneous/Gain on Sale	19,818	50	27,360	400	11,717
Advertising & Sponsorships	40,000	48,000	206,142	197,500	167,828
Total Revenue and Gains	286,671	279,110	2,656,221	2,500,305	2,425,531
EXPENSES AND LOSSES					
EMPLOYEE COMPENSATION					
Salaries - Fulltime	107,380	124,363	795,716	936,570	723,648
FICA - Employer Portion	6,828	9,153	51,433	69,432	43,678
State Unemployment	19	0	237	0	139
Federal Unemployment	0	45	43	95	17
HR Administration	585	445	2,996	3,560	3,167
TOTAL EMPLOYEE COMP	114,811	134,006	850,426	1,009,657	770,648
EMPLOYEE BENEFITS					
Medical Insurance	14,792	19,348	110,859	146,884	100,128
Life Insurance	0	0	0	0	0
Insurance Alloc - OBAIA	0	0	0	0	0
Insurance Alloc - OBASC	0	0	0	0	0
401 K Plan	8,647	8,495	66,874	67,960	58,196
401 K Plan Alloc - OBAIA	0	0	0	0	0
401 K Plan Alloc - OBASC	0	0	0	0	0
Flexible Benefits Plan	0	0	0	0	0
Workers Compensation	181	315	1,452	2,330	1,450
Internet Benefit	413	435	2,079	3,280	1,592
Staff Training	1,470	1,850	19,218	26,350	18,507
TOTAL EMPLOYEE BENEFITS	25,503	30,443	200,482	246,804	179,874
GENERAL OFFICE EXPENSES					
Telephone	1,179	1,215	8,507	9,500	8,179
Postage	405	310	2,338	2,480	2,083
Delivery	(15)	75	375	600	522
Dues and Memberships	818	1,200	6,898	14,840	11,233
Subscriptions	73	290	1,595	2,020	1,483
Equipment Leases	0	0	0	0	0
Equipment Maintenance	265	750	7,097	6,000	4,821
Office Supplies	1,999	2,075	14,281	16,500	13,218
Computer Supplies	1,395	1,245	7,452	13,435	10,138
Xerox Supplies	13	50	168	395	296
Network Maintenance	11,560	11,545	91,885	92,360	89,331
BankCard Fees	4,289	6,250	13,333	22,000	13,733
Contract Labor	0	0	166,568	66,628	260,008
Miscellaneous	0	0	72	0	0
Correspondence Supplies	7	0	122	0	105
Records Storage	60	75	480	600	480
Checking / Lockbox Fees	423	400	2,969	3,200	2,587
Licensing Fees	0	850	2,158	2,200	17
TOTAL GENERAL OFFICE EXPENSE	22,472	26,330	326,296	252,758	418,233
General & Admin Alloc - OBAIA	(71)	0	(643)	0	(489)
General & Admin Alloc - OBASC	(6,373)	0	(55,894)	0	(52,297)
PRODUCTS & SERVICES EXPENSES	38,283	5,000	46,610	40,000	8,784
BUILDING & GROUNDS EXPENSES					
Insurance	1,662	1,750	13,298	14,000	12,046
Contract Labor - Janit. & Maint.	2,515	2,250	18,812	18,000	18,122
Utilities	2,310	2,500	20,121	20,000	20,965
Security Service	109	175	1,736	1,400	1,548
Maintenance	270	4,750	11,791	14,000	14,237
Property Taxes	0	22,000	19,776	22,000	19,602
TOTAL BLDG. & GROUNDS	6,866	30,425	85,535	89,400	86,520

Oklahoma Bankers Association
REVENUES, EXPENSES AND OTHER CHANGES IN NET ASSETS
For the Eight Months Ending 12/31/2024

	MONTH ENDED		YEAR TO DATE		PRIOR
	12/31/2024		12/31/2024		
	ACTUAL	BUDGET	ACTUAL	BUDGET	
DEPRECIATION EXPENSE					
Office Equipment	225	225	1,799	1,800	3,390
Furniture & Fixtures	273	300	2,184	2,400	2,184
Automobiles	4,362	2,505	23,704	20,040	21,450
Computers	477	400	3,264	3,200	3,873
Computer Software	49	50	389	400	1,016
Maintenance Equipment	0	0	0	0	0
Building Improvements	2,792	2,400	21,042	19,200	16,356
Building Addition	2,694	2,700	21,650	21,600	21,552
TOTAL DEPRECIATION EXP.	10,871	8,580	74,031	68,640	69,822
TRAVEL					
Staff Travel	3,251	1,795	14,993	14,160	14,147
Officer Travel	0	850	0	6,800	0
Vehicle Insurance	618	575	4,346	4,600	4,288
Vehicle Maintenance	539	170	4,017	1,675	2,298
Vehicle Taxes	0	0	391	300	188
Gasoline	588	725	5,527	5,800	7,390
TOTAL TRAVEL	4,997	4,115	29,273	33,335	28,312
ASSOCIATION PROMOTION					
Association Promotion - Lobbying	976	2,350	27,066	18,800	18,647
Association Promotion - Misc.	1,400	650	12,007	15,050	6,887
Association Promotion - M&E	1,160	1,450	6,997	17,500	10,606
Contributions	900	350	1,900	3,500	2,110
Professional Membership Benefit	(170)	250	1,782	2,000	1,755
Public / Member Relations	219	100	526	800	512
TOTAL ASSOC PROMOTION	4,485	5,150	50,278	57,650	40,517
PROFESSIONAL SERVICES					
Accounting & Auditing	0	3,000	17,268	15,500	16,251
Consulting Services	0	0	0	1,000	0
Investment Management	0	0	1,098	3,000	2,476
TOTAL PROFESSIONAL SERVICES	0	3,000	18,366	19,500	18,727
OTHER EXPENSES					
Vending Machine	0	0	75	100	75
Federal & State PAC Expenses	1,610	1,000	15,790	15,000	13,298
Contact Banker	0	0	0	0	0
TOTAL OTHER EXPENSES	1,610	1,000	15,865	15,100	13,373
ADMINISTRATIVE EXPENSES					
Board of Directors Expense	7	0	2,563	3,000	6,057
Executive Committee	13	0	2,110	2,500	2,019
Other Committees	0	0	690	500	250
D&O Insurance	2,903	3,000	23,224	24,000	23,184
Income Taxes	0	0	0	0	0
TOTAL ADMIN EXPS.	2,922	3,000	28,587	30,000	31,510
EDUCATION EXPENSES					
Event Expense	45,062	9,187	348,807	346,236	326,211
TOTAL EDUCATION EXPENSES	45,062	9,187	348,807	346,236	326,211
Total Expenses and Losses	271,439	260,236	2,018,020	2,209,080	1,939,745
Change in Unrestricted Net Assets	0	0	0	0	0
INCREASE (DECREASE) IN NET ASSETS	15,232	18,874	638,202	291,225	485,785

OBA Insurance Agency
STATEMENT OF FINANCIAL POSITION
12/31/2024

ASSETS

CASH

Cash and Cash Equivalents \$22,005

TOTAL CASH 22,005

OTHER RECEIVABLES

Due from OBA 1,002,033

TOTAL OTHER RECEIVABLES 1,002,033

PREPAID EXPENSES

TOTAL CURRENT ASSETS 308

1,024,346

OTHER ASSETS

Bankers Bank 4,438

BMSI 111,664

TOTAL OTHER ASSETS 116,101

TOTAL ASSETS \$1,140,448

LIABILITIES AND NET ASSETS

LIABILITIES

OTHER PAYABLES

Due OBASCO 42,366

TOTAL OTHER PAYABLES 42,366

DEFERRED REVENUE

TOTAL LIABILITIES 42,366

NET ASSETS

Common Stock 500

Paid in Capital 633,313

Current Earnings 28,255

Retained Earnings 436,014

TOTAL NET ASSETS 1,098,082

TOTAL LIABILITIES & NET ASSETS \$1,140,448

OBA Insurance Agency
STATEMENT OF ACTIVITIES
For the Eight Months Ending 12/31/2024

	MONTH ENDED 12/31/2024		YEAR TO DATE 12/31/2024		PRIOR
	ACTUAL	BUDGET	ACTUAL	BUDGET	
REVENUE AND GAINS					
Bank Insurance	\$9,703	\$5,250	\$33,323	\$42,000	\$33,552
Other Insurance Endorsements	198	1,370	1,106	10,960	5,148
Bank Employee Group	212	150	1,364	1,200	1,440
Total Revenue and Gains	10,113	6,770	35,793	54,160	40,140
EXPENSES AND LOSSES					
Bank Insurance	0	0	0	1,000	0
Administrative & General	633	700	7,538	10,347	9,132
Total Expenses and Losses	633	700	7,538	11,347	9,132
CHANGE IN NET ASSETS	9,480	6,070	28,255	42,813	31,008
Net Assets, Beginning of Year			1,069,826	1,069,826	1,009,635
Net Assets, End of Year			1,098,081	1,112,639	1,040,643

OBA Insurance Agency
STATEMENT OF ACTIVITIES
For the Eight Months Ending 12/31/2024

	MONTH ENDED 12/31/2024		YEAR TO DATE 12/31/2024		PRIOR
	ACTUAL	BUDGET	ACTUAL	BUDGET	
REVENUES AND GAINS					
Bank Insurance	\$9,703	\$5,250	\$33,323	\$42,000	\$33,552
Bank Employee Group	212	150	1,364	1,200	1,440
Other Insurance Endorsements					
Other Commissions	161	300	1,123	2,400	1,385
NFP	0	1,000	0	8,000	1,001
Walt Garner Associates	0	20	(1)	160	104
Philadelphia American Life	37	50	(16)	400	458
KeyState	0	0	0	0	2,200
Total Revenue and Gains	10,113	6,770	35,793	54,160	40,140
EXPENSES AND LOSSES					
EMPLOYEE COMPENSATION					
OBA Salary Alloc	408	406	3,216	3,247	2,270
TOTAL EMPLOYEE COMP	408	406	3,216	3,247	2,270
EMPLOYEE BENEFITS					
OBA Insurance Alloc	43	40	314	323	220
OBA 401K Alloc	14	30	114	243	109
Staff Training	0	0	0	250	0
TOTAL EMPLOYEE BENEFITS	56	71	428	816	329
BANK INSURANCE	0	0	0	1,000	0
GENERAL OFFICE EXPENSES					
Checking / Lockbox Fees	20	2	93	16	4
Licensing Fees	0	0	0	300	226
OBA General & Admin Alloc	71	136	643	788	489
TOTAL GENERAL OFFICE EXPENSE	91	138	736	1,104	719
ADMINISTRATIVE EXPENSES					
Accounting & Auditing	0	0	2,541	4,500	5,198
D&O Insurance	77	85	617	680	617
TOTAL ADMIN EXPS.	77	85	3,158	5,180	5,815
Total Expenses and Losses	633	700	7,538	11,347	9,132
CHANGE IN NET ASSETS	9,480	6,070	28,255	42,813	31,008
Net Assets, Beginning of Year			1,069,826	1,069,826	1,009,635
Net Assets, End of Year			1,098,081	1,112,639	1,040,643

OBA Services Company
STATEMENT OF FINANCIAL POSITION
12/31/2024

ASSETS

CASH		
Cash and Cash Equivalents	\$220	
TOTAL CASH		220
ACCOUNTS RECEIVABLE		
General	95,275	
TOTAL ACCOUNTS RECEIVABLE		95,275
OTHER RECEIVABLES		
Due From Agency	42,366	
TOTAL OTHER RECEIVABLES		42,366
DEFERRED EXPENSES		
Postage	2,179	
TOTAL DEFERRED EXPENSES		2,179
PROPERTY AND EQUIPMENT		
Autos		
Autos	34,140	
Accum Depr - Autos	(6,995)	
Computer Hardware		
Computer Hardware	4,757	
Accum Depr - Computer Hardware	(2,807)	
TOTAL PROPERTY AND EQUIPMENT		29,096
TOTAL ASSETS		<u>\$169,136</u>

LIABILITIES AND NET ASSETS

LIABILITIES

OTHER PAYABLES		
Due OBA	729,163	
TOTAL OTHER PAYABLES		729,163
DEFERRED REVENUE		
Strategic Membership Dues	143,282	
Directory	1,000	
Subscriptions	23,061	
Advertising	5,000	
TOTAL DEFERRED REVENUE		<u>172,343</u>
TOTAL LIABILITIES		901,506
NET ASSETS		
Paid in Capital	1,493,492	
Current Earnings	(89,933)	
Retained Earnings	(2,135,929)	
TOTAL NET ASSETS		<u>(732,370)</u>
TOTAL LIABILITIES & NET ASSETS		<u>\$169,136</u>

OBA Services Company
STATEMENT OF ACTIVITIES
For the Eight Months Ending 12/31/2024

	MONTH ENDED 12/31/2024		YEAR TO DATE 12/31/2024		PRIOR
	ACTUAL	BUDGET	ACTUAL	BUDGET	
REVENUES AND GAINS					
Products & Services	\$11,649	\$7,602	\$57,816	\$65,916	\$58,815
Strategic Member Program	10,301	11,500	92,678	92,000	83,436
Interest / Misc	0	0	0	0	406
Newspaper	8,366	9,500	75,897	76,000	74,141
Total Revenues and Gains	30,317	28,602	226,391	233,916	216,798
EXPENSES AND LOSSES					
Program Services:					
Newspaper	8,720	12,748	71,644	95,233	87,545
Fraud Division	14,660	16,582	121,480	126,641	138,365
Endorsements	7,780	7,428	60,683	57,986	11,816
Strategic Member	5,174	7,991	46,018	57,774	44,306
Administrative & General	1,450	1,521	16,498	16,362	10,124
Total Expenses and Losses	37,783	46,270	316,324	353,996	292,157
CHANGE IN NET ASSETS	(7,466)	(17,668)	(89,933)	(120,080)	(75,359)
Net Assets, Beginning of Year			(642,438)	(642,438)	(522,831)
Net Assets, End of Year			(732,371)	(762,518)	(598,190)

OBA Services Company
STATEMENT OF ACTIVITIES
For the Eight Months Ending 12/31/2024

	MONTH ENDED 12/31/2024		YEAR TO DATE 12/31/2024		PRIOR
	ACTUAL	BUDGET	ACTUAL	BUDGET	
REVENUES AND GAINS					
Products & Services	\$21,950	\$19,102	\$150,494	\$157,916	\$142,251
Advertising Income	6,007	7,000	54,419	56,000	52,965
Newspaper Income	2,359	2,500	21,478	20,000	21,176
Interest Income	0	0	0	0	406
Total Revenues and Gains	30,317	28,602	226,391	233,916	216,798
EXPENSES AND LOSSES					
EMPLOYEE COMPENSATION					
Salary	18,277	17,233	139,435	137,864	148,689
OBA Salary Alloc	2,225	3,661	16,890	29,288	5,931
FICA	1,433	2,418	10,807	19,344	11,219
TOTAL EMPLOYEE COMP	21,936	23,312	167,131	186,496	165,839
EMPLOYEE BENEFITS					
Insurance	4,122	3,922	31,043	31,376	28,737
OBA Insurance Alloc	744	926	5,460	7,409	6,190
401 K Plan	1,462	1,378	11,155	11,024	11,895
OBA 401K Alloc	141	95	1,068	760	178
Workers Compensation	39	40	310	320	310
Internet	25	50	200	400	245
Staff Training	0	0	860	6,000	1,579
TOTAL EMPLOYEE BENEFITS	6,533	6,411	50,095	57,289	49,134
GENERAL OFFICE EXPENSES					
Telephone	105	220	799	1,760	1,689
Postage	3	15	24	120	44
Dues	0	120	0	1,110	0
Subscriptions	0	0	199	375	0
Office Supplies	0	10	442	155	79
Computer Supplies	0	60	0	230	49
Xerox Supplies	0	10	10	80	14
Network Maintenance	9	40	72	320	72
Correspondence Supplies	7	10	76	80	96
Staff Meals / Entertainment	51	100	2,861	3,350	884
Bank Fees	20	20	160	160	160
OBA General & Admin Alloc	6,373	11,797	55,894	64,206	52,297
TOTAL GENERAL OFFICE EXP	6,567	12,402	60,537	71,946	55,383
Depreciation Expense	671	520	5,365	4,160	0
NEWSPAPER EXPENSES	1,147	2,225	16,386	17,905	15,515
FRAUD DIVISION EXPENSES	550	860	8,142	6,880	1,057
PRODUCT & SERVICES EXPENSES	381	540	3,081	4,320	2,820
ADMINISTRATIVE EXPENSES					
Accounting & Auditing	0	0	5,587	5,000	2,409
TOTAL ADMIN EXPENSES	0	0	5,587	5,000	2,409
TAX EXPENSE					
Total Expenses and Losses	37,783	46,270	316,324	353,996	292,157
INCREASE (DECREASE) IN NET ASSETS	(7,466)	(17,668)	(89,933)	(120,080)	(75,359)
Net Assets, Beginning of Year			(642,438)	(642,438)	(522,831)
Net Assets, End of Year			(732,371)	(762,518)	(598,190)

Foundation
Statement of Financial Position
December 31, 2024

ASSETS

CASH

Cash

\$30,767

Restricted Cash - Robbery

19,128

TOTAL CASH

49,895

TOTAL ASSETS

\$49,895

LIABILITIES AND FUND BALANCE

LIABILITIES

FUND BALANCE

Current Earnings

3,044

Retained Earnings

46,852

TOTAL FUND BALANCE

49,895

TOTAL LIABILITIES & FUND BALANCE

\$49,895

Foundation
INCOME STATEMENT
 For the Eight Months Ending December 31, 2024

	<u>CURRENT MONTH</u>	<u>CURRENT YEAR TO DATE</u>	<u>PRIOR YEAR TO DATE</u>
INCOME			
Special Income	\$0	\$100	\$0
Solicitation Income	0	4,071	5,533
Total Income	<u>0</u>	<u>4,171</u>	<u>5,533</u>
EXPENSES			
Accounting & Auditing	0	1,081	2,953
Miscellaneous Expenses	0	46	28
Total Expenses	<u>0</u>	<u>1,127</u>	<u>2,981</u>
NET PROFIT (LOSS)	<u><u>0</u></u>	<u><u>3,044</u></u>	<u><u>2,552</u></u>

Political Action Committee State
STATEMENT OF FINANCIAL POSITION
December 31, 2024

ASSETS

CASH

Cash

\$139,623

Certificates of Deposit

175,000

TOTAL CASH

314,623

OTHER RECEIVABLES

TOTAL ASSETS

\$314,623

LIABILITIES AND FUND BALANCE

LIABILITIES

FUND BALANCE

Current Earnings

(4,562)

Retained Earnings

319,185

TOTAL FUND BALANCE

314,623

TOTAL LIABILITIES & FUND BALANCE

\$314,623

Political Action Committee State
INCOME STATEMENT
 For the Twelve Months Ending December 31, 2024

	<u>CURRENT MONTH</u>	<u>CURRENT YEAR TO DATE</u>	<u>PRIOR YEAR TO DATE</u>
INCOME			
Solicitation	\$1,049	\$57,959	\$66,237
CD Interest	4,282	4,412	263
Total Income	<u>5,331</u>	<u>62,372</u>	<u>66,499</u>
EXPENSES			
Campaign Contribution	50,400	66,900	50,700
Tax	0	34	34
Miscellaneous Expenses	0	0	118
Total Expenses	<u>50,400</u>	<u>66,934</u>	<u>50,852</u>
NET PROFIT (LOSS)	<u><u>(45,069)</u></u>	<u><u>(4,562)</u></u>	<u><u>15,647</u></u>

Political Action Committee Federal
STATEMENT OF FINANCIAL POSITION
December 31, 2024

ASSETS

CASH

Cash

\$46,926

TOTAL CASH

46,926

TOTAL ASSETS

\$46,926

LIABILITIES AND FUND BALANCE

LIABILITIES

FUND BALANCE

Current Earnings

44

Retained Earnings

46,881

TOTAL FUND BALANCE

46,926

TOTAL LIABILITIES & FUND BALANCE

\$46,926

Political Action Committee Federal
INCOME STATEMENT
 For the Twelve Months Ending December 31, 2024

	<u>CURRENT MONTH</u>	<u>CURRENT YEAR TO DATE</u>	<u>PRIOR YEAR TO DATE</u>
INCOME			
Solicitation	\$500	\$36,134	\$23,113
Total Income	<u>500</u>	<u>36,134</u>	<u>23,113</u>
EXPENSES			
Campaign Contribution	0	35,500	35,000
Bank Fees	58	590	503
Total Expenses	<u>58</u>	<u>36,090</u>	<u>35,503</u>
NET PROFIT (LOSS)	<u><u>442</u></u>	<u><u>44</u></u>	<u><u>(12,390)</u></u>

KATHRYN DONOVAN
OKLAHOMA BANKERS ASSOCIATION
634 NE 41ST ST
OKLAHOMA CITY OK 73105

25006

FINANCIAL STATEMENT
FOR THE PERIOD
DECEMBER 01, 2024 THROUGH DECEMBER 31, 2024

OKLAHOMA BANKERS ASSOCIATION

ACCOUNT 0260-0001092



OKLAHOMA BANKERS ASSOCIATION

Account Number: 0260-0001092

For the Period December 01, 2024 - December 31, 2024

Previous Account Number: 790184014

Trade Date Basis

Report Name	Page
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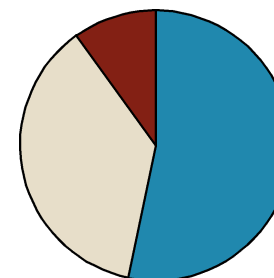
Robert Kindt
Backup Administrator
Phone: 405-272-2330
Email: RKINDT@BOKF.COM

Investment Summary

	Market Value December 31, 2024
Principal Assets	
Cash and Equivalents	171,795.34
Fixed Income	636,605.56
Equities	922,675.36
Total Principal Assets	1,731,076.26
Total	1,731,076.26

Changes in Market Value

	Period Ended December 31, 2024	Year to Date December 31, 2024
Beginning Value	1,760,035.96	1,651,223.31
Investment Activity	(241.23)	(241.23)
Changes in Market Value	(28,718.47)	80,094.18
Ending Value	1,731,076.26	1,731,076.26

Investment Summary
As of December 31, 2024


Equities	53.30%
Fixed Income	36.78%
Cash and Equivalents	9.92%
Total	100.00%

Income Summary

	Period Ended December 31, 2024	Year to Date December 31, 2024
Dividends	11,708.34	31,795.40
Other Income	3,254.31	3,286.59
Total Income	14,962.65	35,081.99

Net Realized Gain (Loss) Summary

	Period Ended December 31, 2024	Year to Date December 31, 2024
Net Short-Term Gain (Loss)	1,139.72	1,139.72
Net Long-Term Gain (Loss)	1,789.17	1,789.17
Net Currency Gain (Loss)	0.00	0.00
Total Gain (Loss) *	2,928.89	2,928.89

* May vary for tax reporting purposes

Description	Cash	Cost	Market Value
Beginning Value	0.00	1,572,671.33	1,760,645.48
Income Received			
Dividends	11,708.34	0.00	11,708.34
Other Income	3,254.31	0.00	3,254.31
Total Income Received	14,962.65	0.00	14,962.65
Security Transaction			
Purchases	(59,308.11)	59,308.11	0.00
Sales	44,104.23	(44,423.21)	(318.98)
Total Security Transaction	(15,203.88)	14,884.90	(318.98)
Total Changes This Period	(241.23)	14,884.90	14,643.67
Accrued Income			
End of Period			635.32
Beginning of Period			609.52
Change in Accrued Income			25.80
Market Appreciation/Depreciation			
End of Period			143,761.26
Beginning of Period			187,364.63
Change in Market Appreciation/Depreciation			(43,603.37)
Ending Value	(241.23)	1,587,315.00	1,731,711.58

Description	Cost	Market Value	Accrued Income	Unrealized Gain/(Loss)	Estimated Annual Income	% of MV
Cash and Equivalents						
Cash	(241.23)	(241.23)	0.00	0.00	0.00	(0.01)
Sweep Vehicle	172,036.57	172,036.57	635.32	0.00	7,670.96	9.94
Total Cash and Equivalents	171,795.34	171,795.34	635.32	0.00	7,670.96	9.92
Fixed Income						
Short Government	665,967.18	636,605.56	0.00	(29,361.62)	26,632.83	36.78
Total Fixed Income	665,967.18	636,605.56	0.00	(29,361.62)	26,632.83	36.78
Equities						
Other Equity	749,552.48	922,675.36	0.00	173,122.88	15,105.48	53.30
Total Equities	749,552.48	922,675.36	0.00	173,122.88	15,105.48	53.30
Total Market Value	1,587,315.00	1,731,076.26	635.32	143,761.26	49,409.27	100.00
Accrued Income	0.00	0.00	635.32	0.00	0.00	0.00
Total Assets	1,587,315.00	1,731,076.26	635.32	143,761.26	49,409.27	100.00

No data in the reporting period

Description	Shares/ Par	Total Cost/Unit Cost	Total Market/ Unit Price	% of Total Net Assets	Unrealized Gain/(Loss)	Accrued Income	Estimated Annual Income	Market Yield (%)
Cash and Equivalents								
Cash								
U.S. DOLLAR CASH - PRINCIPAL	(241.2300)	(241.23) 1.00	(241.23) 1.00	(0.01)	0.00	0.00	0.00	
Total Cash		(241.23)	(241.23)	(0.01)	0.00	0.00	0.00	
Sweep Vehicle								
CAVANAL HILL GOVT SEC MMKT-SEL #0084 - PRINCIPAL SWEEP Cusip: 14956P810, Ticker: APSXX	172,036.5700	172,036.57 1.00	172,036.57 1.00	9.94	0.00	635.32	7,670.96	4.46
Total Sweep Vehicle		172,036.57	172,036.57	9.94	0.00	635.32	7,670.96	4.46
Total Cash and Equivalents		171,795.34	171,795.34	9.92	0.00	635.32	7,670.96	4.46
Fixed Income								
Short Government								
VANGUARD SHORT TERM TREASURY ETF Cusip: 92206C102, Ticker: VGSH N/R	10,942.0000	665,967.18 60.86	636,605.56 58.18	36.78	(29,361.62)	0.00	26,632.83	4.18
Total Short Government		665,967.18	636,605.56	36.78	(29,361.62)	0.00	26,632.83	4.18
Total Fixed Income		665,967.18	636,605.56	36.78	(29,361.62)	0.00	26,632.83	4.18

Description	Shares/ Par	Total Cost/Unit Cost	Total Market/ Unit Price	% of Total Net Assets	Unrealized Gain/(Loss)	Accrued Income	Estimated Annual Income	Market Yield (%)
Equities								
Other Equity								
DFA EMERGING MKTS VAL-INST #5095 Cusip: 233203587, Ticker: DFEVX N/R	1,465.0570	46,579.15 31.79	43,819.85 29.91	2.53	(2,759.30)	0.00	2,051.08	4.68
DODGE & COX INTL STOCK-I #1048 Cusip: 256206103, Ticker: DODFX N/R	1,023.2140	41,818.75 40.87	51,058.38 49.90	2.95	9,239.63	0.00	1,150.09	2.25
ISHARES RUSSELL 1000 L/C IDX-K #2155 Cusip: 066923301, Ticker: BRGKX N/R	16,732.6340	476,610.68 28.48	627,139.12 37.48	36.23	150,528.44	0.00	7,546.42	1.20
VANGUARD DEV MKTS INDX-ADM #0127 Cusip: 921943809, Ticker: VTMGX N/R	6,061.1070	86,782.74 14.32	93,098.60 15.36	5.38	6,315.86	0.00	3,103.29	3.33
VANGUARD INTL GRWTH-ADM #0581 Cusip: 921910501, Ticker: VWILX N/R	431.0000	44,104.23 102.33	43,776.67 101.57	2.53	(327.56)	0.00	417.64	0.95
VANGUARD S/C INDX-INST #0857 Cusip: 922908876, Ticker: VSCIX N/R	553.9100	53,656.93 96.87	63,782.74 115.15	3.68	10,125.81	0.00	836.96	1.31
Total Other Equity		749,552.48	922,675.36	53.30	173,122.88	0.00	15,105.48	1.20
Total Equities		749,552.48	922,675.36	53.30	173,122.88	0.00	15,105.48	1.20
Total Market Value			1,731,076.26	100.00	143,761.26	635.32	49,409.27	



OKLAHOMA BANKERS ASSOCIATION
Account Number: 0260-0001092

Earned Income
For the Period December 01, 2024 - December 31, 2024

Page 8 of 19

Description	Shares/ Par	Ending Accrual	Beginning Accrual	Income Paid on Purchases	Income Received on Sales	Earned Income Received	Net Income for Period
Cash and Equivalents							
Sweep Vehicle							
CAVANAL HILL GOVT SEC MMKT-SEL # CUSIP: 14956P810	172,036.57	635.32	609.52	0.00	0.00	609.52	635.32
Total Sweep Vehicle		635.32	609.52	0.00	0.00	609.52	635.32
Total Cash and Equivalents		635.32	609.52	0.00	0.00	609.52	635.32
Total		635.32	609.52	0.00	0.00	609.52	635.32



OKLAHOMA BANKERS ASSOCIATION

Account Number: 0260-0001092

Transaction Statement
For the Period December 01, 2024 - December 31, 2024

Date	Transaction	Description	Cash	Cost	Market Value	Realized Gain (Loss)
Income Received						
Dividends						
12/04/24	Cash Dividend	10,942 shares @ 0.2 VANGUARD SHORT TERM TREASURY ETF Rec Dt 12/02/2024 Pay Dt 12/04/2024 CUSIP: 92206C102	2,188.40	0.00	2,188.40	0.00
12/06/24	Cash Dividend	CAVANAL HILL GOVT SEC MMKT-SEL #0084 Rec Dt 12/01/2024 Pay Dt 12/01/2024 CUSIP: 14956P810	609.52	0.00	609.52	0.00
12/11/24	Cash Dividend	1,408.521 shares @ 0.77965 MFS INTL NEW DISCOVERY-R6 #4820 Rec Dt 12/09/2024 Pay Dt 12/11/2024 CUSIP: 552981383	1,098.15	0.00	1,098.15	0.00
12/13/24	Cash Dividend Pos Receivable Txn	16,649.581 shares @ 0.126569 ISHARES RUSSELL 1000 L/C IDX-K #2155 Cash: 2,107.32 Rec Dt 12/11/2024 Pay Dt 12/12/2024 CUSIP: 066923301	2,107.32	0.00	2,107.32	0.00
12/17/24	Cash Dividend Pos Receivable Txn	1,440.503 shares @ 0.52431 DFA EMERGING MKTS VAL-INST #5095 Cash: 755.27 Rec Dt 12/12/2024 Pay Dt 12/16/2024 CUSIP: 233203587	755.27	0.00	755.27	0.00
12/19/24	Cash Dividend	1,023.214 shares @ 1.124 DODGE & COX INTL STOCK-I #1048 Rec Dt 12/17/2024 Pay Dt 12/19/2024 CUSIP: 256206103	1,150.09	0.00	1,150.09	0.00
12/24/24	Cash Dividend	553.91 shares @ 0.4355 VANGUARD S/C INDX-INST #0857 Rec Dt 12/20/2024 Pay Dt 12/24/2024 CUSIP: 922908876	241.23	0.00	241.23	0.00
12/27/24	Cash Dividend	10,942 shares @ 0.2006 VANGUARD SHORT TERM TREASURY ETF Rec Dt 12/24/2024 Pay Dt 12/27/2024 CUSIP: 92206C102	2,194.97	0.00	2,194.97	0.00
12/27/24	Cash Dividend Pos Receivable Txn	5,971.938 shares @ 0.2283 VANGUARD DEV MKTS INDX-ADM #0127 Cash: 1,363.39 Rec Dt 12/19/2024 Pay Dt 12/23/2024 CUSIP: 921943809	1,363.39	0.00	1,363.39	0.00
Total Dividends			11,708.34	0.00	11,708.34	0.00

Date	Transaction	Description	Cash	Cost	Market Value	Realized Gain (Loss)
Income Received (continued)						
Other Income						
12/05/24	Fee Rebate	CAVANAL HILL GOVT SEC MMKT-SEL #0084 Type:IA Method:B PeriodEnd:20241130 PayDate:20241203 CUSIP: 14956P810	6.44	0.00	6.44	0.00
12/11/24	Capital Gains Dist Receipt (Short)	1,408.521 shares @ 0.10533 MFS INTL NEW DISCOVERY-R6 #4820 Cash: 148.36 Rec Dt 12/09/2024 Pay Dt 12/11/2024 Fed Short Term Gain: 148.36 State Short Term Gain: 148.36 CUSIP: 552981383	148.36	0.00	148.36	148.36
12/11/24	Capital Gains Dist Receipt (Long)	1,408.521 shares @ 1.41708 MFS INTL NEW DISCOVERY-R6 #4820 Cash: 1,995.99 Rec Dt 12/09/2024 Pay Dt 12/11/2024 Fed Long Term Gain: 1,995.99 State Long Term Gain: 1,995.99 CUSIP: 552981383	1,995.99	0.00	1,995.99	1,995.99
12/13/24	Capital Gains Dist Receipt (Short)	16,649.581 shares @ 0.066279 ISHARES RUSSELL 1000 L/C IDX-K #2155 Cash: 1,103.52 Rec Dt 12/11/2024 Pay Dt 12/13/2024 Fed Short Term Gain: 1,103.52 State Short Term Gain: 1,103.52 CUSIP: 066923301	1,103.52	0.00	1,103.52	1,103.52
Total Other Income			3,254.31	0.00	3,254.31	3,247.87
Total Income Received			14,962.65	0.00	14,962.65	3,247.87
Security Transaction						
Purchases						
	Sweep Purchase	2,188.4 shares CAVANAL HILL GOVT SEC MMKT-SEL #0084 CUSIP: 14956P810	(7,730.03)	7,730.03	0.00	0.00
Total CAVANAL HILL GOVT SEC MMKT-SEL 0084			(7,730.03)	7,730.03	0.00	0.00
12/17/24	Dividend Reinvestment	24.554 shares @ 0.52431 DFA EMERGING MKTS VAL-INST #5095 CUSIP: 233203587	(755.27)	755.27	0.00	0.00
Total DFA EMERGING MKTS VAL-INST 5095			(755.27)	755.27	0.00	0.00
12/13/24	Dividend Reinvestment	54.509 shares @ 0.126569 ISHARES RUSSELL 1000 L/C IDX-K #2155 CUSIP: 066923301	(2,107.32)	2,107.32	0.00	0.00

Date	Transaction	Description	Cash	Cost	Market Value	Realized Gain (Loss)
Security Transaction (continued)						
Purchases (continued)						
12/13/24	Dividend Reinvestment	28.544 shares @ 0.066279 ISHARES RUSSELL 1000 L/C IDX-K #2155 CUSIP: 066923301	(1,103.52)	1,103.52	0.00	0.00
Total ISHARES RUSSELL 1000 L/C IDX-K 2155			(3,210.84)	3,210.84	0.00	0.00
12/11/24	Dividend Reinvestment	4.789 shares @ 1.52241 MFS INTL NEW DISCOVERY-R6 #4820 CUSIP: 552981383	(148.36)	148.36	0.00	0.00
12/11/24	Dividend Reinvestment	64.428 shares @ 1.52241 MFS INTL NEW DISCOVERY-R6 #4820 CUSIP: 552981383	(1,995.99)	1,995.99	0.00	0.00
Total MFS INTL NEW DISCOVERY-R6 4820			(2,144.35)	2,144.35	0.00	0.00
12/27/24	Dividend Reinvestment	89.169 shares @ 0.2283 VANGUARD DEV MKTS INDX-ADM #0127 CUSIP: 921943809	(1,363.39)	1,363.39	0.00	0.00
Total VANGUARD DEV MKTS INDX-ADM 0127			(1,363.39)	1,363.39	0.00	0.00
12/23/24	Purchased	431 shares VANGUARD INTL GRWTH-ADM #0581 Trade 12/20/2024 Settle 12/23/2024 431 Units @ 102.33 CUSIP: 921910501	(44,104.23)	44,104.23	0.00	0.00
Total VANGUARD INTL GRWTH-ADM 0581			(44,104.23)	44,104.23	0.00	0.00
Total Purchases			(59,308.11)	59,308.11	0.00	0.00
Sales						
	Sweep Redemption	8.53 shares CAVANAL HILL GOVT SEC MMKT-SEL #0084 CUSIP: 14956P810	8.53	(8.53)	0.00	0.00
Total CAVANAL HILL GOVT SEC MMKT-SEL 0084			8.53	(8.53)	0.00	0.00
12/23/24	Sold	1,477.738 shares MFS INTL NEW DISCOVERY-R6 #4820 Trade 12/20/2024 Settle 12/23/2024 1,477.738 Units @ 29.84 Fed Long Term Gain: 636.72 Fed Short Term Loss: 112.16 Fed Long Term Loss: 843.54 State Long Term Gain: 636.72 State Long Term Loss: 955.70 CUSIP: 552981383	44,095.70	(44,414.68)	(318.98)	(318.98)

OKLAHOMA BANKERS ASSOCIATION
Account Number: 0260-0001092

Date	Transaction	Description	Cash	Cost	Market Value	Realized Gain (Loss)
Security Transaction (continued)						
Sales (continued)						
		Total MFS INTL NEW DISCOVERY-R6 4820	44,095.70	(44,414.68)	(318.98)	(318.98)
		Total Sales	44,104.23	(44,423.21)	(318.98)	(318.98)
		Total Security Transaction	(15,203.88)	14,884.90	(318.98)	(318.98)
		Total Transactions	(241.23)	14,884.90	14,643.67	2,928.89

No data in the reporting period

No data in the reporting period

Description	Beginning Accrual	Income Earned/ Adjustment	Income Received/Sold/ (Purchased)	Ending Accrual
Cash and Equivalents				
CAVANAL HILL GOVT SEC MMKT-SEL #0084 CUSIP: 14956P810	609.52	635.32	0.00	635.32
Cash and Equivalents	609.52	635.32	0.00	635.32
Total Account	609.52	635.32	0.00	635.32

No data in the reporting period

No data in the reporting period

As part of its continuing commitment to provide value to its customers, BOK Financial is upgrading its legacy Trust Accounting system. The June 30, 2024 conversion brings improvements to process and service. The conversion also brings a change to the appearance of your statement, including the possibility of valuation differences. The anticipated differences will generally result from improved information, timing, and calculation methodology. Simply put, the new system provides a more precise valuation that aligns with current industry standards and best practices. Some of the more likely differences you may see are described below.

Market Value - We do expect some beginning market values on your July statement to be different from the ending market value on your June statement. This is primarily a result of changes in how accruals are calculated. For some accounts, reported market valuation may also be affected by more accurate pricing information, including by no longer requiring a minimum value.

Trade Date / Settlement Date - Going forward, statements use trade date, rather than settlement date, for holdings. This timing change does not impact the actual valuation; nor will it impact year-end tax reporting.

Analytics - We expect differences in the calculated value of some analytics (e.g., yield to maturity and duration).

Amortization - Possible differences in yield data and calculation differences (e.g., use of amortized v. original face value, with each adjusted by payments) could result in a one-time variance when moving from one system to another.

Mineral Holdings - The information for this category of assets will include much more detail under the new system. For any questions regarding the system conversion or how it affects your statement, please contact your administrative team.

