

STATEMENT OF CONDITION MARCH 31, 2022

Oklahoma Fidelity

WE ARE READY.

Another record year. In profitability, employee engagement and customer satisfaction scores. Also, in organic growth and market expansion. It was a great year by every measure, and we are eternally thankful to our employees, customers and partners for making it possible.

Now what?

As the fog of the last couple of years lifts, there's a decided sense of urgency in the air. We can feel it, our customers talk about it and the best part — it is familiar and reassuring. But it requires action.

We are hyper-focused on the core principles that brought us into existence as a family business 75 years ago. The belief that hard work pays off, big dreams are obtainable, and honesty, creativity

and character are not only the right way to live, they are also good for business.

To that end, as we roll out of another record year, we plant a flag in the ground for our future and this remarkable country that breathed us into existence. We are here to invest in dreams and the people who pursue them. More than sound business practices, we feel a moral imperative that what we do in the world should be good for the world.

We hope you will join us as together we move

BRAVELY ONWARD.

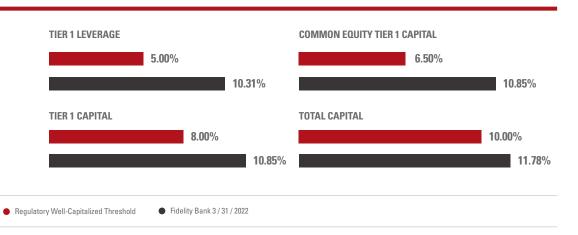


Aaron Bostian, PRESIDENT AND CHIEF EXECUTIVE OFFICER

OKLAHOMA FIDELITY BANK FINANCIAL STATEMENTS

CONDENSED STATEMENT OF CONDITION (000s)	3/31/21	3/31/22
ASSETS		
Cash and Investment Securities	\$ 321,202	\$ 344,475
Loans Receivable, Net of Allowance	2,182,386	2,154,017
Other Assets	237,971	289,713
Total Assets	\$ 2,741,559	\$ 2,788,205
LIABILITIES AND CAPITAL		
Deposits	\$ 2,467,404	\$ 2,242,992
Borrowed Funds	5,000	240,151
Other Liabilities	27,443	20,308
Total Liabilities	2,499,847	2,503,451
Capital	241,712	284,754
Total Liabilities and Capital	\$ 2,741,559	\$ 2,788,205
CONDENSED STATEMENT OF INCOME (000s)*	3/31/21	3/31/22
Interest and Dividend Income	\$ 100,401	\$ 101,604
Interest Expense	(10,766)	(5,629)
Provision for Loan Losses	(7,631)	4,774
Net Interest and Dividend Income	82,004	100,749
Noninterest Income	38,558	29,558
Noninterest Expense	(89,557)	(96,880)
Income Before Taxes	31,005	33,427
Income Taxes	(6,697)	(5,489)
Net Income	\$ 24,308	\$ 27,938

REGULATORY CAPITAL RATIOS



^{*}Condensed income statement numbers comprise operations for the fiscal period from April 1 through March 31 derived from the quarterly Call Report Schedule RI as filed with FDIC.

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