



FULL STEAM AHEAD

2020 & 2021

2020 & 2021 ANNUAL REPORTS

Kirkpatrick Foundation
Kirkpatrick Family Fund
Christian Keese Charitable Trust
Kirkpatrick Bank
Kirkpatrick Oil Company
The Brett Weston Archive
Kirkpatrick Family Archive
Kirkpatrick Policy Group
Oklahoma Voters United
Beckman New York
The Outlook Lodge & Little Beaver Inn



full•steam•ahead

Definition: When a ship's captain or train's engineer shouts "Full steam ahead," it means to "put the steam boiler up to maximum pressure so we can go faster."

During the Civil War in 1864, Rear Admiral David G. Farragut used this expression in the Battle of Mobile Bay to get his Navy to advance quickly.

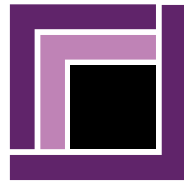


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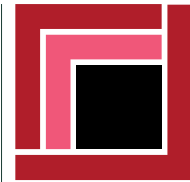
◀ *Eternal Sun*, by Yatika Fields was on display at Oklahoma Contemporary's inaugural exhibition *Bright Golden Haze* in March, 2020.

PROFILES



KIRKPATRICK FAMILY FUND

In 1989, the Kirkpatrick Family Fund was founded by John and Eleanor Kirkpatrick and remains today the largest affiliated fund at the Oklahoma City Community Foundation. Through project, operating, and endowment-building grants the Kirkpatrick Family Fund invests in ideas and leadership that contribute to and advance the cultural, intellectual, and social interests that impact citizens in central Oklahoma and beyond. Significant attention is placed on arts and arts education, plus women's health and teen pregnancy prevention.



KIRKPATRICK FOUNDATION

Kirkpatrick Foundation is a private foundation started in 1955 by John and Eleanor Kirkpatrick. The initial mission to support arts, culture, and education grew to include animal wellbeing under the influence and involvement of their daughter, Joan Kirkpatrick. The current mission of the foundation is to support arts, culture, education, animal wellbeing, environmental conservation, and historic preservation, primarily in central Oklahoma. In addition to its grant-making program, the foundation publishes *ArtDesk* magazine and has an initiative, Safe & Humane, which endeavors to make Oklahoma the safest and most humane place for animals by the year 2032.



CHRISTIAN KEESSEE CHARITABLE TRUST

Founded in 2005 to augment family philanthropy, the Christian Keesee Charitable Trust provides funding to arts organizations outside the geographic boundaries of the Kirkpatrick Foundation or Kirkpatrick Family Fund. In its short history, the Charitable Trust has supported organizations based in the Northeast with which Mr. Keesee is involved. American Ballet Theatre, The Frick Collection, and the Humane Society of the United States are examples of interest areas. Larry Keigwin and Blake Keesee serve as trustees along with Nancy Anthony and Liz Eickman.



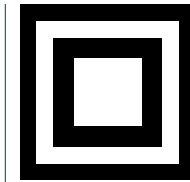
KIRKPATRICK BANK

Kirkpatrick Bank is a private business bank serving Oklahoma and Colorado. Chartered in 1970, the bank was acquired by the family in 1988. Kirkpatrick Bank's continued success can be attributed to the diligent implementation of growth strategies, driven by the daily execution of long-standing business development and a personalized customer service model.



KIRKPATRICK OIL COMPANY

With a family history in the oil business dating back to the 1920s, John Kirkpatrick established Kirkpatrick Oil Company in 1950. Family-owned for more than ninety years, the company remains committed to a mission to profitably grow reserves and production in a safe, environmentally responsible manner for the long-term benefit of our shareholders, employees, and community.



THE BRETT WESTON ARCHIVE

The most complete body of work in existence by the celebrated American photographer Brett Weston was acquired from his estate in 1996. The Archive's goal is to organize and catalog the collection in such a way as to offer immediate access to recognized as well as unknown and unpublished photographs by Weston, one of the true American masters of photography. The Archive strives to make the public aware of the many sides of this gifted artist.



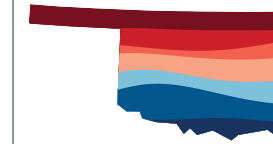
KIRKPATRICK FAMILY ARCHIVE

The Kirkpatrick Family Archive was founded in 2002 by Christian Keesee to preserve letters, photographs, documents, and other items from the Kirkpatrick family beginning with Dr. and Mrs. E. E. Kirkpatrick. The Archive provides the extended family a better perspective of their rich heritage, while also sharing with professional historians and researchers affiliated with the Oklahoma Historical Society. The resulting archive includes thousands of records of individual and grouped items that span from the pre-Civil War era to Oklahoma's statehood to present day. The archive is an important part of the ongoing conversation regarding Oklahoma's contribution to the American experience.



KIRKPATRICK POLICY GROUP

The Kirkpatrick Policy Group is a nonpartisan, independent organization established to identify and advocate positions on issues significant to the Kirkpatrick family. These include concern for the arts, arts education, animal wellbeing, and reproductive health.



OKLAHOMA VOTERS UNITED

Oklahoma Voters United is a bipartisan group committed to ensuring Oklahomans are involved and engaged in the political process. No matter political party, age, or geography, Oklahomans can come together and get things done.



BECKMAN NEW YORK

Beekman New York provides clients with access to luxury fine jewelry and one-of-a-kind pieces. The collection is a living library, from which clients can borrow and enjoy exceptionally crafted pieces that cannot be found anywhere else, as they have been curated from all over the world by industry experts for this purpose. The collection includes certified natural green diamonds, Burma rubies, sapphires, and emeralds—iconic and phenomenal jewelry assembled from 1870 to the present. By recirculating these works of art in the economy, Beekman New York aims to bring joy and sustainability to the experience of wearing luxury fine jewelry.



THE OUTLOOK LODGE & LITTLE BEAVER INN

Tucked at the foothills of Pikes Peak in picturesque Green Mountain Falls, Colorado, The Outlook Lodge and Little Beaver Inn offer guests the experience of 5-star boutique hotels with a rustic feel and thoughtfully composed contemporary style and custom furnishings. Located next door to one another, the hotels provide adventure and indulgence with shared amenities such as an outdoor hot tub, fire circle, BBQ grill, and a living room, dining room, and chef-ready kitchen. Surrounded by



the Colorado wilderness and more than 20 miles of hiking just outside its doors, local attractions include visits to Pikes Peak, Seven Falls, and Garden of the Gods. Seasonal activities include sledding, ice skating, hiking, fishing, white water rafting, and horseback riding.



2020



JANUARY

Oklahoma City Animal Welfare Shelter and Kirkpatrick Policy Group celebrate the successful passing of the MAPS 4 sales tax to fund a new shelter spanning up to 67,000 square feet. MAPS 4 will allocate \$38 million for a main animal shelter to replace OKC Animal Welfare's current facility. The shelter will be on city-owned land and will be the main location for intake, adoption, and care of animals by OKC Animal Welfare.



MARCH

Kirkpatrick Family Fund commemorates the opening of Oklahoma Contemporary at 11th and Broadway in downtown Oklahoma City. Its opening exhibit, *Bright Golden Haze*, is an insightful group exhibition that explores the ways in which artists use light to create place, both geographic and conceptual, inspired by both the uniquely influential quality of light and space in the state and the new building itself. The exhibition, which takes its title from the first line in Rodgers and Hammerstein's iconic musical *Oklahoma!*, presents a thematic grouping of new, recent, and site-specific works.



MAY

Kirkpatrick Bank opens in Westcliffe, Colorado located in the Wet Mountain Valley. The town has a total area of 1.2 square miles and is a hotbed of nonprofit activity supporting everything from the arts to animal wellbeing and social services. It is also recognized as a Dark Skies Community by the International Dark Sky Association, a significant achievement in environmental preservation.



JUNE

In response to the pandemic, *ArtDesk* partners with Green Box to host an online series focused on the contemporary art, music, and cocktails! *ArtDesk Broadcasts: Happy Hour with Chris & Larry* presents five episodes featuring current and former artists from the Green Box Arts Festival including Pard Morrison, Chad Mount, Kyle Dillingham, and Jason Hackenwerth.



JULY

As a global shutdown due to the pandemic led to a dramatic decrease in rig activity across the United States, Kirkpatrick Oil Company divests of El Dorado Drilling Company. Kirkpatrick Oil Company commits to a heightened focus on the operation of core assets within the Mid-Continent region.



OCTOBER

Mollie Spencer Farm partners with the Canadian County Master Gardeners to host its first event in its Coffee & Conversation series, "Planting for Monarchs," which focuses on threats facing the monarch population and how to create monarch-friendly gardens. The series aims to engage with the community on issues related to wildlife preservation and animal welfare.

2021



JANUARY

Kirkpatrick Foundation, Save the Illinois River, the city of Tahlequah, OK, Washington's SR3 – Sealife Response, Rehabilitation and Research, and the city of Des Moines, WA announce a new partnership, the "Oklahoma Killer Whale Project" to honor the connection between Tahlequah, OK and Tahlequah, or J35, a member of the Southern Resident killer whale community. The collaborative effort forms a "Sister Community" to support SR3's Southern Resident health assessment research and connects Oklahoma-based ocean enthusiasts to the coastal waters of the Pacific Northwest.



JUNE

In response to a survey demonstrating a \$33.1 million negative impact on central Oklahoma arts organizations due to COVID-19, Kirkpatrick Family Fund announces a \$1 million commitment to Allied Arts over a three-year period to assist in nonprofit arts recovery and forward momentum. The gift is made in an effort to encourage businesses and individuals to support the Allied Arts Annual Campaign and arts organizations in central Oklahoma as they work to bring their vital programs and services back to pre-pandemic levels.



JULY

Green Box Arts Festival returns to an in-person, three-week festival with visual and performing arts classes, performances, and events. The festival welcomes 12 professional dancers from American Ballet Theatre for a five-week residency, culminating in five performances featuring a world-premiere of *Collage & Creed* by acclaimed choreographer Silas Farley, who worked with the company in the natural beauty of Green Mountain Falls, Colorado to complete his new work.



AUGUST

Kirkpatrick Family Fund commissions *Finity* by artist Tom Shannon for the Science Museum of Oklahoma to honor the legacy of the museum's founder John Kirkpatrick. It is the artist's only permanent installation in the United States and features five spinning polyhedrons and stands 25 feet high. The sculpture is the focal point of the museum's new outdoor gathering space Founder's Plaza.



SEPTEMBER

Kirkpatrick Foundation hosts the third triennial ANIMAL Conference at Oklahoma Contemporary Arts Center. The two-day event brings together advocates, academics, experts, journalists, philanthropists, and community leaders from across the United States and Oklahoma to discuss animal issues of all kinds. The conference includes 32 speakers, plus poetry and performance, art installations, a cat cafe, book signings at Full Circle Bookstore, Open Space roundtables for communications and development, and a repeat visit from the Lutheran Church Charities K-9 Comfort Dogs.



OCTOBER

Philanthropy Southwest hosts its 73rd annual conference at the new Omni Hotel in downtown Oklahoma City. Executive Director Louisa McCune of Kirkpatrick Foundation serves as Chair of the conference that brings together more than 300 philanthropists from across the United States, with key attention given to programming in the Southwest and attention on collaboration, diversity, and building professional relationships.



From the CHAIRMAN



Dear Shareholders, Partners, Employees, and Friends,

Dear Shareholders, Partners, Employees, and Friends, By nature, annual reports are rearview mirrors. They are designed to look at efforts and accomplishments that have been made. As it relates to the immediate past, we all have mixed emotions and feelings. Globally, these have been tough years, and no one has been left unscathed. Enormous populations have been infected by the coronavirus. Some have become very ill, others have been hospitalized, and sadly, in the United States alone, more than 1.1 million people have died prematurely because of the virus. It is these people—and their families—who I have on my mind as I write to you today.

Because of this, for the first time since our founding, our operations were shuttered. As most of our staff began working from home, teams of essential workers kept watch over empty office buildings, bank branches, farm animals, oil and gas wells, art collections, and family archives. In Colorado, our staff cared for the forests and wildlife under our protection. I am very grateful to each of these people who fulfilled their responsibilities without complaint.

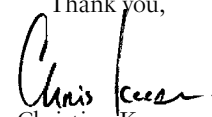
As Kirkpatrick Bank quietly celebrated its fiftieth birthday in 2021, loan officers worked long shifts to complete 862 Payroll Protection Program loans in our Oklahoma and Colorado markets (totaling more than \$84.6 million). Everyone pitched in, some staff working twelve-hour shifts to get the loans swiftly in the hands of our customers. For a small private bank, I think we did a great job, and I'm very proud our accomplishments in helping our partners weather this terrible storm.

At Oklahoma Contemporary and Green Box, regularly scheduled arts offerings were suspended but were quickly followed by new on-line programming. This included (for the benefit of Green Box) the homespun, *ArtDesk's Happy*

Hour with Chris and Larry. Our pug dogs also made cameo appearances (usually while sleeping). Unbeknownst to us was the popularity of this programming which brought new, broader, and diverse audiences to Oklahoma Contemporary and Green Box. We will continue to explore and expand the digital realm and make connections we'd never dreamt of before.

As we look toward the future, September 29, 2022, will mark the centennial occasion of our family's first foray into the oil and gas business. While this segment of our business is smaller than before, the fact remains that the great fortune that has enabled our three philanthropic foundations came from successful oil and gas exploration and production. On this date in 1922, Mack Blake (my great-grandfather) purchased an oil and gas royalty in Beckham County, Oklahoma, from Mr. and Mrs. A.R. Ensey. I would like to dedicate this Annual Report to Mr. Blake, whose foresight was better than most people's hindsight.

In the pages that follow, you'll read of the good work that has been done by our 12 independent entities operating in Colorado, Oklahoma, and New York. Organizationally, we are at a moment of great expansion and generational change. In the last two years, a large number of new people have come to work at our companies. In the following pages, we have put the spotlight on many of these young men and women. As I look toward the next one hundred years, I do so with the confidence these bright people will carry our missions forward, with the same determination and integrity as those who came before.

Thank you,

Christian Keesee



OUR FUTURE

**At Kirkpatrick we're proud to employ many young professionals.
These rising stars are the future, and we have to say... our future looks bright!**





OUR FUTURE

KIRKPATRICK BANK ▶
 Pictured left to right:
 Jacob Bohmann, Blaire
 Stovall, Kyle Powell,
 Cole Schwab, Rosalind
 Froehle, Alex Berney.



**KIRKPATRICK
 FOUNDATION** ▶
 Pictured left to right: Alana
 Ruiz de la Peña and Manda
 Overturf Shank.



◀ Pictured left to right:
 Tyler Kirkpatrick, Larry
 Keigwin, Christian Keesee,
 Blake Keesee. Photo by
 Shevaun Williams.



◀ **KIRKPATRICK OIL
 COMPANY**
 Pictured from left to
 right: Nichole Buckner,
 Alison Cadena and
 Evan Maynard.



◀ **KIRKPATRICK
 FAMILY FUND**
 Pictured left
 to right: Julia
 Witcher, Emma
 Newberry-Davis,
 Liz Charles.



FINANCIAL SERVICES

FINANCIAL SERVICES

◀ Allison V. Smith
Marfa Lights, 2006
Chromogenic color photograph



◀ Rima Canaan Lee
Two Riders, 2014
 Archival pigment print

FINANCIAL SERVICES

Kirkpatrick Bank

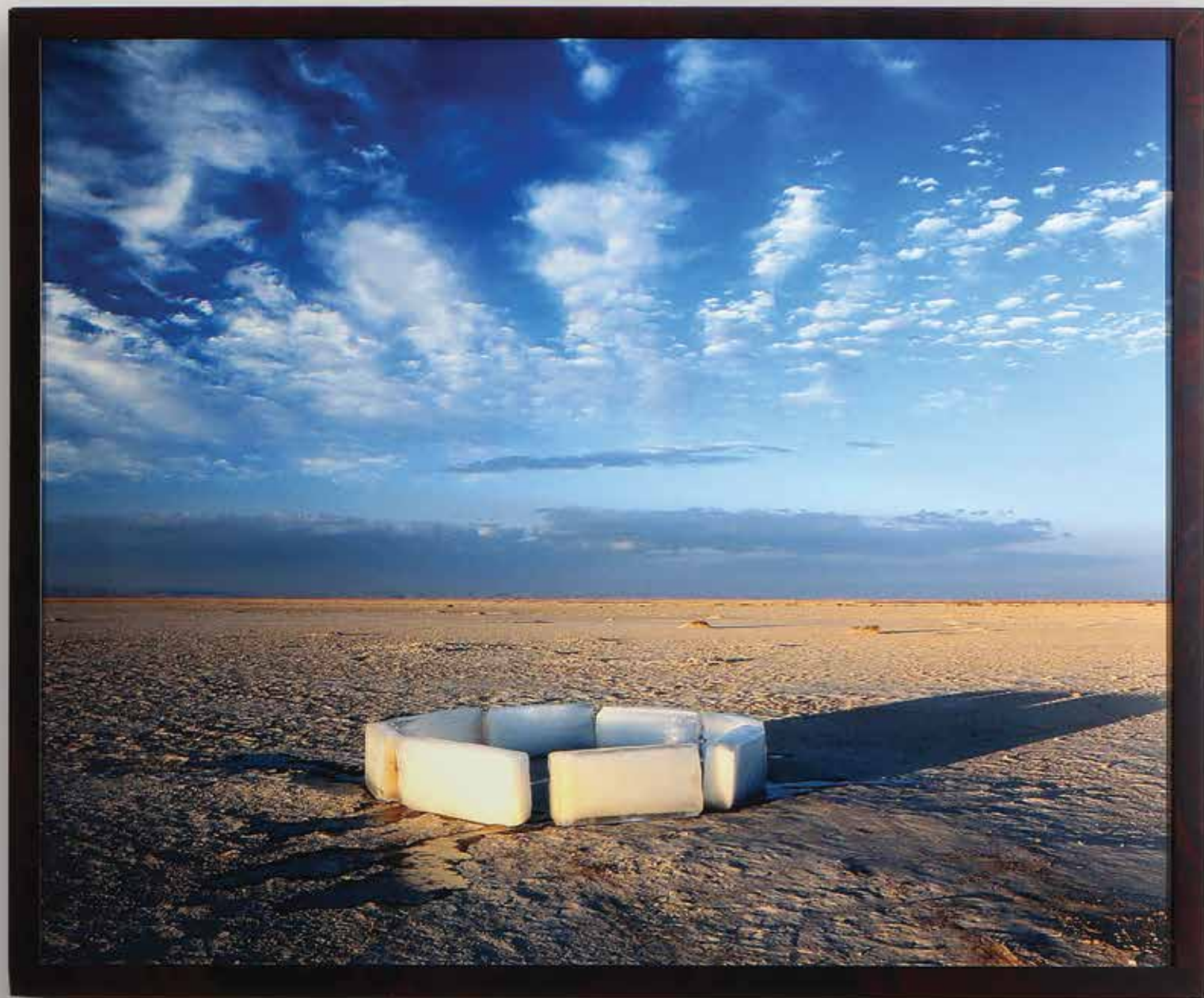
KIRKPATRICK BANK turned 50 in a dramatic and challenging year. Looking back on our history, it's clear that this isn't our first rodeo. The Bank was chartered in 1970 and acquired by Christian Keese in 1988. That year was auspicious as the period of the most severe regional banking crisis in FDIC history. Oil was both the foundation of the region's economy and the primary force behind the banking crisis. The FDIC reported losses of \$6.3 billion in 1988 alone. From 1987 through 1989 71% of the banks that failed in the U.S. were southwestern banks. Under-terred, and with generations of banking expertise to draw from, Keese continued growing his holdings, acquiring small community banks and a mortgage company over the next seven years. He also encouraged the bank to innovate with technology beginning with a check card and internet banking, and going forward to include an online only savings account, remote deposit and mobile banking. By 2002, the bank held 20% of local deposits in Edmond, its home base. In 2001, the bank entered the Colorado market in Colorado Springs near the Kirkpatrick ancestral residence in Green Mountain Falls.

In 2003, total assets exceeded \$250 million at year-end for the first time, 15 years following Keese's acquisition. Seven years later, total assets exceeded \$500 million. That year, 2010, was another period of significant economic challenge. The subprime mortgage debacle first reared its head in 2007, causing what came to be recognized as the worst U.S. economic crisis since the Great Depression. The stock market plummeted, wiping out nearly \$8 trillion in value between late 2007 and 2009. Unemployment peaked at 10 percent. Still, the bank continued to grow. It opened a location in Oklahoma City to serve business customers in 2014. In 2015, it opened a location in Denver and expanded its location in Colorado Springs. At the end of 2019, in

the best economy the country had experienced in recent years, projections for the bank's performance in 2020 were optimistic. Needless to say, none of the assumptions made then happened. The COVID-19 pandemic struck and the nation, as well as the world, literally closed up shop. Interest rates plummeted, unemployment soared, and some retail businesses never re-opened. During the physical and economic challenges of the pandemic, the bank pivoted rapidly to enable work-from-home, serving customers seamlessly despite lobbies being closed and in-person contact restricted. The bank participated in the federal Paycheck Protection Loan Program program, providing over 800 loans to customers and non-customers valued at over \$84 million. Staff in all locations worked long into the evenings and over weekends to assist business owners in each market. The bank faced severely compressed margins, significantly reinforced its loan loss provisions and put forward loan modifications for customers facing significant economic challenges of their own. And yet, we emerged from 2020 with several significant wins: only a small number of our employees acquired the COVID virus and none were seriously ill nor required hospitalization. The bank realized strong growth in deposits, record activity in our mortgage business, and completed the highly successful opening of a new branch in Westcliffe, Colorado. As an encore, the bank met its budget, despite all of the challenges thrown at us in 2020, achieving another milestone in financial performance for the year.


 George Drew, *President & CEO*





◀ Alfredo de Stefano
Circulo Polar en el Desierto, 1999
 Chromogenic photograph



FINANCIAL SERVICES *Kirkpatrick Bank*

2020

Living The Mission

The Bank conducts a rolling five-year strategic plan each fall. In 2018, that included a series of workshops to address the Mission, Vision, and Values of the Bank. The objective was to clearly state both the intent for the future, as well as the reflection of the existing culture. The short description of the final document approved in January of 2019 highlights these key statements: Mission is to provide attentive and personalized services to a diverse customer base. Vision is to create an exceptional customer experience with best-in-class services. Values include integrity, respect, credibility, urgency, and transparency in all dealings with customers and among employees. Of course, the pandemic hit a few months later and the rubber met the road.

When Congress rolled out the Paycheck Protection Program (PPP) via the Small Business Administration (SBA), the only clarity that existed was that the program would be administered by banks, that the application timeframe would be short, and the pool of money would be gone quickly. Executive leadership met nearly non-stop to devise an application and process that would be as straightforward and simple as possible. The decision was made to stick with the federal guidelines, rely on

readily available supporting documents and open a secure portal for online application. Where some banks imposed additional rules and requirements, Kirkpatrick Bank did not. The application went live and teams of people worked on the receiving end, while other teams worked the processing with the SBA. The money did run out quickly, but it was clear that additional funds would be made available. The Bank opted to re-open the application portal in order to maximize efficiency for the customer when the funding was made available. In total, the Bank made over 800 PPP loans.

How'd We Do It?

In 2019, the Bank committed to moving its lending and credit process into a workflow software that would improve efficiency, accuracy and communications with the customer. Known as Abrigo, the project involved a year-long implementation and planning process conducted during 2019. Two of the credit modules went live in 2020, along with housing all documentation related to lending activities. The software company fast-tracked a module for the PPP Forgiveness Application. The Bank then used that module to process a borrower's request for forgiveness. This technology has streamlined both the



work of the team and the speed of the process for the customer.

When you ask our team members if there was a particular “aha” moment when they felt like they had accomplished something special, they usually struggle to identify any single instance. That’s because all through the year they have come together to get things done, working through one challenge after the other as the hits kept coming throughout 2020. Each time, the mission, vision, and values drove the response. From the large, like administering PPP loans, to the small, like providing an additional remote deposit scanner and hand delivering statements for a customer whose business office was closed and was working from home—the customer always came first.

▲ At Kirkpatrick Bank, the customer always comes first, even during a worldwide pandemic.



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What About the Bank?

We've mentioned the volume of PPP loans, but the other normal business lines, including business lending, deposits and mortgages also exploded. Meanwhile, customers still needed what they always needed. At a point when the whole world was literally working online, a customer experienced software problems which had a high dollar direct deposit ACH (Automated Clearing House) file unable to process. The cut-off time for ACH file processing was nearing and the software vendor had not established a solution for the customer. The customer was also trying to work from home, adding to the stress. A Treasury Management Team Member went to work, calling upon other resources to manually manipulate the file so it could be uploaded for processing and make the deposit deadline. Happy customer? You bet.

The mortgage department entered 2020 having ended 2019 with its largest production ever, 179 loans representing \$52,370,000. By year-end 2020, those numbers were shattered, with 403 loans closed representing \$118 million. The entire mortgage industry from appraisers to underwriters and title companies has been so glutted with loan appli-

cations to process that the standard 30 days to close went by the wayside. The Bank's mortgage team focuses on coaching customers through the application process to ensure documentation is complete and timely. They also maintain close contact with the outside services to get their customers to the finish line as quickly as possible, even in times where meeting a deadline was impossible for the average competitor.

Deposit accounts also grew. On the personal, retail side of the Bank, many customers preferred the security of FDIC insured funds, despite low interest rates. But commercial deposits also grew significantly. Sometimes, to meet our Treasury Management team is to love them, regardless of why you've come to the Bank. One team member recalls going to see a business for a second RFP request. The first request was awarded to another bank. The team member's presentation went something like this: "I don't think a formal presentation of services is going to help you very much. You made a choice and now, a short time later, you are looking again. So, tell me what didn't work for you, and then I'll tell you whether we could make it work any better." They did, and we could. It's become a beautiful relationship. Stories like that are how Oklahoma gained

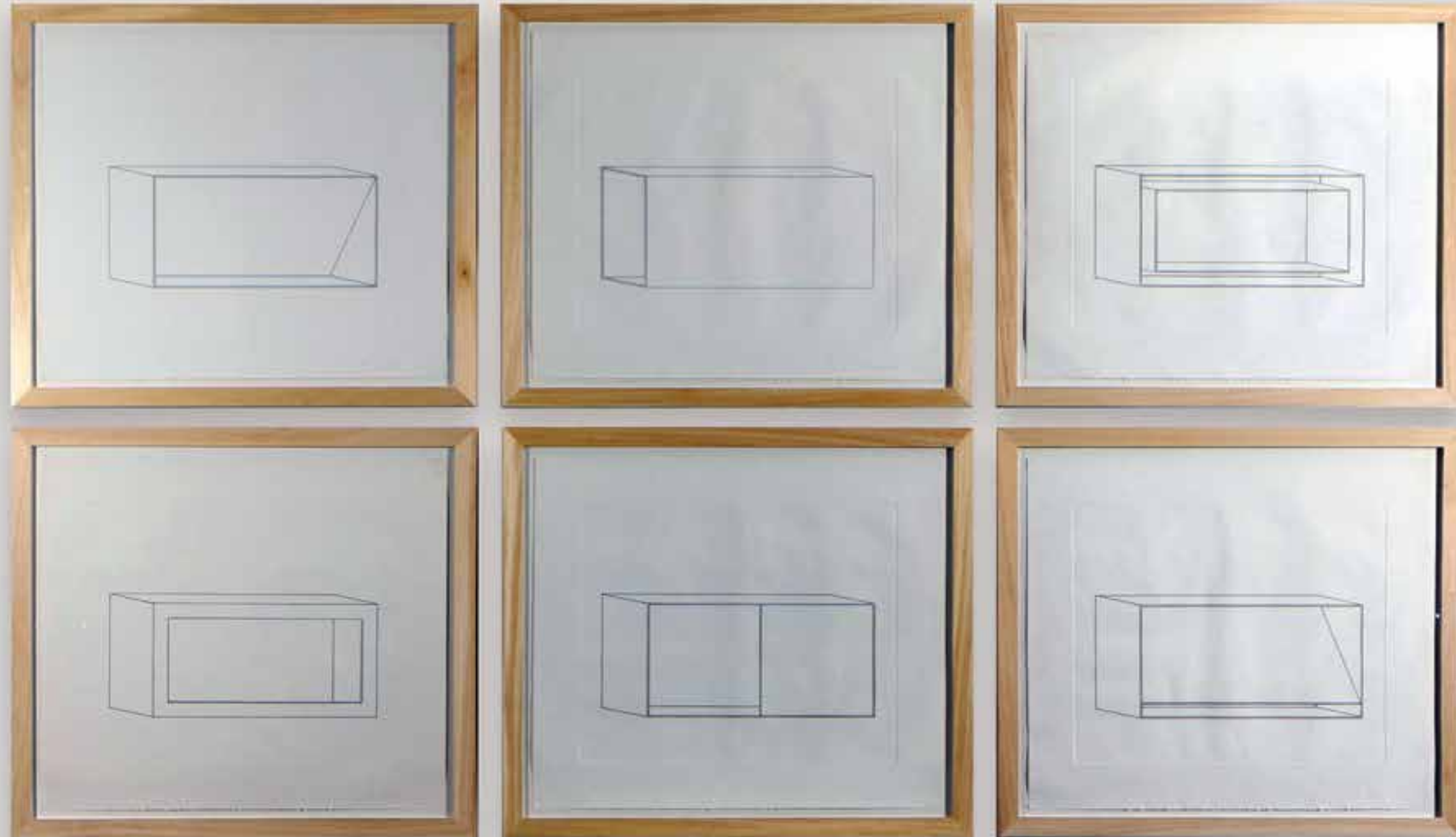


263 new business accounts, Colorado Springs added 202, Denver added 64, and Westcliffe 229 in 2020.

Meanwhile, In Westcliffe...

Kirkpatrick Bank began life as a community bank in Edmond. It had a large base of individual customers and a sizable base of business customers. As it grew, it developed such a persuasive expertise in business lending and banking, that it earned the recognition of being a business bank. When starting the branches in Colorado Springs and in Denver, particularly, the footprint of the Bank was very decidedly a business bank. Even so, the bank operated with a community-first mindset in those new communities. It strategically refocused traditional advertising funds to support

▲ Our new bank in Westcliffe, Colorado includes first-class security and network connections.



Relevant here, in 2019 the town's only locally owned bank was sold to a national banking enterprise. Residents and businesses noticed the change in service and services. They petitioned their neighbor to do something. Stafford took the request to Keesee. Today, Westcliffe is home to the Bank's newest branch. Located next to the Post Office in an existing building, significant effort was required to build all the features of the bank, including first-class security and network connections.

That effort was expected. Building a branch in the midst of the pandemic, where special clearance was needed from the Health Department to do so, was not so expected. Keesee and his family visited the new bank shortly after opening, coming away with an enthusiasm to introduce the Dark Sky concept to Green Mountain Falls. True to our culture, the Bank began immediately reaching out to support community initiatives. The local arts guild was invited to display works in the bank. The Bank supplied advertising funding to promote the annual funding drive by the community foundation on behalf of the area nonprofits, as well as to support the community tourism/chamber organization's efforts to promote local businesses. The community of Westcliffe thanked us with 1,094 accounts and the opportunity to call Westcliffe home.

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community initiatives, usually through non-profit sponsorships. That got the attention of board members and donors, and subsequently their interest in banking.

Trent Stafford, Colorado Market President, commutes into Colorado Springs and Denver from his ranching home in Westcliffe, Colorado. Westcliffe is the county seat of Custer County, located in the Wet Mountain Valley. Founded in 1881 when the Denver & Rio Grande Western Railroad reached

that area, Westcliffe is a statutory town, with a total area of 1.2 square miles and about 417 souls. It is a hotbed of non-profit activity supporting everything from the arts to animal well-being to social services. It is also recognized as a Dark Skies Community by the International Dark Sky Association, a significant achievement in the area of environmental preservation. In 2015, locals established the Smokey Jack Observatory, a free observatory featuring a 14-inch Cassegrain telescope with computer-guided pointing and tracking.

◀ Donald Judd
Untitled, 1977-78
Six etchings on wove paper



◀ Gallery wall at Kirkpatrick Bank in Colorado Springs.

FINANCIAL SERVICES *Kirkpatrick Bank*

2021

EVEN THE darkest of storms do still pass. And thanks to the selfless and steady efforts of those who guide the Bank forward, even in the storms brought on by 2020, we found a way to pass – and prosper, too. 2021 ushered in a sense of a new beginning, if only spiritually at first. The end of the election year had brought with it a new shot heard ‘round the world as vaccinations were announced and approved. The common apprehension of normalcy began to subside as those vaccines eventually became available to all interested in taking them. It was yet to be seen whether the world would return to its prior course or if the last year had caused a permanent change in its ways. All were given a moment to pause and choose for themselves, it seemed.

The Bank took full advantage of that moment, illustrated best by an



▲ Kirkpatrick Bank turned 50 during a dramatic and challenging year - but this isn't our first rodeo.

extensive review of its soon-expiring agreement with our core service provider. Every action that an employee or customer of the Bank takes to engage with our products and services is in some way supported or hosted by our core service provider. Our core services furnish the foundation upon which we build our work processes to better serve our customers. We learned a lot about our customers and how they utilize our banking products and services when the world stood still in 2020, and our management team used those lessons to inform its evaluation and eventual extension of our core service agreement.

When the moment was over, and it was finally time for the Bank to re-open its doors, we were ready and excited to do so. The mortgage team had carried momentum over from its record year in 2020, and continued to benefit from low rates and excellent service to the tune of more record-breaking months in early 2021. Even when rates began to climb back up as the economy found its footing, our mortgage team was flooded with new applications and requests – evidence that people were starting to share their positive experiences with our team with other members of the community. “You never take being busy in this industry for granted,” one team



member said, “but especially in this past year, it’s been an honor to help give people something to be happy about in a new home or at a lower rate.”

On the commercial lending side, builders and developers couldn’t build back America quickly enough – quite literally at times. A worldwide shortage in building supplies had left many of our customers in a difficult spot. The lumber market inflated nearly 300% and brick orders that normally could be filled in a matter of days were dragging across multiple weeks or more. In each community Kirkpatrick Bank operates in, local business owners know our credit officers possess an expertise in commercial real estate lending. When the winds of adversity come, an expert’s counsel can prove to be the difference between sinking and

▲ Christian Keesee welcoming bank customers and Green Box patrons at the opening Kickoff Party for the 2021 Green Box Arts Festival at Kirkpatrick Bank in Colorado Springs.



burnout. That's why many customers in 2021 approached the Bank with questions about positive pay, which is a widely-known tool used by banks to detect fraud. It acts as another backstop against fraudulent activity by matching the dollar amounts and account descriptions for a given transaction with previous transactions authorized and issued by the Bank. Alongside positive pay, our team has performed several relationship reviews authorizing account authority for ACH, wires, transfers, and any other transactions a customer might wish the Bank to regularly participate in on their behalf. Treasury management's proactive approach in customer relationship services in 2020 produced the most customer referrals in recent memory in 2021.

Did We Mention We're 50?

... Okay, 51. But no one was throwing any parties in 2020, so we had to wait one more year to celebrate. The party was eventually held at the Oklahoma Contemporary Arts Center, and attended in majority by our customers that have privileged the Bank with their business for the last 50 years. Whether they have participated in large credit transactions with the Bank, trust the Bank's depository services to handle their business accounts, or

have just been around long enough to be like family, all who attended the 50th Anniversary event have played an integral role in the Bank's growth and success. As if they needed any more reason to celebrate, it was also announced at the event that Kirkpatrick Bank would for the first time at the end of 2021 be considered a billion dollar bank – a monster achievement considering the Bank's total assets only ten years ago were half of that at \$500 million.

Our anniversary wasn't the only thing worth celebrating in 2021. The Green Box Arts Festival returned from its yearlong hibernation with a roar, hosting its longest ever celebration of all things art in Green Mountain Falls. The Bank's branch in Colorado Springs once again enjoyed the honor of hosting the kickoff event for this year's festivities, as guests of both Green Box and Kirkpatrick Bank gathered to commemorate the festival's commencement and to welcome its new Deputy Director, Scott Levy. Kirkpatrick Bank in Colorado Springs is uniquely well-positioned to host such an event, as its walls also serve as the home of the Art of the West Exhibit, a special collection of 19 works from the Kirkpatrick Bank and Christian Keesee collections.

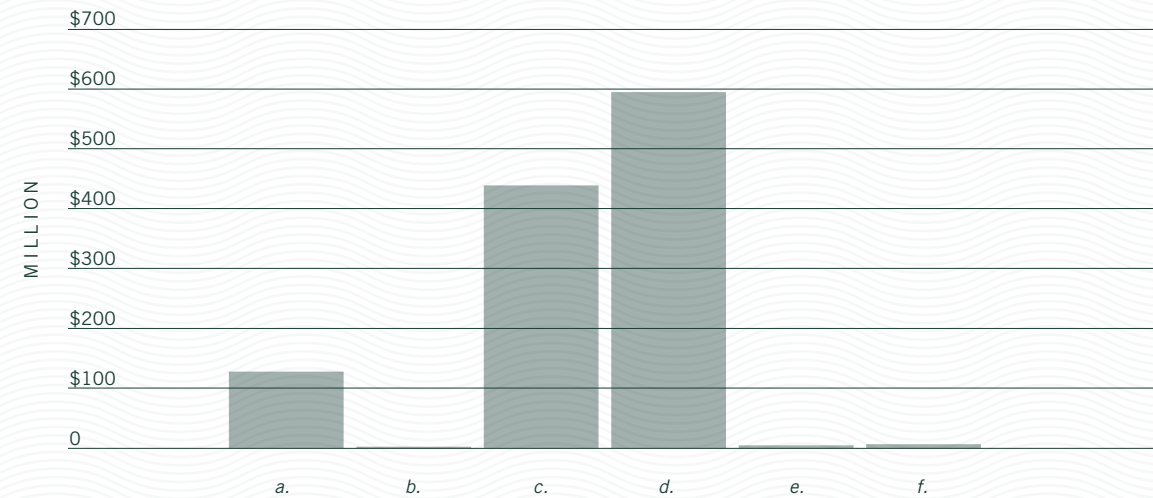
continued from page 63

swimming to shore. Our credit officers worked very closely with customers to provide tailored credit agreements based on their circumstances and the Bank's goals, often resulting in minimal loan default beyond 90 days in the total credit portfolio, if any at all.

Finally, our treasury management team continued to enact innovative means to better serve our depository customers. Surviving 2020 was exhausting for businesses and people alike, and fraudsters appeared poised to pounce on any lax attitudes in customer account management due to the

◀ Alfredo de Stefano
Circulo del Fuego en el Desierto, 1999
Chromogenic photograph

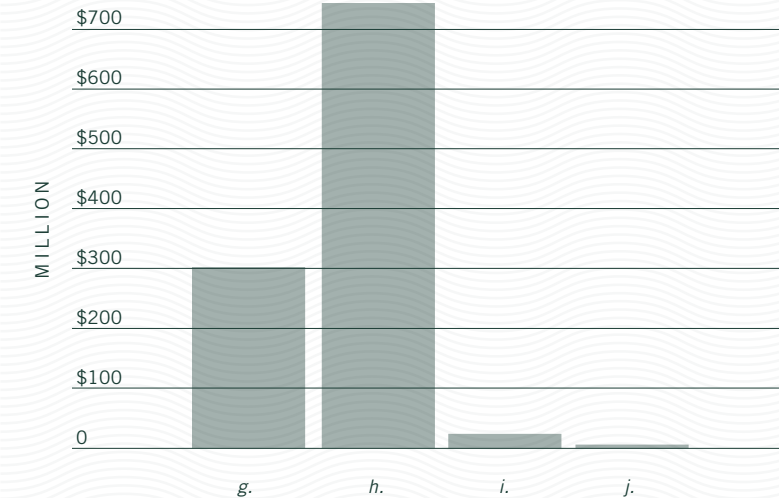
KIRKPATRICK BANK
Condensed Statement Of Condition
as of December 31, 2021



ASSETS

a.	Cash & Due from Banks.....	\$125,224,000
b.	Fed Funds Sold.....	1,876,000
c.	Securities & Investments	439,176,000
d.	Loans & Discounts, Net	594,308,000
e.	Premises, Furniture & Equipment	5,796,000
f.	Other Assets	8,614,000

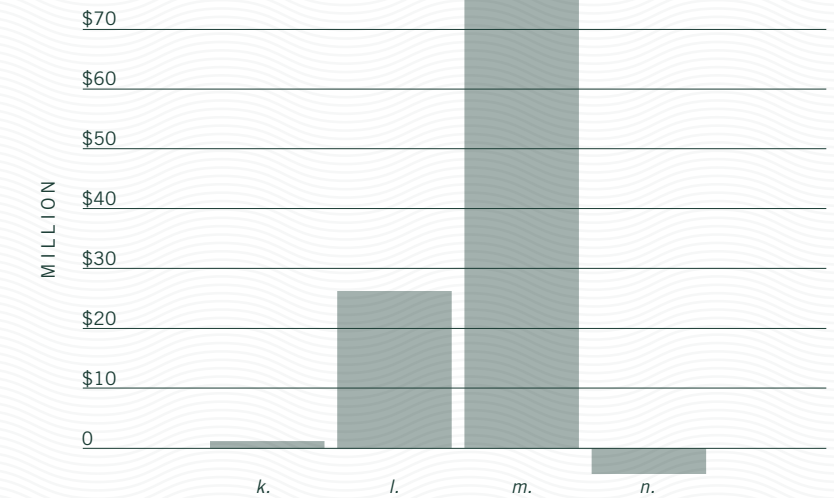
Total Assets **\$1,174,994,000**



LIABILITIES

g.	Noninterest-bearing Deposits.....	\$300,072,000
h.	Interest-bearing Deposits	745,678,000
i.	Borrowings.....	23,300,000
j.	Other Liabilities	6,684,000

Total Liabilities **\$1,075,734,000**

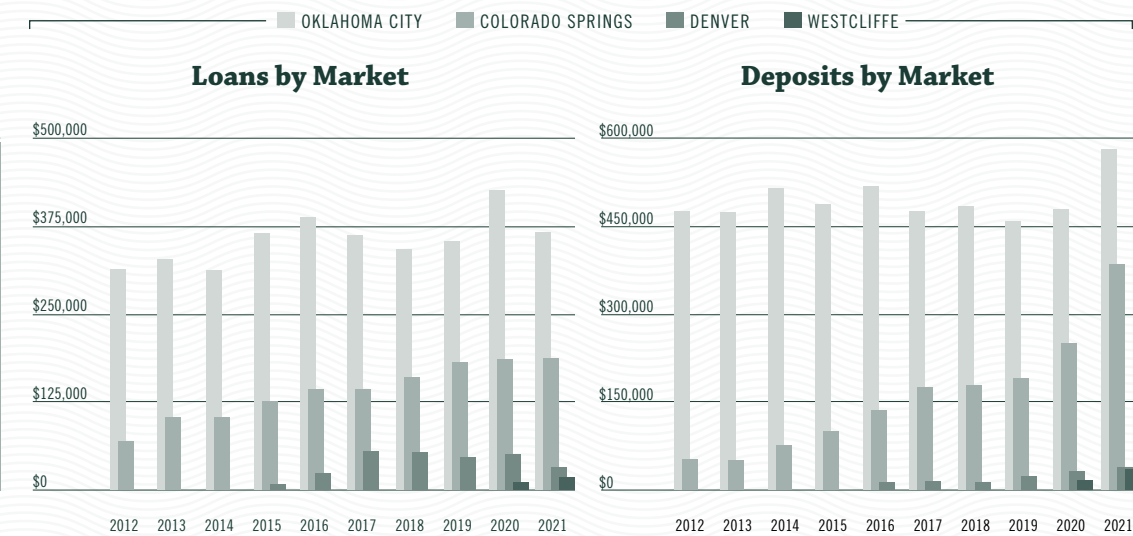
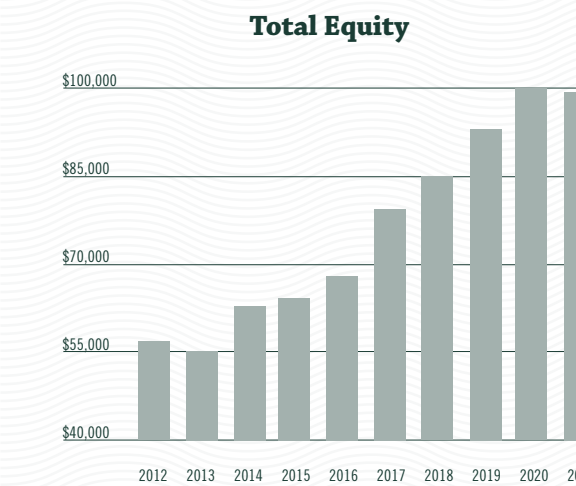
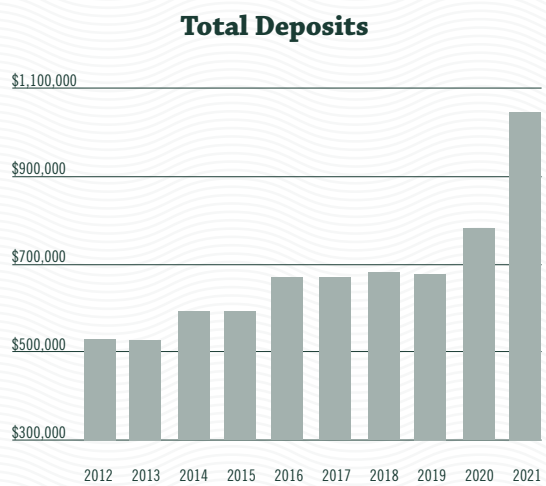
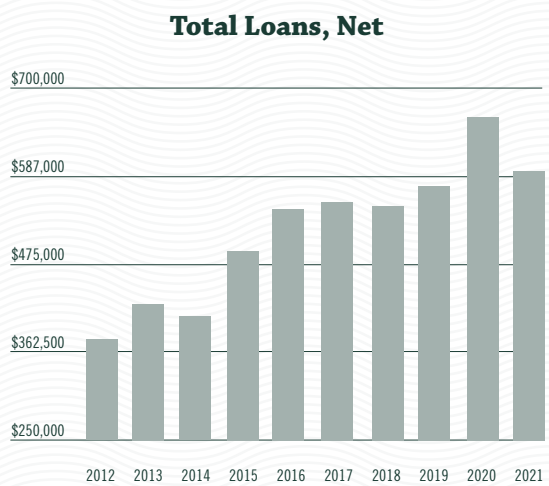
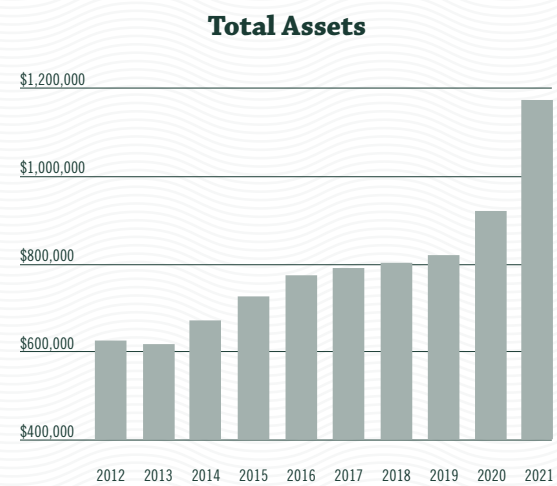


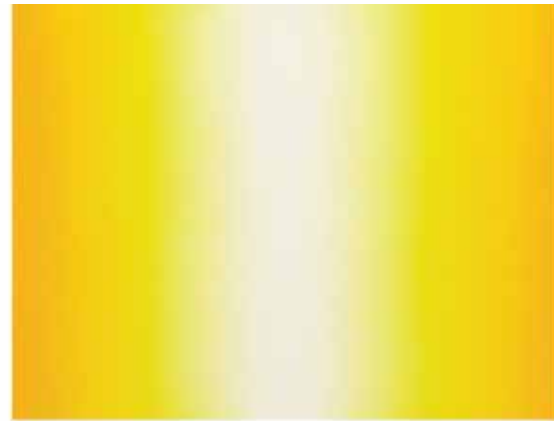
EQUITY

k.	Common Stock.....	\$1,152,000
l.	Paid-in Capital	26,168,000
m.	Retained Earnings	76,296,000
n.	Accumulated other Comprehensive Income..	(4,356,000)

Total Equity **\$99,260,000**
Total Liabilities & Equity **\$1,174,994,000**

TEN YEARS OF GROWTH





◀ Anish Kapoor
Shadow, 2007
Nine etchings on Somerset paper



Leadership

Christian Keesee Charitable Trust

Christian Keesee, *President*
 Larry Keigwin, *Trustee*
 Blake Keesee, *Trustee*
 Nancy Anthony, *Trustee*
 Elizabeth Eickman, *Trustee*

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 Emma Newberry-Davis, *Programs Manager*
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 Julia Witcher, *Archivist*
 Nancy Stearns, *Office Manager*

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 Kathy McCord, *Office Manager*
 Amani McLemore, *Accountant*
 Manda Overturf Shank, *Program Officer*
 Alana Salisbury, *Managing Editor, ArtDesk*
 Chris Sitz, *Senior Program Officer*

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 Trenton Stafford, *Colorado Market President*
 James Shane, *Senior Vice President, CFO*
 Grace Meyer, *Senior Vice President, Corporate Secretary*

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 John Garrison – *CPA, Financial Advisor*
 Christian Keesee – *Kirkpatrick Family Fund*
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 Thomas Gannett – *BCR Management*
 Randall Geving – *Six & Geving Insurance*
 Mary Ellen McNally – *Civic Leader*
 Jocelyn Wall – *Retired, Kirkpatrick Bank*
 Joshua A. Waymire – *Fulcrum Wealth Consulting,*

Raymond James

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 John Fognani, *Haynes and Boone*
 Chris King, *DPC Companies*

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 Cindy Kyle, *President & Chief Financial Officer*
 Alison Cadena, *Vice President – Land & Acquisitions*
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 Cindy Kyle, *Kirkpatrick Oil Company*
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 Henry Hood, *Henry J. Hood, LLC*

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Julie Maguire, *Director*
 Alison Demorotski, *Assistant Director*

Kirkpatrick Family Archive

David Hull, *Archivist – Oklahoma Historical Society*

Kirkpatrick Policy Group

Christian Keesee, *President*
 Elizabeth Eickman, *Secretary*
 Louisa McCune, *Treasurer*
 Cynthia Archiniaco, *Director*

Beekman New York

Christian Keesee, *Chairman*
 Keith Rosen, *President*

The Outlook Lodge & Little Beaver Inn

Jesse Stroope, *General Manager*

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Beekmannyc.com

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 littlebeaverinn.com

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 Green Mountain Falls, CO 80819
 (855) 463-2557

inquiries@outlookgmf.com



▲ Nino Migliori
Il Tuffatore, 1953
Gelatin silver print



► *Full Steam Ahead*, by
Larry Keigwin. Photo by
Shevaun Williams

2020 & 2021 ANNUAL REPORTS

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