



MIDFIRST BANK

2012 FINANCIAL REPORT

As one of the largest privately owned financial institutions in the United States, MidFirst Bank is highly capitalized and well diversified. During the fourth quarter of 2012, the bank earned \$81 million, and for the full year of 2012, the bank earned \$275 million. MidFirst also achieved a record level of regulatory capital of \$1.5 billion. As of December 31, 2012, MidFirst's core-capital ratio was 13.76% and its total risk-based capital was 20.62%. MidFirst Bank's strong financial performance and capital position receive excellent ratings from third-party bank-rating firms.

CONSOLIDATED BALANCE SHEET

as of December 31 (in thousands, unaudited)

	<u>2012</u>
Assets	
Cash and Short-Term Investments	\$ 173,664
Mortgage Backed Securities	497,219
Commercial & Consumer Loans	3,768,711
Residential Mortgage Loans	4,141,415
Other Assets	1,283,937
Total Assets	<u>\$ 9,864,946</u>
Liabilities & Stockholder's Equity	
Total Deposits	5,674,581
Borrowings	2,928,974
Accounts Payable & Accrued Expenses	106,694
Total Liabilities	<u>\$ 8,710,249</u>
Stockholder's Equity	1,154,697
Total Liabilities & Stockholder's Equity	<u>\$ 9,864,946</u>
Core Capital Ratio	13.76%

CONSOLIDATED STATEMENT OF EARNINGS

for the year ended December 31 (in thousands, unaudited)

	<u>2012</u>
Interest Income	\$ 456,282
Interest Expense	137,805
Net Interest Income	<u>318,477</u>
Provision for Possible Loan Losses	(16,023)
Net Interest Income After Provision for Possible Loan Losses	<u>334,500</u>
Noninterest Income	296,308
Noninterest Expense	356,302
Net Earnings	<u>\$ 274,506</u>