



MIDFIRST BANK

2010 FINANCIAL REPORT

As one of the largest privately held financial institutions in the United States, MidFirst Bank is well-capitalized with a diversified asset portfolio. During 2010, MidFirst posted earnings of \$175.3 million and increased core and risk-based capital ratios to 11.0% and 16.7% respectively. MidFirst Bank is well positioned to continue its strong performance in 2011.

CONSOLIDATED BALANCE SHEET

as of December 31 (in thousands, unaudited)

	<u>2010</u>
Assets	
Cash and Short-Term Investments	\$ 259,163
Mortgage Backed Securities	973,207
Commercial & Consumer Loans	4,404,180
Residential Mortgage Loans	3,833,971
Other Assets	1,317,899
Total Assets	<u><u>\$10,788,420</u></u>
Liabilities & Stockholder's Equity	
Total Deposits	6,493,671
Borrowings	3,130,756
Accounts Payable & Accrued Expenses	181,477
Total Liabilities	<u>\$ 9,805,904</u>
Stockholder's Equity	982,516
Total Liabilities & Stockholder's Equity	<u><u>\$10,788,420</u></u>
Core Capital Ratio	11.0%

CONSOLIDATED STATEMENT OF EARNINGS

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

	<u>2010</u>
Interest Income	\$ 579,041
Interest Expense	236,978
Net Interest Income	<u>342,063</u>
Provision for Possible Loan Losses	65,527
Net Interest Income After Provision for Possible Loan Losses	<u>276,536</u>
Non-Interest Income	234,343
Non-Interest Expense	335,585
Net Earnings	<u><u>\$ 175,294</u></u>