



MIDFIRST BANK

2009 FINANCIAL REPORT

CONSOLIDATED BALANCE SHEET		<u>2009 YTD</u>
as of December 31 (in thousands, unaudited)		
Assets		
Cash and Short-Term Investments		\$ 385,584
Mortgage Backed Securities		1,065,198
Commercial & Consumer Loans		5,379,779
Residential Mortgage Loans		4,639,945
Other Assets		1,347,493
Total Assets		<u>\$12,817,999</u>
Liabilities & Stockholder's Equity		
Total Deposits		8,111,793
Borrowings		3,556,645
Accounts Payable & Accrued Expenses		333,516
Total Liabilities		<u>\$12,001,954</u>
Stockholder's Equity		816,045
Total Liabilities & Stockholder's Equity		<u>\$12,817,999</u>
Core Capital ratio		8.11%

CONSOLIDATED STATEMENT OF EARNINGS		<u>2009 YTD</u>
for the year ended December 31 (in thousands, unaudited)		
Interest Income		\$ 698,422
Interest Expense		293,494
Net Interest Income		<u>404,928</u>
Provision for Possible Loan Losses		267,361
Net Interest Income After Provision for Possible Loan Losses		<u>137,567</u>
Non-Interest Income		338,689
Non-Interest Expense		406,274
Net Earnings		<u>\$ 69,982</u>