



MIDFIRST BANK

2011 FINANCIAL REPORT

As one of the largest privately owned financial institutions in the United States, MidFirst Bank is highly capitalized and well diversified. During 2011, the bank earned \$256.5 million and increased capital to the highest levels in its history. As of December 31, 2011, MidFirst's core capital ratio was 13.56% and its total risk-based capital was 20.26%. 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>2011</u>
Assets	
Cash and Short-Term Investments	\$ 131,060
Mortgage Backed Securities	713,259
Commercial & Consumer Loans	3,838,833
Residential Mortgage Loans	3,849,737
Other Assets	<u>1,257,305</u>
Total Assets	<u>\$ 9,790,194</u>
Liabilities & Stockholder's Equity	
Total Deposits	6,308,248
Borrowings	2,247,288
Accounts Payable & Accrued Expenses	<u>161,232</u>
Total Liabilities	\$ 8,716,768
Stockholder's Equity	<u>1,073,426</u>
Total Liabilities & Stockholder's Equity	<u>\$ 9,790,194</u>
Core Capital Ratio	13.56%

CONSOLIDATED STATEMENT OF EARNINGS

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

	<u>2011</u>
Interest Income	\$ 484,222
Interest Expense	<u>176,993</u>
Net Interest Income	307,229
Provision for Possible Loan Losses	<u>(32,066)</u>
Net Interest Income After Provision for Possible Loan Losses	339,295
Non-Interest Income	221,554
Non-Interest Expense	304,315
Net Earnings	<u>\$ 256,534</u>