



2013 FINANCIAL REPORT

As one of the largest privately owned financial institutions in the United States, MidFirst Bank is highly capitalized and well diversified. During 2013, the bank earned \$200 million. MidFirst also ended the year with regulatory capital and reserves of \$1.3 billion. As of December 31, 2013, MidFirst's core capital ratio was 12.37% and the bank's total risk-based capital was 18.34%. 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)

	2013
Assets	
Cash and Short-Term Investments	\$ 274,005
Mortgage Backed Securities	427,070
Commercial & Consumer Loans	3,911,194
Residential Mortgage Loans	3,811,232
Other Assets	1,172,887
Total Assets	\$ 9,596,388
Liabilities & Stockholder's Equity	
Total Deposits	5,606,831
Borrowings	2,750,536
Accounts Payable & Accrued Expenses	104,611
Total Liabilities	\$ 8,461,978
Stockholder's Equity	1,134,410
Total Liabilities & Stockholder's Equity	\$ 9,596,388
Core Capital Ratio	12.37%

CONSOLIDATED STATEMENT OF EARNINGS

for the twelve months ended December 31 (in thousands, unaudited)

	2013
Interest Income	\$ 434,227
Interest Expense	103,250
Net Interest Income	330,977
Provision for Possible Loan Losses	(6,899)
Net Interest Income After Provision for Possible Loan Losses	337,876
Noninterest Income	253,717
Noninterest Expense	391,181
Net Earnings	\$ 200,412