MIDFIRST BANK

2014 FINANCIAL REPORT

As one of the largest privately owned financial institutions in the United States, MidFirst Bank is highly capitalized and well diversified. During 2014, the bank earned $226 million. MidFirst also ended 2014 with total regulatory capital of $1.2 billion. As of December 31, 2014, MidFirst's core capital ratio was 11.49% and the bank's total risk-based capital was 16.41%. 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)	2014
Assets	
Cash and Short-Term Investments	$ 119,707
Investment Securities	365,733
Commercial & Consumer Loans	4,213,510
Residential Mortgage Loans	4,013,554
Allowance for Possible Loan Losses	(87,318)
Other Assets	1,156,052
Total Assets	$ 9,781,238
Liabilities & Stockholder's Equity	
Total Deposits	$ 5,862,409
Borrowings	2,766,948
Accounts Payable & Accrued Expenses	118,144
Total Liabilities	$ 8,747,501
Stockholder's Equity	1,033,737
Total Liabilities & Stockholder's Equity	$ 9,781,238
Core Capital Ratio	11.49%

CONSOLIDATED STATEMENT OF EARNINGS for the twelve months ended December 31 (in thousands, unaudited)	2014
Interest Income	$ 428,509
Interest Expense	86,872
Net Interest Income	341,637
Provision for Possible Loan Losses	3,350
Net Interest Income After Provision for Possible Loan Losses	338,287
Noninterest Income	248,473
Noninterest Expense	360,955
Net Earnings	$ 225,805