



Q4 2017 FINANCIAL REPORT

As one of the five largest privately owned financial institutions in the United States, MidFirst Bank is highly capitalized and well diversified. During the fourth quarter of 2017, the bank earned \$27.3 million. MidFirst ended the fourth quarter of 2017 with total regulatory capital of \$1.5 billion. As of December 31, 2017, MidFirst's core capital ratio was 9.06% and the bank's total risk-based capital was 15.13%. 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, 2017 (in thousands, unaudited)

Assets	
Cash and Short-Term Investments	\$ 1,097,763
Investment Securities	1,506,714
Commercial & Consumer Loans	7,092,015
Residential Mortgage Loans	3,788,578
Allowance for Possible Loan Losses	(101,518)
Other Assets	1,342,604
Total Assets	<u>\$14,726,156</u>
Liabilities & Stockholder's Equity	
Total Deposits	\$ 8,010,281
Borrowings	5,108,392
Accounts Payable & Accrued Expenses	116,331
Total Liabilities	<u>\$13,235,004</u>
Stockholder's Equity	<u>1,491,152</u>
Total Liabilities & Stockholder's Equity	<u>\$14,726,156</u>
Core Capital Ratio	9.06%
Total Risk-Based Capital Ratio	15.13%

CONSOLIDATED STATEMENT OF EARNINGS

for the twelve months ended December 31, 2017 (in thousands, unaudited)

Interest Income	\$ 585,740
Interest Expense	122,234
Net Interest Income	<u>463,506</u>
Provision for Possible Loan Losses	31,500
Net Interest Income After Provision for Possible Loan Losses	<u>432,006</u>
Noninterest Income	206,121
Noninterest Expense	417,605
Net Earnings	<u>\$ 220,522</u>