



Q4 2018 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 2018, the bank earned \$62.9 million. MidFirst ended the fourth quarter of 2018 with total regulatory capital of \$1.5 billion. As of December 31, 2018, MidFirst's core capital ratio was 9.25% and the bank's total risk-based capital was 14.17%. 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, 2018 (in thousands, unaudited)

Assets	
Cash and Short-Term Investments	\$ 1,537,142
Investment Securities	1,575,280
Commercial & Consumer Loans	7,855,937
Residential Mortgage Loans	4,742,717
Allowance for Possible Loan Losses	(112,522)
Other Assets	<u>1,632,225</u>
Total Assets	<u><u>\$17,230,779</u></u>
Liabilities & Stockholder's Equity	
Total Deposits	\$ 8,843,602
Borrowings	6,578,669
Accounts Payable & Accrued Expenses	<u>116,927</u>
Total Liabilities	<u>\$15,539,198</u>
Stockholder's Equity	<u>1,691,581</u>
Total Liabilities & Stockholder's Equity	<u><u>\$17,230,779</u></u>
Core Capital Ratio	9.25%
Total Risk-Based Capital Ratio	14.17%

CONSOLIDATED STATEMENT OF EARNINGS

for the twelve months ended December 31, 2018 (in thousands, unaudited)

Interest Income	\$ 656,813
Interest Expense	<u>152,659</u>
Net Interest Income	504,154
Provision for Possible Loan Losses	<u>(8,939)</u>
Net Interest Income After Provision for Possible Loan Losses	513,093
Noninterest Income	196,849
Noninterest Expense	420,145
Net Earnings	<u><u>\$ 289,797</u></u>