



## Q4 2016 FINANCIAL REPORT

As one of the top five largest privately owned financial institutions in the United States, MidFirst Bank is highly capitalized and well diversified. During 2016, the bank earned \$315.4 million. MidFirst ended 2016 with total regulatory capital of \$1.5 billion. As of December 31, 2016, MidFirst's core capital ratio was 10.49% and the bank's total risk-based capital was 15.83%. 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, 2016 (in thousands, unaudited)*

Assets	
Cash and Short-Term Investments	\$ 149,032
Investment Securities	1,196,265
Commercial & Consumer Loans	6,327,789
Residential Mortgage Loans	4,377,697
Allowance for Possible Loan Losses	(97,643)
Other Assets	<u>1,312,198</u>
Total Assets	<u><u>\$13,265,339</u></u>
Liabilities & Stockholder's Equity	
Total Deposits	\$ 7,382,402
Borrowings	4,359,334
Accounts Payable & Accrued Expenses	<u>117,730</u>
Total Liabilities	<u>\$11,859,466</u>
Stockholder's Equity	<u>1,405,873</u>
Total Liabilities & Stockholder's Equity	<u><u>\$13,265,339</u></u>
Core Capital Ratio	10.49%
Total Risk-Based Capital Ratio	15.83%

### CONSOLIDATED STATEMENT OF EARNINGS

*for the twelve months ended December 31, 2016 (in thousands, unaudited)*

Interest Income	\$ 542,167
Interest Expense	<u>86,773</u>
Net Interest Income	455,394
Provision for Possible Loan Losses	<u>7,400</u>
Net Interest Income After Provision for Possible Loan Losses	<u>447,994</u>
Noninterest Income	263,532
Noninterest Expense	396,112
Net Earnings	<u><u>\$ 315,414</u></u>