



2010 FINANCIAL REPORT

As one of the largest privately held financial institutions in the United States, MidFirst Bank is well-capitalized with a diversified asset portfolio. During 2010, MidFirst posted earnings of \$175.3 million and increased core and risk-based capital ratios to 11.0% and 16.7% respectively. MidFirst Bank is well positioned to continue its strong performance in 2011.

CONSOLIDATED BALANCE SHEET

as of December 31 (in thousands, unaudited)

	2010
Assets	
Cash and Short-Term Investments	\$ 259,163
Mortgage Backed Securities	973,207
Commercial & Consumer Loans	4,404,180
Residential Mortgage Loans	3,833,971
Other Assets	1,317,899
Total Assets	\$10,788,420
Liabilities & Stockholder's Equity	
Total Deposits	6,493,671
Borrowings	3,130,756
Accounts Payable & Accrued Expenses	181,477
Total Liabilities	\$ 9,805,904
Stockholder's Equity	982,516
Total Liabilities & Stockholder's Equity	\$10,788,420
Core Capital Ratio	11.0%

CONSOLIDATED STATEMENT OF EARNINGS

for the year ended December 31 (in thousands, unaudited)

	2010
Interest Income	\$ 579,041
Interest Expense	236,978
Net Interest Income	342,063
Provision for Possible Loan Losses	65,527
Net Interest Income After Provision for Possible Loan Losses	276,536
Non-Interest Income	234,343
Non-Interest Expense	335,585
Net Earnings	\$ 175,294