



Q4 2015 FINANCIAL REPORT

As one of the largest privately owned financial institutions in the United States, MidFirst Bank is highly capitalized and well diversified. During 2015, the bank earned \$272.7 million. MidFirst ended 2015 with total regulatory capital of \$1.2 billion. As of December 31, 2015, MidFirst's core capital ratio was 9.17% and the bank's total risk-based capital was 15.70%. 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, 2015 (in thousands, unaudited)

Assets	
Cash and Short-Term Investments	\$ 117,980
Investment Securities	624,270
Commercial & Consumer Loans	5,025,600
Residential Mortgage Loans	4,548,993
Allowance for Possible Loan Losses	(90,598)
Other Assets	1,341,001
Total Assets	<u>\$11,567,246</u>
Liabilities & Stockholder's Equity	
Total Deposits	\$ 6,495,550
Borrowings	3,804,571
Accounts Payable & Accrued Expenses	112,454
Total Liabilities	<u>\$10,412,575</u>
Stockholder's Equity	1,154,671
Total Liabilities & Stockholder's Equity	<u>\$11,567,246</u>
Core Capital Ratio	9.17%
Total Risk-Based Capital Ratio	15.70%

CONSOLIDATED STATEMENT OF EARNINGS

for the twelve months ended December 31, 2015 (in thousands, unaudited)

Interest Income	\$ 494,043
Interest Expense	87,935
Net Interest Income	<u>406,108</u>
Provision for Possible Loan Losses	0
Net Interest Income After Provision for Possible Loan Losses	<u>406,108</u>
Noninterest Income	223,855
Noninterest Expense	357,257
Net Earnings	<u>\$ 272,706</u>