



2011 FINANCIAL REPORT

As one of the largest privately owned financial institutions in the United States, MidFirst Bank is highly capitalized and well diversified. During 2011, the bank earned \$256.5 million and increased capital to the highest levels in its history. As of December 31, 2011, MidFirst's core capital ratio was 13.56% and its total risk-based capital was 20.26%. 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 (in thousands, unaudited)

	2011
Assets	
Cash and Short-Term Investments	\$ 131,060
Mortgage Backed Securities	713,259
Commercial & Consumer Loans	3,838,833
Residential Mortgage Loans	3,849,737
Other Assets	1,257,305
Total Assets	<u>\$ 9,790,194</u>
Liabilities & Stockholder's Equity	
Total Deposits	6,308,248
Borrowings	2,247,288
Accounts Payable & Accrued Expenses	161,232
Total Liabilities	<u>\$ 8,716,768</u>
Stockholder's Equity	<u>1,073,426</u>
Total Liabilities & Stockholder's Equity	<u>\$ 9,790,194</u>
Core Capital Ratio	13.56%

CONSOLIDATED STATEMENT OF EARNINGS

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

	2011
Interest Income	\$ 484,222
Interest Expense	176,993
Net Interest Income	<u>307,229</u>
Provision for Possible Loan Losses	(32,066)
Net Interest Income After Provision for Possible Loan Losses	<u>339,295</u>
Non-Interest Income	221,554
Non-Interest Expense	304,315
Net Earnings	<u>\$ 256,534</u>