



## 2013 FINANCIAL REPORT

As one of the largest privately owned financial institutions in the United States, MidFirst Bank is highly capitalized and well diversified. During 2013, the bank earned \$200 million. MidFirst also ended the year with regulatory capital and reserves of \$1.3 billion. As of December 31, 2013, MidFirst's core capital ratio was 12.37% and the bank's total risk-based capital was 18.34%. 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)

	2013
Assets	
Cash and Short-Term Investments	\$ 274,005
Mortgage Backed Securities	427,070
Commercial & Consumer Loans	3,911,194
Residential Mortgage Loans	3,811,232
Other Assets	1,172,887
Total Assets	<u>\$ 9,596,388</u>
Liabilities & Stockholder's Equity	
Total Deposits	5,606,831
Borrowings	2,750,536
Accounts Payable & Accrued Expenses	104,611
Total Liabilities	<u>\$ 8,461,978</u>
Stockholder's Equity	<u>1,134,410</u>
Total Liabilities & Stockholder's Equity	<u>\$ 9,596,388</u>
Core Capital Ratio	12.37%

### CONSOLIDATED STATEMENT OF EARNINGS

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

	2013
Interest Income	\$ 434,227
Interest Expense	103,250
Net Interest Income	<u>330,977</u>
Provision for Possible Loan Losses	(6,899)
Net Interest Income After Provision for Possible Loan Losses	<u>337,876</u>
Noninterest Income	253,717
Noninterest Expense	391,181
Net Earnings	<u>\$ 200,412</u>