

SOUTHWEST BANCORP, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1062621	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$2,039	\$1,792	-12.1%	
Loans	\$1,551	\$1,205	-22.4%	
Construction & development	\$216	\$119	-45.0%	
Closed-end 1-4 family residential	\$52	\$47	-10.9%	
Home equity	\$9	\$7	-12.2%	
Credit card	\$0	\$0		
Other consumer	\$8	\$12	49.2%	
Commercial & Industrial	\$292	\$186	-36.3%	
Commercial real estate	\$831	\$734	-11.6%	
Unused commitments	\$194	\$228	17.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$169	\$181	7.6%	
Asset-backed securities	\$0	\$6		
Other securities	\$70	\$127	81.7%	
Cash & balances due	\$162	\$215	32.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$32	\$38	18.1%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$31	\$38	21.9%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,747	\$1,547	-11.5%	
Deposits	\$1,674	\$1,457	-13.0%	
Total other borrowings	\$51	\$65	27.0%	
FHLB advances	\$20	\$20	0.0%	
Equity				
Equity capital at quarter end	\$292	\$245	-16.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	12.5%	13.1%	--	
Tier 1 risk based capital ratio	16.4%	17.2%	--	
Total risk based capital ratio	18.6%	19.5%	--	
Return on equity ¹	-70.7%	3.3%	--	
Return on assets ¹	-10.6%	0.4%	--	
Net interest margin ¹	4.1%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	484.7%	116.5%	--	
Loss provision to net charge-offs (qtr)	79.1%	14616.7%	--	
Net charge-offs to average loans and leases ¹	22.9%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	1.8%	2.8%	14.9%	0.0%
Closed-end 1-4 family residential	1.3%	2.6%	0.0%	0.0%
Home equity	0.0%	1.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.9%	1.3%	0.8%	0.2%
Commercial & Industrial	1.0%	8.2%	2.2%	0.3%
Commercial real estate	0.1%	2.3%	5.2%	0.0%
Total loans	0.5%	3.0%	5.8%	0.0%