

SOUTHWEST BANCORP, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1062621	Number of Insured Depository Institutions 2	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$2,919	\$3,112	6.6%	
Loans	\$2,551	\$2,658	4.2%	
Construction & development	\$659	\$667	1.1%	
Closed-end 1-4 family residential	\$96	\$112	16.4%	
Home equity	\$18	\$16	-12.3%	
Credit card	\$0	\$0		
Other consumer	\$77	\$58	-25.5%	
Commercial & Industrial	\$543	\$491	-9.6%	
Commercial real estate	\$924	\$1,073	16.2%	
Unused commitments	\$650	\$387	-40.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$154	\$159	3.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$90	\$84	-6.5%	
Cash & balances due	\$28	\$119	332.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$13	\$28	104.8%	
Open-end HELOC originated for sale (quarter)	\$4	\$0	-100.0%	
Closed-end mortgage originations sold (quarter)	\$13	\$26	106.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$2,589	\$2,766	6.8%	
Deposits	\$2,229	\$2,607	17.0%	
Total other borrowings	\$326	\$122	-62.5%	
FHLB advances	\$147	\$69	-53.2%	
Equity				
Equity capital at quarter end	\$330	\$347	5.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$62	\$8	NA	
Performance Ratios				
Tier 1 leverage ratio	11.1%	10.9%	--	
Tier 1 risk based capital ratio	11.2%	11.8%	--	
Total risk based capital ratio	13.0%	13.6%	--	
Return on equity ¹	6.0%	5.3%	--	
Return on assets ¹	0.6%	0.6%	--	
Net interest margin ¹	3.4%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	62.2%	52.2%	--	
Loss provision to net charge-offs (qtr)	245.1%	177.2%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	6.3%	9.8%	0.2%	0.6%
Closed-end 1-4 family residential	0.5%	10.5%	0.1%	0.3%
Home equity	0.1%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.1%	0.6%	0.2%	0.1%
Commercial & Industrial	2.2%	2.3%	0.1%	0.3%
Commercial real estate	1.1%	2.8%	0.1%	0.1%
Total loans	2.5%	4.5%	0.1%	0.3%