

**SOUTHWEST BANCORP, INC.**

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1062621	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$2,747	\$2,467	-10.2%	
Loans	\$2,371	\$2,161	-8.9%	
Construction & development	\$637	\$439	-31.1%	
Closed-end 1-4 family residential	\$71	\$54	-23.6%	
Home equity	\$13	\$11	-13.5%	
Credit card	\$0	\$0		
Other consumer	\$16	\$11	-31.2%	
Commercial & Industrial	\$445	\$387	-13.0%	
Commercial real estate	\$996	\$1,056	6.0%	
Unused commitments	\$369	\$204	-44.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$149	\$164	10.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$61	\$63	2.4%	
Cash & balances due	\$113	\$26	-77.3%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$28	\$34	23.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$26	\$37	40.5%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$2,434	\$2,116	-13.1%	
Deposits	\$2,289	\$2,001	-12.6%	
Total other borrowings	\$115	\$90	-22.1%	
FHLB advances	\$62	\$52	-16.3%	
<b>Equity</b>				
Equity capital at quarter end	\$313	\$351	12.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$20	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	11.4%	13.8%	--	
Tier 1 risk based capital ratio	12.0%	15.3%	--	
Total risk based capital ratio	13.8%	17.2%	--	
Return on equity <sup>1</sup>	4.5%	5.7%	--	
Return on assets <sup>1</sup>	0.5%	0.8%	--	
Net interest margin <sup>1</sup>	3.8%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	57.7%	47.0%	--	
Loss provision to net charge-offs (qtr)	173.9%	32.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.0%	3.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	9.0%	17.6%	0.6%	2.5%
Closed-end 1-4 family residential	13.1%	1.4%	0.4%	0.3%
Home equity	0.0%	0.0%	0.0%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.9%	0.0%	0.1%	0.1%
Commercial & Industrial	2.3%	0.8%	0.3%	1.3%
Commercial real estate	2.5%	2.5%	0.1%	0.3%
Total loans	4.3%	5.3%	0.3%	0.9%