MidFirst Bank

Q4 2022 FINANCIAL REPORT

As the largest privately owned financial institution in the United States, MidFirst Bank is highly capitalized and well diversified. During the fourth quarter of 2022, the bank earned $172.7 million, pre-tax. MidFirst ended the fourth quarter of 2022 with total regulatory capital of $3.2 billion. As of December 31, 2022, MidFirst Bank's leverage ratio was 8.81%, and the bank's total risk-based capital ratio was 18.14%. The strong financial performance and capital position of MidFirst Bank receive excellent ratings from third-party bank-rating firms.

CONSOLIDATED BALANCE SHEET

as of December 31, 2022 (in thousands, unaudited)

Assets	
Cash & Short-Term Investments	$ 572,994
Investment Securities	2,984,391
Commercial & Consumer Loans	10,409,502
Residential Mortgage Loans	18,922,167
Allowance for Possible Loan Losses	(162,273)
Other Assets	1,954,269
Total Assets	$34,681,050
Liabilities & Stockholder's Equity	
Total Deposits	$19,996,369
Borrowings	10,744,841
Accounts Payable & Accrued Expenses	233,714
Total Liabilities	$30,974,924
Stockholder's Equity	3,706,126
Total Liabilities & Stockholder's Equity	$34,681,050
Leverage Ratio	8.81%
Total Risk-Based Capital Ratio	18.14%

CONSOLIDATED STATEMENT OF EARNINGS

for the twelve months ending December 31, 2022 (in thousands, unaudited)

Interest Income	$ 1,284,176
Interest Expense	250,547
Net Interest Income	1,033,629
Provision for Possible Loan Losses	(17,500)
Net Interest Income After Provision for Possible Loan Losses	1,051,129
Non-Interest Income	219,692
Non-Interest Expense	557,525
Pre-Tax Net Earnings	$ 713,296