MIDFIRST BANK

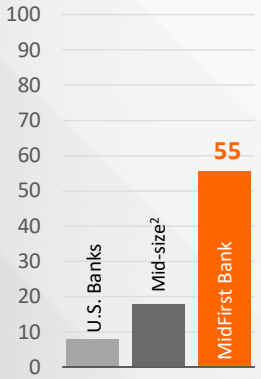
FINANCIAL HIGHLIGHTS AS OF SEPTEMBER 30, 2026[1]

LARGEST PRIVATELY OWNED BANK IN THE NATION

$43.8 BILLION IN ASSETS

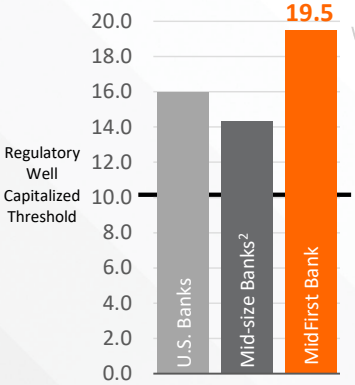
100+ LOCATIONS NATIONWIDE

55 % GOVERNMENT GUARANTEED ASSETS

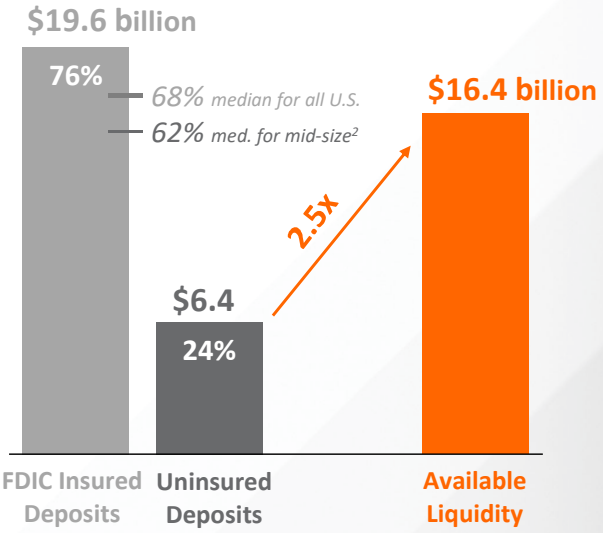


Govt. Guaranteed Assets as % of Total Assets

19.5 % TOTAL RISK-BASED CAPITAL RATIO



Total Regulatory Capital as % of Risk-Wtd. Assets



WELL CAPITALIZED WITH $4.2 BILLION REGULATORY CAPITAL AND RESERVES

BANK WITH CONFIDENCE

- **76%** of deposits are FDIC-insured, ranking in the **77th percentile** among mid-size banks[2]
- **$16.4 billion** of available liquidity
- **Highly diversified** loan and deposit portfolios
- Commercial real estate (CRE) loan levels are **well within regulatory guidelines** and lower than approximately two thirds of mid-size banks[2]
- Net charge-offs as a percentage of loans were **0.09% (9 bps)** over the last twelve months compared to the median 0.21% (21 bps) of the mid-size banks[2]
- Customer deposits increased **9.5% year-to-date**, compared to a 4.1% median increase for mid-size banks[2]
- **Geographically diverse**, conducting business nationwide
- Industry leading total risk-based capital ratio of **19.5%**, ranking in the **87th percentile** among mid-size banks[2]
- **Effective and proven hedging** of interest rate risk
- Strong financial performance and capital position; the bank **receives excellent ratings** from third-party bank-rating firms[3]
- The bank is **safe, sound and committed** to the communities it serves

Bank Rating Firm	Q2 2026[3]	Rating Scale
Veribanc	Green/***	max is Green/***
Bauer Financial	4 stars	max is 5 stars

11TH LARGEST SERVICER OF FHA MORTGAGES IN THE NATION

9.7% TANGIBLE COMMON EQUITY RATIO

[1] All information is as of September 30, 2026, unless otherwise noted. MidFirst Bank also operates MidFirst Business Credit and Midland Mortgage as divisions of MidFirst Bank. Member FDIC.

[2] Mid-size bank peer group includes depository institutions between $10 and $50 billion in assets, consisting of commercial banks, savings and loan associations and savings banks.

[3] Bank rating data is as of June 30, 2026. At the time of publishing this report, September 30, 2026 bank rating data was not yet publicly available.