MIDFIRST BANK

Q3 2026 FINANCIAL REPORT

As the largest privately owned bank in the United States, MidFirst Bank is highly capitalized and well diversified. During the third quarter of 2026, the bank earned $191.8 million, pre-tax. MidFirst ended the third quarter of 2026 with total regulatory capital of $4.2 billion. As of September 30, 2026, MidFirst Bank's leverage ratio was 9.06%, and the bank's total risk-based capital ratio was 19.50%. The strong financial performance and capital position of MidFirst Bank receive excellent ratings from third-party bank-rating firms.

CONSOLIDATED BALANCE SHEET
as of September 30, 2026 (in thousands, unaudited)

Assets		
Cash & Short-Term Investments	$	793,985
Investment Securities		6,640,084
Commercial & Consumer Loans		12,719,002
Residential Mortgage Loans		21,076,735
Allowance for Possible Loan Losses		(208,886)
Other Assets		2,811,824
Total Assets	$	43,832,744
Liabilities & Stockholder's Equity		
Total Deposits		25,982,616
Borrowings		13,252,862
Accounts Payable & Accrued Expenses		254,485
Total Liabilities	$	39,489,963
Stockholder's Equity		4,342,781
Total Liabilities & Stockholder's Equity	$	43,832,744
Leverage Ratio		9.06%
Total Risk-Based Capital Ratio		19.50%

CONSOLIDATED STATEMENT OF EARNINGS
for the nine months ending September 30, 2026 (in thousands, unaudited)

Interest Income	$	1,669,390
Interest Expense		753,376
Net Interest Income		916,014
Provision for Possible Loan Losses		(1,498)
Net Interest Income After Provision for Possible Loan Losses		917,512
Non-Interest Income		136,485
Non-Interest Expense		546,590
Pre-Tax Net Earnings		507,407