



## Q4 2025 FINANCIAL REPORT

As the largest privately owned bank in the United States, MidFirst Bank is highly capitalized and well diversified. During the fourth quarter of 2025, the bank earned \$130.2 million, pre-tax. MidFirst ended the fourth quarter of 2025 with total regulatory capital of \$4.0 billion. As of December 31, 2025, MidFirst Bank's leverage ratio was 9.04%, and the bank's total risk-based capital ratio was 19.75%. 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, 2025 (in thousands, unaudited)

Assets	
Cash & Short-Term Investments	\$ 480,601
Investment Securities	6,869,590
Commercial & Consumer Loans	12,282,554
Residential Mortgage Loans	19,705,514
Allowance for Possible Loan Losses	(221,325)
Other Assets	2,250,553
Total Assets	<u>\$ 41,367,487</u>
Liabilities & Stockholder's Equity	
Total Deposits	12,622,966
Borrowings	281,798
Accounts Payable & Accrued Expenses	\$ 37,464,044
Total Liabilities	
Stockholder's Equity	3,903,444
Total Liabilities & Stockholder's Equity	<u>\$ 41,367,487</u>
Leverage Ratio	
Total Risk-Based Capital Ratio	9.04%
	19.75%

### CONSOLIDATED STATEMENT OF EARNINGS for the twelve months ending December 31, 2025 (in thousands, unaudited)

Interest Income	\$ 2,107,804
Interest Expense	1,017,456
Net Interest Income	<u>1,090,348</u>
Provision for Possible Loan Losses	8,037
Net Interest Income After Provision for Possible Loan Losses	<u>1,082,311</u>
Non-Interest Income	173,413
Non-Interest Expense	764,813
Pre-Tax Net Earnings	<u><u>490,911</u></u>