



Q3 2025 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 2025, the bank earned \$119.8 million, pre-tax. MidFirst ended the third quarter of 2025 with total regulatory capital of \$3.9 billion. As of September 30, 2025, MidFirst Bank's leverage ratio was 8.86%, and the bank's total risk-based capital ratio was 19.11%. 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, 2025 (in thousands, unaudited)

Assets

Cash & Short-Term Investments	\$	597,595
Investment Securities		6,057,351
Commercial & Consumer Loans		12,449,636
Residential Mortgage Loans		20,121,362
Allowance for Possible Loan Losses		(228,548)
Other Assets		2,164,485
Total Assets	\$	<u>41,161,881</u>

Liabilities & Stockholder's Equity

Total Deposits		11,832,990
Borrowings		287,049
Accounts Payable & Accrued Expenses	\$	37,410,597
Total Liabilities		

Stockholder's Equity		3,751,284
Total Liabilities & Stockholder's Equity	\$	<u>41,161,881</u>

Leverage Ratio

Total Risk-Based Capital Ratio	8.86%
	19.11%

CONSOLIDATED STATEMENT OF EARNINGS

for the nine months ending September 30, 2025 (in thousands, unaudited)

Interest Income	\$	1,564,828
Interest Expense		<u>760,367</u>
Net Interest Income		804,461
Provision for Possible Loan Losses		<u>13,532</u>
Net Interest Income After Provision for Possible Loan Losses		790,929
Non-Interest Income		128,366
Non-Interest Expense		<u>558,612</u>
Pre-Tax Net Earnings		<u>360,683</u>