



Q2 2025 FINANCIAL REPORT

As the largest privately owned bank in the United States, MidFirst Bank is highly capitalized and well diversified. During the second quarter of 2025, the bank earned \$129.8 million, pre-tax. MidFirst ended the second quarter of 2025 with total regulatory capital of \$3.8 billion. As of June 30, 2025, MidFirst Bank's leverage ratio was 8.86%, and the bank's total risk-based capital ratio was 18.96%. The strong financial performance and capital position of MidFirst Bank receive excellent ratings from third-party bank-rating firms.

CONSOLIDATED BALANCE SHEET

as of June 30, 2025 (in thousands, unaudited)

Assets

Cash & Short-Term Investments	\$	597,931
Investment Securities		4,835,241
Commercial & Consumer Loans		12,196,783
Residential Mortgage Loans		20,811,308
Allowance for Possible Loan Losses		(224,815)
Other Assets		2,225,899
Total Assets	\$	<u>40,442,347</u>

Liabilities & Stockholder's Equity

Total Deposits		24,738,750
Borrowings		11,703,045
Accounts Payable & Accrued Expenses		295,513
Total Liabilities	\$	<u>36,737,308</u>

Stockholder's Equity		3,705,039
Total Liabilities & Stockholder's Equity	\$	<u>40,442,347</u>

Leverage Ratio	8.86%
Total Risk-Based Capital Ratio	18.96%

CONSOLIDATED STATEMENT OF EARNINGS

for the six months ending June 30, 2025 (in thousands, unaudited)

Interest Income	\$	1,026,348
Interest Expense		<u>498,680</u>
Net Interest Income		527,668
Provision for Possible Loan Losses		<u>8,616</u>
Net Interest Income After Provision for Possible Loan Losses		519,052
Non-Interest Income		85,382
Non-Interest Expense		<u>363,534</u>
Pre-Tax Net Earnings		<u>240,900</u>