



Q4 2020 FINANCIAL REPORT

As the largest privately owned financial institution in the United States, MidFirst Bank is highly capitalized and well-diversified. During the fourth quarter of 2020, the bank earned \$126.2 million, pre-tax. MidFirst ended the fourth quarter of 2020 with total regulatory capital of \$2.4 billion. As of December 31, 2020, MidFirst Bank's leverage ratio was 7.96%, and the bank's total risk-based capital ratio was 16.93%. MidFirst Bank's strong financial performance and capital position receive excellent ratings from third-party bank-rating firms.

CONSOLIDATED BALANCE SHEET *as of December 31, 2020 (in thousands, unaudited)*

Assets	
Cash and Short-Term Investments	\$ 516,534
Investment Securities	3,600,219
Commercial & Consumer Loans	9,802,164
Residential Mortgage Loans	14,151,945
Allowance for Possible Loan Losses	(215,212)
Other Assets	<u>1,747,211</u>
Total Assets	<u><u>\$29,602,861</u></u>
Liabilities & Stockholder's Equity	
Total Deposits	\$19,054,954
Borrowings	8,372,368
Accounts Payable & Accrued Expenses	<u>153,239</u>
Total Liabilities	<u>\$27,580,561</u>
Stockholder's Equity	<u>2,022,300</u>
Total Liabilities & Stockholder's Equity	<u><u>\$29,602,861</u></u>
Leverage Ratio	7.96%
Total Risk-Based Capital Ratio	16.93%

CONSOLIDATED STATEMENT OF EARNINGS *for the twelve months ending December 31, 2020 (in thousands, unaudited)*

Interest Income	\$ 1,030,321
Interest Expense	219,041
Net Interest Income	<u>811,280</u>
Provision for Possible Loan Losses	<u>115,371</u>
Net Interest Income After Provision for Possible Loan Losses	<u>695,909</u>
Non-Interest Income	336,344
Non-Interest Expense	620,762
Pre-Tax Net Earnings	<u><u>\$ 411,491</u></u>