



## Q4 2024 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 2024, the bank earned \$125.8 million, pre-tax. MidFirst ended the fourth quarter of 2024 with total regulatory capital of \$3.7 billion. As of December 31, 2024, MidFirst Bank's leverage ratio was 8.78%, and the bank's total risk-based capital ratio was 18.94%. 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, 2024 (in thousands, unaudited)

Assets	
Cash & Short-Term Investments	\$ 554,540
Investment Securities	4,569,341
Commercial & Consumer Loans	11,779,755
Residential Mortgage Loans	20,413,842
Allowance for Possible Loan Losses	(216,977)
Other Assets	1,986,437
Total Assets	<u>\$ 39,086,938</u>
Liabilities & Stockholder's Equity	
Total Deposits	\$ 24,814,986
Borrowings	10,128,061
Accounts Payable & Accrued Expenses	294,668
Total Liabilities	<u>\$ 35,237,715</u>
Stockholder's Equity	<u>3,849,223</u>
Total Liabilities & Stockholder's Equity	<u>\$ 39,086,938</u>
Leverage Ratio	
	8.78%
Total Risk-Based Capital Ratio	
	18.94%

### CONSOLIDATED STATEMENT OF EARNINGS for the twelve months ending December 31, 2024 (in thousands, unaudited)

Interest Income	\$ 1,957,381
Interest Expense	<u>1,001,009</u>
Net Interest Income	956,372
Provision for Possible Loan Losses	<u>22,929</u>
Net Interest Income After Provision for Possible Loan Losses	933,443
Non-Interest Income	166,946
Non-Interest Expense	<u>681,553</u>
Pre-Tax Net Earnings	<u>\$ 418,836</u>