



Q4 2023 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 2023, the bank earned \$114.1 million, pre-tax. MidFirst ended the fourth quarter of 2023 with total regulatory capital of \$3.5 billion. As of December 31, 2023, MidFirst Bank's leverage ratio was 8.93%, and the bank's total risk-based capital ratio was 18.90%. 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, 2023 (in thousands, unaudited)

| Assets | |
|---|----------------------|
| Cash & Short-Term Investments | \$ 447,251 |
| Investment Securities | 4,261,028 |
| Commercial & Consumer Loans | 10,997,556 |
| Residential Mortgage Loans | 19,253,526 |
| Allowance for Possible Loan Losses | (195,850) |
| Other Assets | 1,887,696 |
| Total Assets | \$ 36,651,207 |
| Liabilities & Stockholder's Equity | |
| Total Deposits | \$ 23,147,777 |
| Borrowings | 9,588,151 |
| Accounts Payable & Accrued Expenses | 249,037 |
| Total Liabilities | \$ 32,984,965 |
| Stockholder's Equity | 3,666,242 |
| Total Liabilities & Stockholder's Equity | \$ 36,651,207 |
| Leverage Ratio | 8.93% |
| Total Risk-Based Capital Ratio | 18.90% |

CONSOLIDATED STATEMENT OF EARNINGS

for the twelve months ending December 31, 2023 (in thousands, unaudited)

| | |
|---|-------------------|
| Interest Income | \$ 1,753,364 |
| Interest Expense | 784,515 |
| Net Interest Income | 968,849 |
| Provision for Possible Loan Losses | 13,250 |
| Net Interest Income After Provision for Possible Loan Losses | 955,599 |
| Non-Interest Income | 167,629 |
| Non-Interest Expense | 620,248 |
| Pre-Tax Net Earnings | \$ 502,980 |