



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	<u>\$ 36,651,207</u>
Liabilities & Stockholder's Equity	
Total Deposits	\$ 23,147,777
Borrowings	9,588,151
Accounts Payable & Accrued Expenses	249,037
Total Liabilities	<u>\$ 32,984,965</u>
Stockholder's Equity	3,666,242
Total Liabilities & Stockholder's Equity	<u>\$ 36,651,207</u>
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	<u>968,849</u>
Provision for Possible Loan Losses	13,250
Net Interest Income After Provision for Possible Loan Losses	<u>955,599</u>
Non-Interest Income	167,629
Non-Interest Expense	620,248
Pre-Tax Net Earnings	<u>\$ 502,980</u>