MidFirst Bank

Financial Highlights as of March 31, 2026[1]

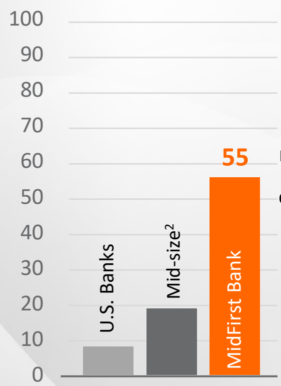
Largest Privately Owned Bank in the Nation

$42.1 Billion in Assets

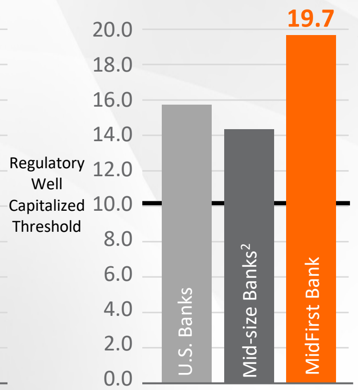
39 Consecutive Profitable Years

55 % Government Guaranteed Assets

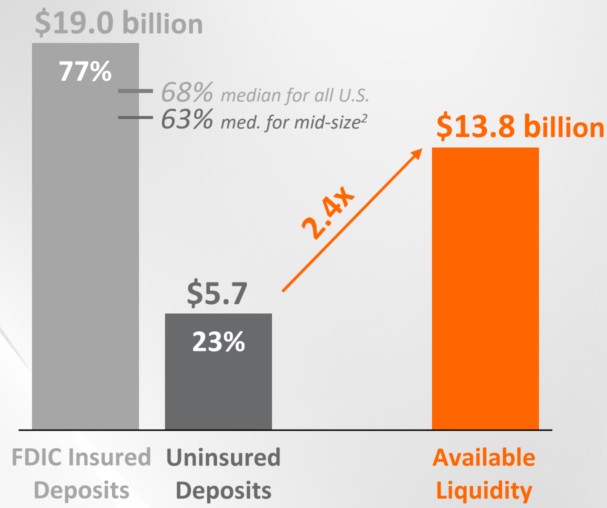
19.7 % Total Risk-Based Capital Ratio



Govt. Guaranteed Assets as % of Total Assets



Total Regulatory Capital as % of Risk-Wtd. Assets



Well Capitalized with **$4.1 Billion** Regulatory Capital and Reserves

Bank with Confidence

- **77%** of deposits are FDIC-insured, ranking in the **76th percentile** among mid-size banks[2]
- **$13.8 billion** of available liquidity
- **Highly diversified** loan and deposit portfolios
- Commercial real estate (CRE) loan levels are **well within regulatory guidelines** and lower than approximately two thirds of mid-size banks[2]
- Net charge-offs as a percentage of loans were **0.04% (4 bps)** over the last twelve months compared to the median 0.21% (21 bps) of the mid-size banks[2]
- Customer deposits achieved a **12.9%** compounded annual growth rate over the past three years, compared to a 5.6% median for mid-size banks[2]
- **Geographically diverse**, conducting business nationwide
- Industry leading total risk-based capital ratio of **19.7%**, ranking in the **91st percentile** among mid-size banks[2]
- **Effective and proven hedging** of interest rate risk
- Strong financial performance and capital position; the bank **receives excellent ratings** from third-party bank-rating firms[3]
- The bank is **safe, sound and committed** to the communities it serves

Bank Rating Firm	Q4 2025[3]	Rating Scale
Veribanc	Green/***	max is Green/***
Bauer Financial	4 stars	max is 5 stars

11TH Largest Servicer of FHA Mortgages in the Nation

9.5% Tangible Common Equity Ratio

[1] All information is as of March 31, 2026, unless otherwise noted. MidFirst Bank also operates MidFirst Business Credit and Midland Mortgage as divisions of MidFirst Bank. Member FDIC.

[2] Mid-size bank peer group includes depository institutions between $10 and $50 billion in assets, consisting of commercial banks, savings and loan associations and savings banks.

[3] Bank rating data is as of December 31, 2025. At the time of publishing this report, March 31, 2026 bank rating data was not yet publicly available.