



MIDFIRST BANK

FINANCIAL HIGHLIGHTS AS OF JUNE 30, 2025¹



**LARGEST PRIVATELY
HELD BANK IN THE NATION**

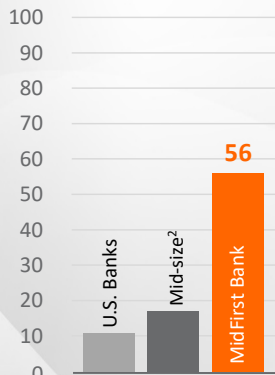
**\$40.4
BILLION
IN ASSETS**



38
**CONSECUTIVE
PROFITABLE YEARS**

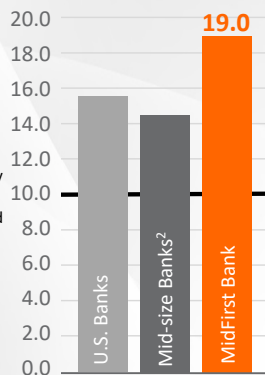


56 %
**GOVERNMENT
GUARANTEED ASSETS**



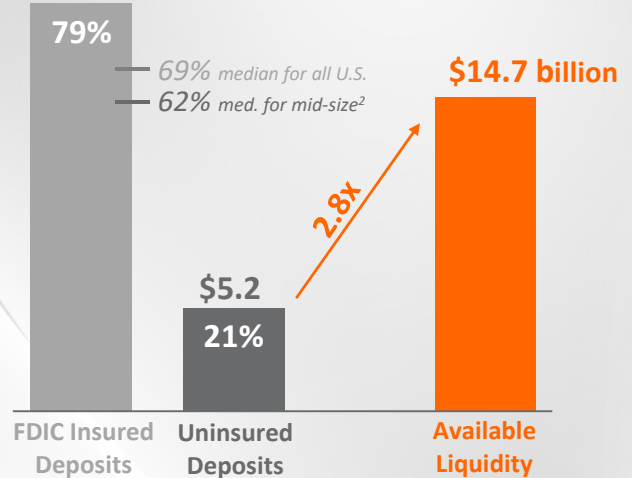
Govt. Guaranteed Assets
as % of Total Assets

19.0 %
**TOTAL RISK-BASED
CAPITAL RATIO**



Total Regulatory Capital
as % of Risk-Wtd. Assets

\$19.5 billion



**WELL CAPITALIZED WITH
\$3.8 BILLION
REGULATORY CAPITAL
AND RESERVES**



BANK WITH CONFIDENCE

- **79%** of deposits are FDIC-insured, ranking in the **80th percentile** among mid-size banks²
- **\$14.7 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 banks²
- Net charge-offs as a percentage of loans were **0.02% (2 bps)** over the last twelve months compared to the median 0.20% (20 bps) of the mid-size banks²
- Customer deposits **increased 12.2%** over the last twelve months, compared to a 5.1% median increase for mid-size banks²
- **Geographically diverse**, conducting business nationwide
- Industry leading total risk-based capital ratio of **19.0%**, ranking in the **89th percentile** among mid-size banks²
- **Effective and proven hedging** of interest rate risk
- Strong financial performance and capital position; the bank **receives excellent ratings** from third-party bank-rating firms³
- The bank is **safe, sound and committed** to the communities it serves

Bank Rating Firm	Q1 2025 ³	Rating Scale
Veribanc	Green/***	max is Green/***
Bauer Financial	4 stars	max is 5 stars

12TH



**LARGEST SERVICER
OF FHA MORTGAGES
IN THE NATION**

9.0%



**TANGIBLE COMMON
EQUITY RATIO**

¹ All information is as of June 30, 2025, unless otherwise noted. MidFirst Bank also operates MidFirst Business Credit, Midland Mortgage and 1st Century Bank 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 March 31, 2025. At the time of publishing this report, June 30, 2025 bank rating data was not yet publicly available.