

FINANCIAL HIGHLIGHTS AS OF MARCH 31, 2026¹



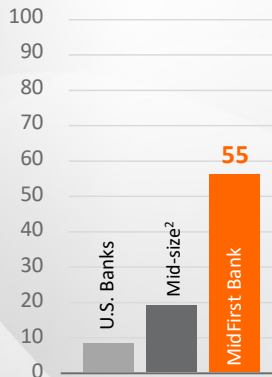
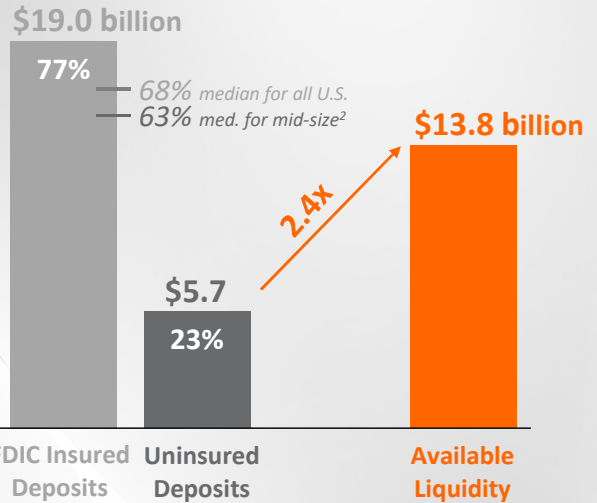
LARGEST PRIVATELY OWNED BANK IN THE NATION

\$42.1 BILLION IN ASSETS

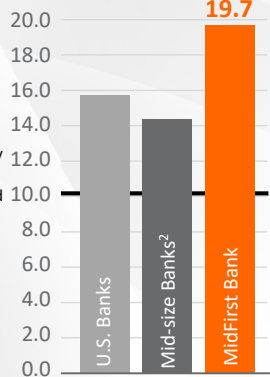
39 CONSECUTIVE PROFITABLE YEARS

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 banks²
- **\$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 banks²
- 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 banks²
- Customer deposits achieved a **12.9%** compounded annual growth rate over the past three years, compared to a 5.6% median for mid-size banks²
- **Geographically diverse**, conducting business nationwide
- Industry leading total risk-based capital ratio of **19.7%**, ranking in the **91st 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	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.