MidFirst Bank

Financial Highlights as of June 30, 2026[1]

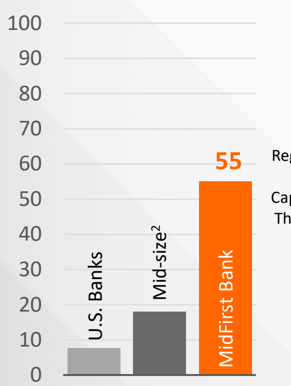
Largest Privately Owned Bank in the Nation

$42.8 Billion in Assets

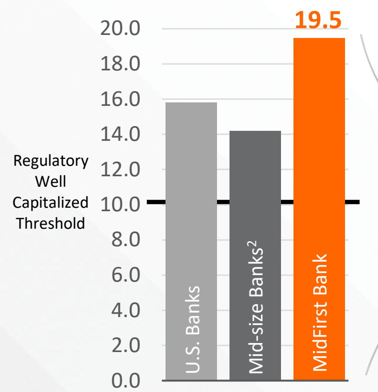
100+ Locations Nationwide

55 % Government Guaranteed Assets

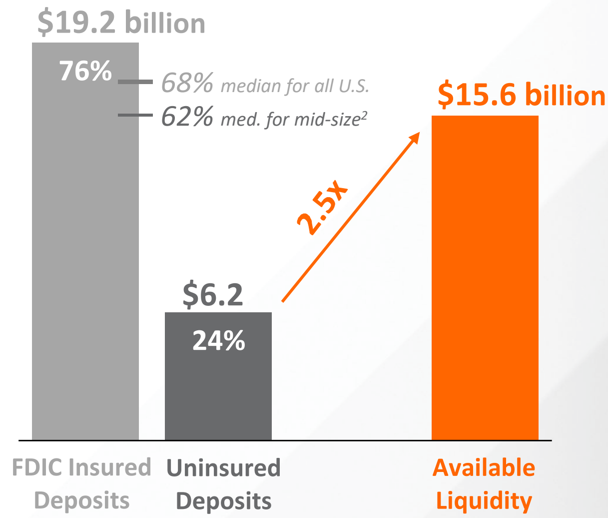
19.5 % Total Risk-Based Capital Ratio



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

- 76% of deposits are FDIC-insured, ranking in the 78th percentile among mid-size banks[2]
- $15.6 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 0.09% (9 bps) over the last twelve months compared to the median 0.21% (21 bps) of the mid-size banks[2]
- Customer deposits achieved a 13.2% compounded annual growth rate over the past three years, compared to a 6.1% median for mid-size banks[2]
- Geographically diverse, conducting business nationwide
- Industry leading total risk-based capital ratio of 19.5%, ranking in the 88th 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	Q1 2026[3]	Rating Scale
Veribanc	Green/***	max is Green/***
Bauer Financial	4 stars	max is 5 stars

10th Largest Servicer of FHA Mortgages in the Nation

9.6% Tangible Common Equity Ratio

[1] All information is as of June 30, 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 March 31, 2026. At the time of publishing this report, June 30, 2026 bank rating data was not yet publicly available.