MIDFIRST BANK

Q2 2026 FINANCIAL REPORT

As the largest privately owned bank in the United States, MidFirst Bank is highly capitalized and well diversified. During the second quarter of 2026, the bank earned $166.5 million, pre-tax. MidFirst ended the second quarter of 2026 with total regulatory capital of $4.1 billion. As of June 30, 2026, MidFirst Bank's leverage ratio was 9.01%, and the bank's total risk-based capital ratio was 19.48%. The strong financial performance and capital position of MidFirst Bank receive excellent ratings from third-party bank-rating firms.

CONSOLIDATED BALANCE SHEET
as of June 30, 2026 (in thousands, unaudited)

Assets		
Cash & Short-Term Investments	$	606,201
Investment Securities		6,353,911
Commercial & Consumer Loans		12,615,068
Residential Mortgage Loans		20,932,994
Allowance for Possible Loan Losses		(217,398)
Other Assets		2,543,350
Total Assets	$	42,834,126
Liabilities & Stockholder's Equity		25,329,495
Total Deposits		13,052,870
Borrowings		262,385
Accounts Payable & Accrued Expenses	$	38,644,750
Total Liabilities		
Stockholder's Equity		4,189,376
Total Liabilities & Stockholder's Equity	$	42,834,126
Leverage Ratio		
Total Risk-Based Capital Ratio		9.01%
		19.48%

CONSOLIDATED STATEMENT OF EARNINGS
for the six months ending June 30, 2026 (in thousands, unaudited)

Interest Income	$	1,098,285
Interest Expense		505,207
Net Interest Income		593,078
Provision for Possible Loan Losses		6,945
Net Interest Income After Provision for Possible Loan Losses		586,133
Non-Interest Income		91,133
Non-Interest Expense		361,673
Pre-Tax Net Earnings		315,593