



Q4 2021 FINANCIAL REPORT

As the largest privately owned financial institution in the United States, MidFirst Bank is highly capitalized and well diversified. During the fourth quarter of 2021, the bank earned \$190.2 million, pre-tax. MidFirst ended the fourth quarter of 2021 with total regulatory capital of \$3.0 billion. As of December 31, 2021, MidFirst Bank's leverage ratio was 8.76%, and the bank's total risk-based capital ratio was 18.85%. The strong financial performance and capital position of MidFirst Bank receive excellent ratings from third-party bank-rating firms.

CONSOLIDATED BALANCE SHEET

as of December 31, 2021 (in thousands, unaudited)

Assets	
Cash and Short-Term Investments	\$ 268,076
Investment Securities	3,092,395
Commercial & Consumer Loans	9,619,229
Residential Mortgage Loans	17,336,109
Allowance for Possible Loan Losses	(179,800)
Other Assets	1,991,017
Total Assets	<u>\$32,127,026</u>
Liabilities & Stockholder's Equity	
Total Deposits	\$19,821,588
Borrowings	9,300,025
Accounts Payable & Accrued Expenses	163,044
Total Liabilities	<u>\$29,284,657</u>
Stockholder's Equity	2,842,369
Total Liabilities & Stockholder's Equity	<u>\$32,127,026</u>
Leverage Ratio	8.76%
Total Risk-Based Capital Ratio	18.85%

CONSOLIDATED STATEMENT OF EARNINGS

for the twelve months ending December 31, 2021 (in thousands, unaudited)

Interest Income	\$ 1,198,002
Interest Expense	162,971
Net Interest Income	<u>1,035,031</u>
Provision for Possible Loan Losses	(28,709)
Net Interest Income After Provision for Possible Loan Losses	<u>1,063,740</u>
Non-Interest Income	309,539
Non-Interest Expense	540,526
Pre-Tax Net Earnings	<u>\$ 832,753</u>