



## Q3 2023 FINANCIAL REPORT

As the largest privately owned financial institution in the United States, MidFirst Bank is highly capitalized and well diversified. During the third quarter of 2023, the bank earned \$126.9 million, pre-tax. MidFirst ended the third quarter of 2023 with total regulatory capital of \$3.4 billion. As of September 30, 2023, MidFirst Bank's leverage ratio was 8.72%, and the bank's total risk-based capital ratio was 18.41%. The strong financial performance and capital position of MidFirst Bank receive excellent ratings from third-party bank-rating firms.

### CONSOLIDATED BALANCE SHEET

*as of September 30, 2023 (in thousands, unaudited)*

Assets	
Cash & Short-Term Investments	\$ 459,491
Investment Securities	4,192,262
Commercial & Consumer Loans	11,065,462
Residential Mortgage Loans	19,214,470
Allowance for Possible Loan Losses	(192,835)
Other Assets	1,896,059
Total Assets	<u>\$ 36,634,909</u>
Liabilities & Stockholder's Equity	
Total Deposits	\$ 21,985,233
Borrowings	10,533,474
Accounts Payable & Accrued Expenses	252,769
Total Liabilities	<u>\$ 32,771,476</u>
Stockholder's Equity	<u>3,863,433</u>
Total Liabilities & Stockholder's Equity	<u>\$ 36,634,909</u>
Leverage Ratio	8.72%
Total Risk-Based Capital Ratio	18.41%

### CONSOLIDATED STATEMENT OF EARNINGS

*for the nine months ending September 30, 2023 (in thousands, unaudited)*

Interest Income	\$ 1,295,009
Interest Expense	563,688
Net Interest Income	<u>731,321</u>
Provision for Possible Loan Losses	9,250
Net Interest Income After Provision for Possible Loan Losses	<u>722,071</u>
Non-Interest Income	120,204
Non-Interest Expense	453,361
Pre-Tax Net Earnings	<u>\$ 388,914</u>