



Q1 2026 FINANCIAL REPORT

As the largest privately owned bank in the United States, MidFirst Bank is highly capitalized and well diversified. During the first quarter of 2026, the bank earned \$149.1 million, pre-tax. MidFirst ended the first quarter of 2026 with total regulatory capital of \$4.1 billion. As of March 31, 2026, MidFirst Bank's leverage ratio was 9.10%, and the bank's total risk-based capital ratio was 19.68%. The strong financial performance and capital position of MidFirst Bank receive excellent ratings from third-party bank-rating firms.

CONSOLIDATED BALANCE SHEET as of March 31, 2026 (in thousands, unaudited)

Assets	
Cash & Short-Term Investments	\$ 503,930
Investment Securities	5,795,900
Commercial & Consumer Loans	12,436,154
Residential Mortgage Loans	21,177,553
Allowance for Possible Loan Losses	(224,798)
Other Assets	2,421,088
Total Assets	<u>\$ 42,109,827</u>
Liabilities & Stockholder's Equity	
Total Deposits	24,689,384
Borrowings	13,087,912
Accounts Payable & Accrued Expenses	247,864
Total Liabilities	<u>\$ 38,025,160</u>
Stockholder's Equity	4,084,667
Total Liabilities & Stockholder's Equity	<u>\$ 42,109,827</u>
Leverage Ratio	
Total Risk-Based Capital Ratio	9.10%
	19.68%

CONSOLIDATED STATEMENT OF EARNINGS for the three months ending March 31, 2026 (in thousands, unaudited)

Interest Income	\$ 536,989
Interest Expense	250,885
Net Interest Income	<u>286,104</u>
Provision for Possible Loan Losses	5,855
Net Interest Income After Provision for Possible Loan Losses	<u>280,249</u>
Non-Interest Income	40,097
Non-Interest Expense	171,289
Pre-Tax Net Earnings	<u><u>149,057</u></u>