

FINANCIAL HIGHLIGHTS AS OF DECEMBER 31, 2025¹



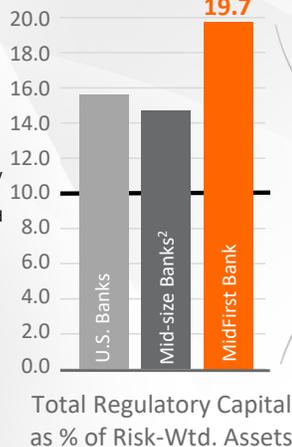
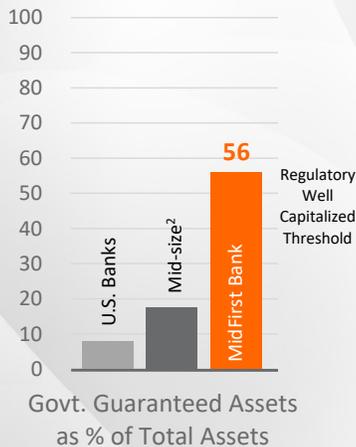
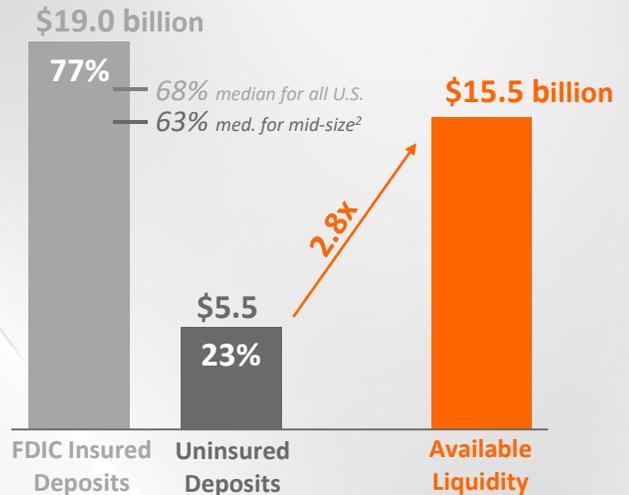
LARGEST PRIVATELY OWNED BANK IN THE NATION

\$41.4 BILLION IN ASSETS

39 CONSECUTIVE PROFITABLE YEARS

56 % GOVERNMENT GUARANTEED ASSETS

19.7 % TOTAL RISK-BASED CAPITAL RATIO



WELL CAPITALIZED WITH \$4.0 BILLION REGULATORY CAPITAL AND RESERVES

BANK WITH CONFIDENCE

- **77%** of deposits are FDIC-insured, ranking in the **79th percentile** among mid-size banks²
- **\$15.5 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 banks²
- Net charge-offs as a percentage of loans were **0.03% (3 bps)** over the last twelve months compared to the median 0.20% (20 bps) of the mid-size banks²
- Customer deposits **increased 5.9%** over the last twelve months, compared to a 5.3% median increase for mid-size banks²
- **Geographically diverse**, conducting business nationwide
- Industry leading total risk-based capital ratio of **19.7%**, ranking in the **91st percentile** among mid-size banks²
- **Effective and proven hedging** of interest rate risk
- Strong financial performance and capital position; the bank **receives excellent ratings** from third-party bank-rating firms³
- The bank is **safe, sound and committed** to the communities it serves

Bank Rating Firm	Q3 2025 ³	Rating Scale
Veribanc	Green/***	max is Green/***
Bauer Financial	4 stars	max is 5 stars

12TH 
LARGEST SERVICER OF FHA MORTGAGES IN THE NATION

9.3% 
TANGIBLE COMMON EQUITY RATIO

¹ All information is as of December 31, 2025, unless otherwise noted. MidFirst Bank also operates MidFirst Business Credit, Midland Mortgage and 1st Century Bank 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 September 30, 2025. At the time of publishing this report, December 31, 2025 bank rating data was not yet publicly available.