

FINANCIAL HIGHLIGHTS AS OF SEPTEMBER 30, 2024¹



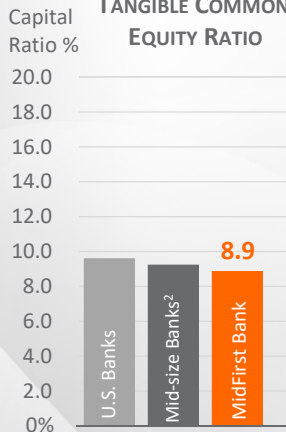
LARGEST PRIVATELY HELD BANK IN THE NATION

\$39.0 BILLION IN ASSETS

37 CONSECUTIVE PROFITABLE YEARS

8.9 %

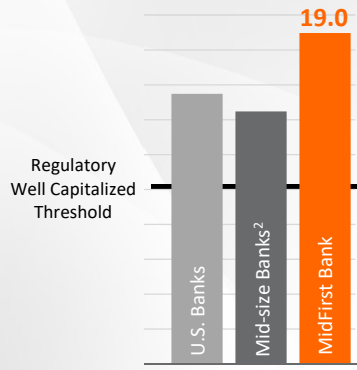
TANGIBLE COMMON EQUITY RATIO



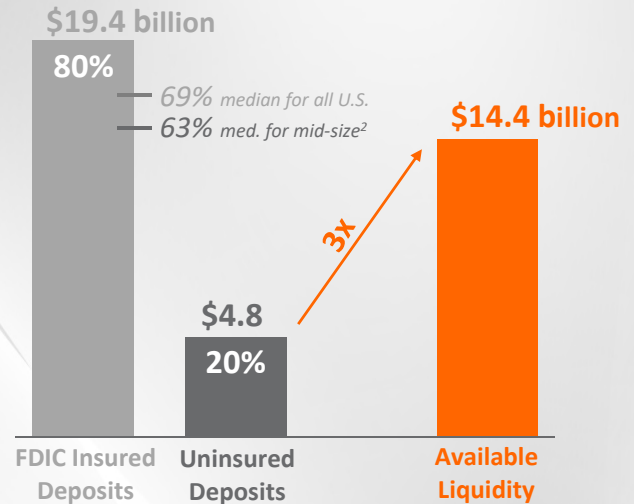
Tangible Common Equity as % of Tangible Assets

19.0 %

TOTAL RISK-BASED CAPITAL RATIO



Total Regulatory Capital as % of Risk-Wtd. Assets



WELL CAPITALIZED WITH \$3.6 BILLION REGULATORY CAPITAL AND RESERVES



BANK WITH CONFIDENCE

- **80%** of deposits are FDIC-insured, ranking in the **82nd percentile** among mid-size banks²
- **\$14.4 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
- Total deposits **increased 10.2%** over the last twelve months, compared to a 3.0% median increase for mid-size banks²
- Geographically diverse, conducting business nationwide
- Industry leading total risk-based capital ratio of **19.0%**, ranking in the **91st percentile** among mid-size banks²
- Robust and active hedging of interest rate risk
- The bank has **unrealized gains (AOCI) representing +2.7% of capital** compared to the nationwide industry median unrealized loss of -7.2% of capital
- 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	Q2 2024 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

57% 
OF ASSETS ARE GOVT GUARANTEED

¹ All information is as of September 30, 2024, unless otherwise noted. MidFirst Bank also operates Vio Bank, 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 June 30, 2024. At the time of publishing this report, September 30, 2024 bank rating data was not yet publicly available.