

## FINANCIAL HIGHLIGHTS AS OF DECEMBER 31, 2023<sup>1</sup>



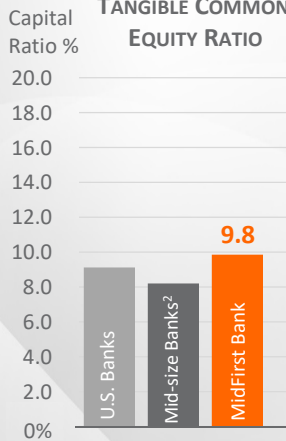
**LARGEST PRIVATELY HELD BANK IN THE NATION**

**\$36.7 BILLION IN ASSETS**

**37 CONSECUTIVE PROFITABLE YEARS**

**9.8 %**

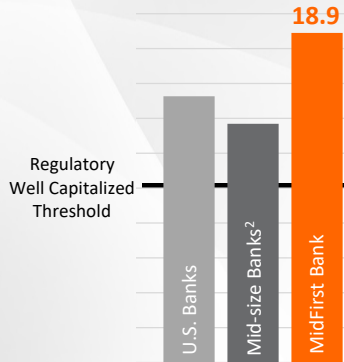
**TANGIBLE COMMON EQUITY RATIO**



Tangible Common Equity as % of Tangible Assets

**18.9 %**

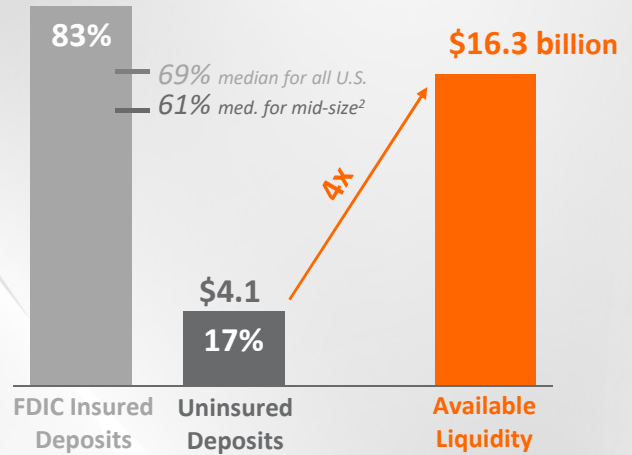
**TOTAL RISK-BASED CAPITAL RATIO**



Total Regulatory Capital as % of Risk-Wtd. Assets

Regulatory Well Capitalized Threshold

\$19.7 billion



MidFirst Deposit and Liquidity data is as of February 29, 2024

**WELL CAPITALIZED WITH \$3.5 BILLION REGULATORY CAPITAL AND RESERVES**



### BANK WITH CONFIDENCE

- **83%** of deposits are FDIC-insured, ranking in the **97th percentile** among mid-size banks<sup>2</sup>
- **\$16.3 billion** of available liquidity
- **Highly diversified** loan and deposit portfolios, without exposure to cryptocurrencies, tech start-ups or venture capital financing
- Commercial real estate (CRE) loan levels are well under regulatory guidelines and in the bottom quarter of mid-size banks<sup>2</sup>
- Total deposits **increased 15.8%** during 2023, compared to a 1.6% median increase for mid-size banks<sup>2</sup>
- Geographically diverse, conducting business nationwide
- Industry leading total risk-based capital ratio of **18.9%**, the highest among mid-size banks<sup>2</sup>
- Robust and active hedging of interest rate risk
- The bank has **unrealized gains (AOCI) representing +9.1% of capital** compared to the nationwide industry median unrealized loss of -11.2% of capital
- Strong financial performance and capital position; the bank **receives excellent ratings** from third-party bank-rating firms
- The bank is safe, sound and committed to the communities it serves

Bank Rating Firm	Q4 2023	Rating Scale
Veribanc	<b>Green/***</b>	max is Green/***
Bauer Financial	<b>4 stars</b>	max is 5 stars

**11<sup>TH</sup>**



**LARGEST SERVICER OF FHA MORTGAGES IN THE NATION**

**57%**



**OF ASSETS ARE GOVT GUARANTEED**

<sup>1</sup> All information is as of December 31, 2023, unless otherwise noted. MidFirst Bank also operates MidFirst Business Credit, Midland Mortgage, and 1st Century Bank as divisions of MidFirst Bank. Member FDIC.

<sup>2</sup> Mid-size bank peer group includes banks between \$20 and \$50 billion in assets, consisting of commercial banks, savings & loan associations, and savings banks. Banks that are not traditional retail and commercial banks and/or located outside of the U.S. were excluded.