



Q1 2024 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 2024, the bank earned \$91.4 million, pre-tax. MidFirst ended the first quarter of 2024 with total regulatory capital of \$3.6 billion. As of March 31, 2024, MidFirst Bank's leverage ratio was 9.00%, and the bank's total risk-based capital ratio was 19.04%. 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, 2024 (in thousands, unaudited)

Assets	
Cash & Short-Term Investments	\$ 455,170
Investment Securities	4,252,629
Commercial & Consumer Loans	11,087,909
Residential Mortgage Loans	19,476,228
Allowance for Possible Loan Losses	(198,888)
Other Assets	1,867,900
Total Assets	<u>\$ 36,940,948</u>
Liabilities & Stockholder's Equity	
Total Deposits	\$ 24,393,477
Borrowings	8,453,107
Accounts Payable & Accrued Expenses	255,803
Total Liabilities	<u>\$ 33,102,387</u>
Stockholder's Equity	3,838,561
Total Liabilities & Stockholder's Equity	<u>\$ 36,940,948</u>
Leverage Ratio	9.00%
Total Risk-Based Capital Ratio	19.04%

CONSOLIDATED STATEMENT OF EARNINGS

for the three months ending March 31, 2024 (in thousands, unaudited)

Interest Income	\$ 463,537
Interest Expense	227,000
Net Interest Income	<u>236,537</u>
Provision for Possible Loan Losses	3,200
Net Interest Income After Provision for Possible Loan Losses	<u>233,337</u>
Non-Interest Income	36,544
Non-Interest Expense	178,498
Pre-Tax Net Earnings	<u>\$ 91,383</u>