



# MIDFIRST BANK

## FINANCIAL HIGHLIGHTS AS OF SEPTEMBER 30, 2025<sup>1</sup>

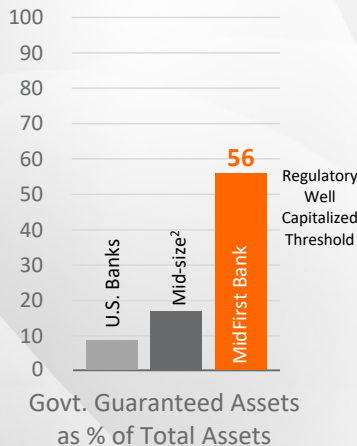


**LARGEST PRIVATELY OWNED BANK IN THE NATION**

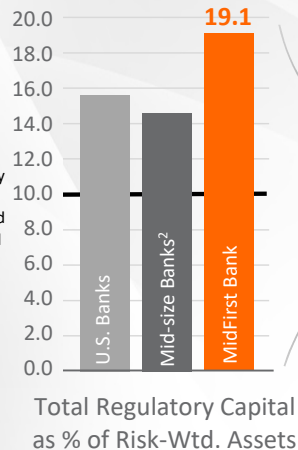
**\$41.2 BILLION**  
IN ASSETS

**38**  
CONSECUTIVE  
PROFITABLE YEARS

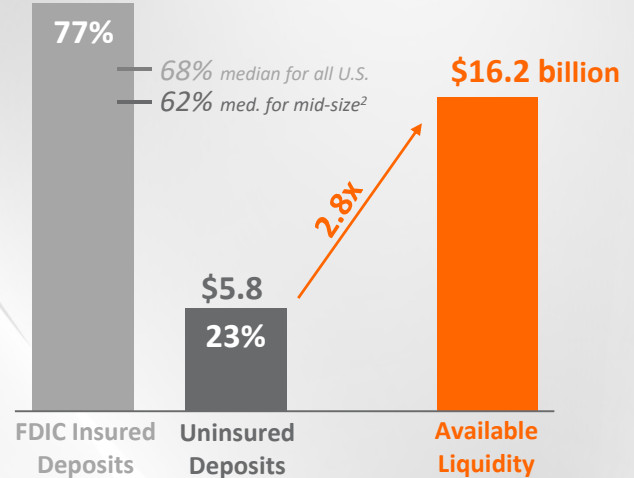
**56 %**  
GOVERNMENT  
GUARANTEED ASSETS



**19.1 %**  
TOTAL RISK-BASED  
CAPITAL RATIO



**\$19.5 billion**



**WELL CAPITALIZED WITH  
\$3.9 BILLION  
REGULATORY CAPITAL  
AND RESERVES**



### BANK WITH CONFIDENCE

- **77%** of deposits are FDIC-insured, ranking in the **79th percentile** among mid-size banks<sup>2</sup>
- **\$16.2 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 banks<sup>2</sup>
- Net charge-offs as a percentage of loans were **0.02% (2 bps)** over the last twelve months compared to the median 0.22% (22 bps) of the mid-size banks<sup>2</sup>
- Customer deposits **increased 11.0%** over the last twelve months, compared to a 4.7% median increase for mid-size banks<sup>2</sup>
- **Geographically diverse**, conducting business nationwide
- Industry leading total risk-based capital ratio of **19.1%**, ranking in the **92nd percentile** among mid-size banks<sup>2</sup>
- **Effective and proven hedging** of interest rate risk
- Strong financial performance and capital position; the bank **receives excellent ratings** from third-party bank-rating firms<sup>3</sup>
- The bank is **safe, sound and committed** to the communities it serves

| Bank Rating Firm | Q2 2025 <sup>3</sup> | Rating Scale     |
|------------------|----------------------|------------------|
| Veribanc         | <b>Green/***</b>     | max is Green/*** |
| Bauer Financial  | <b>4 stars</b>       | max is 5 stars   |

**12<sup>TH</sup>**



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

**8.9%**



**TANGIBLE COMMON  
EQUITY RATIO**

<sup>1</sup> All information is as of September 30, 2025, 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.

<sup>2</sup> 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.

<sup>3</sup> Bank rating data is as of June 30, 2025. At the time of publishing this report, September 30, 2025 bank rating data was not yet publicly available.