

## FINANCIAL HIGHLIGHTS AS OF DECEMBER 31, 2024<sup>1</sup>



**LARGEST PRIVATELY HELD BANK IN THE NATION**

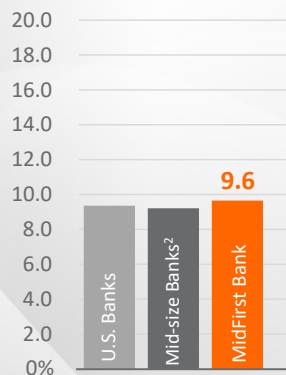
**\$39.1 BILLION IN ASSETS**

**38 CONSECUTIVE PROFITABLE YEARS**

**9.6 %**

**TANGIBLE COMMON EQUITY RATIO**

Capital Ratio %

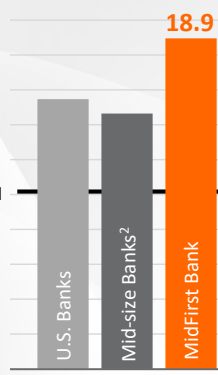


Tangible Common Equity as % of Tangible Assets

**18.9 %**

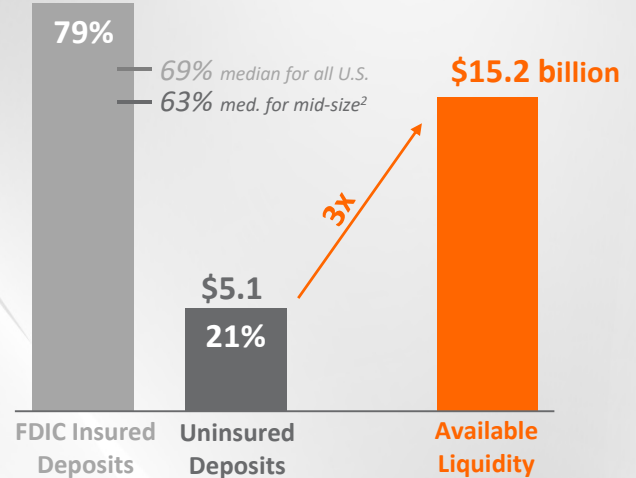
**TOTAL RISK-BASED CAPITAL RATIO**

Regulatory Well Capitalized Threshold



Total Regulatory Capital as % of Risk-Wtd. Assets

**\$19.7 billion**



**WELL CAPITALIZED WITH \$3.7 BILLION REGULATORY CAPITAL AND RESERVES**



### BANK WITH CONFIDENCE

- **79%** of deposits are FDIC-insured, ranking in the **80th percentile** among mid-size banks<sup>2</sup>
- **\$15.2 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>
- Last twelve month net charge-offs as a percentage of gross loans were **2 bps** compared to the median 18 bps of the mid-size banks<sup>2</sup>
- Total deposits **increased 7.2%** over the last twelve months, compared to a 3.7% median increase for mid-size banks<sup>2</sup>
- Geographically diverse, conducting business nationwide
- Industry leading total risk-based capital ratio of **18.9%**, ranking in the **90th percentile** among mid-size banks<sup>2</sup>
- Robust and active hedging of interest rate risk, as seen with **unrealized gains (AOCI) representing +8.4% of capital** compared to the nationwide industry median unrealized loss of -9.7% of capital
- 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	Q3 2024 <sup>3</sup>	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, 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.

<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 September 30, 2024. At the time of publishing this report, December 31, 2024 bank rating data was not yet publicly available.