

BancFirst[®]
CORPORATION

BancFirst Corporation Profile

Relationship Banking

- More Oklahoma households bank with BancFirst than any other bank
- Overwhelmingly funded by core deposits
- 109 locations in 64 Oklahoma communities including the MSAs of Oklahoma City, Tulsa, Muskogee and Lawton
- Pegasus Bank and Worthington Bank add eight locations in the Dallas-Fort Worth area

Commercial Focus in MSAs

- A “super community bank” focused on providing a full range of banking services for small to medium sized businesses and their owners, managers and employees using a relationship banking approach

Specialty Expertise

- SBA lending – largest producer in the state of Oklahoma for over 31 consecutive years
- Cash Management – \$5.0 billion in sweeps
- Trust assets of \$11.9 billion
- Insurance Agency specializing in commercial lines – recognized as one of the 2025 Top 100 Property/Casualty Agencies by *Insurance Journal*

BancFirst Corporation Profile

Conservative Credit Culture

- Aggressive loan review function
- Proactive portfolio management
- Historically low problem loan and charge off ratios

Acquisition and Integration Strategy

- Communities with a diversified employment base and reasonable growth
- Disciplined analysis, pricing and structuring of each transaction
- Outstanding conversion and assimilation of acquired banks; over 50 transactions completed by management team
- High retention of acquired accounts

2025 Highlights

- Organic loan growth was 3.3% during 2025
- Asset quality remained strong as net charge-offs to average loans was 0.10% while nonperforming and restructured loans to total loans was 0.81%
- Net interest margin was 3.74% during 2025
- Over 31 consecutive years of dividend growth
- Completed the acquisition of American Bank of Oklahoma adding new communities in northeastern Oklahoma, including approximately \$414 million in assets, \$244 million in loans and \$341 million in deposits

Expansion to Texas



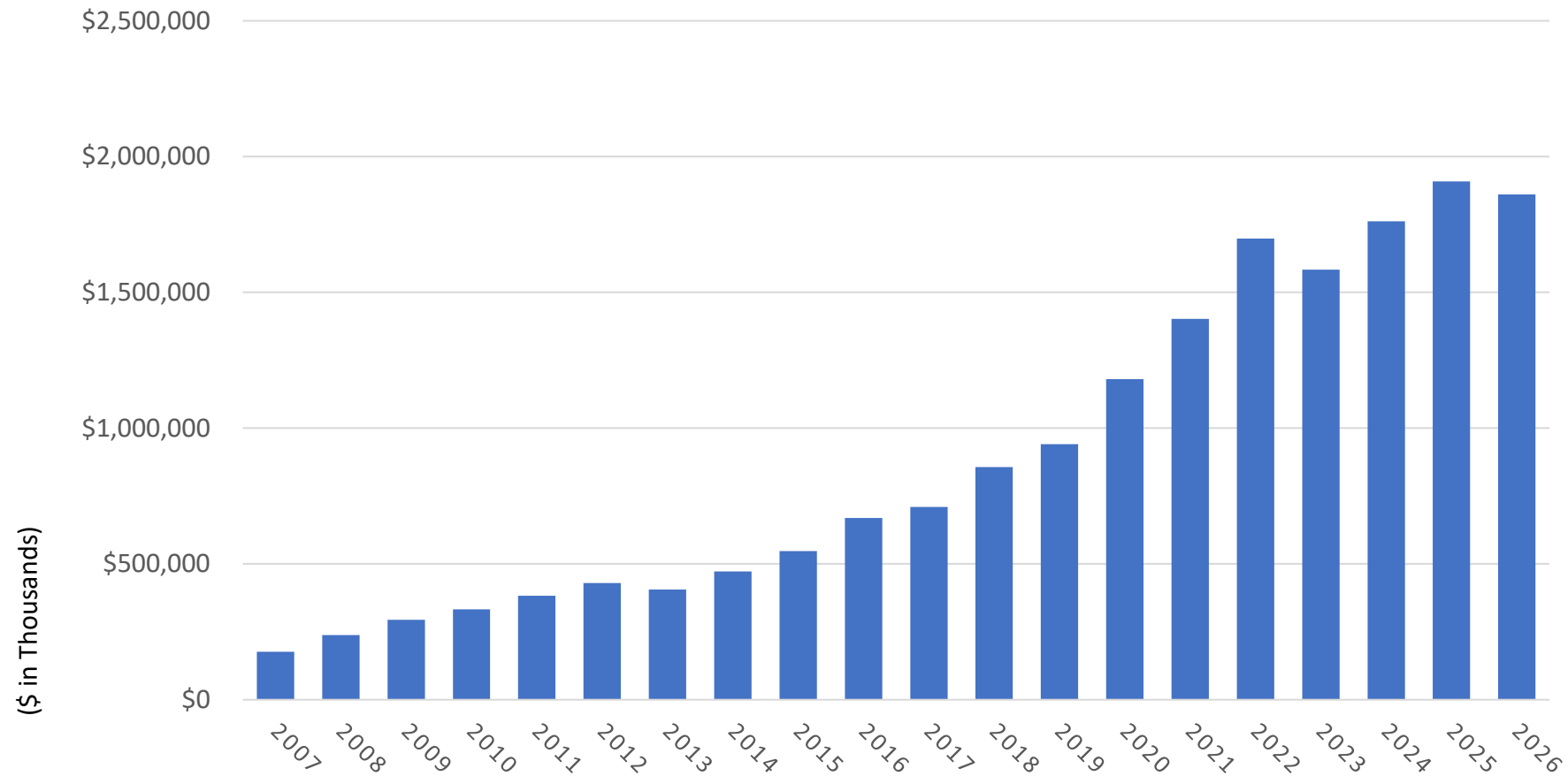
Pegasus Bank | Dallas, TX

Worthington Bank | Fort Worth, TX

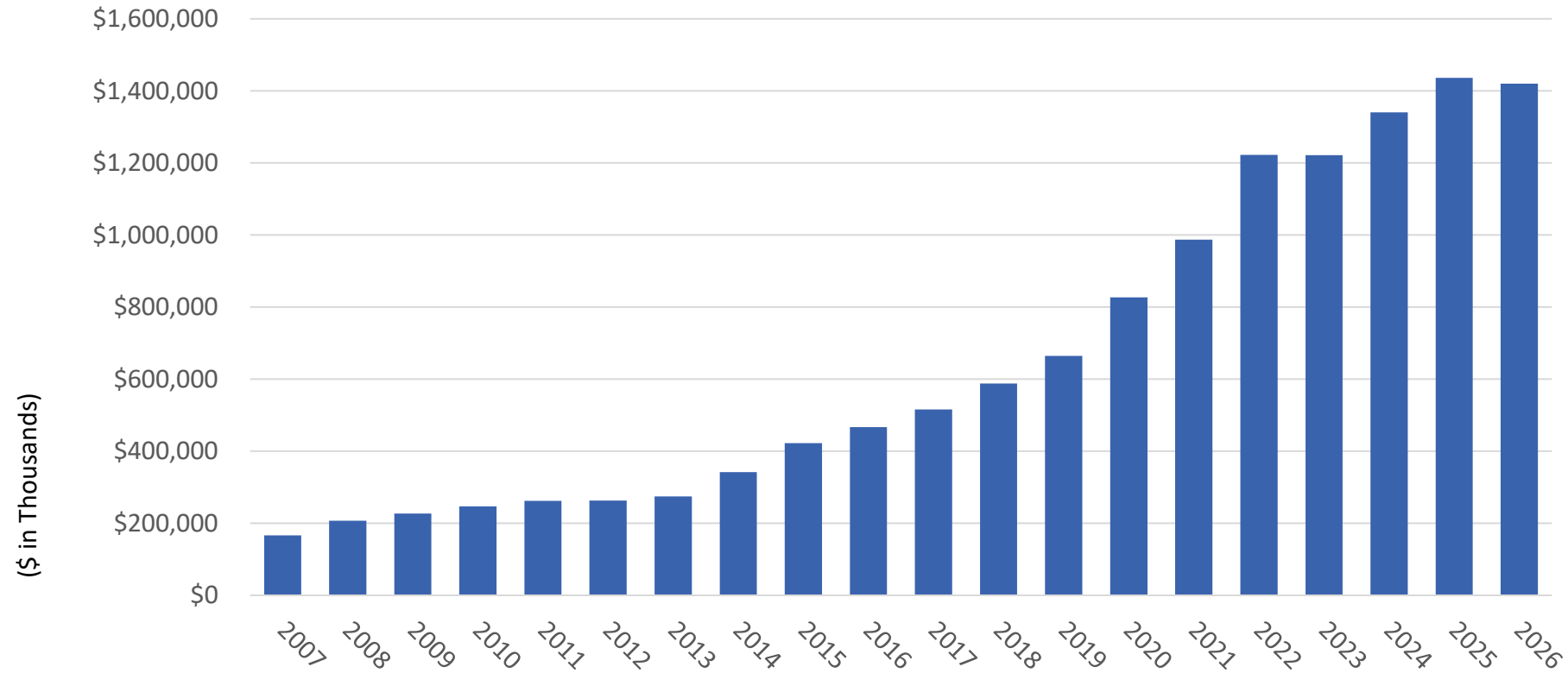
- Pegasus Bank and Worthington Bank operate as separate Texas state-charter banks under consolidated BANF, each bank has a separate board and management team
- These banks add the high-growth MSA of Dallas-Fort Worth to BANF's footprint and mark BANF's expansion outside of Oklahoma
- Pegasus has three strategically situated branch locations in the Park Cities neighborhood of Dallas
- Worthington adds five locations in Fort Worth, Arlington, Colleyville and Denton
- At June 2026, Pegasus had \$1.5 billion in assets, \$1.3 billion in deposits, and \$923 million in loans; Worthington had \$688 million in assets, \$589 million in deposits, and \$496 million in loans.



PEGASUS & WORTHINGTON TOTAL DEPOSITS



PEGASUS & WORTHINGTON TOTAL LOANS



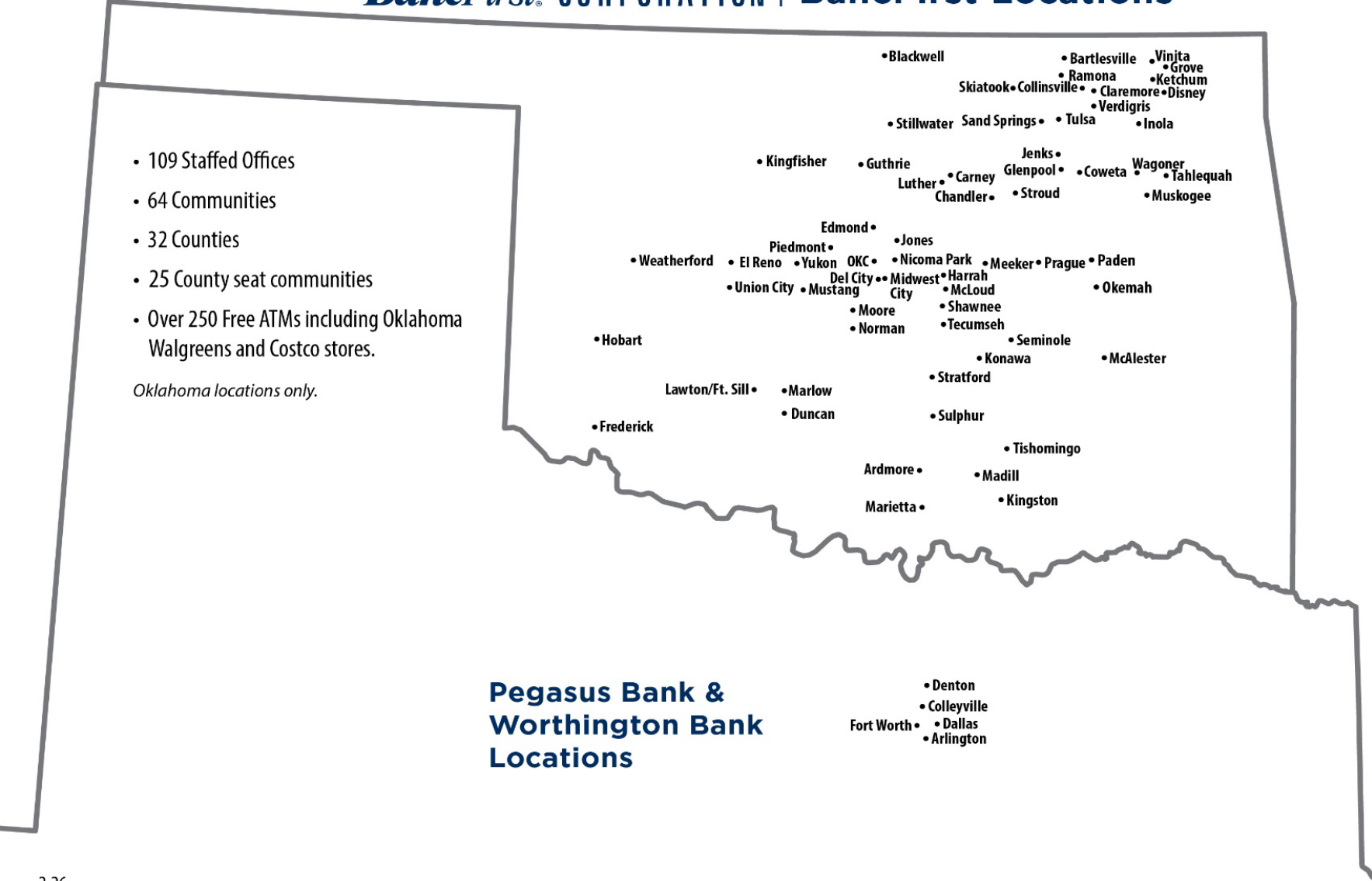
- Average annual loan growth was 12.1% over the last 10 years
- Loans decreased \$16.6 million during the first six-months of 2026 over year-end December 2025.

BancFirst CORPORATION | BancFirst Locations

- 109 Staffed Offices
- 64 Communities
- 32 Counties
- 25 County seat communities
- Over 250 Free ATMs including Oklahoma Walgreens and Costco stores.

Oklahoma locations only.

Pegasus Bank & Worthington Bank Locations

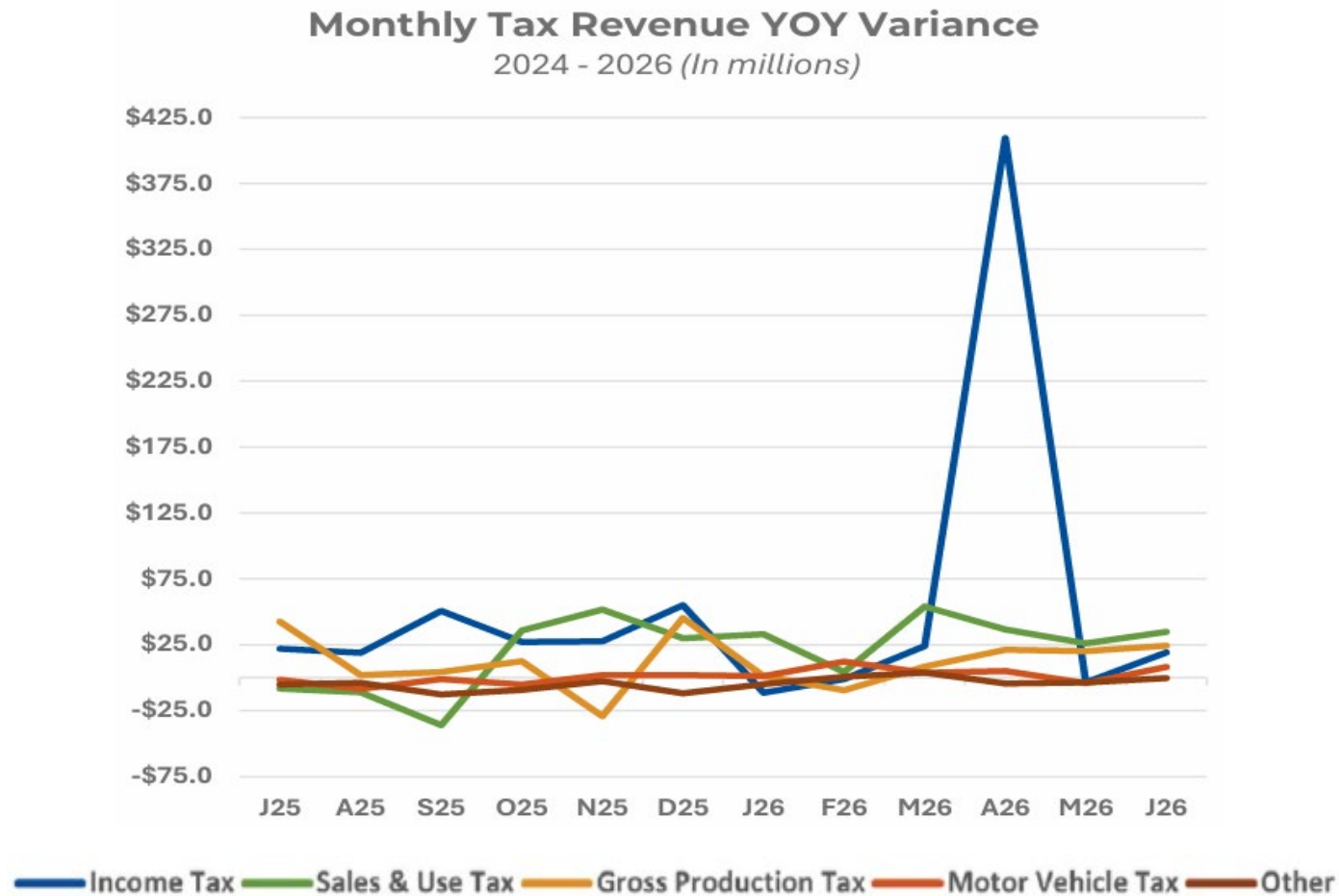


• Blackwell • Bartlesville • Vinita
 • Ramona • Grove
 • Skiatook • Collinsville • Claremore • Disney
 • Verdigris
 • Stillwater • Sand Springs • Tulsa • Inola
 • Kingfisher • Guthrie • Jenks • Glenpool • Coweta • Wagoner • Tahlequah
 • Luther • Carney • Chandler • Stroud • Muskogee
 • Edmond • Jones
 • Weatherford • El Reno • Yukon • OKC • Nicoma Park • Meeker • Prague • Paden
 • Union City • Mustang • Del City • Midwest • Harrah • McLoud • Okemah
 • Moore • Shawnee • Tecumseh
 • Norman • Seminole
 • Hobart • Konawa • McAlester
 • Lawton/Ft. Sill • Marlow • Stratford
 • Duncan • Sulphur
 • Frederick
 • Tishomingo
 • Ardmore • Madill
 • Marietta • Kingston
 • Denton
 • Colleyville
 • Fort Worth • Dallas
 • Arlington

Primary Risk Factors

- Changes to the regional economy
- Interest rate fluctuations and shifts in deposit mix
- Ongoing pressure to non-interest income and expense, including cost associated with compliance and regulatory requirements
- Changes in consumer behavior, including spending, borrowing and savings habits

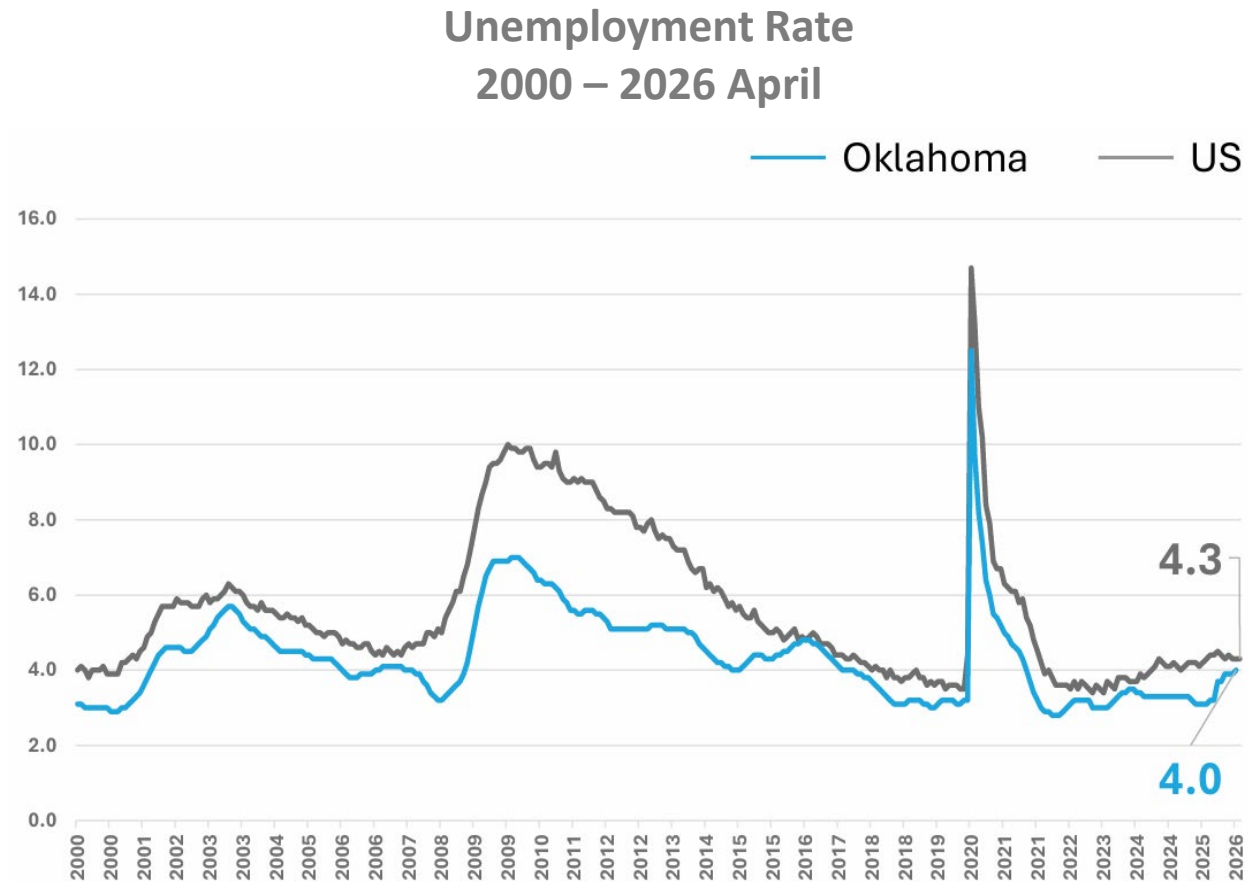
Oklahoma Economic Overview



*Monthly receipts were up \$86.0 million or 5.8% from June 2026 vs. 2025.

Source: Oklahoma.gov/treasurer

Oklahoma Economic Overview

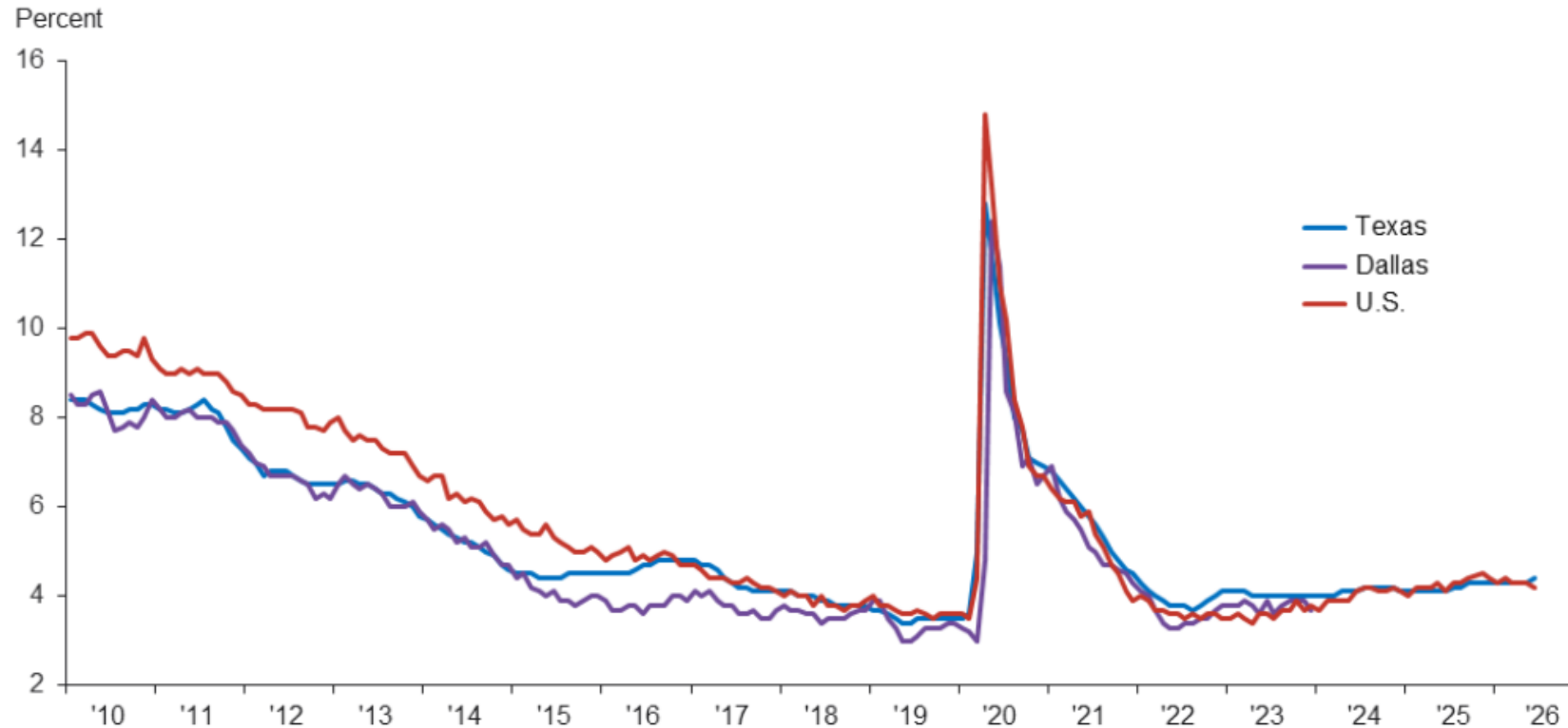


*Oklahoma Unemployment was 4.0% in April 2026.

Source: Oklahoma.gov/treasurer

Dallas Overview

Unemployment rate



NOTE: Data are seasonally adjusted and monthly through June 2026.

SOURCES: Bureau of Labor Statistics; Texas Workforce Commission; seasonal adjustments by the Dallas Fed.

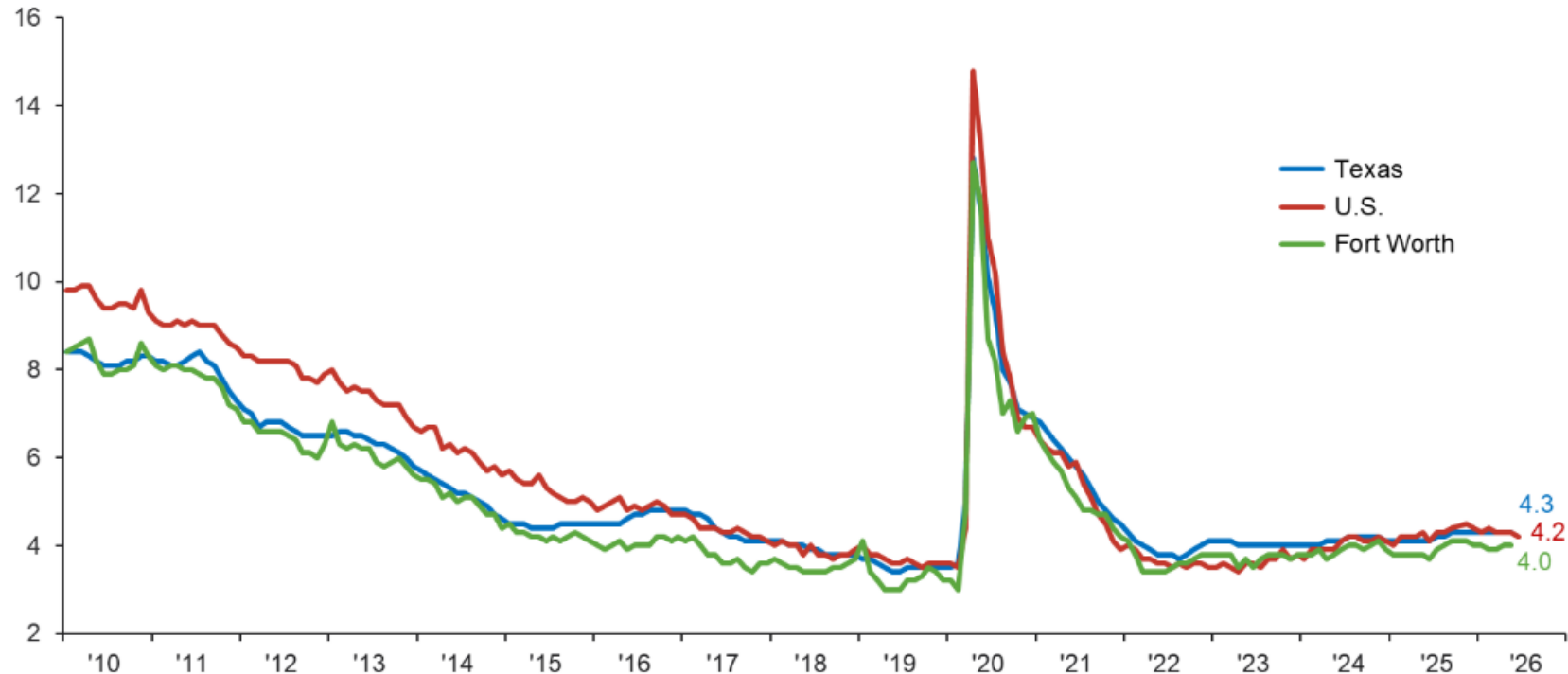
Federal Reserve Bank of Dallas

*The Dallas unemployment rate was 4.3%, the same as the Texas jobless rate, but slightly above the US unemployment rate of 4.2%.

Fort Worth - Arlington Overview

Unemployment rate

Percent*



*Seasonally adjusted.

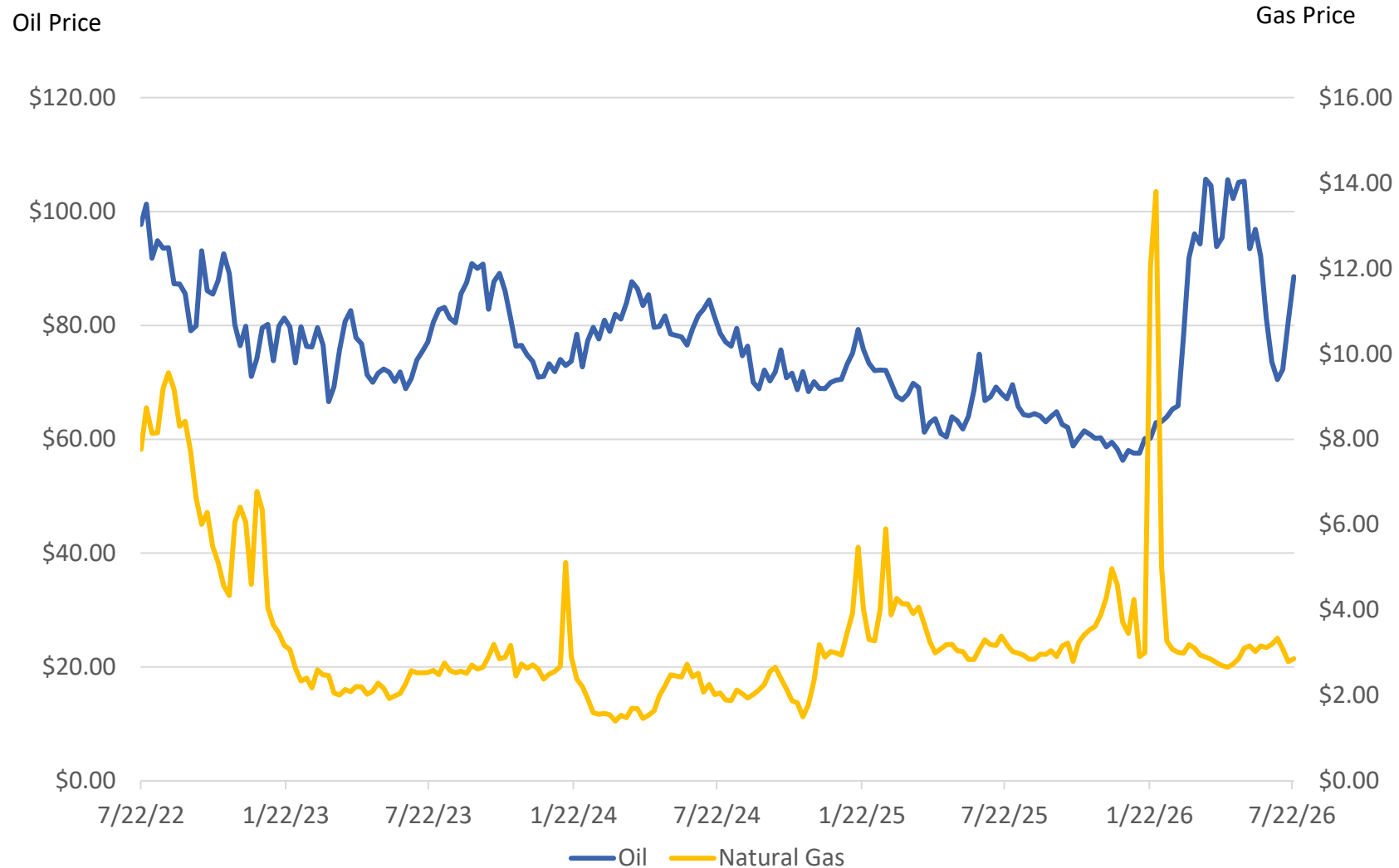
NOTE: Data are monthly through May 2026 for Fort Worth–Arlington and Texas and through June 2026 for the U.S.

SOURCES: Bureau of Labor Statistics; Texas Workforce Commission; seasonal adjustments by the Dallas Fed.

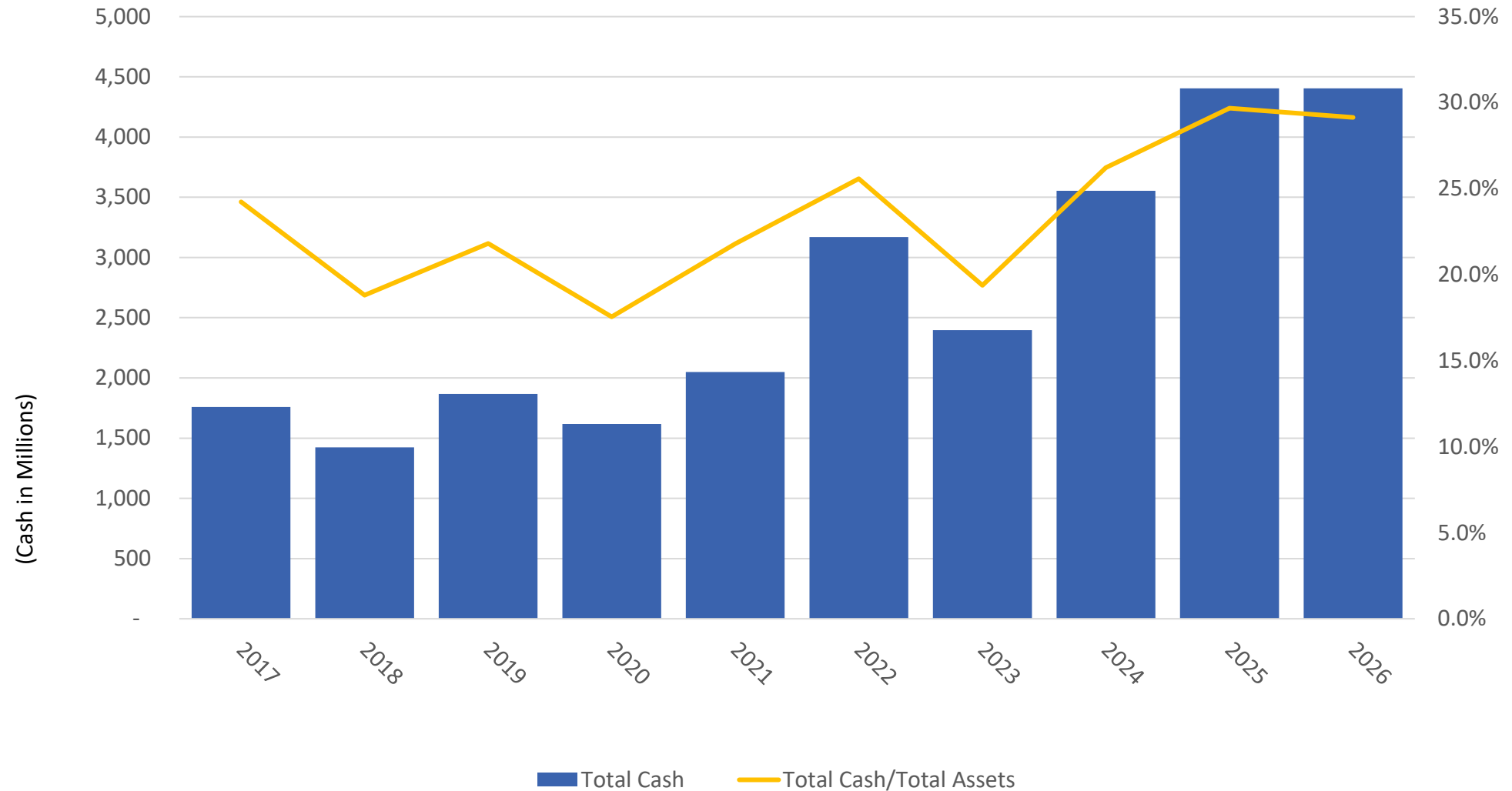
Federal Reserve Bank of Dallas

*The Fort Worth - Arlington unemployment rate was 4.0%, lower than the Texas unemployment rate of 4.3% and the US unemployment rate of 4.2%.

Energy Prices

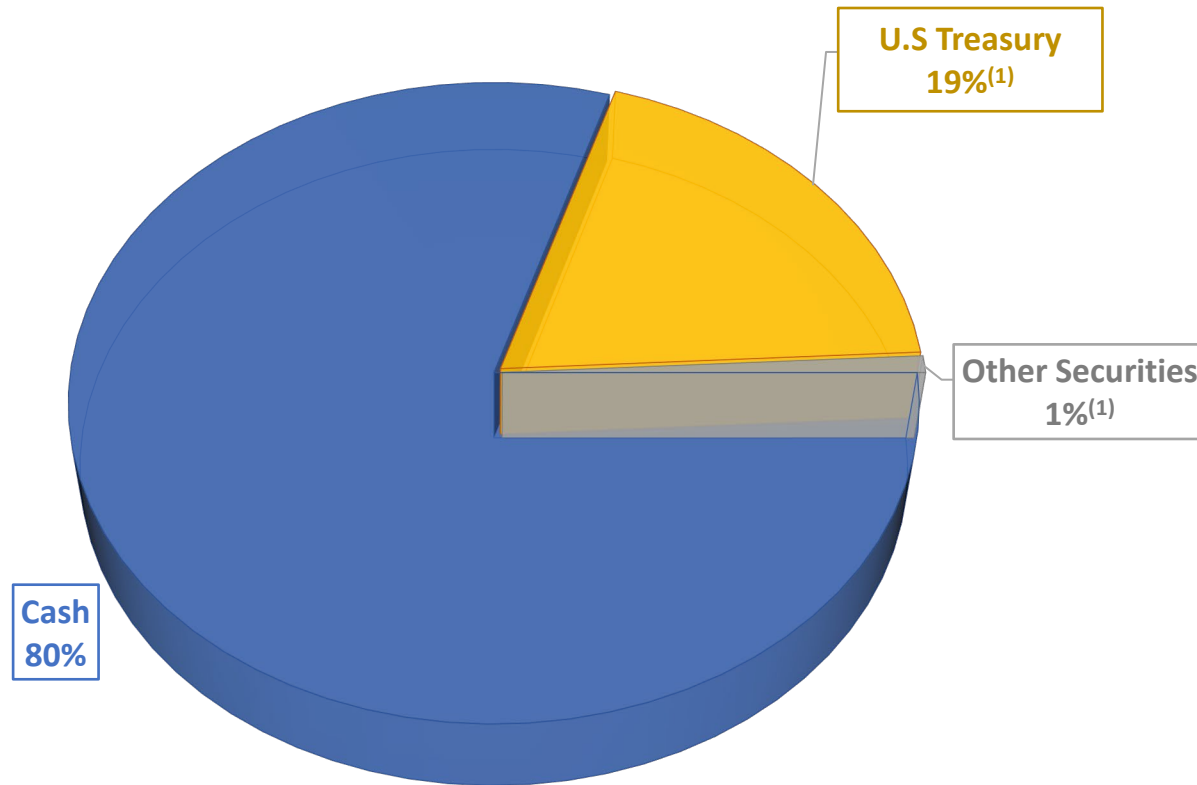


Liquidity



Liquidity Portfolio

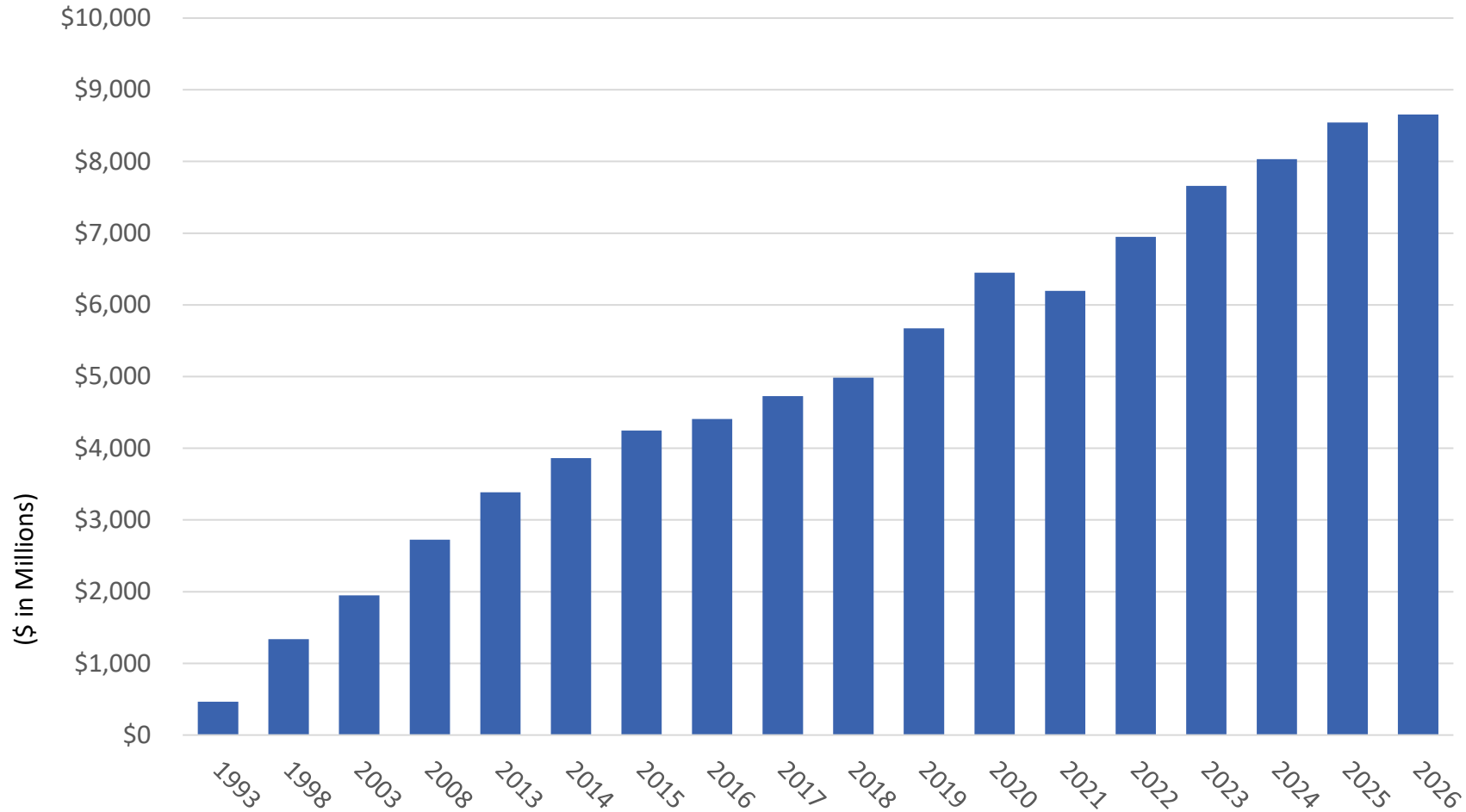
High-Quality Liquidity Portfolio: \$5.5 billion



- Portfolio used exclusively as an on-balance sheet source of liquidity:
 - 35% unencumbered
 - 65% pledged as collateral for public funds on deposit, repurchase agreements and for other purposes as required or permitted by law
- No credit risk exists given 96.4% of the investment portfolio is U.S. agency/sponsored agency and U.S. Treasury backed.

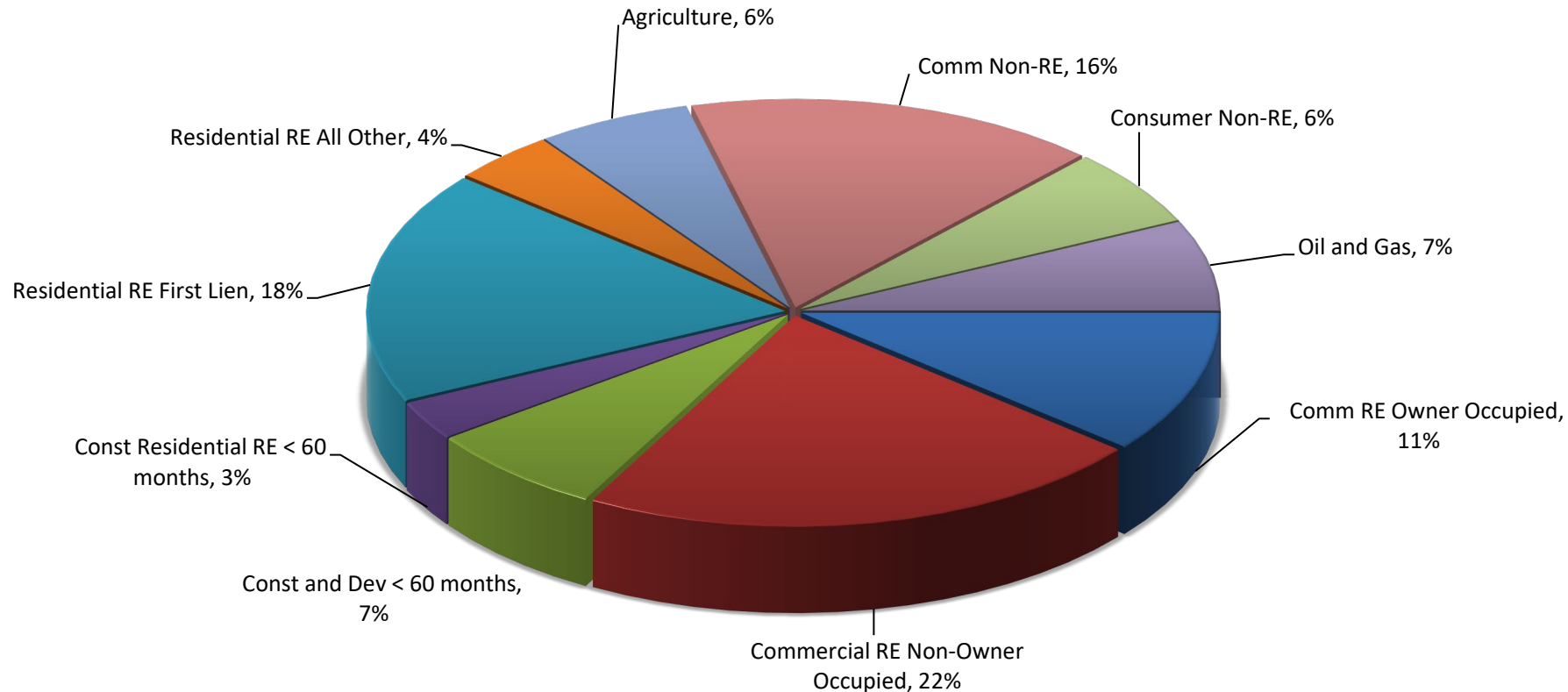
(1) Represents market value as of June 30, 2026, regardless of AFS/HTM designation. Excludes investments made under equity accounting method.

Total Loans



- Average annual loan growth was 7.1% over the last 10 years.
- Loans increased by 6.4% in 2025.

Loan Portfolio Composition



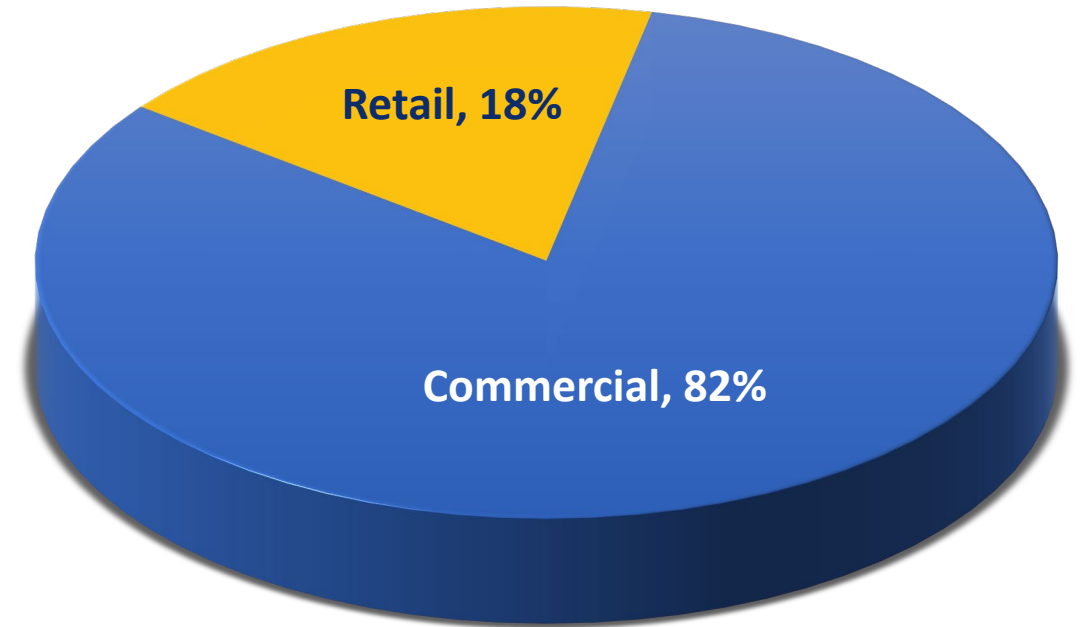
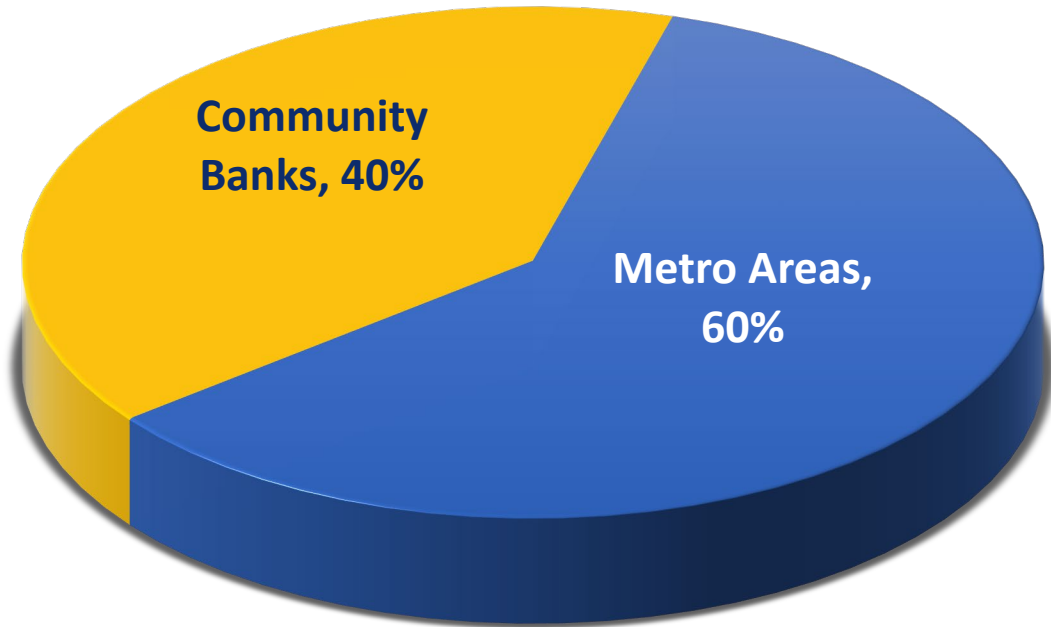
Real Estate 69.1% total loans

- 1-4 family not construction: 21.6%
- Office professional: 7.7%
- Warehouse/storage: 5.6%
- Retail/shopping center: 5.4%
- Multi-family residential: 5.1%
- Farmland: 3.7%
- All other commercial buildings: 3.7%
- All other real estate: 16.3%

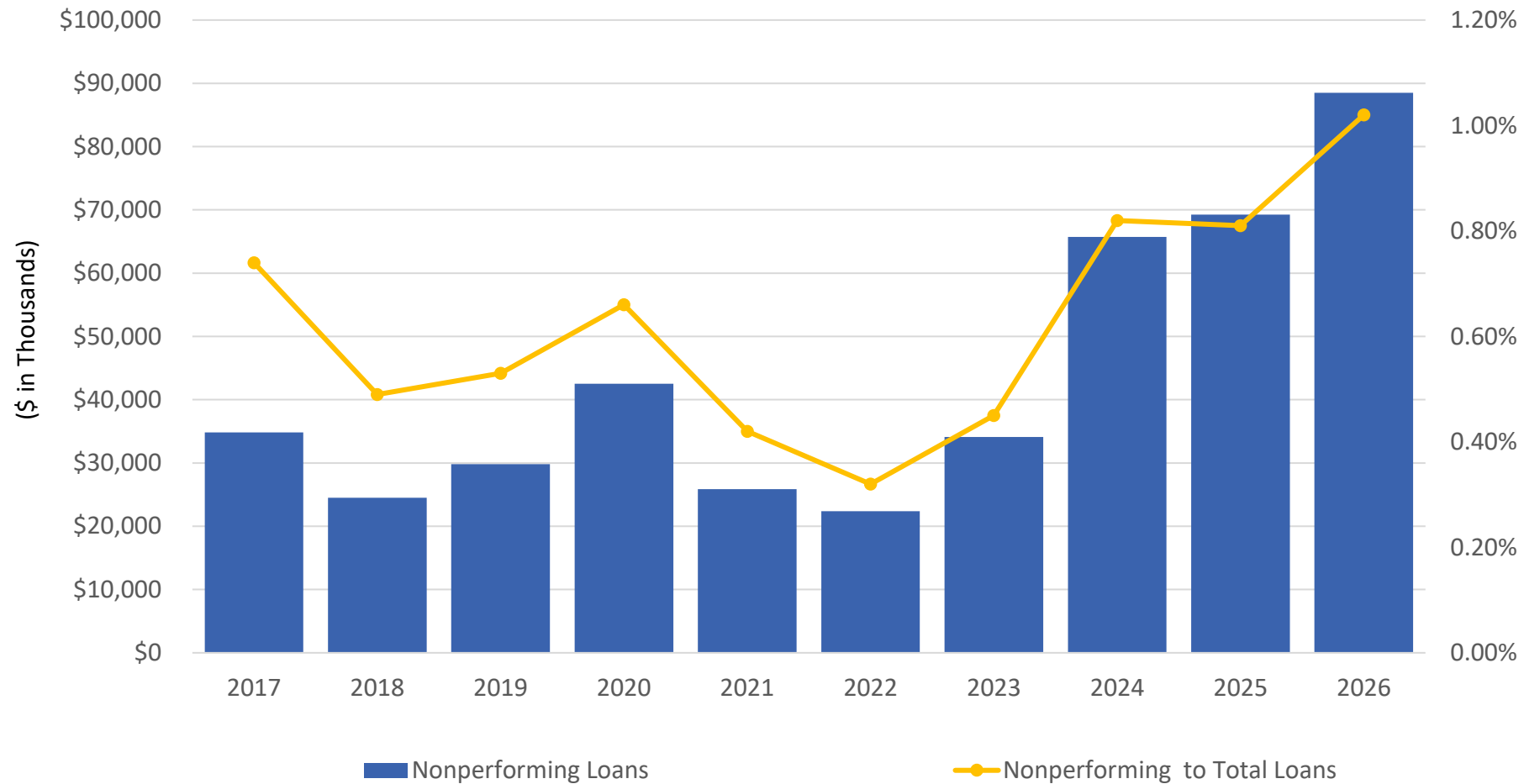
Non-Real Estate 30.9% total loans

- Vehicles, RVs & boats: 6.1%
- Inventory/receivables: 4.2%
- Oil & gas production: 4.1%
- Commercial, equipment/fixtures: 3.7%
- Stocks, bonds & notes: 3.6%
- Unsecured: 3.0%
- All other non-real estate: 6.2%

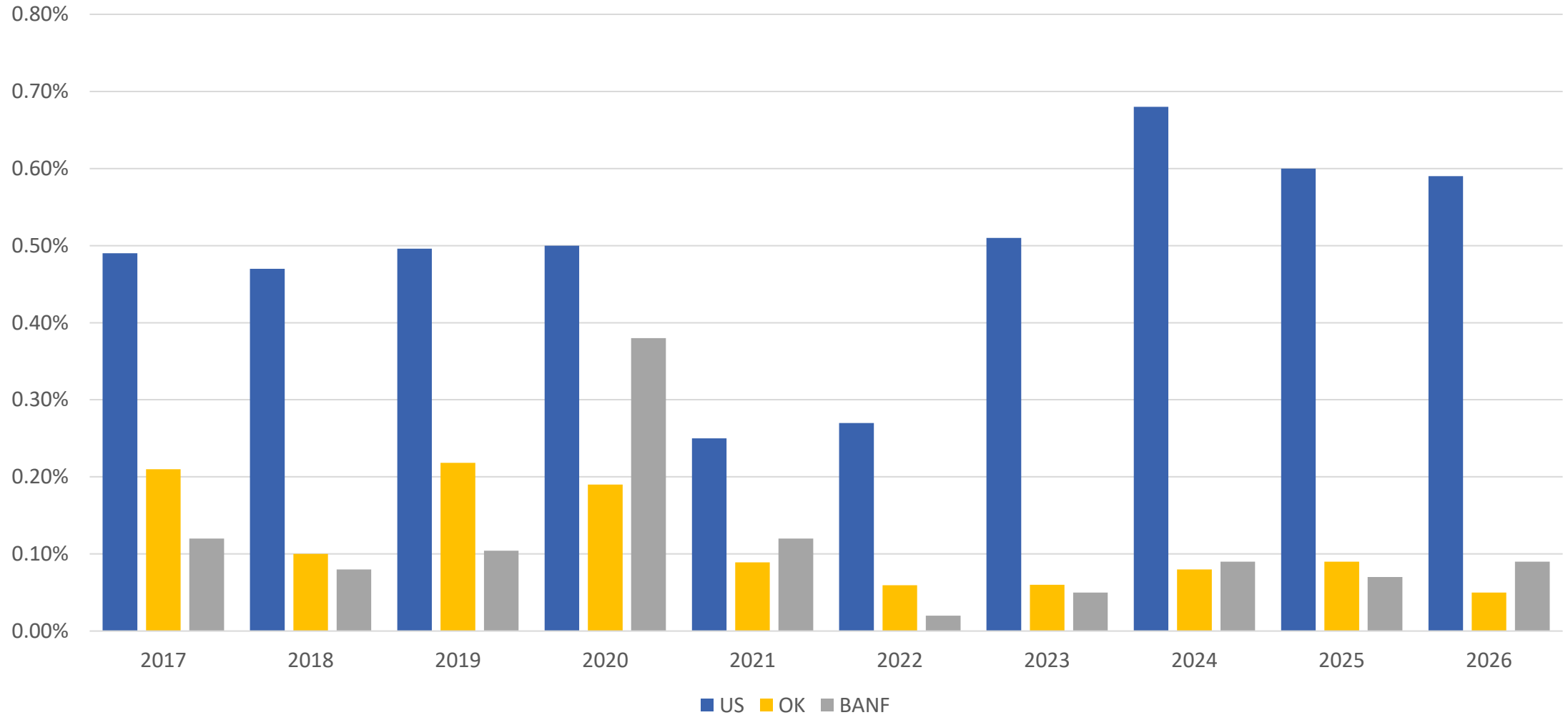
Loan Portfolio Composition



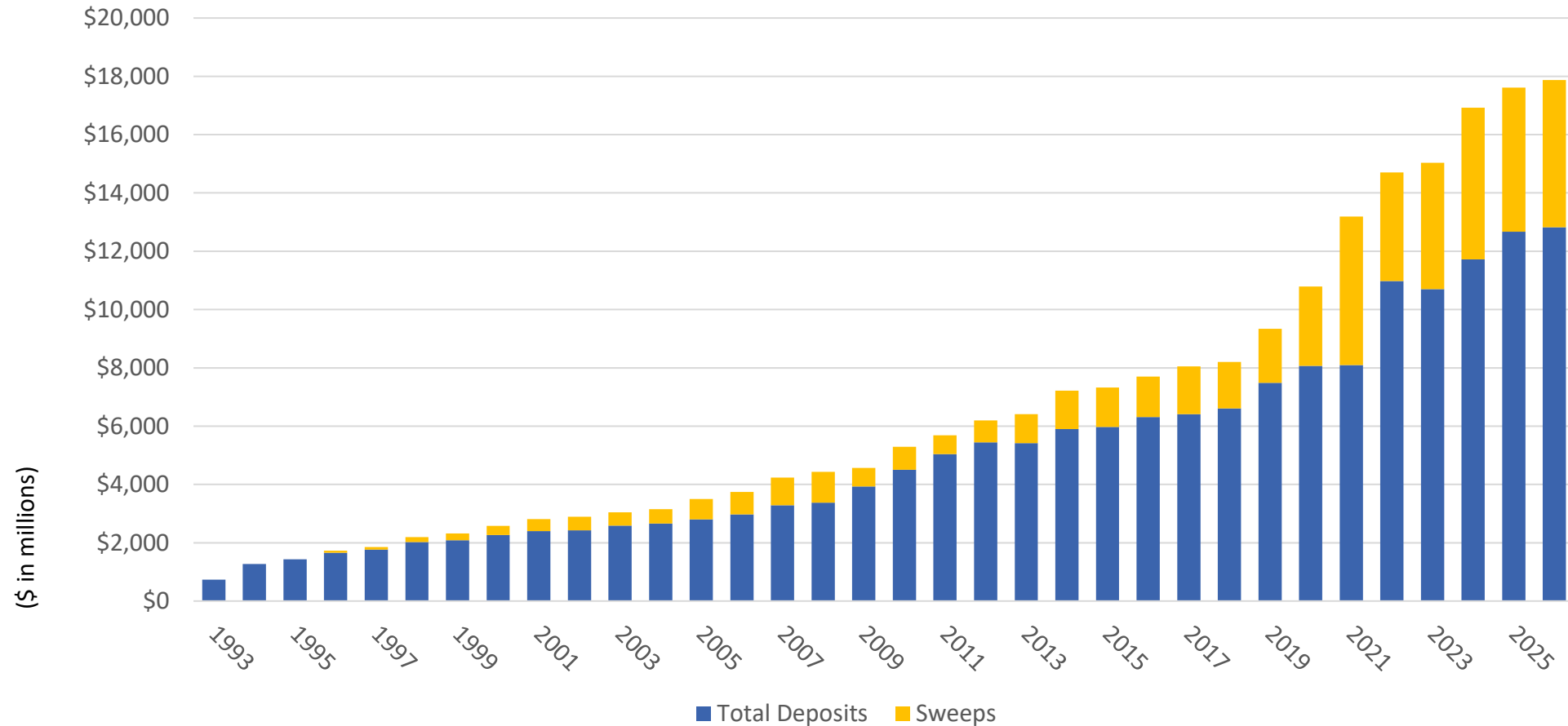
Nonperforming Loans



FDIC Insured Institutions: Net Charge-Offs to Loans & Leases

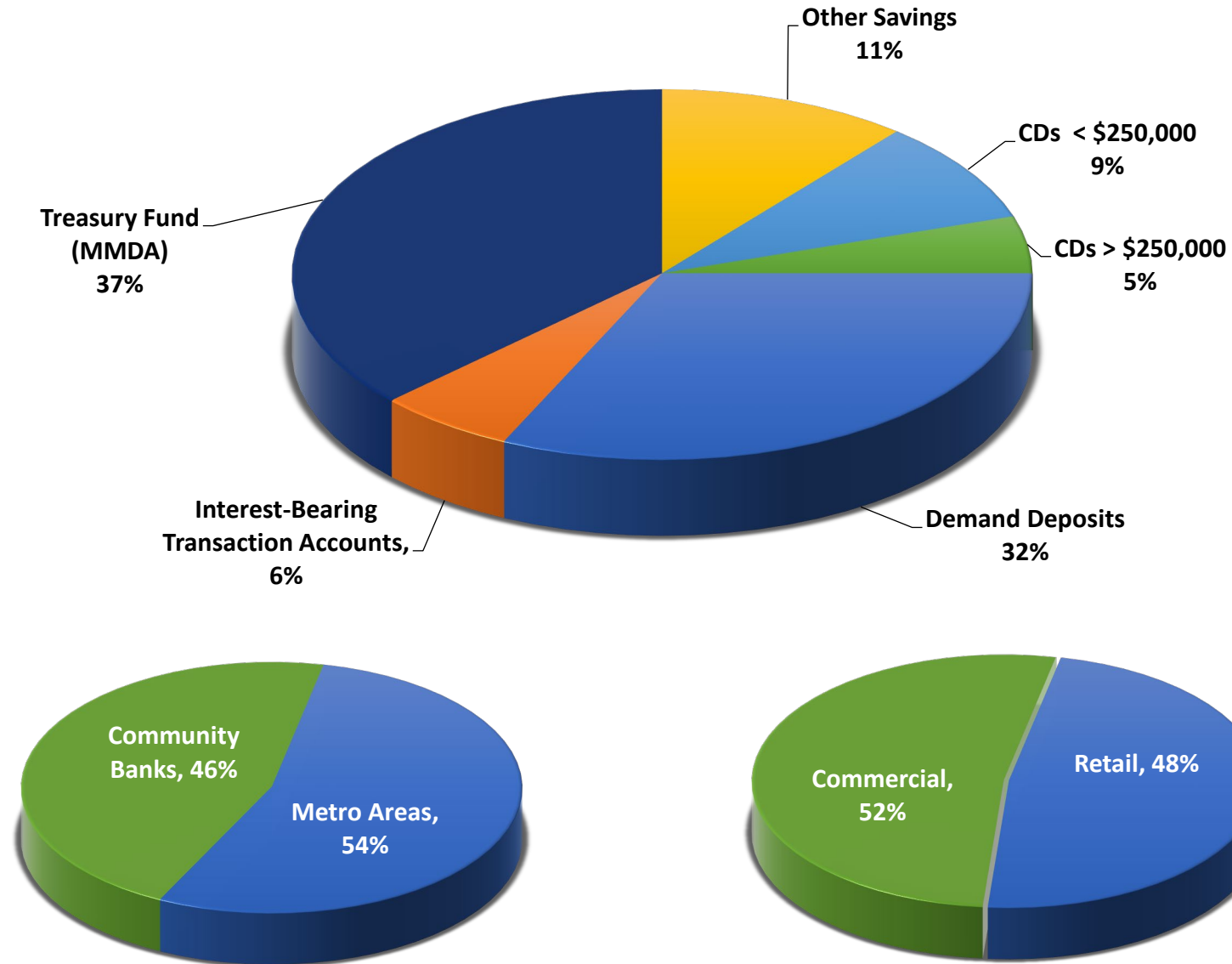


Total Deposits

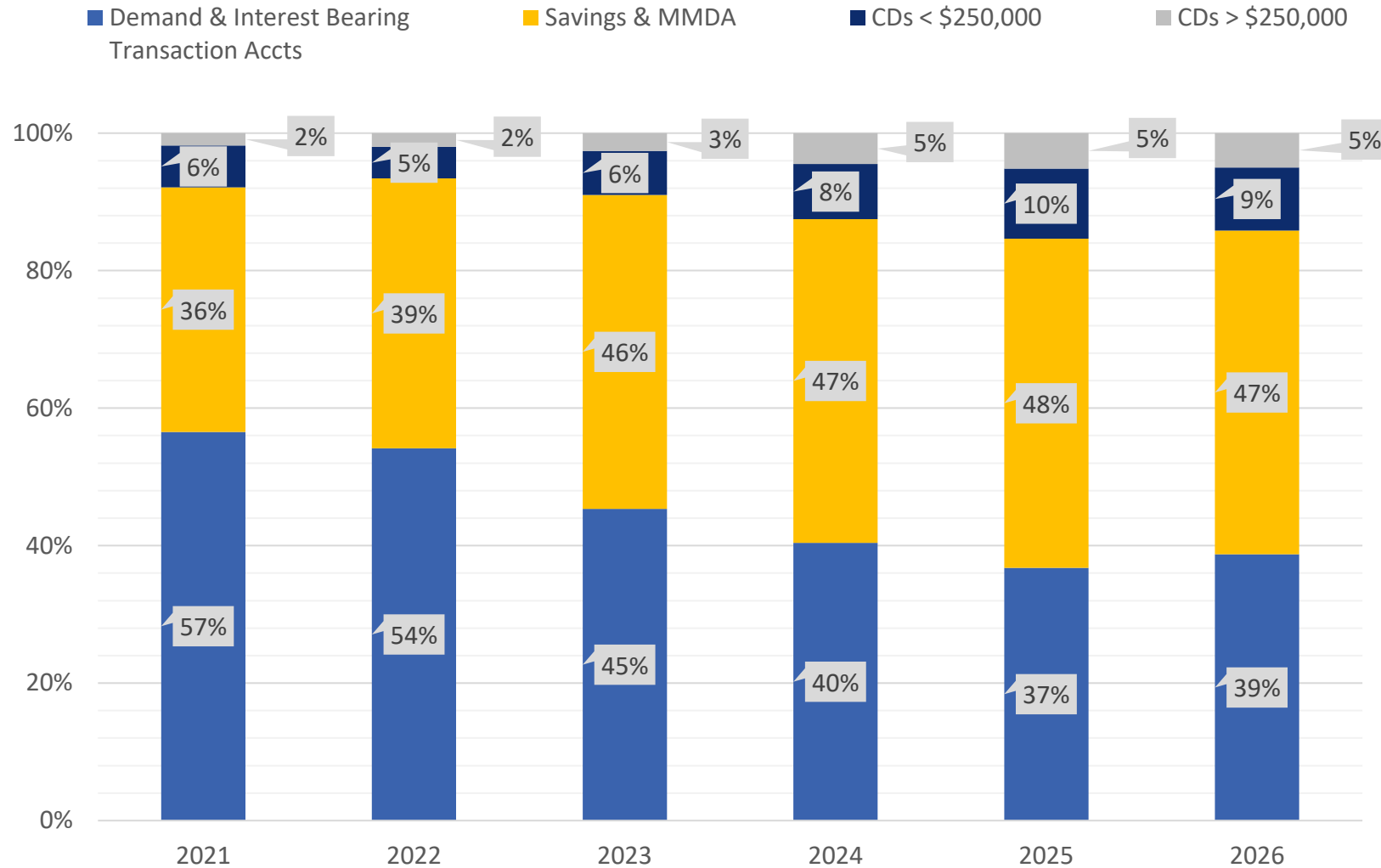


- Average annual deposit growth was 7.8% in the last 10 years
- From 2017 through 2026, growth from acquisitions was 2.6% compared to 5.2% organic growth in the same period
- Estimated uninsured deposits to total deposits ratio is 33%

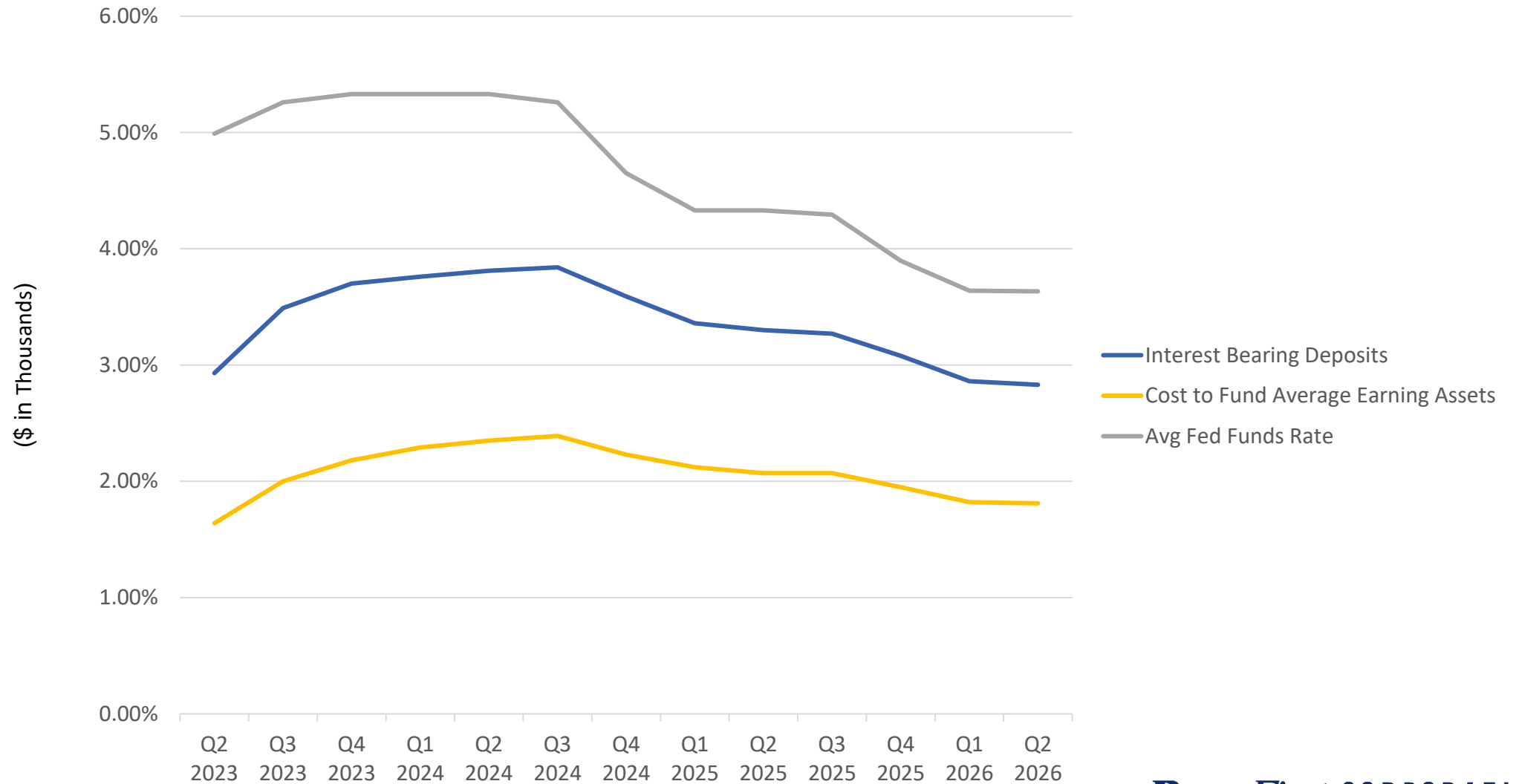
Deposit Mix



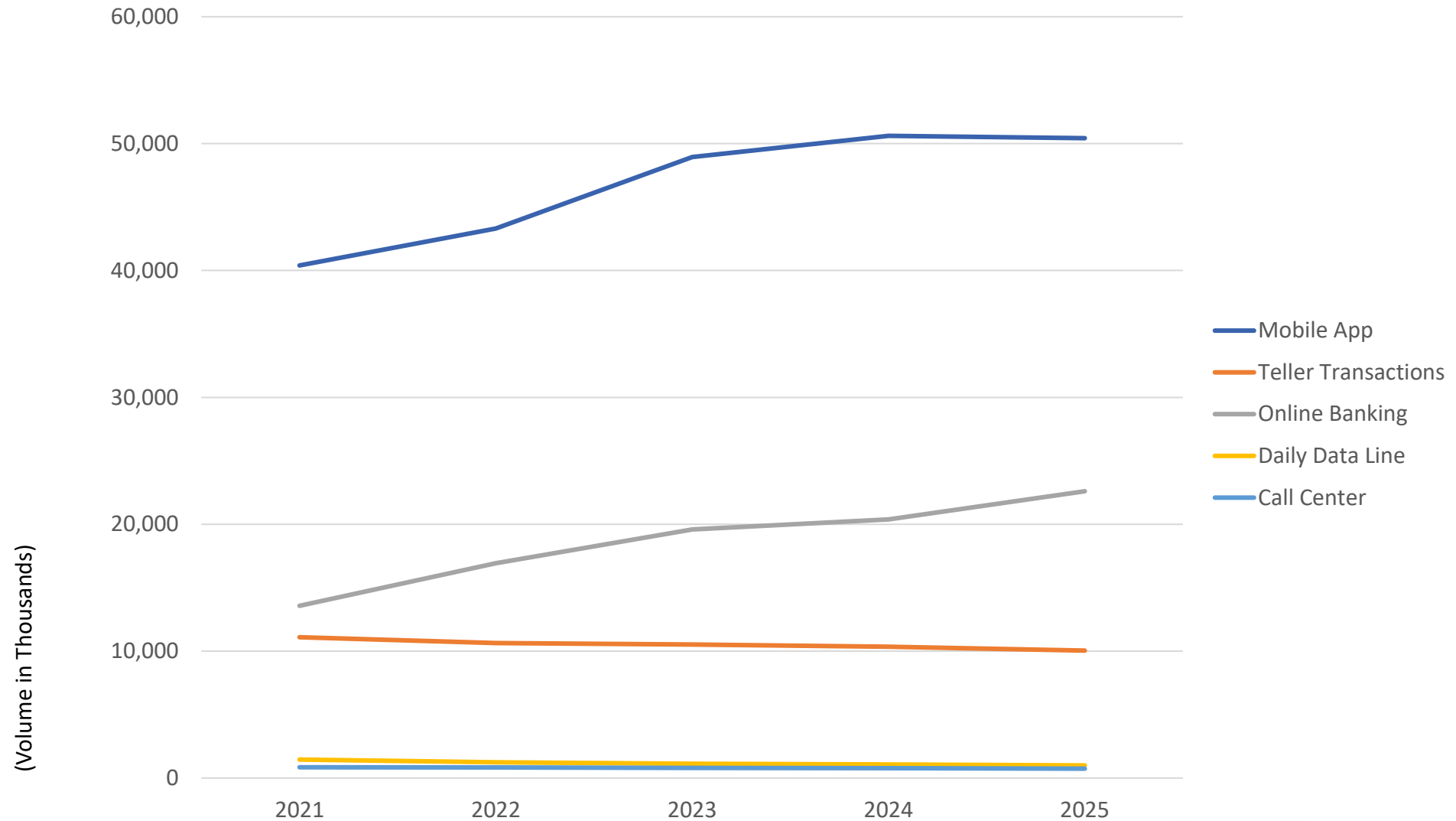
Deposit Mix



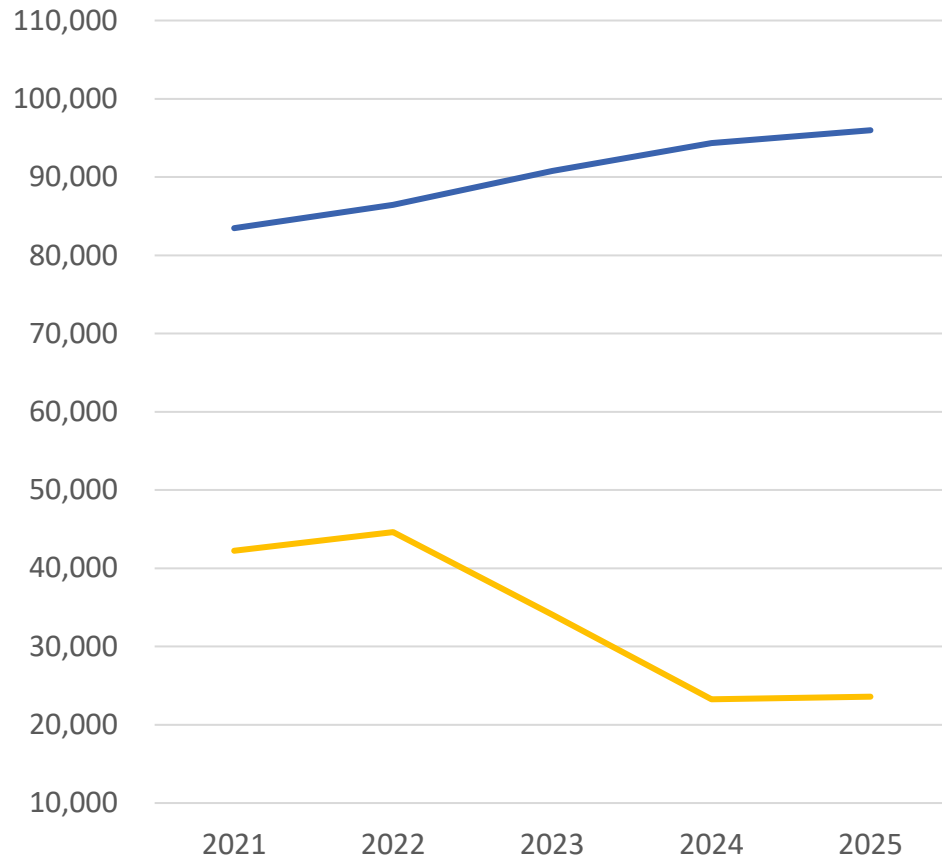
Funding Rates



Delivery Channels

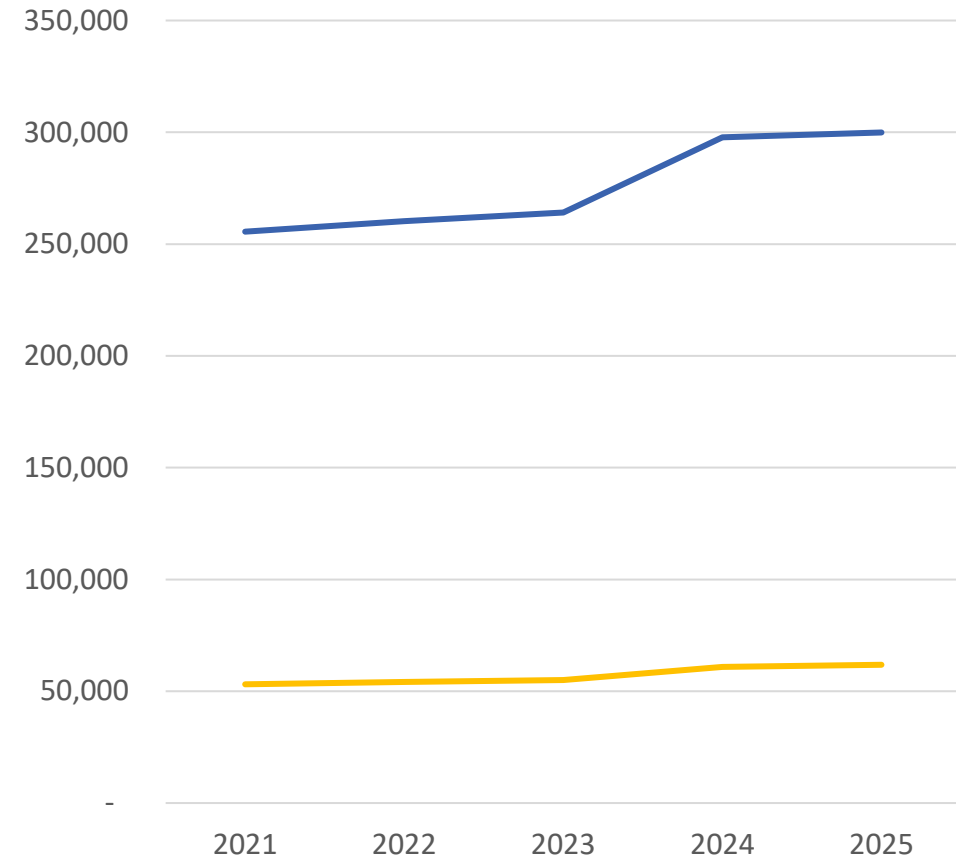


POS Transactions (in thousands)



— POS Transactions — POS Interchange Income

Number of Demand Deposit Accounts

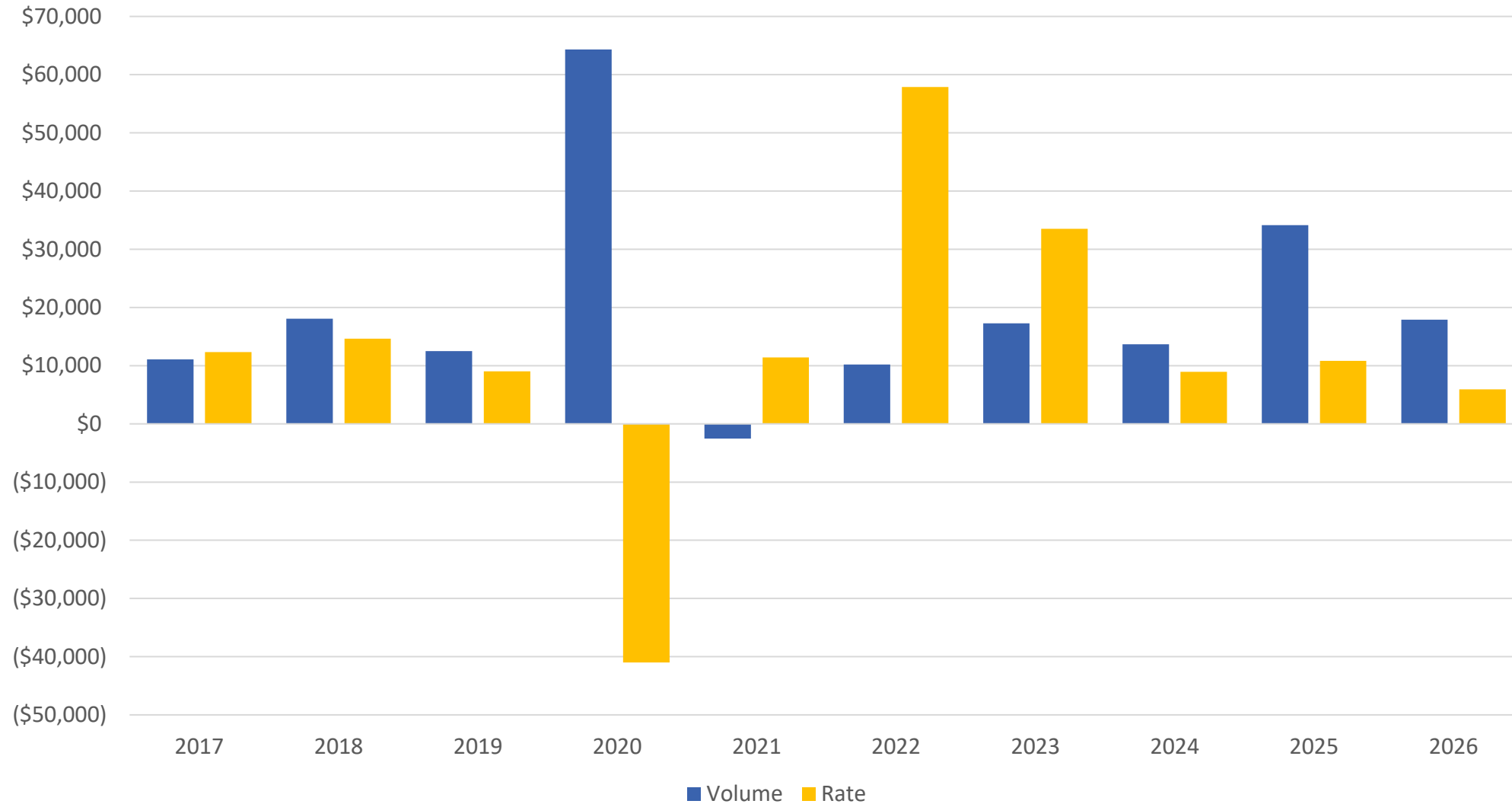


— Consumer Accounts — Commercial Accounts

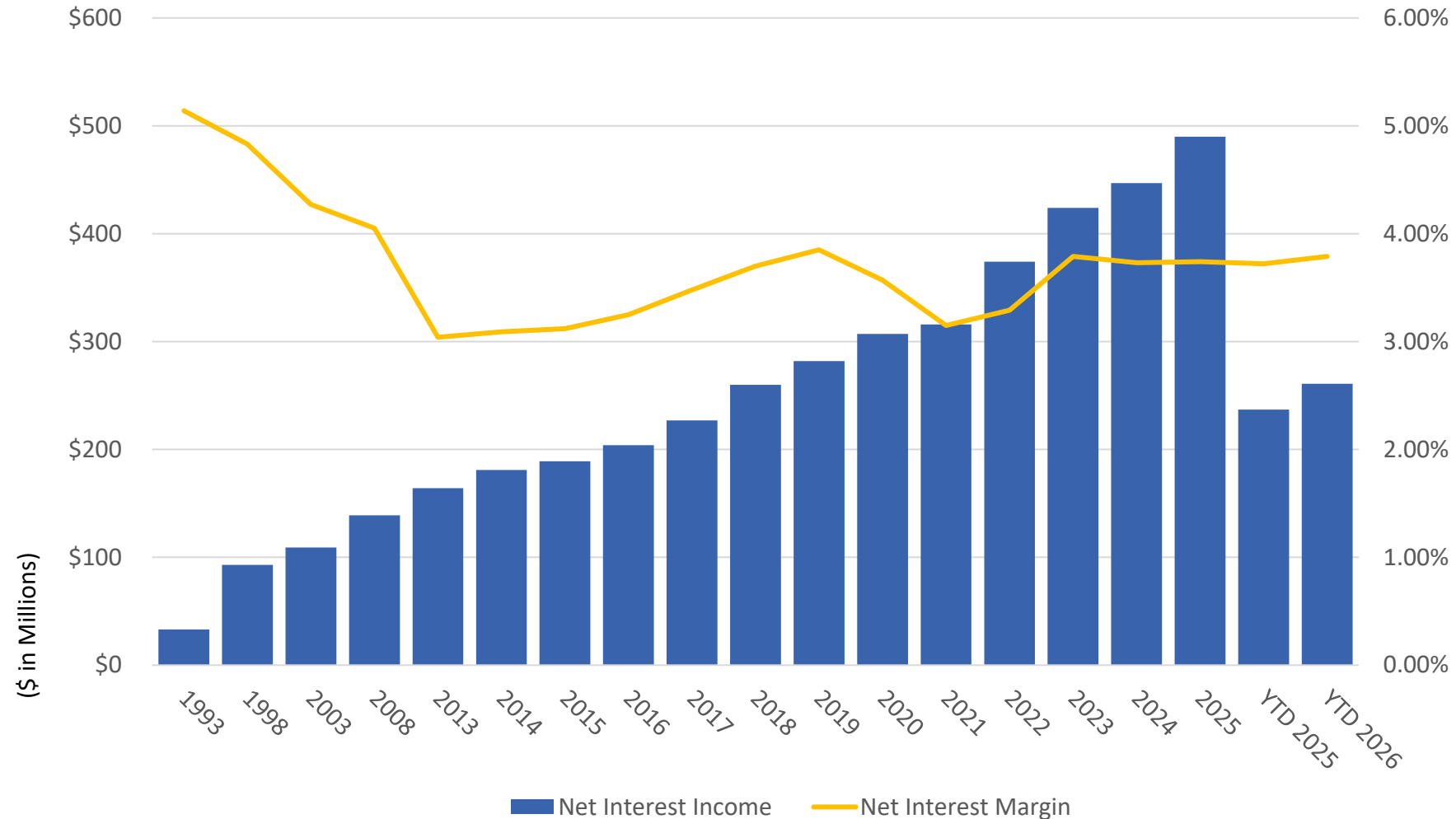
Capital Ratios

	June 30, 2026			
	BancFirst (Bank)	Pegasus (Bank)	Worthington (Bank)	BancFirst Corp
Total Capital/Risk Assets	18.56%	17.51%	13.61%	20.87%
Common Equity Tier 1/Risk Assets	17.11%	16.40%	12.56%	18.80%
Tier 1 Capital/Risk Assets	17.37%	16.40%	12.56%	19.08%
Leverage Ratio (Tier 1 Capital/TA)	10.63%	11.41%	9.31%	11.99%

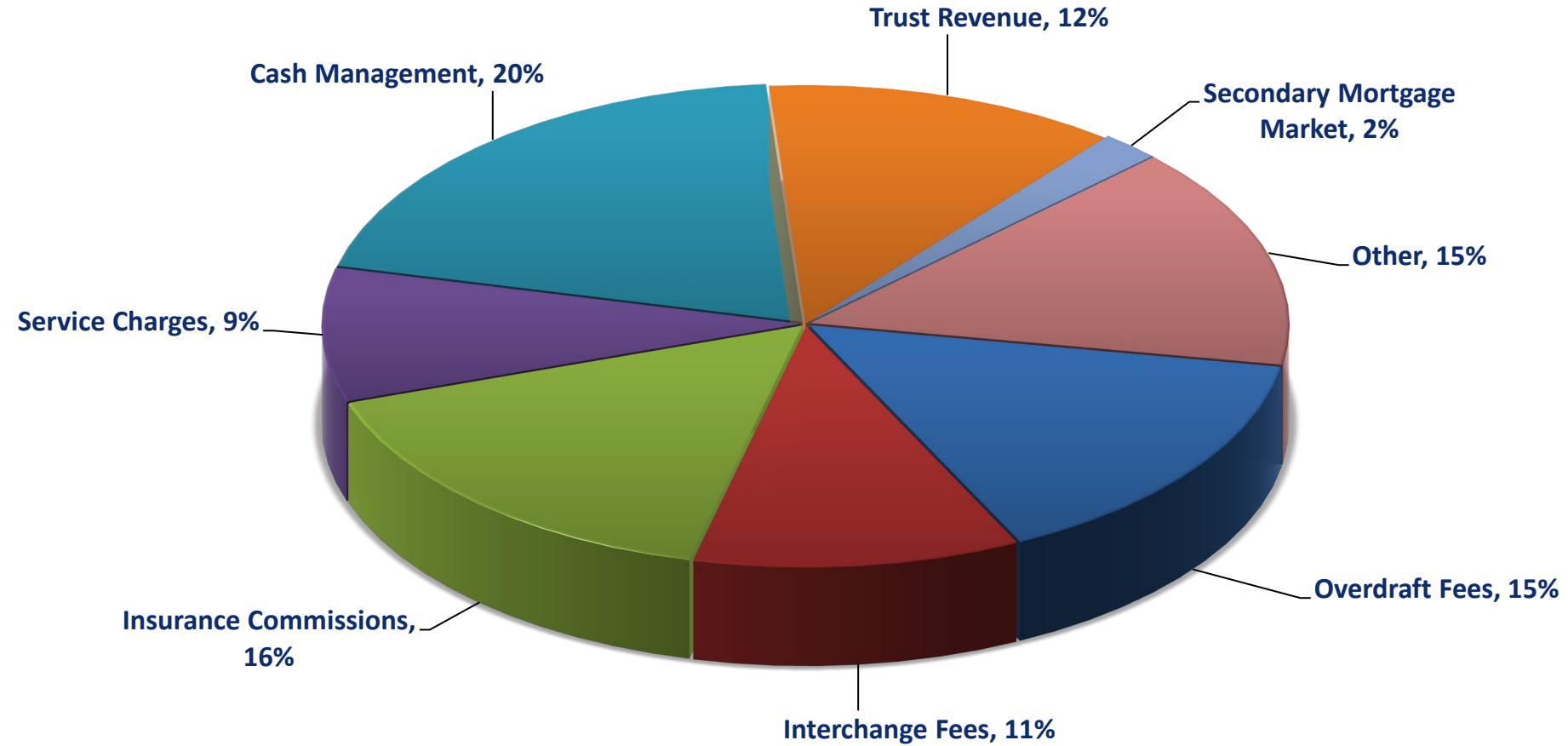
Change in Net Interest Income



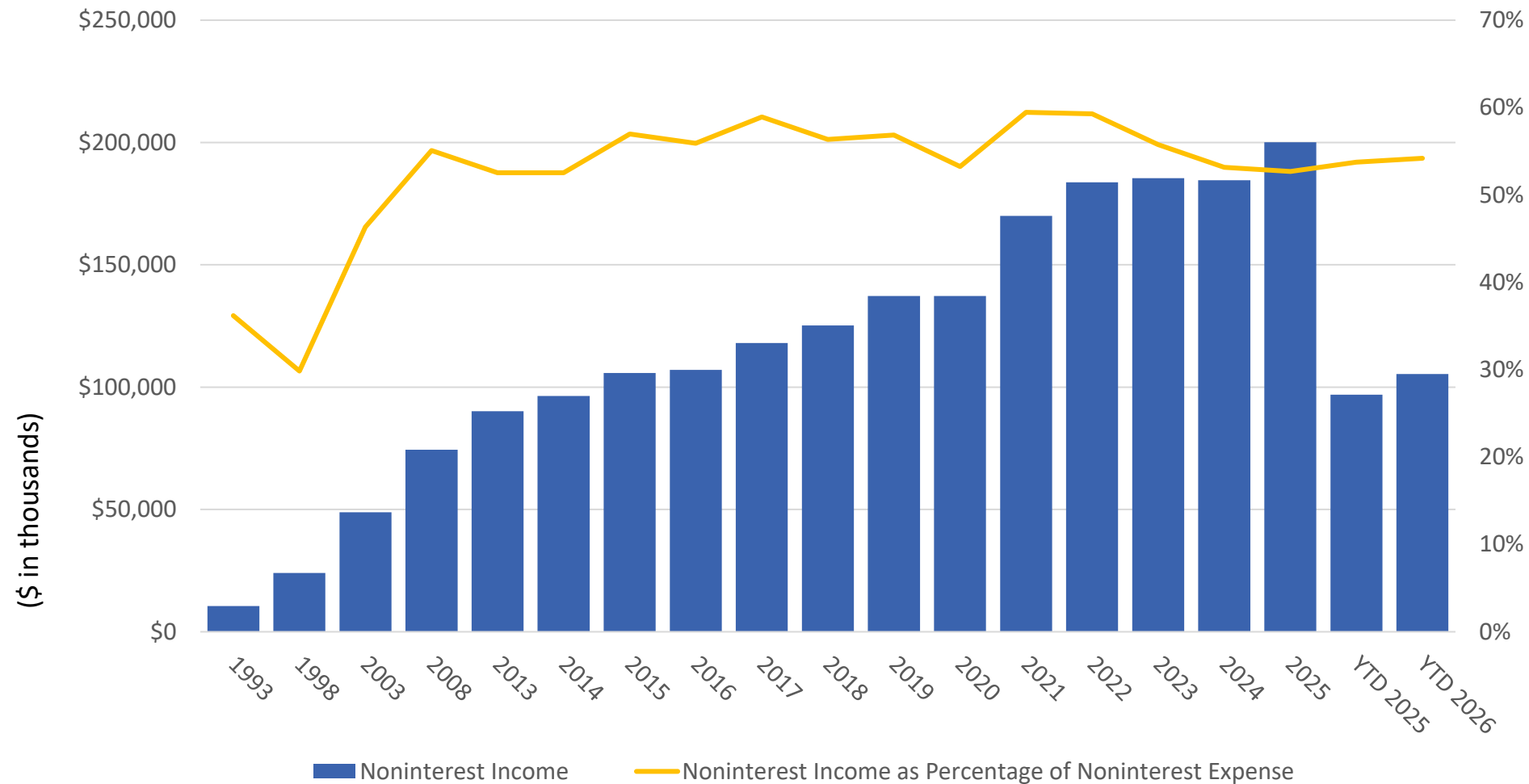
Net Interest Income



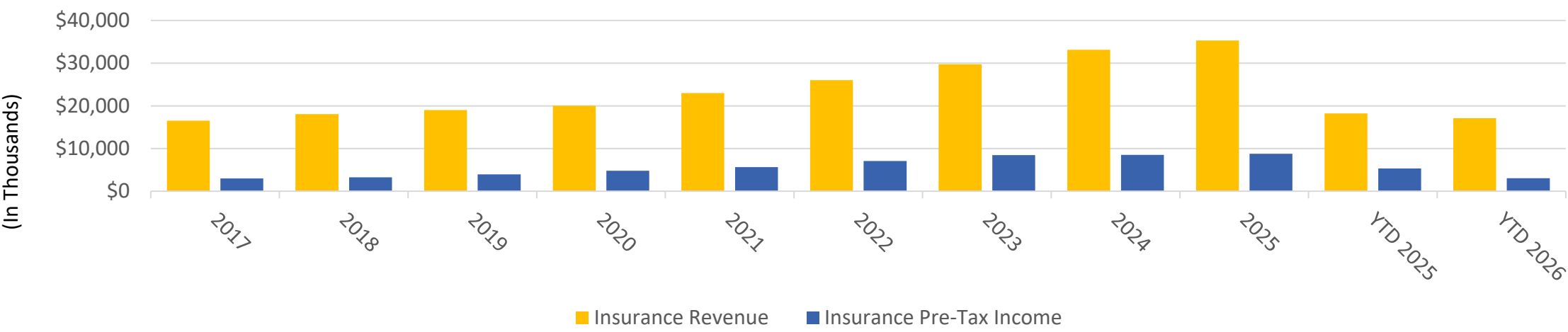
Noninterest Income



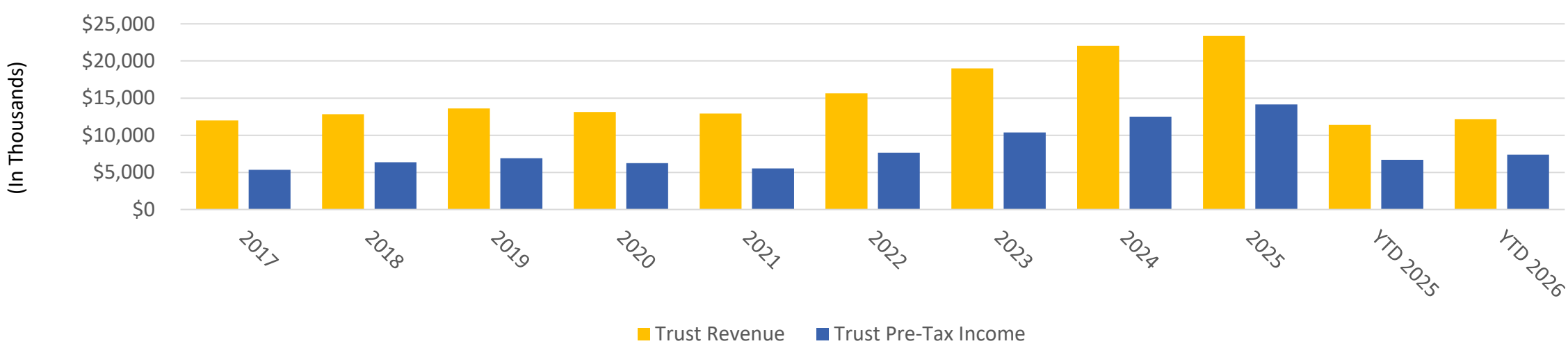
Noninterest Income



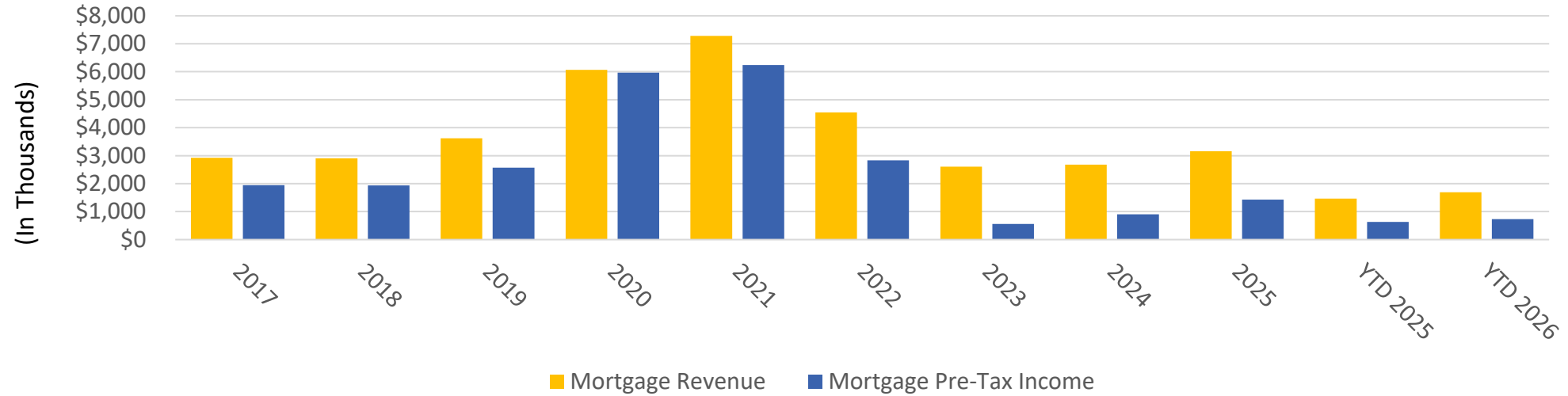
Insurance



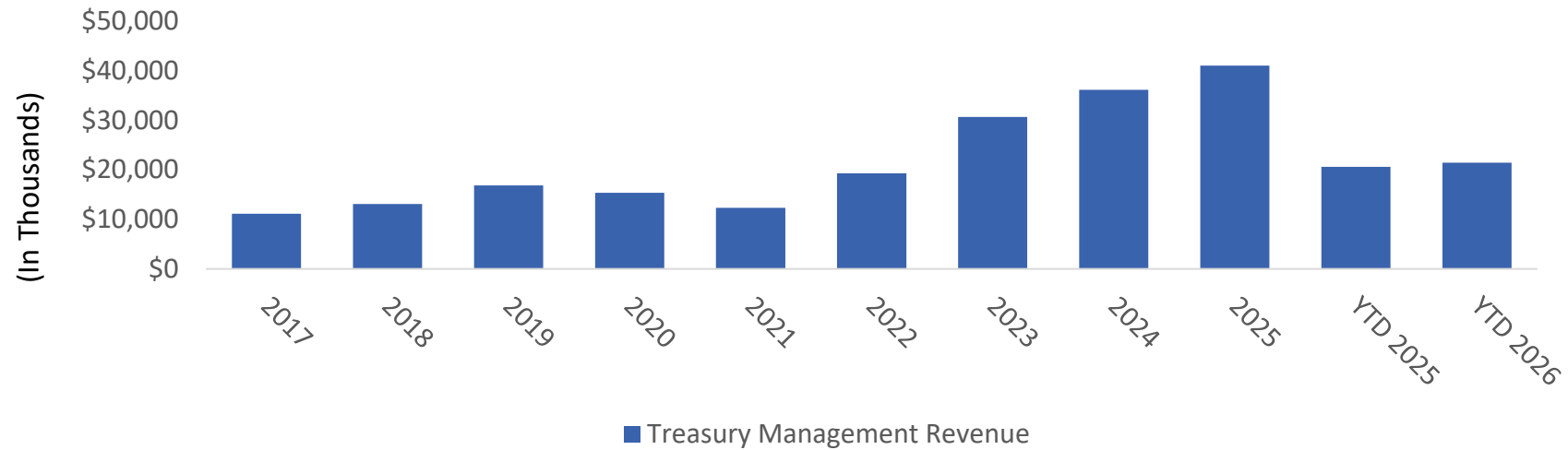
Trust



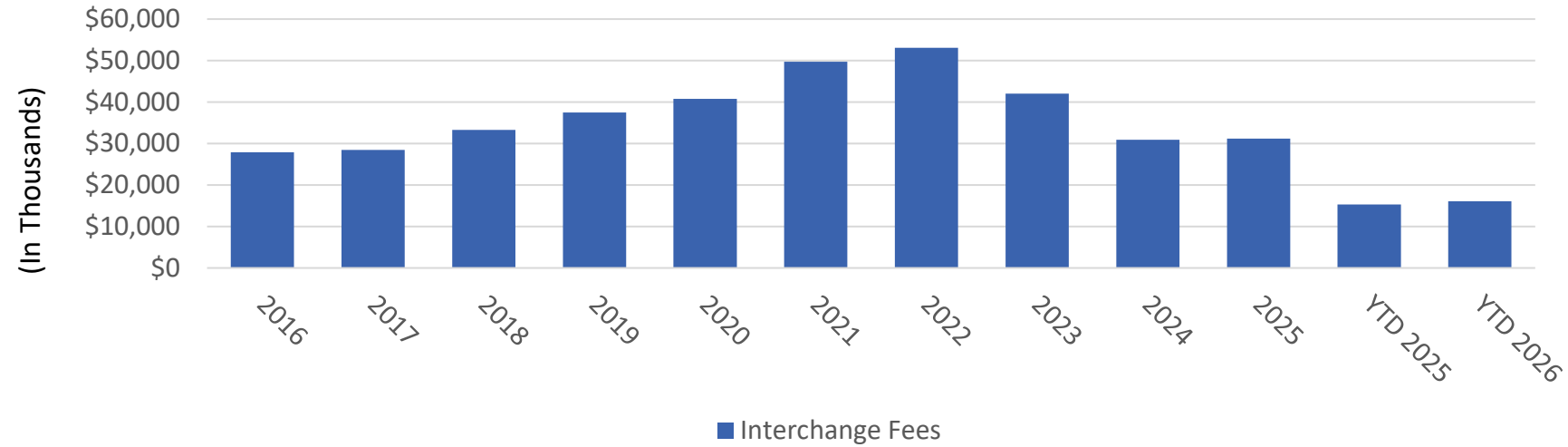
Mortgage



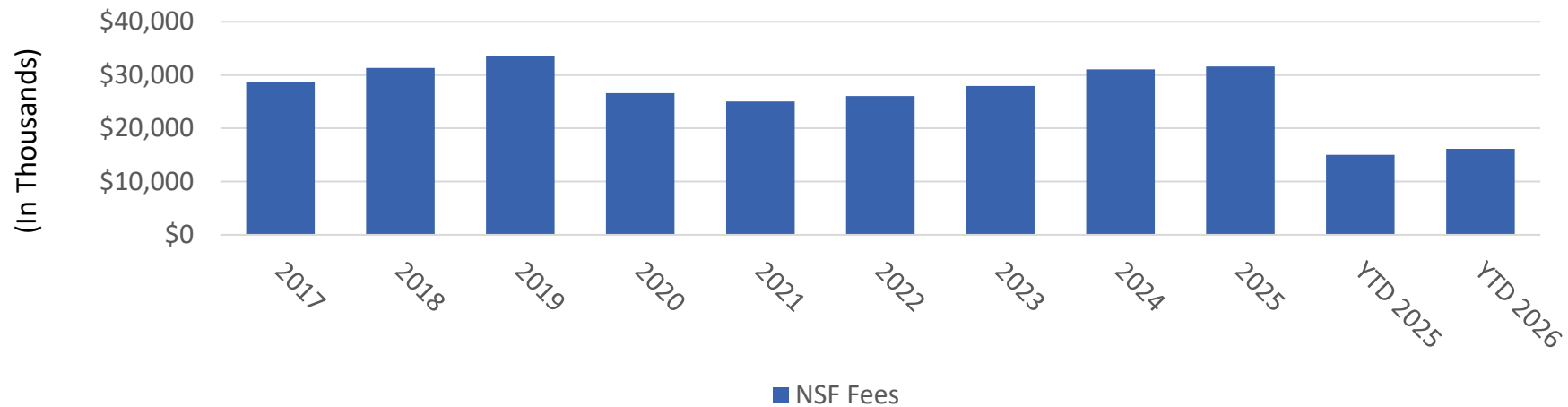
Treasury



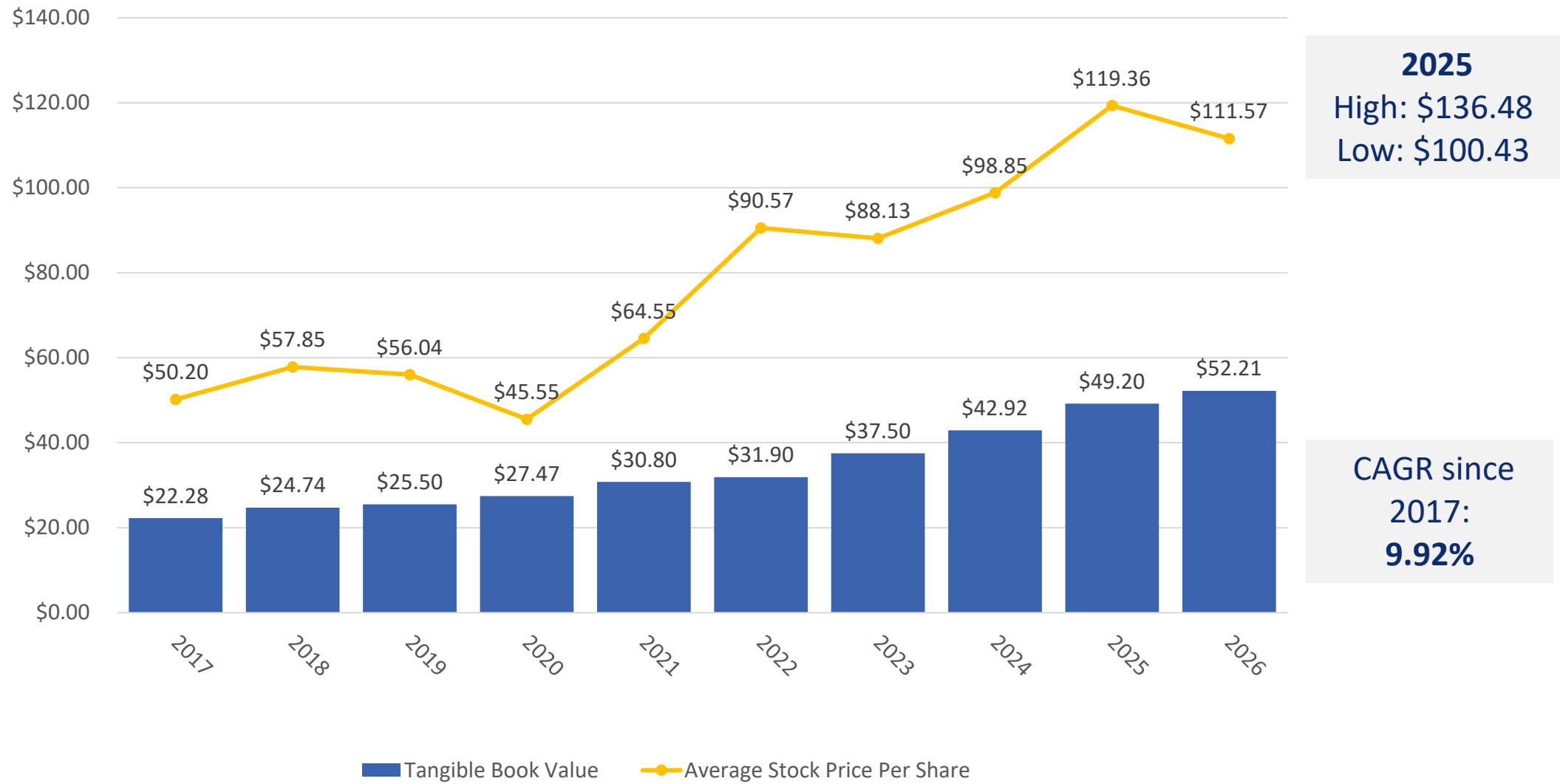
Interchange



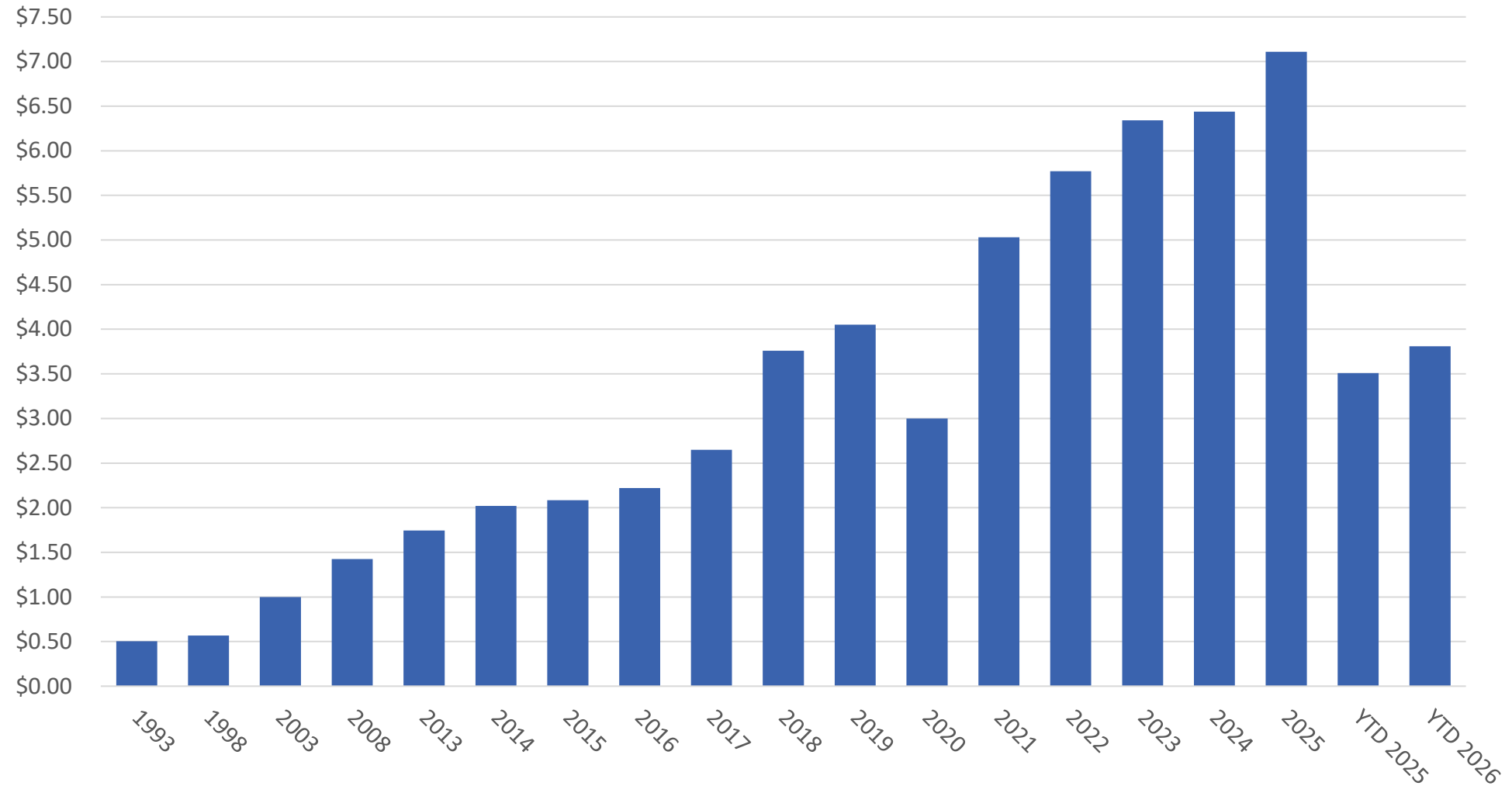
NSF/OD



Stock Price/Tangible Book Value

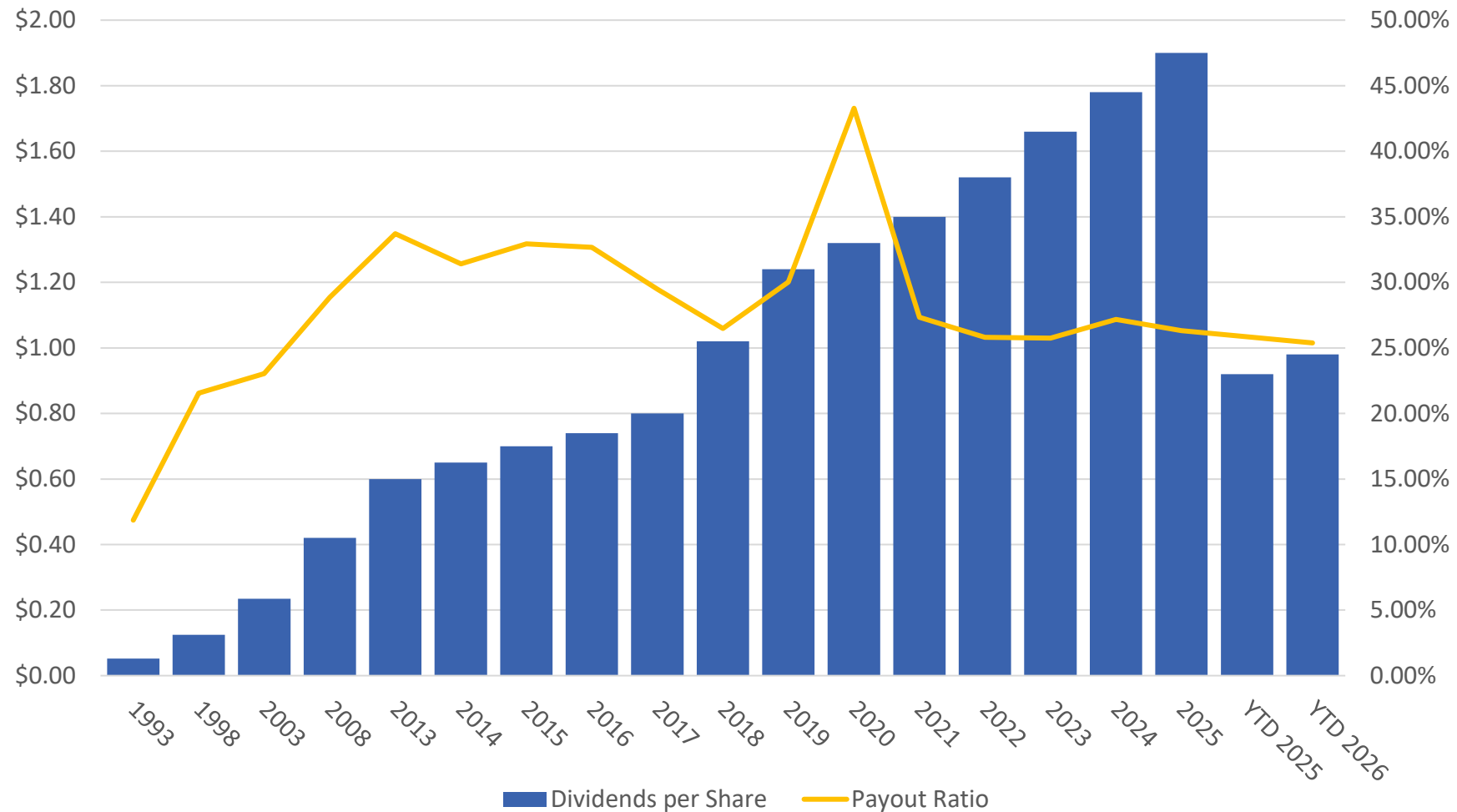


Earnings Per Share

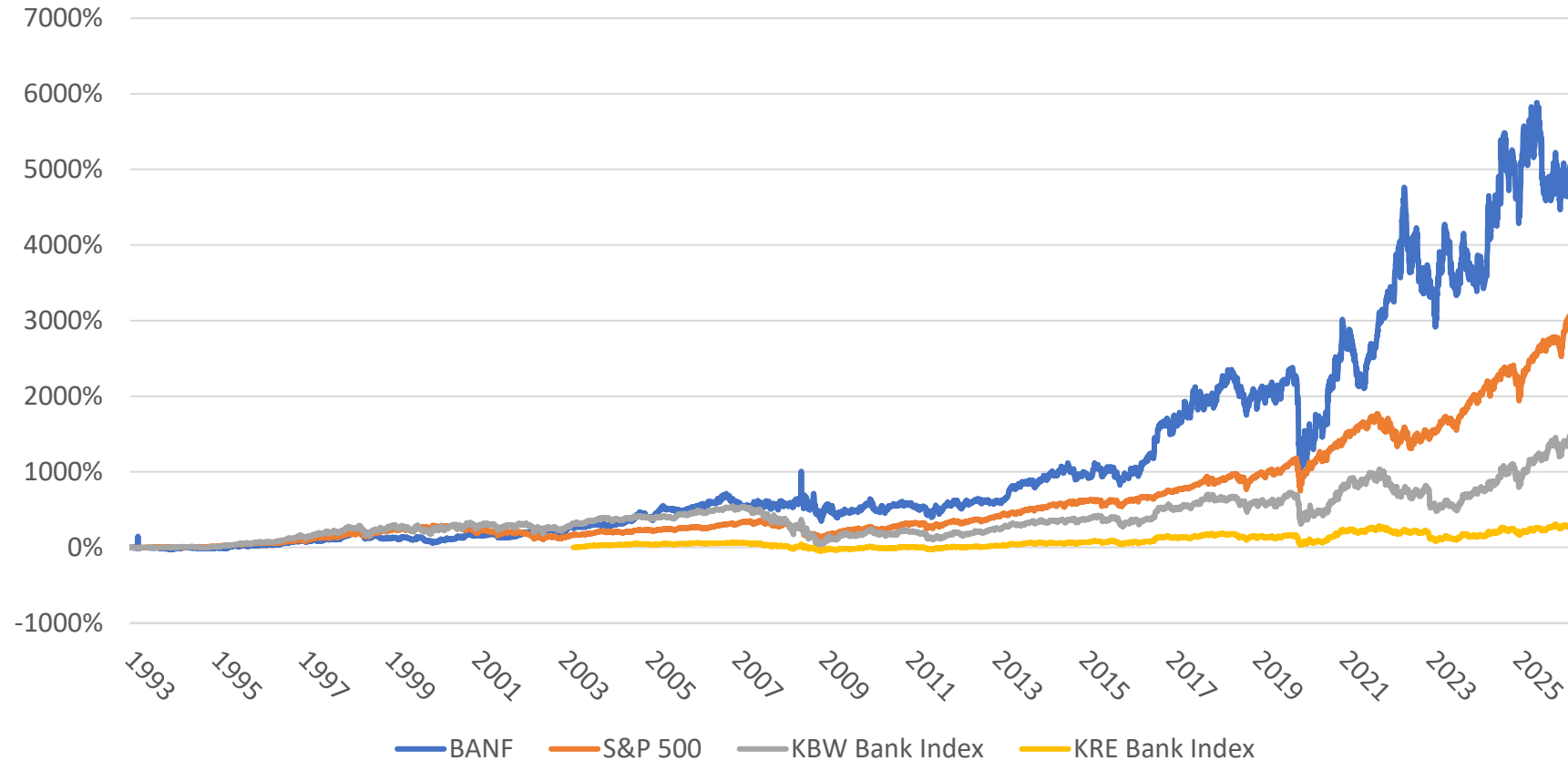


■ Earnings Per Share

Dividend History



Stock Performance vs. the General Market since IPO



- Average increase in shareholder return since IPO in 1993 has been 12.4% vs. S&P 500 of 10.8% and KBW Bank Index of 8.7%.
- KRE Bank Index has an average return of 5.5% since its inception in 2003.
- BancFirst has a beta of 0.89.

Summary

- Number and quality of both household and commercial core deposit relationships
- Sustained asset quality
- Strong capital
- Exceptional liquidity; high level of core deposit funding
- Emphasis on non-interest income
- Invested management
- Acquisition/conversion expertise

BancFirst®
STRONG. SAFE. LOYAL.



Ranked one of the
**SAFEST & STRONGEST
BANKS IN THE NATION**
By Bank Director Magazine
19 CONSECUTIVE YEARS

Forward-Looking Statements

This presentation contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934 with respect to earnings, credit quality, corporate objectives, interest rates and other financial and business matters. Forward-looking statements include estimates and give management's current expectations or forecasts of future events. The Company cautions readers that these forward-looking statements are subject to numerous assumptions, risks and uncertainties, including economic conditions; the performance of financial markets and interest rates; legislative and regulatory actions and reforms; competition; as well as other factors, all of which change over time. Actual results may differ materially. These risks and other factors are described more fully in the Company's Annual Report on Form 10-K for 2025 and other filings with the Securities and Exchange Commission.