



HERE FOR GOOD.

STATEMENT OF
CONDITION
MARCH 31, 2022

Fidelity
BANK

WE ARE READY.

Another record year. In profitability, employee engagement and customer satisfaction scores. Also, in organic growth and market expansion. It was a great year by every measure, and we are eternally thankful to our employees, customers and partners for making it possible.

Now what?

As the fog of the last couple of years lifts, there's a decided sense of urgency in the air. We can feel it, our customers talk about it and the best part — it is familiar and reassuring. But it requires action.

We are hyper-focused on the core principles that brought us into existence as a family business 75 years ago. The belief that hard work pays off, big dreams are obtainable, and honesty, creativity

and character are not only the right way to live, they are also good for business.

To that end, as we roll out of another record year, we plant a flag in the ground for our future and this remarkable country that breathed us into existence. We are here to invest in dreams and the people who pursue them. More than sound business practices, we feel a moral imperative that what we do in the world should be good for the world.

We hope you will join us as together we move

BRAVELY ONWARD.[®]



Aaron Bastian

AARON BASTIAN, PRESIDENT AND CHIEF EXECUTIVE OFFICER

FIDELITY BANK FINANCIAL STATEMENTS

CONDENSED STATEMENT OF CONDITION (000s)	3/31/21	3/31/22
ASSETS		
Cash and Investment Securities	\$ 321,202	\$ 344,475
Loans Receivable, Net of Allowance	2,182,386	2,154,017
Other Assets	237,971	289,713
Total Assets	<u>\$ 2,741,559</u>	<u>\$ 2,788,205</u>
LIABILITIES AND CAPITAL		
Deposits	\$ 2,467,404	\$ 2,242,992
Borrowed Funds	5,000	240,151
Other Liabilities	27,443	20,308
Total Liabilities	<u>2,499,847</u>	<u>2,503,451</u>
Capital	241,712	284,754
Total Liabilities and Capital	<u>\$ 2,741,559</u>	<u>\$ 2,788,205</u>
CONDENSED STATEMENT OF INCOME (000s)*		
Interest and Dividend Income		
Interest and Dividend Income	\$ 100,401	\$ 101,604
Interest Expense	(10,766)	(5,629)
Provision for Loan Losses	(7,631)	4,774
Net Interest and Dividend Income	<u>82,004</u>	<u>100,749</u>
Noninterest Income		
Noninterest Income	38,558	29,558
Noninterest Expense	(89,557)	(96,880)
Income Before Taxes	<u>31,005</u>	<u>33,427</u>
Income Taxes	(6,697)	(5,489)
Net Income	<u>\$ 24,308</u>	<u>\$ 27,938</u>

REGULATORY CAPITAL RATIOS

TIER 1 LEVERAGE



COMMON EQUITY TIER 1 CAPITAL



TIER 1 CAPITAL



TOTAL CAPITAL



● Regulatory Well-Capitalized Threshold ● Fidelity Bank 3/31/2022

*Condensed income statement numbers comprise operations for the fiscal period from April 1 through March 31 derived from the quarterly Call Report Schedule RI as filed with FDIC.

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Chairman of the Board, Fidelity Bank

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EVP, Chief Financial Officer

JESSE WEST
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SVP, Chief Credit Officer

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