

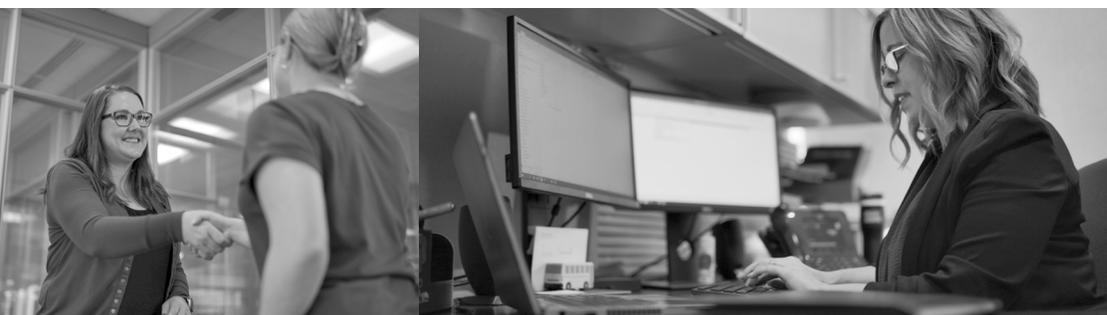


FORWARD



WITH

FORTITUDE



Fidelity
BANK

STRENGTH AND RESILIENCE.

Resilience. Companies can't buy it or rent it. They don't luck into it, and they're definitely not born with it. Resilience isn't a reflex. It is a muscle strengthened over time, ready to be flexed when the moment arises.

For our fourth generation, family-owned bank, resilience is something we have cultivated over 75 years of serving our customers, communities and each other to the best of our ability.

It has paid off in many ways. Certainly in our bottom line, with year after year of record profits and growth. But, in a fiscal year fraught with external challenges, from substantial interest rate increases and sustained periods of high inflation to banking industry turmoil and global conflict, our ability to achieve a net income of \$24 million, the third highest in our history, while surpassing \$3.1 billion in total assets, made evident the true depth of our resilience.

We believe a changing industry is to our advantage. This mindset empowered us to grow our loan balances by \$232.8 million, a 10.8% increase from last year. Our total deposits increased by \$365.7 million, or 16.8%. This financial performance is a result of our endeavor to build real relationships with our customers, achieving outcomes that really move the needle.

Where does this strength come from? From our culture, which is rooted in the belief that our people are our future. Investments in our employees yielded internal survey ratings far surpassing industry and U.S. norms in areas of job satisfaction, commitment and communication. When our people thrive, they become invaluable partners of progress for our customers.

It was not an easy year, but it was rewarding. While we anticipate more headwinds in the months to come, we are not deterred. We have prepared for this for four generations.

We head forward with fortitude armed with courage to weather change, confidence in the promise of a better tomorrow and relationships bonded by integrity. Now, more than ever, our compass directs us

BRAVELY ONWARD.®



AARON BASTIAN, PRESIDENT AND CHIEF EXECUTIVE OFFICER

FIDELITY BANK FINANCIAL STATEMENTS

CONDENSED STATEMENT OF CONDITION (000s)	3/31/22	3/31/23
ASSETS		
Cash and Investment Securities	\$ 344,475	\$ 457,858
Loans Receivable, Net of Allowance	2,154,017	2,377,321
Other Assets	289,713	296,537
Total Assets	<u>\$ 2,788,205</u>	<u>\$ 3,131,716</u>
LIABILITIES AND CAPITAL		
Deposits	\$ 2,242,992	\$ 2,598,939
Borrowed Funds	240,151	208,282
Other Liabilities	20,308	19,022
Total Liabilities	2,503,451	2,826,243
Capital	284,754	305,473
Total Liabilities and Capital	<u>\$ 2,788,205</u>	<u>\$ 3,131,716</u>

CONDENSED STATEMENT OF INCOME (000s)*	3/31/22	3/31/23
Interest and Dividend Income	\$ 101,604	\$ 133,650
Interest Expense	(5,629)	(34,208)
Provision for Loan Losses	4,774	(580)
Net Interest and Dividend Income	100,749	98,862
Noninterest Income	29,558	22,106
Noninterest Expense	(96,880)	(89,943)
Income Before Taxes	33,427	31,025
Income Taxes	(5,489)	(6,876)
Net Income	<u>\$ 27,938</u>	<u>\$ 24,149</u>

REGULATORY CAPITAL RATIOS

TIER 1 LEVERAGE



TIER 1 CAPITAL



COMMON EQUITY TIER 1 CAPITAL



TOTAL CAPITAL



● Regulatory Well-Capitalized Threshold ● Fidelity Bank 3/31/2023

*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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AARON BASTIAN
PRESIDENT AND CHIEF EXECUTIVE OFFICER,
FIDELITY BANK

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