



# HERE FOR GOOD.

STATEMENT OF  
CONDITION  
MARCH 31, 2022

Oklahoma  
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.®



A handwritten signature in black ink that reads "Aaron Bastian". The signature is fluid and cursive.

AARON BASTIAN, PRESIDENT AND CHIEF EXECUTIVE OFFICER



# OKLAHOMA FIDELITY BANK FINANCIAL STATEMENTS

| CONDENSED STATEMENT OF CONDITION (000s)      | 3/31/21             | 3/31/22             |
|--|---------------------|---------------------|
| <b>ASSETS</b>                                |                     |                     |
| 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> |
| <b>LIABILITIES AND CAPITAL</b>               |                     |                     |
| 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> |
| <b>CONDENSED STATEMENT OF INCOME (000s)*</b> | <b>3/31/21</b>      | <b>3/31/22</b>      |
| 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                           | 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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## BOARD OF DIRECTORS

**CHRISTOPHER J. GOEBEL**

Chairman & CEO, Star Lumber  
and Supply Co., Inc.

**CHARLES F. GRIER**

Chairman, UCI

**SARAH C. HAMPTON**

Shareholder, Fidelity  
Financial Corporation

**GEORGE E. LAHAM, II**

President, Laham Development

**JOHN WM. LAISLE**

Retired President, Fidelity Bank

**WILLIAM B. MOORE**

Retired President & CEO, Westar Energy

**SCOTT A. SCHWINDAMAN**

Principal, Onyx-3

**DR. SHEREE R. UTASH**

President, Wichita State University  
Campus of Applied Sciences and Technology

**SHERYL L. WOHLFORD**

President and Co-Owner,  
Automation-Plus, Inc.

**AARON C. BASTIAN**

President & CEO, Fidelity Bank

**H. CLAY BASTIAN**

Retired President,  
Fidelity Financial Corporation

**M. CLARK BASTIAN**

Chairman of the Board, Fidelity Bank

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## EXECUTIVE MANAGEMENT

**AARON C. BASTIAN**

President & CEO, Fidelity Bank

**M. CLARK BASTIAN**

Chairman of the Board, Fidelity Bank

**KELLY BAUER**

EVP, Chief Financial Officer

**JESSE WEST**

EVP, Director of Commercial Banking

**MELISSA KNOEBER**

EVP, Director of Culture and Talent

**MICHELE L. KYLE**

EVP, Director of Consumer Banking

**ROGER MERICLE**

SVP, Chief Credit Officer

**TIM NELSON**

EVP, Director of  
Commercial Real Estate Lending

**CAROL URBAN-DEAL**

EVP, Director of Operations

# BRAVELY ONWARD.®

WICHITA

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