



## MABREY BANK 2022 ANNUAL REPORT





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## To our Mabrey Bank family

I am pleased to share that 2022 was another year of success and substantial growth for Mabrey Bank. While our financial results were the best on record, we measure success by much more than profitability. We measure it by our culture, our ability to attract, retain and develop exceptional team members and through the positive impact we have on the communities we serve.

Thank you to our Team Members for your hard work, selfless spirit and willingness to go the extra mile for our customers and each other, which led directly to our success.

To our Customers, thank you for trusting Mabrey Bank with your resources, your businesses and your financial future. We never take that trust for granted and look forward to meeting your needs digitally, over the phone or in person with the best banking products, services and technology.

I am grateful to help lead this organization and am proud to showcase several highlights from 2022. Our Team Member engagement is stronger than ever as our annual Corporate Culture Survey scores remain well above the national benchmarks while improving in categories like Teamwork and Organizational Pride. I am very proud of our continued commitment to investing in our communities with more than 5,000 hours of service and \$532,858 in donations and sponsorships last year. Finally, I am excited to share that our extraordinary culture of service and our commitment in the community has helped us experience record-setting financial growth for Mabrey Bank in 2022.

This Annual Report demonstrates how the road to our success in 2022 was paved. We are excited to highlight the impressive year our Commercial Lending teams had in Tulsa, how our Oklahoma City team continues to set the standard for a new market and how our loyal customers and wonderful Team Members in our rural communities build the foundation of our bank.

In 2022, we started a Healthcare Banking line of business to better serve our doctors, dentists, veterinarians and others in the medical field. Our Private Bank team again showed its high service standards and dedication toward its clients. The growth of our Treasury Services team helps put more resources back into the pockets of our local businesses. These stories are just a few of the many examples of why Mabrey Bank is in a prime position for further accomplishments and growth in 2023 and beyond.



I am excited to share that our extraordinary culture of service and our commitment in the community has helped us experience record-setting financial growth for Mabrey Bank in 2022.”

**Scott Mabrey**  
Chief Executive Officer

We know there could be economic challenges ahead this coming year due to the possibility of continued inflation, rising interest rates and a possible recession. With our strong leadership team, we are prepared to meet these challenges while also positioned to take advantage of opportunities to keep Mabrey Bank on an upward trajectory.

For nearly 100 years, Mabrey Bank has been family-owned and operated. We personally know our customers, their families and their businesses. We are most appreciative to be a trusted financial partner and look forward to continuing to provide the exceptional service they have come to expect from the Mabrey Bank Team. Our foundation is built on those relationships and the people and businesses we impact in our communities. I am honored to continue that tradition.

Thank you for the part you have played in our success, and I look forward to another great year.



**2022**

AT A GLANCE



## RECORD EARNINGS YEAR

**4.9/5 STARS**



MABREY BANK APP RATING

**92% OVERALL  
CUSTOMER  
SATISFACTION**

APPROX.



**\$1.57  
BILLION**

**IN ASSETS AS OF DEC. 31, 2022**



**9.42  
YEARS**

CURRENT AVERAGE TENURE OF  
**270 TEAM MEMBERS**



**15**

**FULL-SERVICE  
LOCATIONS**

**99  
YEARS**

OF PROUDLY  
SERVING OUR  
**CUSTOMERS**

**\$532,858**

CHARITABLE



CONTRIBUTIONS

# Executive Leadership Team



**Scott Mabrey**  
Chief Executive Officer



**John Pixley**  
President



**Carlisle Mabrey IV**  
Chief Operating Officer



**Brad Stieben**  
Chief Financial & Risk  
Officer



**John Mabrey**  
Chief Administrative  
Officer



**Kendall Mullen**  
Chief Human Resources  
Officer



**Tim Smith**  
Chief Credit Officer



**Kevin Short**  
Chief Lending Officer



**Thom Meyer**  
Chief Underwriting Officer



**Lisa McLarty**  
Director of Marketing



**Ryan Larkin**  
Chief Technology Officer



**Heather Van Hooser**  
Director of Private Bank



**Kim Ganus**  
Senior Operations &  
Trust Officer



**Brett Myers**  
Director of Regional &  
Healthcare Banking



**Chris Odom**  
Director of Tulsa Lending



**Darren Dixon**  
Oklahoma City Metro  
President



**John Fidler**  
East Central Oklahoma  
Region President



# THE HISTORY OF Our Legacy

Founded in 1924, Mabrey Bank is committed to providing the friendly and flexible service of a family-owned bank in addition to the financial offerings and technology of a large national bank.

## G.W. Mabrey

The Mabrey family's affiliation with the bank began more than 110 years ago when G.W. Mabrey joined the Board of Directors of the newly formed Citizens National Bank.

# 1906



## Carlisle Mabrey, Jr.

Carlisle Mabrey, Jr. purchased controlling interest of the bank. He became President and Chairman of the Board.

# 1966



# 1971

# 1979



## Mabrey Expansion 1979-1992

The Mabrey family expanded their services to reach even more Oklahoma communities through a series of acquisitions. Purchases included Weleetka State Bank, First Bank of Haskell, Bank of Commerce in Wetumka, and Morris State Bank.

## Family Business 1971-1983

Carlisle Jr.'s four children, Carlisle III, Bruce, Marilyn, and John joined the family business. All four continue to be involved with the bank today: Carlisle III as Executive Chairman, Bruce as a Member of the Board, Marilyn as Board Chair, and John as Chief Administrative Officer.

## Tulsa Expansion 2006-2015

The bank expanded into the Tulsa metro area with four full-service branches and added Private Bank to the extensive product and service offerings.

# 2006



# 2015



## The Next Generation of Leadership

Scott Mabrey was appointed as the new CEO, Carlisle Mabrey IV became the COO, and John Pixley was promoted to President. After four decades as the bank's CEO, Carlisle III became Executive Chairman and executed a thoughtful succession plan, many years in the making.

# 2019



## Mabrey Bank

The bank changed its name to Mabrey Bank and officially expanded into the OKC market. The purpose of the name change was simple- to remind customers that we are family-owned, locally operated, here to stay, and ready to serve.



1909

**Carlisle Mabrey Sr.**

G.W.'s son, Carlisle Mabrey, Sr. was hired as Assistant Cashier of Citizens National Bank. Carlisle served in that role for 11 years but left the bank in 1920 to become manager of Oklahoma Gin Company. He later opened the Mabrey Gin Company.



1943

**Carlisle Mabrey Sr.**

Carlisle Mabrey Sr. returned to Citizens National Bank as the Chairman of the Board. He continued his affiliation with the bank until his death in 1963.



1961

**Carlisle Mabrey Jr.**

Carlisle Mabrey, Jr. began working at Citizens National Bank. Prior to this role he was a successful entrepreneur owning several companies, including Mabrey Finance.



1991

**Lurline Mabrey**

Lurline Mabrey, Carlisle Jr.'s wife, was elected chairman of the board following her husband's death. A smart businesswoman and philanthropic leader, she helped refine the core values of the bank during her tenure. She continued to serve in that role for 21 years until her death in 2012.



1994

**Significant Growth 1994-2004**

The Mabrey Family purchased Citizens Security Bank in Bixby and combined it with the Okmulgee bank bringing together two very strong community banks. The bank also opened two locations in Muskogee.



1999

**4th Generation**

The fourth generation of Mabreys joined the family business to ensure long term future success. The fourth generation currently involved in daily operations include Carlisle III's sons Scott and Carlisle IV, John's daughter Katie, and Bruce's children Melanie and Mark.



2020

**OKC Expansion**

Mabrey Bank opened a brand new full-service location in Oklahoma City. This 10,250 square foot facility will allow the bank to better serve OKC and continue growing through partnering with businesses and individuals in Oklahoma City and the surrounding communities.



2022

**Record Year**

Mabrey Banks sets record for highest earnings in bank's 99-year history.

# Mission, Core Values, Culture & People

**Our mission is to build loyal, mutually beneficial customer relationships by:**

- ▶ Providing high-quality financial services to our markets in a professional manner;
- ▶ Fostering a strong, positive, corporate culture that encourages and rewards team member commitment, development and superior performance, both individually and as a team;
- ▶ Being a responsible corporate citizen through community investment and involvement, while conducting our business with the utmost honesty and integrity;
- ▶ Ensuring a fair return to shareholders by sustaining quality growth and profit consistent with high-performance banks.

## Core Values

This is who we are, what we stand for, and the pledge we honor every day for each other, our customers, and the communities we serve. You don't last for nearly a century without a strong foundation. This is ours:



### PERFORMANCE

We will continue to achieve quality growth, efficient operations, consistent profitability and the highest standards of safety and soundness.



### TEAMWORK

We work together as a TEAM to integrate our complementary skills in support of our strategic vision, mission and performance goals; and hold each other accountable for superior performance.



### STEWARDSHIP

Individually and collectively we are committed to adding meaningful value to the communities in which we live and work.



### RELIABILITY

We respond to customer and community needs proactively, objectively, consistently, and fairly.



### INTEGRITY

We treat our customers and fellow team members with honesty, fairness, and respect; we keep our promises.



### PROFESSIONALISM

All Mabrey Bank team members will personify professionalism through their superior skills, knowledge, positive caring attitude, appearance, and behavior while being committed to continuous learning and dedicated to exceptional service quality and earning customer loyalty.



## Corporate Culture

Team Members are Mabrey Bank's number one asset, and the culture within the bank is paramount to the overall success of the organization. We believe the care we show our Team Members directly impacts the standard of service we provide for our customers. By placing an emphasis on promoting growth and development while fostering a positive and enjoyable work environment, we ensure our Team Members feel valued, engaged and motivated in the workplace.

The commitment to our Team Members is revealed annually when we conduct Corporate Culture and Reverse Evaluation Surveys. With scores well above the national benchmarks, we consistently meet and exceed the high organizational standard for workplace excellence we have set over the years. Team Members prefer to build a career at Mabrey Bank as our average tenure remains more than double the national average while our voluntary turnover rate is below 10%.

## Tenure Data

National Avg. = 4.1 years\*  
**Mabrey Bank = 9.42 years**

Banking & Finance Voluntary Turnover Rate = 18.6%\*  
**Mabrey Bank Voluntary Turnover Rate = 9.47%**

National Avg. Internal Promotion/Transfer Rate = 8.9%  
**Mabrey Bank Internal Promotion/Transfer Rate for 2022 = 49.3%**

## Reverse Evaluation Data

An anonymous survey in which Team Members evaluate their direct manager.  
**99% participation by Team Members**  
**91% of managers scored 6.0 or above (considered an A+ score)**



## Team Member Engagement Survey

Based on a 5.0 scale

OVERALL SCORE WAS EXCELLENT AT

# 4.23/5

well above the national benchmark of 3.68

## Survey Categories:

### Organizational Pride

- ▶ **Mabrey Bank: 4.47**
- ▶ National Benchmark: 4.08

### Communication

- ▶ **Mabrey Bank: 4.15**
- ▶ National Benchmark: 3.43

### Care and Respect

- ▶ **Mabrey Bank: 4.44**
- ▶ National Benchmark: 3.77

### Work Enjoyment

- ▶ **Mabrey Bank: 4.17**
- ▶ National Benchmark: 3.65

### Motivation, Praise & Recognition

- ▶ **Mabrey Bank: 4.17**
- ▶ National Benchmark: 3.54

### Opportunities for Growth

- ▶ **Mabrey Bank: 3.82**
- ▶ National Benchmark: 3.19

### Sense of Team/Teamwork

- ▶ **Mabrey Bank: 4.33**
- ▶ National Benchmark: 3.69

### Clear Direction

- ▶ **Mabrey Bank: 4.23**
- ▶ National Benchmark: 4.14

### Respect of Management

- ▶ **Mabrey Bank: 4.24**
- ▶ National Benchmark: 3.64

\*Data provided by Bureau of Labor Statistics

# Customer Service

Building loyal, mutually beneficial customer relationships is a fundamental part of Mabrey Bank's mission statement. Over the course of nearly a century, we have gained a reputation for delivering excellent, personalized and friendly customer service. While customers may experience this difference firsthand through interactions with Tellers and Relationship Bankers, those who choose to contact the bank through telephone or digital channels are linked with one of our 10 full-time, in-house Customer Service Team Members at Mabrey.

Wholly committed to providing an unparalleled customer experience, Mabrey's Customer Service team handles around 8,250 calls per month and almost 1,000 online chats. With skilled, bilingual and service-oriented operators on our staff, customers can converse with genuine Mabrey Bank Team Members to receive answers to their inquiries and solutions to their problems, instead of an automated voice. That dedication yields average call times of between two to three minutes which translates to increased efficiency and a significant reduction in customer waiting time, enabling Mabrey's clientele to reclaim valuable time.

## Avannis Customer Satisfaction Survey Data

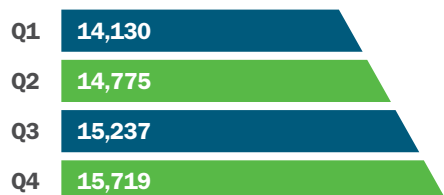
For the second consecutive year, Mabrey Bank has partnered with Avannis, a third-party customer experience firm, to evaluate our service and satisfaction. Over the course of 2022, Avannis conducted 1,569 customer surveys reflecting on their Mabrey Bank experience.



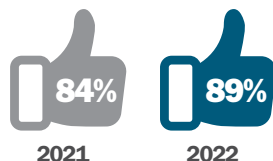
## Digital Banking Data

Since the introduction of a dedicated Mabrey Bank Mobile App in the Spring of 2022, our digital banking users continue to increase. To ensure a high-quality online experience, we have continued to update and enhance our digital banking platform.

### 2022 Digital Banking Users



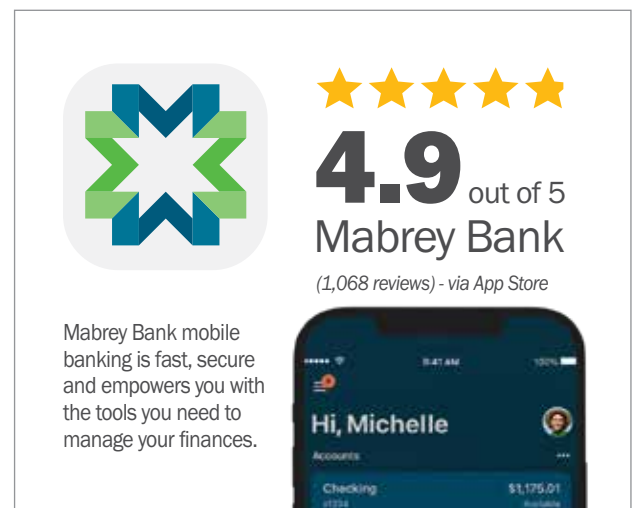
### Online/Mobile Satisfaction (Avannis)



## Customer Service Team Data

**Avg. calls handled per month = 8,277**  
**Avg. online banking chats = 855**

## App Rating



# Services & Locations



We offer a wide range of services to meet the varied needs of our customers, from business and private banking to personal, digital and mobile banking. What makes us unique in today's changing banking world is

the ability to offer our customers the best of both worlds – friendly and flexible service you would expect from a family-owned and operated bank with financial offerings and technology that rival the largest national banks.

## 15 Full-Service Locations Across Oklahoma



**BUSINESS &  
COMMERCIAL  
BANKING**



**PRIVATE  
BANK**



**TREASURY  
SERVICES**



**MERCHANT  
SERVICES**



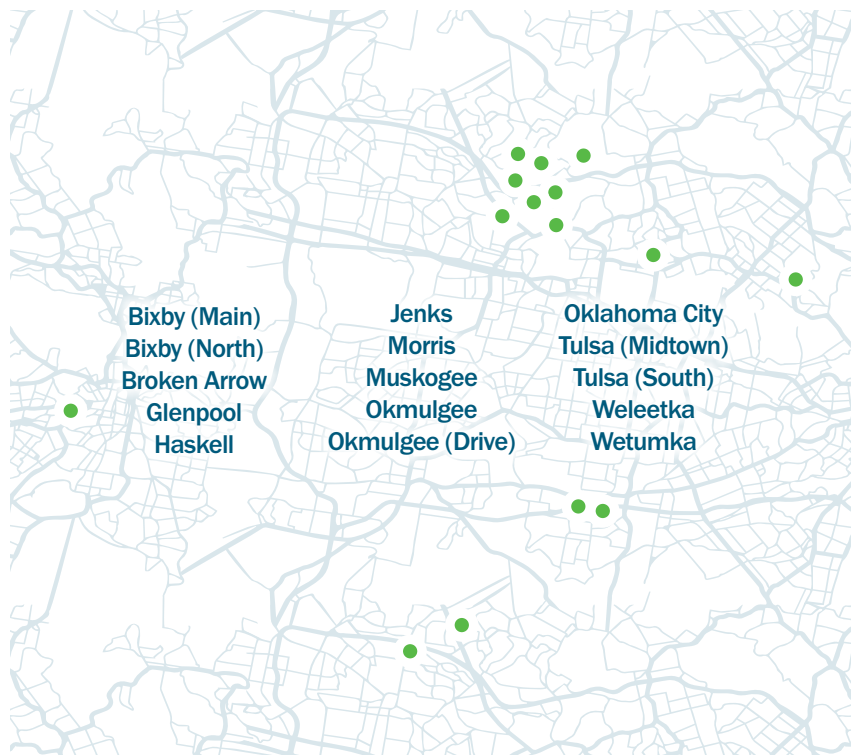
**INTERNATIONAL  
SERVICES**



**PERSONAL CHECKING,  
SAVINGS & LOANS**



**DIGITAL &  
MOBILE BANKING**



# Community Commitment

Throughout our history, Mabrey Bank has been passionate and proactive about serving our community. From monetary donations, to volunteering our time and resources, we care about helping individuals and local

businesses thrive. Our impact goes beyond the doors of our 15 locations as we strive to create a high quality of life and building sustainable change, a value shared by our Team Members and customers.

## Three Pillars of Community Commitment

### Financial Investing



**\$532,858**

TOTAL FINANCIAL CONTRIBUTIONS



**193**

ORGANIZATIONS SUPPORTED

### Volunteering



**5,330+**

HOURS VOLUNTEERED BY TEAM MEMBERS



**156**

ORGANIZATIONS SERVED BY TEAM MEMBERS

### Team Member Fundraising



**\$130,000**

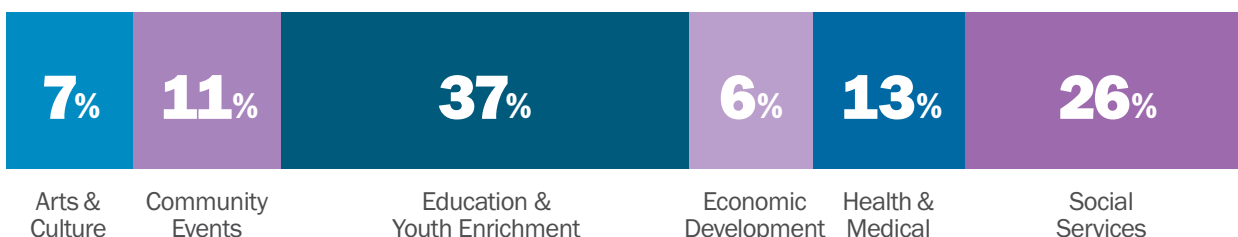
ANNUAL LOCAL UNITED WAY CAMPAIGN



**\$9,471**

ANNUAL JEANS DAY TEAM MEMBER GIVING

## Community Contributions by Area of Focus







## Junior Achievement

Ensuring the next generation has the necessary tools to be successful is critical to grow future leaders in our community. By partnering with Junior Achievement, Mabrey Bank Team Members help educate young people on financial literacy and potential career opportunities.

## United Way Day of Caring

In addition to Mabrey's annual financial support of the United Way, Team Members express their philanthropic spirit through spending days volunteering to assist their neighbors in need. Last year, Team Members volunteered 180 hours of work with United Way's Food Drive, the Tulsa Dream Center and the Muskogee Rotary Club through Days of Caring, giving back to their community.



## School Supply Drive

To help our local teachers and students, we teamed up with school districts and non-profit organizations to donate school supplies for the 2022-23 school year. Through the efforts of our Team Members and Customers, each of our 15 locations hosted drop boxes to collect around 4,000 total supplies.

## Salvation Army Bell Ringing

During the Holiday season, our Team Members braved the cold to assist the Salvation Army by serving as bell ringers outside local Tulsa grocery stores. Team Members wore the traditional red Salvation Army apron and helped raise funds through the Red Kettle Campaign.





A lot of our new business comes directly from client referrals. Our track record of success with our clients, coupled with their referrals, has resulted in the steady growth of our portfolio. Mabrey's suite of products and service, plus the fast decision-making of a family-owned bank, is an asset to our customers and the city of Tulsa."

**Chris Odom**

Director of Tulsa Lending, SVP

## Sustained Success Driving New Loans in Tulsa

For decades in Tulsa, the Mabrey family name has been synonymous with building strong personal customer and business relationships that often go beyond banking. The positive experiences and lasting partnerships have not only created lifelong customers but also helped to drive new business as word spreads about Mabrey Bank's individualized care. It's a legacy that the Tulsa Commercial Lending team continues to build upon today with our clients.

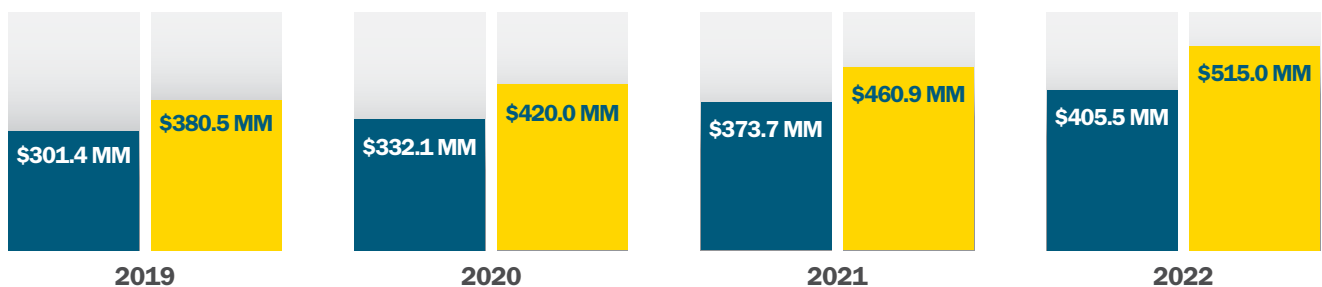
That relationship brand of banking, in tandem with the expert lenders we have assembled in Tulsa, led to a successful 2022 which saw the team increase its loan portfolio almost 12% to over \$510 million.

With seasoned lenders, loan assistants and portfolio managers positioned in Tulsa, Mabrey Bank possesses the

capability to provide financial solutions for any industry in the city thanks to the strengths and areas of expertise of its lending personnel. By adopting a team-oriented approach to securing new loans and leveraging the specialized knowledge of its lenders, we have established a significant presence in a range of commercial sectors across the Tulsa metro.

As more businesses move to Tulsa and the city continues its expansion, Mabrey Bank is presented with a pool of untapped potential clients who are yet to be exposed to the Mabrey brand and the exceptional level of service we offer. The Tulsa Commercial Lending team, along with the numerous local businesses that have made us their preferred banking institution, are committed to continuing to promote Mabrey's reputation in 2023.

## Outstanding & Committed





# Year In Review

## Mabrey's Newest Location Flourishing in Oklahoma City

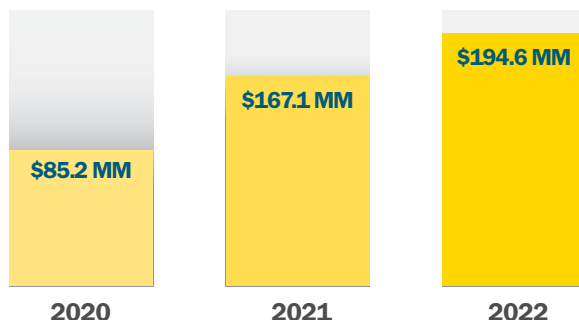
The Oklahoma City metropolitan area has undergone substantial growth in recent years, and this trend is evident in the success of Mabrey Bank's newest branch located in North OKC. Despite only being in operation for a short period of time, our OKC location has quickly solidified its position in the market, surpassing its loan and deposit goals in 2022. The impressive performance can be attributed to our wise investment in experienced bankers who are intimately familiar with the local market.

The presence of seasoned lenders at the Oklahoma City branch has allowed the bank to merge its reputation for high-quality customer service with the expertise and market knowledge necessary for rapid success. Over the past two years, Mabrey Bank's lending portfolio in Oklahoma City has grown by more than 128% to nearly \$200 million, and its deposit base has increased by more

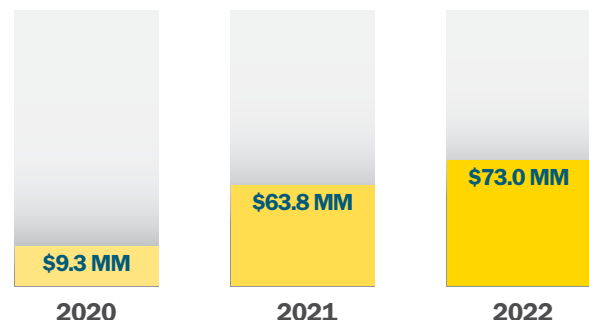
than seven times its 2020 total to more than \$72 million. This impressive growth is a testament to the OKC team's ability to serve and provide financial resources for the thriving industries of commercial real estate, oil and gas, and others in Oklahoma City.

Mabrey Bank's executive leadership is committed to continued growth in Oklahoma City. Additions of lenders and loan assistants in the last year, alongside our expanding products and lines of business, indicate a resolve to continue carving out its market share. With a focus on maintaining the century-long tradition of treating customers like family, our Oklahoma City location serves as a shining example of the positive impact that strategic investment and a commitment to excellence can have. We are poised for continued success in Oklahoma City in 2023 and beyond.

### Loans



### Deposit Growth



"We have a great team here in OKC, whose continued and unwavering commitment to serve our customers better every day helps us reach our goals. We work well together to attract and retain the key businesspeople in all sectors of Oklahoma City using our relationships we have built over the years."

**Darren Dixon**  
OKC Market President, SVP

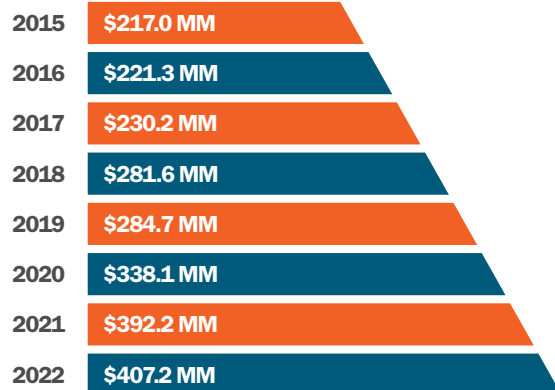


## Customer Loyalty Building Strong Foundation in East Central

Laying the foundation of Mabrey Bank dating back more than a century, the rural markets in our East Central Oklahoma Region are distinguished by both the loyalty shown by our Team Members and the customers they serve. This legacy can be traced back to Carlisle Mabrey Sr.'s tenure as a cashier with Citizens National Bank in Okmulgee in the early 1900s. Throughout the years, the Mabrey family and the bank have provided financial stability and support to generations while also giving back to our communities.

Our Team Members hold the key to narrating this rich history as many have devoted their careers to the bank. Each of the seven Mabrey Bank branches located in Haskell, Morris, Muskogee, Okmulgee, Weleetka and Wetumka has at least two Team Members with 20 or more years of service. Overall, the average Team Member at these locations has been with us for nearly 14 years. The consistent presence of these individuals has fostered a sense of trust and reliability among our customers who

### Deposit Growth



have been banking with Mabrey for decades. While working in smaller markets, Mabrey Team Members have a more prominent presence in their local communities. Whether it is through their participation on local boards, their service in schools or their active involvement in community events, we have established personal relationships with our customers that go beyond the bank walls.

These factors, along with the loyalty of both our customers and Team Members, have contributed to the impressive growth of Mabrey Bank's deposit base in the rural markets which has increased every year since 2015, growing by more than 87% in those seven years. This strong foundation allows for the development of healthy lending portfolios and future growth potential across the regional footprint, showing that our success is dependent upon the collaboration and support of all our markets.

**CURRENT  
AVERAGE  
TENURE** **13.9**  
**YEARS**  
AT MABREY BANK OF AN  
EAST CENTRAL TEAM MEMBER



The employees in our region see working at Mabrey Bank as a career, not a stepping stone. That gives our customers a comfort knowing they are going to walk into the bank and see the same person. They want to bank with institutions like Mabrey that are local in their community and invest their time and money there. Our customers have prospered with us."

**John Fidler**  
East Central Oklahoma Region President



# Year In Review

We revise our Service Standards each year because our top priority is focusing on the level of care we are delivering to our clients. Our service at Mabrey Bank is our most vital selling point. The white glove experiences our clients receive at Mabrey shows when they refer their friends and family to us.

**Heather Van Hooser**  
Director of Mabrey Private Bank



## White Glove Experience Comes Standard with Private Bank

A personal relationship with clients that exceeds the industry standard has translated into unprecedented success and growth for the Mabrey Private Bank. Working with our clients to enhance and preserve their wealth, the Private Bank team spends quality time crafting personalized financial plans to meet specific financial goals. For the clients, it's much more a partnership rather than a process.

That care looked a little different in 2022. Rapidly rising interest rates throughout the year added a level of uncertainty for our clients. It was up to the Private Bank team to have consultative conversations to help our clients make decisions when it came to loans, deposits and other aspects of their wealth management.

### Private Bank Service Standards

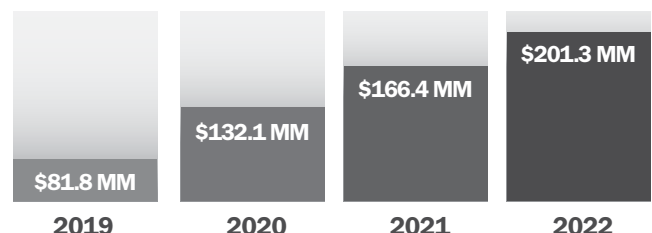
- ▶ We are always accessible and willing to do the unexpected to maintain a strong relationship
- ▶ Provide regular and consultative check-ins with experienced advisors so wealth is well-managed
- ▶ Celebrate and personalize special moments for a client including birthdays and anniversaries
- ▶ Deliver timely and honest communication to provide quick resolutions to questions and concerns
- ▶ Offer elevated service and professionalism with customized solutions to meet each client's unique needs



Those conversations paid off as both the loan and deposit portfolios for the Mabrey Private Bank continued their solid trajectory. On the lending side, the Private Bank experienced more than 21% growth in 2022, partnering with clients to finance owner-occupied real estate, equipment loans, primary or secondary residences, working lines of capital and more. Mabrey held a strong deposit base in our Private Bank to facilitate the loan growth and allow for more expansion next year.

With clientele that spans from executives and business leaders to dentists, doctors, attorneys and much more, the 10 members of our Private Bank team collaborate with Mabrey's operations and underwriting team as well as industry specific lenders for complete and comprehensive care. The prolonged growth is a testament to our team mentality at Mabrey Bank and projects for another year of significant success in 2023.

### Private Bank Loan Portfolio





We have made great progress on the Healthcare side in 2022 and have already begun to partner up on some really exciting 2023 projects. Medicine is trending towards concierge treatment and that's been Mabrey Bank's philosophy for generations."

**Brett Myers**

Director of Regional & Healthcare Banking

## Putting Our Expertise into Practice with Healthcare Banking

A new line of business was introduced to the Mabrey Bank suite of products in 2022, bringing significant benefits at a critical time for healthcare. In April, Brett Myers was hired to lead our new Healthcare and Regional Banking division, tailoring the bank's authentic and personal financial solutions to all levels of the medical industry.

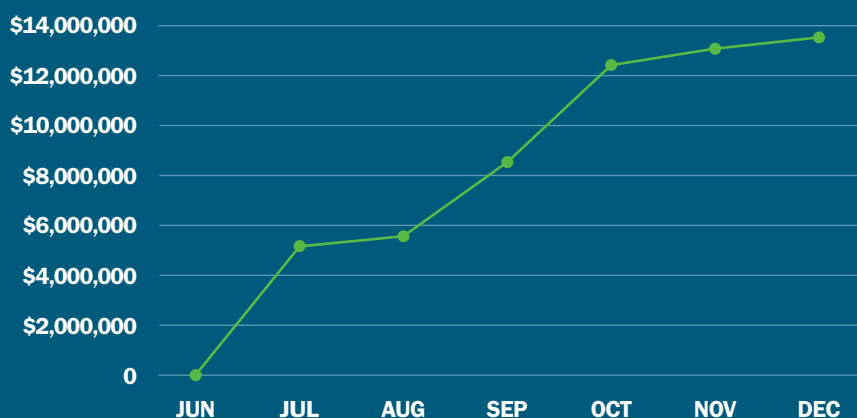
While Myers is based in Tulsa, our Healthcare Banking footprint spreads throughout the region. Mabrey Bank's attractiveness to clients comes from being about more than just transaction-focused banking. Myers' goal is to give doctors the same level of care and attention that they are giving their patients. With services spanning from start-up loans to equipment capital and even commercial construction financing, our new Healthcare Banking division is providing clients a full portfolio of specialty financial offerings.

There is a growing sentiment among doctors to shift their focus away from insurance billing and towards patient outcomes. This shift has been driven by the challenges

faced by the medical community during the COVID-19 pandemic, which has left many doctors feeling frustrated and ready for a change. As a result, small practices with three to five physicians are being established as doctors seek to create a more patient-centered environment. It represents a significant change from the traditional model of healthcare delivery and is a promising sign for patients who are looking for more personalized and effective medical care. Using Myers' medical lending expertise, Mabrey is partnering with these doctors to quickly earn our share of the market.

A steadily growing, stable deposit base and a clean balance sheet have given Myers and Mabrey Bank a primed runway to be immediately competitive with loans from small practices to major healthcare developments. Myers has been able to marry the Mabrey name and reputation for elite customer service with his career experience in healthcare banking. In less than a year, we have already seen results, establishing a portfolio of \$12.5 million in loans with significant growth forecasted in 2023.

### Healthcare Lending Portfolio



# Year In Review



“Our mission is to help businesses of all sizes streamline their everyday financial processes. Each business handles those operations differently, so we want to partner on an individualized solution which protects their investments and resources. I believe we deliver the best customer service and end user experience thanks to our dedicated team.”

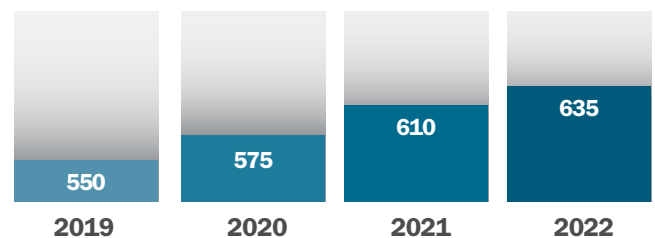
**Laura Zigler**  
Director of Treasury Services

## Treasury Services Delivering Savings with Individualized Solutions

Over the past few years, businesses have rapidly adjusted their processes to address gaps in their operations and continuity plans exposed by changes in the economy. Mabrey Bank's Treasury Services team has stepped in to fill that need and provide solutions with a variety of world class products to help with the collection and disbursement of funds, allowing businesses to work seamlessly during the pandemic. By safeguarding commercial and small business resources with enhanced risk management, we have found potential cost savings for the best return on deposits.

Taking a consultative approach with our clients to understand their specific business needs and goals has allowed Mabrey to customize our Treasury offerings to each business's unique current financial position. Like each of our lines of business, the Treasury Services team takes pride in getting to know their customers on a personal level and relishing in their growth over the years. Mabrey's customer-focused approach has not only helped us forge strong and lasting relationships, but also enhanced operational efficiencies and success for our clients.

### Number of Businesses We Serve



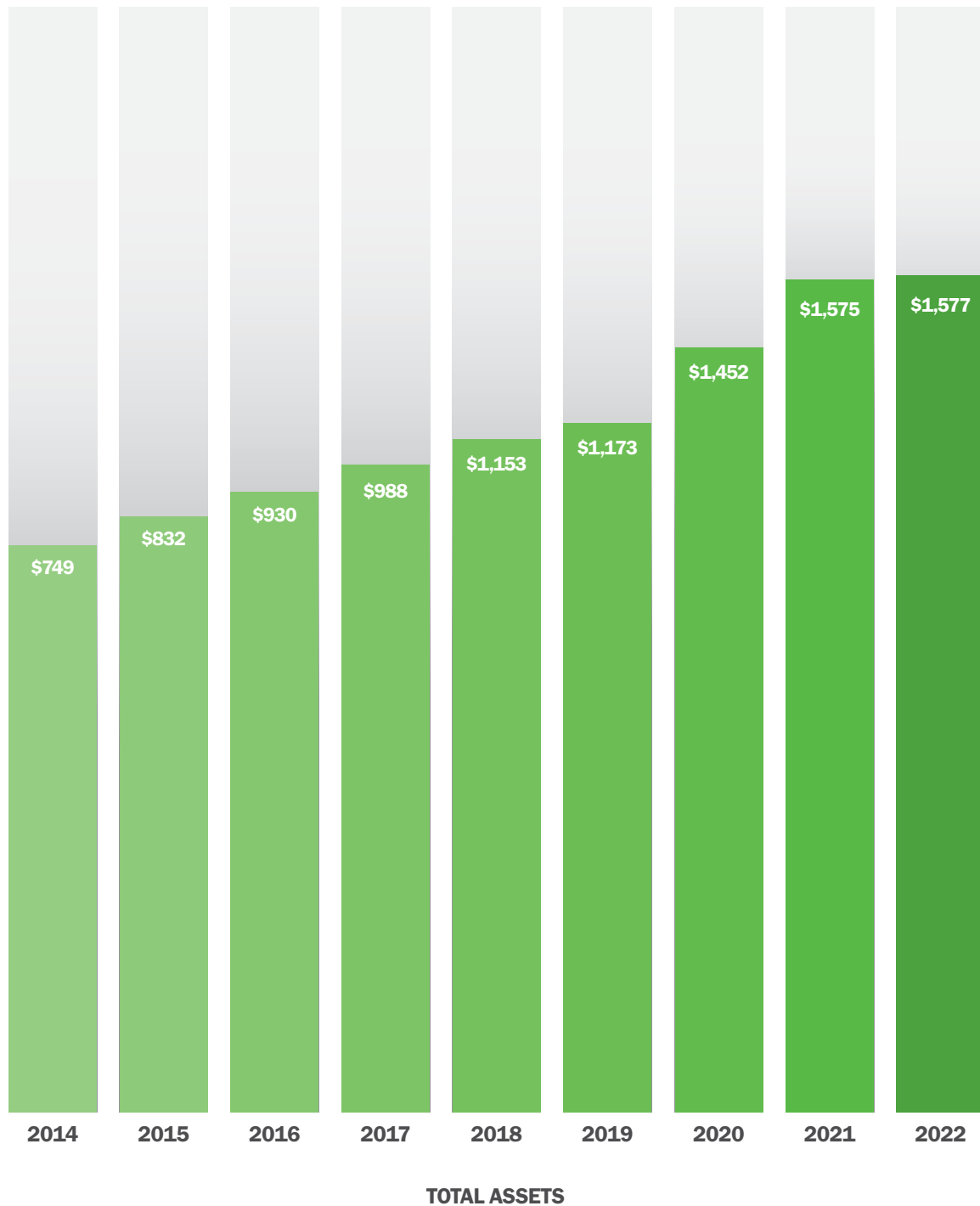
In the last three years, Mabrey's Treasury Services team has grown our number of clients by more than 15% while increasing the number of products we provide to them by more than 30%. The growth is primarily due to the experienced Team Members in the bank's Treasury department. A robust, bilingual team provides hands-on concierge service from implementation and training to ongoing support, assisting businesses in controlling and improving their bottom line.

# Financial

## HIGHLIGHTS

### Asset Growth

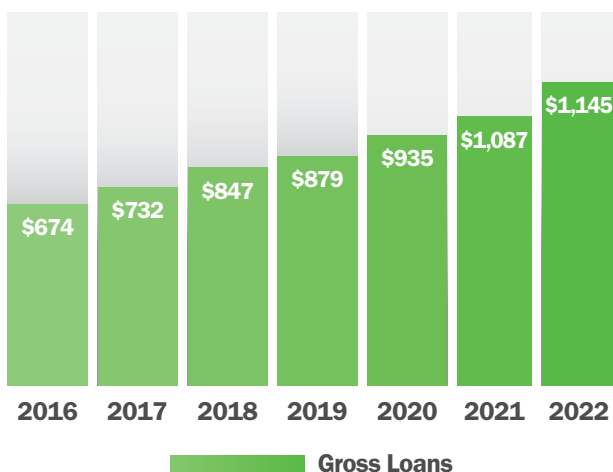
2014 THROUGH 2022 | \$ IN MILLIONS



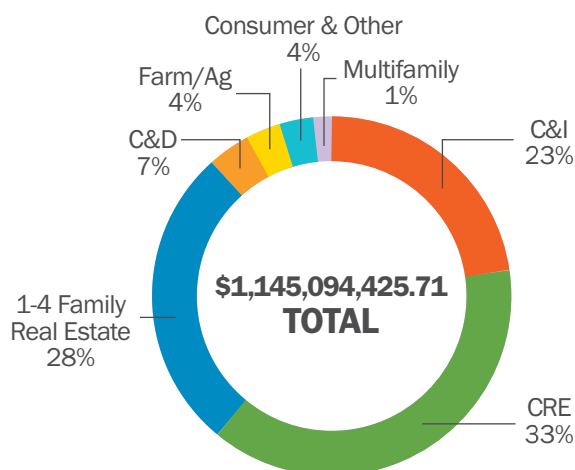


## Loan Growth & Lending Profile

2016 THROUGH 2022 | \$ IN MILLIONS



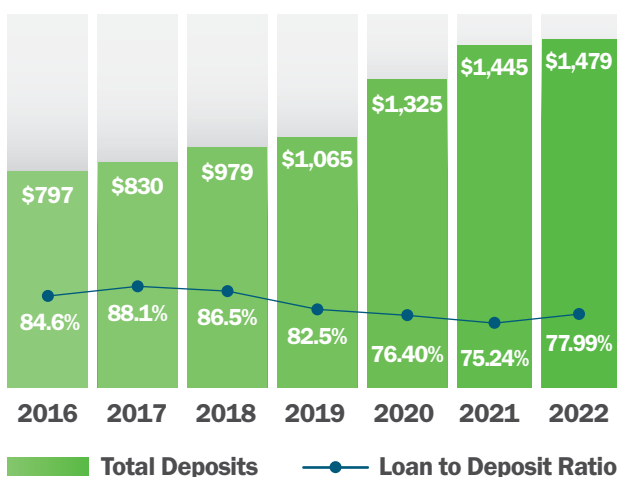
HISTORICAL GROSS LOANS & YIELDS



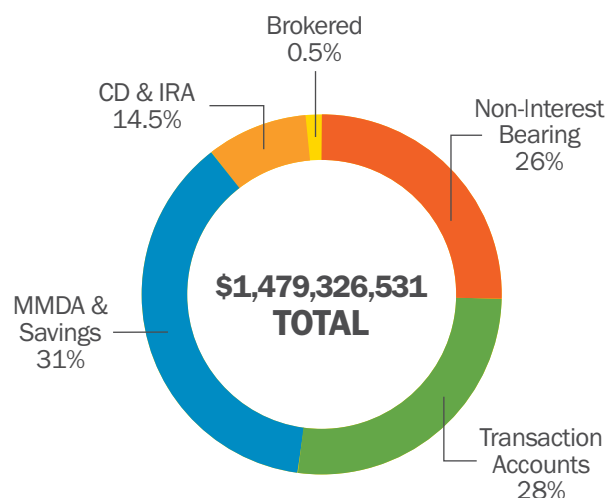
LOAN COMPOSITION

## Deposit Growth & Composition

2016 THROUGH 2022 | \$ IN MILLIONS



TOTAL DEPOSITS & LOAN TO DEPOSIT RATIOS



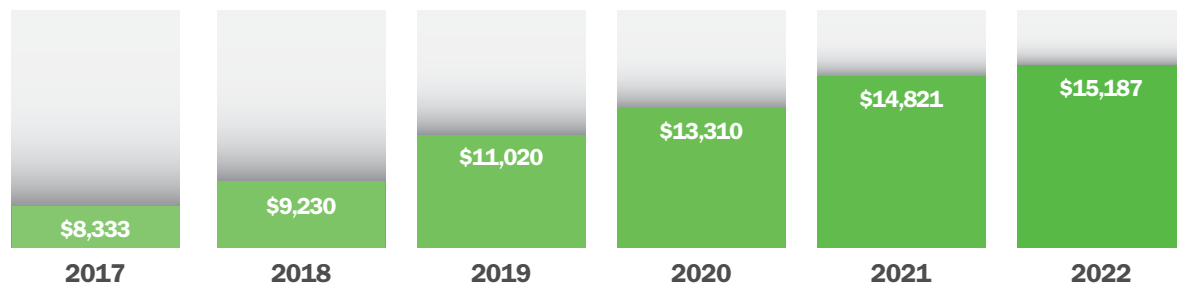
DEPOSIT COMPOSITION

# Financial

## HIGHLIGHTS

### Net Income

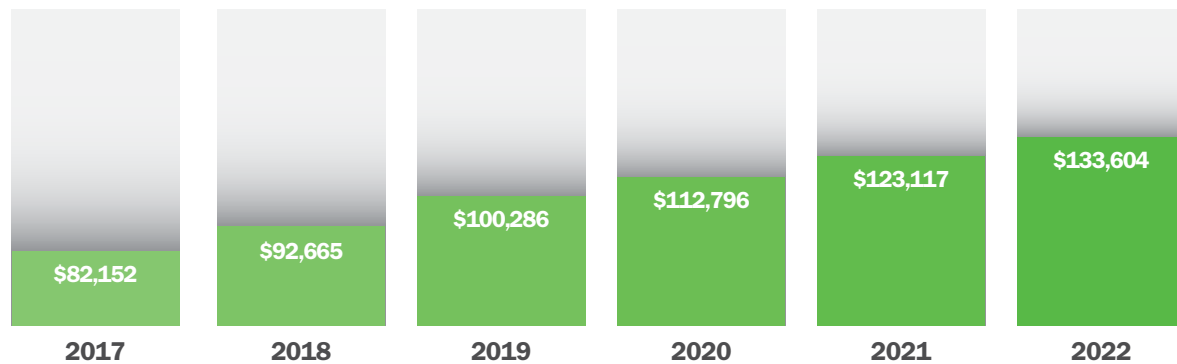
2017 THROUGH 2022 | \$ IN THOUSANDS



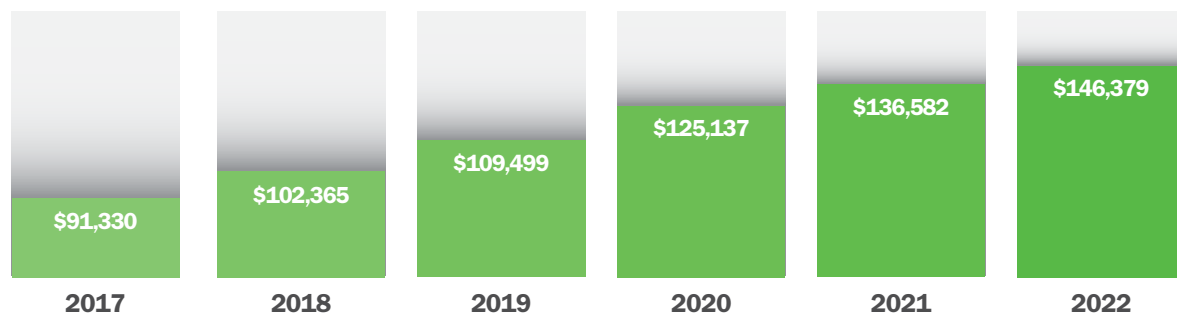
### Regulatory Capital Growth

2017 THROUGH 2022 | \$ IN THOUSANDS

#### Total Tier 1 Capital



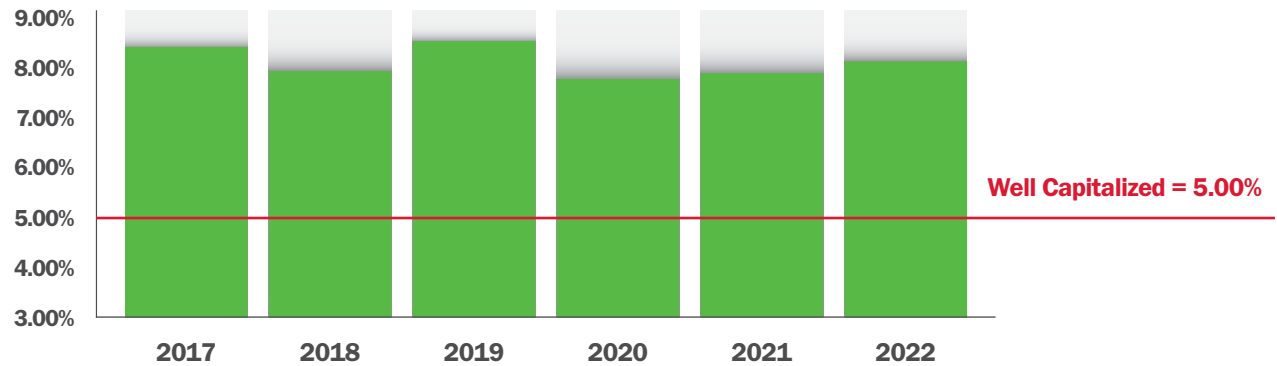
#### Total Risk Based Capital



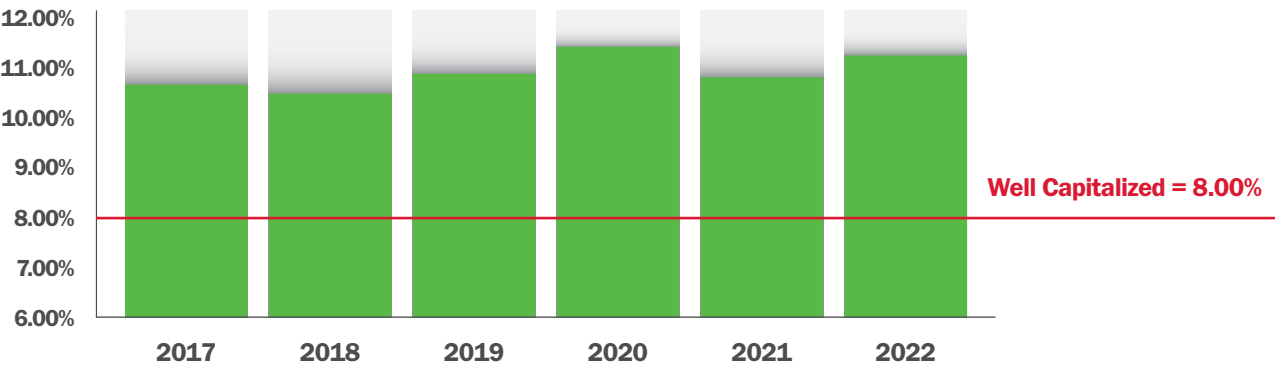
# Regulatory Capital Ratios

2017 THROUGH 2022

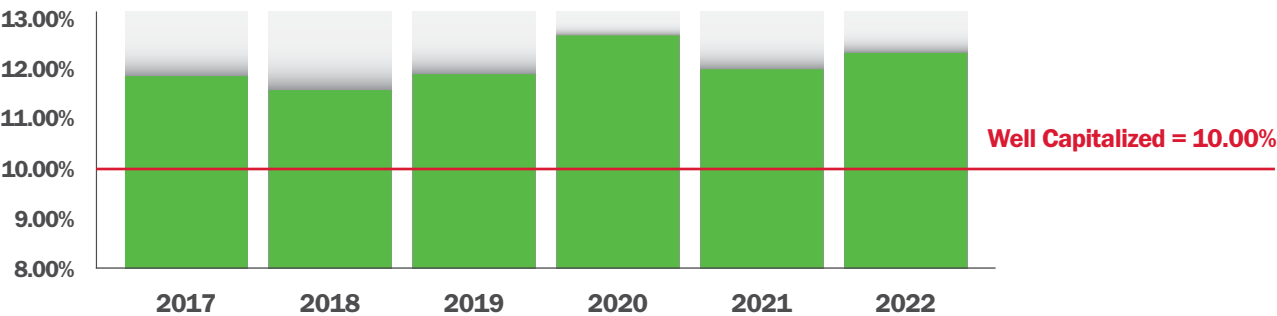
## Tier 1 Leverage Ratio



## Tier 1 Risk Based Capital Ratio



## Total Risk Based Capital Ratio





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