

M1 BANK

March 21st, 2023

A Message from the Board of Directors and Ken Poteet, Chairman & CEO | Founder

M1 Bank's Financial Condition is Safe, Sound, and Secure.

- M1 Bank is a family owned bank, locally owned and operated, with over 30 years of high performance banking experience.
- M1 Bank is FDIC insured, Certificate #9797, regulated by the Missouri Division of Finance and FDIC.
- M1 Bank is a well capitalized financial institution by all regulatory standards and definitions.
- M1 Bank maintains a substantial liquidity position.
- M1 Bank holds superior asset quality.
 - As of 12/31/2022, M1 Bank held 0 non-performing assets, including 0 loans 30+ days past due.
- M1 Bank performs at the top of its peer class in earnings and profitability.

Recent Accolades of Safety and Soundness

- M1 Bank recognized by Hovde Group for its 2022 Fiscal Year End as:
 - Tied #1 in Lowest Non Performing Assets to Assets
 - #2 in Missouri in Highest Return on Average Assets
- M1 Bank recognized by S&P Global Market Intelligence for its 2022 Fiscal Year End as:
 - 8th top performing bank in the U.S. with assets less than \$3 billion (over 3,700 eligible banks), marking M1's 3rd consecutive year being ranked in the top 30