CEO’S MESSAGE

This was a remarkable year as we regained normalcy in our daily lives. We were able to gather for volunteer events, celebrate success, and help our customers purchase new homes, grow their businesses, and add to their savings.

Living up to our values, this year we helped the people in our community thrive.

Our impact could be felt across the Southcoast from the Cape to Rhode Island. Committed to the values we share with our customers, here are some highlights from 2022:

HUMAN
We bring empathy and expertise to the service of our customers, employees and community.

- Provided capital to 313 business owners for growth and opportunity
- Advised 77 new customers on financial planning
- Delivered personal service and convenience to customers with 365 video banking sessions and 76,396 phone calls
- Assisted 1,520 customers with the financing of their new home or home improvements
- Encouraged employee career growth with 38 employee promotions

DYNAMIC
We are innovative and adaptable in our solutions and problem solving.

- Transformed our Somerset branch creating flexible workspace, collaboration space and dedicated EforAll offices
- Launched Real Time Payments to expedite payments to those in the gig economy
- Implemented Early Deposit to get direct deposits into our customers’ accounts earlier
- Supported our first Cannabis customer as he opened his retail facility
- Created a partnership with Payroll Solutions to assist our small business customers

STEADFAST
We are trustworthy, offering enduring integrity and consistent reliability.

- Praised by our customers with 360 five-star reviews on Trustpilot, an average rating of 4.6
- Created $1.2MM BankFive Presidents Scholarship Fund to assist students in our community
- Continued to earn satisfactory ratings from Bank Examiners
- Increased our capital with $11.4 million in net income, allowing us to make a bigger impact in our community
- Aided our community with more than $750,000 in donations to 62 non-profits
- Served our community with 1,316 volunteer hours

[Signature]
President & CEO
3.2.22 Dartmouth Resident Takes Community Banking into the 2020s

3.16.22 BankFive Remarks on Unprecedented Year, Reviews 2021 Fiscal Performance at 166th Annual Meeting

8.8.22 BankFive Names Christina Johnk SVP, Director of Human Resources

3.16.22 BankFive Remarks on Unprecedented Year, Reviews 2021 Fiscal Performance at 166th Annual Meeting

8.9.22 EforAll South Coast & BankFive: A Great Pair

4.20.22 Edward G. Siegal Appointed to BankFive Executive Committee

8.11.22 5 for Good: Nonprofit Rowing Center Teaches Sport, Life Lessons

7.18.22 5 Minutes With ... Anne Tangen, President and CEO of BankFive

10.28.22 BankFive Named One of the Top 100 Women-Led Businesses in Massachusetts

7.20.22 Boston Business Journal Announces the State’s Most Charitable Companies

12.8.22 BankFive Names Jason “Jay” Quinlan as Vice President of Business Development

7.24.22 Supporting Female Entrepreneurship Must be a Means to COVID Recovery

12.19.22 BankFive & SouthCoast Community Foundation Launches $1.2 Million President’s Scholarship Fund

IN THE NEWS

3.2.22 Dartmouth Resident Takes Community Banking into the 2020s

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HUMAN
We bring empathy and expertise to the service of our customers, employees and community.
# Financial Performance

## Consolidated Balance Sheet

**For the Years Ended December 31, 2022 and 2021 - Unaudited**

### Assets

<table>
<thead>
<tr>
<th></th>
<th>2022 (IN THOUSANDS)</th>
<th>2021 (IN THOUSANDS)</th>
<th>2022 (IN THOUSANDS)</th>
<th>2021 (IN THOUSANDS)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash and due from banks</strong></td>
<td>$8,362</td>
<td>$11,415</td>
<td>$274,286</td>
<td>$284,089</td>
</tr>
<tr>
<td><strong>Interest-bearing deposits</strong></td>
<td>27,925</td>
<td>36,288</td>
<td>1,044,849</td>
<td>938,101</td>
</tr>
<tr>
<td><strong>Total deposits</strong></td>
<td>$1,319,135</td>
<td>$1,222,190</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Securities available for sale</strong></td>
<td>233,211</td>
<td>242,279</td>
<td>Federal Home Loan Bank (FHLB) advances</td>
<td>255,272</td>
</tr>
<tr>
<td><strong>Securities held to maturity, at cost (fair value $17,681 and $12,218 in 2022 and 2021, respectively)</strong></td>
<td>18,263</td>
<td>12,145</td>
<td>Subordinated notes, net of issuance costs</td>
<td>24,417</td>
</tr>
<tr>
<td><strong>Marketable equity securities</strong></td>
<td>863</td>
<td>1,009</td>
<td>Operating leases</td>
<td>1,394</td>
</tr>
<tr>
<td><strong>Restricted stock, at cost</strong></td>
<td>12,568</td>
<td>7,458</td>
<td>Mortgage escrow</td>
<td>1,730</td>
</tr>
<tr>
<td><strong>Loans held for sale</strong></td>
<td>9,970</td>
<td>48,673</td>
<td>Accrued expense and other liabilities</td>
<td>19,708</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td>$1,621,656</td>
<td>$1,342,105</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Loans, net of allowance for loan losses of $10,181 and $8,257 in 2022 and 2021 respectively</strong></td>
<td>$1,325,637</td>
<td>$1,032,663</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Bank-owned life insurance</strong></td>
<td>12,874</td>
<td>21,056</td>
<td>Retained earnings</td>
<td>126,347</td>
</tr>
<tr>
<td><strong>Premises and equipment, net</strong></td>
<td>19,506</td>
<td>17,530</td>
<td>Accumulated other comprehensive loss</td>
<td>(41,725)</td>
</tr>
<tr>
<td><strong>Right of use asset operating leases</strong></td>
<td>1,449</td>
<td>-</td>
<td>Total retained earnings</td>
<td>84,622</td>
</tr>
<tr>
<td><strong>Goodwill</strong></td>
<td>2,203</td>
<td>2,203</td>
<td><strong>Total liabilities and retained earnings</strong></td>
<td>$1,706,278</td>
</tr>
<tr>
<td><strong>Accrued interest receivable</strong></td>
<td>4,927</td>
<td>3,131</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Deferred tax asset, net</strong></td>
<td>12,775</td>
<td>3,661</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Other assets</strong></td>
<td>15,745</td>
<td>9,786</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>$1,706,278</td>
<td>$1,449,297</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### CONSOLIDATED INCOME STATEMENT

**FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021 - UNAUDITED**

<table>
<thead>
<tr>
<th>Interest and dividend income:</th>
<th>2022 (IN THOUSANDS)</th>
<th>2021 (IN THOUSANDS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans, including fees</td>
<td>$45,578</td>
<td>$38,024</td>
</tr>
<tr>
<td>Securities</td>
<td>5,760</td>
<td>3,990</td>
</tr>
<tr>
<td>Dividends</td>
<td>523</td>
<td>217</td>
</tr>
<tr>
<td>Interest-bearing deposits</td>
<td>1,017</td>
<td>48</td>
</tr>
<tr>
<td><strong>Total interest and dividend income</strong></td>
<td><strong>52,878</strong></td>
<td><strong>42,279</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Interest expense:</th>
<th>2022 (IN THOUSANDS)</th>
<th>2021 (IN THOUSANDS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits</td>
<td>5,584</td>
<td>5,455</td>
</tr>
<tr>
<td>Borrowings</td>
<td>3,775</td>
<td>434</td>
</tr>
<tr>
<td>Subordinated notes</td>
<td>943</td>
<td>364</td>
</tr>
<tr>
<td><strong>Total interest expense</strong></td>
<td>10,302</td>
<td>6,253</td>
</tr>
<tr>
<td><strong>Net interest income</strong></td>
<td>42,577</td>
<td>36,026</td>
</tr>
<tr>
<td>Provision for loan losses</td>
<td>1,928</td>
<td>1,191</td>
</tr>
<tr>
<td><strong>Net-interest income after provision for loan losses</strong></td>
<td><strong>40,649</strong></td>
<td><strong>34,835</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Non-interest expense:</th>
<th>2022 (IN THOUSANDS)</th>
<th>2021 (IN THOUSANDS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries and employee benefits</td>
<td>$22,008</td>
<td>$22,833</td>
</tr>
<tr>
<td>Occupancy and equipment</td>
<td>3,698</td>
<td>3,647</td>
</tr>
<tr>
<td>Data processing</td>
<td>4,877</td>
<td>4,446</td>
</tr>
<tr>
<td>Professional fees</td>
<td>1,234</td>
<td>866</td>
</tr>
<tr>
<td>Advertising</td>
<td>1,612</td>
<td>1,323</td>
</tr>
<tr>
<td>Deposit insurance</td>
<td>841</td>
<td>494</td>
</tr>
<tr>
<td>Other</td>
<td>5,106</td>
<td>4,861</td>
</tr>
<tr>
<td><strong>Total non-interest expense</strong></td>
<td>39,376</td>
<td>38,470</td>
</tr>
<tr>
<td>Income before income taxes</td>
<td>15,127</td>
<td>15,016</td>
</tr>
<tr>
<td>Provision for income taxes</td>
<td>3,661</td>
<td>2,888</td>
</tr>
<tr>
<td><strong>Net income</strong></td>
<td>$11,466</td>
<td>$12,128</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Non-interest income:</th>
<th>2022 (IN THOUSANDS)</th>
<th>2021 (IN THOUSANDS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer service fees</td>
<td>3,968</td>
<td>3,946</td>
</tr>
<tr>
<td>Gain on sales of loans, net</td>
<td>2,031</td>
<td>10,078</td>
</tr>
<tr>
<td>Net gain on sale of restricted stock</td>
<td>6,106</td>
<td>-</td>
</tr>
<tr>
<td>Net gain on securities available for sale</td>
<td>-</td>
<td>30</td>
</tr>
<tr>
<td>Unrealized (loss) gain on marketable equity securities</td>
<td>(147)</td>
<td>194</td>
</tr>
<tr>
<td>Income on bank-owned life insurance</td>
<td>323</td>
<td>2,958</td>
</tr>
<tr>
<td>Other</td>
<td>1,572</td>
<td>1,445</td>
</tr>
<tr>
<td><strong>Total non-interest income</strong></td>
<td>$13,853</td>
<td>$18,651</td>
</tr>
</tbody>
</table>
In 2022 we launched a redesigned website, which improved our click-through-rates from our homepage photo grid, compared to the photo slider we had on our previous homepage.

**PERSONAL HOMEPAGE**

<table>
<thead>
<tr>
<th>Service</th>
<th>Click Through Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lucky Piggy Savings</td>
<td>87.5%</td>
</tr>
<tr>
<td>Heat &amp; AC Loans</td>
<td>31.4%</td>
</tr>
</tbody>
</table>

**BUSINESS HOMEPAGE**

<table>
<thead>
<tr>
<th>Service</th>
<th>Click Through Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Security</td>
<td>18.2%</td>
</tr>
<tr>
<td>Express 5 Loans</td>
<td>3.6%</td>
</tr>
</tbody>
</table>

**CUSTOMER SUPPORT & CONNECTION**

- **Calls**: 76,396
- **Chats**: 3,724
- **Video Banking Sessions**: 365
- **Total Unique Website Visitors**: 269,869

**NEW SERVICES & PRODUCTS**

- **COMPLETE PAYROLL SOLUTIONS**: HR, Benefits & Payroll Solutions
- **ENHANCED BUSINESS**: Online & Mobile Banking
- **EARLY DEPOSIT**
- **REAL TIME PAYMENTS**

**CANNABIS BANKING**

Our Cannabis Related Business Accounts offer compelling solutions to licensed, pre-licensed, direct and indirect businesses. We know that being in this industry affects all aspects of an owner’s financial life, so we have products to serve CRBs and their employees personal banking needs too. In 2022 we closed our first CRB loan, and assisted our customer in opening their third location.

**TOP PERFORMERS**

2022 Top Service Recognition Event, Merrill’s on the Waterfront
A MENTOR’S PERSPECTIVE

“I was intrigued by EforAll, having heard stories of the innovative and inspiring entrepreneurs who participate in its programs. After joining as a mentor, I was excited, but also a bit terrified. Since I wasn’t a small business owner I feared that I wouldn’t have the expertise to help an up-and-coming entrepreneur establish and grow their business.

I learned that mentors do not all fit a single mold. Anyone with business, leadership, and networking skills could be the right fit for the right entrepreneur. EforAll takes time and effort to ensure compatibility, allowing each mentor and entrepreneur to share their experience and goals for the program in a “speed dating” format before mentor matches are made.

I was thrilled to be matched with Katie Motta, Founder and President of Alluring Media Co. Katie’s energy and optimism had really struck me during our meeting. Her desire to build a successful web design and digital marketing agency intrigued me, as I knew I could provide meaningful guidance and insight due to my extensive background in the field.

Katie was also matched with two other experts, Jennifer Rego of Virtual Admin Solutions and Dan Shea of Park & Forbes LLC. The beauty of having three mentors working with one entrepreneur is that it allows for a collaborative process. I was surprised at how much I learned as an EforAll mentor. I was able to reap knowledge from two other skilled mentors and an inspirational entrepreneur. EforAll also presented me with an opportunity to grow my own business network and make valuable connections and friendships. I am privileged and humbled to have had the chance to work with such brilliant minds!”

Deirdre Jannerelli  
First Vice President, Digital Marketing Director  
BankFive

A MENTEE’S PERSPECTIVE

“After graduating from the Fashion Institute of Technology, I knew I wanted to start my own business. I launched Alluring Media Co. in the spring of 2021 and, encouraged by my father, applied for EforAll’s 2021 summer cohort. I was thrilled to be accepted into the program, and from the start, it provided immense value to me as a business owner. My three incredible mentors helped me with major business decisions and guided me through the emotional struggles of owning my own business. They progressed from mentors to friends, to business colleagues. I also formed strong business connections with other cohort members, some of whom even became Alluring Media clients. The members of my cohort continue to provide an endless stream of positivity and encouragement.

Through EforAll’s ample networking opportunities, I was connected with Patti Rego, Executive Director of Viva Fall River, who hired Alluring Media Co. to redesign the non-profit’s website. This led to another opportunity as well – developing Viva’s summer tourism campaign for the city of Fall River, called “Take 5 Off 195”. Alluring Media Co. was hired to do the branding, graphic design, and photography for the campaign, as well as develop its website and a billboard on I-195.

Today, Alluring Media Co. is a 5-star rated agency specializing in all facets of branding and digital marketing. A connection I made with a fellow EforAll cohort member even led me to develop an offshoot of the company called Jade Stone, a full-service luxury cannabis branding agency. It is so rewarding to see my business flourish, and I know that I would not have had some of these opportunities without the EforAll community!”

Katie Motta  
Founder and President  
Alluring Media Co. & Jade Stone Branding
BOARD OF DIRECTORS

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President & CEO
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Kavanaugh Development
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Doctor of Chiropractic
Jeffrey J. Reilly, D.C.
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Edward J. Sylvia, CPA
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*Board Member

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Gina V. Smith
Ismael V. Tavares

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Gualter A. Bennett
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Teresa Oliveira
Richard J. Pacheco
Renee D. Roberts
Gregory M. Thoren

*As of March 1, 2023
5 STAR CUSTOMER REVIEWS

★★★★★★
“I had a great experience with customer service. I felt like my concern was addressed appropriately and seriously right from the beginning and for that I am left feeling more secure banking with BankFive”
-Rafael

★★★★★★
“I have been with BankFive for 24 years and I couldn’t ask for better. Great service. Great people.”
-Lucia

★★★★★★
“I use the Fairhaven branch and all of the employees are the best that I have ever come across in the banking world. Keep up the excellent work!!!”
-Erik

★★★★★★
“Suzanne and Vaida are the best! Very professional, always available to answer questions and helped make the process seamless.”
-Karen

★★★★★★
“Susana and her team were absolutely the best to work with. My loan process was so easy and smooth and her team always had a very quick response time. I would certainly use Bank 5 again and would recommend!!!”
-Manny

★★★★★★
“The staff knows me by name. I always get the VIP treatment. There is no other bank that I have been involved with that was as wonderful as BankFive.”
-M. Zelia

★★★★★★
“I have done banking with the “big” banks for a long time. Giant corporate institutions value you as one thing, an account number. BankFive not only treats you as a valued customer but their interest is in people not just account numbers. When I call they serve you as a valued person, not just a valued customer.”
-Brian

★★★★★★
“Great personal service—well done!! Scott did a fine job -- professional and efficient! Highly Recommend the Dartmouth branch.”
-Paul

★★★★★★
“Isabel Rushton was very helpful to me during a difficult situation. She was understanding and able to efficiently resolve my problem.”
-Peter

★★★★★★
“I would never go anywhere else for my mortgage financing needs.”
-Wayne

★★★★★★
“Charlie in commercial lending is amazing. He gets everything done and in order with no hassles. A pleasure to do business with. I look forward to doing more lending from BankFive in the future.”
-Michael

★★★★★★
“Monica was great! She was on the ball and made the process as smooth as possible.”
-Joshua

★★★★★★
“First time using this bank and to be honest it was the smoothest process I’ve experienced with any bank before. Mitchell was great! He answered all of the questions I had and helped me through the process of my loan.”
-Manny

★★★★★★
“It’s always a pleasure doing business at BankFive in Dartmouth and New Bedford.”
-Michael

★★★★★★
“I had three visits to the Swansea branch during the week, twice Jared served as a notary for my husband and me, and once to get cash. Each visit was just perfect.”
-Brenda

Customer reviews collected through Trustpilot.
BRANCHES
ACUSHNET 1724 Acushnet Avenue, New Bedford, MA
BRISTOL 590 Metacom Avenue, Bristol, RI
COUNTY 160 County Street, New Bedford, MA
DARTMOUTH 136 Faunce Corner Road, Dartmouth, MA
EXPRESS 55 Thirteenth Street, Fall River, MA
FAIRHAVEN 105 Hurtleston Avenue, Fairhaven, MA
FLINT 1301 Pleasant Street, Fall River, MA
GLOBE 1501 South Main Street, Fall River, MA
NORTH 4171 North Main Street, Fall River, MA
PRESIDENT AVE 1604 President Avenue, Fall River, MA
SOMERSET 54 County Street, Somerset, MA
SWANSEA 497 Milford Road, Swansea, MA

LENDING OFFICES
By Appointment
CRANSTON 175 Sockanosset Cross Road, Cranston, RI
HYANNIS 540 Main Street, Hyannis, MA
WOBURN 400 Tradecenter Drive, Suite 3990, Woburn, MA
WRENTHAM 40 South Street, Suite 1, Wrentham, MA

CORPORATE OFFICE
79 North Main Street, Fall River, MA
774.888.6100

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