

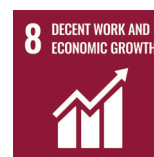


Regions Served: Columbus, Ohio

Lending Focus: Commercial & Industrial and Commercial Real Estate

Loans Status: MDI

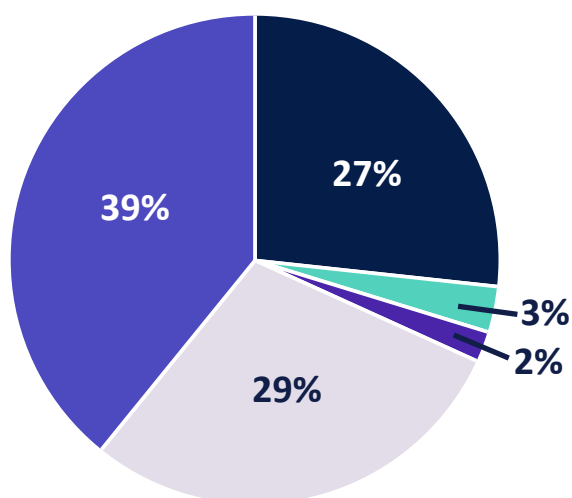
Website: www.adelphibank.com



**U.N.
Sustainable
Development
Goals ***

Founded on January 18, 2023, in Columbus, Ohio, Adelphi Bank is one of 22 Black-owned financial institutions in the U.S. and the first in Ohio in decades. Created to address historical inequities, narrow the wealth gap, and promote financial inclusion, the bank provides tailored solutions like auto loans, business financing, and financial literacy programs, focusing on underserved and historically underbanked communities. Guided by its mission to Empower Communities to Build Wealth, Adelphi has made notable progress in its first year by supporting small businesses, minority entrepreneurs, and Ohio residents through innovative programs and community-focused investments.

TOTAL OUTSTANDING PORTFOLIO



	<i>In 000's</i>
Construction & Land Development	\$4,405
Single Family	\$500
Multifamily	\$335
Commercial Real Estate	\$4,799
Commercial & Industrial	\$6,455
Consumer Loans	\$48
TOTAL:	\$ 16,494

CHAMPIONING FINANCIAL EDUCATION

In 2023, Adelphi Bank launched a financial literacy program aimed at serving underserved populations, including low-income individuals, minorities, and members of religious and community organizations. The program offers training on essential topics such as savings, credit, banking, and insurance, empowering participants with the knowledge to access and navigate traditional banking services. By breaking down barriers to financial inclusion, Adelphi Bank advances its mission of fostering financial security and driving economic development, equipping community members with tools to build a stable and prosperous financial future.



Source: Call Report Data at 12/31/2023

*Adopted by the UN in 2015, the Sustainable Development Goals (SDGs) are 17 integrated targets aimed at ending poverty, protecting the planet, and ensuring peace and prosperity for all by 2030.

2024 SNAPSHOT LOAN ORIGINATIONS



126
TOTAL LOANS



12
CONSTRUCTION &
LAND DEVELOPMENT



37
REAL
ESTATE



2
SINGLE
FAMILY



51
COMMERCIAL &
INDUSTRIAL

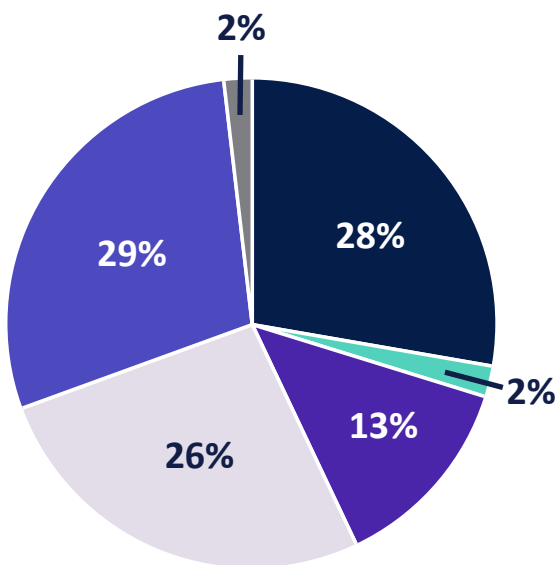


13
MULTIFAMILY



11
CONSUMER
LOANS

TOTAL PERCENTAGE OF LOAN ORIGINATIONS



REMOVING BARRIERS WITH THE TRANSPORTATION LOAN PROGRAM

Adelphi Bank's Transportation Loan Program is designed to tackle a critical challenge faced by underbanked individuals: affordable access to reliable transportation. By offering loans with lower interest rates and reduced fees, the program significantly reduces overall loan payments, making vehicle ownership more accessible.

This initiative not only eases the financial burden of transportation costs but also empowers borrowers to allocate saved funds toward other essential priorities, such as housing, education, or building personal savings, further advancing economic stability and opportunity in the communities we serve.

2024 LOAN ORIGINATIONS

	<i>In 000's</i>
Construction & Land Development	\$ 17,596,173
Single Family	\$ 1,300,000
Multifamily	\$ 8,366,226
Commercial Real Estate	\$ 16,814,393
Commercial & Industrial	\$ 18,205,592
Consumer Loans	\$ 1,176,899
TOTAL:	\$ 63,459,283

Source:
2024 Adelphi Bank loan origination

