



“In light of recent industry events, Industrial Bank wants to assure consumers that your money is safe with us. Industrial Bank is very different from both SVB and Signature Bank, which had high concentrations in crypto deposits and volatile venture capital. Minority banks are not exposed to riskier asset classes and have the capital and strong liquidity to best serve consumers and small businesses. “If you’re looking for a place to bring your deposits and have greater impact in your community, bring your deposits to Industrial Bank” said B. Doyle Mitchell, Jr., President and CEO of Industrial Bank.

Industrial Bank is in the strongest position ever to support its customers and here’s why:

- **Well-Capitalized and Strong Liquidity:** Industrial Bank is in its strongest position ever. In fact, last year, the Bank was awarded \$81 million in new equity capital from the United States Treasury’s ECIP program. As of December 31, 2022, this increased our common equity ratio to 29.5% versus 14.8% for non-minority depository institutions. Our liquidity and stable investment portfolio has grown significantly in the last few years, positioning the Bank for sound future asset growth.
- **Traditional Banking Model with Diverse & Secure Assets:** Industrial Bank is diversified in terms of our assets, predominately focused on well-collateralized loans, and is not exposed to riskier asset classes. Unlike both SVB and Signature Bank, Industrial Bank has very limited or no exposure to the venture capital industry and cryptocurrency.
- **Positioned for Impact:** 100% of Industrial Bank’s branches are in areas with a higher average share of minorities, compared to 31% for all FDIC-insured depository institutions. As a Community Development Financial Institution, Industrial invests over 60% of our assets in low and moderate income census tracts which insulates us from the volatility of venture capital and cryptocurrency.

If you want safety for your money, come join our family and make an impact in your community.

