

BankPlus®

Regions Served: Mississippi

Lending Focus: Commercial Real Estate and Single Family

Status: CDFI

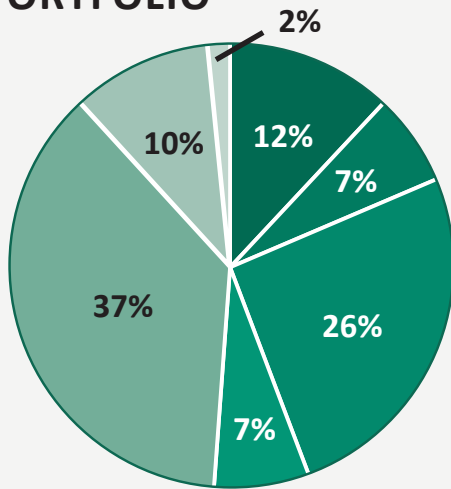
Website: www.bankplus.net



U.N. Sustainable Development Goals *

Founded in 1909, BankPlus is a leading regional bank in the Southeast, offering a full range of financial services including retail and commercial banking, mortgage lending, and wealth management. Originally known as Citizens Bank & Trust Company, the bank rebranded to BankPlus in 1994, emphasizing its commitment to providing customers with enhanced services and value. With deep community roots, BankPlus combines personalized service with the latest banking technology.

TOTAL OUTSTANDING PORTFOLIO



BankPlus, it's more than a name. It's a promise.

SUPPORTING HEALTHCARE FOR CHILDREN

BankPlus has been a long-time supporter of Children's of Mississippi, the state's only children's hospital. Through its Friends of Children's Hospital CheckCard program, BankPlus has contributed more than \$4 million, significantly enhancing the hospital's ability to reach children across the bank's footprint. These funds have helped improve facilities and patient care, showcasing BankPlus' commitment to health-related causes and improving the quality of life of children and their families throughout Mississippi.



	<i>In 000's</i>
Construction & Land Development	\$ 726,759
Farm	\$ 402,517
Single Family	\$ 1,560,345
Multifamily	\$ 421,283
Commercial Real Estate	\$ 2,252,772
Commercial & Industrial	\$ 619,788
Consumer Loans	\$ 96,761
Other	\$ 13,485
TOTAL:	\$ 6,087,470

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.

2023 SNAPSHOT LOAN ORIGINATIONS



13,262
TOTAL LOANS



467
CONSTRUCTION & LAND
DEVELOPMENT



823
FARM



3755
SINGLE
FAMILY



29
MULTIFAMILY



402
COMMERCIAL
REAL ESTATE



2088
COMMERCIAL
& INDUSTRIAL

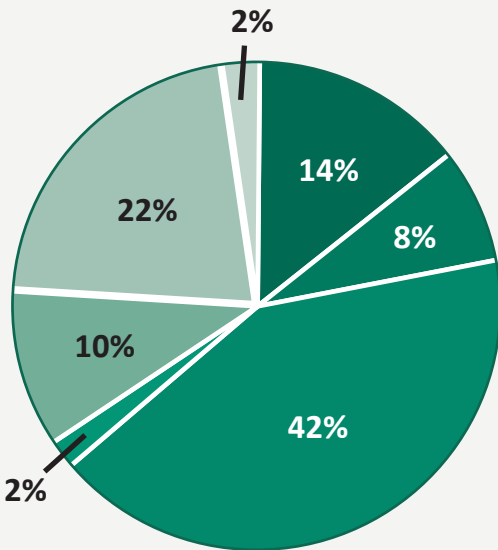


5100
CONSUMER
LOANS



588
OTHER

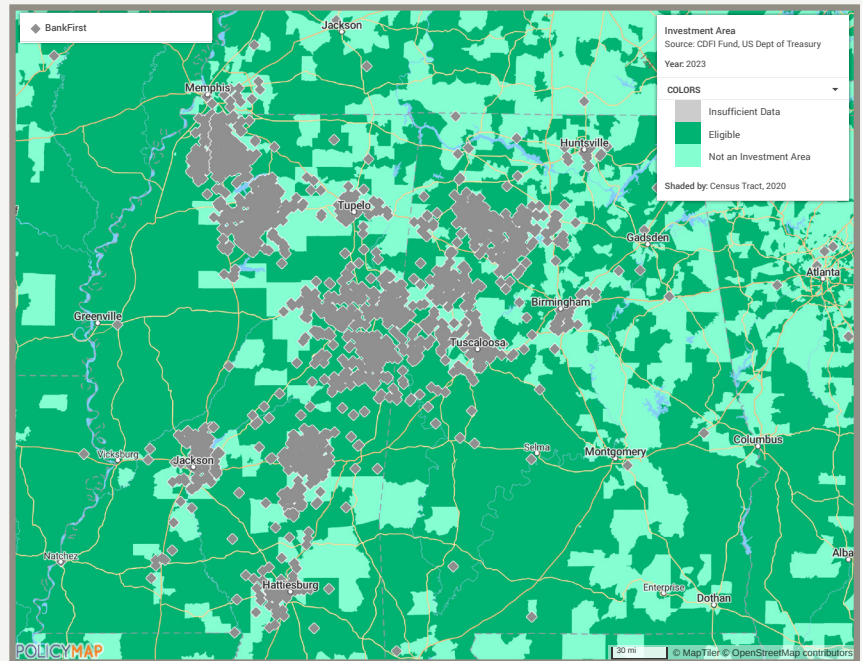
TOTAL PERCENTAGE OF LOAN ORIGINATIONS



Promoting Financial Literacy and Minority Business Development

BankPlus actively works to improve financial literacy and support economic development, particularly for underserved communities. The CreditPlus program, developed to help consumers rebuild their credit and achieve financial independence, has made a significant impact in low-to-moderate income areas. Additionally, BankPlus's minority business development initiatives have focused on fostering entrepreneurship in historically underserved communities.

2023 LOAN ORIGINATIONS



In '000's

Construction & Land Development	\$ 386,080,653
Farm	\$ 208,152,892
Single Family	\$ 1,138,504,140
Multifamily	\$ 51,622,701
Commercial Real Estate	\$ 281,547,550
Commercial & Industrial	\$ 591,578,276
Consumer Loans	\$ 66,615,942
Other	\$ 22,197,557
TOTAL:	\$ 2,746,299,711

Source:
BankPlus 2023 loan origination