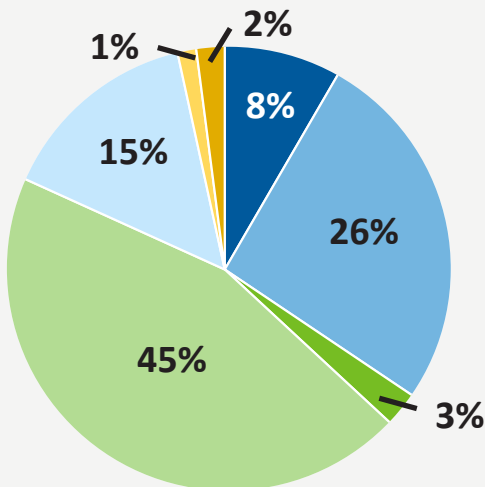


Regions Served: Mississippi
Lending Focus: Commercial Real Estate and Single Family
Status: CDFI
Website: www.yourcnb.com



Founded in 1888, Citizens National Bank is an independent, community-focused institution known for its stability and security. With 27 branches across 15 Mississippi communities, it provides affordable credit, capital, and financial services to individuals, families, and businesses. Beyond banking, Citizens National Bank supports affordable housing, neighborhood development, small business lending, and access to financial services.

TOTAL OUTSTANDING PORTFOLIO



	<i>In 000's</i>
Construction & Land Development	\$ 93,001
Farm	\$ 4,851
Single Family	\$ 289,434
Multifamily	\$ 27,668
Commercial Real Estate	\$ 498,571
Commercial & Industrial	\$ 164,541
Consumer Loans	\$ 15,196
Other	\$ 22,732
TOTAL:	\$ 1,115,994

Citizens National Bank's mission is to not only provide credit and capital but to do so in ways that are accessible and beneficial to those in economically disadvantaged areas.

CLIENT SUCCESS STORY: ELIMINATING A FOOD DESERT

Lou Nabors, a butcher in Meridian, MS, for more than 20 years, faced a dilemma when the grocery store he worked for went out of business. Recognizing the community's need for fresh farm-to-market meat and vegetables, he and his wife, Donna, dreamed of starting their own business.

In the fall of 2022, they presented their business plan to Citizens National Bank to seek financing. Committed to supporting minority-owned, women-owned, and disadvantaged small businesses, the bank approved their request. The bank's assistance helped revitalize a vacant building into the new Country Boys Farm to Table Market and also created jobs and provided the community with much-needed access to fresh food.



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



2757
TOTAL LOANS


11
COMMERCIAL
CONSTRUCTION


21
FARM


402
SINGLE
FAMILY

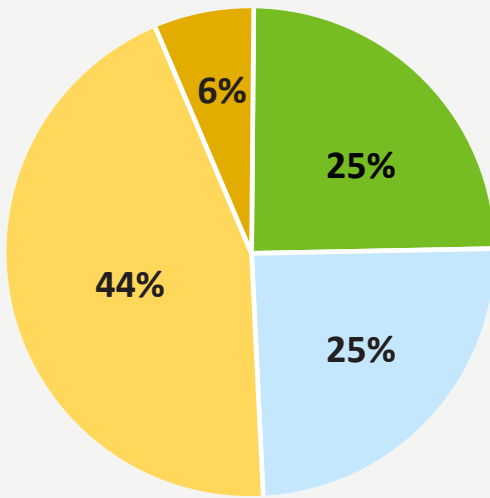

1826
CONSUMER
LOANS


2
MULTIFAMILY


446
SMALL
BUSINESS


49
COMMUNITY
DEVELOPMENT

TOTAL PERCENTAGE OF LOAN ORIGINATIONS



In '000's

Commercial Construction	\$ 4,504,968
Farm	\$ 3,486,280
Single Family	\$ 74,252,080
Multifamily	\$ 1,870,000
Small Business	\$ 74,252,080
Community Development	\$ 134,174,336
Consumer Loans	\$ 19,759,383
TOTAL:	\$ 312,299,127

Source:
2023 Citizens National Bank loan origination



Lending Profile: Helping people put down roots

Lacey Harmon, a lifelong resident of Macon, MS, dreamed of purchasing a home to put down roots. With the support of a \$15,000 Home Equity Leverage Partnership (HELP) subsidy from the Federal Home Loan Bank of Dallas (FHLB Dallas) and the Home Opportunity Loan program through Citizens National Bank, she achieved her dream of homeownership. The subsidy enabled her to purchase a three-bedroom house on half an acre of land.

2023 LOAN ORIGINATIONS

