



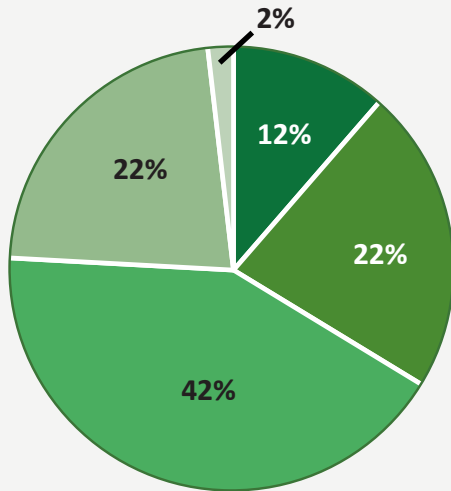
Regions Served: Alabama
Lending Focus: Commercial Real Estate and Commercial & Industrial
Status: MDI
Website: www.ecommonwealthbank.com



U.N. Sustainable Development Goals *

Founded in 1976 in the heart of Mobile, Commonwealth was established with a mission to serve its neighbors and community members. Rooted in Toulminville, the majority of its founders were Mobile locals, dedicated to ensuring that banking services were accessible within their community. Their vision was to offer the citizens of Mobile a local financial institution where they could benefit directly from its economic impact and job creation, reinforcing Commonwealth’s commitment to fostering local growth and opportunity.

TOTAL OUTSTANDING PORTFOLIO



Commonwealth National Bank is dedicated to empowering Mobile residents to reach their financial goals.

HELPING SMALL BUSINESSES TO SUCCEED

With targeted products and personalized service, Commonwealth National Bank is committed to helping small business owners grow and achieve their dreams. Across the Mobile community and surrounding areas, the bank leads the way in entrepreneurship training, impacting over 500 entrepreneurs annually. Through partnerships with organizations such as the U.S. Small Business Administration, Vivian’s Door, and the Mobile Chamber of Commerce, Commonwealth provides tailored financial education and small business insights.

Since 2020, the bank has worked extensively to support the community’s recovery from health and humanitarian crises. President and CEO Sidney King, along with a dedicated team of Commercial Loan Officers, has been at the forefront of collaborating with public officials to invest in small businesses. Initiatives like the “Building a Business Legacy” program aim to provide \$4 million in working capital to disadvantaged businesses by leveraging the City of Mobile’s American Rescue Plan Act allocation. As loans are repaid, they contribute to a revolving fund, creating millions of dollars in future lending opportunities for small businesses that might not otherwise qualify for financing.

	<i>In 000's</i>
Construction & Land Development	\$ 22
Farm	\$ 2,698
Single Family	\$ 5,301
Multifamily	\$ 90
Commercial Real Estate	\$ 10,005
Commercial & Industrial	\$ 5,291
Consumer Loans	\$ 436
Other	\$ 52
TOTAL:	\$ 23,895



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



50
TOTAL LOANS



36
BUSINESS

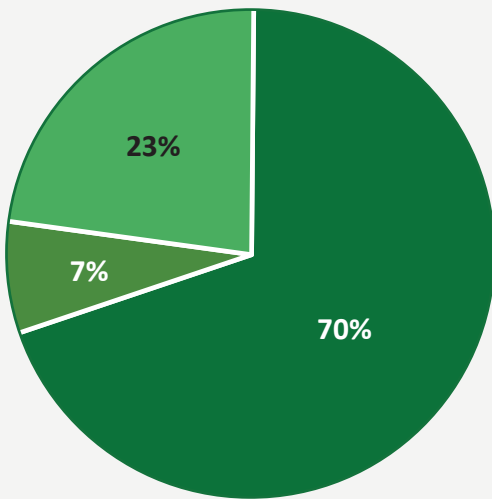


5
SINGLE
FAMILY



9
REAL
ESTATE

TOTAL PERCENTAGE OF LOAN ORIGINATIONS



In '000's

Business

\$ 3,058,988

Single Family

\$ 322,650

Real Estate

\$ 1,007,800

TOTAL:

\$ 4,389,438

Source:
Commonwealth National Bank 2023 loan originations

Investing in Education and Community

Commonwealth National Bank has a longstanding commitment to supporting charitable organizations in the Mobile metro area. One notable example is its partnership with The Port City Secondliners and JA Group, Inc., where the bank provided scholarships to more than 10 students who participated in the All-Star Academic Awards Program at the Bill Clark Center in Prichard, Alabama. This initiative reflects Commonwealth's dedication to investing in education and empowering the next generation.

2023 LOAN ORIGINATIONS

