



Regions Served: Louisiana

Lending Focus: Commercial Real Estate and Single Family

Status: CDFI

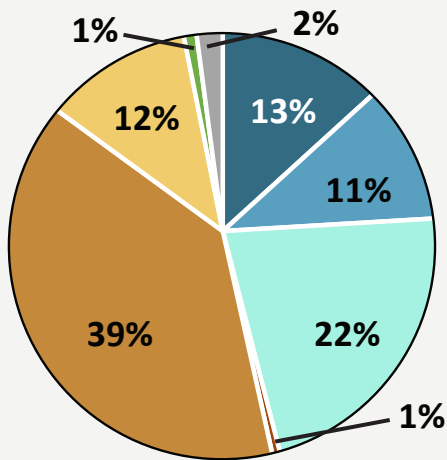
Website: www.crosskeys.bank



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

Founded in 1902, Cross Keys Bank has been dedicated to serving the financial needs of its community with honor and integrity. Originally established as the Bank of St. Joseph, it adopted the name Cross Keys Bank in 1989, symbolizing its commitment to excellence and customer service. Cross Keys Bank focuses on community and economic development in underserved markets by providing financial products, credit counseling, and financial literacy activities. Its mission is to help customers succeed, believing that the bank's success is tied to their customers' success.

TOTAL OUTSTANDING PORTFOLIO



Construction & Land Development

In 000's
\$ 44,355

Farm

\$ 36,168

Single Family

\$ 73,431

Multifamily

\$ 1,825

Commercial Real Estate

\$ 128,963

Commercial & Industrial

\$ 39,597

Consumer Loans

\$ 3,457

Other

\$ 7,057

TOTAL: \$ 334,833

Since 1902, Cross Keys Bank has upheld core values of service, honor, and integrity. "Help customers succeed, because their success is our success."

CROSS KEYS BANK: CHAMPIONING FINANCIAL LITERACY

Cross Keys Bank is dedicated to empowering its community through financial education. In 2023, the bank hosted 21 financial training classes for 306 attendees, covering topics such as budgeting, emergency preparedness, identity theft, debt management, credit scores, mobile banking, business planning, credit builder loans, and homeownership. By addressing the lack of financial knowledge, Cross Keys Bank helps individuals make better money decisions.



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



808
TOTAL LOANS



54
CONSTRUCTION & LAND
DEVELOPMENT



104
FARM



239
SINGLE
FAMILY



2
OTHER



43
COMMERCIAL
REAL ESTATE

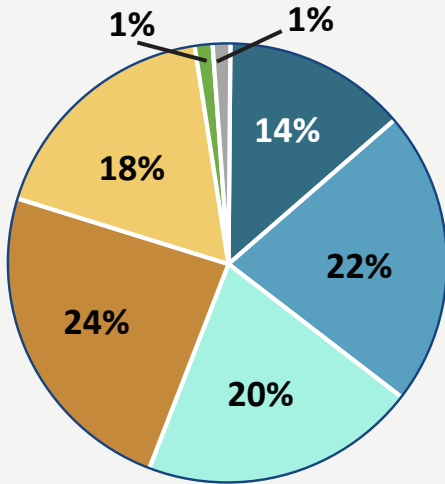


134
COMMERCIAL
& INDUSTRIAL



232
CONSUMER
LOANS

TOTAL PERCENTAGE OF LOAN ORIGINATIONS



Supporting Community Health Initiatives

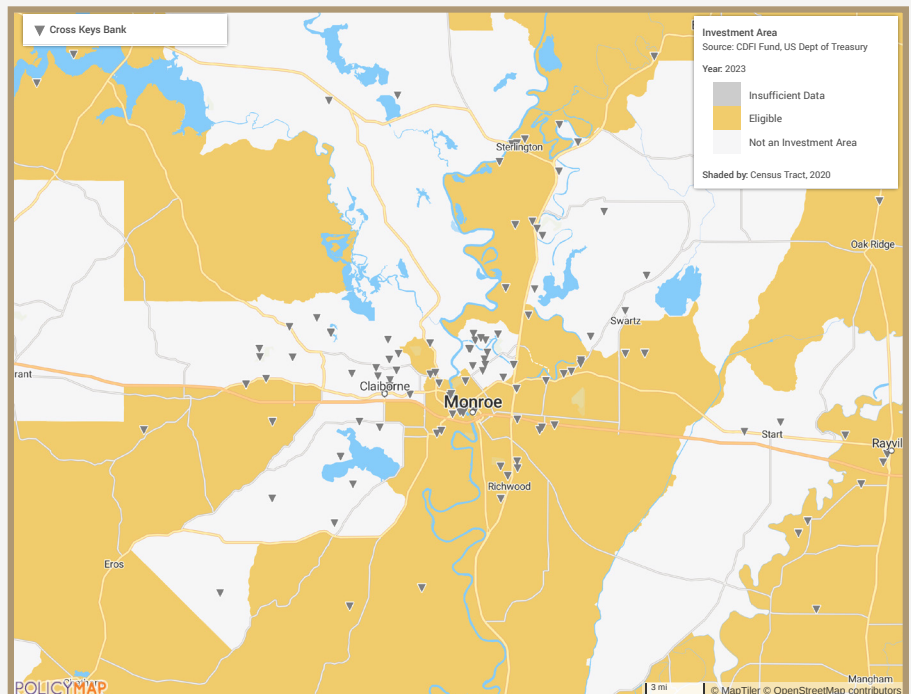


Cross Keys Bank proudly sponsors flights for Pilots for Patients, an organization offering free air transportation for medical appointments. These sponsorships help patients access essential healthcare services, reflecting the bank's commitment to community support. By backing initiatives like Pilots for Patients, Cross Keys Bank plays a crucial role in enhancing the quality of life for those it serves.

2023 LOAN ORIGINATIONS

	<i>In '000's</i>
Construction & Land Development	\$ 28,227,388
Farm	\$ 45,738,949
Single Family	\$ 42,822,788
Commercial Real Estate	\$ 50,108,714
Commercial & Industrial	\$ 37,187,909
Consumer Loans	\$ 2,718,843
Other	\$ 2,700,000
TOTAL:	\$ 209,504,591

Source: 2023 Cross Keys Loan Origination



IMPACT METRICS FY2023

1 DONATIONS

94



of donations and sponsorships

\$72,100



Total amount of scholarships given

2 FINANCIAL TRAINING CLASSES

21



of financial training classes

306



Total amount of attendees



Cross Keys Bank