

**Regions Served:** Missouri

**Lending Focus:** Farm and Commercial Real Estate

**Status:** CDFI

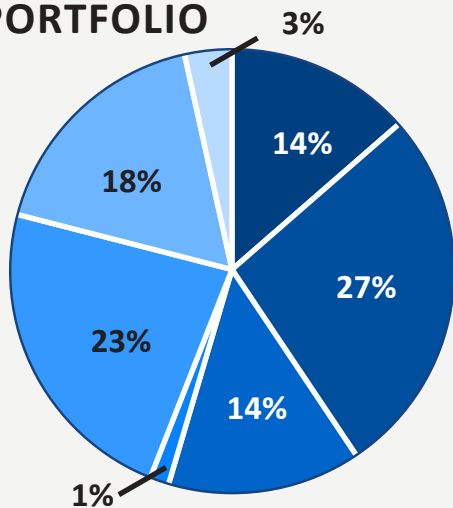
**Website:** www.fsbtrust.com



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

Founded in 1934, First State Bank & Trust Co., Inc. has proudly served Southeast Missouri for over 90 years, maintaining a strong, independent presence in the region. Headquartered in Caruthersville, the bank operates seven branches across Southeast Missouri, providing a full range of community banking services tailored to meet local needs. Despite its growth, First State Bank remains deeply tied to its roots, with original shareholder families still actively involved, and an Employee Stock Ownership Plan aligning the interests of the bank and its employees.

## TOTAL OUTSTANDING PORTFOLIO



	<i>In 000's</i>
Construction & Land Development	\$ 56,162
Farm	\$ 111,777
Single Family	\$ 57,638
Multifamily	\$ 5,703
Commercial Real Estate	\$ 95,302
Commercial & Industrial	\$ 72,514
Consumer Loans	\$ 14,281
Other	\$ 1,076
<b>TOTAL:</b>	<b>\$ 414,453</b>

Source: Call Report Data at 12/31/2023

**First State Bank & Trust Co., Inc. is the local bank you know & trust for all your financial needs.**

## ENCOURAGING FINANCIAL LITERACY THROUGH ACADEMIC ACHIEVEMENT

First State Bank & Trust Co., Inc. is committed to fostering financial growth and responsibility among students with its Student Checking Account and innovative Straight 'A' PAYDAY Program. This program rewards students for their academic excellence by offering monetary incentives based on their grades. Each 'A' or top rating earns \$2, while a perfect report card with straight A's nets \$20 per semester. This unique initiative not only promotes academic success but also helps teens and young adults develop strong financial habits early on, linking educational achievement to financial rewards and preparing them for financial independence.



\*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

**1523**  
TOTAL LOANS

**193**  
BUSINESS

**362**  
MIRCO

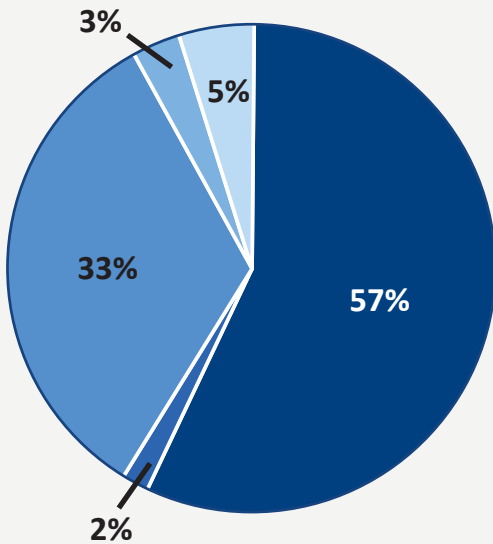
**21**  
SINGLE  
FAMILY

**870**  
CONSUMER  
LOANS

**70**  
REAL  
ESTATE

**7**  
OTHER

## TOTAL PERCENTAGE OF LOAN ORIGINATIONS



	In '000's
<b>Business</b>	\$ 97,829,696
<b>Single Family</b>	\$ 3,035,256
<b>Real Estate</b>	\$ 57,047,763
<b>Mirco</b>	\$ 5,462,968
<b>Consumer Loans</b>	\$ 8,535,725
<b>Other</b>	\$ 1,074,985
<b>TOTAL:</b>	<b>\$ 172,986,392</b>

Source:  
First State Bank & Trust Co. 2023 loan originations

## Agricultural Lending and Local Economic Growth

First State Bank & Trust has a strong focus on agriculture, a key industry in the Bootheel region. The bank provides extensive agricultural lending services, supporting local farmers with loans to expand operations, purchase equipment, and improve productivity. This emphasis on agri-business highlights the bank's role in sustaining the local economy, which is deeply reliant on farming. The bank's understanding of agricultural needs allows it to contribute to the region's prosperity by providing financial tools and expertise that are essential for long-term growth.

## 2023 LOAN ORIGINATIONS

