



Regions Served: Louisiana

Lending Focus: Commercial Real Estate and Single Family

Status: CDFI

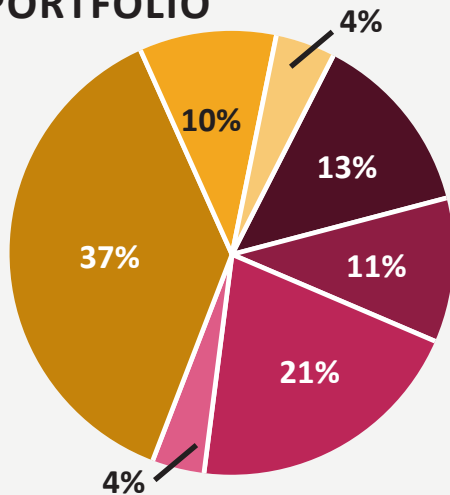
Website: www.gbt.bank



U.N. Sustainable Development Goals *

Since 1948, GBT (Gibsland Bank & Trust) has proudly served Northwestern Louisiana, delivering banking services with a personal touch. Starting from a single branch in downtown Gibsland, the bank has grown significantly, now operating 13 branches over 6 parishes. With a team of over 100 full-time staff, GBT remains dedicated to supporting both businesses and individuals in the communities it serves. As an independent community bank, GBT focuses on providing exceptional financial services while remaining deeply involved in local economic development and community support initiatives.

TOTAL OUTSTANDING PORTFOLIO



	<i>In 000's</i>
Construction & Land Development	\$ 42,548
Farm	\$ 33,439
Single Family	\$ 65,451
Multifamily	\$ 12,109
Commercial Real Estate	\$ 118,956
Commercial & Industrial	\$ 31,388
Consumer Loans	\$ 13,690
Other	\$ 91
TOTAL:	\$ 317,672

Online. In Person. At Your Service.

INVESTING IN FINANCIAL LITERACY

GBT actively supports local communities through initiatives like National Teach Children to Save Day. By visiting schools across four parishes in North Louisiana, the bank's staff provides essential financial literacy education, helping students understand the importance of saving, giving, and spending wisely.



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



313
TOTAL LOANS



29
MIRCO



41
BUSINESS



82
SINGLE
FAMILY



1
MULTIFAMILY

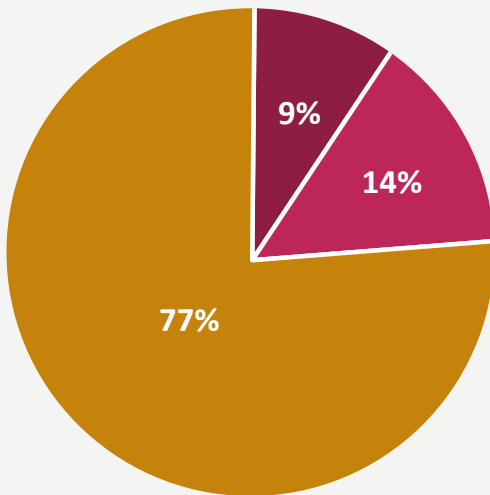


159
REAL
ESTATE



1
CONSUMER
LOANS

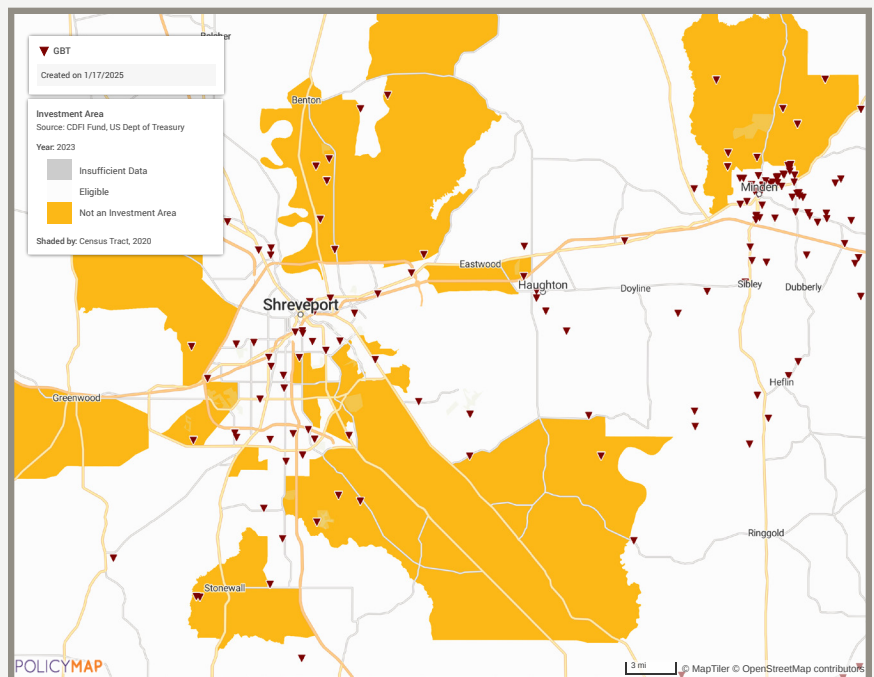
TOTAL PERCENTAGE OF LOAN ORIGINATIONS



GBT SimplySave: Driving Customer Engagement and Automated Savings

GBT SimplySave is a feature available to all Personal GBT checking accounts, and is designed to help customers grow their savings. With each debit card transaction, the purchase amount is rounded up to the nearest dollar, and the difference is automatically transferred from the checking account to a savings account daily. This automated savings tool enables customers to steadily build funds for various financial goals all with minimal effort.

2023 LOAN ORIGINATIONS



	<i>In 000's</i>
Micro	\$ 676
Business	\$ 10,060
Single Family	\$ 15,688
Multifamily	\$ 38
Commercial Real Estate	\$ 83,345
Consumer Loans	\$ 112
TOTAL:	\$ 109,919

Source:
2023 GBT loan origination