

Our Strength. Your Future.[™]

Regions Served: Louisiana Lending Focus: Single Family

Status: CDFI

Website: www.landmarkbankla.com



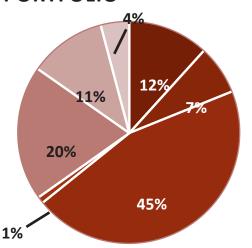




U.N. Sustainable Development Goals *

Founded in 1897 with \$15,000 from local investors, Landmark Bank has been dedicated to serving the community for over 125 years. Starting with a focus on personalized service under the leadership of its initial management team, Landmark Bank has grown to operate multiple branches, including locations in Zachary and Greensburg. With a legacy rooted in community support and customer satisfaction, Landmark Bank continues to deliver trusted financial solutions while expanding its presence to meet the evolving needs of the communities it serves.

TOTAL OUTSTANDING PORTFOLIO



	111 000 3
Construction & Land Development	\$ 16,741
Farm	\$ 10,263
Single Family	\$ 64,855
Multifamily	\$ 1,376
Commercial Real Estate	\$ 27,967
Commercial & Industrial	\$ 15,938
Consumer Loans	\$ 5,900
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In 000's

\$ 143,040

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EXPANDING ACCESS TO CREDIT THROUGH INNOVATIVE PROGRAMS

As part of its mission as a community bank and Certified Community Development Financial Institution, Landmark Bank launched a Special Purpose Credit Program to address barriers to credit for historically disadvantaged groups. Developed in collaboration with the FDIC and an external advisory committee, this program focuses on increasing credit access by tailoring products to overcome obstacles like low or nonexistent credit scores—one of the leading reasons for loan denials in African American communities.

The program not only offers pathways for individuals with lower credit scores to obtain loans but also provides credit counseling and financial education to help improve credit scores over time. Though still in the early stages, the program has already demonstrated positive impacts, reflecting Landmark Bank's commitment to fostering financial inclusion and empowering underserved communities.



Source: Call Report Data at 12/31/2023

TOTAL:

2023 SNAPSHOT LOAN ORIGINATIONS







REAL ESTATE



18 MICRO



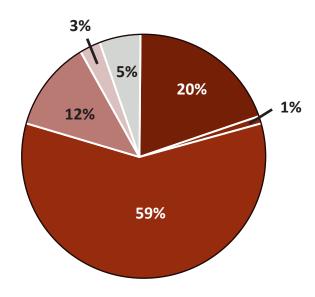
10 CONSUMER LOANS



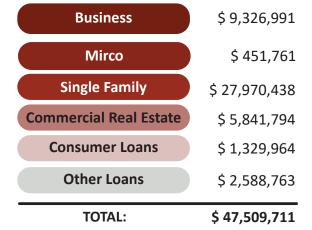


29 OTHER

TOTAL PERCENTAGE OF LOAN ORIGINATIONS



In '000's



Source: 2023 Landmark Bank loan origination

Supporting Community Through Church Loans

In the rural communities Landmark Bank serves, churches often function as more than places of worship—they are vital cultural and educational centers. Many historic African American churches, in particular, play a central role in supporting parishioners and the broader community. Recognizing their importance, Landmark Bank has cultivated long-standing relationships with these institutions, offering discounted rates and flexible terms on loans for maintenance and renovations.

By providing tailored financial support, Landmark Bank helps preserve these historic and cultural landmarks, ensuring they continue to serve as pillars of the community for generations to come. This initiative reflects the bank's commitment to fostering the social and cultural fabric of the communities it serves.

2023 LOAN ORIGINATIONS

