

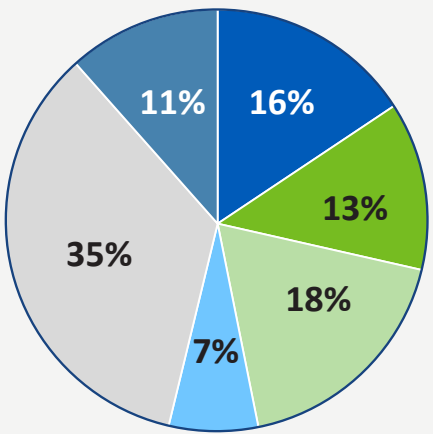


U.N. Sustainable Development Goals *

Regions Served: Helena and Little Rock, AR
Lending Focus: Commercial Real Estate and Single Family
Status: CDFI
Website: www.partnersbnk.com

Founded in 1940 in downtown Helena, Arkansas, Partners Bank has grown across the state while maintaining its core mission: to support individuals and small businesses through equitable lending and banking practices. With over 80 years of history, Partners Bank remains committed to fostering growth and success in the communities it serves, exemplifying progress and strength in the financial sector.

TOTAL OUTSTANDING PORTFOLIO



| Category | In 000's |
|---------------------------------|-----------|
| Construction & Land Development | \$57,789 |
| Farm | \$47,716 |
| Single Family | \$67,617 |
| Multifamily | \$25,654 |
| Commercial Real Estate | \$128,099 |
| Commercial & Industrial | \$42,659 |
| Consumer Loans | \$66 |
| Other | \$370,850 |

Partners Bank’s slogan – Better Together – conveys its dedication to creating opportunities through personal connections. Partners Bank is passionate about understanding the needs of the places it serves.

PROGRAM HIGHLIGHT: FINANCIAL LITERACY PARTNERSHIP

Partners Bank partnered with Delta Magic, a local non-profit, and the Helena Boys & Girls Club to provide an 8-week after school program on financial literacy. Students from the city’s two public high schools who successfully completed the program received \$500 in a Partners Bank checking account established in their name. The bank used the opportunity to introduce and teach the students how to handle a checking account, use mobile and web technology, and more.

As an example, one student was selected for a \$1,000 college scholarship and another for a paid summer internship with the bank as a result of participating in the program.



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



486
TOTAL LOANS



211
BUSINESS
LOANS



30
CONSUMER
UNSECURED LOANS



126
MORTGAGE
1-4 LOANS



52
LAND
LOANS



1
MORTGAGE
MULTI LOANS



19
MORTGAGE NON
RESIDENTIAL LOANS

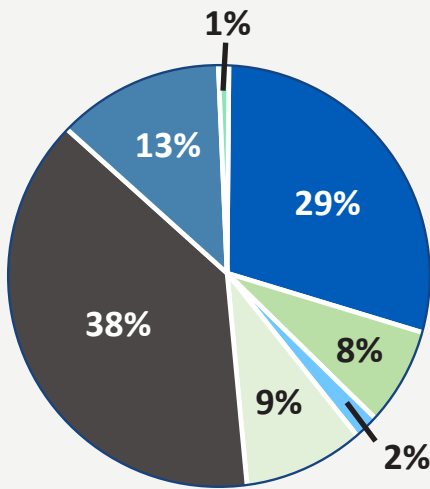


56
AFFORDABLE HOUSING
UNITS FUNDED



47
CONSUMER
SECURED LOANS

TOTAL PERCENTAGE OF LOAN ORIGINATIONS



Construction & Land
Development

In '000's
\$ 56,519,922

Farm

\$ 908,000

Single Family

\$ 14,625,674

Multifamily

\$ 3,680,000

Commercial Real Estate

\$ 17,668,320

Farm Production

\$ 72,966,672

Commercial & Industrial

\$ 24,207,042

Consumer Loans

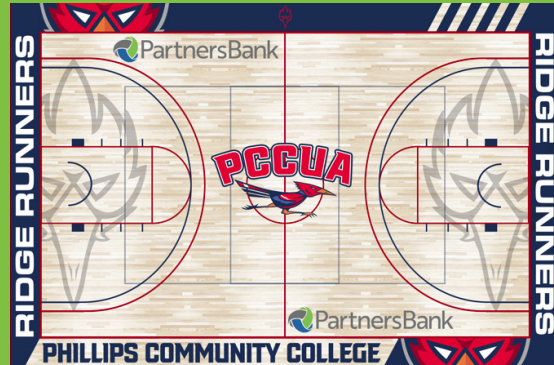
\$ 1,550,433

TOTAL:

\$ 195,806,063

Source: 2023 Partners Bank Loan Originations

Community Investment: Phillips Community College



Partners Bank, in line with its mission to support community growth and development work with PCC. The college has specialized programs to address a wide spectrum of its enrolled population.

With a focus on low income and students of color, has endowed a scholarship to Phillips Community College and sponsored the new gym floor for the reinstated men's and women's college basketball program. This initiative revived a beloved community tradition, with home games once again becoming highly anticipated events.

2023 LOAN ORIGINATIONS

