



People's Bank of Seneca

Member FDIC

Regions Served: Missouri

Lending Focus: Commercial Real Estate and Single Family

Status: CDFI

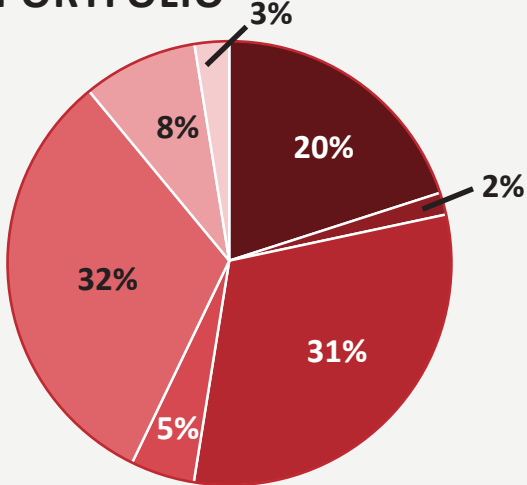
Website: www.peoplesbankofseneca.com



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

Founded in 1996, People's Bank of Seneca has grown from its roots serving rural communities to expanding across the greater Joplin, Missouri, area. Known for its commitment to personalized service, the bank prides itself on supporting customers through every financial stage—from homebuying to business growth. People's Bank also actively gives back, sponsoring local initiatives and partnering with the Eastern Shawnee Tribe of Oklahoma, its majority shareholder, to strengthen the community.

TOTAL OUTSTANDING PORTFOLIO



People's Bank of Seneca has been an integral part of the community since 1996, providing personalized service to thousands of customers across a four-state area.

COMMITTED TO COMMUNITY AND YOUTH DEVELOPMENT

People's Bank of Seneca actively engages in community support by hosting financial education sessions for local high school students, providing hands-on learning experiences. The bank also sponsors local initiatives like Seneca High School's Project Graduation and sports teams at Missouri Southern State University and Joplin Eagles Athletics, demonstrating its commitment to fostering education, youth development, and community growth.

	<i>In 000's</i>
Construction & Land Development	\$ 69,886
Farm	\$ 5,642
Single Family	\$ 107,687
Multifamily	\$ 16,045
Commercial Real Estate	\$ 111,215
Commercial & Industrial	\$ 29,455
Consumer Loans	\$ 8,859
Other	\$ 35
TOTAL:	\$ 348,824



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



886
TOTAL LOANS



24
CONSTRUCTION &
LAND DEVELOPMENT



2
FARM



157
SINGLE
FAMILY



138
BUSINESS



7
MULTIFAMILY

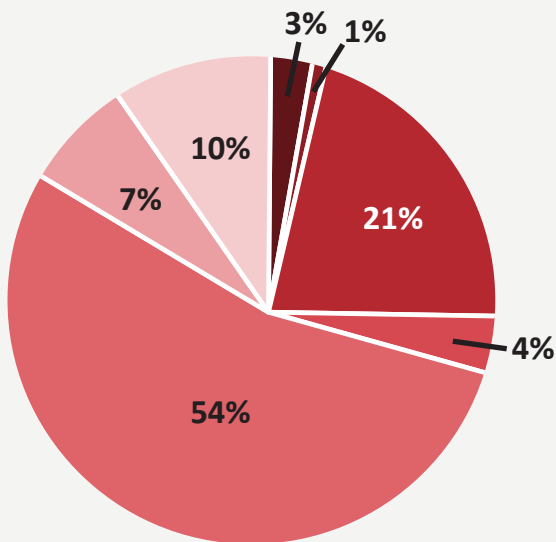


146
COMMERCIAL
REAL ESTATE



412
CONSUMER
LOANS

TOTAL PERCENTAGE OF LOAN ORIGINATIONS

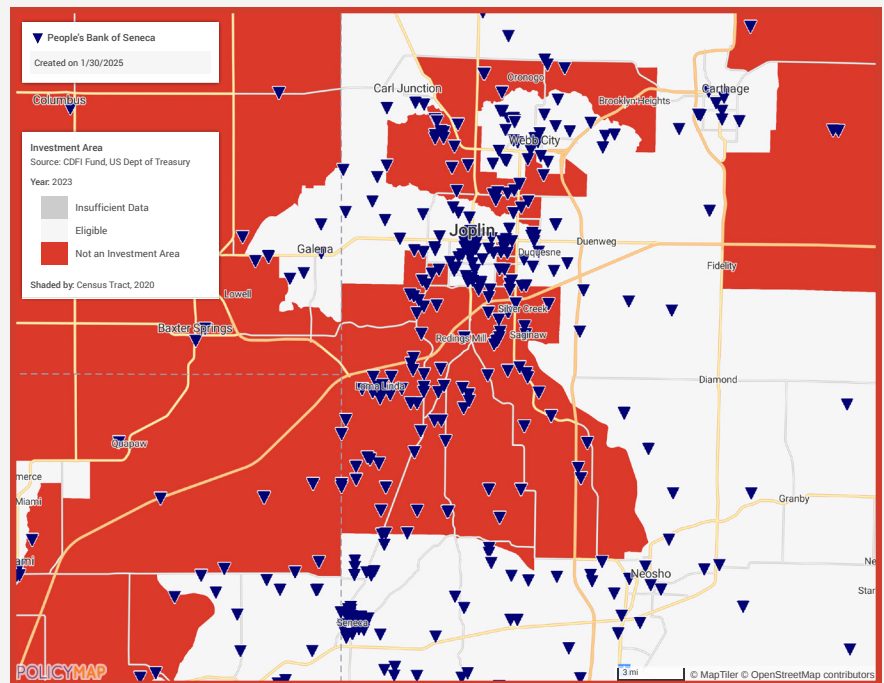


Flexible Savings Solutions for Every Customer

People's Bank of Seneca offers tailored savings options to meet diverse financial needs. The People's Savings account provides interest on daily balances with a \$100 initial deposit. For young savers, the Peep's Savings account requires only \$1 to open and has no minimum balance. The People's Christmas Savings account helps customers save for the holidays, with funds maturing on October 31 and flexible withdrawal options.

2023 LOAN ORIGINATIONS

	In '000's
Construction & Land Development	\$ 3,142,138
Farm	\$ 1,042,100
Single Family	\$ 25,634,745
Multifamily	\$ 4,825,000
Commercial Real Estate	\$ 64,368,487
Consumer Loans	\$ 7,993,782
Business	\$ 11,633,155
TOTAL:	\$ 118,639,409



Source:
2023 People's Bank of Seneca loan origination