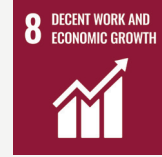




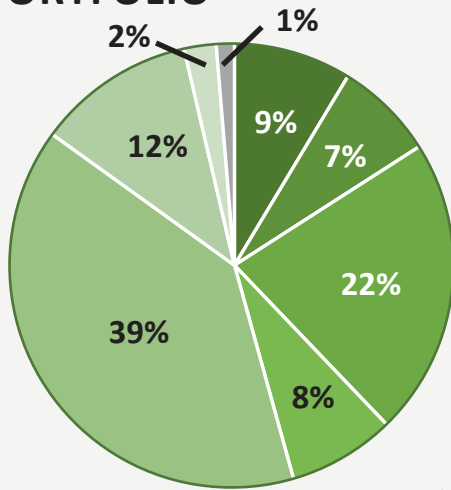
Regions Served: Mississippi
Lending Focus: Commercial Real Estate and Single Family
Status: CDFI
Website: www.planter-bank.com



U.N. Sustainable Development Goals *

Founded in 1920 in Ruleville, Mississippi, with initial assets of \$268,000, Planters Bank and Trust Company has grown significantly over the decades. Expanding its presence throughout the Central Mississippi Delta region, the bank opened branches in key locations, including Indianola, Sunflower, and Greenville. Strategic acquisitions of Covenant Bank in 2016 and First Capital Bank in 2021 propelled Planters Bank’s growth to over \$1 billion in assets, extending its reach into Louisiana and Tennessee.

TOTAL OUTSTANDING PORTFOLIO



Planters Bank is committed to providing quality financial services delivered by a friendly and professional staff.

PLANTERS BANK SUPPORTS LOCAL HOSPITAL

In 2022, Greenwood Leflore Hospital (GLH), jointly owned by the city and county, faced a critical financial crisis. Despite receiving \$9.6 million in federal grant funding to offset the impacts of the COVID-19 pandemic, the hospital reported a net loss of \$17.1 million for the fiscal year and was left with only 90 days of operating cash as federal subsidies ended. By late 2022, GLH was on the brink of closure.

Recognizing the hospital’s vital role in the community, Planters Bank approached the mayor and the GLH Board with a solution. Leading a consortium of five local banks, Planters Bank secured a \$10 million line of credit to bridge the cash gap and ensure the hospital’s continued operation. This crucial financial support prevented the hospital from depleting its cash reserves and shutting down.

	<i>In 000's</i>
Construction & Land Development	\$ 106,812
Farm	\$ 90,749
Single Family	\$ 272,700
Multifamily	\$ 97,377
Commercial Real Estate	\$ 487,107
Commercial & Industrial	\$ 141,870
Consumer Loans	\$ 28,908
Other	\$ 16,337
TOTAL:	\$ 1,241,860



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.