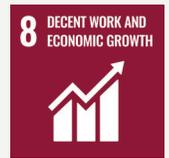


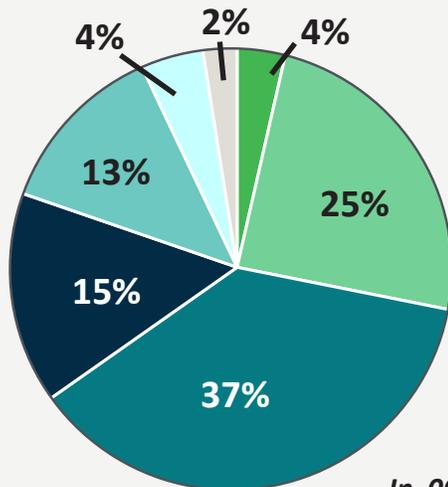
Regions Served: Mississippi
Lending Focus: Single Family and Farm
Status: CDFI
Website: www.bankcom.com



U.N. Sustainable Development Goals *

With nearly 120 years of service, The Bank of Commerce is a full-service FDIC-insured bank that serves local businesses and families in Mississippi. Built on the principle that banking is better when it puts people first, The Bank of Commerce offers a wide range of personal and commercial services with a focus on excellence, integrity, and community dedication. Continuously expanding its branches and services, The Bank of Commerce meets the evolving needs of customers while upholding the core values that have made it a trusted local institution for over a century.

TOTAL OUTSTANDING PORTFOLIO



In 000's

Construction & Land Development	\$ 17,654
Farm	\$ 122,086
Single Family	\$ 184,153
Multifamily	\$ 2,329
Commercial Real Estate	\$ 74,734
Commercial & Industrial	\$ 62,905
Consumer Loans	\$ 22,608
Other	\$ 12,371
TOTAL:	\$ 498,840

The Bank of Commerce's primary goal is to help its customers plan for their financial future.

FEDERAL HOME LOAN BANK'S SPECIAL NEEDS ASSISTANCE PROGRAM (SNAP)

The Bank of Commerce participates in the Federal Home Loan Bank's Special Needs Assistance Program (SNAP), which provides subsidies for home repairs to low-income elderly or disabled individuals. This program offers grants for essential repairs, significantly improving living conditions for those in need. In partnership with the Delta Design Build Workshop, the Bank of Commerce has leveraged the SNAP Home Repair Grant to make a positive impact on the lives of Delta homeowners. This collaboration has enabled numerous individuals to maintain safe and livable homes.

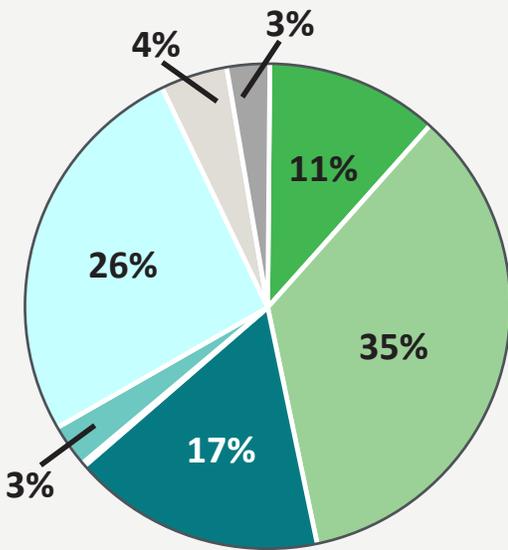


Source: Call Report Data at 12/31/2023

*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.



TOTAL PERCENTAGE OF LOAN ORIGINATIONS



Program Profile: FHL Help



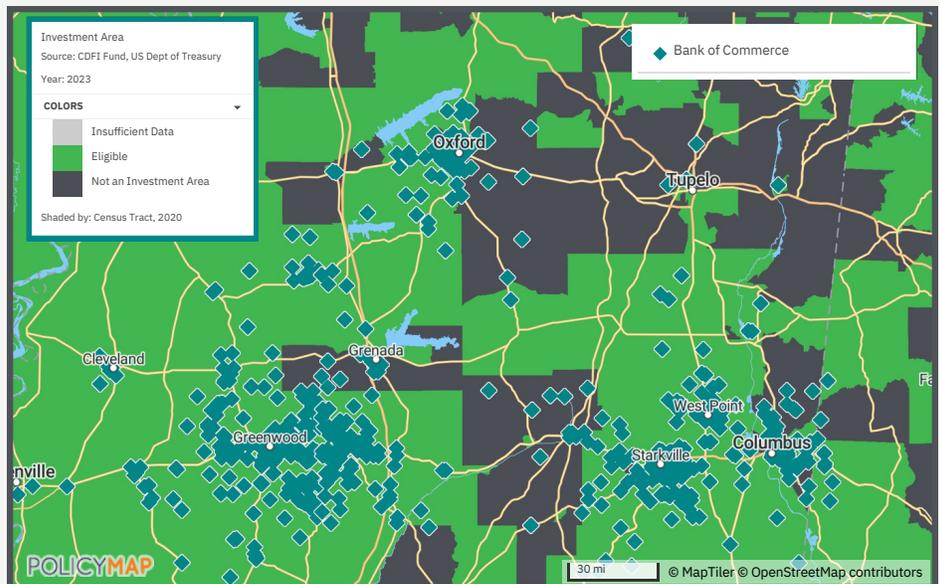
The Bank of Commerce is effectively utilizing the Federal Home Loan Bank of Dallas's 2024 Homebuyer Equity Leverage Partnership (HELP) program in Mississippi. HELP provides up to \$20,000 in grants for down payment and closing cost assistance to income-qualified, first-time homebuyers. Recently, Personal Banker Alexandria Thompson and Real Estate Agent Amber Stanley awarded Jasmine Whitehead and her family a \$20,000 HELP grant. This support enabled Jasmine to purchase her first home.

In '000's

Construction & Land Development	\$ 28,766,701
Farm	\$ 88,402,871
Single Family	\$ 42,511,429
Multifamily	\$ 592,960
Commercial Real Estate	\$ 7,211,698
Commercial & Industrial	\$ 65,786,079
Consumer Loans	\$ 11,131,587
Other	\$ 7,119,733
TOTAL:	\$ 251,523,058

Source:
2023 Bank of Commerce Loan Originations

2023 LOAN ORIGINATIONS



IMPACT METRICS FY2023

1 SERVICE

756



Consumer Credit
Counseling

3633



Financial
Education

311



Homeownership
Counseling and
Assistance

498



Business
Technical
Assistance

67



Real Estate
Technical
Assistance

2 MORTGAGE DOWN PAYMENT ASSISTANCE AWARDS

10



Awards
totaling
\$36,000

\$94,662



Low Income
Homeower
Improvement
Assistance (FHLB)

\$304,469



Community
Sponsorships