



**Regions Served:** Southeastern

**Lending Focus:** Commercial Real Estate and Single Family

**Status:** CDFI

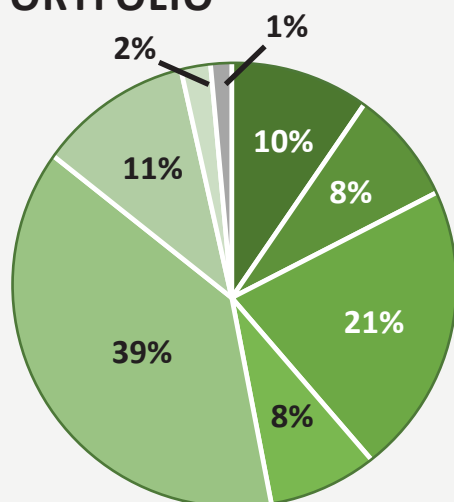
**Website:** [www.planters-bank.com](http://www.planters-bank.com)



**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



### Construction & Land Development

*In 000's*  
\$ 123,594

### Farm

\$ 102,120

### Single Family

\$ 274,926

### Multifamily

\$ 107,375

### Commercial Real Estate

\$ 501,191

### Commercial & Industrial

\$ 139,891

### Consumer Loans

\$ 26,477

### Other

\$ 18,667

### TOTAL:

\$ 1,294,241

**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.



Source: Call Report Data at 12/31/2024

\*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.

# 2024 SNAPSHOT LOAN ORIGINATIONS



**3857**  
TOTAL LOANS



**83**  
CONSTRUCTION &  
LAND DEVELOPMENT



**165**  
COMMERCIAL  
REAL ESTATE



**659**  
SINGLE  
FAMILY



**834**  
CONSUMER  
SECURED LOANS

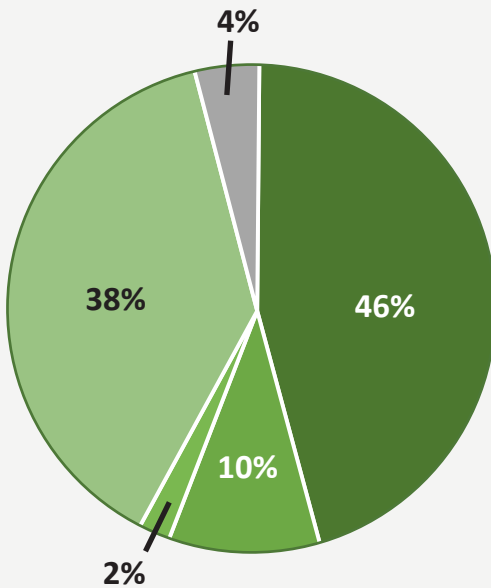


**13**  
MULTIFAMILY



**2103**  
OTHER

## TOTAL PERCENTAGE OF LOAN ORIGINATIONS



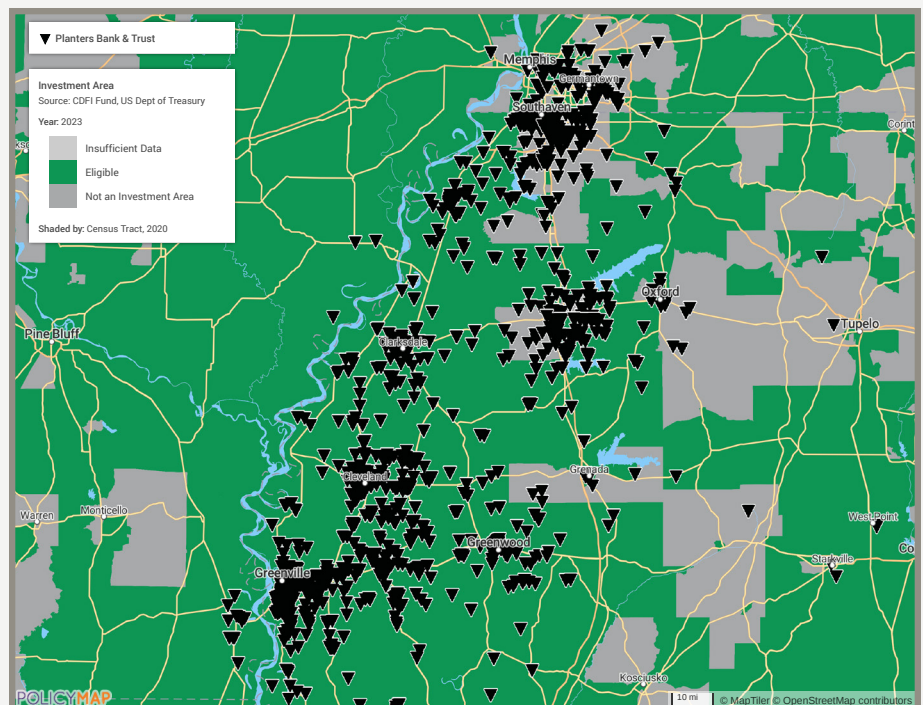
*In '000's*

Business	\$ 203,869,244
Single Family	\$ 44,852,738
Micro	\$ 9,224,862
Real Estate	\$ 169,618,279
Other	\$18,752,315
<b>TOTAL:</b>	<b>\$ 531,425,342.65</b>

## Planters Bank Community Impact Donation Program

The Planters Bank Community Impact Donation Program is dedicated to enhancing financial well-being in the communities it serves by supporting local nonprofits focused on financial literacy and education. Through quarterly donations ranging from \$1,000 to \$5,000, Planters Bank partners with schools and community organizations to improve the quality of life for individuals and families across its market areas, reinforcing its commitment to being a proactive and engaged community partner.

## 2024 LOAN ORIGINATIONS



Source: Planters Bank 2024 Loan Origination

# IMPACT METRICS FY2024

1

DONATIONS

108



Total award  
receipients

\$271,402



Amount Planters Bank  
donated to qualified  
organizations

2

COMMUNITY HOURS

138



Employees  
who  
volunteered

934



Total number of  
hours contributed  
by staff

275



Number of  
completed  
community  
service events