



THE Friendly Neighborhood Bank

Regions Served: Mississippi

Lending Focus: Commercial Real Estate and Single Family

Status: CDFI

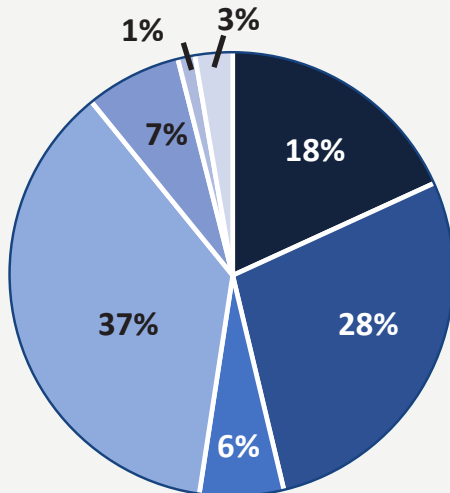
Website: www.fnboxford.com



U.N. Sustainable Development Goals *

Founded in 1910 as First National Bank, (FNB) has grown into a key financial institution in Northern Mississippi, serving the communities of Oxford, Tupelo, and Water Valley with six branches. As a community bank, FNB takes pride in its strong connections to local organizations, schools, and civic activities, with its employees and directors actively contributing to the social and economic well-being of the areas they serve.

TOTAL OUTSTANDING PORTFOLIO



	<i>In 000's</i>
Construction & Land Development	\$ 59,456
Farm	\$ 1,618
Single Family	\$ 92,019
Multifamily	\$ 20,101
Commercial Real Estate	\$ 120,225
Commercial & Industrial	\$ 22,615
Consumer Loans	\$ 4,052
Other	\$ 8,871
TOTAL:	\$ 328,957

Discover the community banking difference!

A CENTURY OF COMMUNITY COMMITMENT

For more than 100 years, FNB has been more than just a financial institution; it has been a cornerstone of Oxford and the surrounding communities. Deeply integrated into local life, FNB's commitment to community service is evident in its support of nearly 75 organizations annually, including local schools, United Way, St. Jude, Doors of Hope, and Boys and Girls Clubs, among others.

The bank's employees not only provide banking services but also actively engage in community efforts, reflecting the spirit that makes Oxford and Tupelo special. FNB's longstanding dedication to community involvement exemplifies what it means to be a hometown bank—one that doesn't just serve the community but plays an integral role in its growth and vitality.



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



818
TOTAL LOANS



42
CONSTRUCTION &
LAND DEVELOPMENT



1
FARM
LOANS



180
SINGLE
FAMILY



3
MULTIFAMILY



18
COMMERCIAL
REAL ESTATE



79
COMMERCIAL
& INDUSTRIAL

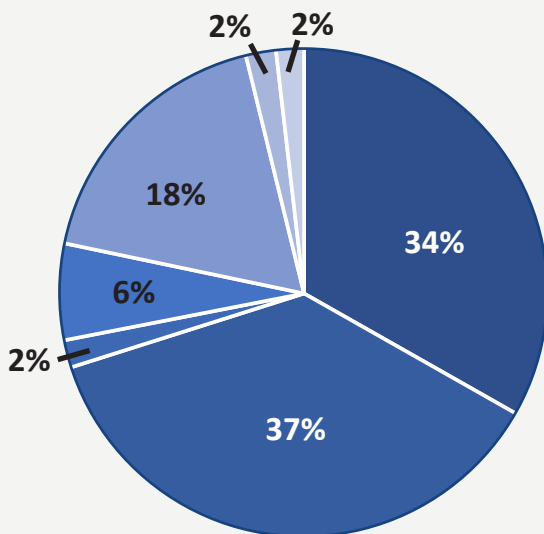


489
CONSUMER
LOANS



6
OTHER

TOTAL PERCENTAGE OF LOAN ORIGINATIONS



Affordable Housing Initiatives

Since 2018, FNB has financed over \$65 million in affordable housing loans which created approximately 1500 rent restricted units, most of which are for families earning 60% or less of the area median income. These units are located in North Mississippi and Louisiana, which are home to some of the poorest, most blightest communities in the US. FNB is committed to continuing this effort in addressing this crucial need in our community footprint.

2023 LOAN ORIGINATIONS

	In '000's
Construction & Land Development	\$ 52,405,045
Farm	\$ 875,000
Single Family	\$ 58,274,113
Multifamily	\$ 2,862,951
Commercial Real Estate	\$ 10,024,804
Commercial & Industrial	\$ 28,239,907
Consumer Loans	\$ 3,138,467
Other	\$ 2,898,297
TOTAL:	\$ 158,718,584

Source:
2023 FNB Oxford Bank loan origination

