



Regions Served: Mississippi

Lending Focus: Commercial Real Estate

Status: CDFI

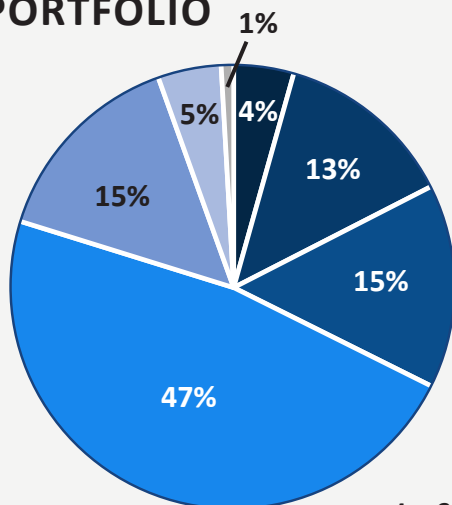
Website: www.peoplesbank-ms.com



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

Founded in 1908 in Mendenhall, Mississippi, Peoples Bank was created to provide essential financial services to underserved communities. The bank opened its doors with a mission to serve those overlooked by larger institutions. Today, Peoples Bank continues to prioritize personal service and local community impact. From its humble beginnings, the bank has expanded while staying true to its founding values of service, care, and commitment to those it serves.

TOTAL OUTSTANDING PORTFOLIO



	<i>In 000's</i>
Construction & Land Development	\$ 15,781
Farm	\$ 47,513
Single Family	\$ 54,030
Multifamily	\$ 447
Commercial Real Estate	\$ 171,955
Commercial & Industrial	\$ 53,358
Consumer Loans	\$ 16,603
Other	\$ 3,261
TOTAL:	\$ 362,908

Peoples Bank's mission is not just about banking; it's about making a tangible difference in the lives of individuals and businesses.

ADDRESSING FOOD DESERTS THROUGH STRATEGIC INVESTMENT

Peoples Bank's Community Impact Fund allocated \$8.7 million in New Markets Tax Credits (NMTC) to Rouse's Enterprises, LLC to finance the acquisition and rehabilitation of a retail shopping center in rural Picayune, Mississippi. Anchored by a 35,700 square-foot grocery store, this \$16.8 million project is addressing a critical need for fresh, healthy food in an area designated by the USDA as a Food Desert.

Rouse's, a family-owned grocery chain and one of the largest independent grocers in the U.S., specializes in offering fresh produce, meats, seafood, and prepared foods. By bringing access to nutritious food to this underserved rural community, the project fulfills a vital role in improving local food security. Rouse's supports the local economy by sourcing products from local farmers, fishermen, and manufacturers, further contributing to the community's economic development.



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



2731
TOTAL LOANS



208
BUSINESS



104
SINGLE
FAMILY



500
MICRO



130
COMMERCIAL
REAL ESTATE

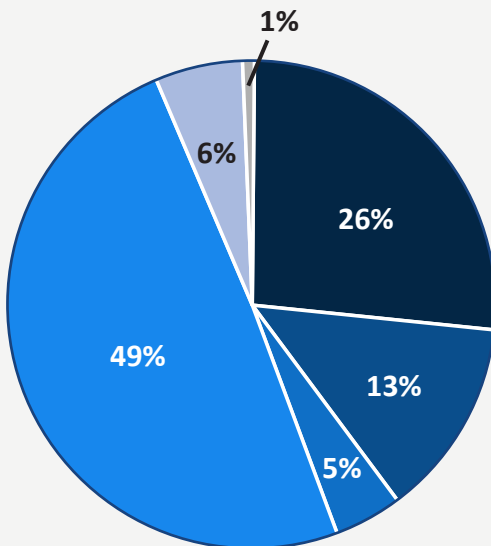


1787
CONSUMER
LOANS



2
OTHER

TOTAL PERCENTAGE OF LOAN ORIGINATIONS



Expanding Access to Behavioral Health Services



Through an \$8 million federal NMTC allocation, Peoples Bank's Community Impact Fund played a critical role in financing the construction of the Pinegrove Behavioral Health Center in Hattiesburg, Mississippi. This new 31,000 square-foot outpatient facility will provide much-needed mental health and addiction treatment services. Featuring clinical rooms, a lecture hall, and meeting spaces, Pinegrove is designed to increase accessibility by offering evening and weekend appointments, ensuring that individuals who are unable to attend daytime sessions can still receive care.

2023 LOAN ORIGINATIONS

In '000's

Business

\$ 58,097,406

Single Residential

\$ 28,935,594

Micro

\$ 9,901,291

Commercial Real Estate

\$ 108,049,947

Consumer Loans

\$ 12,673,071

Other

\$ 1,701,697

TOTAL:

\$ 219,359,006

Source:
2023 Peoples Bank loan origination

