

Committed to our communities.

Proudly Serving Northeast Louisiana and West Mississippi



Community and Economic Development in Persistent Poverty Counties

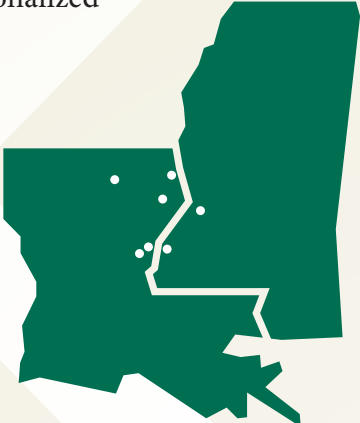


Since its founding in 1973, Delta Bank has grown from a single location in Ferriday, Louisiana to seven branches serving a 100-mile stretch of fertile agricultural land.

The bank’s mission centers on providing innovative banking products with personalized service to meet the unique needs of its rural customers.

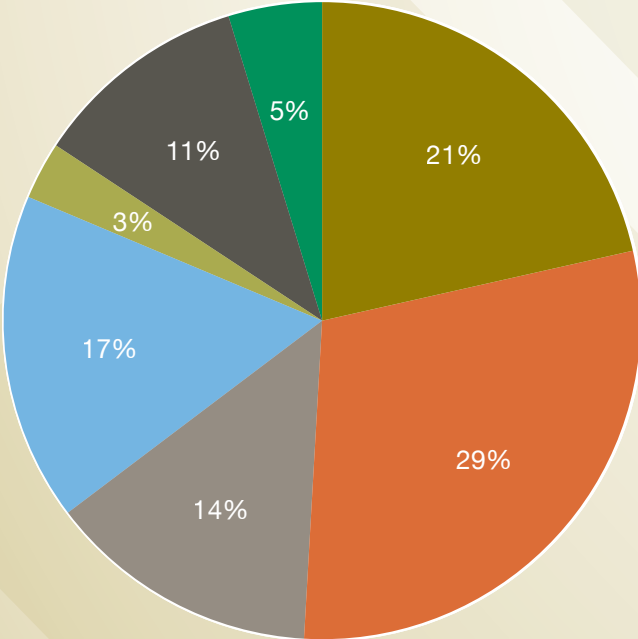
Delta Bank’s CDFI status allows it to leverage federal resources to increase its impact in persistent poverty areas. By offering affordable housing loans, crop production loans, small business financing, and financial education programs, Delta Bank plays a crucial role in revitalizing economically distressed communities that have historically lacked access to traditional banking services.

Through its commitment to community-focused banking and strategic use of CDFI Fund investments, Delta Bank continues to be a catalyst for economic growth and opportunity in the Mississippi Delta region, helping to address longstanding issues of persistent rural poverty.



Total Outstanding Portfolio

In 000's - As of December 31, 2024



Non-farm, Non-residential	\$87,307
Mortgage 1-4 Family	\$119,661
Crop Production	\$56,100
Farmland	\$67,636
Construction & Land Development	\$11,902
Commercial & Industrial	\$44,651
Other	\$19,309
TOTAL	\$406,566



The ACT Deposit Program offers a unique opportunity to make your money work for good while keeping it secure.

By depositing with us, you're directly supporting our CDFI loan program for young, small, and emerging farmers. From 2022 – December 31, 2024, we've provided \$84 million in loans to these agricultural entrepreneurs, fostering sustainable farming practices and rural economic growth. Your deposits enable us to continue this vital work, helping to cultivate the next generation of farmers while ensuring food security for our communities.

\$84
MILLION
IN AG LOANS

Our Credit Builder loan product empowers individuals with poor or limited credit history to improve their financial standing.

This innovative program combines lending with financial education, featuring a comprehensive financial literacy component and personalized credit report reviews. By depositing with us through the ACT Deposit Program, you're directly supporting these efforts to foster financial well-being in our community, helping individuals build credit and create stronger financial futures.

Since this product's inception in 2020, through December 31, 2024, we have aided 351 individuals in obtaining financial stability.



Community Development Metrics 2023 and through December 31, 2024



43
Financial Literacy Classes in High Schools and Colleges



11
Senior Citizen Elder Abuse and Cyber Safety Classes



6
Homebuyer Education Class

In 2023, we took a significant step to enhance financial literacy in our markets by hiring a full-time Community Development Officer. By focusing on financial literacy, we aim to empower individuals and businesses, fostering economic growth and stability within the communities that we serve.

Borrower Profile*

Community Development Focus

87%

Lending occurred in CDFI-qualified census tracts

Creating Opportunities

87%

Lending occurred in Persistent Poverty Counties**

Diversity in Lending

51%

Lending occurred in Majority Minority census tracts



Proudly serving Bastrop, Ferriday, Vidalia, Lake Providence, Tallulah, Natchez and Vicksburg.

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*Percentages based on loan dollars, not number of originations. **A Persistent Poverty County is defined by Public Law No: 118-47 for the CDFI fund and is one that has had 20% or more of its population living in poverty over the past 30 years.