

An Annual Snapshot of CDFI Program Awardee Activity in Mississippi (FY 2022)

## TOTAL INVESTMENT



47.2k originations totaling \$8 billion

## JOBS



69.6k permanent FTE jobs  
112.6k construction jobs

## BUSINESS INVESTMENT



Of that activity, 34.7k loans and investments totaling \$2.7 billion went to Mississippi businesses, nonprofits, and community facilities, with the balance going to individuals and families.

## REAL ESTATE



291.8 million sq. ft. of commercial real estate constructed or rehabilitated

## CONSUMER LOANS



7.5k consumer loans totaling \$213.5k

## MANUFACTURING



168 loans and investments totaling \$16.9 million to manufacturing and industrial businesses

## HOUSING



4.9k home purchase and improvement loans totaling \$1.7 billion, including \$73.1 million to 390 first-time homeowners



4.9k affordable housing units financed

## OTHER FACTS AND FIGURES (AS OF FEBRUARY 2025)

- There are 105 certified CDFIs headquartered in Mississippi, including 93 banks, 9 credit unions, 3 loan funds.
- There are 614 CDFI branches in Mississippi.
- There is also 1 Native CDFI in Mississippi.
- The CDFI Fund has awarded a total of \$536.8 million in financial assistance to Mississippi-headquartered CDFIs along with \$1.4 billion in NMTC allocation and CDFI Bond awards to CDFIs and CDEs headquartered in Mississippi.

## The following 105 CDFIs are headquartered in Mississippi:

- Bank of Anguilla, Anguilla
- Pyramid Financial Corporation, Anguilla
- Farmers and Merchants Bank, Baldwyn
- First Security Bank, Batesville
- Security Capital Corporation, Batesville
- Magnolia State Bank, Bay Springs
- The Magnolia State Corporation, Bay Springs
- Bankplus, Belzoni
- Guaranty Bank and Trust Company, Belzoni
- Guaranty Capital Corporation, Belzoni
- Genesis Bancorp, Inc., Benoit
- Genesis Bank, Benoit
- Bank of Brookhaven, Brookhaven
- Haven Capital Corporation, Brookhaven
- Choctaw Federal Credit Union, Choctaw
- First National Bank of Clarksdale, Clarksdale
- First Valley National Corp, Clarksdale
- Cleveland State Bancorp, Inc., Cleveland
- The Cleveland State Bank, Cleveland
- Covington Capital Corporation, Collins
- Covington County Bank, Collins
- Citizens Bank, Columbia
- Citizens Corporation, Columbia
- First Federal Bancorp, Columbia
- First Southern Bank, Columbia
- BankFirst Capital Corporation, Columbus
- BankFirst Financial Services, Columbus
- Commerce Bank, Corinth
- Commerce Holding Corporation, Corinth
- Commercial Capital Corp, DeKalb
- The Commercial Bank, Kemper County DeKalb, Mississippi, DeKalb
- Community Bancshares of Mississippi, Inc., Florida
- Community Bank of Mississippi, Forest Mississippi, Flowood
- Bank of Forest, Forest
- First Forest Corporation, Forest
- The Jefferson Bank, Greenville
- Bank of Commerce, Greenwood
- Commerce Bancorp, Inc., Greenwood
- Gulf Coast Community FCU, Gulfport
- Renaissance Community Loan Fund, Inc., Gulfport
- First Bancshares, Inc., The, Hattiesburg
- Sunbelt Federal Credit Union, Hattiesburg
- The First Bank, Hattiesburg
- Copiah Bancshares, Inc., Hazlehurst
- Copiah Bank, Hazlehurst
- Bank of Holly Springs, Holly Springs
- Holly Springs Bancshares, Inc., Holly Springs
- Unity Bank of Mississippi, Holly Springs
- Unity Capital Corporation, Holly Springs
- Planters Bank & Trust Company, Indianola
- Planters Holding Company, Indianola
- Culleywood Capital LLC, Jackson
- Hope Enterprise Corporation, Jackson
- Hope Federal Credit Union, Jackson
- Magnolia Federal Credit Union, Jackson
- Mississippi Federal Credit Union, Jackson
- Bank of Kilmichael, Kilmichael
- Kilmichael Bancorp, Inc., Kilmichael
- Holmes County Bank, Lexington
- Holmes County Capital Corporation, Lexington
- PriorityOne Bank, Magee
- PriorityOne Capital Corporation, Magee
- CB&T Bancshares Inc, Marks
- Citizens Bank & Trust Company, Marks
- First Bank, McComb
- First Southwest Corporation McComb, MS, McComb
- PCNB Corp., McComb
- Pike National Bank, McComb
- Bank of Franklin, Meadville
- Franklin Bancshares, Inc., Meadville
- Peoples Bancshares, Inc., Mendenhall
- Peoples Bank, Mendenhall
- 1st Mississippi Federal Credit Union`, Meridian
- Citizens National Banc Corp., Meridian
- Citizens National Bank of Meridian, Meridian
- Great Southern Bank, Meridian
- Great Southern Capital Corporation, Meridian
- Ferguson Federal Credit Union, Monticello
- Southwest Security, Inc., Natchez
- United Mississippi Bank, Natchez
- BNA Bancshares, Inc., New Albany
- BNA Bank, New Albany
- Bancorp Of Okolona, INc, Okolona
- BankOkolona, Okolona
- First National Holding Company, Oxford
- FNB Oxford Bank, Oxford
- Lafayette Bancorp Inc, Oxford
- Oxford University Bank, Oxford
- First Federal Savings & Loan Association of Pascagoula-Moss Point, Pascagoula
- Merchants & Marine Bancorp, Inc., Pascagoula
- Merchants & Marine Bank, Pascagoula
- First National Corporation of Picayune, Picayune
- FNB Picayune Bank, Picayune
- Merchants & Planters Bank, Raymond
- Richton Bank and Trust Company, Richton
- BancPlus Corporation, Ridgeland
- Members Exchange Credit Union, Ridgeland
- The Peoples Bank, Ripley
- The Peoples Corporation, Ripley, MS, Ripley
- RiverHills Bank, Vicksburg
- Riverhills Capital Corporation, Vicksburg
- First State Bank, Waynesboro
- First State Corporation, Waynesboro
- Bancorp of Winona, Inc., Winona
- Bank of Winona, Winona

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