



IMPACT SPOTLIGHT

2025



Inside, explore stories of progress, including how the Vilku Group brought a vision to life.

As we celebrate our tenth year as a certified Community Development Financial Institution (CDFI), I am proud to reflect on what this milestone represents for Planters Bank and Planters Holding Company.

CDFI certification is a rigorous distinction, and it affirms our long-standing commitment to serving economically distressed and underserved communities across our footprint. It recognizes the work our team does every day to ensure that access to financial services is not a privilege, but a pathway to opportunity.

Over the past decade, our CDFI efforts have enabled us to invest billions of dollars into the communities we serve. These investments have supported hospitals, schools, small businesses, manufacturers, downtown revitalization projects, agricultural enterprises, municipalities, and the many family-owned retailers that form the backbone of our local economies. These projects create jobs, stimulate local commerce, and generate tax revenue that strengthens essential public services ultimately improving quality of life for families across our region.

We are equally proud of our adult financial literacy initiatives, which help individuals rebuild and strengthen their credit. Our Credit Up loan program, designed with favorable terms, has become an important tool for those seeking to establish or restore financial stability. In addition, our long-standing partnerships with local schools allow us to educate the next generation about credit, savings, and financial responsibility. These efforts are supported not only by our financial resources, but by the countless volunteer hours our employees dedicate to community causes each year.

While we celebrate the progress of the past decade, we recognize that our work is far from finished. The needs within our communities continue to evolve, and we remain committed to expanding our impact. Strengthening families and small businesses strengthens entire local economies and that belief guides every decision we make.

With that vision in mind, we are excited to introduce the Planters Impact Fund, our new mission aligned nonprofit affiliate established in late 2025. Operating independently from the bank but fully aligned with our purpose, the Planters Impact Fund represents a major investment in the future of our communities. Its work will focus on three core initiatives:

Small Business Loan Fund – Providing flexible capital to help small businesses grow, innovate, and achieve long term viability.

Homeownership Support – Offering down payment assistance and affordable home repair financing to help families achieve and sustain homeownership.

Educational Advancement – Supporting college or trade school tuition assistance to expand career opportunities for individuals seeking a brighter future.

The Planters Impact Fund will operate as a public charity, enabling us to partner with foundations, nonprofits, and community members who share our mission. We believe this collaborative model will unlock transformative opportunities for the communities we serve.

From a financial standpoint, 2025 was another strong year for Planters Bank. We exceeded our budget expectations and increased our dividend from \$13 to \$14 per share, an achievement made even more notable given the one-time expenses associated with our merger with Cross Keys Bank. That merger, which became official at midnight on January 1, 2026, positions us for meaningful growth across Northern Louisiana and Texas. Cross Keys was an ideal partner, sharing our culture, values, and leadership philosophy, and we are energized by the opportunities ahead.

After 36 years with Planters Bank, I can say with complete sincerity that I have never been more excited about our bank's future. We are deeply grateful for your trust as a customer, shareholder, or community partner. Your support allows us to continue this important work, and we remain committed to being your first call when you need financial guidance, products, or services.

I hope this letter conveys the pride and enthusiasm we feel as we enter 2026. Together, we will continue building stronger communities and creating opportunities that last for generations.

Thank you for being part of the Planters Bank family.

Sincerely,



Alan H. Hargett

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OUR MISSION, VISION, AND VALUES



Who We Are

Planters Bank provides quality financial services through a friendly and professional staff, guided by a deep commitment to the people and communities it serves. As an independent community development financial institution (CDFI Bank), the bank dedicates its resources to the betterment of its customers, shareholders, employees, and the markets it serves.

That commitment is reflected in investments in local markets, support for individuals and small businesses, and a focus on financial literacy to encourage long-term economic growth. This work is rooted in strong relationships, personalized financial solutions, and a shared responsibility to help customers, employees, and communities build lasting success.

WHERE WE MAKE AN IMPACT



A VISION WORTH BUILDING



Arvinder Vilkh, Founder, Owner, and Executive Chef at Saffron NOLA and The Kingsway.

“This was the only bank which took efforts and were assertive enough to make recommendations, which the other banks never did. That is the reason I stuck with them.”

– Arvinder Vilkh

Building something that lasts requires faith long before results appear. For Arvinder and Pardeep Vilkh, that faith began when they immigrated from India to New Orleans in 1984 and chose hospitality as their way of contributing to the city they now call home.

Over the next four decades, Arvinder Vilkh built a career in the food and beverage industry shaped by discipline, creativity, and leadership. His experience spans respected institutions such as the InterContinental Hotel and the historic Pickwick Club, established in 1887. A successful catering experience for a friend’s wedding in the 1990s sparked an entrepreneurial shift that led to the creation of Saffron Caterers in Gretna, Louisiana, and eventually Saffron NOLA.

Saffron NOLA became a permanent Uptown destination in 2017 and quickly earned national recognition, including a James Beard nomination for Best New Restaurant in 2018 and Best Chef: South in 2023. The restaurant reflected the Vilkh’s ability to blend Indian heritage with New Orleans tradition in a way that felt both rooted and innovative.

Momentum slowed in August 2021 when Hurricane Ida destroyed the Vilkh family’s Gretna catering facility. The loss forced the catering business to close indefinitely and tested the future of everything the family had built. Focus shifted to preserving Saffron NOLA while holding onto the long-term vision of rebuilding and expanding.

Opportunity returned in May 2022 with the chance to purchase a historic commercial property at 4201 Magazine Street. The building offered a path forward: space to revive the catering operation and launch a second restaurant concept, The Kingsway.

The Kingsway represents continuity and growth. Leadership of the new concept rests with the next generation, as son Ashwin Vilkh serves as head chef and beverage director and daughter Pranita Vilkh oversees human resources and finance. The restaurant takes its name from the street where the family once lived in Gretna, and brings modern American cuisine shaped by French influence into a space rooted in New Orleans history.



(Left to right) Rodney Crosby, SVP/Commercial Relationship Manager, and Arvinder Vilkh.

THE VILKHU FAMILY

Turning vision into reality required a banking partner willing to engage deeply and move decisively. A trusted recommendation introduced the Vilkhus to Planters Bank at a moment when they were newly entering the market and seeking an institution eager to support thoughtful growth.

From the beginning, Planters Bank approached the relationship with intention. The team listened closely, offered clear guidance, and made recommendations designed to help the project succeed. That advisory mindset stood out immediately. According to Arvinder, Planters Bank showed a level of engagement he had not experienced elsewhere, taking the initiative to connect him with resources and partners that moved the project forward.

Planters Bank structured \$3.4 million in financing through the Small Business 504 Loan Program to support the full renovation of the Magazine Street property. The partnership extended further when the bank connected the Vilkhus with a tax credit consultant, resulting in \$1 million in State Historic Tax Credits to strengthen startup capital and long-term stability.

Support did not stop at closing. As the project progressed, the Planters Bank team remained actively involved, continuing to advise the Vilkhus as they prepared for the next phase of growth.

The Kingsway stands as a reflection of resilience, generational leadership, and renewed investment in New Orleans. The partnership behind it demonstrates how thoughtful banking relationships help local businesses rebuild, expand, and shape the communities they serve.



WHAT DOES IMPACT LOOK LIKE?



Impact grows when commitment turns into action.

Planters Bank invests in the places it serves by supporting work that expands opportunity and strengthens communities. The Impact Fund formalizes that commitment by focusing on small businesses, affordable housing, and education. Through flexible lending and gap funding, the fund expands access to stable financial products for individuals who may not qualify through traditional banking channels. These investments promote economic development, support job creation and retention, and help build long-term financial stability across Planters Bank markets.

TOTAL COMMUNITY INVESTMENT

\$28.5M

Invested in community service, affordable housing, and economic development.

DONATIONS

\$160K+

Donated to Local Organizations

COMMUNITIES SERVED

18

Across Our Footprint

COMMUNITY CONTRIBUTIONS

262

Total Contributions Made

VOLUNTEER HOURS

1,172+

Employee Volunteer Hours

FINANCIAL EDUCATION

8,488

Participants Served

SECOND-CHANCE CHECKING

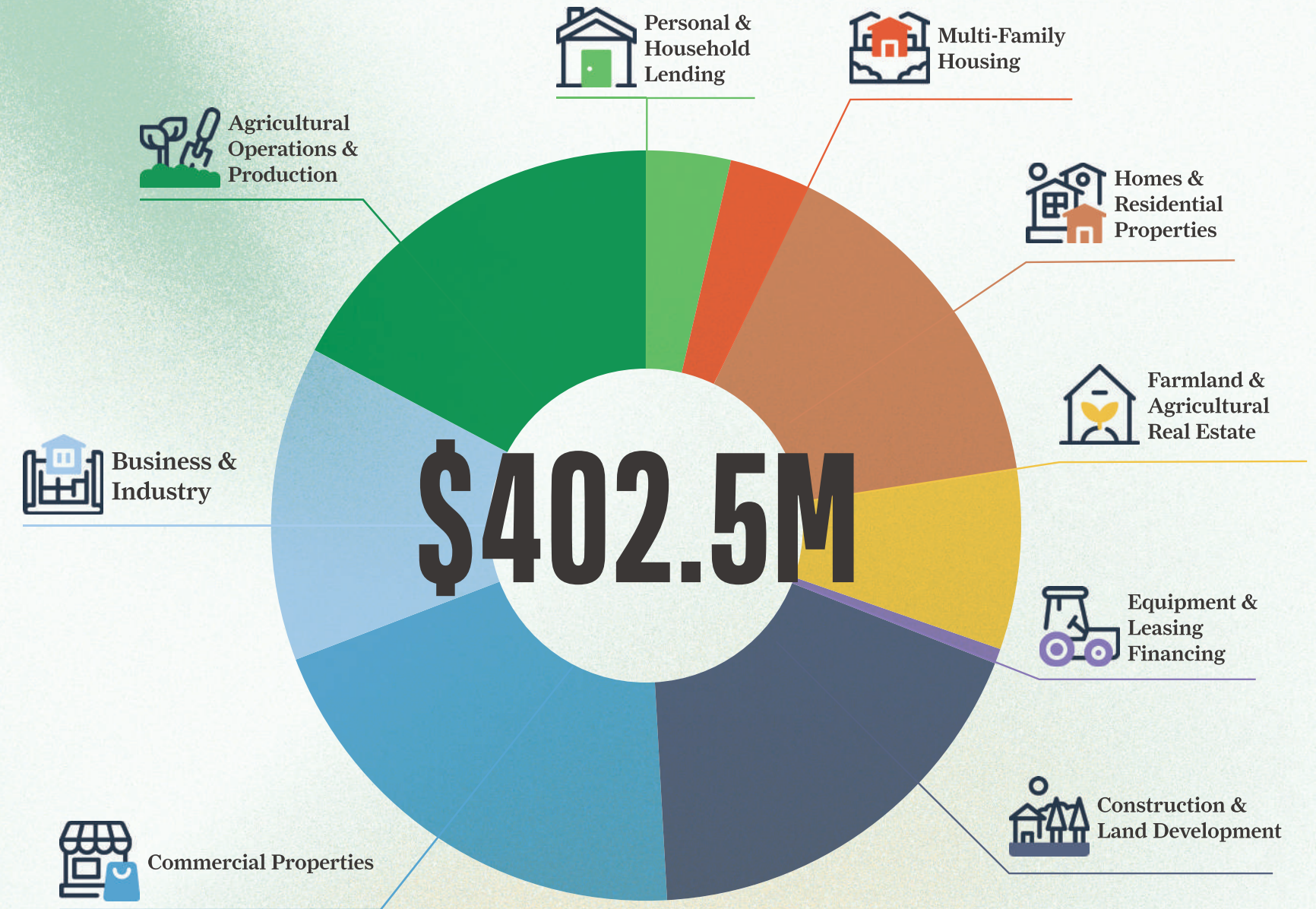
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Accounts Opened

LENDING THAT CREATES LOCAL IMPACT

Loan Origination by Focus Area

Our lending spans focus areas that support economic opportunity and community growth across our footprint.





PURPOSEFUL PROGRESS

IMANOL MORENO'S JOURNEY

Early trust creates room to build confidence. For Imanol Moreno, that moment came when a small step forward was met with guidance, structure, and a clear path to build something of his own.

Imanol grew up around construction sites. Lunch breaks often meant climbing onto tractors and excavators, learning the feel of the work long before understanding the business behind it. That exposure turned into commitment as he watched his father build a reputation through steady effort.

The idea to start a construction business felt natural. Knowing how to begin did not. A conversation with Planters Bank helped turn uncertainty into direction. The starting point was intentional: a \$1,500 savings-secured loan designed to establish credit and teach how financial responsibility creates opportunity.

That first step mattered. Paying off the loan built confidence alongside credit and opened the door to larger goals. Guidance from Planters Bank clarified how each decision shaped future options. The relationship focused on learning rather than speed.

As the business took shape, progress followed. The company purchased its first piece of equipment just before the pandemic, marking belief turning into action. Work continued. Reputation grew. Word of mouth carried the business forward. Four years later, the operation supports a larger crew, expanded machinery, and steady demand across Greenwood and Carroll County.

Education reinforced that growth. After graduating from Delta Streets Academy, Imanol studied business management at Mississippi Delta Community College while working in the family business. Structure strengthened discipline. Precision remained central.

Planters Bank stayed part of the journey. Conversations centered on next steps. Credit building created options. Trust developed through follow-through. The relationship rested on character demonstrated over time.

That foundation eventually made homeownership possible. Purchasing his first home reflected years of preparation guided by consistent support.

Work and life continue to overlap. Time away from the job is often

"I didn't know where to start, but Planters Bank helped me understand the next step. That clarity made a difference."

– Imanol Moreno

spent renovating the home alongside his father, reinforcing lessons learned years earlier on construction sites and lunch breaks. Each improvement reflects progress built through patience.

Imanol's story shows how early belief, paired with clear guidance, shapes lasting growth. Planters Bank played a role by meeting ambition with structure and helping effort turn into momentum that endures.



(Left to right) Planters Banker Peyton Fandel and Imanol Moreno.

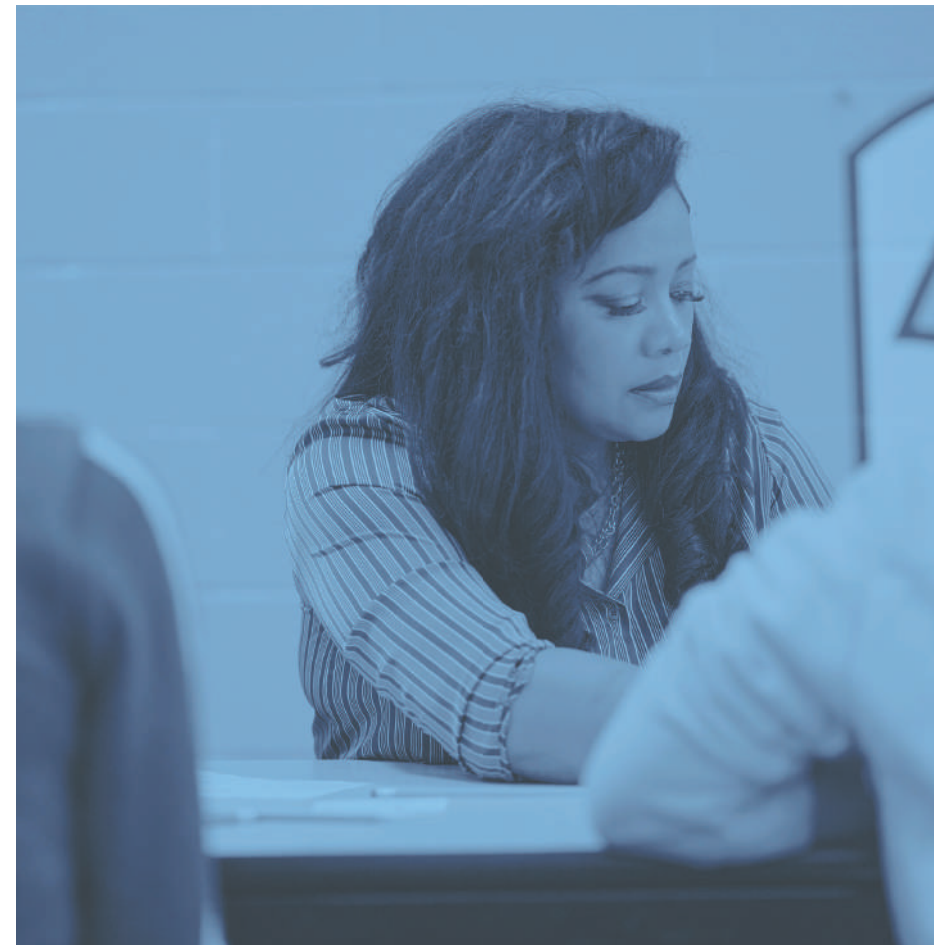
IT TAKES A VILLAGE

Showing Up with Purpose

Community impact begins when people show up consistently and stay engaged long enough to make a difference. In Memphis, that commitment comes to life through Planters Bank employees who spend time in classrooms and community spaces, helping students navigate decisions that shape their future.

Planters Bank treats community involvement as ongoing work. Employees focus on education and mentorship as practical ways to support students and schools across the city.

(Clockwise from left) **Suzanne Wilson**, CRA Data Specialist, **Malcom Rawls**, Executive Director at RISE Memphis, and **Paula Gagnier**, AVP/CRA Program Manager; attending a RISE Memphis event at a local elementary.



Commitment to the Community

Employees across the Memphis market volunteer throughout the year, bringing financial education directly into schools and nonprofit programs that serve low-to-moderate-income students. Through partnerships with RISE and its GOAL program, the Boys & Girls Clubs in Memphis and Greenwood, and Junior Achievement, Planters employees work alongside students to build confidence around money and long-term planning.

During 2025, employees in the Memphis market contributed dozens of volunteer hours across multiple schools and programs. Their involvement centered on financial literacy instruction and career readiness support, with many volunteers returning consistently to the same programs.

In several cases, employees stepped into mentorship roles at critical moments, helping strengthen programming and expand what partner organizations were able to offer students. Early exposure to financial education helps students see options sooner, shaping decisions long before those decisions carry lasting consequences.

Building Opportunity

Consistency shapes outcomes. When students see the same mentors return again and again, financial concepts become part of how they think and act. Conversations turn into habits. Guidance turns into possibility.

This work reflects how Planters Bank invests in Memphis over time. Employees bring real-world financial experience into the classroom, helping students connect everyday decisions to long-term outcomes.

MEET THE PLANTERS BANK MANAGEMENT TEAM

Guided by experienced leadership and a shared commitment to progress, Planters Bank delivered meaningful impact across the communities it serves throughout 2025.



Alan H. Hargett
Chief Executive Officer



Jessica Milam
Chief Administrative Officer



Jim Quinn
Chief Banking Officer



Jimmy Gammill
Chief Information Officer



Henry Torres
Chief Financial Officer



Andy Sanders
Chief Operating Officer



Zak Kinchen
Chief Risk Officer



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