



PUBLIC DISCLOSURE

October 06, 2014

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

MidSouth Bank, National Association
Charter Number 18484

102 Versailles Boulevard
Lafayette, LA 70501

Office of the Comptroller of the Currency

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Suite 2890
Metairie, LA 70002-8105

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

OVERALL CRA RATING	2
DEFINITIONS AND COMMON ABBREVIATIONS	3
DESCRIPTION OF INSTITUTION	7
SCOPE OF THE EVALUATION	8
FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	10
STATE RATING	11
State of Louisiana.....	11
STATE RATING	23
State of Texas.....	23
MULTISTATE RATING.....	33
Texarkana.....	33
APPENDIX A: SCOPE OF EXAMINATION	A-1
APPENDIX B: SUMMARY OF MULTISTATE METROPOLITAN AREA AND STATE RATINGS... ..	B-1
APPENDIX C: MARKET PROFILES FOR FULL-SCOPE AREAS	C-1
APPENDIX D: TABLES OF PERFORMANCE DATA	D-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The following table indicates the performance level of **MidSouth Bank, National Association** with respect to the Lending, Investment, and Service Tests:

Performance Levels	(Name of Depository Institution) Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		
Low Satisfactory			X
Needs to Improve		X	
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- The overall ratings are based on a combination of the Louisiana, Texas, and Texarkana Multi-State MSA rating, with the most weight being placed on Louisiana. When evaluating products, small loans to businesses received the most weight.
- The bank originated a substantial majority of loans within its assessment areas.
- Overall lending performance is excellent in Louisiana, adequate in Texas, but poor in the Texarkana Multi-State MSA.
- The overall geographic distribution is excellent in Louisiana, good in Texas, and poor in Texarkana Multi-State MSA.
- The overall distribution of loans by borrower income level is good in Louisiana, but poor in both Texas and the Texarkana Multi-State MSA.
- The level of community development lending had an overall neutral impact on the lending test rating for Louisiana, but was positive for both Texas and the Texarkana Multi-State MSA.
- The level of community development investments is poor in both Louisiana and the Texarkana Multi-State MSA, but adequate in Texas.
- The bank's retail delivery systems are accessible to geographies and individuals of different income levels in Louisiana, but not in Texas and the Texarkana Multi-State MSA. Services were likewise good in Louisiana, but poor in both Texas and the Texarkana Multi-State MSA.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development.

Activities that revitalize or stabilize-

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder' and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include additional data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine

the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in ‘loans to small farms’ as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier One Capital: The total of common shareholders’ equity, perpetual preferred shareholders’ equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Description of Institution

MidSouth Bank, National Association is a \$1.9 billion interstate financial institution headquartered in Lafayette, Louisiana. The bank operates with 60 banking offices and 54 ATMs located in 17 assessment areas throughout the states of Louisiana and Texas. The ten Louisiana assessment areas include all or portions of the Alexandria Metropolitan Statistical Area (MSA), Greenwood MSA, Lake Charles MSA, Lafayette MSA, Baton Rouge MSA, and the Houma-Thibodaux MSA. The bank also operates in the following four Non-MSA Parishes: Sabine-Natchitoches, St. Mary, St. Landry, and Jefferson Davis. The bank's seven Texas assessment areas includes the Beaumont-Port Arthur MSA, Tyler MSA, College Station MSA, Dallas-Plano-Irving MSA, Houston-Sugarland-Baytown MSA, Fort Worth MSA, and Texarkana MSA. The Texarkana MSA is a multi-state MSA located in both Texas and Arkansas. MidSouth's largest representation by number of locations and deposit size continues to be the Lafayette assessment area, which includes St. Martin, Lafayette, and New Iberia Parishes in their entirety. All the bank's assessment areas include whole geographies which meet the regulatory requirements and do not arbitrarily exclude any low- or moderate-income census tracts.

MidSouth Bank, whose business strategy is to focus on commercial and business customers, while continuing to serve retail customers, is wholly owned by MidSouth Bancorp, Inc. (NYSE Amex: MSL). MidSouth Bancorp is a one bank holding company also headquartered in Lafayette, Louisiana. As of June 30, 2014, the bank had total deposits of approximately \$1.5 billion and equity capital of approximately \$216 million. Net loans represent 65 percent of average assets and Tier 1 capital is \$213 million. As of March 31, 2013, the bank's loan mix was comprised primarily of commercial loans at 62 percent. Residential real estate had the next largest mix at 13 percent. The remaining portfolio consisted of consumer loans at nine percent, construction / land development at eight percent, agricultural loans at five percent, and multifamily residential lending at three percent.

The bank offers a full range of banking services to commercial and retail customers in south Louisiana and the eastern portions of Texas. The bank primarily offers short term residential real estate loans. Customers who are looking for longer term financing (20 or 30 year fixed rate loans) can seek assistance from the bank, but the bank brokers such loans to secondary market investors who ultimately approve or deny the loan.

The bank continues to expand into new markets through acquisitions. On December 30, 2012, the bank expanded into North West Louisiana and portions of Texarkana, Texas with the acquisition of assets previously owned by Peoples State Bank, headquartered in Many, Louisiana. With this purchase, MidSouth Bank acquired 16 branches, approximately \$417 million in deposits, and \$266 million in loans. The CRA activities of Peoples State Bank prior to the acquisition were not included in this Performance Evaluation.

We did not identify any legal, financial, or other factors that would impede the bank's ability to help meet the credit needs of its assessment areas. The bank received a Satisfactory rating for the last CRA Performance Evaluation. That evaluation occurred on March 1, 2011 and utilized intermediate small bank procedures to assess the bank's compliance with CRA rules and regulations. It is worth noting that the bank has only recently become subject to the CRA Large Bank performance requirements as the bank hit the asset threshold requirements only in 2012 and 2013. This is the first time the bank will be subject to Large Bank performance requirements.

Scope of the Evaluation

Evaluation Period/Products Evaluated

MidSouth Bank qualifies as a large bank under the CRA regulation and is therefore subject to being evaluated under the Lending, Investment, and Service Tests. This is the first time this bank will be subject to this criteria. The scope of this evaluation includes all loans subject to filing under the Home Mortgage Disclosure Act (HMDA) and all small loans to businesses subject to filing under CRA data collection. Small loans to farms and consumer loans were not analyzed, as they represent an insignificant percentage of the bank's overall lending portfolio. Community development loans, investments, and services include all activities that meet the regulatory definition. The evaluation period under the Lending Test includes all loans originated or purchased from January 1, 2012 until December 31, 2013. We relied upon 2010 census data when conducting the lending analysis. The evaluation period for community development loans, investments, and services includes all activities from March 1, 2011 through September 29, 2014.

Data Integrity

As part of our ongoing supervision of the bank, we tested the accuracy of the bank's HMDA and CRA lending data. We also reviewed the appropriateness of community development activities provided for consideration in our evaluation. This included testing of community development loans, investments, and services for accuracy and to determine if they qualify as community development as defined in the CRA regulation. Our testing indicated no significant substantive inaccuracies in the data. Therefore, we conclude that the home mortgage loans, loans to small businesses, and community development activities data can be relied upon for this examination.

The OCC verified the accuracy of the bank's loan data in June 2014. We reviewed a sample of HMDA and loans to small businesses. We verified that the data was accurate. This Performance Evaluation is based on accurate loan data.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, a sample of assessment areas in that state received a full-scope review. Refer to the "Scope" section under each state rating for details regarding how the areas were selected for review and are representative of each rating area.

Ratings

The overall bank rating is a blend of the two states and the multistate MSA. The state of Louisiana carried the greatest weight in our conclusions due to this state representing the bank's most significant market in terms of deposit concentrations, branch distribution, and CRA reportable loans. At June 30, 2014, the state of Louisiana represented 83 percent of total deposits, 73 percent of the branch network, and 82 percent of the CRA reportable mortgage loans during the evaluation period. The Texarkana multistate MSA received the least weight of the three areas as the bank has only one branch in the multistate MSA and operates with an insignificant percentage of the area market share, at less than one percent. The state ratings are primarily based on those areas that received full-scope reviews.

Additionally, when evaluating the bank's performance under the lending test, we placed a higher value on the bank's distribution of small business loans than the distribution of home mortgage loans. We placed emphasis on small business loans due to it being the bank's primary loan product, at 62 percent of the bank's overall lending portfolio. Within the home mortgage loan category, greater weight was placed on home improvement and home refinance loans, with home purchase loans receiving less weight. Geographic and borrower distribution conclusions for HMDA and small business loans provided the most weight in determining the overall Lending Test conclusions. Small farm and multifamily lending received no weight as they did not represent a significant percentage of the bank's lending portfolio.

In determining the conclusions for the Investment Test, the dollar volume of the investment activity and its' responsiveness in meeting the community's credit needs were given the most weight. Finally, when determining the Service Test conclusions, accessibility to branch offices and changes in branch locations provided the most weight. Branch hours and services as well as community development services received a lesser amount of weight.

Refer to the "Scope" section under each state rating for details regarding how the areas were weighted in arriving at the overall state rating.

Community Contacts

A Community Affairs Officer from the OCC completed and/or updated community contacts in the full-scope assessment areas during the examination. She interviewed various community groups and organizations including representatives from affordable housing organizations, small business development centers, and economic development organizations. Comments regarding these contacts are summarized in Appendix C: Market Profiles for the full-scope areas.

Fair Lending or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. 25.28(c), or 12 C.F.R. 195.28(c), in determining a national bank's (bank) or Federal savings association's (FSA) CRA rating, respectively, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank or FSA, or in any assessment area by an affiliate whose loans have been considered as part of the banks of FSA's lending performance.

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

State Rating

State of Louisiana

CRA rating for Louisiana:	H i g h Satisfactory
The lending test is rated:	Outstanding
The investment test is rated:	Needs to Improve
The service test is rated:	High Satisfactory

The major factors that support this rating include:

- A substantial majority of the loans, by both number and dollar amount, made by MidSouth Bank were made in the bank's assessment areas.
- MidSouth Bank's level of lending activity during this evaluation period is excellent.
- The geographic distribution of loans is excellent. The distribution of loans by borrower income level is good.
- The level of community development loans in the Lafayette and Lake Charles MSA assessment areas had a neutral impact on the lending test rating.
- The level of community development investments is poor.
- The retail delivery systems are readily accessible to geographies and individuals of different income levels in the bank's assessment areas.
- A good level of community development services that were responsive to community needs.

Description of Institution's Operations in Louisiana

MidSouth Bank's primary operations are in the state of Louisiana. Of the 60 branches operated by MidSouth Bank, 44 branches, or 73 percent, are located in the state of Louisiana. Ten of the bank's 17 assessment areas are also located in Louisiana. The majority of lending, in terms of both number and total dollars also occur in Louisiana. The bank made a total of 3,882 loans in Louisiana totaling \$347 million during the review period, which equated to 80 percent by number and 79 percent by dollar amount of all loans made. MidSouth also has \$1.3 billion in deposits in this state, which constitutes 83 percent of the bank's total deposits.

Competition in the state is strong. Primary competitors include large regional and multi-national institutions such as Wells Fargo, JP Morgan Chase, Iberia Bank, and Andromeda Mortgage Group. Two branches were opened and two branches were closed in Louisiana during the review period.

Refer to the Market Profiles for the State of Louisiana in Appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Louisiana

We selected the Lafayette and Lake Charles MSA assessment areas for full-scope reviews. These two assessment areas represent a significant majority of the bank's branching network, deposit base, and lending activity in the state.

In arriving at the overall state rating, the Lafayette MSA received more weight than the Lake Charles MSA. In terms of individual loan products, small loans to businesses received greater weight than home mortgage loans. We did not review small loans to farms and multifamily loans as MidSouth made a nominal number of these loans during this evaluation period and any analysis performed on these loan products would be meaningless.

In terms of individual HMDA products, refinance loans received the most weight followed by home improvement loans. Home purchase loans received the least weight of the three products. This weighting is reflective of the bank's lending strategy and overall performance during this evaluation period.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Louisiana is rated "Outstanding." Based on full-scope reviews, the bank's performance in the Lafayette MSA and Lake Charles MSA assessment areas is excellent and good, respectively. The level of community development lending had a neutral impact on the bank's performance and had a neutral impact on the overall lending test rating.

Lending Activity

Refer to Tables 1 Lending Volume in Appendix D for the facts and data used to evaluate the bank's lending activity.

Lafayette MSA

MidSouth's lending activity is excellent. During this evaluation period, MidSouth made 426 HMDA loans and 1,043 small loans to businesses in the Lafayette MSA.

Based upon FDIC Deposit Market Share data, MidSouth has a deposit market share in the Lafayette assessment area of 1.95 percent and is ranked 13th out of 230 institutions with offices in this assessment area. Based on 2012 HMDA peer data, MidSouth is ranked 39th in home purchase loans (market share 0.38 percent), 2nd in home improvement loans (market share 15.46 percent), and 12th in refinance loans (market share 1.84 percent). There are 160 home purchase, 50 home improvement, and 188 refinance lenders. 2012 peer data showed that MidSouth ranked 7th in making small loans to businesses in this assessment with a market share of 6 percent. This ranking is noteworthy, especially given that all other bank's similarly ranked are large regional or national institutions with significantly larger asset sizes. There were 43 small business lenders in the assessment area.

These market ranks/shares are excellent when compared to the deposit market rank/share and competition within the assessment area. They also illustrate that MidSouth is very well positioned to provide both mortgage and small loans to businesses in the Lafayette MSA.

Lake Charles MSA

MidSouth's lending activity is good. During this evaluation period, MidSouth made 61 HMDA loans and 341 small loans to businesses in the Lake Charles MSA.

Based upon FDIC Deposit Market Share data MidSouth has a deposit market share in the Lake Charles assessment area of 0.55 percent and is ranked 29th. There are 161 institutions with offices in this assessment area. Based on 2012 HMDA peer data, MidSouth is ranked 21st in home purchase loans (market share 0.69 percent), 10th in home improvement loans (market share 1.84 percent) and 42nd in refinance loans (market share 0.31 percent). There are 103 home purchase, 29 home improvement, and 131 refinance lenders. 2012 peer data showed that MidSouth ranked 10th in making small loans to businesses in this assessment with a market share of 4.21 percent. There were 36 lenders in the assessment area.

These market ranks/shares are good when compared to the deposit market rank/share and competition within the assessment area.

Distribution of Loans by Income Level of the Geography

Overall, the geographic distribution of the bank's lending is excellent. The geographic distribution of HMDA loans is good while the geographic distribution of small loans to businesses is excellent. Given that the bank is predominately a commercial lender, more emphasis was placed on small loans to businesses.

Home Mortgage Loans

MidSouth Bank's geographic distribution of HMDA loans is good.

Refer to Tables 2, 3, 4 and 5 in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Lafayette MSA

The geographic distribution of loans in the Lafayette MSA is good.

MidSouth Bank's geographic distribution of home purchase loans in the low-income census tracts is adequate. While the bank did not make any home purchase loans in low-income census tracts, only approximately three percent of owner-occupied housing units are located in these low-income geographies, making the lack of lending understandable. The distribution of loans in moderate-income census tracts exceeds the percentage of owner-occupied units. The bank's market share in both low and moderate-income tracts is lower than the overall market share.

The distribution of home improvement loans is good. MidSouth Bank's distribution of loans in the low- and moderate-income census tracts is on par with the percent of owner-occupied units in both those

geographies. The bank's market share in the low-income census tracts is on par with the bank's overall market share and moderate-income tracts significantly exceed the demographic comparators.

The distribution of refinance loans is good. In low-income tracts, both the distribution of loans and market share exceeds the comparators and reflects excellent performance. In moderate-income tracts, the bank's percentage of loans is near or equal to the percentage of owner-occupied units and is considered good, as is the bank's market share in moderate-income tract.

Lake Charles MSA

The geographic distribution of loans in the Lake Charles MSA is good.

MidSouth Bank's geographic distribution of home purchase loans in the low-income census tracts is adequate. While the bank did not make any home purchase loans in the low-income census tracts, only approximately five percent of the owner-occupied housing units are located in these income geographies, making lending in those areas difficult and thus the lack of lending understandable. The distribution of loans in moderate-income census tracts is excellent and significantly exceeds the percentage of owner-occupied units. The bank's market share in the low-income tracts is somewhat lower than their overall market share but exceeds the overall market in the moderate-income tracts.

The distribution of home improvement loans is excellent. MidSouth Bank's distribution of loans in the low-income census tracts significantly exceeded the percent of owner-occupied units. In the moderate-income census tracts, the distribution of loans is less than the percent of owner-occupied units. The bank's market share in the low-income census tracts exceeds the bank's overall market share but moderate-income tracts is lower than demographic comparators.

The distribution of refinance loans is excellent. MidSouth Bank's distribution of loans in the low-income census tracts significantly exceeded the percent of owner-occupied units. In the moderate-income census tracts, the distribution of loans is less than the percent of owner-occupied units. The bank's market share in the low-income census tracts exceeds the bank's overall market share but moderate-income tracts are lower than demographic comparators.

Small Loans to Businesses

Refer to Table 6 in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The overall geographic distribution of loans is excellent.

In the Lafayette assessment area, the bank's geographic distribution of loans is excellent. Both the bank's distribution of loans and their market share in both low- and moderate-income census tracts exceeds the demographic comparators.

In the Lake Charles assessment area, the bank's geographic distribution of loans is excellent. Both the bank's distribution of loans and their market share in the low-income census tracts exceeds demographic comparators, but the distribution of loans in the moderate-income census tracts is somewhat lower than demographic comparators.

Lending Gap Analysis

We reviewed summary reports and maps, and analyzed MidSouth Bank's home mortgage and small business lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps. The bank's assessment areas consist of whole geographies, meet the requirements of the CRA regulation, and do not arbitrarily exclude any low- or moderate-income areas.

Inside/Outside Ratio

This ratio is a bank-wide calculation, not calculated by individual rating areas or assessment areas, and is limited to bank originations and purchases. For the combined two-year evaluation period, MidSouth Bank originated a substantial majority by number (87.72 percent) and by dollar amount (83.32 percent) of loans inside the bank's assessment area. The percentage in the number of loans made inside the assessment areas by loan type are as follows: home refinance loans (88.52 percent), home purchase loans (81.90 percent), home improvement loans (92.94 percent), small loans to businesses (86.16 percent), and small loans to farms (90.53 percent).

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The bank's overall distribution of loans is good. The distribution of both HMDA loans and small loans to businesses is good. In determining the overall conclusion, we assigned more weight to small loans to businesses than to HMDA loans. Additionally, we considered the relatively high poverty level in the assessment areas in our conclusions.

In evaluating the bank's borrower distribution performance in both the Lafayette and Lake Charles assessment areas, we considered economic factors that could hamper the bank's ability to make HMDA loans in these areas, specifically in low- and moderate-income census tracts. The Lafayette MSA has four low-income census tracts. Based on 2012 census data, the average cost of homes in these tracts is \$61,263 and 34.45 percent of households live below the poverty level. These factors make it difficult for this segment of the population to purchase, maintain, or even refinance a home in these tracts. In the 15 moderate-income census tracts, 24.83 percent of households live below the poverty level and the average median housing value is \$111,055.

In the five low-income census tracts in the Lake Charles assessment area, the average housing value is \$77,000 and 37.09 percent of the families living in these tracts live below the poverty level. These combined factors hamper the bank's ability to make home purchase, home improvement, and refinance loans to this segment of the population. In the ten moderate-income census tracts, 21.76 percent of the families live below the poverty level and the average median housing value is \$81,889.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Louisiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Lafayette MSA

The distribution of HMDA loans in the Lafayette MSA is good.

The distribution of home purchase loans is good. While the distribution of home purchase loans is significantly less than the percentage of families in the low-income census tract, as discussed above, 34.45 percent of households live below the poverty level in these tracts. This coupled with the relatively high cost of purchasing a home, at approximately \$61,000 makes homeownership difficult for these families. The distribution of home purchase loans is significantly less than the percent of families in the low-income census tract. However, the same distribution is significantly greater in the moderate-income census tracts. MidSouth Bank's market share in Lafayette for the moderate-income census tract is near or equal to the bank's overall market share but lower than the market share in the low-income census tract.

The distribution of home improvement loans is good. The bank's distribution of loans to low-income borrowers is lower than the percentage of low-income families in the assessment area but reasonable given the percentage of families living below the poverty level. The distribution of loans to moderate-income borrowers exceeds the demographic comparator. Furthermore, the bank's market share of loans to low-income borrowers is slightly less than the overall market share but exceeds the market share for moderate-income borrowers.

The distribution of refinance loans is excellent. The bank's distribution of loans to low- and moderate-income borrowers exceeds the percentage of low- and moderate-income families in the assessment area. Furthermore, the bank's market share of loans to both low- and moderate-income borrowers exceeds their overall market share.

Lake Charles MSA

The distribution of HMDA loans in the Lake Charles MSA is adequate.

MidSouth Bank's distribution of home purchase loans to low-income borrowers is good, in that the distribution is near or equal to the percentage of low-income families in the assessment area. The distribution of home purchase loans to moderate-income borrowers is adequate and less than the percentage of moderate-income families in the assessment area. The bank did not have market share in the low-income census tracts but had higher market share in the moderate-income census tracts.

MidSouth Bank's distribution of home improvement loans to low-income borrowers is very poor. The bank did not make any home-improvement loans to low-income borrowers. The distribution to moderate-income borrowers is good; however, in that it slightly exceeded the percentage of families in the moderate-income census tracts. This very poor performance was somewhat offset by good market share performance. The bank did not have market share in the low-income census tracts but had higher market share in the moderate-income census tracts.

MidSouth Bank's distribution of refinance loans to low-income borrowers is poor in that it is less than the percentage of families in those geographies. The distribution to moderate-income borrowers is very poor in that the bank did not make any loans to moderate-income borrowers. This very poor performance was somewhat offset by good market share performance. The bank's market share is significantly higher than the overall market share for low-income borrowers but the bank did not have market share for moderate-income borrowers. The bank did not have market share in the low-income census tracts but had higher market share in the moderate-income census tracts.

Small Loans to Businesses

Refer to Table 11 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The distribution of small loans to businesses is good.

In both the Lafayette and Lake Charles MSAs, the bank's distribution of small loans to businesses is somewhat lower than the percentage of small businesses in the assessment areas. However, their small loan market share in both markets exceeds their overall market share. A significant majority of MidSouth Bank's loans in both markets (73 percent in Lafayette and 83 percent in Lake Charles) were for amounts less than \$100 thousand thereby indicating that the bank is meeting the needs of businesses for smaller dollar loans.

Community Development Lending

Refer to Table 1 Lending Volume in Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all community development loans, including multifamily loans that also qualify as community development loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as community development loans. Table 5 does not separately list community development loans, however.

Overall, in the full-scope Lafayette and Lake Charles assessment areas, MidSouth Bank's community development lending had a neutral impact on the bank's overall lending performance. In aggregate, three extensions of credit qualified as community development loans, totaling \$1.04 million. Community development lending in the Lafayette MSA has increased since the previous evaluation, illustrating that the bank continues to improve its community development lending.

Lafayette MSA

Community development lending had a neutral impact on lending performance in the Lafayette MSA. MidSouth Bank originated three qualified community development loan totaling approximately \$902 thousand in the assessment area during the evaluation period. All three loans involved the financing of multifamily rental properties targeted to low-to-moderate families and individuals.

Lake Charles MSA

Community development lending also had a neutral impact on lending performance in the Lake Charles MSA. MidSouth Bank originated one qualified community development loan totaling approximately

\$134 thousand in the assessment area during the evaluation period. The loan involved the financing of a multifamily rental property targeted at low-to-moderate families and individuals.

Product Innovation and Flexibility

MidSouth Bank offers a standard product mix of loans including Conventional, FHA, and SBA loans. They did not offer any new innovative or flexible lending products during the review period.

Community Development Loans – Regional Areas

In addition to the community development loans that benefit the bank’s assessment area, MidSouth Bank originated an additional three qualified loans, totaling approximately \$3 million, located in a broader regional area that is not likely to benefit the bank’s assessment areas. Consequently, these loans did not have an impact on the bank’s overall community development lending rating. The three loans in Louisiana, were for the financing of grocery stores being built in underserved areas that would also provide jobs to low- and moderate-income families and individuals, and for the financing of multifamily housing which was also targeted at low-to-moderate income individuals and families.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank’s performance under the lending test in the Alexandria, Houma-Thibodaux, and Baton Rouge MSAs is not inconsistent with the bank’s overall “high satisfactory” performance under the lending test. In the Greenwood MSA, St. Mary, St. Landry, Jefferson Davis, and Sabine and Natchitoches assessment areas, the bank’s performance is weaker than the bank’s overall performance due to a lower level of lending. The combined performance in the limited-scope assessment areas was not significant enough to affect the overall conclusions in the state. Refer to Table 14 in Appendix C for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank’s performance under the investment test is rated “Needs to Improve.” The bank has a poor level of qualified community development investments and grants based on both the number and dollar amount of investments and grants in the Lafayette MSA and the Lake Charles MSA. While the bank did have some regional community development investments, they had a neutral impact on the bank’s overall community development investments rating.

Refer to Table 14 in Appendix C for the facts and data used to evaluate the bank’s level of qualified investments.

Lafayette MSA

MidSouth Bank’s level of investments in the Lafayette MSA is poor and does not meet the identified needs of the community. In the Lafayette MSA, the opportunity to make community development investments is good as several community development organizations operate in this assessment area. During the evaluation period, MidSouth Bank made 4 qualified community development investments in the Lafayette MSA totaling approximately \$74 thousand. This investment amount represents 0.025

percent of allocated Tier I capital. While low, the investments, by both dollar amount and percent of capital, are only slightly less than the number of investments qualified during the previous evaluation. In addition, the bank has only recently been required to be evaluated under the Large Bank CRA tests and did not anticipate the need for additional investments.

Specific examples of the bank's qualified community development investments include:

- MidSouth Bank donated \$30 thousand to a religious organization, with 97 cents of every dollar donated directly benefiting the Catholic services of Acadiana. The services are targeted to both impoverished families and individuals, as well as people experiencing homelessness. The service provides temporary financial assistance and housing assistance.
- MidSouth Bank donated \$60 thousand to a non-profit agency that provides child grief counseling in a group setting. The agency targets low-to-moderate income children who have lost a parent.

Lake Charles MSA

MidSouth's level of investment in Lake Charles is poor and does not meet the identified needs of the community. In the Lake Charles MSA, the opportunity to make community development investments is good as we have identified several community development organizations that operate in this assessment area. During the evaluation period, MidSouth Bank made two qualified community development investments in the Lake Charles MSA totaling approximately \$19 thousand. This investment amount represents 0.009 percent of allocated Tier I capital. This is a significant decrease from the level of investments, in terms of both dollars and percent of capital, since the previous evaluation.

Community Development Investments – Regional Areas

MidSouth made two bank-wide investments, which represent 90 percent of total investments. Of the investments, MidSouth made a \$3 million dollar investment in a Small Business Investment Company "SBIC". The SBIC is a SEC Registered Investment Advisor which has invested in 44 companies through four equity funds. They provide ongoing support and counsel to their portfolio companies, which may include assistance locating, analyzing and negotiating acquisitions, financial modeling and budgeting assistance, negotiating key strategic agreements, recruiting management, raising capital, and assistance with sales efforts with major customers. The SBIC signed an agreement to focus its marketing within the bank's assessment areas and to providing capital to the small businesses that qualify for CRA consideration within these geographies.

The second bank-wide investment gave the bank the opportunity to partner with several organizations in the legal community in Louisiana to offer Interest on Lawyer Trust Accounts (IOLTA). These accounts offer preferential interest rates, with the accumulated interest being provided to the Louisiana Bar Foundation. All of the funds are used to provide pro bono services to those who cannot afford legal representation and to otherwise provide a variety of legal services to low income citizens. Individuals must qualify for legal assistance and such qualifications are income based. The funds are not used to fund ongoing operations for the Louisiana Bar Foundation. During the review period, the bank provided approximately \$226 thousand to the Louisiana Bar Foundation. That amount was the interest collected on the IOLTA accounts. These account impact both the bank's assessment areas and the broader state.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the St. Mary, St. Landry, Jefferson Davis, and Sabine and Natchitoches assessment areas is not inconsistent with the bank's overall poor performance under the investment test. In the Greenwood MSA, Alexandria MSA, Baton Rouge MSA, and Houma-Thibodaux MSA, the bank's performance is stronger than the bank's overall performance, due to a higher level of investments. The combined performance in the limited-scope assessment areas was not significant enough to affect the overall conclusions in the state. Refer to Table 14 in Appendix C for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Louisiana is rated "High Satisfactory". Based on full-scope reviews, the bank's performance in the Lafayette MSA is good and the Lake Charles MSA is adequate.

Retail Banking Services

Refer to Table 15 in Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

MidSouth Bank provided retail banking services for the State of Louisiana, rating areas in a manner that reflects good overall responsiveness to the banking needs of different income levels for geographies and borrowers.

Lafayette MSA

Lafayette MSA's branch distribution in the assessment area is good. Delivery systems are accessible to essentially all portions of the bank's assessment area, including geographies and individuals of different income levels. While there are no branches in low-income geographies, only 3.72 percent of the assessment area population is located in the low-income geographies. The bank operates with four branches in moderate-income geographies, which is only slightly below the percentage of the population in moderate-income geographies. There was one branch closing in the Lafayette MSA during the review period, located in a moderate-income census tract. The bank's closing of the branch did not adversely affect the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. Branch hours and services did not vary in a way that would inconvenience portions of the assessment area, particularly low-to-moderate income individuals. Services offered and banking hours are comparable among locations regardless of the income level of the geography.

Lake Charles MSA

Lake Charles MSA's branch distribution in the assessment area is adequate. Delivery systems are reasonably accessible to essentially all portions of the bank's assessment area, including geographies and individuals of different income levels. While there are no branches in low-income geographies,

only 7.52 percent of the assessment area population is located in the low-income geographies. The bank operates with one branch in moderate-income geographies, which exceeds the percentage of the population in moderate-income geographies. There were no branch closings or openings in the Lake Charles MSA during the review period. Branch hours and services did not vary in a way that would inconvenience portions of the assessment area, particularly low-to-moderate income individuals. Services offered and banking hours are comparable among locations regardless of the income level of the geography.

Alternative Delivery Systems

Bank-wide, management complements its traditional service delivery methods with certain alternative delivery processes, such as: online banking, which includes bill payment and mobile banking; and automated teller machines. We placed no significant weight on these alternative delivery systems as the bank did not maintain metrics to determine their effectiveness in helping to meet the credit needs of low- and moderate-income geographies or individuals.

Community Development Services

MidSouth Bank's performance in providing community development services in both the Lafayette MSA and Lake Charles MSA was good, with the bank providing a relatively high level of community development services. The bank's limited scope reviews had a slightly positive impact on the overall community development services rating.

Community development services focused primarily on community services targeted at low-to-moderate income individuals. Bank employees participated in a variety of organizations and partnerships, some in leadership roles, that benefited low-to-moderate individuals, promoted economic development, and provided affordable housing. They also provided technical assistance on financial and banking related matters to numerous community groups, low- and moderate-income persons and families, and small businesses.

Lafayette MSA

MidSouth Bank provides a good, relatively high level of community development services, based on the opportunities available and level of responsiveness in the assessment area. In the Lafayette MSA, 12 MidSouth Bank employees provided their expertise to 14 different community development organizations. Some specific examples are as follows:

- Providing training to low-to-moderate income individuals on the process of obtaining homeownership. This educational course was offered at a woman's conference in Lafayette that educated attendees regarding expectations during the purchasing and loan process, and what questions to ask about specific products that are typically offered.
- Providing educational training regarding general bank products and services, and the benefits of having and maintaining a savings and checking account. This educational program was launched with several financial institutions with the goal of educating low-to-moderate income individuals about general banking.
- Offering financial literacy at various schools around the parish, with a focus on Title 1 schools. The educational training has the purpose of teaching youth about the benefits of saving and the proper way to manage money.

- Assisting Latin American non-profit organization members with grant writing, financial planning, and basic banking. The non-profit assists with healthcare, housing, and legal assistance of low-to-moderate income Hispanic individuals and families.

The bank also participated in the “Special Needs Assistance Program (SNAP)”, which is a Federal Home Loan Bank program targeted to households with income of 80 percent or less of the median income for the area. The program provides rehabilitation grants. MidSouth Bank assisted with the procurement of the grant and also provided additional funding of approximately \$2,000, to ensure that the participants received the maximum available under the program. The Federal Home Loan Bank disbursed a total of \$36,963 to seven individuals.

Lastly, MidSouth Bank partnered with Habitat for Humanity to obtain an Affordable Housing Program grant to help low-income Lafayette resident homebuyers with down payment and closing costs. The Affordable Housing Program grant is also from the Federal Home Loan Bank of Dallas. MidSouth Bank assisted with obtaining the grant and also assists in the financing of the program.

Lake Charles MSA

MidSouth Bank provides an adequate level of community development services, based on the opportunities available and level of responsiveness in the assessment area. In the Lake Charles MSA, ten MidSouth Bank employees provided their expertise to four different community development organizations. Some specific examples are as follows:

- Conducts homebuyer’s educational classes in partnership with the parish Human Service Department. The classes offer a step-by-step guide of what it takes to qualify for a home loan and the importance of maintaining good credit. The classes are held at a housing agency that targets low-to-moderate individuals and families.
- Conducts general banking classes at a Title 1 high school. The classes detail how to effectively write a check, how to balance a checkbook, and the importance of maintaining a positive balance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank’s performance under the Service Test in the Baton Rouge, St. Landry, and Houma-Thibodaux MSA are not inconsistent with the bank’s overall “High Satisfactory” performance under the Service Test. In the Alexandria MSA, the bank’s performance is stronger than the bank’s overall performance. In the Jefferson Davis, Sabine and Natchitoches, Greenwood, and St. Mary assessment areas, the bank’s performance is weaker than the bank’s overall performance, which can be attributed to less accessible retail delivery systems. Due to their relative size and the difference of a few offices, the performance in these areas demonstrates that weaker performance did not materially impact the overall service test conclusions for the State of Louisiana.

State Rating

State of Texas

CRA rating for Texas:	L o w Satisfactory
The lending test is rated:	Low Satisfactory
The investment test is rated:	Low Satisfactory
The service test is rated:	Needs to Improve

The major factors that support this rating include:

- The geographic distribution of loans is excellent. However, the distribution of loans by borrower income level is poor.
- The level of community development lending had a positive impact on the bank's performance and therefore influenced, the overall lending test rating, as did the level of lending in the limited-scope areas reviewed.
- The level of community development investments is adequate.
- The retail delivery systems are reasonably accessible to geographies and individuals of different income levels in the bank's assessment area.
- The bank provided a poor level of community development services that were unresponsive to local community development needs.

Description of Institution's Operations in Texas

MidSouth Bank operates with 15 branches in the state of Texas. These branches are located throughout six counties in the state, revealing that the bank has a much smaller presence in Texas than it does in Louisiana. The state of Texas represents 16 percent of MidSouth Bank's total deposit base, 25 percent of their branching network, 19 percent of their lending activity by number, and 20 percent of their lending activity by dollar amount, for the current evaluation. MidSouth Bank has approximately \$253 million in deposits in the state. Competition in the state is strong. Primary competitors include large regional and multi-national institutions such as Wells Fargo, JP Morgan Chase, Orange Savings Bank, and Bank of America.

Refer to the Market Profiles for the State of Texas in Appendix C for detailed demographics and other performance context information for the Texas assessment area.

Scope of Evaluation in Texas

We selected the Beaumont and Dallas MSA assessment areas for a full-scope review, as these two assessment areas represent a significant majority of the bank's branching network and deposit base. Combined, these two areas represent 33 percent of the bank's branches and 59 percent of the deposits. In arriving at the overall state rating, the Beaumont and Dallas MSAs received equal weight.

In terms of individual loan products, small loans to businesses received greater weight than home mortgage loans. We did not review small loans to farms and multifamily loans as MidSouth made a nominal number of these loans during this evaluation period and any analysis performed on these loan products would be meaningless.

In terms of individual HMDA products, refinance loans received the most weight followed by home improvement loans. Home purchase loans received the least weight of the three products. This weighting is reflective of the bank's lending strategy and overall performance during this evaluation period.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Texas is rated "Low Satisfactory". Based on full-scope reviews, the bank's performance in the Dallas-Plano-Irving MSA assessment area and Beaumont-Port Arthur MSA assessment area is rated adequate. The level of community development lending had a positive impact on the bank's performance and therefore influenced the overall lending test rating, as did the level of lending in the limited-scope areas reviewed.

Lending Activity

Refer to Tables 1 Lending Volume in Appendix D for the facts and data used to evaluate the bank's lending activity.

Dallas-Plano-Irving MSA

MidSouth's lending activity is adequate. During this evaluation period, MidSouth made 48 HMDA loans and 138 small loans to businesses in the Dallas-Plano-Irving MSA.

Based upon FDIC Deposit Market Share data, MidSouth has a deposit market share in the Dallas-Plano-Irving MSA assessment area of 0.03 percent and is ranked 222. There are 683 institutions with offices in this assessment area. Based on 2012 HMDA peer data, MidSouth is ranked 269th in home purchase loans (market share 0.02 percent), 98th in home improvement loans (market share 0.09 percent), and 188th in refinance loans (market share 0.04 percent). There are 530 home purchase, 151 home improvement and 525 refinance lenders. 2012 peer data showed that MidSouth ranked 58th in making small loans to businesses in this assessment area with a market share of 0.03 percent. There were 151 lenders in the assessment area.

These market ranks/shares are adequate when compared to the deposit market rank/share and competition within the assessment area. They also illustrate that MidSouth faces significant competition when trying to provide both mortgage and small loans to businesses in the Dallas-Plano-Irving MSA assessment area.

Beaumont-Port Arthur MSA

MidSouth's lending activity is adequate. During this evaluation period, MidSouth made 44 HMDA loans and 296 small loans to businesses in the Beaumont-Port Arthur MSA.

Based upon FDIC Deposit Market Share data, MidSouth has a deposit market share in the Beaumont-Port Arthur assessment area of 0.30 percent and is ranked 45th. There are 254 institutions with offices in this assessment area. Based on 2012 HMDA peer data, MidSouth is ranked 68th in home purchase loans (market share 0.16 percent), 11th in home improvement loans (market share 2.61 percent), and 92nd in refinance loans (market share 0.09 percent). There are 172 home purchase, 38 home improvement and 184 refinance lenders. 2012 peer data showed that MidSouth ranked 14th in making small loans to businesses in this assessment with a market share of 2.08 percent. There were 53 lenders in the assessment area.

These market ranks/shares are good when compared to the deposit market rank/share and competition within the assessment area. They also illustrate that MidSouth has experienced significant competition when trying to make HMDA loans and loans to small businesses in the Beaumont-Port Arthur MSA.

Distribution of Loans by Income Level of the Geography

Overall, the geographic distribution of the bank's lending is good. For some HMDA loan products, the bank's volume of lending was insufficient for meaningful analysis. When this is the case it is so stated below. For those products that have sufficient volume, the geographic distribution of HMDA loans is good while the geographic distribution of small loans to businesses is excellent. Given that the bank is predominately a commercial lender, more emphasis was placed on small loans to businesses.

Home Mortgage Loans

MidSouth Bank's geographic distribution of HMDA loans is good.

Refer to Tables 2, 3, 4 and 5 in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Dallas-Plano-Irving MSA

The bank did not make a sufficient number of home purchase or home improvement loans in this assessment area to enable meaningful analysis. As discussed above, MidSouth Bank has less than one percent market share for these products in this assessment area and so experiences considerable competition when making such loans.

The distribution of refinance loans is excellent. MidSouth Bank's distribution of loans in both the low- and moderate-income census tracts exceeds the percentage of owner-occupied units. Likewise, the bank's market share exceeds demographic comparators in both the low- and moderate-income census tracts as well.

Beaumont-Port Arthur MSA

The bank did not make a sufficient number of home purchase or refinance loans in this assessment area to enable meaningful analysis.

The distribution of home improvement loans is good. MidSouth Bank's distribution of loans in the low-income census tracts, exceeds the percent of owner-occupied units in that geography, and is near or equal to the percentage of owner-occupied units in the moderate-income census tracts. Moreover, the bank's market share exceeds demographic comparators in both the low- and moderate-income census tracts.

Small Loans to Businesses

Refer to Table 6 in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The overall geographic distribution of loans is excellent.

In the Dallas-Plano-Irving MSA assessment area, the bank's geographic distribution of loans is excellent. The distribution of small loans to businesses is greater than the percentage of businesses in the low-income census tract and exceeds the percentage of businesses in the moderate-income census tracts. The bank's market share is also greater than the demographic comparators in both the low-income census tracts and moderate-income census tracts.

In the Beaumont-Port Arthur MSA assessment area, the bank's geographic distribution of small loans to businesses is excellent. The distribution of small loans to businesses is less than the percentage of businesses in the low-income census tracts. However, there are very few businesses, at only 2.3 percent, in the low-income census tracts. The distribution of small loans to businesses is greater than the percentage of businesses in the moderate-income census tracts.

Lending Gap Analysis

We reviewed summary reports and maps, and analyzed MidSouth Bank's home mortgage, small business, and small farm lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps. The bank's assessment areas consist of whole geographies, meet the requirements of the CRA regulation, and do not arbitrarily exclude any low- or moderate-income areas.

Distribution of Loans by Income Level of the Borrower

The bank's overall distribution of loans is poor. For some HMDA loan products, the bank's volume of lending was insufficient for meaningful analysis. When this is the case it is so stated below. For those products that have sufficient volume, the geographic distribution of HMDA loans is poor while the geographic distribution of small loans to businesses is also poor.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

In evaluating the bank's geographic lending performance in both the Dallas-Plano-Irving and Beaumont-Port Arthur assessment areas, we considered economic factors that could hamper the bank's ability to make HMDA loans in these areas, specifically in low- and moderate-income census tracts. In the 58 low-income census tracts in the Dallas-Plano-Irving assessment area, the average housing value is \$92,873 and 30.85 percent of households living in these tracts live below the poverty level. These combined factors hamper the bank's ability to make home purchase, home improvement and refinance loans to this segment of the population. In the 98 moderate-income census tracts, 17.95 percent of the households live below the poverty level and the average median housing value is \$117,728.

The Beaumont-Port Arthur MSA has six low-income census tracts. Based on 2012 census data, the average cost of homes in these tracts is \$51,907 and 38.61 percent of the households live below the poverty level. These factors make it difficult for this segment of the population to purchase, maintain, or even refinance a home in these tracts. In the 31 moderate-income census tracts, 24.63 percent of households live below the poverty level and the average median housing value is \$58,461.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Dallas-Plano-Irving MSA

The distribution of HMDA loans in the Dallas-Plano-Irving MSA is poor.

The bank did not make a sufficient number of purchase or home improvement loans in this assessment area to enable meaningful analysis. As discussed above, MidSouth Bank has less than one percent market share for these products in this assessment area and so experiences considerable competition when making such loans.

The distribution of refinance loans is poor. MidSouth Bank did not make any loans in the low-income census tracts and the lending in the moderate-income census tracts was considerably less than the percentage of families in that assessment area. The bank did not have any market share in the low-income census tracts but exceeded the market share in the moderate-income census tracts.

Beaumont-Port Arthur MSA

The distribution of HMDA loans in the Beaumont-Port Arthur MSA is adequate.

The bank did not make a sufficient number of home purchase or refinance loans in this assessment area to enable meaningful analysis.

The distribution of home improvement loans is excellent. The bank's distribution of loans to low- and moderate-income borrowers exceeds the percentage of low-income families in the assessment area.

Their distribution of loans to low- and moderate-income borrowers exceeds the demographic comparator.

Small Loans to Businesses

Refer to Table 11 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The distribution of small loans to businesses is poor.

In both the Beaumont-Port Arthur and Dallas-Plano-Irving MSAs, the bank's distribution of small loans to businesses is significantly lower than the percentage of small businesses in the assessment areas, evidencing poor penetration. The bank's market share in both markets is slightly higher than the overall market share, indicating the ability to make loans.

Community Development Lending

Refer to Table 1 Lending Volume in Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all community development loans, including multifamily loans that also qualify as community development loans. Table 5 does not separately list community development loans, however.

Overall, in the full-scope Dallas-Plano-Irving and Beaumont-Port Arthur assessment areas, MidSouth Bank's community development lending had a positive impact on the bank's overall lending performance. In aggregate, three extensions of credit qualified as community development loans, totaling \$2.55 million. Community development lending in the Beaumont-Port Arthur MSA has increased since the previous evaluation, which illustrates that the bank continues to improve its community development lending.

Dallas-Plano-Irving MSA

MidSouth Bank made one community development loan in the Dallas-Plano-Irving MSA during the review period in the amount of \$750,000. The loan was for the permanent financing of a housing project catering exclusively to veterans in need of housing and/or financial assistance. This community development loan has a neutral impact on the bank's overall lending performance.

Beaumont-Port Arthur MSA

Community development lending had an adequate impact on lending performance in the Beaumont-Port Arthur MSA. MidSouth Bank originated two qualified community development loans totaling approximately \$1.8 million in the assessment area during the evaluation period. Both loans involved the financing of a faith based organization's daycare center that targeted low-to-moderate families and individuals.

Product Innovation and Flexibility

MidSouth Bank offers a standard product mix of loans including Conventional, FHA, and SBA loans. MidSouth Bank did not offer any other innovative or flexible loan products in Texas.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Houston-Sugarland-Baytown, College Station, and Tyler MSAs is not inconsistent with the bank's overall adequate performance in the full scoped assessment areas. The bank's performance in the Fort Worth MSA was stronger than the bank's overall performance in the full-scope reviewed assessment areas. The combined performance in the limited-scope assessment areas not was significant enough to affect the overall conclusions in the state. Refer to Table 14 in Appendix C for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test is rated "Low Satisfactory". Based on full-scope reviews, the bank's performance in both the Beaumont-Port Arthur MSA and the Dallas-Plano-Irving MSA is adequate. The qualifying investments are not complex or innovative.

Refer to Table 14 in Appendix C for the facts and data used to evaluate the bank's level of qualified investments.

Dallas-Plano-Irving MSA

The number and dollar volume of MidSouth's qualified investments in the Dallas-Plano-Irving MSA is adequate, given the bank's presence and volume of deposits in the area. MidSouth made five qualified investments during the evaluation period, totaling approximately \$1.5 million. This investment amount represents 0.599 percent of allocated Tier I capital.

MidSouth purchased \$915 thousand in municipal school bonds that were targeted to schools located in distressed or underserved areas in the Dallas-Plano-Irving assessment areas. Additionally, the bank made a \$83 thousand qualified investment to a nonprofit, multi-state micro-and small business lender, that assists new and existing entrepreneurs to successfully grow their businesses. The program also provides underwriting and loan services to other micro lending institutions nationwide through their Microloan Management Services. As of June 2014, the organization services 2,035 loans in the Dallas area totaling \$24.6 million.

Beaumont-Port Arthur MSA

The number and dollar volume of MidSouth's qualified investments in the Beaumont-Port Arthur MSA are adequate given the bank's presence and volume of deposits in the area. MidSouth made three qualified investments during the evaluation period, totaling approximately \$593,300. These investments represent 0.355 percent of allocated Tier I capital.

MidSouth purchased \$591,300 in municipal school bonds that were targeted to schools located in distressed or underserved areas in the Beaumont-Port Arthur MSA. Qualified investments include a charitable contribution to an organization that provides targeted assistance to young adults in low-to-moderate-income communities within Beaumont. The organization offers programs that help build character and self-confidence, and instills a sense of belonging, competence, usefulness, and influence in the population they serve. The third qualifying investment was made to the Vidor Independent School District to sponsor, "Stuff the Bus". The funds were used to purchase school supplies, which were distributed to children within the school district that were unable to afford supplies, which would aid in classroom success. Approximately 16 percent of the households within the city of Vidor live below the poverty level.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Fort Worth, College Station, and Tyler assessment areas is not inconsistent with the bank's performance in the full

scope reviews assessment areas. The bank's performance is strong, as compared to the bank's overall performance in the Houston-Sugarland-Baytown MSA. The combined performance in the limited-scope assessment areas was not significant enough to affect the overall conclusions in the state.

Refer to Table 14 in Appendix C for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Texas is rated "Needs to Improve". Based on full-scope reviews, the bank's performance in the Beaumont-Port Arthur and Dallas-Plano-Irving MSAs is poor.

Retail Banking Services

Refer to Table 15 in Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

MidSouth Bank provided retail banking services for the State of Texas, rating areas in a manner that reflects adequate overall responsiveness to the banking needs of different income levels for geographies and borrowers.

Dallas-Plano-Irving MSA

Dallas-Plano-Irving MSA's branch distribution in the assessment area is poor. Delivery systems are accessible to limited portions of the bank's assessment area. The bank does not have any branches in low- or moderate-income geographies in this assessment area, while 11.11 percent of the population lives in the low-income census tracts and 20.94 percent of the population lives in the moderate-income geographies. There was one branch opening in the Dallas-Plano-Irving MSA, in a middle-income geography during the review period. There were no branch closings during that same period. It is worth noting that the banking competition within the Dallas-Plano-Irving MSA is very high, with the bank only having a 0.04 percent market share. The bank is ranked 107th in deposits compared to other financial institutions, and so does not have a strong presence within this assessment area. Services offered and banking hours are comparable among locations regardless of the income level of the geography.

Beaumont-Port Arthur MSA

Beaumont-Port Arthur MSA's branch distribution in the assessment area is adequate. Delivery systems are reasonably accessible to essentially all portions of the bank's assessment area, including geographies and individuals of different income levels. While there are no branches in low-income geographies, only 4.85 percent of the assessment area population is located in the low-income geographies. The bank operates with one branch in moderate-income geographies, which is higher than the percentage of the population in moderate-income geographies. There were no branch closings or openings during the review period. Branch hours and services did not vary in a way that would inconvenience portions of the assessment area, particularly low-to-moderate income individuals. Services offered and banking hours are comparable among locations regardless of the income level of the geography.

Alternative Delivery Systems

Bank-wide, management complements its traditional service delivery methods with certain alternative delivery processes, such as: online banking, which includes bill payment and mobile banking; and automated teller machines. We placed no significant weight on these alternative delivery systems, however, as the bank did not maintain metrics to determine their effectiveness in helping to meet the credit needs of low- and moderate-income geographies or individuals.

Community Development Services

MidSouth Bank's performance in providing community development services in the Beaumont-Port Arthur MSA was poor. This poor performance, however, was offset, by the adequate level of services offered in the Dallas-Plano-Irving MSA and the level of services offered in those areas only receiving limited review. In the Dallas-Plano-Irving MSA, performance was adequate.

Community development services focused primarily on community services targeted at low-to-moderate income individuals. Bank employees participated in a variety of organizations and partnerships, some in leadership roles, that benefited low-to-moderate individuals, promoted economic development, and provided affordable housing. They also provided technical assistance on financial and banking matters to numerous community groups, low- and moderate-income persons and families, and small businesses.

Dallas-Plano-Irving MSA

The level of community development services provided in the Dallas-Plano-Irving MSA is poor, based on the opportunities available and level of responsiveness in the assessment area. In the Dallas-Plano-Irving MSA, three MidSouth Bank employees provided their expertise to two different community development organizations. Those two are discussed as follows:

- The bank partnered with a local school where a significant majority of the students receive free or reduced price lunches. The bank provided financial literacy and money management tools to the school aged children during several bank events.
- The bank partnered with a professional women's organization to provide financial training to young women at Title 1 schools. The financial training involved information on how to develop a budget and the importance of saving.

Beaumont-Port Arthur MSA

MidSouth Bank provided few, if any, community development services in the Beaumont-Port Arthur MSA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the College Station, Houston-Sugarland-Baytown, and Tyler MSAs is not inconsistent with the bank's overall performance in the full scope Texas assessment areas. The bank did not provide any community development services in the Fort Worth MSA. Due to the bank's overall market share in the Fort Worth MSA and the fact that MidSouth Bank only operates with two branches in the assessment area, the performance in this assessment area did not materially impact the overall service test conclusions for the State of Texas.

Multistate Metropolitan Area Rating

Texarkana (TX-AR) MMSA

CRA rating for Texarkana MMSA:	Needs to Improve
The lending test is rated:	Needs to Improve
The investment test is rated:	Needs to Improve
The service test is rated:	Needs to Improve

The major factors that support this rating include:

- MidSouth Bank’s level of lending activity during this evaluation period is poor.
- The geographic distribution of loans is poor. The distribution of loans by borrower income level is poor.
- The level of community development loans in the MMSA had a positive impact on the lending test rating and influenced the overall rating.
- The level of community development investments is poor.
- The retail delivery systems are not readily accessible to geographies and individuals of different income levels in the bank’s assessment area.
- The bank provided a poor level of community development services that was unresponsive to local community development needs.

Description of Institution’s Operations in the Texarkana MMSA

MidSouth Bank operates with one branch in the Texarkana Multistate MSA. The branch is located in Bowie county and was obtained when MidSouth made a bank acquisition in 2012. As such, only lending and community development activity from the date of acquisition were evaluated. This one branch’s deposits account for less than two percent of the bank’s total deposits. Overall lending is likewise insignificant, with both number and dollar amount comprising less than two percent of MidSouth Bank’s total lending. Given both the low deposit and lending activity in this area, the bank’s activity in this assessment area had little to no effect on the overall performance evaluation.

Competition in the multi-state MSA is strong. Primary competitors include large regional and multi-national institutions such as Wells Fargo, JP Morgan Chase, Guarantee Bank, and Red River Employees Federal Credit Union.

Refer to the Market Profiles for the State of Texas in Appendix C for detailed demographics and other performance context information for the Texas assessment area.

Scope of Evaluation in the Texarkana MMSA

The Texarkana multi-state MSA received a full scope review as is mandated by CRA regulations. This assessment area represents two percent of the bank's branches and one percent of the deposits. In terms of individual loan products, HMDA loans, small loans to businesses, and small loans to farms received equal weight. We did not review multifamily loans as MidSouth Bank did not make any such loans during the review period. All HMDA loans are weighed equally.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in the Texarkana (TX-AR) Multistate MSA is rated "Needs to Improve." Based on full-scope review, the bank's performance in the Texarkana MMSA is poor.

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other in Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Texarkana MMSA reflects poor responsiveness to assessment area credit needs. Intense competition by megabank lenders is a mitigating factor for the rating, as is the fact that the bank does not have a significant presence in the MMSA. The bank made a total of 20 mortgage loans and 37 small loans to businesses in the Texarkana MMSA during the review period, or less than one percent of overall lending bank-wide. The bank's presence in the MMSA is due to a recent acquisition, with the acquired bank having one branch in the MMSA. Given the bank's low lending and deposit market share, little to no weight was given to the Texarkana MMSA in the overall rating of the bank.

In the Texarkana MMSA, MidSouth has a deposit market share of 1.41 percent and ranked 17th among 139 depository institutions. For small loans to businesses, MidSouth Bank is not ranked and does not have any market share in the Texarkana MMSA. Five banks larger than MidSouth Bank dominate the market with a combined market share of 49 percent. Individual market shares of these banks ranged from 7.4 percent to 16.5 percent. For home purchase lending, there are 95 lenders in the assessment area reflecting strong competition. MidSouth Bank ranked 10th in home purchase lending with a 2.08 percent market share, 11th in home improvement lending with a 2.44 percent market share, and 26th in home refinance lending with 0.60 percent market share. There are 24 lenders that made home improvement loans and 88 that made home refinance loans in the assessment area.

Distribution of Loans by Income Level of the Geography

Overall, the geographic distribution of the bank's lending is poor. For some HMDA loan products, the bank's volume of lending was insufficient for meaningful analysis. When this is the case it is so stated below. For those products that have sufficient volume, the geographic distribution of HMDA loans is adequate while the geographic distribution of small loans to businesses is poor.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the multistate section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The distribution of HMDA loans in the Texarkana MMSA is adequate.

The bank did not make any home improvement or refinance loans during the review period. The distribution of home purchase loans is adequate and exceeds the percentage of families in the low-income census tracts. However, while MidSouth Bank did not make any home purchase loans in the moderate-income geographies, only 5.91 percent of owner-occupied units are in the moderate-income geography. The bank does not have reportable market share for any of the loan types listed above.

Small Loans to Businesses

Refer to Table 6 in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The overall geographic distribution of loans is poor. The bank's distribution of loans in both low- and moderate-income census tracts is less than the demographic comparators. Again, the bank does not have a reportable market share in the assessment area.

Lending Gap Analysis

We reviewed summary reports and maps, and analyzed MidSouth Bank's home mortgage, small business, and small farm lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps. The bank's assessment areas consist of whole geographies, meet the requirements of the CRA regulation, and do not arbitrarily exclude any low- or moderate-income areas.

Distribution of Loans by Income Level of the Borrower

The bank's overall distribution of loans is poor. For some HMDA loan products, the bank's volume of lending was insufficient for meaningful analysis. When this is the case it is so stated below. For those products that have sufficient volume, the geographic distribution of HMDA loans is poor, as well as the geographic distribution of small loans to businesses.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The distribution of HMDA loans in the Texarkana MMSA is poor.

The bank did not make any home improvement or refinance loans during the review period. The distribution of home purchase loans is lower than the percent of families in the low-income census tract. However, the same distribution exceeds in the moderate-income census tracts. Given that the poverty level is 17 percent, this activity reflects adequate performance. The ability for households to afford

housing is hampered by both the poverty level and the relative high cost of housing. The bank does not have reportable market share for any of the loan types listed above.

Small Loans to Businesses

Refer to Table 11 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The distribution of small loans to businesses is poor.

In the Texarkana MMSA, the bank's distribution of small loans to businesses is lower than the percentage of small businesses in the assessment area. The bank does not have a reportable market share for small loans to businesses in the assessment area.

Community Development Lending

Refer to Table 1 Lending Volume in Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all community development loans, including multifamily loans that also qualify as community development loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as community development loans. Table 5 does not separately list community development loans, however.

Community development lending had a positive impact on lending performance in the multistate MSA. The bank originated one loan for approximately \$1 million. The loan provided financing for affordable housing to low-to-moderate income individuals in the Texarkana MMSA.

Product Innovation and Flexibility

MidSouth Bank offers a standard product mix of loans including Conventional, FHA, and SBA loans. MidSouth Bank did not offer any other innovative or flexible loan products in Texas.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

MidSouth's performance under the investment test is rated "Needs to Improve". Based on full-scope reviews, the bank's performance in the Texarkana MMSA assessment area is poor.

Refer to Table 14 in Appendix C for the facts and data used to evaluate the bank's level of qualified investments.

MidSouth Bank's level of investments in the Texarkana MMSA is poor. The investment is not considered complex or innovative and shows a poor responsiveness even given the bank's presence and volume of deposits in the area. During the evaluation period, MidSouth Bank made one qualified community development investment in the Texarkana MMSA totaling approximately \$3 thousand. This investment amount represents 0.0015 percent of allocated Tier I capital.

MidSouth made one qualified investment to a nonprofit organization that supports volunteer outreach programs located in low-to-moderate-income areas. The organization sponsors several initiatives within Texarkana, which include the Escort Program, a program that provides transportation assistance to elderly individuals within the low-to-moderate-income geographies. The organization also provides the Skilled Parenting Program, which helps to improve overall parenting skills, assertiveness, communication, and provides education to struggling parents who need assistance raising their children.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in the MMSA is rated "Needs to Improve". Based on full-scope reviews, the bank's performance in the MMSA is poor.

Retail Banking Services

Refer to Table 15 in Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

MidSouth Bank provided retail banking services for the MMSA rating areas in a manner that reflects poor overall responsiveness to the banking needs of different income levels for geographies and borrowers. It is worth noting that MidSouth Bank operates with only one branch in the MMSA, in an upper-income census tract, and that the bank only commands 0.58 percent of the market share. The bank gained access to the MMSA at the end of 2012, when it purchased a financial institution with one branch in the MMSA. The bank did not open or close any branches during the review period.

Community Development Services

The bank provided limited community development services in the MMSA. Three bank employees provided educational banking services to a variety of organizations, most of which target low-to-moderate income individuals and families.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and nonmetropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD Loans): 01/01/2012 to 12/31/2013 Investment and Service Tests and CD Loans: 03/01/2011 to 09/29/2014	
Financial Institution	Products Reviewed	
MidSouth Bank , National Association 102 Versailles Blvd., Lafayette, Louisiana 70501	HMDA, small loans to businesses, small loans to farms, community development loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Parishes / Counties
Louisiana Lafayette MSA #2918 Lake Charles MSA #2934 Alexandria MSA #1078 Baton Rouge MSA #1294 Houma-Thibodaux MSA #2638 Greenwood MSA #4334 St. Landry Parish Jefferson Davis Parish Sabine and Natchitoches Parishes St. Mary Parish	Full-Scope Full-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope	Lafayette, St. Martin, New Iberia Calcasieu, Cameron Rapids, Grant East Baton Rouge Lafourche, Terrebonne Caddo, De Soto St. Landry Jefferson Davis Sabine and Natchitoches St Mary
Texas Beaumont MSA #1314 Dallas MSA #1912 Fort Worth MSA #2310 College Station MSA #1778 Houston MSA #2642 Tyler MSA #4634	Full-Scope Full-scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope	Jefferson, Orange Dallas, Rockwall Tarrant, Hunt Brazos Harris, Montgomery Smith
Multistate MSA (TX-AR) Texarkana #4550	Full-Scope	Bowie, Miller

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS MIDSOUTH BANK				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
MidSouth Bank	High Satisfactory	Needs to Improve	Satisfactory	Satisfactory
Multistate Metropolitan Area or State:				
State of Louisiana	Outstanding	Needs to Improve	High Satisfactory	High Satisfactory
State of Texas	Low Satisfactory	Low Satisfactory	Needs to Improve	Low Satisfactory
Texarkana Multistate	Needs to Improve	Needs to Improve	Needs to Improve	Needs to Improve

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Market Profiles for Full-Scope Areas

State of Louisiana

Lafayette LA MSA

Demographic Information for Full Scope Area: Lafayette MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	54	7.41	27.78	42.59	20.37	1.85
Population by Geography	273,738	3.72	26.14	44.19	25.95	0.00
Owner-Occupied Housing by Geography	69,415	2.76	23.25	46.18	27.81	0.00
Business by Geography	39,211	2.98	24.10	45.19	27.61	0.11
Farms by Geography	761	1.45	22.86	46.78	28.91	0.00
Family Distribution by Income Level	66,976	24.19	16.59	17.80	41.43	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	27,309	6.39	35.20	42.97	15.43	0.00
Median Family Income HUD Adjusted Median Family Income for 2012 Households Below Poverty Level		58,962 61,200 16%	Median Housing Value Unemployment Rate (2013 US Census)		140,312 4.95%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 U.S. Census, and 2012 HUD updated MFI.

The Lafayette MSA consists of three parishes: Lafayette, Iberia, and St. Martin. The bank operates with multiple branches in each parish, specifically with ten in Lafayette, four in Iberia, and three in St. Martin. Per 2010 US census data, the Lafayette MSA includes 54 total census tracts, of which seven percent are low-income, 28 percent are moderate-income, 43 percent are middle-income, and 20 percent are upper income. The Lafayette MSA has a total population of 273,738, with 16 percent of the population living below the poverty level. The HUD adjusted MSA median family income for the assessment area in 2013 was \$62,100. There are 69,412 owner occupied single-family units and the weighted average median value of a single-family residence is \$140,312. According to the Bureau of Labor Statistics, the unemployment rate for the Lafayette MSA was five percent in 2013.

Banking competition within the Lafayette MSA is intense, with 40 financial institutions operating approximately 196 branches. According to the FDIC Deposit Market Share Report, MidSouth Bank ranks third behind Iberia Bank and JPMorgan Chase National Association, and commands 6.36 percent of the market share. The top five bank's command a total market share of 57.29 percent.

Lafayette Parish and specifically the City of Lafayette are regarded as the "heart of Acadiana" and is the economic and cultural center of the area. The area possesses strong French Acadian cultural aspects and is a major hub for both the petroleum and gas industry. Those industries have created both boom and bust times in Acadiana, with Lafayette currently experiencing boom times. Lafayette also has a vibrant tourism industry, with people visiting to experience "Cajun" food and culture. According to local government websites, Lafayette's largest job providing sectors are healthcare, education, oil and gas, and scientific and technical services. Top employers in the region include two area Health Service

providers, Lafayette General Medical Center and Opelousas General Health System. Other major employers include oil and gas companies, Schlumberger and Baker Hughes.

Iberia Parish is located within the Lafayette MSA, and is the 17th most populous parish in Louisiana. 2013 U.S. Census data estimates the population at approximately 73,000. The median household income in 2012 was \$44,611, with 20 percent of the population living below the poverty level. Iberia Parish is centrally located on the Gulf coast, approximately halfway between Houston and New Orleans. According to the Parish website, Iberia Parish has 1,031 square miles consisting of 575 square miles of land and 456 square miles of water. The primary industries that operate in Iberia Parish are agriculture and aquaculture, food processing, oil and gas, as well as tourism. Several national and international companies are headquartered in Iberia Parish, which include McIlhenny Food Co., the global home of Tabasco brands, manufacturers, M.A. Patout & Sons Ltd. Inc., oil and gas company and Dynamic Industries, Inc. MidSouth Bank operates with four branches in Iberia Parish.

St. Martin Parish is the third parish in the Lafayette MSA and the 21st most populous parish in Louisiana. 2013 Census data estimates the population at approximately 53,000. The median household income in 2012 was \$41,137, with 18.1 percent of the population living below the poverty level. St. Martin Parish is centrally located in Southern Louisiana. It has a total area of 816 square miles, of which 738 square miles is land and 79 square miles is water. The parish is situated alongside the Bayou Teche and the Atchafalaya Basin, the largest freshwater swamp. According to government websites, agriculture, aquaculture, and tourism play a significant role in the economy of St. Martin Parish, with sugar cane being the major commercial agricultural and crawfish being the major aqua cultural crops for the parish. The area contributes approximately 22 million pounds of crawfish to the overall production of Louisiana crawfish. The largest employers within the parish include, Cajun Chef Producers Inc., Peppers unlimited of Louisiana, Inc., Louisiana Sugar Cane Co-op, and St. John Mill.

Community Contact

We contacted a community based development group and a local government agency during this examination. Representatives of those groups indicated that there is a need for gap funding for down payment and closing cost assistance for low-and very low-income first time home buyers. Banks can help meet this need by sponsoring Federal Home Loan Bank Affordable Housing Program grants. There is also a need for second chance checking and savings accounts for persons that need a fresh start with a financial institution. Many borrowers have existing credit problems and need assistance to solve those problems. Banks can provide additional education, and get them on the right tract to be able to borrow again. Education regarding the home buying process is also needed. The area could also benefit from affordable rental units and loans to help rehabilitate existing housing stock.

Appendix C: Market Profiles for Full-Scope Areas

State of Louisiana

Lake Charles LA MSA

Demographic Information for Limited Scope Area: Lake Charles MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	46	10.87	21.74	41.30	21.74	4.35
Population by Geography	199,607	7.52	21.66	44.10	26.72	0.00
Owner-Occupied Housing by Geography	53,704	4.91	17.46	48.44	29.19	0.00
Business by Geography	25,680	6.30	26.27	42.33	24.93	0.16
Farms by Geography	508	1.57	14.96	50.39	33.07	0.00
Family Distribution by Income Level	51,483	23.31	17.53	17.61	41.55	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	21,026	12.81	28.96	43.69	14.54	0.00
Median Family Income HUD Adjusted Median Family Income for 2012 Households Below Poverty Level		54,491 62,400 16%	Median Housing Value Unemployment Rate (2013 US Census)		112,326 5.6%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 U.S. Census, and 2012 HUD updated MFI.

The Lake Charles MSA is located in the southwestern corner of the State of Louisiana and borders Texas to the west. The assessment area consists of complete political subdivisions in the form of parishes, and complies with the requirements of CRA regulations. The assessment area does not arbitrarily exclude low-income and moderate-income areas. According to 2010 Census data, the MSA includes 46 census tracts, of which 10.87 percent are low-income, 21.74 percent are moderate-income, 41.30 percent are middle-income tracts, and 21.74 percent are upper-income tracts. The total MSA population is 199,607 and approximately 16 percent of the population lives below the poverty level. The HUD adjusted MSA median family income for the assessment area in 2012 was \$62,400. There are 53,704 owner occupied single-family units and the weighted average median value of a single-family residence is \$112,326. According to the Bureau of Labor Statistics the unemployment rate for the Lake Charles MSA was 5.6 percent in December 2013.

Banking competition in the Lake Charles MSA includes branches of large national banks, regional banks, small community banks, and non-bank financial institutions. MidSouth Bank is ranked eleventh in deposit market share among financial institutions in the assessment area, with 1.76 percent of the market share. The five largest competitors in the area are JPMorgan Chase, Capital One, Iberia Bank, First Federal Bank of Louisiana, and JD Bank, who in total, command 76.07 percent of the market share. MidSouth Bank maintains three branches in the Lake Charles MSA.

The two largest parishes in the Lake Charles MSA are Calcasieu and Cameron. Major industries in Calcasieu Parish include riverboat gaming, education services, healthcare and social assistance, oil refining, and chemical manufacturing. As of 2013, the top employers of Calcasieu Parish, per the Parish

website were the Calcasieu Parish School Board (Education); L'Auberge du Lac Casino Resort (Gaming); Turner Industries Resort (General Contractors); and Axiall Industries (Alkaline and Chlorine Manufacturer).

Cameron Parish is also designated as a part of the Lake Charles MSA. Although it is the third largest parish by land area in Louisiana, it has the second smallest population, an estimated 6,744 according to 2013 US Census Bureau. The population has seen a 1.4 percent decline since 2010. According to US Census data, the median household income in 2012 was \$62,353, with 8.9 percent of the population living below the poverty level. Major industries providing employment include construction, oil refining, gas extraction, and agriculture.

Community Contact

Several community groups were contacted during the examination. Representatives indicated that the hurricanes and current economic recession has had a significant impact on Southwest Louisiana. Increased economic diversification is needed to provide a supportive and welcoming environment for advanced technology, knowledge, and innovative businesses to thrive alongside existing businesses. Development within the healthcare has shaped Southwest Louisiana into a regional and Gulf Coast destination for healthcare services, specialized treatments, state-of-the-art technologies and equipment, as well as translational medicine. The region has 13 hospitals, which includes two teaching hospitals. State economists forecast that Lake Charles will be the fastest growing area in the state.

Community contacts indicated that recent growth has created a number of housing problems, such as, increasing rent rates, high land costs, and a scarcity of affordable housing. A shortage of trained and skilled labor also exists, with discussion about hiring skilled labor from other states. All community contacts reported that credit scores continue to be a problem for most of their clients. The community needs products that can help strengthen credit scores and overall financial literacy training. Lastly, there is only one HUD certified housing counseling program that services the area. The program is in need of financial support.

Appendix C: Market Profiles for Full-Scope Areas

State of Texas

Beaumont-Port Arthur TX MSA

Demographic Information for Limited Scope Area: Beaumont-Port Arthur MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	104	5.77	29.81	36.54	24.04	3.85
Population by Geography	388,745	4.85	23.04	39.33	30.64	2.13
Owner-Occupied Housing by Geography	98,681	2.41	19.99	44.14	33.43	0.02
Business by Geography	31,817	2.34	24.63	38.06	34.85	0.12
Farms by Geography	878	2.16	15.26	41.69	40.89	0.00
Family Distribution by Income Level	97,940	23.80	16.32	18.24	41.63	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	39,297	7.69	33.39	40.36	18.56	0.00
Median Family Income HUD Adjusted Median Family Income for 2012 Households Below Poverty Level		55,189 57,500 16%	Median Housing Value Unemployment Rate (2013 US Census)		90,664 10.1%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 U.S. Census, and 2012 HUD updated MFI.

The Beaumont-Port Arthur assessment area includes Hardin, Jefferson, and Orange counties, which comprises the Beaumont – Port Arthur MSA. The assessment area consists of complete political subdivisions in the form of counties, and complies with the requirements of the CRA regulations. The assessment area does not arbitrarily exclude low-income and moderate-income areas. According to US Census data, there are 104 census tracts in the assessment area, with approximately 5 percent of the census tracts being low-income, 29 percent moderate-income, 36 percent middle-income, and 24 percent upper-income. There is no information available for approximately four percent of the census tracts.

The total assessment area population is 388,745 and approximately 16 percent of the population lives below the poverty level. The HUD adjusted MSA median family income for the assessment area was \$57,500 according to 2013 Census Bureau data. There are 98,681 owner occupied single-family units with a median value of \$90,664. According to the Bureau of Labor Statistics, the 2013 annual unemployment rate for the Beaumont-Port Arthur MSA was 10.1 percent, compared to a state and national average of 6.3 percent and 7.4 percent, respectively.

Banking competition in the Beaumont-Port Arthur MSA is strong and includes branches of large national banks, regional banks, and small community banks. MidSouth Bank ranked ninth in deposit market share among financial institutions in the assessment area, with a total market share of 1.85 percent. The five largest competitors in the area include Community Bank of Texas, Compass Bank, Bank of America, Capital One, and Wells Fargo Bank. In total, these five institutions command 72.77 percent of the market share. MidSouth Bank maintains three branches in the Beaumont-Port Arthur MSA.

MidSouth Bank operates in three counties in the Beaumont-Port Arthur MSA: Hardin, Jefferson, and Orange. Hardin County is the center of the Big Thicket National Preserve. More than 85 percent of the county is covered in trees and forest. Timber remains the most important agricultural product. 2013 US Census Bureau data estimates the county population at 55,000. The median household income in 2012 was \$54,275 with 12.1 percent of the population living below the poverty level. The unemployment rate for 2013 was 8 percent. Major industries, per the county website in Hardin County include education, healthcare, manufacturing, retail business, and construction. The top employers in the county include Temple-Inland, Silsbee Independent School District, Texas Home Health of America Inc., Louisiana Pacific Corp., and Burlington Northern Santa Fe Railroad.

The county seat for Jefferson County is Beaumont, Texas. The U.S. Census Bureau estimated the 2013 population of Jefferson County to be approximately 252,000. The median household income in 2012 was \$43,750 with 19 percent of the population living below the poverty level. The unemployment rate for 2013 was 10.5 percent. The industries in Jefferson County include health care, education, and government, per the county website. Major employers include Jefferson County Courthouse, Lamar University, Baptist Hospital, Christus Health, and Beaumont Independent School District.

Orange County, Texas is the third county in the Beaumont-Port Arthur MSA where the bank has branch locations. The population of Orange County is approximately 82,000 thousand, according to the 2013 U.S. Census Bureau. The median household income was \$48,864 with 15 percent of the population living below the poverty level. The unemployment rate for 2013 was 10.1 percent. Per government websites, the primary economic activities in Orange County are paper mills, rice farms, education, and healthcare. More recently, oil and gas production and refining have become the major source of economic growth and development. The top employers include Signal International, DuPont, Vidor ISD, Baptist Hospital, and Chevron.

Community Contacts

We contacted a community development organization during the examination who indicated that the assessment area continues to need funding for permanent supportive housing and services to meet the needs of the homeless, underserved disability groups, and older adults. Funding for housing in the rural areas of the Hardin, Jefferson, and Orange Counties was also a need, as was increased participation in the Money Management Program (custodial types of accounts).

Appendix C: Market Profiles for Full-Scope Areas

State of Texas

Dallas-Plano-Irving TX MSA

Demographic Information for Full Scope Area: Dallas-Plano-Irving MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	468	12.39	20.94	23.93	42.31	0.43
Population by Geography	4,235,715	11.11	21.60	24.38	42.90	0.00
Owner-Occupied Housing by Geography	462,797	3.75	16.59	24.34	55.32	0.00
Business by Geography	275,237	5.78	13.45	25.37	55.05	0.34
Farms by Geography	4,418	4.62	15.32	25.33	54.57	0.16
Family Distribution by Income Level	518,546	22.23	15.37	17.39	45.02	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	194,949	21.06	33.68	25.01	20.25	0.00
Median Family Income HUD Adjusted Median Family Income for 2012 Households Below Poverty Level		67,501 70,600 11%	Median Housing Value Unemployment Rate (2013 US Census)		197,182 5.4%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 U.S. Census, and 2012 HUD updated MFI.

The Dallas-Plano-Irving MSA includes Dallas, Rockwall, and Collin counties, with the bank having bank branches in Dallas and Rockwall counties. The total population of the Dallas-Plano-Irving MSA is 4,235,715 with 11 percent of the population living below the poverty level. Median family income is \$67,501 with the HUD adjusted median family income for 2012. The MSA has a median housing value of \$197,182 with 5.4 percent of the MSA population unemployed, according to the Bureau of Labor Statistics.

Banking competition within the Dallas MSA is high. There are 168 financial institutions operating approximately 1,700 branches within the Dallas-Fort Worth-Arlington MSA. MidSouth Bank ranks 107th in deposits compared to other financial institutions, with a market share of 0.04 percent. The top five banks in the area include, JP Morgan, Bank of America, Wells Fargo, Compass Bank, and Texas Capital Bank. In total, these five institutions command 67.72 percent of the market share. MidSouth Bank operates with three branches in Dallas County and one branch in Rockwall County.

The city of Dallas, located in Dallas County, is the largest city in the surrounding area and is also the county political seat. Dallas County is the second most populous county in Texas. A 2013 U.S. Census Bureau report estimates the population at approximately 2.2 million. The median household income in 2012 was \$49,159, with 18.9 percent of the population living below the poverty level. Major industries within the Dallas area include trade, transportation and utilities, government, healthcare, and education. The Dallas area is home to several multinational organizations and Fortune 500 companies, which include AT&T, Texas Instrument, Southwest Airlines, and American Airlines.

Rockwall County is the second county in the Dallas-Plano-Irving MSA where MidSouth has a presence. The county is the 44th most populous county in Texas, with an estimated population of 85,000. The county ranks sixth on the list of wealthiest Texas counties per capita, with a median household income in 2012 of \$82,725. The 2013 Census estimates that 6.3 percent of the population within the county lives below the poverty level. Rockwall is located just east of Dallas and is geographically the smallest county in Texas. Major industries within the community include local government and the healthcare industry.

Community Contact

We contacted one community development organization during the examination. The representative indicated that businesses in the MSA need working capital loans with longer maturities. A number of minority business owners currently have shorter term operating funds; however, there is still a need for capital to sustain business operations. The contact further stated that banks are not as willing to make long term working capital loans, as the perceived risk is high, with more stringent underwriting requirements. The 2008 economic recession and accompanying downturn devastated minority communities in the MSA, affecting their personal credit, thus hampering their ability to qualify for larger loans

Appendix C: Market Profiles for Full-Scope Areas

Multistate MSA

Texarkana (TX-AR) MSA

Demographic Information for Full Scope Area: Texarkana Multi-State MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	30	13.33	10.00	60.00	13.33	3.33
Population by Geography	136,027	8.17	7.79	63.52	20.50	0.01
Owner-Occupied Housing by Geography	33,363	4.17	5.90	66.50	23.37	0.06
Business by Geography	11,726	10.42	9.28	54.25	25.94	0.11
Farms by Geography	489	2.66	3.89	68.71	24.74	0.00
Family Distribution by Income Level	34,423	23.49	16.34	20.15	40.02	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	13,709	11.90	11.24	65.09	11.77	0.00
Median Family Income HUD Adjusted Median Family Income for 2012 Households Below Poverty Level		51,710 51,900 17%	Median Housing Value Unemployment Rate (2014 US Census)		91,481 6.1%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 U.S. Census, and 2012 HUD updated MFI.

The Texarkana (TX-AR) MSA includes Bowie County, TX and Miller County, AR. Bowie and Miller counties have a population of approximately 136,000. The 2010 census data indicates the assessment area was comprised of 30 total census tracts: four low-income, three moderate-income, 18 middle-income, and four upper-income. Several cities and unincorporated communities comprise each county, with the largest city being Texarkana. The county political seat for Bowie County is located in Boston, TX.

Banking competition within the Texarkana TX-AR MMSA is high. There are 16 financial institutions operating approximately 40 branches within the MMSA. MidSouth Bank ranks 13th in deposits compared to other financial institutions, with a market share of 0.58 percent. The top five banks in the area include, Wells Fargo, Guaranty Bank, Regions, Capital One, and BankcorpSouth Bank. In total, these five institutions command 76.35 percent of the market share. MidSouth Bank operates with one branch in MMSA.

The local economy is driven by defense, healthcare, and industrial occupations. Major employers within the Texarkana MSA include Red River Army Depot, Cooper Tire & Rubber, two area hospitals, and two paper companies. Based on July 2014 Bureau of Labor Statistics, the Texarkana MSA had an unemployment rate of 6.1 percent, which is above the Texas state average of 5.1 percent and on pace with the unemployment rate for Arkansas, according to the Bureau of Labor Statistics.

Community Contact

We contacted one community development organization during the examination. They indicated that there is a need for affordable housing in Texarkana. However, due to income restrictions, individual or families that need housing do not qualify. Homeowners are also in need of home improvement loans. Businesses in the area are well established, but from a start-up perspective, there are opportunities for banks in the area, particularly through SBA lending. The contact identified the credit needs in the area as housing (new construction, purchase, and renovation); small business (start-up); and savings products (matching deposits to motivate people to save in the banks). Lastly, basic financial education is always needed.

Appendix D: Tables of Performance Data

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.
- Table 13. Geographic and Borrower Distribution of Consumer Loans (optional)** - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For

borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Table 1. Lending Volume

LENDING VOLUME												
Geography: LOUISIANA												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013												
Assessment Area (2012):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Lafayette MSA	43.76	426	18,927	1,043	126,817	26	2,570	3	902	1,496	149,216	53.00
Lake Charles MSA	12.41	61	6,677	341	30,353	22	1,838	1	134	425	39,002	5.00
Limited Review:												
Alexandria MSA	2.11	10	1,549	62	6,641	0	0	0	0	72	8,190	3.00
Baton Rouge MSA	11.04	23	2,130	354	39,034	0	0	2	692	378	41,856	5.00
Houma - Thibodaux MSA	5.88	39	2,391	162	21,029	0	0	2	457	660	23,420	2.00
St. Landry Parish	6.50	59	1,751	161	20,527	2	44	1	50	223	22,372	3.00
Jefferson Davis Parish	3.75	34	1,157	41	6,371	53	6,790	0	0	128	14,318	3.00
Sabine and Natchitoches Parishes	5.97	71	3,824	115	11,605	18	761	2	3,502	206	19,692	21.00
Greenwood MSA	0.67	10	271	13	441	0	0	2	1,360	25	2,073	2.00
St. Mary Parish	7.90	51	3,012	209	18,842	10	155	1	5,021	271	27,030	3.00
Statewide Loans with no Potential to Benefit one or more AAs								3	3,000	3	3,000	

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2012 to December 31, 2012.

*** Deposit Data as of September 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE																
Geography: LOUISIANA																
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]					
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Over all	Low	Mod	Mid
Full Review:																
Lafayette MSA	47	38.21	2.76	0.00	23.25	23.40	46.18	59.57	27.81	17.02	0.38	0.00	0.10	0.82	0.14	
Lake Charles MSA	30	24.39	4.91	0.00	17.46	30.00	48.44	50.00	29.19	20.00	0.65	0.00	1.02	0.72	0.43	
Limited Review:																
Alexandria MSA	2	1.63	5.86	50.00	11.11	0.00	34.27	0.00	48.75	50.00	0.00	0.00	0.00	0.00	0.00	
Baton Rouge MSA	7	5.69	7.73	14.29	12.43	14.29	25.68	0.00	54.16	71.43	0.03	0.47	0.00	0.00	0.03	
Houma - Thibodaux MSA	8	6.50	0.00	0.00	27.01	25.00	55.76	62.50	17.22	12.50	0.24	0.00	0.43	0.27	0.00	
St. Landry Parish	5	4.07	2.77	0.00	6.13	0.00	57.84	80.00	33.26	20.00	0.36	0.00	0.00	0.78	0.00	
Jefferson Davis Parish	4	3.25	0.00	0.00	8.01	25.00	49.45	75.00	42.53	0.00	1.17	0.00	9.09	1.90	0.00	
Sabine and Natchitoches Parishes	12	9.76	0.00	0.00	19.02	8.33	58.02	66.67	22.95	25.00	0.00	0.00	0.00	0.00	0.00	
Greenwood MSA	1	0.81	3.89	0.00	12.64	100.00	68.67	0.00	14.80	0.00	0.00	0.00	0.00	0.00	0.00	
St Mary Parish	7	5.69	2.72	0.00	13.27	0.00	62.92	71.43	21.08	28.57	1.72	0.00	0.00	2.48	0.88	

^{*} Based on 2012 Peer Mortgage Data (USPR)

^{**} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

^{****} Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT															
Geography: LOUISIANA															
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lafayette MSA	202	55.65	2.76	2.48	23.25	22.28	46.18	59.41	27.81	15.84	15.53	23.08	13.42	19.21	9.09
Lake Charles MSA	11	3.03	4.91	27.27	17.46	0.00	48.44	36.36	29.19	36.36	1.85	7.14	0.00	1.31	2.97
Limited Review:															
Alexandria MSA	3	0.83	5.86	33.33	11.11	0.00	34.27	66.67	48.75	0.00	0.00	0.00	0.00	0.00	0.00
Baton Rouge MSA	8	2.20	7.73	0.00	12.43	0.00	25.68	25.00	54.16	75.00	0.24	0.00	0.00	0.00	0.39
Houma - Thibodaux MSA	22	6.06	0.00	0.00	27.01	27.27	55.76	63.64	17.22	9.09	2.93	0.00	1.83	3.77	2.08
St. Landry Parish	35	9.64	2.77	0.00	6.13	5.71	57.84	57.14	33.26	37.14	12.67	0.00	0.00	15.29	10.34
Jefferson Davis Parish	20	5.51	0.00	0.00	8.01	20.00	49.45	50.00	42.53	30.00	11.94	0.00	40.00	7.69	13.04
Sabine and Natchitoches Parishes	38	10.47	0.00	0.00	19.02	5.26	58.02	73.68	22.95	21.05	0.00	0.00	0.00	0.00	0.00
Greenwood MSA	5	1.38	3.89	0.00	12.64	20.00	68.67	60.00	14.80	20.00	0.00	0.00	0.00	0.00	0.00
St Mary Parish -	19	5.23	2.72	0.00	13.27	42.11	62.92	36.84	21.08	21.05	6.20	0.00	19.05	1.49	7.69

* Based on 2012 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: LOUISIANA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share (%) by Geography*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Lafayette MSA	177	59.80	2.76	4.52	23.25	21.47	46.18	63.28	27.81	10.73	1.85	14.29	2.79	2.96	0.36	
Lake Charles MSA	19	6.42	4.91	15.79	17.46	0.00	48.44	36.84	29.19	47.37	0.31	6.25	0.00	0.20	0.30	
Limited Review:																
Alexandria MSA	5	1.69	5.86	0.00	11.11	0.00	34.27	60.00	48.75	40.00	0.00	0.00	0.00	0.00	0.00	
Baton Rouge MSA	7	2.36	7.73	14.29	12.43	42.86	25.68	14.29	54.16	28.57	0.02	0.00	0.14	0.00	0.02	
Houma - Thibodaux MSA	9	3.04	0.00	0.00	27.01	11.11	55.76	55.56	17.22	33.33	0.13	0.00	0.00	0.18	0.11	
St. Landry Parish	19	6.42	2.77	0.00	6.13	21.05	57.84	42.11	33.26	36.84	1.04	0.00	7.14	0.74	0.93	
Jefferson Davis Parish	10	3.38	0.00	0.00	8.01	10.00	49.45	70.00	42.53	20.00	1.71	0.00	5.88	3.49	0.00	
Sabine and Natchitoches Parishes	21	7.09	0.00	0.00	19.02	19.05	58.02	57.14	22.95	23.81	0.00	0.00	0.00	0.00	0.00	
Greenwood MSA	4	1.35	3.89	0.00	12.64	25.00	68.67	75.00	14.80	0.00	0.00	0.00	0.00	0.00	0.00	
St Mary Parish	25	8.45	2.72	0.00	13.27	24.00	62.92	40.00	21.08	36.00	2.45	0.00	5.00	1.97	2.58	

* Based on 2012 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: LOUISIANA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]													
	#	% of Total ^{**}	% of MF Units ^{***}	% BANK Loans ^{****}	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Lafayette MSA	0	0.00	2.51	0.00	29.77	0.00	40.68	0.00	27.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
Lake Charles MSA	1	50.00	11.65	0.00	43.57	100.00	25.69	0.00	19.09	0.00	3.70	0.00	11.11	0.00	0.00									
Limited Review:																								
Alexandria MSA	0	0.00	10.76	0.00	12.48	0.00	16.32	0.00	60.44	0.00	0.00	0.00	0.00	0.00	0.00									
Baton Rouge MSA	1	50.00	22.49	0.00	19.13	0.00	17.49	100.00	40.90	0.00	2.13	0.00	0.00	11.11	0.00									
Houma Thibodaux MSA	0	0.00	0.00	0.00	29.06	0.00	58.96	0.00	11.98	0.00	0.00	0.00	0.00	0.00	0.00									
St. Landry Parish	0	0.00	0.62	0.00	24.26	0.00	60.92	0.00	14.21	0.00	0.00	0.00	0.00	0.00	0.00									
Jefferson Davis Parish	0	0.00	0.00	0.00	11.69	0.00	43.18	0.00	45.13	0.00	0.00	0.00	0.00	0.00	0.00									
Sabine and Natchitoches Parishes	0	0.00	0.00	0.00	68.89	0.00	20.62	0.00	10.49	0.00	0.00	0.00	0.00	0.00	0.00									
Greenwood MSA	0	0.00	1.18	0.00	3.99	0.00	89.08	0.00	5.75	0.00	0.00	0.00	0.00	0.00	0.00									
St Mary Parish	0	0.00	2.47	0.00	18.23	0.00	51.08	0.00	28.22	0.00	0.00	0.00	0.00	0.00	0.00									

^{*} Based on 2012 Peer Mortgage Data (USPR)

^{**} Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

^{***} Percentage of Multi-Family Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

^{****} Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: LOUISIANA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of Businessess***	% BANK Loans	% of Businessess***	% BANK Loans	% of Businessess***	% BANK Loans	% of Businessess***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Lafayette MSA	1,043	41.70	2.98	3.45	24.10	33.37	45.19	44.58	27.61	18.60	6.00	13.38	9.81	6.09	3.14									
Lake Charles MSA	341	13.63	6.30	22.87	26.27	17.30	42.33	32.26	24.93	27.57	4.21	19.38	3.38	3.48	4.05									
Limited Review:																								
Alexandria MSA	62	2.48	10.99	12.90	12.75	12.90	29.32	24.19	46.63	50.00	0.04	0.00	0.00	0.15	0.00									
Baton Rouge MSA	354	14.15	10.04	6.50	15.37	9.89	23.20	17.51	51.33	66.10	1.03	1.03	0.72	0.77	1.24									
Houma Thibodaux MSA	162	6.48	0.00	0.00	27.21	22.84	54.02	41.98	18.77	35.19	1.96	0.00	1.93	1.61	3.24									
St. Landry Parish	161	6.44	1.96	0.00	9.02	4.35	62.98	57.14	26.03	38.51	5.35	0.00	3.85	4.52	8.44									
Jefferson Davis Parish	41	1.64	0.00	0.00	8.20	0.00	38.45	51.22	53.35	48.78	3.10	0.00	0.00	4.12	3.03									
Sabine and Natchitoches Parishes	115	4.60	0.00	0.00	28.10	21.74	47.96	39.13	23.94	39.13	0.18	0.00	0.00	0.00	0.65									
Greenwood MSA	13	0.52	4.50	0.00	13.57	0.00	70.09	92.31	11.84	7.69	0.04	0.00	0.15	0.06	0.00									
St Mary Parish	209	8.36	2.71	0.00	21.26	33.49	48.52	29.67	27.51	36.84	10.03	0.00	13.91	9.18	11.24									

* Based on 2012 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2013).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: LOUISIANA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share [*]				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ¹	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Lafayette MSA	47	38.21	24.19	2.86	16.59	31.43	17.80	11.43	41.43	54.29	0.32	0.00	0.49	0.15	0.38	
Lake Charles MSA	30	24.39	23.31	22.22	17.53	11.11	17.61	16.67	41.55	50.00	0.41	0.00	0.34	0.42	0.56	
Limited Review:																
Alexandria MSA	2	1.63	23.55	0.00	16.42	0.00	17.38	0.00	42.64	100.00	0.00	0.00	0.00	0.00	0.00	
Baton Rouge MSA	7	5.69	22.47	0.00	16.44	0.00	17.38	0.00	43.71	100.00	0.01	0.00	0.00	0.00	0.03	
Houma Thibodaux MSA	8	6.50	25.37	16.67	15.12	0.00	18.78	16.67	40.73	66.67	0.21	0.69	0.00	0.18	0.25	
St. Landry Parish	5	4.07	22.81	25.00	13.60	0.00	18.15	25.00	45.44	50.00	0.20	0.00	0.00	0.78	0.00	
Jefferson Davis Parish	4	3.25	19.92	0.00	13.89	0.00	20.02	0.00	46.16	100.00	1.30	0.00	0.00	0.00	2.34	
Sabine and Natchitoches Parishes	12	9.76	26.86	0.00	16.01	10.00	16.44	30.00	40.69	60.00	0.00	0.00	0.00	0.00	0.00	
Greenwood MSA	1	0.81	22.11	0.00	19.76	0.00	18.55	0.00	39.59	100.00	0.00	0.00	0.00	0.00	0.00	
St. Mary Parish	7	5.69	24.06	0.00	16.57	0.00	16.67	25.00	42.70	75.00	0.94	0.00	0.00	0.00	1.84	

^{*} Based on 2012 Peer Mortgage Data (USPR)

^{**} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 30.1% of loans originated and purchased by bank.

¹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: LOUISIANA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share*				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families**	% BANK Loans****	% Families ²	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Lafayette MSA	202	55.65	24.19	16.33	16.59	18.37	17.80	25.00	41.43	40.31	16.23	14.58	17.54	20.45	14.12	
Lake Charles MSA	11	3.03	23.31	0.00	17.53	18.18	17.61	36.36	41.55	45.45	1.94	0.00	3.45	2.78	1.49	
Limited Review:																
Alexandria MSA	3	0.83	23.55	33.33	16.42	33.33	17.38	0.00	42.64	33.33	0.00	0.00	0.00	0.00	0.00	
Baton Rouge MSA	8	2.20	22.47	12.50	16.44	12.50	17.38	25.00	43.71	50.00	0.26	1.39	0.00	0.00	0.26	
Houma Thibodaux MSA	22	6.06	25.37	33.33	15.12	0.00	18.78	14.29	40.73	52.38	3.21	7.50	0.00	3.26	3.06	
St. Landry Parish	35	9.64	22.81	5.88	13.60	11.76	18.15	23.53	45.44	58.82	13.33	6.67	9.52	14.71	15.38	
Jefferson Davis Parish	20	5.51	19.92	0.00	13.89	25.00	20.02	20.00	46.16	55.00	12.12	0.00	18.18	0.00	16.22	
Sabine and Natchitoches Parishes	38	10.47	26.86	14.29	16.01	11.43	16.44	25.71	40.69	48.57	0.00	0.00	0.00	0.00	0.00	
Greenwood MSA	5	1.38	22.11	0.00	19.76	0.00	18.55	75.00	39.59	25.00	0.00	0.00	0.00	0.00	0.00	
St Mary Parish	19	5.23	24.06	5.88	16.57	35.29	16.67	11.76	42.70	47.06	6.35	10.00	11.76	8.33	4.00	

* Based on 2012 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.9% of loans originated and purchased by bank.

² Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: LOUISIANA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share [*]				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ³	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Lafayette MSA	177	59.80	24.19	25.32	16.59	22.78	17.80	22.78	41.43	29.11	1.99	7.89	3.50	2.02	1.07	
Lake Charles MSA	19	6.42	23.31	16.67	17.53	0.00	17.61	8.33	41.55	75.00	0.18	0.50	0.00	0.00	0.26	
Limited Review:																
Alexandria MSA	5	1.69	23.55	0.00	16.42	33.33	17.38	0.00	42.64	66.67	0.00	0.00	0.00	0.00	0.00	
Baton Rouge MSA	7	2.36	22.47	0.00	16.44	0.00	17.38	25.00	43.71	75.00	0.03	0.00	0.00	0.00	0.04	
Houma Thibodaux MSA	9	3.04	25.37	66.67	15.12	0.00	18.78	0.00	40.73	33.33	0.11	1.20	0.00	0.00	0.06	
St. Landry Parish	19	6.42	22.81	0.00	13.60	18.75	18.15	18.75	45.44	62.50	0.94	0.00	2.99	0.60	0.81	
Jefferson Davis Parish	10	3.38	19.92	14.29	13.89	42.86	20.02	14.29	46.16	28.57	1.62	4.55	10.00	1.59	0.39	
Sabine and Natchitoches Parishes	21	7.09	26.86	16.67	16.01	0.00	16.44	5.56	40.69	77.78	0.00	0.00	0.00	0.00	0.00	
Greenwood MSA	4	1.35	22.11	25.00	19.76	50.00	18.55	0.00	39.59	25.00	0.00	0.00	0.00	0.00	0.00	
St Mary Parish	25	8.45	24.06	7.14	16.57	14.29	16.67	14.29	42.70	64.29	1.65	0.00	2.86	1.35	1.65	

^{*} Based on 2012 Peer Mortgage Data (USPR)

^{**} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 19.3% of loans originated and purchased by bank.

³ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES									
Geography: LOUISIANA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Lafayette MSA	1,043	41.70	60.04	52.83	73.35	14.00	12.66	6.00	12.33
Lake Charles MSA	341	13.63	55.14	48.09	82.99	9.97	7.04	4.21	6.57
Limited Review:									
Alexandria MSA	62	2.48	59.94	33.87	75.81	12.90	11.29	0.04	0.09
Baton Rouge MSA	354	14.15	59.34	35.59	78.81	10.45	10.73	1.03	1.60
Houma Thibodaux MSA	162	6.48	55.58	53.70	74.69	10.49	14.81	1.96	4.58
St. Landry Parish	161	6.44	57.37	58.39	72.67	13.66	13.66	5.35	11.91
Jefferson Davis Parish	41	1.64	53.16	53.66	63.41	14.63	21.95	3.10	9.35
Sabine and Natchitoches Parishes	115	4.60	57.60	53.91	76.52	13.04	10.43	0.18	0.00
Greenwood MSA	13	0.52	60.07	30.77	100.00	0.00	0.00	0.04	0.06
St. Mary Parish	209	8.36	52.71	75.12	77.51	14.83	7.66	10.03	25.94

* Based on 2012 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2013).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 22.43% of small loans to businesses originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: LOUISIANA									
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013									
Assessment Area:	Prior Period Investments [*]		Current Period Investments		Total Investments			Unfunded Commitments ^{**}	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Lafayette MSA	0	0	5	94	5	0	2	0	0
Lake Charles MSA	0	0	0	0	2	0	1	0	0
Limited Review:									
Alexandria MSA	0	0	0	88	0	88	2	0	0
Baton Rouge MSA	0	0	0	0	0	0	2	0	0
Houma Thibodaux MSA	0	0	0	0	0	0	1	0	0
St. Landry Parish	0	0	0	0	0	0	0	0	0
Jefferson Davis Parish	0	0	0	1	0	1	0	0	0
Sabine and Natchitoches Parishes	0	0	0	0	0	0	0	0	0
Greenwood MSA	0	0	0	84	0	84	2	0	0
St. Mary Parish	0	0	0	0	0	0	0.00	0	0
Bankwide-Regional	0	0	2	3,227	2	3,227	90	0	0

^{*} 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

^{**} 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: LOUISIANA																	
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches in AA	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Lafayette MSA	52.98	17.0	38.64	0.00	23.53	41.18	35.29	0	0	0	0	0	0	3.72	26.14	44.19	25.95
Lake Charles MSA	4.78	3 0	6.82	0.00	33.34	33.33	33.33	0	0	0	0	0	0	7.52	21.66	44.10	26.72
Limited Review:																	
Alexandria MSA	2.81	0	4.55	50.00	0.00	0.00	50.00	0	0	0	0	0	0	9.04	15.76	32.85	42.34
Baton Rouge MSA	2.83	0	9.09	0.00	0.00	0.00	100.0	2	0	0	0	0	0	14.39	15.83	24.33	45.44
Houma Thibodaux MSA	0.00	0	9.09	0.00	0.00	0.00	50.00	0	0	0	0	0	0	0.00	28.76	55.57	15.67
St. Landry Parish	3.36	0	2.27	100.0	0.00	0.00	0.00	0	0	0	0	0	0	3.10	9.41	59.29	28.20
Jefferson Davis Parish	3.45	0	2.27	0.00	0.00	0.00	100.0	0	0	0	0	0	0	0.00	10.97	44.15	44.88
Sabine and Natchitoches Parishes	20.65	0	20.45	0.00	11.11	44.44	44.44	0	0	0	0 0	0	0	0.00	29.33	51.29	19.38
Greenwood	4.03	0	4.54	0.00	50.00	50.00	0.00	0	0	0	0	0	0	4.94	12.56	70.48	12.03
St Mary Parish	3.44	0	2.27	0.00	0.00	0.00	100.0	0	0	0	0	0	0	3.75	14.93	59.46	21.86

Table 1. Lending Volume

LENDING VOLUME												
Geography: TEXAS												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013												
Assessment Area (2012):	% of Rated Area Loans (#) in MA/AA [*]	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans ^{**}		Total Reported Loans		% of Rated Area Deposits in MA/AA ^{***}
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Dallas–Plano–Irving MSA	20.35	48	2,689	138	12,383	0	0	1	750	7	15,822	35.00
Beaumont – Port Arthur MSA	37.20	44	1,541	296	27,418	0	0	2	1,800	342	30,759	38.00
Limited Review:												
Fort Worth MSA	1.09	0	0	10	945	0	0	1	6,468	11	7,413	2.00
College Station MSA	11.27	14	1,416	88	6,796	1	177	0	0	103	8,389	5.00
Houston-Sugarland-Baytown MSA	23.52	17	1,600	198	27,855	0	0	1	1,836	216	31,291	9.00
Tyler MSA	6.56	24	424	36	3,330	0	0	0	0	60	3,754	11.00

^{*} Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

^{**} The evaluation period for Community Development Loans is from January 01, 2012 to December 31, 2012.

^{***} Deposit Data as of September 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: TEXAS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013						Market Share (%) by Geography [*]				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans						
Full Review:																
Dallas-Plano-Irving MSA	10	35.71	3.75	0.00	16.59	50.00	24.34	30.00	55.32	20.00	0.02	0.00	0.12	0.02	0.00	
Beaumont-Port Arthur MSA	8	28.57	2.41	0.00	20.00	0.00	44.15	87.50	33.44	12.50	0.16	0.00	0.00	0.30	0.05	
Limited Review:																
Fort Worth MSA	0	0.00	19.74	0.00	46.74	0.00	25.50	0.00	8.03	0.00	0.00	0.00	0.00	0.00	0.00	
College Station MSA	3	10.71	6.02	33.33	15.76	0.00	31.10	0.00	47.13	66.67	0.03	0.61	0.00	0.00	0.00	
Houston-Sugarland-Baytown MSA	6	21.43	4.61	0.00	17.82	0.00	32.01	50.00	45.56	50.00	0.01	0.00	0.00	0.01	0.01	
Tyler MSA	1	3.57	1.20	0.00	21.75	0.00	42.20	100.00	34.85	0.00	0.03	0.00	0.00	0.08	0.00	

^{*} Based on 2012 Peer Mortgage Data (USPR)

^{**} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

^{****} Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT															Geography: TEXAS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]													
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Dallas-Plano-Irving MSA	5	8.62	3.75	0.00	16.59	40.00	24.34	40.00	55.32	20.00	0.09	0.00	0.00	0.46	0.00									
Beaumont-Port Arthur MSA	27	46.55	2.41	11.11	20.00	18.52	44.15	48.15	33.44	22.22	2.64	10.00	5.00	2.25	2.09									
Limited Review:																								
Fort Worth MSA	0	0.00	19.74	0.00	46.74	0.00	25.50	0.00	8.03	0.00	0.00	0.00	0.00	0.00	0.00									
College Station MSA	1	1.72	6.02	0.00	15.76	0.00	31.10	0.00	47.13	100.00	0.00	0.00	0.00	0.00	0.00									
Houston-Sugarland-Baytown MSA	5	8.62	4.61	0.00	17.82	0.00	32.01	80.00	45.56	20.00	0.00	0.00	0.00	0.00	0.00									
Tyler MSA	20	34.48	1.20	0.00	21.75	35.00	42.20	45.00	34.85	20.00	2.47	0.00	3.03	3.97	0.83									

^{*} Based on 2012 Peer Mortgage Data (USPR)

^{**} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

^{****} Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															Geography: TEXAS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Dallas-Plano-Irving MSA	33	54.10	3.75	9.09	16.59	57.58	24.34	27.27	55.32	6.06	0.04	0.26	0.43	0.05	0.00									
Beaumont-Port Arthur MSA	9	14.75	2.41	0.00	20.00	11.11	44.15	44.44	33.44	44.44	0.09	0.00	0.45	0.16	0.00									
Limited Review:																								
Fort Worth MSA	0	0.00	19.74	0.00	46.74	0.00	25.50	0.00	8.03	0.00	0.00	0.00	0.00	0.00	0.00									
College Station MSA	10	16.39	6.02	0.00	15.76	60.00	31.10	40.00	47.13	0.00	0.07	0.00	0.78	0.00	0.00									
Houston-Sugarland-Baytown MSA	6	9.84	4.61	0.00	17.82	16.67	32.01	16.67	45.56	66.67	0.00	0.00	0.00	0.00	0.01									
Tyler MSA	3	4.92	1.20	33.33	21.75	0.00	42.20	66.67	34.85	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2012 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															
Geography: TEXAS															
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas-Plano-Irving MSA	0	0.00	26.08	0.00	22.15	0.00	25.40	0.00	26.38	0.00	0.00	0.00	0.00	0.00	0.00
Beaumont-Port Arthur MSA	0	0.00	8.68	0.00	27.24	0.00	32.33	0.00	31.76	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Fort Worth MSA	0	0.00	31.82	0.00	27.80	0.00	28.67	0.00	11.71	0.00	0.00	0.00	0.00	0.00	0.00
College Station MSA	0	0.00	29.92	0.00	29.43	0.00	24.23	0.00	16.42	0.00	0.00	0.00	0.00	0.00	0.00
Houston-Sugarland-Baytown MSA	0	0.00	23.48	0.00	26.96	0.00	28.34	0.00	21.23	0.00	0.00	0.00	0.00	0.00	0.00
Tyler MSA	0	0.00	8.79	0.00	24.01	0.00	37.46	0.00	29.74	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2012 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: TEXAS		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ¹										
	#	% of Total ²	% of Businesses ³	% BANK Loans	% of Businesses ³	% BANK Loans	% of Businesses ³	% BANK Loans	% of Businesses ³	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Dallas-Plano-Irving MSA	138	18.02	5.78	5.80	13.45	16.67	25.37	34.78	55.05	42.75	0.03	0.05	0.05	0.03	0.02						
Beaumont-Port Arthur MSA	296	38.64	2.34	1.69	24.63	27.36	38.06	28.04	34.85	42.91	2.08	1.30	3.40	1.17	2.45						
Limited Review:																					
Fort Worth MSA	10	1.31	19.58	50.00	37.34	20.00	25.39	10.00	17.69	20.00	0.03	0.21	0.06	0.00	0.01						
College Station MSA	88	11.49	10.90	9.09	17.52	15.91	33.74	32.95	37.31	42.05	0.63	1.72	0.33	0.59	0.70						
Houston-Sugarland-Baytown MSA	198	25.85	8.88	6.57	18.07	17.68	30.49	22.73	42.56	53.03	0.06	0.06	0.07	0.06	0.06						
Tyler MSA	36	4.70	7.18	13.89	19.53	16.67	36.42	41.67	36.72	27.78	0.12	0.00	0.00	0.15	0.18						

¹ Based on 2012 Peer Small Business Data -- US and PR² Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.³ Source Data - Dun and Bradstreet (2013).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: TEXAS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share [*]				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ⁴	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Dallas-Plano-Irving MSA	10	35.71	22.23	40.00	15.37	10.00	17.39	0.00	45.02	50.00	0.02	0.14	0.00	0.00	0.02	
Beaumont Port Arthur MSA	8	28.57	23.80	20.00	16.32	0.00	18.24	20.00	41.63	60.00	0.09	0.66	0.00	0.11	0.06	
Limited Review:																
Fort Worth MSA	0	0.00	38.64	0.00	22.13	0.00	17.91	0.00	21.32	0.00	0.00	0.00	0.00	0.00	0.00	
College Station MSA	3	10.71	25.25	0.00	13.68	0.00	17.96	0.00	43.12	100.00	0.03	0.00	0.00	0.00	0.05	
Houston-Sugarland-Baytown MSA	6	21.43	23.00	20.00	16.44	0.00	17.95	40.00	42.62	40.00	0.00	0.04	0.00	0.00	0.00	
Tyler MSA	1	3.57	21.56	0.00	17.22	0.00	19.54	0.00	41.68	100.00	0.03	0.00	0.00	0.00	0.07	

^{*} Based on 2012 Peer Mortgage Data (USPR)

^{**} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 17.9% of loans originated and purchased by bank.

⁴ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: TEXAS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share [*]				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{**}	% BANK Loans ^{****}	% Families ⁵	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Dallas-Plano-Irving MSA	5	8.62	22.23	20.00	15.37	20.00	17.39	20.00	45.02	40.00	0.10	0.00	0.55	0.00	0.07	
Beaumont-Port Arthur MSA	27	46.55	23.80	25.93	16.32	18.52	18.24	25.93	41.63	29.63	2.68	11.43	3.17	4.39	0.96	
Limited Review:																
Fort Worth MSA	0	0.00	38.64	0.00	22.13	0.00	17.91	0.00	21.32	0.00	0.00	0.00	0.00	0.00	0.00	
College Station MSA	1	1.72	25.25	0.00	13.68	0.00	17.96	0.00	43.12	100.00	0.00	0.00	0.00	0.00	0.00	
Houston-Sugarland-Baytown MSA	5	8.62	23.00	20.00	16.44	0.00	17.95	0.00	42.62	80.00	0.00	0.00	0.00	0.00	0.00	
Tyler MSA	20	34.48	21.56	20.00	17.22	15.00	19.54	30.00	41.68	35.00	2.64	6.25	0.00	5.17	1.90	

^{*} Based on 2012 Peer Mortgage Data (USPR)

^{**} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

⁵ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															Geography: TEXAS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]													
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ⁶	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Dallas-Plano-Irving MSA	33	54.10	22.23	0.00	15.37	8.33	17.39	8.33	45.02	83.33	0.03	0.00	0.04	0.01	0.04									
Beaumont-Port Arthur MSA	9	14.75	23.80	20.00	16.32	0.00	18.24	40.00	41.63	40.00	0.11	0.93	0.00	0.18	0.05									
Limited Review:																								
Fort Worth MSA	0	0.00	38.64	0.00	22.13	0.00	17.91	0.00	21.32	0.00	0.00	0.00	0.00	0.00	0.00									
College Station MSA	10	16.39	25.25	0.00	13.68	0.00	17.96	0.00	43.12	100.00	0.00	0.00	0.00	0.00	0.00									
Houston- Sugarland-Baytown MSA	6	9.84	23.00	0.00	16.44	0.00	17.95	0.00	42.62	100.00	0.00	0.00	0.00	0.00	0.00									
Tyler MSA	3	4.92	21.56	0.00	17.22	66.67	19.54	0.00	41.68	33.33	0.00	0.00	0.00	0.00	0.00									

^{*} Based on 2012 Peer Mortgage Data (USPR)

^{**} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 42.6% of loans originated and purchased by bank.

⁶ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES									
			Geography: TEXAS		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share [*]	
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Dallas-Plano-Irving MSA	138	18.02	71.17	20.29	84.06	7.25	8.70	0.03	0.04
Beaumont-Port Arthur MSA	296	38.64	71.91	45.27	78.72	12.84	8.45	2.08	3.03
Limited Review:									
Fort Worth MSA	10	1.31	69.17	30.00	90.00	0.00	10.00	0.03	0.03
College Station MSA	88	11.49	72.00	35.23	86.36	6.82	6.82	0.63	1.36
Houston-Sugarland-Baytown MSA	198	25.85	72.76	25.76	74.24	8.08	17.68	0.06	0.10
Tyler MSA	36	4.70	73.83	55.56	77.78	13.89	8.33	0.12	0.29

^{*} Based on 2012 Peer Small Business Data -- US and PR

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2013).

^{****} Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 50.65% of small loans to businesses originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: TEXAS									
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Dallas-Plano-Irving MSA	0	0	5	1,000	5	1,000	60	0	0
Beaumont-Port Arthur MSA	0	0	0	0	3	594	35	0	0
Limited Review:									
Fort Worth MSA	0	0	0	0	0	0	0.00	0	0
College Station MSA	0	0	0	0	0	0	0.00	0	0
Houston-Sugarland-Baytown MSA	0	0	0	0	0	0	5	0	0
Tyler MSA	0	0	0	0	0	0	0.00	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: TEXAS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Dallas-Plano-Irving MSA	33.84	0	26.67	0.00	0.00	0.00	0.00	1	0	0	0	+1	0	11.11	21.60	24.38	42.90
Beaumont-Port Arthur MSA	38.21	0	20.00	0.00	0.00	33.33	0.00	0	0	0	0	0	0	4.85	23.04	39.33	30.64
Limited Review:																	
Fort Worth MSA	2.69	0	13.33	0.00	0.00	50.00	0.00	0	0	0	0	+1	0	28.18	46.09	19.03	6.70
College Station MSA	5.44	0	6.67	0.00	100	0.00	0.00	0	0	0	0	0	0	14.62	23.28	27.25	30.23
Houston-Sugarland-Baytown MSA	8.92	4	26.67	0.00	0.00	25.00	75.00	0	0	0	0	+1/-1	+2	9.03	22.93	31.75	36.29
Tyler MSA	10.90	0	6.67	0.00	0.00	100.0	0.00	0	0	0	0	0	0	3.33	26.76	39.09	30.82

Table 1. Lending Volume

LENDING VOLUME												
Geography: MULTI-STATE												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013												
Assessment Area (2012):	% of Rated Area Loans (#) in MA/AA [*]	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans ^{**}		Total Reported Loans		% of Rated Area Deposits in MA/AA ^{***}
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Texarkana Multi-State MSA	100.00	20	855	37	3,475	12	253	1	1,000	70	4,583	100.00

^{*} Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

^{**} The evaluation period for Community Development Loans is from January 01, 2012 to December 31, 2012.

^{***} Deposit Data as of September 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE																
Geography: MULTI-STATE																
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]					
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Over all	Low	Mod	Mid
Full Review:																
Texarkana Multi-State MSA	20	100.00	4.17	5.00	5.91	0.00	66.54	80.00	23.38	15.00	0.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2012 Peer Mortgage Data (USPR)

^{**} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

^{****} Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: MULTI-STATE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share (%) by Geography [†]				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans					
Full Review:															
Texarkana Multi-State MSA	0	0.00	4.17	0.00	5.91	0.00	66.54	0.00	23.38	0.00	0.00	0.00	0.00	0.00	0.00

[†] Based on 2012 Peer Mortgage Data (USPR)

^{**} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

^{****} Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: MULTI-STATE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share (%) by Geography [†]				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans					
Full Review:															
Texarkana Multi-State MSA	0	0.00	4.17	0.00	5.91	0.00	66.54	0.00	23.38	0.00	0.00	0.00	0.00	0.00	0.00

[†] Based on 2012 Peer Mortgage Data (USPR)

^{**} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

^{****} Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: MULTI-STATE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share (%) by Geography [*]				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total ^{**}	% of MF Units ^{***}	% BANK Loans ^{****}	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans					
Full Review:															
Texarkana Multi-State MSA	0	0.00	13.80	0.00	19.60	0.00	56.81	0.00	9.78	0.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2012 Peer Mortgage Data (USPR)

^{**} Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

^{***} Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

^{****} Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: MULTI-STATE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share (%) by Geography [*]				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% of Business ^{***}	% BANK Loans	% of Business ^{***}	% BANK Loans	% of Business ^{***}	% BANK Loans	% of Business ^{***}	% BANK Loans						
Full Review:																
Texarkana Multi-State MSA	37	100.00	10.42	5.41	9.28	5.41	54.25	48.65	25.94	40.54	0.00	0.00	0.00	0.00	0.00	

^{*} Based on 2012 Peer Small Business Data -- US and PR

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Source Data - Dun and Bradstreet (2013).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: MULTI-STATE					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]													
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ⁷	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Texarkana Multi-State MSA	20	100.00	23.49	15.00	16.34	25.00	20.15	25.00	40.02	35.00	0.00	0.00	0.00	0.00	0.00									

^{*} Based on 2012 Peer Mortgage Data (USPR)

^{**} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

⁷ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MULTI-STATE					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share [†]				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{**}	% BANK Loans ^{****}	% Families [§]	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Texarkana Multi-State MSA	0	0.00	23.49	0.00	16.34	0.00	20.15	0.00	40.02	0.00	0.00	0.00	0.00	0.00	0.00	

[†] Based on 2012 Peer Mortgage Data (USPR)

^{**} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

[§] Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															
Geography: MULTI-STATE															
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]				
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ⁹	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Review:															
Texarkana Multi-State MSA	0	0.00	23.49	0.00	16.34	0.00	20.15	0.00	40.02	0.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2012 Peer Mortgage Data (USPR)

^{**} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

⁹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: MULTI-STATE		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share [*]	
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Texarkana Multi-State MSA	37	100.00	72.94	37.84	89.19	0.00	10.81	0.00	0.00

^{*} Based on 2012 Peer Small Business Data -- US and PR

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2013).

^{****} Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 54.05% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS									
Geography: MULTI-STATE					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share [†]	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Texarkana Multi-State MSA	12	100.00	97.34	50.00	100.00	0.00	0.00	0.00	0.00

[†] Based on 2012 Peer Small Business Data -- US and PR

^{**} Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^{***} Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2013).

^{****} Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 50.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: MULTI-STATE		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Texarkana Multi-State MSA	0	0	0	3	0	0	100	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: MULTI-STATE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Texarkana Multi-State MSA	100.0	0	100.0	0.00	0.00	0.00	100.0	0	0	0	0	0	0	8.17	7.79	63.52	20.50