



## **PUBLIC DISCLOSURE**

May 29, 2023

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Louisiana National Bank  
Charter Number 14328

2001 North Trenton Street  
Ruston, Louisiana 71270

Office of the Comptroller of the Currency

1800 West Loop 281, Suite 306  
Longview, Texas 75604

**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.

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## Overall Community Reinvestment Act (CRA) Rating

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

**The lending test is rated: Outstanding.**

The major factors that support this rating include:

- The lending test rating is based on an excellent distribution of lending to low- to moderate-income (LMI) borrowers and businesses of different sizes, a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, a substantial majority of loans purchased or originated in the assessment area (AA), and a more than reasonable loan-to-deposit (LTD) ratio.

### Loan-to-Deposit Ratio

Considering the institution's size, financial condition, and credit needs of the AAs, the institution's LTD ratio is more than reasonable. As of March 31, 2023, the institution's quarterly LTD ratio since the previous CRA evaluation averaged 92.5 percent, with a high ratio of 98.3 percent in the third quarter of 2022. This compares favorably to similarly situated financial institutions (peer group) with total asset sizes ranging from \$230 million to \$761 million. The peer group's average LTD was 77.9 percent with a high average of 94.7 percent and a low average of 68.3 percent.

### Lending in Assessment Area

A substantial majority of the institution's loans are inside its AAs.

The institution originated and purchased 80.2 percent of its total loans inside the AAs during the evaluation period. This analysis is performed at the institution, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	220	79.1	58	20.9	278	37,602	69.6	16,438	30.4	54,040
Commercial	19	95.0	1	5.0	20	1,076	82.6	226	17.4	1,302
<b>Total</b>	<b>239</b>	<b>80.2</b>	<b>59</b>	<b>19.8</b>	<b>298</b>	<b>38,678</b>	<b>69.9</b>	<b>16,664</b>	<b>30.1</b>	<b>55,342</b>

*Source: Bank Data  
Due to rounding, totals may not equal 100.0%*

## Description of Institution

Louisiana National Bank (LNB) is a full-service, single-state institution headquartered at 2001 North Trenton Street, Ruston, Louisiana. The institution is wholly owned by Louisiana Bancshares, Inc., a single bank holding company. In addition to the main location, LNB operates seven full-service branches located in Arcadia, Farmerville, Ruston, Monroe, West Monroe, and Baton Rouge, as well as a drive-thru branch in Ruston.

LNB offers traditional loan and deposit products as well as financial services to retail and commercial customers. Products and services offered include business and personal checking and savings accounts, Health Savings Accounts, and certificate of deposit accounts. Additional services include safe deposit boxes, credit cards, cashiers' checks, money orders, gift cards, notary services, night depository, debit cards, mobile banking, online banking, and bill pay. Additionally, all primary products are available throughout the institution's AAs.

The institution has three AAs, a non-metropolitan statistical area (MSA) AA, the Monroe MSA AA, and the Baton Rouge MSA AA. The non-MSA AA includes Bienville, Jackson, and Lincoln Parishes in their entirety as well as two tracts in Claiborne Parish. The Monroe MSA AA includes Ouachita and Union Parishes. The Baton Rouge MSA AA includes East Baton Rouge Parish. The Baton Rouge MSA AA was not included in the review as this branch opened in May 2021 and the lending volume in the AA is not sufficient to perform a meaningful analysis.

As of December 31, 2021, LNB had total assets of \$322.5 million, total loans of \$255.2 million, total deposits of \$273.5 million, and tier 1 capital of \$33.4 million. Total loans represent approximately 79.1 percent of total assets. LNB's loan portfolio is comprised of 65.7 percent commercial loans, 21.6 percent residential real estate, 1.0 percent consumer loans, and 11.7 percent agricultural loans. There are no legal or other factors impeding the institution's ability to meet its credit needs. The institution's CRA performance was most recently evaluated as of August 17, 2020, and the institution received an overall rating of "Outstanding" under the small bank examination procedures.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of LNB using the small bank performance criteria. The evaluation period for the lending test is January 1, 2020, through December 31, 2021. The evaluation period for the examination is limited to two years due to the unavailability of 2022 aggregate data needed for a meaningful analysis. For the lending test, the OCC analyzed small business loans and home mortgage loans.

### Selection of Areas for Full-Scope Review

In each state where the institution has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, delineated AAs located within the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area, are combined and evaluated as a single AA. Similarly, delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope"

section under each State Rating for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

## **Ratings**

The institution's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The non-MSA and Monroe AA received full-scope reviews. As previously stated in the "Description of Institution", the Baton Rouge MSA AA was not reviewed due to limited lending since the branch opening in May 2021.

The MMSA rating and state ratings are based on performance in all AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, financial institution) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the financial institution, or in any AA by an affiliate whose loans have been considered as part of the financial institution's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that LNB (or any affiliate whose loans have been considered as part of the institution's lending performance) engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that LNB engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## State Rating

### State of Louisiana

**CRA rating for the State of Louisiana<sup>1</sup>:** Outstanding.

**The lending test is rated:** Outstanding.

The major factors that support this rating include:

- The geographic distribution of loans represents an excellent distribution among LMI geographies,
- The borrower distribution of loans represents a reasonable distribution to borrowers of different incomes and businesses of different size,
- The institution's LTD ratio is more than reasonable, and
- A substantial majority of loan originations are within the institution's AA.

### Description of Institution's Operations in Louisiana

The institution operates only in the state of Louisiana with eight branches. For this review, there are two AAs which are the Monroe MSA and the non-MSA as described in the "Description of Institution." Both AAs will receive full-scope reviews. In May 2021, a branch location was opened in Baton Rouge, Louisiana resulting in a third AA, the Baton Rouge MSA AA. As mentioned in the "Description of Institution" and "Scope of the Examination", due to the limited lending since the opening of the branch, it will not be included in this performance evaluation.

While the institution's primary focus is commercial and residential real estate lending, the institution offers a variety of loan and deposit products to meet the needs of the community. Of the institution's two AAs under review, the non-MSA AA had 68.2 percent of the institution's deposits and the Monroe MSA AA had 25.4 percent of deposits. The institution ranks fifth in deposits for the non-MSA AA with 6.4 percent and 13th in the Monroe MSA AA with 1.7 percent of total deposits. The institution's competitors consist of community financial institutions, regional financial institutions, state-chartered financial institutions, and several national-chartered financial institutions.

The following tables depict the demographic information for the full-scope AAs.

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<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

## Monroe MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Monroe MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	46	23.9	10.9	30.4	32.6	2.2
Population by Geography	178,302	17.6	13.9	28.0	40.5	0.0
Housing Units by Geography	77,223	16.9	11.1	30.0	42.1	0.0
Owner-Occupied Units by Geography	41,255	10.4	9.8	30.2	49.6	0.0
Occupied Rental Units by Geography	24,952	25.7	13.2	25.5	35.6	0.0
Vacant Units by Geography	11,016	21.0	11.2	39.2	28.6	0.0
Businesses by Geography	15,683	19.2	11.1	22.8	46.6	0.2
Farms by Geography	421	6.9	7.4	32.3	53.2	0.2
Family Distribution by Income Level	43,456	25.6	16.0	15.8	42.6	0.0
Household Distribution by Income Level	66,207	26.6	14.4	15.3	43.7	0.0
Median Family Income MSA - 33740 Monroe, LA MSA		\$48,173	Median Housing Value			\$112,644
			Median Gross Rent			\$667
			Families Below Poverty Level			19.8%
<i>Source: 2015 ACS and 2020 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The AA is made up of Ouachita and Union Parishes in their entirety. The AA consist of 46 census tracts consisting of 11 low-, five moderate-, 14 middle-, and 15 upper-income census tracts and one that has not been classified. The bank has three of its eight branches within the Monroe MSA AA. Branches in the AA are located in the cities of Farmerville, Monroe, and West Monroe.

During the performance evaluation period, the country was hit with the COVID-19 pandemic. During the pandemic, large scale shutdowns and closures put a strain on the local economies which resulted in a high unemployment rate. A community contact stated the economic conditions since the start of the pandemic recovered and are stable and growing. Community credit needs include small business and residential mortgage lending. The unemployment rate declined since the peak of the pandemic and as of December 31, 2021, was 3.2 percent in Monroe according to the U.S. Bureau of Labor Statistics (BLS). Major employers in the AA include CenturyLink, Saint Regional Medical Center, J.P. Morgan Chase, Glenwood Regional Medical Center, and Wal-Mart.

## Non-MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	22	4.5	27.3	40.9	27.3	0.0
Population by Geography	83,494	4.7	23.9	37.6	33.7	0.0
Housing Units by Geography	38,167	4.3	25.0	38.9	31.8	0.0
Owner-Occupied Units by Geography	19,013	1.8	19.2	41.9	37.1	0.0
Occupied Rental Units by Geography	12,373	9.0	31.4	32.0	27.7	0.0
Vacant Units by Geography	6,781	2.8	29.5	43.0	24.7	0.0
Businesses by Geography	5,928	2.9	22.9	31.6	42.5	0.0
Farms by Geography	221	2.3	12.2	41.6	43.9	0.0
Family Distribution by Income Level	19,633	26.5	15.0	15.3	43.3	0.0
Household Distribution by Income Level	31,386	28.8	14.6	14.2	42.4	0.0
Median Family Income Non-MSAs - LA		\$46,614	Median Housing Value			\$96,003
			Median Gross Rent			\$612
			Families Below Poverty Level			21.5%
<i>Source: 2015 ACS and 2020 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The AA is made up of a portion of Claiborne and Bienville Parishes, and Jackson and Lincoln Parishes in their entirety. The AA consist of 22 census tracts consisting of one low-, six moderate-, nine middle-, and six upper-income census tracts. The bank has four of its eight branches within the non-MSA AA. Branches in the AA are in the cities of Arcadia and Ruston.

During the evaluation period, the country was hit with the COVID-19 pandemic. During the pandemic large scale shutdowns and closures put a strain on the local economies which resulted in a high unemployment rate. The economic conditions since the start of the pandemic recovered and are overall stable. A community contact in the AA indicated the credit needs include small business, housing, and consumer lending. Major employers in the AA include Louisiana Tech University, Grambling State University, House of Raeford Farms of Louisiana, West Rock, local and regional health systems, and local school districts.

### Scope of Evaluation in Louisiana

LNB has delineated two AAs in the state of Louisiana for analysis under the requirements of the CRA. Both the Monroe MSA and non-MSA AAs received a full-scope review. Home mortgage lending data subject to reporting under the Home Mortgage Disclosure Act (HMDA) and small business lending were analyzed for the performance evaluation. Equal weight was place on each product and AA.



## **LENDING TEST**

The institution's performance under the lending test in Louisiana is rated Outstanding.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Based on full-scope reviews, LNB's performance in the non-MSA and Monroe MSA AAs is excellent.

### **Distribution of Loans by Income Level of the Geography**

LNB exhibits excellent geographic distribution of loans in the state.

#### ***Home Mortgage Loans***

Refer to Table O in the state of Louisiana section of Appendix D for the facts and data used to evaluate the geographic distribution of the institution's home mortgage loan originations and purchases.

#### **Monroe MSA**

The geographic distribution of home mortgage loans is excellent. The institution's home mortgage lending in the low-income geographies significantly exceeds that of owner-occupied housing units as well as the aggregate lending in the AA. The lending in moderate-income geographies is somewhat below the demographic; however, it exceeds the aggregate lending in the AA.

#### **Non-MSA**

The geographic distribution of home mortgage loans is excellent. The institution's home mortgage lending in the LMI geographies exceeds that of owner-occupied housing units as well as the aggregate lending in the AA.

#### ***Small Loans to Businesses***

Refer to Table Q in the state of Louisiana section of Appendix D for the facts and data used to evaluate the geographic distribution of the institution's originations and purchases of small loans to businesses.

#### **Monroe MSA**

The geographic distribution of small loans to businesses reflects excellent distribution throughout the AA. Lending in the LMI geographies exceeds both the percentage of businesses located in the AA as well as the aggregate lending in those geographies.

#### **Non-MSA**

The geographic distribution of small loans to businesses reflects excellent distribution throughout the AA. Lending in the LMI geographies exceeds both the percentage of businesses located in the AA as well as the aggregate lending in those geographies.

## **Distribution of Loans by Income Level of the Borrower**

LNB exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the institution.

### ***Home Mortgage Loans***

Refer to Table P in the state of Louisiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

#### **Monroe MSA**

The distribution of home mortgage loans by the income level of the borrower in the AA is adequate. The percentage of home mortgage loans to low-income borrowers is significantly lower than the percentage of low-income families. However, it exceeds the percentage of aggregate lending by all financial institutions in the AA. The percentage of home mortgage loans to moderate-income borrowers is somewhat lower than the percentage of moderate-income families as well as the aggregate lending by all financial institutions in the AA.

While the percentage of loans to LMI borrowers is below the demographic, the average median housing cost exceeds \$112,000 which makes it difficult for LMI individuals to qualify for traditional home loans. Additionally, the percentage of households living below the poverty rate in the AA is extremely high at almost 20 percent.

#### **Non-MSA**

The distribution of home mortgage loans by the income level of the borrower in the AA is adequate. The percentage of home mortgage loans to low-income borrowers is significantly lower than the percentage of low-income families. However, it exceeds the percentage of aggregate lending by all financial institutions in the AA. The percentage of home mortgage loans to moderate-income borrowers is somewhat lower than the percentage of moderate-income families, however, it is near to the aggregate lending by all financial institutions in the AA.

While the percentage of loans to LMI borrowers is below the demographic and aggregate lending, the average median housing cost exceeds \$96,000 which makes it difficult for LMI individuals to qualify for traditional home loans. Additionally, the percentage of households living below the poverty rate in the AA is extremely high at over 21 percent.

### ***Small Loans to Businesses***

Refer to Table R in the state of Louisiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the institution's originations and purchases of small loans to businesses.

#### **Monroe MSA**

The borrower distribution of loans to businesses is excellent in the AA. The institution's percentage of loans to businesses with annual revenues of \$1 million or less is somewhat below the percentage of small businesses located in the AA, however, significantly exceeds the aggregate business lending by all financial institutions in the AA.

**Non-MSA**

The borrower distribution of loans to businesses is excellent in the AA. The institution's percentage of loans to businesses with annual revenues of \$1 million or less exceeds the percentage of small businesses located in the AA and significantly exceeds the aggregate business lending by all financial institutions in the AA.

**Responses to Complaints**

There were no complaints related to the institution's CRA performance within the state of Louisiana during the performance evaluation period.

## Appendix A: Scope of Examination

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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 MSAs and non-MSAs 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”.

<b>Time Period Reviewed:</b>	01/01/2020 to 12/31/2021	
<b>Bank Products Reviewed:</b>	Home mortgage and small business loans	
<b>Affiliates</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
NA		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>MMSA</b>		
NA		
<b>States</b>		
Louisiana		
Non-MSA	Full-Scope	Bienville, Claiborne, Jackson, and Lincoln Parishes
Monroe MSA	Full-Scope	Ouachita and Union Parishes

## Appendix B: Summary of MMSA and State Ratings

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<b>RATINGS - Louisiana National Bank</b>	
<b>Overall Institution:</b>	<b>Lending Test Rating</b>
Louisiana National Bank	Outstanding
<b>MMSA or State:</b>	
Louisiana	Outstanding

## Appendix C: Definitions and Common Abbreviations

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The following terms and abbreviations are used in 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. For example, 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 (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

**Census Tract:** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area:** A geographic entity consisting of two or more adjacent core based statistical areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development:** Affordable housing (including multifamily rental housing) for LMI individuals; community services targeted to LMI individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize LMI geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act:** The statute that requires the OCC to evaluate a financial institution's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the financial institution, and to take this record into account when evaluating certain corporate applications filed by the financial institution.

**Consumer Loan:** A loan 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, 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-Scope 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 U.S. Census Bureau in the most recent decennial census.

**Home Mortgage Disclosure Act:** The statute that requires certain mortgage lenders that conduct business or have banking offices in an MSA to file annual summary reports of its mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

**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-Scope 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:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

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

**Median Family Income:** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council 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 and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a core based statistical area that contains an urbanized population of at least 2.5 million. A metropolitan division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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

**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.

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

**Small Loan to Business:** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (call report) 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 to Farm:** A loan included in 'loans to small farms' as defined in the instructions for preparation of the 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 1 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.



## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All MMSAs, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the financial institution 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 are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the Federal Deposit Insurance Corporation and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this performance evaluation.

The following is a listing and brief description of the tables included in each set:

**Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

**Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.

**Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare institution loan data to aggregate data from geographic areas larger than the institution’s AA.

**Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the institution to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the institution 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 aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the institution's AA.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the institution to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																<b>2020-2021</b>		
	<b>Total Home Mortgage Loans</b>			<b>Low-Income Tracts</b>			<b>Moderate-Income Tracts</b>			<b>Middle-Income Tracts</b>			<b>Upper-Income Tracts</b>			<b>Not Available-Income Tracts</b>		
<b>Assessment Area:</b>	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% of Owner-Occupied Housing Units</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Owner-Occupied Housing Units</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Owner-Occupied Housing Units</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Owner-Occupied Housing Units</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Owner-Occupied Housing Units</b>	<b>% Bank Loans</b>	<b>Aggregate</b>
Monroe MSA	110	17,900	50.0	10.4	20.0	4.3	9.8	5.5	5.0	30.2	32.7	27.1	49.6	41.8	63.6	0.0	0.0	0.0
Non-MSA	110	19,702	50.0	1.8	3.6	1.5	19.2	22.7	10.9	41.9	31.8	34.8	37.1	41.8	52.8	0.0	0.0	0.0
<b>Total</b>	<b>220</b>	<b>37,602</b>	<b>100.0</b>	<b>7.7</b>	<b>11.8</b>	<b>3.7</b>	<b>12.8</b>	<b>14.1</b>	<b>6.4</b>	<b>33.9</b>	<b>32.3</b>	<b>28.9</b>	<b>45.7</b>	<b>41.8</b>	<b>61.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																<b>2020-2021</b>		
	<b>Total Home Mortgage Loans</b>			<b>Low-Income Borrowers</b>			<b>Moderate-Income Borrowers</b>			<b>Middle-Income Borrowers</b>			<b>Upper-Income Borrowers</b>			<b>Not Available-Income Borrowers</b>		
<b>Assessment Area:</b>	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% of Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>
Monroe MSA	110	17,900	50.0	25.6	3.6	2.9	16.0	2.7	10.6	15.8	5.5	16.6	42.6	22.7	40.9	0.0	65.5	29.0
Non-MSA	110	19,702	50.0	26.5	2.7	1.4	15.0	6.4	7.5	15.3	11.8	14.2	43.3	39.1	52.0	0.0	40.0	24.9
<b>Total</b>	<b>220</b>	<b>37,602</b>	<b>100.0</b>	<b>25.9</b>	<b>3.2</b>	<b>2.6</b>	<b>15.7</b>	<b>4.5</b>	<b>9.9</b>	<b>15.6</b>	<b>8.6</b>	<b>16.0</b>	<b>42.8</b>	<b>30.9</b>	<b>43.5</b>	<b>0.0</b>	<b>52.7</b>	<b>28.0</b>

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																	<b>2020-2021</b>		
Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts			
	#	\$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Monroe MSA	20	995	50.0	19.2	20.0	19.9	11.1	15.0	10.0	22.8	20.0	22.4	46.6	45.0	47.6	0.2	0.0	0.1	
Non-MSA	20	1,048	50.0	2.9	5.0	2.2	22.9	25.0	15.9	31.6	15.0	27.8	42.5	55.0	54.1	0.0	0.0	0.0	
<b>Total</b>	<b>40</b>	<b>2,043</b>	<b>100.0</b>	<b>14.8</b>	<b>12.5</b>	<b>14.9</b>	<b>14.4</b>	<b>20.0</b>	<b>11.7</b>	<b>25.2</b>	<b>17.5</b>	<b>23.9</b>	<b>45.5</b>	<b>50.0</b>	<b>49.4</b>	<b>0.1</b>	<b>0.0</b>	<b>0.1</b>	

Source: 2020 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2020-2021</b>	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
Monroe MSA	20	995	50.0	5,136	85.8	75.0	25.9	4.6	25.0	9.7	-		
Non-MSA	20	1,048	50.0	2,005	84.2	85.0	28.6	4.3	15.0	11.6	-		
<b>Total</b>	<b>40</b>	<b>2,043</b>	<b>100.0</b>	<b>7,141</b>	<b>85.3</b>	<b>80.0</b>	<b>26.6</b>	<b>4.5</b>	<b>20.0</b>	<b>10.2</b>	<b>-</b>		

Source: 2020 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data "--" data not available.  
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.