



PUBLIC DISCLOSURE

September 28, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Heritage Bank of St. Tammany
Charter Number 703691

205 North Columbia Street
Covington, LA 70433

Office of the Comptroller of the Currency

3838 North Causeway Blvd.
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..... | 1 |
| Description of Institution..... | 2 |
| Scope of the Evaluation..... | 3 |
| Discriminatory or Other Illegal Credit Practices Review..... | 3 |
| State Rating..... | 4 |
| State of Louisiana..... | 4 |
| Lending Test | 6 |
| Appendix A: Scope of Examination..... | A1 |
| Appendix B: Summary of MMSA and State Ratings..... | B1 |
| Appendix C: Definitions and Common Abbreviations..... | C1 |
| Appendix D: Tables of Performance Data..... | D1 |

Overall CRA Rating

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

The lending test is rated: Satisfactory

The major factors that support this rating include:

- Heritage Bank of St. Tammany's loan-to-deposit ratio is more than reasonable relative to the bank's size, financial condition, and competition.
- The bank originates a majority of its loans inside its assessment area.
- The geographic distribution of home mortgage loans is excellent.
- The bank exhibits a reasonable distribution of loans to individuals of different income levels.
- Management did not receive any CRA related complaints during the review period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the assessment area (AA), the bank's loan-to-deposit (LTD) ratio is more than reasonable. The quarterly LTD ratio since the previous CRA evaluation averaged 107.46 percent, with a high of 119.71 percent in the 2nd quarter of 2019 and a low of 91.91 percent in the 2nd quarter of 2017. We compared the bank's LTD ratio to similarly situated banks (peer group banks) within or near the AA during the same period. The peer group bank's average LTD ratio was 66.75 percent with a high average ratio of 80.14 percent and a low average ratio of 30.49 percent.

| Institution | Assets – As of December 31, 2019 (in thousands) | Average LTD |
|---------------------------------|--|------------------------|
| Heritage Bank of St. Tammany | 139,227 | 107.46% |
| Bank of Erath | 106,394 | 78.88% |
| Citizens Bank and Trust Company | 139,405 | 80.11% |
| American Bank and Trust Company | 219,247 | 77.53% |
| Bank of Gueydan | 78,118 | 30.49% |

Source: Call Reports

Lending in Assessment Area

A majority of the bank's loans are inside its AA.

The bank originated and purchased 73.9 percent of its total loans by number, and 66 percent of total loans by dollar amount inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

| Lending Inside and Outside of the Assessment Area | | | | | | | | | | |
|---|-----------------|------|---------|------|---------|---------------------------------|------|---------|------|-----------------|
| Loan Category | Number of Loans | | | | Total # | Dollar Amount of Loans \$(000s) | | | | Total \$ (000s) |
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | | \$ | % | \$ | % | |
| Home Mortgage | 193 | 73.9 | 68 | 26.1 | 261 | 38,825 | 66.0 | 19,973 | 34.0 | 58,798 |

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

Description of Institution

Heritage Bank of St. Tammany is a full-service community bank headquartered in Covington, Louisiana with total assets of \$139 million. The bank operates with three branches; the main branch located in Covington, in an upper-income census tract; a branch in Slidell, in a middle-income census tract; and a new branch opened in May 2018 in Madisonville, in an upper-income census tract. All three branches are located in St. Tammany Parish, which is near the City of New Orleans, the largest city in the area. St. Tammany Parish is part of the New Orleans Metropolitan Statistical Area (MSA). No branches have been closed during the review period.

The bank's primary business focus is real estate lending, with real estate comprising the largest segment of the bank's loan portfolio by dollar amount. The bank offers a variety of loan products to serve the credit needs of its assessment areas, including conventional financing for purchase, refinance and construction loans. The institution also offers Federal Housing Administration (FHA), Department of Veterans Affairs (VA), and rural development loans. There have been no changes in focus regarding products since the previous CRA examination.

As illustrated in the table below, the bank's primary loan product consists of home mortgage lending.

| Heritage Bank's Loan Portfolio | | |
|--------------------------------|----------------|---------------|
| Loan Category | Dollars (000) | Percentage |
| Home Mortgage | 90,573 | 87.80 |
| Commercial | 7,886 | 7.66 |
| Consumer | 246 | 0.24 |
| Other (Unsecured/lot) | 4,531 | 4.30 |
| Total | 103,236 | 100.00 |

Source: 12/31/2019 Call Report

Banking hours reasonably meet the community needs with lobby hours Monday through Friday and automated teller machines (ATM) at all three branch locations. The bank additionally operates two deposit taking ATMs, at the Madisonville and Covington locations, and offers online banking. In addition to the various loan products, the bank offers various deposit products and accounts such as traditional checking and savings accounts, certificates of deposit accounts, and mobile deposit capture. There are no significant differences between products offered at the bank's three locations. No financial or legal impediments prevent Heritage Bank of St. Tammany from meeting the credit needs of the community. The last CRA evaluation was conducted in March 2016 with the bank receiving an overall "Satisfactory" rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the lending test is January 1, 2017 through December 31, 2019. The bank is primarily a mortgage lender and consequently only home mortgage loans are analyzed. Management made 76 mortgage loans in 2017, 86 mortgage loans in 2018, and 99 mortgage loans in 2019, for a total of 261 mortgage loans made during the review period. Appendix D at the end of this evaluation contains the data used to conduct our analysis. We combined and analyzed 2017, 2018, and 2019 data.

With an evaluation period end date of December 31, 2019, qualifying activities performed in response to the significant impact of the coronavirus pandemic across the United States are not addressed in this evaluation. Bank qualifying activities will be considered in the subsequent evaluation.

Selection of Areas for Full-Scope Review

Heritage Bank operates in one assessment area in the state of Louisiana, and consequently that assessment area receives a full scope review.

Ratings

The bank's overall rating is based on mortgage lending in the state of Louisiana. The state rating is based on performance in the full scope AA. Refer to the "Scope" section for details regarding how we arrived at the respective rating.

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, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank'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 this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution 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: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The geographic distribution of home mortgage loans is excellent.
- The bank exhibits a reasonable distribution of loans to individuals of different income levels.
- Management did not receive any CRA related complaints during the review period.

Description of Institution’s Operations in Louisiana

Heritage Bank operates with three branches in St. Tammany Parish, Louisiana. These three branches are in the cities of Covington, Madisonville, and Slidell, with the main branch and Madisonville branch located in an upper-income census tract and the Slidell branch in a middle-income census tract. The bank’s AA is comprised of 43 census tracts including 6 moderate-income, 20 middle-income, 16 upper-income tracts, and 1 unknown census tract. Unknown census tracks may occur when there are changes to the demographic map during the evaluation period. There are no low-income census tracts in the AA. The AA meets regulatory requirements and does not arbitrarily exclude any low- or moderate-income area.

The Federal Financial Institutions Examination Council’s (FFIEC) updated 2015 median family income for the AA was \$67,200. Low income is defined as less than 50 percent of the median family income. Moderate income is defined as 50 percent to less than 80 percent of the median family income. Middle-income is defined as 80 percent to 119 percent of the median family income. Upper income is defined as income of 120 percent and over the median family income. The following table depicts income categories:

| Income Categories – Louisiana AA | | | |
|----------------------------------|-----------------------|-----------------------|-----------|
| Low | Moderate | Middle | Upper |
| <\$33,599 | \$33,600 to <\$53,759 | \$53,760 to <\$80,639 | ≥\$80,640 |

Low-income families earning a median family income less than \$33,600 represented 17.20 percent of families in the AA, while moderate-income families comprised 14.10 percent of the AA population. According to 2015 ACS US census data, 8.8 percent of families in the AA earned wages below the property level. In addition to these positive borrower lending conditions, opportunities for residential lending remain strong within the six moderate-income census tracts in the AA. Of the 9,550 housing units within the six moderate-income census tracts, approximately 53.94 percent are owner-occupied; 31.50 percent of the units are occupied rental units with an average gross monthly rent of \$810, and only 14.57 percent are vacant.

Based on 2019 business demographic data, there were 29,442 non-farm businesses in the AA. Of these, 26,699 (90.68 percent) of the businesses had revenues of less than \$1 million, 875 (2.97 percent) had

revenues greater than \$1 million, and 1,868 (6.34 percent) did not report revenue information. The economy of the AA is mixed, with healthcare, retail, education, professional, scientific, and technology being the major economic drivers. Major employers in the AA include St. Tammany Parish Hospital (medical services), Ochsner Medical Center-Northshore (medical services), Home Health of St. Tammany Hospice (medical services), Textron Systems Marine & Land System, and Southwest Louisiana Regional Medical Center (medical services). According to the Bureau of Labor Statistics, the unemployment rate in the AA is 4.1 percent, which is slightly lower than the Louisiana state average of 5.2 percent.

Competition among financial institutions in the AA is not a barrier to lending for Heritage Bank. According to the most recent Deposit Market Share Report, Heritage Bank ranked 10th out of 31 deposit institutions, with approximately \$83.5 million in deposits within the AA and a market share of 3.37 percent. Four banks in the AA also share 3.37 percent of the market share. The top five banks in the AA only command 41.57 percent of the market share, so Heritage Bank is in a strong position to fulfill loan demand in the AA.

In conjunction with this examination, we conducted an interview with two community leaders in the AA. The primary credit need in the community was identified as small business lending and financial education for small business owners. According to these contacts, local banks have been active in helping meet the credit needs of the AA.

| Table A – Demographic Information of the Assessment Area | | | | | | |
|--|----------|-----------------------|------------------------------|--------------------------|-------------------------|-----------------------|
| Assessment Area: St Tammany AA 2019 | | | | | | |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 43 | 0.0 | 14.0 | 46.5 | 37.2 | 2.3 |
| Population by Geography | 242,960 | 0.0 | 9.3 | 52.0 | 38.6 | 0.0 |
| Housing Units by Geography | 97,891 | 0.0 | 9.8 | 52.2 | 38.1 | 0.0 |
| Owner-Occupied Units by Geography | 68,611 | 0.0 | 7.5 | 52.6 | 39.9 | 0.0 |
| Occupied Rental Units by Geography | 20,425 | 0.0 | 14.7 | 50.0 | 35.2 | 0.0 |
| Vacant Units by Geography | 8,855 | 0.0 | 15.7 | 54.2 | 30.1 | 0.0 |
| Businesses by Geography | 29,442 | 0.0 | 11.4 | 42.1 | 46.5 | 0.0 |
| Farms by Geography | 617 | 0.0 | 9.7 | 55.8 | 34.5 | 0.0 |
| Family Distribution by Income Level | 65,326 | 17.2 | 14.1 | 18.2 | 50.5 | 0.0 |
| Household Distribution by Income Level | 89,036 | 17.7 | 13.6 | 14.6 | 54.1 | 0.0 |
| Median Family Income for New Orleans MSA | | \$67,200 | Median Housing Value | | | \$198,574 |
| | | | Median Gross Rent | | | \$980 |
| | | | Families Below Poverty Level | | | 8.8% |
| <i>Source: 2015 ACS and 2019 D&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> | | | | | | |

Scope of Evaluation in Louisiana

Heritage Bank operates in one AA within the state of Louisiana and that AA received a full-scope review. There are no limited-scope areas. Mortgage loans are the only product evaluated.

LENDING TEST

The bank's performance under the Lending Test in Louisiana is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the St. Tammany AA is good.

Distribution of Loans by Income Level of the Geography

The bank 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 bank's home mortgage loan originations and purchases.

The bank's geographic distribution of home mortgage loans is considered excellent as the bank's lending exceeded both the demographic comparator as well as aggregate lending in the moderate-income census tracts. There are no low-income census tracts in the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels, given the product lines offered by the bank.

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 bank's home mortgage loan originations and purchases.

Heritage Bank's distribution of home mortgage loans to low-income borrowers is considered reasonable. The percentage of bank loans to low-income borrowers exceeded aggregate lending, with both bank and aggregate lending significantly lower than the demographic comparator. Home mortgage lending to moderate-income borrowers is likewise considered reasonable. While the percentage of bank loans is slightly less than aggregate, both bank lending and aggregate is less than the demographic comparator.

Responses to Complaints

Management did not receive any complaints related to the bank's CRA performance within the state during the review period.

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 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”.

| | | |
|---|-------------------------------|--------------------------|
| Time Period Reviewed: | 01/01/2017 to 12/31/2019 | |
| Bank Products Reviewed: | Home Mortgage | |
| Affiliate(s) | Affiliate Relationship | Products Reviewed |
| NA | NA | NA |
| List of Assessment Areas and Type of Examination | | |
| Rating and Assessment Areas | Type of Exam | Other Information |
| | | |
| State: Louisiana | Full Scope | None |
| | | |

Appendix B: Summary of State Ratings

| RATINGS - HERITAGE BANK OF ST TAMMANY | |
|---------------------------------------|---------------------|
| | Lending Test Rating |
| Overall Bank: | Satisfactory |
| State of Louisiana | Satisfactory |

Appendix C: Definitions and Common Abbreviations

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 (Aggt.): 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/assessment area.

Census Tract (CT): 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 (CSA): 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 (CD): 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 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 low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, 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, 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 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 conduct 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 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 institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): 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 (FFIEC) 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 Metropolitan Statistical Area 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 multi-state metropolitan statistical 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 statistical area, the institution will receive a rating for the multi-state metropolitan statistical 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) 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 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

Content of Standardized Tables

A separate set of tables is provided for each state.

All multistate metropolitan statistical areas, if applicable, are presented in one set of 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 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/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

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 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 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 bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. 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 bank 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 bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- 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 bank 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.
- 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 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 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 bank's assessment area.

- 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 thousand) originated and purchased by the bank 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 bank 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 bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

| Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography | | | | | | | | | | | | | | | | | | | | 2017-19 |
|---|---------------------------|---------------|--------------|----------------|-----------------------------------|--------------|------------|-----------------------------------|--------------|------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|------------|----------------|
| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | | |
| | # | \$ | % of Total | Overall Market | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | |
| St Tammany AA | 193 | 38,825 | 100.0 | 10,452 | 0.0 | 0.0 | 0.0 | 7.5 | 11.4 | 5.7 | 52.6 | 48.7 | 46.7 | 39.9 | 39.9 | 47.6 | 0.0 | 0.0 | 0.0 | |
| Total | 193 | 38,825 | 100.0 | 10,452 | 0.0 | 0.0 | 0.0 | 7.5 | 11.4 | 5.7 | 52.6 | 48.7 | 46.7 | 39.9 | 39.9 | 47.6 | 0.0 | 0.0 | 0.0 | |

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

| Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower | | | | | | | | | | | | | | | | | | | | 2017-19 |
|--|---------------------------|---------------|--------------|----------------|----------------------|--------------|------------|---------------------------|--------------|-------------|-------------------------|--------------|-------------|------------------------|--------------|-------------|--------------------------------|--------------|-------------|----------------|
| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Borrowers | | | Moderate-Income Borrowers | | | Middle-Income Borrowers | | | Upper-Income Borrowers | | | Not Available-Income Borrowers | | | |
| | # | \$ | % of Total | Overall Market | % Families | % Bank Loans | Aggregate | % Families | % Bank Loans | Aggregate | % Families | % Bank Loans | Aggregate | % Families | % Bank Loans | Aggregate | % Families | % Bank Loans | Aggregate | |
| St Tammany AA | 193 | 38,825 | 100.0 | 10,452 | 17.2 | 5.2 | 4.3 | 14.1 | 10.4 | 13.0 | 18.2 | 19.2 | 19.7 | 50.5 | 52.9 | 46.3 | 0.0 | 12.4 | 16.7 | |
| Total | 193 | 38,825 | 100.0 | 10,452 | 17.2 | 5.2 | 4.3 | 14.1 | 10.4 | 13.0 | 18.2 | 19.2 | 19.7 | 50.5 | 52.9 | 46.3 | 0.0 | 12.4 | 16.7 | |

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%