



## **PUBLIC DISCLOSURE**

November 12, 2025

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

First National Bank in DeRidder  
Charter Number: 14168

1003 North Pine Street  
DeRidder, LA 70634

Office of the Comptroller of the Currency

3850 N. Causeway Boulevard  
Suite 1330  
Metairie, LA 70002

**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 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:

- A majority of loans being made in the assessment areas (AAs).
- Exhibiting a reasonable geographic distribution of both home mortgage loans and small loans to businesses.
- Exhibiting a reasonable distribution of loans to individuals of different income levels.
- Operating with a satisfactory complaint management program.

### Loan-to-Deposit (LTD) Ratio

Considering First National Bank in DeRidder's (FNBD) size, financial condition, and credit needs of the AA, the LTD is less than reasonable. The 14 quarters of the evaluation period for FNBD resulted in an average LTD ratio of 63.6 percent. This ratio has increased from the previous CRA Performance Evaluation (PE) of 61.1 percent. Over the evaluation period, FNBD's LTD ratio fluctuated significantly, with a quarterly high of 68.5 percent recorded on June 30, 2023, and quarterly low of 48.1 percent recorded on March 31, 2022. By comparison, FNBD's average LTD remains below the 72.1 percent average LTD for similarly situated financial institutions located within or near the AA.

FNBD's LTD ratio comparison to competing institutions operating in the AA is as follows:

Institution	Assets - As of August 18, 2025 (in thousands)	Average LTD
First National Bank in DeRidder	\$389,813	63.59%
Beauregard Federal Savings Bank	\$86,936	74.16%
Merchants & Farmers Bank & Trust Company	\$524,899	58.74%
Lakeside Bank	\$377,276	83.30%

### Lending in AA

A majority of FNBD's loans were inside its AAs. FNBD originated and purchased 87.7 percent by number and 88 percent by dollar amount of its total loans inside the AAs during the evaluation period. This analysis was performed at the bank level, rather than at the AA level.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	336	87.73	47	12.27	383	99,300	87.80	13,804	12.20	113,103
Commercial	41	86.96	6	13.04	47	6,650	91.90	586	8.10	7,236
<b>Total</b>	<b>376</b>	<b>87.65</b>	<b>53</b>	<b>11.07</b>	<b>429</b>	<b>105,950</b>	<b>88.04</b>	<b>14,390</b>	<b>11.96</b>	<b>120,339</b>

*Source: 1/1/2022 - 12/31/2024 Bank Data.  
Due to rounding, totals may not equal 100.0%*

## Description of Institution

FNBD is a nationally chartered community bank headquartered in DeRidder, Louisiana. FNBD operates with six branches in its' AAs, including its main office and two branches located in Beauregard Parish. There are an additional three branches located in Calcasieu Parish. FNBD's main office and three branches are located in a middle-income census tract (CT), while the others are located in upper-income CTs. As of December 31, 2024, total assets were \$401 million, with total loans and leases of \$230 million. Total deposits were \$370 million, and tier 1 capital was 16.5 percent.

FNBD primarily originates one- to four-family residential mortgages for its own portfolio, which are funded by depositors. FNBD offers real estate, home improvement, commercial, agricultural, and personal loans. FNBD has not made changes to its corporate structure, including any merger or acquisition activities, since the previous CRA PE. As illustrated in the table below, FNBD focuses primarily on residential real estate and commercial lending. As of December 31, 2024, the loan portfolio consisted of the following:

First National Bank in DeRidder Loan Portfolio		
Loan Category	Dollars (000)	Percentage
Home Mortgage	113,340	49.2%
Commercial Real Estate	51,683	22.5%
Construction and Development	22,283	9.7%
Commercial and Industrial	20,995	9.1%
Other (Consumer/Farm/Multifamily)	21,906	9.5%
<b>Total</b>	<b>230,207</b>	<b>100</b>

Banking hours reasonably meet the community needs with lobby hours consistent at all locations. FNBD has lobby hours and drive-thru hours of 9:00 a.m. to 5:00 p.m. on Mondays through Fridays. One branch offers Saturday drive-thru hours of 9:00 a.m. to 12:00 noon. The bank offers ten ATMs across the AA, three of which accept deposits. Customers can also access their accounts through online banking/mobile banking with mobile deposit and bill payment. All branches can originate loans and receive mortgage loan applications. There are no significant differences between products offered at the various branches.

Management has designated portions of the Lake Charles Metropolitan Statistical Area (MSA) and Non-MSA as its AAs. The AA is defined as portions of Calcasieu, Beauregard, and Vernon Parishes, which are neighboring parishes located in southwestern Louisiana. According to the 2024 census data, the Lake Charles MSA encompasses a total of 56 CTs. Of those, eight are designated as low-income CTs, nine as moderate-income CTs, 19 as middle-income CTs, 18 as upper-income CTs, and 2 "not applicable" income CTs. A CT is considered "not applicable" when there have been changes to the AA maps during

the review period. The Non-MSA encompasses a total of 25 CTs. Of those, none are designated as low-income CTs, one as moderate-income CT, eight as middle-income CTs, and 16 as upper-income CTs. The AAs meet regulatory requirements and does not arbitrarily exclude low- or moderate-income CTs.

FNBD has no affiliate or operating subsidiary activities considered when evaluating CRA performance. There were no legal or financial factors impeding FNBD's ability to meet the credit needs in its AAs during the evaluation period. FNBD's CRA performance was rated "Satisfactory" in the PE dated January 18, 2022.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

We evaluated the CRA performance of FNBD using the Interagency Small Bank CRA procedures, which focus on an analysis of the bank's primary loan products. The evaluation period covered January 31, 2022, through December 31, 2024. Conclusions regarding FNBD's lending performance are based on a review of residential real estate loans and commercial loans. These loans represent all loans reported on the HMDA loan application register for 2022, 2023, and 2024 and a sample of 41 commercial loans made over the evaluation period.

### **Selection of Areas for Full-Scope Review**

FNBD operates in two AAs in the State of Louisiana including Calcasieu Parish, which is part of the Lake Charles MSA AA, and a Non-MSA AA comprised of Beauregard Parish and parts of Vernon Parish. Both AAs received a full-scope review.

For purposes of this evaluation, bank delineated AAs located within the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full-scope.

### **Ratings**

FNBD's overall rating is a combination of both AAs and products being weighted equally.

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

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks 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 Consumer Financial Protection Bureau, 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:

- A reasonable geographic distribution of loans in the state.
- A reasonable distribution of loans to individuals of different income levels given the demographics in the AAs.
- A reasonable distribution of loans to individuals of different income levels.
- Operating with a satisfactory complaint management program.

### Description of Institution's Operations in Louisiana

FNBD serves its community in the state of Louisiana through six branches located in two AAs. Of those six branches, three are in the Lake Charles MSA AA and three are in the non-MSA AA. The three branches in the Lake Charles MSA AA are in Calcasieu Parish and the three located in the non-MSA AA are in Beauregard Parish. FNBD has selected as its AA, Calcasieu Parish, Beauregard Parish, and portions of Vernon Parish. FNBD serves only the southern portion of Vernon Parish due to its proximity to branches in Beauregard Parish.

For this evaluation, the Lake Charles and non-MSA AA received a full scope review.

#### Lake Charles MSA AA

FNBD operates with three branches in the Lake Charles MSA AA. The MSA is in the southwestern portion of the state of Louisiana and consists of three parishes. Since FNBD determined the entire MSA was too large to adequately provide services, it has chosen only one parish to serve, which includes all of Calcasieu Parish. Lake Charles is the parish seat for Calcasieu Parish. Calcasieu Parish has a population of 206,861 and is 1,094 square miles, of which 1,064 square miles is land and 31 square miles is water. There is a total of 56 CTs in the AA, with 14.3 percent being low-income CTs, 16.1 percent being moderate-income CTs, 34 percent being middle-income CTs, 32.1 percent being upper-income CTs, and 3.6 percent being “not applicable” income CTs. The AA meets regulatory requirements and does not arbitrarily exclude any low- or moderate-income areas. The AA has been slow to recover from the COVID-19 pandemic, back-to-back hurricanes in 2021, and the 2021 ice storm. These events have devastated the AA and have contributed to a decline in the overall population.

FNBD competition is significant with the bank competing with several large and regional banks, credit unions, and mortgage banking companies, with footprints across the AA. Based on the FDIC's 2024 Deposit Market Share Report, FNBD ranked 11 out of 18 institutions in its AA, holding 1.6 percent

market share. The largest five competitors include JP Morgan Chase Bank (17.7), First Horizon Bank (17.0), Hancock Whitney Bank (12.5), First Federal Bank of Louisiana (11.8), and Capital One (9.3), which commanded approximately 68.4 percent of the deposit market, evidencing significant competition in the AA.

HMDA aggregate data for 2024 revealed that FNBD ranked 32 out of 212 financial institutions making loans in the AA. There was a total of 3,441 loans originated in the AA, of which FNBD achieved a market share of 0.8 percent. The top five lenders in the AA achieved a combined market share of 25.3 percent, evidencing significant competition in the AA for mortgage loans.

The Federal Financial Institutions Examination Council (FFIEC) updated 2024 median family income for the AA was \$83,100. 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:

<b>Median Family Income Ranges - Lake Charles MSA AA</b>			
<b>Low</b>	<b>Moderate</b>	<b>Middle</b>	<b>Upper</b>
< \$41,550	\$41,551 to < \$66,480	\$66,481 to < \$99,720	≥ \$99,720

*Source: US Census Data*

Using FNBD's current underwriting ratios, a low-income borrower would qualify for a maximum loan amount of approximately \$161,820 while a moderate-income borrower would qualify for a maximum loan amount of \$263,500 within the Lake Charles MSA AA. Low supply of housing coupled with increased demand caused housing prices to increase significantly during the review period. The average listing price in the AA during the review period was \$232,500. Based on this information, a low-income borrower would not be able to purchase a home, even assuming the borrower has no additional debt.

Low-income families earning a median family income less than \$41,550 represented 23.1 percent of families in the AA, while moderate-income families comprised 16.5 percent of the AA population. In 2024, 13 percent of families in the AA earned wages below the poverty level. In addition to these borrower leading constraints, opportunities for residential lending remain limited within the eight low-income and nine moderate-income CTs in the AA. Of the 91,644 housing units within the AA, only 10.4 percent are in the low-income CTs, and 17.1 percent are in the moderate-income CTs. These percentages are reduced further when focusing on owner-occupied housing units, with only 6.3 percent in low-income CTs and 16.2 percent in moderate-income CTs.

The following table depicts the demographic information for the Lake Charles MSA AA:

AA - Lake Charles MSA							2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #	
Geographies (CTs)	56	14.29	16.07	33.93	32.14	3.57	
Population by Geography	216,785	9.98	14.79	40.14	35.09	0.00	
Housing Units by Geography	91,644	10.43	17.13	38.67	33.77	0.00	
Owner-Occupied Housing by Geography	53,713	6.28	16.15	37.54	40.03	0.00	
Occupied Rental Units by Geography	24,714	17.90	18.30	40.39	23.41	0.00	
Vacant Units by Geography	13,217	13.30	18.93	40.07	27.70	0.00	
Businesses by Geography	9,768	8.04	17.38	39.05	35.30	0.24	
Farms by Geography	388	6.96	14.43	34.79	43.81	0.00	
Family Distribution by Income Level	51,720	23.05	16.52	17.81	42.62	0.00	
Household Distribution by Income Level	78,427	25.15	15.07	16.75	43.03	0.00	
Unemployment rate (%)	5.84	11.53	3.92	7.28	3.91	0.00	
Households Below Poverty Level (%)	15.82	34.96	18.47	14.76	10.26	0.00	
Median Family Income (29340 - Lake Charles, LA MSA)		\$64,803		Median Housing Value		\$152,700	
Median Family Income (29340 - Lake Charles, LA MSA) for 2024		\$83,100		Median Gross Rent		\$803	
				Families Below Poverty Level		13.02	
FFIEC File - 2024 Census							
2024 Dun & Bradstreet SBSF Demographics							
Due to rounding, totals may not equal 100.0%							
(*) The NA category consists of geographies that have not been assigned an income classification							

The AA's economy is dominated by the office and administrative support, production, and food preparation services sectors, which account for 29 percent of jobs in the AA. According to the Bureau of Labor Statistics, as of December 31, 2024, the unemployment rate of the MSA was 4.5 percent, which was slightly lower than the Louisiana state average of 4.6 percent and higher than the U.S. national average of 4.1 percent.

In conjunction with this PE, we conducted a listening session with community members in the AA. The primary credit needs in the community were identified as affordable housing and access to capital. According to these contacts, local banks have been active in helping meet the credit needs of the AA.

### Non-MSA AA

The Non-MSA AA includes Beauregard Parish and portions of Vernon Parish. FNBD operates with three branches in the Non-MSA AA. Beauregard Parish has a total population of 36,695. DeRidder, Louisiana is the parish seat of Beauregard Parish. DeRidder, Louisiana is located 25 miles east of the Sabine River and Texas state line, 50 miles north of Lake Charles, Louisiana, and 75 miles southwest of Alexandria, Louisiana. Beauregard Parish is adjoining to Vernon Parish, whose parish seat is Leesville, Louisiana and includes a U.S. Army Base named Fort Polk. Vernon Parish has a total population of 48,750. Management determined that the northern portion of Vernon Parish was not centrally located to any branches and therefore included only the CTs in the southern portion of Vernon Parish that were near or were within a reasonable distance to a branch location. Of the three branches in the non-MSA AA, all are located in Beauregard Parish. There is a total of 25 CTs in the AA, with none of those CTs being low-income CTs, four percent being moderate-income CTs, 32 percent being middle-income CTs, and 64 percent being upper-income CTs. The AA meets regulatory guidelines and does not arbitrarily exclude low- or moderate-income areas.

Competition for deposits in the AA is minimal with FNBD ranking 2<sup>nd</sup> out of 7 institutions in its AA and holding 24 percent market share based on the FDIC’s 2024 Deposit Market Share Report. Merchant and Farmers Bank and Trust Company ranked 1<sup>st</sup> out of 7 institutions with 31.5 percent market share. B1 Bank (15.6) and JP Morgan Chase Bank (10.6) came in 3<sup>rd</sup> and 4<sup>th</sup>.

Competition amongst loan origination institutions is significant with FNBD competing with several large and regional banks, and mortgage banking companies. HMDA aggregate data for 2024 revealed that FNBD ranked 8<sup>th</sup> out of 123 financial institutions making loans in the AA. There was a total of 1,431 loans originated in the AA, of which FNBD achieved a market share of 3.6 percent. The top five lenders in the AA achieved a combined market share of 34.3 percent, evidencing significant competition for mortgage loans.

The FFIEC updated 2024 median family income for the AA was \$61,100. Using FNBD’s current underwriting ratios, a low-income borrower would qualify for a maximum loan amount of approximately \$179,800 while a moderate-income borrower would qualify for loans between \$223,500 and up to \$283,000 within the AA. Real Estate Market Analysis concluded that the average price of a single-family home in the non-MSA AA rose 2.5 percent over the past year to \$228,667. Based on this information, a low-income borrower and some moderate-income borrowers would not be able to purchase a home, even assuming the borrower has no additional debt.

<b>Median Family Income Ranges - Non-MSA AA</b>			
<b>Low</b>	<b>Moderate</b>	<b>Middle</b>	<b>Upper</b>
< \$30,550	\$30,551 to < \$48,880	\$48,881 to < \$73,320	≥ \$73,320

Source: US Census Data

Low-income families earning a median family income less than 30,550 represented 16.3 percent of families in the AA, while moderate-income families comprised 14.2 percent of the AA population. In 2024, 12.1 percent of families in the AA earned wages below the poverty level. Of the 38,320 housing units within the AA, only 3.2 percent are in moderate-income CTs. There are no low-income CTs in the AA. These percentages are reduced further as no owner-occupied housing units are located within low- or moderate-income CTs in the AA.

The following table depicts the demographic information for the Non-MSA AA:

AA - LA Non-MSA						
						2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	25	0.00	4.00	32.00	64.00	0.00
Population by Geography	85,299	0.00	2.55	31.74	65.70	0.00
Housing Units by Geography	38,320	0.00	3.18	32.83	64.00	0.00
Owner-Occupied Housing by Geography	20,208	0.00	0.00	22.67	77.33	0.00
Occupied Rental Units by Geography	11,120	0.00	9.43	52.28	38.28	0.00
Vacant Units by Geography	6,992	0.00	2.42	31.24	66.35	0.00
Businesses by Geography	2,562	0.00	0.39	30.64	68.97	0.00
Farms by Geography	168	0.00	0.00	23.21	76.79	0.00
Family Distribution by Income Level	21,452	16.28	14.16	17.93	51.63	0.00
Household Distribution by Income Level	31,328	17.77	13.70	15.47	53.06	0.00
Unemployment rate (%)	6.52	0.00	2.84	7.71	6.18	0.00
Households Below Poverty Level (%)	15.82	0.00	12.30	22.21	12.66	0.00
Median Family Income (Non-MSAs - LA)		\$50,518			Median Housing Value	\$116,100
Median Family Income (Non-MSAs - LA) for 2024		\$61,100			Median Gross Rent	\$693
					Families Below Poverty Level	12.05
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

The AA's economy is dominated by the manufacturing, retail trade, and health care and social assistance sector. According to the Bureau of Labor Statistics, the unemployment rate of the MSA was 4.4 percent, which was lower than the Louisiana state average of 4.6 percent and higher than the U.S national average of 4.1 percent.

## Scope of Evaluation in Louisiana

As previously discussed, FNBD operates in two AAs, both of which received a full-scope review. We analyzed FNBD's HMDA and commercial lending with both products being weighted equally.

## LENDING TEST

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

## Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, FNBD's lending performance in the state of Louisiana was reasonable.

## Distribution of Loans by Income Level of the Geography

FNBD exhibited a reasonable geographic distribution of loans in the state of Louisiana.

### *Home Mortgage Loans*

Refer to Table 7 in the state of Louisiana section of Appendix D for the facts and data used to evaluate the geographic distribution of FNBD's home mortgage loan originations and purchases.

Lake Charles MSA AA

2022-2023

FNBD exhibited a reasonable geographic distribution of loans in the Lake Charles MSA AA. FNBD's lending exceeded both the comparator and aggregate lending in the moderate-income CTs, but fell short of the comparator lending in the low-income CTs.

2024

FNBD exhibited a reasonable geographic distribution of loans in the Lake Charles MSA AA. While FNBD's lending in the low-income CTs exceeded aggregate lending, it was slightly less than the comparator in the low-income CTs. FNBD's lending exceeded the aggregate and comparator lending in the moderate-income CTs.

Non-MSA AA

2022-2023

There are no low-income CTs in the AA. There was not a significant amount of lending in the one moderate-income CT to allow for a meaningful analysis.

2024

There are no low-income CTs in the AA. There was not a significant amount of lending in the one moderate-income CT to allow for a meaningful analysis.

***Small Loans to Businesses***

Refer to Table 9 in the state of Louisiana section of Appendix D for the facts and data used to evaluate the geographic distribution of FNBD's originations and purchases of small loans to businesses.

Lake Charles MSA AA

2022-2023

FNBD's geographic distribution of small loans to businesses is considered poor in the Lake Charles MSA AA in 2022-2023. The percentage of loans made in moderate-income CTs was significantly less than the comparator and aggregate. FNBD made no loans in low-income CTs.

2024

FNBD's geographic distribution of small loans to businesses is considered reasonable in the Lake Charles MSA AA in 2024. While lending in the moderate-income CTs was lower than the comparator, aggregate data was not made available to accurately determine FNBD's lending in comparison to similar institutions.

Non-MSA AA

2022- 2023

FNBD's geographic distribution of small loans to businesses is considered reasonable. FNBD made no loans to borrowers in moderate-income CTs. However, the comparator and aggregate lending in these CTs was negligible. There are no low-income CTs in the AA.

2024

FNBD's geographic distribution of small loans to businesses is considered reasonable. FNBD made no loans to borrowers in moderate-income CTs. However, the comparator lending in these CTs was negligible. There are no low-income CTs in the AA.

***Lending Gap Analysis***

We evaluated the lending distribution in the AA to determine if any unexplained conspicuous gaps existed. We used reports and maps to compare the geographies where loans were made to the geographies in the AA. We considered loan distributions, branch locations, competition, market conditions, demographic information, and bank capacity and restraints during the evaluation period. No unexplained conspicuous gaps were identified. This had a neutral impact on our conclusion regarding FNBD's geographic distribution of loans.

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

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

***Home Mortgage Loans***

Refer to Table 8 in the state of Louisiana section of Appendix D for the facts and data used to evaluate the borrower distribution of FNBD's home mortgage loan originations and purchases.

Lake Charles MSA AA

2022-2023

FNBD exhibited a poor distribution of loans among low- and moderate-income borrowers in the Lake Charles MSA AA in 2022 and 2023. The percentage of loans made was significantly less than the comparator and aggregate for both low- or moderate-income borrowers.

2024

FNBD exhibited a reasonable distribution of loans among low- and moderate-income borrowers in the Lake Charles MSA AA. FNBD's lending among low-income borrowers was less than the comparator lending, but higher than aggregate. Lending was less than both comparator and aggregate lending in the moderate-income CTs.

Non-MSA AA

2022-2023

FNBD exhibited a reasonable distribution of loans among low- and moderate-income borrowers in the Non-MSA AA. FNBD's lending to low-income borrowers was less than the comparator lending, but higher than aggregate. The percentage of loans to moderate-income borrowers was less than the comparator and aggregate; however, the percentage of loans made was reasonable and was in line with aggregate lending.

2024

FNBD exhibited a reasonable distribution of loans among low- and moderate-income borrowers in the Non-MSA AA. While the percentage of loans among both low- and moderate-income borrowers was less than the comparator and aggregate lending, FNBD lending was reasonable and in line with aggregate lending among moderate-income borrowers.

***Small Loans to Businesses***

Refer to Table 10 in the state of Louisiana section of Appendix D for the facts and data used to evaluate the borrower distribution of FNBD's originations and purchases of small loans to businesses.

Lake Charles MSA AA

2022-2023

The distribution of small loans to businesses in the Lake Charles MSA AA was considered poor. The percentage of loans made was less than the percentage of businesses with gross annual revenues of less than \$1 million in the AA and aggregate lending to similar businesses in the AA.

2024

The distribution of small loans to businesses in the Lake Charles MSA AA was considered reasonable. While the percentage of loans made was less than the percentage of businesses with gross annual revenues of less than \$1 million in the AA, aggregate data was not made available to accurately determine FNBD's lending in comparison to similar institutions.

Non-MSA AA

2022-2023

The distribution of small loans to businesses in the non-MSA AA was considered reasonable. While the percentage of loans made was less than the percentage of businesses with gross annual revenues of less than \$1 million in the AA, the percentage of loans made exceeded aggregate lending.

2024

The distribution of small loans to businesses in the non-MSA AA was considered reasonable. While the percentage of loans made was less than the percentage of businesses with gross annual revenues of less than \$1 million in the AA, aggregate data was not made available to accurately determine FNBD's lending in comparison to similar institutions.

### **Responses to Complaints**

There were no complaints related to FNBD's CRA performance during the 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>	01/31/2022 to 12/31/2024	
<b>Bank Products Reviewed:</b>	Home mortgage and small business	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
N/A		
<b>Rating and AAs</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>State of Louisiana</b>		
Lake Charles MSA AA	Full-scope	
Non-MSA AA	Full-scope	

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	
Overall Bank:	Lending Test Rating
First National Bank in DeRidder	Satisfactory
MMSA or State:	
Louisiana	Satisfactory

## 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 (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/AA.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a parish delineated by a local committee of census data users for the purpose of presenting data. CTs nest within parishes, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. CTs 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 the 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 low- and moderate-income 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):** 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 CT 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 MSA 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 CD loans and qualified investments, branch distribution, and CD services).

**Low-Income:** Individual income that is at 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 state/AA.

**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 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 parishes that represent an

employment center or centers, plus adjacent counties associated with the main/secondary parish or parishes through commuting ties.

**Metropolitan Statistical Area (MSA):** 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 parish or parishes containing the core, plus adjacent outlying parishes having a high degree of social and economic integration with the central parish or parishes 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.

**Multistate Metropolitan Statistical Area (MMSA):** Any MMSA or multistate CSA, as defined by the Office of Management and Budget.

**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.

**Prior Period Investments:** Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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

**Rating Area:** A rated area is a state or MMSA. 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 MMSA, the institution will receive a rating for the MMSA.

**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 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.

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

**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 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/AA. Deposit data are compiled by the FDIC and are available as of June 30 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 7. AA 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 8. AA 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/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. AA Distribution of Loans to Small Businesses by Income Category of the Geography -** Compares 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 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 parishes, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table 10. AA 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.

AA:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	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
LA Non-MSA 2023	169	30,367	65.76	3,241	--	--	--	--	--	--	22.67	17.16	26.63	77.33	82.84	73.25	--	--	--
Lake Charles MSA 2023	88	18,323	34.24	8,325	6.28	3.41	3.41	16.15	23.86	13.48	38.90	36.36	44.20	38.67	36.36	38.89	--	--	--
<b>Total</b>	<b>257</b>	<b>48,690</b>	<b>100.00</b>	<b>11,566</b>	<b>4.56</b>	<b>1.17</b>	<b>2.46</b>	<b>11.73</b>	<b>8.17</b>	<b>9.70</b>	<b>34.47</b>	<b>23.74</b>	<b>39.28</b>	<b>49.24</b>	<b>66.93</b>	<b>48.52</b>	--	--	--

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, -- HMDA Aggregate Data, "--" data not available.  
 Due to rounding, totals may not equal 100.0%

AA:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
LA Non-MSA 2023	169	30,367	65.76	3,241	16.18	4.14	1.67	14.06	7.69	7.87	17.91	13.61	16.75	51.85	60.36	51.65	--	14.20	22.06
Lake Charles MSA 2023	88	18,323	34.24	8,325	23.58	2.27	5.00	16.67	7.95	15.20	17.84	5.68	18.91	41.91	37.50	33.33	--	46.59	27.57
<b>Total</b>	<b>257</b>	<b>48,690</b>	<b>100.00</b>	<b>11,566</b>	<b>21.41</b>	<b>3.50</b>	<b>4.06</b>	<b>15.90</b>	<b>7.78</b>	<b>13.14</b>	<b>17.86</b>	<b>10.89</b>	<b>18.30</b>	<b>44.83</b>	<b>52.53</b>	<b>38.47</b>	--	<b>25.29</b>	<b>26.02</b>

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, -- HMDA Aggregate Data, "--" data not available.  
 Due to rounding, totals may not equal 100.0%

AA:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
LA Non-MSA 2023	18	2,753	62	2,023	--	--	--	0.34	--	0.44	33.66	11.1	32.18	66.01	88.9	67.38	--	--	--
Lake Charles MSA 2023	11	2,750	38	8,990	8.36	--	8.43	17.03	9.1	17.79	40.41	45.4	37.65	33.99	45.4	35.98	0.21	--	0.14
<b>Total</b>	<b>29</b>	<b>5,503</b>	<b>100</b>	<b>11,013</b>	<b>6.57</b>	<b>--</b>	<b>6.88</b>	<b>13.45</b>	<b>3.4</b>	<b>14.60</b>	<b>38.96</b>	<b>24.1</b>	<b>36.65</b>	<b>40.85</b>	<b>72.4</b>	<b>41.75</b>	<b>0.17</b>	<b>--</b>	<b>0.12</b>

AA:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
LA Non-MSA 2023	18	2,753	62	2,023	86.09	66.6	56.40	2.32	11.1	11.59	22.2
Lake Charles MSA 2023	11	2,750	38	8,990	86.86	27.8	52.73	3.25	54	9.89	18.2
<b>Total</b>	<b>29</b>	<b>5,503</b>	<b>100</b>	<b>11,013</b>	<b>86.69</b>	<b>51.8</b>	<b>53.40</b>	<b>3.05</b>	<b>27.6</b>	<b>10.25</b>	<b>20.7</b>

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, "--" data not available.  
 Due to rounding, totals may not equal 100.0%

AA:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	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
LA Non-MSA	52	43,718	65.82	1,433	--	--	--	--	--	--	22.67	21.15	24.98	77.33	78.85	74.88	--	--	--
Lake Charles MSA	27	6,893	34.18	3,442	6.28	3.70	3.69	16.15	22.22	13.04	37.54	40.74	41.87	40.03	33.33	41.37	--	--	--
<b>Total</b>	<b>79</b>	<b>50,610</b>	<b>100.00</b>	<b>4,875</b>	<b>4.56</b>	<b>1.27</b>	<b>2.61</b>	<b>11.73</b>	<b>7.59</b>	<b>9.21</b>	<b>33.47</b>	<b>27.85</b>	<b>36.90</b>	<b>50.23</b>	<b>63.29</b>	<b>51.22</b>	--	--	--

*Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, -- HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

AA:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
LA Non-MSA	52	43,718	65.82	1,433	16.28	3.85	5.79	14.16	5.77	5.86	17.93	17.31	15.42	51.63	61.54	44.31	--	11.54	28.61
Lake Charles MSA	27	6,893	34.18	3,442	23.05	7.41	6.45	16.52	7.41	14.12	17.81	--	16.73	42.62	40.74	30.48	--	44.44	32.22
<b>Total</b>	<b>79</b>	<b>50,610</b>	<b>100.00</b>	<b>4,875</b>	<b>21.06</b>	<b>5.06</b>	<b>6.26</b>	<b>15.83</b>	<b>6.33</b>	<b>11.69</b>	<b>17.85</b>	<b>11.39</b>	<b>16.35</b>	<b>45.26</b>	<b>54.43</b>	<b>34.54</b>	--	<b>22.78</b>	<b>31.16</b>

*Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, -- HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

AA:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
LA Non-MSA	5	375	42	--	--	--	--	0.39	--	--	30.64	20	--	68.97	80	--	--	--	--
Lake Charles MSA	7	772	58	--	8.04	--	--	17.38	14.3	--	39.05	28.6	--	35.30	57.1	--	0.24	--	--
<b>Total</b>	<b>12</b>	<b>1147</b>	<b>100</b>	--	<b>6.37</b>	--	--	<b>13.85</b>	<b>8.3</b>	--	<b>37.30</b>	<b>25</b>	--	<b>42.30</b>	<b>66.7</b>	--	<b>0.19</b>	--	--

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, "--" data not available.  
 Due to rounding, totals may not equal 100.0%

AA:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
LA Non-MSA	5	375	42	--	86.53	80	--	2.07	20	11.40	--
Lake Charles MSA	7	772	58	--	86.39	85.7	--	3.06	14.3	10.54	--
<b>Total</b>	<b>12</b>	<b>1147</b>	<b>100</b>	--	<b>86.42</b>	<b>41.7</b>	--	<b>2.85</b>	<b>58.3</b>	<b>10.72</b>	--

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, "--" data not available.  
 Due to rounding, totals may not equal 100.0%