



Office of the  
Comptroller of the Currency  
Washington, DC 20219

# INTERMEDIATE SMALL BANK

## PUBLIC DISCLOSURE

November 17, 2025

### COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Jeanerette  
Charter Number: 7768

1331 East Main Street  
Jeanerette, LA 70544

Office of the Comptroller of the Currency

3850 N. Causeway Blvd., 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 **Outstanding**.

**The Lending Test is rated: Outstanding.**

**The Community Development Test is rated: Outstanding.**

The major factors that support this rating include:

- The Lending Test rating is based on a more than reasonable loan-to-deposit (LTD) ratio, a majority of loans being made in the assessment areas (AAs), an excellent geographic distribution of loans, a reasonable loan distribution to borrowers of different income levels and businesses of different sizes, and the lack of CRA-related complaints.
- The Community Development (CD) Test rating is based on excellent responsiveness to CD lending, investments, and services.

### LTD Ratio

Considering The First National Bank of Jeanerette's (FNBJ) size, financial condition, and credit needs of the AAs, the LTD ratio was more than reasonable. The quarterly average LTD ratio for FNBJ during the evaluation period was 82.7 percent. Since the prior performance evaluation (PE), FNBJ's quarterly LTD had ranged from a low of 68.8 percent in the third quarter of 2022 to a high of 92.8 percent in the third quarter of 2024. The quarterly average LTD ratio for the similarly situated financial institutions included below and located within or near the AA was 80.3 percent.

Institution	Assets – As of December 31, 2024 (in thousands)	Average LTD
<b>The First National Bank of Jeanerette</b>	<b>524,425</b>	<b>82.7%</b>
Community First Bank	592,566	81.3%
MC Bank and Trust Company	380,958	98.1%
Patterson State Bank	314,149	61.7%

Source: Bank Data

### Lending in AA

A majority of FNBJ's loans were inside its AA.

FNBJ originated and purchased 81.8 percent by number and 80 percent by dollar amount of its total loans inside FNBJ's AAs during the evaluation period. This analysis is performed at the bank level, 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	344	80.75	82	19.25	426	71,228	78.01	20,075	21.99	91,303
Small Business	51	89.47	6	10.53	57	33,891	84.42	6,257	15.58	40,148
<b>Total</b>	<b>395</b>	<b>81.78</b>	<b>88</b>	<b>18.23</b>	<b>483</b>	<b>105,119</b>	<b>79.97</b>	<b>26,332</b>	<b>20.03</b>	<b>131,451</b>

Source: 1/1/2022 - 12/31/2023 Bank Data.  
Due to rounding, totals may not equal 100.0%

## Description of Institution

FNBJ is a \$524 million single state community bank headquartered in Jeanerette, Louisiana. FNBJ is wholly owned by Jeanerette First National Bancorp, Inc., a single bank holding company. As of June 5, 2025, FNBJ served its community through eight branches including three in Iberia Parish, two in Lafayette Parish, and three in St. Mary Parish. Both Iberia and Lafayette Parishes are part of the Lafayette MSA while St. Mary Parish is in a Non-MSA. The main branch is in Jeanerette, which is in Iberia Parish. Banking hours reasonably meet community needs with lobby hours varying slightly based on location but being approximately Monday through Friday from 8:30 or 9:00 am to 4:00 pm with extended branch hours on Friday. All branches offer extended drive-thru hours, and no branches are open on Saturday. One branch, located in Jeanerette, is a drive-thru only. ATMs are available at every location other than the main branch in Jeanerette, though there is an ATM available approximately one mile down the street at the drive-thru only location. FNBJ operates with an internet web site, which offers information on FNBJ's products and services as well as account access. Management did not open or close any branches during the review period.

As of December 31, 2024, average assets totaled \$515 million, net loans and leases were \$417 million, tier 1 capital was \$51 million, and total deposits were \$472 million. FNBJ primarily offers real estate, agricultural, commercial, home improvement, and consumer loans. Management has not made changes to its corporate structure, including any merger or acquisition activities, since the previous CRA PE. In January 2022, FNBJ became certified as a Community Development Financial Institution (CDFI). As illustrated in the table below, FNBJ focuses primarily on residential real estate and commercial lending. As of December 31, 2024, FNBJ's loan portfolio consisted of the following:

The First National Bank of Jeanerette		
Loan Category	Dollars (000)	Percentage
Home Mortgage	140,714	33.2
Commercial Real Estate	136,917	32.3
Construction and Development	55,945	13.2
Commercial and Industrial	53,906	12.7
Farm	11,242	2.7
Multifamily	15,295	3.6
Consumer	9,652	2.3
<b>Total</b>	<b>423,671</b>	<b>100</b>

Source: Call Report; \*May not total 100% due to rounding.

FNBJ's eight branches operate in two AAs, including five in the Lafayette MSA AA and three in the St. Mary Non-MSA AA. However, in 2024, Iberia Parish was removed from the Lafayette MSA. Consequently in 2024 while FNBJ continued to operate in two AAs, there were only two branches in the Lafayette MSA AA and six branches in the Non-MSA AA.

The AAs meet regulatory requirements and do not arbitrarily exclude low- or moderate-income census tracts (CTs).

FNBJ has no affiliate or operating subsidiary activities considered when evaluating CRA performance. There were no legal or financial factors impeding FNBJ's ability to meet credit needs in its AA during the evaluation period. FNBJ's CRA performance was rated "Satisfactory" in the last PE dated September 12, 2022.

## **Scope of the Evaluation**

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

We evaluated the CRA performance of FNBJ using the Interagency Intermediate-Small Bank CRA procedures, which focus on an analysis of FNBJ's primary loan products as well as CD activities. The evaluation period covered January 1, 2022, through December 31, 2024. Conclusions regarding FNBJ's lending performance are based on a review of residential real estate loans and small business loans. These loans represent all loans reported on the HMDA loan application register and a sample of 57 small business loans for 2022, 2023, and 2024. CD activities include qualifying loans, investments, and services covering the same review period. Due to changes in AA demographics during the review period, we combined and analyzed 2022 and 2023 data separately from 2024 data.

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

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this PE, bank delineated AAs located within the same metropolitan statistical area (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- 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.

FNBJ operates in two AAs in the state of Louisiana, including the Lafayette MSA AA and a Non-MSA AA. With the main office holding 62.5 percent of branches, 59.3 percent of deposits, and 52.7 percent of HMDA loans located in the Lafayette MSA AA, that AA received a full-scope review. The Non-MSA AA received a limited-scope review.

### **Ratings**

FNBJ's overall rating is based on activity in the state of Louisiana, with emphasis on the full-scope AA. Both mortgage and commercial lending received equal consideration. We placed more weight on the combined 2022-2023 review period, as there was more activity during that combined period.

## **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 PE.

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 PE in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this PE.

## State Rating

### State of Louisiana

**CRA rating for the State of Louisiana:** Satisfactory

**The Lending Test is rated:** Satisfactory

**The Community Development Test is rated:** Outstanding

The major factors that support this rating include:

- An excellent geographic distribution of loans in the state.
- A reasonable distribution of loans to individuals of different income levels given the demographics in the AA.
- An excellent level of CD lending, investments, and services.
- A lack of CRA-related complaints.

### Description of Institution's Operations in Louisiana

FNBJ serves its community through eight branches, including a drive-thru, located in two AAs including the Lafayette MSA AA and the Non-MSA AA. The Lafayette MSA AA received a full-scope review and the Non-MSA AA received a limited scope review. FNBJ primarily offers real estate, commercial, and agricultural loans.

#### Lafayette MSA AA

FNBJ operates with five branches in both Iberia and Lafayette Parishes, which are part of the Lafayette MSA. The Lafayette MSA consists of five parishes. Given the number of branches in the MSA, management designated the entire parish as its AA. The AA meets regulatory guidelines by including whole geographies and not arbitrarily excluding low- and moderate-income areas. Iberia Parish consists of five municipalities including the parish seat in the city of New Iberia, the city of Jeanerette, the town of Delcambre, the village of Loreauville, and the community of Lydia. Management's main branch is in the city of Jeanerette. The city of Lafayette is the parish seat of Lafayette Parish and is the largest city in the region. There are five cities in Lafayette Parish, one town, and numerous unincorporated communities.

The Lafayette AA consists of 81 CTs including eight low-income CTs (9.9 percent), 15 moderate-income CTs (18.5 percent), 21 middle-income CTs (25.9 percent), 35 upper-income CTs (43.2 percent), and two "Not Applicable"-income CTs (2.5 percent). A CT is considered "Not Applicable" when there have been changes to the AA maps during the review period.

FNBJ's competition is considerable in the AA and includes state and federal community banks, credit unions, and mortgage banking companies with regional and national footprints. Based on the most recent Deposit Market Share Report FNBJ ranked 23<sup>rd</sup> out of 28 institutions in its AA, holding 0.3

percent of market share. The five largest competitors command 78.0 percent of the deposit market, evidencing significant competition in the AA.

HMDA aggregate data for 2023 revealed that FNBJ ranked 22<sup>nd</sup> out of 274 financial institutions making loans in the AA. There was a total of 5,840 loans originated in the AA, of which FNBJ achieved a market share of 1.2 percent. The top five lenders in the AA achieved a combined market share of 29.6 percent, evidencing slight competition in the AA for mortgage loans.

The Federal Financial Institutions Examination Council's (FFIEC) updated 2021 median family income for the AA was \$66,741. 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 – Lafayette MSA AA			
Low	Moderate	Middle	Upper
< \$33,371	\$33,372 to < \$53,393	\$53,394 to < \$80,087	≥ \$80,088

The HUD adjusted MSA median family income for the AA in 2022-2023 was \$66,741. Using FNBJ's current underwriting ratios, a low-income borrower would qualify for a maximum loan amount of \$177,500 while a moderate-income borrower would qualify for a maximum loan of \$297,500. While census data reports the median home price in the AA to be \$162,900, the average listing price in the AA during the review period was significantly higher. Based on data obtained from nationally recognized real estate websites, the median listing price for a residence within this AA was \$264,667 and the average home value was \$214,838. Low supply of housing coupled with increased demand caused housing prices to increase significantly during the review period.

Additionally, we considered the average age of the housing stock in the AA, which according to the 2024 U.S. Census was 34 years. We note that older housing often has higher maintenance costs compared to new housing stock and frequently require significant updates to bring the dwelling up to code. These older houses are often less energy efficient, resulting in higher utility costs, which can increase overall homeownership costs. These additional factors and costs negatively affect the ability of low- and moderate-income individuals to save for the necessary downpayment or otherwise qualify for mortgage loans in the AA.

Based on this information, low-income borrowers and some moderate-income borrowers would potentially not be able to purchase a home, even assuming the borrower had no additional debt and before factoring in actual insurance costs. This would be an additional challenge to home ownership for some moderate-income borrowers, as home insurance costs also increased significantly during the review period.

Low-income families earning a median family income less than \$34,371 represented 24.1 percent of families in the AA, while moderate-income families comprised 14.6 percent of the AA population. In 2022-2023, 17.1 percent of households in the AA earned wages below the poverty level. In addition to these borrower lending constraints, opportunities for residential lending remain limited within the eight low-income and 15 moderate-income CTs in the AA. Of the 134,480 housing units within the AA, only 7.1 percent are in the low-income CTs and only 20.5 percent are in the moderate-income CTs. These percentages are reduced further when just focusing on owner-occupied housing units, with there being only 4.0 percent in low-income CTs and 17.3 percent in moderate-income CTs.

AA - Lafayette MSA						
2022 - 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	81	9.88	18.52	25.93	43.21	2.47
Population by Geography	311,682	7.00	19.60	24.84	47.99	0.58
Housing Units by Geography	134,480	7.13	20.55	25.96	45.79	0.57
Owner-Occupied Housing by Geography	79,945	4.04	17.39	23.63	54.33	0.61
Occupied Rental Units by Geography	39,307	11.62	24.86	31.04	31.79	0.69
Vacant Units by Geography	15,228	11.81	25.98	25.09	37.12	0.00
Businesses by Geography	20,741	6.54	16.55	23.39	52.07	1.45
Farms by Geography	705	4.54	17.30	23.26	54.61	0.28
Family Distribution by Income Level	78,150	24.08	14.61	17.02	44.29	0.00
Household Distribution by Income Level	119,252	24.90	14.48	15.53	45.09	0.00
Unemployment rate (%)	5.81	12.29	6.54	7.02	4.09	10.26
Households Below Poverty Level (%)	17.13	39.30	24.36	18.07	10.53	10.62
Median Family Income (29180 - Lafayette, LA MSA)		\$66,741		Median Housing Value		\$162,900
Median Family Income (29180 - Lafayette, LA MSA) for 2023		\$77,400		Median Gross Rent		\$858
				Families Below Poverty Level		14.10
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2023 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 economy of the Lafayette MSA AA is mixed, with retail, education, medical services, manufacturing, mining, and tourism as major economic drivers. Agriculture (rice, soybeans, and crawfish), particularly in Acadia Parish, also comprise major segments of the AA’s economy. Major employers in the AA include the Lafayette Parish School System (education), Ochsner Lafayette General (medical services), Wood Group Production Services (oil and gas services), and Lafayette Consolidated Government (municipal government). According to the Bureau of Labor Statistics, the Lafayette MSA AA had a 4.1 percent unemployment rate in 2024, which was slightly lower than the Louisiana state average of 4.6 percent.

In conjunction with this PE, we conducted an interview with several community leaders in the AA. The primary credit needs in the community were identified as affordable housing, including downpayment assistance, financial education, and small business lending.

### Scope of Evaluation in Louisiana

FNBJ operates in two AAs in the state of Louisiana, including the Lafayette MSA AA and the Non-MSA AA. The Lafayette MSA AA received a full-scope review while the Non-MSA AA received a limited-scope review. We analyzed FNBJ’s HMDA and small business lending with both products being weighed equally.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LOUISIANA

### LENDING TEST

FNBJ’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, FNBJ's lending performance in the state of Louisiana was reasonable.

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

FNBJ exhibited excellent geographic distribution of loans in the state.

#### *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 FNBJ's home mortgage loan originations and purchases.

##### 2022-2023

FNBJ exhibited an excellent geographic distribution of loans in the Lafayette MSA AA. The percentage of loans in the low- and moderate-income geographies exceeded both the comparator and aggregate lending.

##### 2024

FNBJ's lending in 2024 was similar to lending in 2022-2023 and was considered excellent.

#### *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 the originations and purchases of small loans to businesses.

##### 2022-2023

FNBJ exhibited a reasonable geographic distribution of small loans to businesses in the Lafayette MSA AA when considering demographic and market conditions. The percentage of small loans to businesses in the low-income geographies was only slightly less than the comparator and peer lending, and FNBJ's lending of small loans to businesses in the moderate-income geographies exceeded peer lending, which is considered reasonable.

##### 2024

There were insufficient number of loans sampled in 2024 for to allow for meaningful analysis.

#### *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 FNBJ's geographic distribution of loans.

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

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

### ***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 home mortgage loan originations and purchases.

#### 2022-2023

FNBJ exhibited a reasonable distribution of loans in the AA. While the percentage of loans to low-income borrowers was significantly less than the comparator, it was on par with aggregate lending.

FNBJ's lending to moderate-income borrowers was less than both the comparator and aggregate lending, but when considering demographic and market conditions is considered reasonable. With the median list price in the AA being \$264,667 and moderate-income borrowers qualifying for between approximately \$178,000 to a maximum loan of \$297,500, home ownership is out of reach for many moderate-income borrowers in the AA. This is before factoring the age of the home and required insurance. Additionally, FNBJ faced competition for mortgage loans in the AA, with a market share of only 1.2 percent.

#### 2024

FNBJ's lending in 2024 was similar to lending in 2022-2023 and was considered reasonable.

### ***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 the originations and purchases of small loans to businesses.

#### 2022-2023

The distribution of small loans to businesses in the Lafayette MSA AA was considered reasonable with FNBJ's lending less than the percentage of businesses in the AA but exceeding aggregate lending.

#### 2024

There were insufficient number of loans sampled in 2024 for to allow for meaningful analysis.

## **Responses to Complaints**

Management did not receive any CRA-related complaints during the review period.

## **Conclusions for Area Receiving a Limited Scope Review**

Based on a limited-scope review, FNBJ's performance under the Lending Test in the Non-MSA AA was consistent with FNBJ's overall performance under the Lending Test in the full-scope area. It should be

noted that there were no low-income CTs in the Non-MSA during the 2022-2023 review period. Additionally, in the Non-MSA AA, distribution of loans by income level of the borrower was generally stronger than the geographic distribution of loans.

## CD TEST

FNBj's performance under the CD Test in the state of Louisiana is rated Outstanding.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, FNBj exhibited excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, considering FNBj's capacity and the need and availability of such opportunities for CD in FNBj's AAs.

### Number and Amount of CD Loans

The CD Loans Table, shown below, sets forth the information and data used to evaluate FNBj's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

AA	Total			
	#	% of Total #	\$(000's)	% of Total
Lafayette MSA AA	16	50.00	11,323	55.3
Non-MSA AA	9	28.2	1,277	6.2
Broader, Statewide, or Regional	7	21.8	7,870	38.5
<b>Total</b>	<b>32</b>	<b>100.0</b>	<b>20,470</b>	<b>100.0</b>

During the evaluation period, management made 25 qualifying CD loans totaling approximately \$12.6 million in the state-wide AAs. In the Lafayette MSA AA, management's qualifying CD loans totaled approximately \$11.3 million, representing approximately 40.6 percent of tier 1 capital. In the Non-MSA AA, management's qualifying CD loans totaled approximately \$1.3 million, representing approximately 6.3 percent of tier 1 capital.

Based on a full-scope review, FNBj's qualified CD loans in the Lafayette MSA AA exhibited excellent responsiveness to CD lending needs when considering FNBj's performance context, capacity, and the stated needs of the AAs. Many of FNBj's CD loans involved affordable housing, a stated need in the AA. FNBj's CD lending rating had an overall positive impact on FNBj's overall rating.

In addition to FNBj's CD lending in its AA, management also made seven CD loans in the broader area that benefited low- or moderate-income areas, focused on affordable housing. These seven loans totaled approximately \$7.9 million and represented approximately 1.6 percent of tier 1 capital.

The following are examples of CD loans FNBJ originated or purchased in the full-scope AA:

- A loan for \$1.4 million to purchase and renovate an apartment complex with 38 affordable rental units. The rental units will rent for \$725 per month, which is below the HUD fair market rent for the AA of \$890 for a two-bedroom unit.
- A loan for \$5 million for the renovation of a health clinic that will serve several low- or moderate-income geographies in the AA. The clinic will service the medical needs in the AA, including low- or moderate-income individuals as well as create new jobs.

### Number and Amount of Qualified Investments

AA	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Lafayette MSA AA	0	0	1	3,000	1	20.0	3,000	43.8	0	0
Non-MSA AA	0	0	2	1,213	2	40.0	1,213	17.7	0	0
Broader, Statewide or Regional	0	0	2	2,631	2	40.0	2,631	38.4	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>6,844</b>	<b>5</b>	<b>100</b>	<b>6,844</b>	<b>100</b>	<b>0</b>	<b>0</b>

During the evaluation period, FNBJ made a total of 3 investments totaling approximately \$4.2 million and eight grants/donations totaling \$24,680 in the state-wide AAs. In the Lafayette MSA AA, management's qualifying CD investments and donations totaled approximately \$3 million, representing 9.9 percent of allocated tier 1 capital. In the Non-MSA AA, management's qualifying investments and donations totaled approximately \$1.2 million, representing approximately 5.8 percent of tier one capital.

Based on a full-scope review, FNBJ's qualified CD investments in the Lafayette MSA AA exhibited excellent responsiveness to CD investments needs when considering FNBJ's performance context, capacity, and the stated needs of the AAs. Many of FNBJ's CD investments involved financial literacy, a stated need in the AA. FNBJ's CD investment rating had an overall positive impact on FNBJ's overall rating.

In addition to FNBJ's CD investments in its AA, management also made two CD investments in the broader area that benefited low- or moderate-income areas and that focused on economic development. These two loans totaled approximately \$2.6 million and represented less than one percent of tier 1 capital.

The following are examples of qualified investments in the AA:

- A \$3 million bond whose funds will be used to construct, acquire, improve and equip the sports complex known as the Louisiana Pepperplex, which is in a low-income CT. Once completed, the Pepperplex will provide low- or moderate-income jobs and otherwise revitalize and stabilize the surrounding area.
- Approximately \$15,195 in donations/grants to various schools in the AA that have majority of low- or moderate-income students to help them provide financial literacy education to students.

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

## **Extent to Which FNBJ Provides CD Services**

FNBJ provided an excellent level of CD services that was responsive to the needs of the community in the Lafayette MSA AA. CD services focused primarily on community service and revitalizing/stabilizing the AA and was targeted to low- and moderate-income individuals. FNBJ employees participated in a variety of organizations and partnerships, some in leadership roles, that benefited low- and moderate-income individuals and promoted economic development. FNBJ employees also provided technical assistance on financial and banking related matters to community groups and to low- and moderate-income persons and families.

During the review period, 35 employees provided approximately 551 community service hours to six different qualifying organizations in the Lafayette MSA AA and six employees provided approximately 974 community service hours to three organizations in the Non-MSA AA. These activities helped provide affordable housing and economic development, a noted need in the AA. Noteworthy examples of organizations where FNBJ employees provided CD services include:

- One organization provides lessons in financial literacy, work and career readiness, and entrepreneurship that are shown to positively impact the lives of young people. These lessons align with national and state educational standards and are delivered to millions of students across the country with the help of our education partners and volunteers from the local community. A total of 28 bank employees provided 225 volunteer hours of financial literacy education to students attending low- or moderate-income schools in the Lafayette MSA AA.
- An FNBJ employee was a board member of the United Way of Iberia, where he provided financial expertise and board management for a total of 24 service hours.
- An FNBJ employee served as the Vice Chair of the Board of Directors of the Iberia Parish Airport Authority, where he offered financial expertise and board management for a total of 90 service hours.

## **Conclusions for Area Receiving a Limited Scope Review**

Based on a limited-scope review, FNBJ's performance under the CD Test in the Non-MSA AA was consistent with FNBJ's overall performance under the CD Test in the full-scope area.

## 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 MSA and non-MSA 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>	01/01/2022 to 12/31/2024	
<b>Bank Products Reviewed:</b>	Home mortgage and small business CD loans, qualified investments and community development services	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
NA	NA	NA
<b>List of AAs and Type of Examination</b>		
<b>Rating and AAs</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>Louisiana</b>		
Lafayette MSA AA	Full-Scope	
Non-MSA AA	Limited-Scope	

## Appendix B: Summary of MMSA and State Ratings

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RATINGS			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
The First National Bank of Jeanerette	Outstanding	Outstanding	Outstanding
State:			
Louisiana	Satisfactory	Outstanding	Satisfactory

*(\*) The Lending Test and CD Test carry equal weight in the overall rating.*

## 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/assessment area.

**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 parish or group of parishes 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 parishes 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 combined statistical area, 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<sup>th</sup> 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 counties, 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
Lafayette MSA AA	154	43,263	62.10	14,000	4.04	4.55	2.61	17.39	21.43	14.86	23.63	27.92	23.42	54.33	44.16	58.37	0.61	1.95	0.54
Non-MSA AA	94	10,505	37.90	1,052	--	--	--	9.19	6.38	10.55	64.32	59.57	65.21	26.48	34.04	24.24	--	--	--
<b>Total</b>	<b>248</b>	<b>53,768</b>	<b>100.00</b>	<b>15,052</b>	<b>3.52</b>	<b>2.82</b>	<b>2.43</b>	<b>16.33</b>	<b>15.73</b>	<b>14.56</b>	<b>28.90</b>	<b>39.92</b>	<b>26.34</b>	<b>50.72</b>	<b>40.32</b>	<b>55.99</b>	<b>0.53</b>	<b>1.21</b>	<b>0.50</b>

Source: FFIEC File - 2020, 2024 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
Lafayette MSA AA	154	43,263	62.10	14,000	24.08	5.19	5.29	14.61	11.69	16.76	17.02	14.29	20.00	44.29	22.73	34.71	--	46.10	23.24
Non-MSA AA	94	10,505	37.90	1,052	20.39	4.26	3.14	18.48	10.64	11.60	21.44	7.45	22.34	39.69	45.74	39.92	--	31.91	23.00
<b>Total</b>	<b>248</b>	<b>53,768</b>	<b>100.00</b>	<b>15,052</b>	<b>23.63</b>	<b>4.84</b>	<b>5.14</b>	<b>15.08</b>	<b>11.29</b>	<b>16.40</b>	<b>17.55</b>	<b>11.69</b>	<b>20.16</b>	<b>43.74</b>	<b>31.45</b>	<b>35.08</b>	<b>--</b>	<b>40.73</b>	<b>23.22</b>

Source: FFIEC File - 2020, 2024 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
Lafayette MSA AA	20	13,868	56.46	23,240	6.54	5.00	6.21	16.55	15.00	14.57	23.39	45	23.55	52.07	35	54.56	1.45	0.00	1.11
Non-MSA AA	21	10,695	43.54	1,980	--	--	--	6.95	0.00	6.77	76.69	66.67	74.60	16.36	33.33	18.64	--	--	--
<b>Total</b>	<b>41</b>	<b>24,563</b>	<b>100.00</b>	<b>25,220</b>	<b>5.93</b>	<b>2.44</b>	<b>5.72</b>	<b>15.65</b>	<b>7.32</b>	<b>13.96</b>	<b>28.42</b>	<b>56.10</b>	<b>27.55</b>	<b>48.70</b>	<b>34.15</b>	<b>51.74</b>	<b>1.31</b>	<b>0.00</b>	<b>1.02</b>

Source: FFIEC File - 2020, 2024 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 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
Lafayette MSA AA	20	13,868	56.46	23,240	88.30	75.00	48.19	3.94	25.00	7.76	0.00
Non-MSA AA	21	10,695	43.54	1,980	83.83	71.43	53.99	4.77	28.57	11.40	0.00
<b>Total</b>	<b>41</b>	<b>24,563</b>	<b>100.00</b>	<b>25,220</b>	<b>87.88</b>	<b>73.17</b>	<b>48.65</b>	<b>4.02</b>	<b>26.83</b>	<b>8.11</b>	<b>0.00</b>

Source: FFIEC File - 2020, 2024 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
Lafayette MSA AA	27	9,039	28.13	5,493	2.97	7.41	2.11	19.11	22.22	17.90	26.18	11.11	25.87	51.74	59.26	54.12	--	--	--
Non-MSA AA	69	8,421	71.88	1,251	2.77	5.80	2.80	8.74	1.45	5.68	44.63	53.62	43.73	42.22	39.13	46.36	1.63	--	1.36
<b>Total</b>	<b>96</b>	<b>17,460</b>	<b>100.00</b>	<b>6,744</b>	<b>2.90</b>	<b>6.25</b>	<b>2.24</b>	<b>15.72</b>	<b>7.29</b>	<b>15.63</b>	<b>32.22</b>	<b>41.67</b>	<b>29.18</b>	<b>48.62</b>	<b>44.79</b>	<b>52.68</b>	<b>0.53</b>	<b>--</b>	<b>0.25</b>

Source: FFIEC File - 2020, 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
Lafayette MSA AA	27	9,039	28.13	5,493	23.22	7.41	6.57	13.77	7.41	14.78	16.98	--	16.93	46.03	25.93	32.35	--	59.26	29.36
Non-MSA AA	69	8,421	71.88	1,251	22.09	1.45	3.68	14.76	8.70	11.59	20.69	7.25	17.99	42.46	49.28	37.65	--	33.33	29.10
<b>Total</b>	<b>96</b>	<b>17,460</b>	<b>100.00</b>	<b>6,744</b>	<b>22.84</b>	<b>3.13</b>	<b>6.03</b>	<b>14.10</b>	<b>8.33</b>	<b>14.19</b>	<b>18.22</b>	<b>5.21</b>	<b>17.13</b>	<b>44.83</b>	<b>42.71</b>	<b>33.33</b>	<b>--</b>	<b>40.63</b>	<b>29.31</b>

Source: FFIEC File - 2020, 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%

Table 9: AA Distribution of Loans to Small Businesses by Income Category of the Geography																				2024
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	
Lafayette MSA AA	8	8,860	94.98	--	6.90	0.00	--	19.57	12.50	--	29.92	25.00	--	43.61	62.50	--	--	--	--	
Non-MSA AA	2	468	5.02	--	5.53	0.00	--	7.60	0.00	--	48.89	50.00	--	32.90	50.00	--	5.08	--	--	
<b>Total</b>	<b>10</b>	<b>9,328</b>	<b>100.00</b>	<b>--</b>	<b>6.58</b>	<b>0.00</b>	<b>--</b>	<b>16.83</b>	<b>10.00</b>	<b>--</b>	<b>34.27</b>	<b>30.00</b>	<b>--</b>	<b>41.16</b>	<b>60.00</b>	<b>--</b>	<b>1.17</b>	<b>--</b>	<b>--</b>	

Source: FFIEC File - 2020, 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%

Table 10: AA Distribution of Loans to Small Businesses by Gross Annual Revenues												2024
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	
Lafayette MSA	8	8,860	94.98	--	88.18	87.50	--	3.49	12.50	8.33	--	
Non-MSA AA	2	468	5.02	--	84.80	0.00	--	4.53	100.00	10.67	--	
<b>Total</b>	<b>10</b>	<b>9,328</b>	<b>100.00</b>	<b>--</b>	<b>87.41</b>	<b>70.00</b>	<b>--</b>	<b>3.72</b>	<b>30.00</b>	<b>8.87</b>	<b>--</b>	

Source: FFIEC File - 2020, 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%