



PUBLIC DISCLOSURE

October 5, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Century Next Bank
Charter #703912

505 North Vienna Street
Ruston, LA 71270

Office of the Comptroller of the Currency

1800 West Loop 281, Suite 306
Longview, TX 75604

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

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Overall Community Reinvestment Act (CRA) Rating

Institution's CRA Rating: This institution is rated Outstanding

The lending test is rated: Outstanding

The major factors that support this rating include:

- The lending test rating is based on an excellent distribution in low- and moderate-income (LMI) geographies in Louisiana and Arkansas, the excellent distribution to LMI borrowers in Arkansas, the substantial majority of the institution's loan originations in the assessment areas (AA), and the more than reasonable loan-to-deposit ratio (LTD).

Loan-to-Deposit Ratio

Considering the institution's size, financial condition, and credit needs of the AAs, the institution's LTD ratio is more than reasonable. The LTD ratio is calculated on an institution-wide basis. The average quarterly LTD ratio for the institution during the evaluation period was 97.83 percent. The quarterly average LTD ratio for similarly situated financial institutions during the same period was 87.91 percent.

Lending in Assessment Area

A substantial majority of the institution's loans are inside its AAs. The institution originated and purchased 84.1 percent of its total loans inside the institution's AAs during the evaluation period. This analysis is performed at the institution 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.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	413	83.8	80	16.2	493	72,477	81.4	16,537	18.6	89,014
Small Business	18	90.0	2	10.0	20	3,019	97.8	68	2.2	3,087
Consumer	17	85.0	3	15.0	20	158	83.9	30	16.1	188
Total	448	84.1	85	15.9	533	75,654	82.0	16,635	18.0	92,289

Description of Institution

Century Next Bank (CNB or institution) is a multi-state institution headquartered in Ruston, LA. CNB is wholly owned by Century Next Financial Corp., a single bank holding company. As of December 31, 2019, CNB had total assets of \$489 million, deposits of \$424 million, and tier 1 capital of \$51 million.

CNB operates in two states and has eight branches, with four branches in Louisiana and four branches in Arkansas. The majority of the branches are full-service with drive-through facilities and automated teller machines (ATMs). The Fountain Hill branch in Arkansas is the only branch that is drive-through only. CNB has three AAs, with two in Louisiana (Monroe MSA – Ouachita Parish and Lincoln Parish), and one in Arkansas (Ashley County).

On November 1, 2018, CNB, formerly known as Bank of Ruston, acquired First National Bank of Crossett, making it a multi-state bank. In February 2019, the institution officially rebranded to its current name of Century Next Bank.

The institution offers a wide range of personal and business deposit accounts, loan products, and financial services, including checking, savings, money market, and individual retirement accounts as well as consumer and commercial loan products. Additional services include mobile banking, remote deposit capture, online bill pay, wire transfers, debit cards, and fax machines. Residential real estate loans, commercial loans, and consumer loans are the institution's primary business focus, with agricultural loans comprising a very small portion of the loan portfolio.

As of December 31, 2019, the institution's loan portfolio totals \$402 million which makes up 83 percent of total assets. Real estate loans total \$326.8 million or 80 percent of the loan portfolio and comprise \$179 million in residential real estate, \$143 million in commercial real estate, and \$3.7 million in farmland. Commercial and industrial loans total an additional \$53 million, agricultural loans total \$490,000, and other loan types total \$17 million.

There are no legal, financial, or other factors impeding the institution's ability to meet the credit needs in its AA. CNB received a Satisfactory rating at its prior CRA performance evaluation by the OCC dated November 6, 2017.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The OCC evaluated the CRA performance of CNB using Small Bank performance criteria. The evaluation period for the state of Louisiana covered the period from January 1, 2017, through December 31, 2019. The evaluation period for the state of Arkansas covered the period from November 1, 2018, through December 31, 2019. The evaluation focused on lending activity of commercial loans, consumer loans, and residential real estate loans. These products were consistent with the institution's primary lending focus.

Selection of Areas for Full-Scope Review

In each state where the institution has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, institution delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined

statistical area (CSA) are combined and evaluated as a single AA. Similarly, institution delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The institution’s overall rating is a blend of the state ratings, and where applicable, multistate ratings. CNB has two AAs in the state of Louisiana and one AA in the state of Arkansas. Each AA had two primary products. For the state of Louisiana, the small business loans received the most weight considering it made up a majority of loans in the state during the evaluation period. In the state of Arkansas, both consumer and residential real estate received equal weight.

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

Discriminatory or Other Illegal Credit Practices Review

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

The OCC has not identified that this institution engaged in discriminatory or other illegal credit practices that require consideration in this performance evaluation.

State Rating

State of Louisiana

CRA rating for the State of Louisiana¹: Reasonable

The lending test is rated: Reasonable

The major factors that support this rating include:

- Borrower distribution represents a reasonable distribution
- Geographic distribution represents excellent distribution

Description of Institution's Operations in Louisiana

CNB serves two AAs in the state of Louisiana. The institution has two branches in the non-MSA AA of Lincoln Parish and two branches in the Monroe MSA-Ouachita Parish AA. A total of four ATMs are located throughout both the institution's AA, two in Lincoln Parish and two in the Monroe MSA-Ouachita Parish. Both AAs received full-scope reviews. The institution offers a variety of loan and deposit products to meet the needs of the community. The institution's primary focus in Louisiana is commercial and residential real estate loans.

Community credit needs in the full-scope AAs were determined by reviewing recent housing and demographic information, other CRA Performance Evaluations from financial institutions operating in the AAs and conducting one community contact with a government organization in the AA. The contact identified the need for access to home mortgage loans and the challenge with LMI families lacking funds for down payments and a history of poor credit.

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

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

Monroe MSA-Ouachita Parish

Table A – Demographic Information of the Assessment Area						
Assessment Area: Monroe MSA-Ouachita Parish						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	40	25.0	12.5	25.0	35.0	2.5
Population by Geography	155,769	17.7	15.9	22.1	44.3	0.0
Housing Units by Geography	65,803	17.4	13.0	23.1	46.5	0.0
Owner-Occupied Units by Geography	34,429	9.8	11.7	22.5	56.0	0.0
Occupied Rental Units by Geography	23,261	25.6	14.1	22.7	37.6	0.0
Vacant Units by Geography	8,113	26.3	15.2	26.5	32.1	0.0
Businesses by Geography	15,706	18.6	12.3	20.9	48.1	0.2
Farms by Geography	359	5.8	8.4	26.5	59.1	0.3
Family Distribution by Income Level	37,615	25.0	16.2	15.6	43.2	0.0
Household Distribution by Income Level	57,690	26.3	14.4	15.2	44.1	0.0
Median Family Income MSA - 33740 Monroe, LA MSA		\$48,173	Median Housing Value			\$116,334
			Median Gross Rent			\$677
			Families Below Poverty Level			19.3%
Source: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Lincoln Parish

Table A – Demographic Information of the Assessment Area						
Assessment Area: Lincoln Parish						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	10	10.0	20.0	20.0	50.0	0.0
Population by Geography	47,349	8.3	16.7	24.8	50.2	0.0
Housing Units by Geography	19,645	8.4	16.7	22.0	52.9	0.0
Owner-Occupied Units by Geography	9,232	3.7	10.4	19.7	66.2	0.0
Occupied Rental Units by Geography	7,937	14.0	22.0	25.5	38.5	0.0
Vacant Units by Geography	2,476	7.8	23.5	19.5	49.2	0.0
Businesses by Geography	4,049	5.2	13.8	21.9	59.1	0.0
Farms by Geography	117	4.3	3.4	18.8	73.5	0.0
Family Distribution by Income Level	10,110	24.9	13.7	14.0	47.5	0.0
Household Distribution by Income Level	17,169	28.8	14.7	13.4	43.1	0.0
Median Family Income Non-MSAs - LA		\$46,614	Median Housing Value			\$120,789
			Median Gross Rent			\$666
			Families Below Poverty Level			20.4%
Source: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Scope of Evaluation in Louisiana

The performance evaluation period for the review is January 1, 2017, through December 31, 2019. Full-scope reviews will be performed on both AAs in the state. Small business loans will be given greater weight as they made up over 50 percent of the loan originations by number and over 70 percent by dollar amount during the performance evaluation period.

LENDING TEST

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

Conclusions for Areas Receiving Full-scope Reviews

Based on full-scope reviews, the institution's performance in the Monroe MSA-Ouachita Parish and Lincoln Parish AAs is good.

Distribution of Loans by Income Level of the Geography

The institution exhibits excellent geographic distribution of loans in the State.

Home Mortgage Loans

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

Monroe MSA-Ouachita Parish

The geographic distribution of home mortgage loans in the AA is excellent. The institution's lending in low-income geographies significantly exceeded both the percentage of owner-occupied housing units as well as the aggregate lending in the AA. The institution's lending in moderate-income geographies was near to the percentage of owner-occupied housing units and exceeded the aggregate lending in the AA.

Lincoln Parish

The geographic distribution of home mortgage loans in the AA is reasonable. The institution's lending in low-income geographies was below the percentage of owner-occupied housing units and near to the aggregate lending in the AA. There is only one low-income census tract within the AA with over 56 percent of the tract population living below the poverty line. The average median housing price in the AA is over \$120,000, which makes it difficult to qualify for a mortgage loan. In addition, over 67 percent of the housing units are occupied rental units and vacant units only represents 11.7 percent of total housing units in the tract. The institution's lending in moderate-income geographies was below the percentage of owner-occupied housing units and near to the aggregate lending in the AA.

Small Loans to Businesses

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

Monroe MSA-Ouachita Parish

The geographic distribution of business loans in the AA is excellent. The institution's business lending in LMI geographies exceeded both the percentage of businesses as well as the aggregate lending in the AA.

Lincoln Parish

The geographic distribution of business loans in the AA is excellent. The institution's business lending in low-income geographies exceeded the aggregate lending in the AA and was just below the percentage of businesses in the AA. The institution's business lending in moderate-income geographies significantly exceeded both the number of businesses and the aggregate lending in the AA.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

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

Monroe MSA-Ouachita Parish

The borrower distribution of home mortgage loans in the AA reflects a poor distribution among LMI individuals. The institution's lending to LMI individuals was significantly lower than both the percentage of families in the low-income geographies and the aggregate lending in those areas. The poverty level of the AA is over 20 percent and the median housing value is over \$116,000 which makes qualifying for a mortgage difficult for LMI individuals.

Lincoln Parish

The borrower distribution of home mortgage loans in the AA reflects a reasonable distribution among LMI individuals. The institution did not have any lending to low-income individuals in the AA; however, the aggregate lending percentage was low at 1.2 percent. Lending in the moderate-income geographies was significantly lower than the percentage of families; however, it exceeded the aggregate lending in the area. The poverty level of the AA is over 23 percent and the median housing value is over \$120,000 which makes qualifying for a mortgage difficult for LMI individuals.

Small Loans to Businesses

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

Monroe MSA-Ouachita Parish

The borrower distribution of business loans in the AA is excellent. The institution's lending to businesses with revenues less than or equal to \$1 million exceeded the percentage of businesses identified as having revenues less than or equal to \$1 million and significantly exceeded the aggregate lending for those businesses in the AA.

Lincoln Parish

The borrower distribution of business loans in the AA is excellent. The institution's business lending to businesses with revenues less than or equal to \$1 million was near to the percentage of businesses identified as having revenues less than or equal to \$1 million and significantly exceeded the aggregate lending for those businesses in the AA.

Responses to Complaints

The institution did not receive any CRA-related complaints in this rating area during the performance evaluation period.

State Rating

State of Arkansas

CRA rating for the State of Arkansas²: Excellent

The lending test is rated: Excellent

The major factors that support this rating include:

- Geographic distribution represents excellent distribution
- Borrower distribution represents excellent distribution

Description of Institution's Operations in Arkansas

CNB serves one AA in the state of Arkansas. The institution has four branches in the non-MSA area of Ashley County. Additionally, the AA contains eight ATMs for customer needs. The single AA received a full-scope review. The institution offers a variety of loan and deposit products to meet the needs of the community. The primary lending focus is consumer and residential real estate loans.

Community credit needs in the full-scope AAs were determined by reviewing recent housing and demographic information and conducting a community contact with a government organization in the AA. The contact identified the need for affordable housing and access to credit for LMI individuals.

² This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

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

Ashley County

Table A – Demographic Information of the Assessment Area						
Assessment Area: Ashley County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	7	0.0	14.3	71.4	14.3	0.0
Population by Geography	21,229	0.0	25.3	65.2	9.4	0.0
Housing Units by Geography	10,104	0.0	27.4	64.3	8.3	0.0
Owner-Occupied Units by Geography	6,290	0.0	21.0	68.8	10.2	0.0
Occupied Rental Units by Geography	2,037	0.0	37.6	56.2	6.2	0.0
Vacant Units by Geography	1,777	0.0	38.4	57.9	3.7	0.0
Businesses by Geography	1,076	0.0	37.0	56.1	6.9	0.0
Farms by Geography	73	0.0	12.3	86.3	1.4	0.0
Family Distribution by Income Level	5,855	23.2	18.7	17.1	41.1	0.0
Household Distribution by Income Level	8,327	24.9	15.8	18.0	41.3	0.0
Median Family Income MSA –		\$45,047	Median Housing Value			\$65,824
			Median Gross Rent			\$579
			Families Below Poverty Level			18.3%
<i>Source: 2015 ACS Census and 2019 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Arkansas

The evaluation period for the review is November 1, 2018, through December 31, 2019. A full-scope review was performed. Equal weight was given to consumer and residential real estate loans.

LENDING TEST

Conclusions for Areas Receiving Full-scope Reviews

Based on a full-scope review, the institution's performance in the Ashley County AA is excellent.

Distribution of Loans by Income Level of the Geography

The institution exhibits excellent geographic distribution of loans in the state of Arkansas.

Home Mortgage Loans

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

Ashley County

The geographic distribution of home mortgage loans in the AA is excellent. The institution's lending in moderate-income tracts substantially exceeded the percentage of owner-occupied housing units situated in moderate-income tracts and exceeded the aggregate lending level for the AA. There are no low-income census tracts in the AA.

Consumer Loans

Refer to Table U in the state of Arkansas section of Appendix D for the facts and data used to evaluate the geographic distribution of the institution's consumer loan originations and purchases.

Ashley County

The geographic distribution of consumer loans in the AA is excellent. Lending to households in LMI geographies within the AA substantially exceeded demographic distributions. Households situated within moderate-income tracts represent 25.1 percent of total households, while consumer loans originated in these tracts represent 60 percent of total consumer loans. There are no low-income census tracts in the AA.

Distribution of Loans by Income Level of the Borrower

The institution exhibits an excellent distribution of loans to individuals of different income levels in the state of Arkansas, given the product lines offered by the institution.

Home Mortgage Loans

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

Ashley County

The borrower distribution of home mortgage loans in the AA represents a reasonable distribution among LMI individuals. Lending to low-income individuals was substantially lower than the percentage of families; however, it was near to the aggregate lending activity for the overall market. Lending to moderate-income borrowers was near to the percentage of families and exceeded the aggregate lending in the AA.

Consumer Loans

Refer to Table V in the state of Arkansas section of Appendix D for the facts and data used to evaluate the borrower distribution of the institution's consumer loan originations and purchases.

Ashley County

The borrower distribution of consumer loans made to LMI individuals in the AA is excellent. Low-income households compose 24.9 percent of total households while moderate-income households compose 15.8 percent. Consumer loans to LMI individuals exceeded the percentage of households in the AA.

Responses to Complaints

The institution did not receive any CRA-related complaints in this rating area during the performance evaluation period.

Appendix A: Scope of Examination

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

Time Period Reviewed:	State of Louisiana: 01/01/2017 – 12/31/2019 State of Arkansas: 11/01/2018 – 12/31/2019	
Bank Products Reviewed:	Home Mortgage, small business, consumer loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSA(s)		
None		
Louisiana		
Monroe MSA – Ouachita Parish	Full-Scope	Home Mortgage and Small Business
Lincoln Parish	Full-Scope	Home Mortgage and Small Business
Arkansas		
Ashley County	Full-Scope	Home Mortgage and Consumer

Appendix B: Summary of MMSA and State Ratings

RATINGS Century Next Bank	
Overall Bank:	Lending Test Rating
Century Next Bank	Outstanding
MMSA or State:	
Louisiana	Outstanding
Arkansas	Outstanding

Appendix C: Definitions and Common Abbreviations

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

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

Aggregate Lending: The number of loans originated and purchased by all reporting lenders (Home Mortgage Disclosure Act or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

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

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals

the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the lending, investment, and service tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the 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 an 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 investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

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

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

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

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a core based statistical area that contains an urbanized population of at least 2.5 million. A metropolitan division consists of one or more main/secondary counties that represent an employment

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

Metropolitan Statistical Area (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 county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

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

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

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

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

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

Small Loan to Farm: A loan included in 'loans to small farms' as defined in the instructions for preparation of the call report. These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings, and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix D: Tables of Performance Data

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 “institution” include activities of any affiliates that the institution provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the Federal Deposit Insurance Corporation and are available as of June 30th of each year. Tables without data are not included in this Performance Evaluation.

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

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

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

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

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

Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the institution in low-, moderate-, middle-, and upper-

income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the institution's AA.

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

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	2017-2019		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	% 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	
Louisiana																			
Monroe MSA	191	35,711	46.2	9.8	16.2	4.1	11.7	10.5	6.3	22.5	24.6	23.2	56	48.7	66.3	0.0	0.0	0.1	
Lincoln Parish	179	33,505	43.3	3.7	1.7	2.3	10.4	4.5	5.6	19.7	21.2	23.7	66.2	72.6	68.4	0.0	0.0	0.0	
Arkansas																			
Ashley County	43	3,261	10.4	0.0	0.0	0.0	21.0	39.5	32.9	68.8	46.5	55.3	10.2	14.0	11.8	0.0	0.0	0.0	
Total	413	72,477	100.0	7.4	8.2	3.5	12.7	10.9	7.4	27.8	25.4	24.9	52.1	55.4	64.1	0.0	0.0	0.0	

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

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2017-2019		
	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	
Louisiana																			
Monroe MSA	191	35,711	46.2	25.0	0.5	2.9	16.2	1.6	10.6	15.6	5.8	15.9	43.2	22.0	44.7	0.0	70.2	26.0	
Lincoln Parish	179	33,505	43.3	24.9	0.0	1.2	13.7	6.7	6.5	14.0	10.1	12.6	47.5	64.8	61.3	0.0	18.4	18.4	
Arkansas																			
Ashley County	43	3,261	10.4	23.2	2.3	3.5	18.7	16.3	14.1	17.1	30.2	23.5	41.1	44.2	46.7	0.0	7.0	12.2	
Total	413	72,477	100.0	24.8	0.5	2.5	16.0	5.3	9.9	15.5	10.2	15.6	43.8	42.9	48.3	0.0	41.2	23.7	

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

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2017-2019**

Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts		
	#	\$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Louisiana																		
Monroe MSA	20	1,500	50	19.1	20.0	19.8	11.2	5.0	11.7	24.3	25.0	25.4	45.2	50.0	42.9	0.2	0.0	0.2
Non-MSA	20	1,825	50	3.1	5.0	1.3	23.6	20.0	12.8	32.6	25.0	27.2	40.7	50.0	58.6	0.0	0.0	0.0
Total	40		100	14.6	12.5	14.9	14.7	12.5	12.0	26.6	25.0	25.9	44.0	50.0	47.0	0.1		0.2

Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; "--" data not available.
 Due to rounding, totals may not equal 100.0

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2017-2019**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Louisiana											
Monroe MSA	20	1,500	50.0	4,176	87.0	80.0	32.0	4.3	20.0	8.7	0.0
Non-MSA	20	1,825	50.0	1,489	86.0	70.0	26.7	3.8	30.0	10.2	0.0
Total	40	3,325	100.0	5,665	86.7	75.0	30.6	4.2	25.0	9.1	0.0

Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; "--" data not available.
 Due to rounding, totals may not equal 100.0

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography												2018-2019	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Arkansas													
Ashley County	20	193,151	100.0	0.0	0.0	25.1	60.0	65.7	40.0	9.2	0.0	0.0	0.0
Total	20	193,151	100.0	0.0	0.0	25.1	60.0	65.7	35.0	9.2	5.0	0.0	0.0

*Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data.
Due to rounding, totals may not equal 100.0*

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower												2018-2019	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Arkansas													
Ashley County	20	193,151	100.0	24.9	30.0	15.8	20.0	18.0	35.0	41.3	15.0	0.0	0.0
Total	20	193,151	100.0	24.9	30.0	15.8	20.0	18.0	30.0	41.3	20.0	0.0	0.0

*Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data.
Due to rounding, totals may not equal 100.0*