



PUBLIC DISCLOSURE

November 01, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Citizens National Bank, National Association
Charter Number 20184

2711 East Texas Street
Bossier City, LA 71111

Office of the Comptroller of the Currency
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Longview, TX 75604-2516

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, nor should it 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: This institution is rated Satisfactory.

The Lending Test is rated: Outstanding.

The Community Development Test is rated: Satisfactory.

Citizens National Bank, National Association (CNB) has an outstanding record of meeting community credit needs, which is supported by the following factors:

- CNB's loan-to-deposit (LTD) ratio is more than reasonable at 80.16 percent.
- A substantial majority of CNB's loans were originated within its designated assessment areas (AA).
- Distribution of CNB's home mortgage loans in low- and moderate-income (LMI) geographies reflects reasonable dispersion, with excellent dispersion in moderate-income tracts for 2017.
- The geographic distribution of CNB's originations and purchases of small loans to businesses reflect more than reasonable dispersion.
- The borrower distribution of CNB's originations and purchases of home mortgage loans reflects reasonable penetration.
- The distribution of CNB's small loans to businesses by revenue reflect more than reasonable penetration.
- CNB's performance under the Community Development Test is Satisfactory. The level of community development activities demonstrates adequate responsiveness to the needs of the community. Factors supporting this conclusion include an excellent record regarding qualified community development loans, adequate qualified investments and donations, and adequate services, combined with good responsiveness to community development needs.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. 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 in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/AA.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. CT boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. CTs generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. CTs are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

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; activities that revitalize or stabilize LMI geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under Housing and Urban Development (HUD) Neighborhood Stabilization Program criteria that benefit LMI and middle-income individuals and geographies in the bank's AAs or outside the AAs provided the bank has adequately addressed the community development needs of its AAs.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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: 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, home equity 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 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 metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn, loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing).

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 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 income that is 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 metropolitan area/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. 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 it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget (OMB), and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division: As defined by OMB, 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 OMB, 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.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

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

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.

Description of Institution

CNB is an intrastate bank headquartered in Bossier City, Louisiana. CNB had total assets of \$912 million as of June 30, 2018, and is wholly owned by Citizens National Bancshares, Inc., a one bank holding company. CNB is a full-service community bank providing financial products and services to both consumers and businesses. CNB offers a wide array of loan and deposit products to its customers. In addition to its main office, CNB has 10 other branch locations within the Shreveport-Bossier City MSA, along with one branch location in the adjacent parish of Claiborne. CNB has automated teller machines (ATMs) located at each office, along with three stand-alone ATMs. One in Mansfield, one in Bossier City, and one in Springhill. All of these are in the Shreveport-Bossier City MSA.

As of June 30, 2018, total assets totaled \$912 million with net loans and leases of \$645 million which represents 71 percent of total assets, total deposits of \$792 million, and a tier 1 capital ratio of 10.68 percent. As of December 31, 2017, by dollar amount, business loans represented 52.8 percent of gross loans and mortgage loans represented 23.5 percent. By number, business loans represented 32.9 percent of total loans and mortgage loans represented 27.5 percent of total loans. Therefore, business loans and mortgage loans are the primary products for this evaluation.

According to the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report dated June 30, 2017, CNB has deposits of \$749 million, which represents 7.37 percent of deposit market share among depository institutions in the rating area. CNB ranks 5th in the Shreveport-Bossier City MSA

There are no legal, financial or other factors impeding CNB's ability to meet the credit needs in its AAs. CNB's CRA performance was previously evaluated on October 12, 2015, with an overall level of performance of "Satisfactory" under the Intermediate Small Bank examination procedures.

Scope of Examination

We completed a full-scope review of CNB's CRA activities in its Shreveport-Bossier City MSA, and a limited scope for Claiborne Parish under the Intermediate Small Bank (ISB) examination procedures, which includes a Lending Test and a Community Development Test. The Lending Test evaluates CNB's record of meeting the credit needs of its AA through its lending activities. The Community Development Test evaluates CNB's responsiveness to community development needs in its AA through qualified community development lending, investments and donations, and services.

The evaluation period for the Lending Test is January 1, 2015 through December 31, 2017 and includes all mortgage loans reported on HMDA representing 1,351 loans and a sample of 117 business loans, which is a total of 1,468 loans. We performed income/revenue and geographic distribution analyses on all originated or purchased loans in the AA. The evaluation period for

the Community Development Test is from October 13, 2015 through December 31, 2017. CNB's primary lending products are business loans and home mortgage loans. Business loans will carry more weight, as these represent the largest volume by number of loans and dollar amount, as previously stated.

CNB collects and reports home mortgage loan data under the requirements of HMDA. As an ISB, CNB is not required to collect or report loan data for business loans. Therefore, we chose a sample of 117 small business loans. We conducted a data integrity review during the course of this evaluation for small business data and HMDA data. The data was found to be accurate and reliable.

Selection of Areas for Full-Scope Review

The Shreveport-Bossier City MSA will receive a full-scope review. CNB has 97 percent of its deposits and 92 percent of its branches in this AA. In addition, the HMDA reportable loans reflect 96 percent of its HMDA mortgage loans were originated in this AA. Claiborne Parish will receive a limited-scope review.

Ratings

CNB's overall rating is based solely on the full-scope review. There will be very little weight given to the Claiborne Parish AA.

Discriminatory or Other Illegal Credit Practices Review

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

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

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

Conclusions with Respect to Performance Tests

LENDING TEST

CNB's performance under the Lending Test is Outstanding. When applicable, we placed more weight on business loans. As of December 31, 2017, by dollar amount, business loans represented 52.8 percent of gross loans and mortgage loans represented 23.5 percent. By number, business loans represented 32.9 percent of total loans and mortgage loans represented 27.5 percent of total loans. Additionally, we placed more weight on years 2015-2016 as these loans represent the largest percentage of the number of loans in the evaluation period.

Loan-to-Deposit Ratio

CNB's LTD ratio is more than reasonable. CNB's quarterly LTD ratio since the previous CRA evaluation averaged 80.16 percent, with a high ratio of 83.04 percent in the third quarter of 2017. We compared CNB's LTD ratio to three similarly situated banks (peer group banks) in Desoto, Caddo, and Natchitoches parishes, ranging in total asset sizes of \$413 to \$488 million. The peer group bank's average LTD ratio was 77.22 percent with a high average ratio of 96.92 percent and a low average ratio of 45.03 percent.

Lending in Assessment Area

Based on the data in Table D below, we concluded the inside/outside ratio of CNB's originations and purchases of loans is more than reasonable and meets the standard for outstanding performance. By number, a vast majority of the loan originations, refinances, and purchases were inside CNB's AA. The following table details CNB's lending inside and outside its AA by number and dollar amount:

Table D - Lending Inside and Outside of the Assessment Area

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	1,254	92.8	97	7.2	1,351	222,542	88.7	28,434	11.3	250,976
Small Business	107	91.5	10	8.5	117	29,418	70.7	12,215	29.3	41,633
Total	1,361	92.7	107	7.3	1,468	251,960	86.1	40,649	13.9	292,609

Source: 01/01/2015-12/31/2017 HMDA Data and Small Business sample

Geographic Distribution of Loans

The overall geographic distribution of loans in the Shreveport AA reflects more than reasonable dispersion in LMI CTs. The geographic distribution of mortgage loans was similar to the demographic comparator and stronger than the aggregate. The geographic distribution of CNB's originations and purchases of small loans to businesses reflect more than reasonable dispersion. As more weight is given to small business loans, the rating for this area is considered as outstanding performance.

Home Mortgage Loans

Based on the data in Tables O in appendix C and the following performance context considerations, we concluded the geographic distribution of CNB's home mortgage loan originations and purchases reflects reasonable dispersion.

- The distribution of CNB's home mortgage loans in LMI geographies reflect reasonable dispersion, with excellent dispersion in moderate-income CTs for 2017. The proportion of loans was similar to the proportion of owner-occupied housing units in those geographies, and stronger than the aggregate distribution of loans in those geographies.

Small Business Loans

Based on the data in Tables Q in appendix C and the following performance context considerations, we concluded the geographic distribution of CNB's originations and purchases of small loans to businesses reflect more than reasonable dispersion.

- The distribution of CNB's small loans to businesses in LMI geographies reflects more than reasonable dispersion. The proportion of loans was significantly stronger than the proportion of businesses in those geographies and significantly stronger than the aggregate distribution of loans in those geographies.

The limited-scope review performed in Claiborne Parish reflects similar performance in 2015-2016, with CNB's originations and purchases of small loans to businesses reflecting more than reasonable dispersion. Claiborne Parish does not have any low-income CTs. Our sample did not include enough loans from Claiborne Parish in 2017 to perform a meaningful analysis.

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

The overall borrower distribution of loans by income level reflects reasonable penetration of borrowers of different income levels and excellent penetration for businesses of different sizes. As previously mentioned, more weight was placed on small business loans and loan activity in years 2015-2016.

Home Mortgage Loans

Based on the data in Table P in appendix C and the following performance context considerations, we concluded the borrower distribution of CNB's originations and purchases of home mortgage loans reflects reasonable penetration.

- The distribution of CNB's home mortgage loans to LMI borrowers reflects reasonable penetration. CNB's proportion of loans to LMI borrowers was generally lower than the portion of LMI families, however in comparison to aggregate, CNB's performance was similar. CNB's penetration to low-income borrowers in 2017 exceeded the aggregate.

Small Loans to Businesses

Based on the data in Table R in appendix C and the following performance context considerations, we concluded the borrower distribution of CNB's originations and purchases of small loans to businesses by revenue is more than reasonable.

- The distribution of CNB's small loans to businesses by revenue reflects more than reasonable penetration. In all years (2015-2017), the proportion of loans was similar to the comparable proportion of small business, and stronger than the aggregate distribution of loans to those businesses.

CNB's performance in the limited-scope AA of Claiborne Parish was similar to the Shreveport performance. The percent of CNB loans exceeded the percent of businesses, as well as the aggregate.

Responses to Complaints

CNB did not receive any CRA-related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

CNB's performance under the Community Development Test is Satisfactory. The level of community development activities demonstrates adequate responsiveness to the needs of the community. Factors supporting this conclusion include an excellent record regarding qualified community development loans, adequate qualified investments and donations, and adequate services, combined with good responsiveness to community development needs. The community development activities benefit LMI individuals or LMI geographic areas throughout CNB's AA, including Bossier, Webster, and Caddo Parishes.

Number and Amount of Community Development Loans

CNB provided an excellent level of community development loans in its AA. During the evaluation period, we qualified eight originated or renewed loans totaling \$14.3 million which were primarily centered in community service initiatives. Of the total qualified community

development loans, five loans totaling \$6.9 million were made to promote affordable housing to LMI individuals in CNB's AA. One loan totaling \$7.4 million supported the revitalization and stabilization of a LMI geographic school within Webster Parish. Two loans totaling \$30,000 provided community services to LMI individuals throughout the AA.

Number and Amount of Qualified Investments

During the review period, there were 23 donations totaling \$17,000 and one investment totaling \$500,000.

CNB provided an adequate level of community development investments and donations in its AA. During the evaluation period, we qualified 23 donations totaling \$17,000 to 10 organizations that offer community services to LMI individuals. The donations benefited programs that provide services to LMI individuals and families, and financial literacy to LMI students. The investment during the period totaled \$500,000 and benefited LMI individuals with affordable housing. The investment is a Fannie Mae Security, which provides HUD subsidized apartments to LMI individuals.

Extent to Which CNB Provides Community Development Services

CNB provided 36 qualified community development services to 28 organizations within its AA that consisted of 94 service hours and is considered adequate performance. All services promote community services to LMI individuals and involved CNB officers and personnel who presented financial literacy classes to LMI individuals, provided financial expertise as board members of organizations that target services to LMI individuals, supported organizations that provide jobs and skills training to LMI individuals, and various resources to LMI families in crisis situations.

Responsiveness to Community Development Needs

CNB's level of community development activities demonstrates adequate responsiveness to the needs and opportunities in its AA.

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 metropolitan and nonmetropolitan areas 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	Lending Test (excludes CD loans): (01/01/15 to 12/31/17) Investment and Service Tests and CD Loans: (10/13/15 to 12/31/17)	
Financial Institution	Products Reviewed	
Citizens National Bank, NA Bossier City, La	Residential and Business	
Affiliate(s)	Affiliate Relationship	Products Reviewed
<i>[Instructions: Provide only if affiliate products are reviewed.]</i> None		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Shreveport-Bossier City MSA AA Claiborne Parish AA	Full-Scope Limited-Scope	

Appendix B: Community Profiles for Full-Scope Areas

Table A - Demographic Information of the Assessment Area						
Assessment Area: Shreveport-Bossier LA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	104	15.4	26.0	30.8	26.9	1.0
Population by Geography	445,727	11.5	20.6	32.6	35.3	0.0
Housing Units by Geography	197,198	11.1	21.6	33.2	34.1	0.0
Owner-Occupied Units by Geography	109,479	7.0	15.8	34.5	42.8	0.0
Occupied Rental Units by Geography	61,646	16.8	30.5	29.7	23.0	0.0
Vacant Units by Geography	26,073	14.6	25.4	36.1	23.8	0.0
Businesses by Geography	44,999	14.9	23.3	28.3	33.4	0.1
Farms by Geography	910	5.9	15.5	34.2	44.4	0.0
Family Distribution by Income Level	109,564	24.9	15.7	16.9	42.5	0.0
Household Distribution by Income Level	171,125	25.7	15.7	15.6	43.0	0.0
Median Family Income MSA – 43340 Shreveport-Bossier City, LA MSA		\$56,158	Median Housing Value			\$124,705
			Median Gross Rent			\$772
			Families Below Poverty Level			15.3%
<i>Source: 2010 U.S. Census & 2015 ACS Census and 2017 D&B Data Due to rounding, totals may not equal 100.0</i> (*) The NA category consists of geographies that have not been assigned an income classification.						

CNB has one AA in the state of Louisiana which meets the requirements of the regulation. The Shreveport-Bossier MSA is located in northwestern Louisiana. CNB’s AA is comprised of four parishes in the MSA – Bossier, Caddo, DeSoto, and Webster, and includes a combined total of 104 CTs. There are 64 CTs in Caddo Parish, 22 CTs in Bossier Parish, seven CTs in DeSoto Parish, and 11 CTs in Webster Parish. Within the four parishes, there are a total of 16 low-income CTs (15.4 percent), 27 moderate-income CTs (26 percent), 32 middle-income CTs (30.8 percent), 28 upper-income CTs (26.9 percent), and one CT (1 percent) that has no income designation. CNB currently has 11 office locations in the Shreveport-Bossier MSA; four locations in Caddo Parish, four locations in Bossier Parish, two locations in Webster Parish, and one location in DeSoto Parish with 55 percent of deposits located in Bossier Parish, 25 percent in Caddo Parish, 11 percent in Webster Parish, and 7 percent in DeSoto Parish.

Description of Assessment Area

The Shreveport-Bossier City MSA comprises Bossier, Caddo, DeSoto, and Webster parishes in Louisiana. As of June 30, 2017, CNB deposits in the MSA comprised approximately 97.49 percent of the total deposits of CNB_[PJ1].

Competition is moderate with 45 depository financial institutions operating approximately 143 offices in the MSA. CNB operates 11 branches in the MSA and has a 7.37 percent market share, which ranks 5th among all depository financial institutions. Major competing institutions include

Capital One Bank N.A. with 14.97 percent market share, JP Morgan Chase Bank N.A. with 12.52 percent market share, Regions Bank with 11.76 percent market share, and Barksdale with 11.47 percent market share.

The Shreveport-Bossier MSA has a well-diversified economy. Key sectors of the economy include government, educational services, hospitals, public administration and gambling. Five of the top employers in the AA (including their number of employees) are Barksdale Air Force Base (14,500), Caddo Parish Public Schools (9,416), Willis-Knighton Medical Center (6,732), City of Shreveport (2,569), and Horseshoe Bossier City (2,532).

Based on data from the Bureau of Labor Statistics, the December 2017 unemployment rate in the Shreveport-Bossier City MSA was 4.3 percent.

The Census Bureau's American Community Survey (ACS) 5-year estimate for 2012-2016 reports the median housing value at \$131,600 for the Shreveport-Bossier City MSA. According to the 2018 NAR Housing Affordability Index (HAI), a family earning the median income has approximately twice the income needed to qualify for a conventional loan to purchase a median-priced home. Based on the HAI index, housing affordability is not a primary issue for the AA. The 2014-2018 Shreveport Consolidated plan reported the largest housing need to be affordable housing that would reduce the cost burden for LMI families. Per the plan, approximately 57 percent of low-income households and 31 percent of moderate-income households spend over 50 percent of their gross income on housing expenses. The plan reports that 74 percent of owner-occupied housing and 72 percent of renter-occupied housing was built before 1980, with 58 percent of owner-occupied and renter-occupied housing being built between the years of 1950-1979. This indicates a high need for housing rehabilitation in the Shreveport-Bossier City MSA. Accordingly, housing rehabilitation and increased affordable housing for LMI households are stated goals of the city's strategic plan.

A review of community contacts indicated that the following are identified needs within the community:

- Consumer Loans
- Primary Residence Loans
- Affordable rental housing
- Affordable for-sale housing
- Financial literacy/education
- Credit counseling
- Small business lending

Opportunities for participation by financial institutions include the following:

- Lending and investment in affordable housing
- Lending and investment in economic development and workforce development
- Supporting community development services such as financial literacy
- Supporting non-profit health providers and prevention
- Working with the area's community development corporation network
- Various state and local government partnership opportunities

Appendix C: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that CNB 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 loans are treated as originations/purchases; (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/AA. Deposit data are compiled by the FDIC and are available as of June 30 of each year. Tables without data are not included in this Public Evaluation. Tables are identified by both letters and numbers, which results from how they are generated in supervisory analytical systems.

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

- Table O. 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 CNB 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. 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 CNB to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/AA. The table also presents aggregate peer data for the years the data is available.
- Table Q. AA 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 originated and purchased by CNB in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. Because 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 CNB’s AA.
- Table R. AA Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by CNB to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by CNB by loan size, regardless of the

revenue size of the business. The table also presents aggregate peer data for the years the data is available.

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

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2015-2016

Assessment Area:	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
Shreveport-Bossier City	806	136,485	96.0	4.1	1.7	1.1	18.2	10.5	9.0	42.7	33.6	38.1	34.9	54.1	51.9	0.0	0.0	0.0
Claiborne Parish limited	34	3,691	4.0	0.0	0.0	0.0	12.5	8.8	11.8	87.5	91.2	88.2	0.0	0.0	0.0	0.0	0.0	0.0
Total	840	140,176	100.0	4.0	1.7	1.0	18.0	10.5	9.1	44.4	36.0	39.0	33.6	51.9	50.9	0.0	0.0	0.0

Source: 2010 U.S Census; 01/01/2015 - 01/01/2016 Bank Data, HMDA Aggregate data "--" data not available. Due to rounding, totals may not equal 100.0

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2017

Assessment Area:	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
Shreveport-Bossier City	404	81,629	97.6	7.0	5.2	2.3	15.8	14.9	10.3	34.5	29.0	30.8	42.8	51.0	56.6	0.0	0.0	0.0
Claiborne Parish limited	10	737	2.4	0.0	0.0	0.0	15.8	0.0	15.2	84.2	100.0	84.8	0.0	0.0	0.0	0.0	0.0	0.0
Total	414	82,366	100.0	6.7	5.1	2.2	15.8	14.5	10.4	36.3	30.7	31.8	41.2	49.8	55.6	0.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 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																		2015-2016	
<i>(Source: 2010 U.S Census ; 01/01/2015 - 12/31/2016 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0)</i>																			
Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Shreveport-Bossier City	806	136,485	96.0	23.7	3.8	4.9	16.4	6.8	13.3	18.6	15.8	18.9	41.3	53.6	35.8	0.0	20.0	27.1	
Claiborne Parish limited	34	3,691	4.0	24.9	2.9	5.2	18.1	8.8	13.2	17.8	17.6	17.9	39.2	61.8	46.7	0.0	8.8	17.0	
Total	840	140,176	100.0	23.8	3.8	5.0	16.5	6.9	13.3	18.5	15.8	18.9	41.2	53.9	36.0	0.0	19.5	26.9	

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																		2017	
<i>(Source: 2010 U.S Census ; 01/01/2015 - 12/31/2016 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0)</i>																			
Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Shreveport-Bossier City	404	81,629	97.6	24.9	4.0	3.6	15.7	5.2	11.2	16.9	14.1	19.8	42.5	51.2	38.6	0.0	25.5	26.7	
Claiborne Parish limited	10	737	2.4	27.5	10.0	6.4	18.0	0.0	11.8	18.8	20.0	15.2	35.7	70.0	50.0	0.0	0.0	16.7	
Total	414	82,366	100.0	25.0	4.1	3.7	15.8	5.1	11.2	16.9	14.3	19.7	42.2	51.7	38.8	0.0	24.9	26.5	

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2015-2016	
<i>(Source: 2015 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2015-2016 Bank Loan Data, "--" data not available. Due to rounding, totals may not equal 100.0)</i>																				
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	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Shreveport-Bossier City	51	14,922	78.5	7,973	11.0	15.69	11.8	23.5	19.61	20.1	36.5	19.61	35.0	28.9	39.22	33.1	0.1	5.88	0.0	
Claiborne Parish limited	14	1,905	21.5	196	0.0	0.0	0.0	14.6	14.29	12.2	85.4	85.71	87.8	0.0	0.0	0.0	0.0	0.0	0.0	
Total	65	16,827	100	8,169	10.7	12.31	11.5	23.3	18.46	19.9	37.8	33.85	36.3	28.1	30.77	32.3	0.1	4.62	0.0	

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2017	
<i>(Source: 2015 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2015-2016 Bank Loan Data, "--" data not available. Due to rounding, totals may not equal 100.0)</i>																				
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	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Shreveport-Bossier City	36	11,876	85.71	7,973	14.9	8.33	11.8	23.3	22.22	20.1	28.3	41.67	35.0	33.4	27.78	33.1	0.1	2.78	0.0	
Claiborne Parish limited	6	715	14.29	196	0.0	0.0	0.0	29.6	0.0	12.2	70.4	100	87.8	0.0	0.0	0.0	0.0	0.0	0.0	
Total	42	12,591	100	8,169	14.5	7.14	11.5	23.4	19.05	19.9	29.4	47.62	36.3	32.6	23.81	32.3	0.1	2.38	0.0	

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2015-2016**

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
Shreveport-Bossier City	51	14,922	78.5	7,973	88.4	80.39	34.2	3.5	13.73	8.1	5.88
Claiborne Parish limited	14	1,905	21.5	196	86.0	100	24.5	3.4	0	10.6	0.0
Total	65	16,827	100	8,169	88.3	84.62	33.9	3.5	10.77	8.2	4.62

Source: 2015 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2015-2016 Bank Loan 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**

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
Shreveport-Bossier City	36	11,876	85.71	7,973	88.2	86.11	34.2	3.6	11.11	8.2	2.78
Claiborne Parish limited	6	715	14.29	196	85.1	83.33	24.5	3.7	16.67	11.2	0.00
Total	42	12,591	100.00	8,169	88.2	85.71	33.9	3.6	11.90	8.3	2.38

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