



## **PUBLIC DISCLOSURE**

May 09, 2022

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

Homeland Federal Savings Bank  
Charter Number 708286

7840 U.S. Highway 165  
Columbia, LA 71418-7840

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: Satisfactory.**

**The lending test is rated: Satisfactory.**

The major factors that support this rating include:

- A more than reasonable loan-to-deposit (LTD) ratio.
- Having a majority of loans made inside the assessment area (AA).
- Having reasonable geographic distribution of both home mortgage loans and small loans to business.
- Homeland Federal Savings Bank (HFSB) exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- Management operates with a satisfactory complaint management program, but did not receive any complaints during the review period.

### LTD Ratio

Considering HFSB's size, financial condition, and credit needs of the AA, the LTD ratio is more than reasonable. The quarterly average LTD ratio for HFSB during the evaluation period was 98.4 percent. Since the prior examination, HFSB's quarterly LTD has ranged from a low of 89.0 percent in the second quarter 2020 to a high of 112.2 percent in the second quarter of 2018. The quarterly average LTD ratio for similarly-situated financial institutions located within or near the AA was 82.4 percent.

Institution	Assets – As of September 30, 2021 (in thousands)	Average LTD
HFSB	439,298	<b>98.44%</b>
Guaranty Bank and Trusts Company of Delhi	340,569	86.48%
Caldwell Bank and Trust Company	207,396	86.05%
Franklin State Bank and Trust Company	220,763	69.39%
Winnsboro State Bank and Trust Company	263,251	87.62%

Source: Bank Data

### Lending in AA

A majority of HFSB's loans are inside its AA.

HFSB originated and purchased 81.0 percent by number and 79.8 percent by dollar amount of its total loans inside the 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.

Lending Inside and Outside of the AA										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	668	80.6	161	19.4	829	96,489	78.8	26,003	21.2	122,492
Small Business	51	86.4	8	13.6	59	9,431	91.2	825	8.04	10,256
<b>Total</b>	<b>719</b>	<b>80.97</b>	<b>169</b>	<b>19.03</b>	<b>888</b>	<b>105,920</b>	<b>79.80</b>	<b>26,828</b>	<b>20.20</b>	<b>132,748</b>

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

## Description of Institution

HFSB is a \$439 million, full-service, federally-chartered stock thrift headquartered in Columbia, Louisiana. HFSB serves its community through four branches including two in Ouachita Parish, one in Caldwell Parish, and one in LaSalle Parish. The main branch is in Columbia, which is located in Caldwell Parish. Banking hours reasonably meet community needs. Lobby hours vary slightly, based on location. They are Monday through Friday from 8:30 or 9:00 a.m. to 3:00 or 4:00 p.m., with extended branch hours on Friday. All branches offer extended drive-thru hours, and no branches are open Saturday. HFSB operates with an Internet web site that offers information on bank products and services as well as account access. HFSB did not open or close any branches during the review period.

HFSB primarily offers real estate, agricultural, commercial, home-improvement, automobile, recreational, and personal loans. HFSB has not made changes to its corporate structure, including any merger or acquisition activities, since the previous CRA Performance Evaluation (PE). As illustrated in the table below, HFSB focuses primarily on residential real estate and commercial lending. As of September 30, 2021, the loan portfolio consisted of the following:

HFSB		
Loan Category	Dollars (000)	Percentage
Home Mortgage	128,508	34.10
Commercial Real Estate	100,573	27.47
Construction and Development	19,755	05.40
Commercial and Industrial	48,882	13.35
Farm	21,729	05.93
Other (Consumer / Multifamily)	46,696	12.76
<b>Total</b>	<b>366,143</b>	<b>100</b>

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

HFSB's four branches operate in two AAs including two in Ouachita Parish, which is part of the Monroe MSA, and two Non-MSA Parishes (Caldwell Parish and LaSalle Parish). Ouachita Parish consists of 40 census tracts (CTs) and the Non-MSA AA consists of eight CTs. There are no low-income CTs in the Non-MSA AA. The AA meets regulatory requirements and does not arbitrarily exclude low- and moderate-income CTs.

HFSB has no affiliate or operating subsidiary activities considered when evaluating CRA performance. There were no legal or financial factors impeding HFSB's ability to meet credit needs in its AA during

the evaluation period. HFSB's CRA performance was rated "Satisfactory" in the last PE dated May 8, 2017.

## **Scope of the Evaluation**

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

We evaluated CRA performance of HFSB using the Interagency Small Bank CRA procedures, which focus on the analysis of HFSB's primary loan products. The evaluation period for the lending test covered January 1, 2019, through December 31, 2021. Conclusions regarding HFSB's lending performance are based on a review of residential real estate loans (HMDA loans) as well as commercial loans. We analyzed all loans reported on the HMDA loan application register and obtained a sample of 59 commercial loans for the evaluation period.

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

HFSB operates in two AAs in the State of Louisiana including Ouachita Parish, which is part of the Monroe MSA, and a Non-MSA AA comprised of Caldwell Parish and LaSalle Parish. Both AAs received a full-scope review.

### **Ratings**

HFSB's overall rating is a blend of both AAs and products being weighted equally.

## **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 HFSB, or in any AA by an affiliate whose loans have been considered as part of HFSB'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 HFSB (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that HFSB engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of HFSB'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 major factors that support this rating include:

- Having reasonable geographic distribution of both home mortgage loans and small loans to business.
- HFSB exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- Management operates with a satisfactory complaint management program but did not receive any complaints during the review period.

### Description of HFSB's Operations in Louisiana

HFSB serves its community through four branches located in two AAs including two branches in Ouachita Parish (Monroe AA) and one branch each in Caldwell Parish and LaSalle Parish (Non-MSA AA). HFSB primarily offers real estate, agricultural, commercial, home-improvement, automobile, recreational, and personal loans.

#### Monroe AA

Ouachita Parish is part of the Monroe MSA, along with Union Parish. Management determined the entire MSA to be too large to serve with HFSB's branches only being located in Monroe Parish. The AA meets regulatory guidelines by including whole geographies and not arbitrarily excluding low- and moderate-income areas. Monroe is the parish seat for Ouachita Parish, with West Monroe being the second largest city in the Parish. The Monroe AA consists of 40 CTs, including 10 low-income CTs (25 percent), five moderate-income CTs (12.5 percent), 10 middle-income CTs (25 percent), 14 upper-income CTs (35 percent), and one "not available" income CT (2.5 percent). A CT is considered "not available" when there have been changes to the AA maps during the review period.

HFSB's competition is significant 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, HFSB ranked 12<sup>th</sup> out of 22 institutions in its AA, holding 2.5 percent of market share. The five largest competitors command 60.6 percent of the deposit market, evidencing strong competition in the AA.

The Federal Financial Institutions Examination Council's (FFIEC) updated 2021 median family income for the AA was \$55,800. Low income is defined as less than 50 percent of the median family income. Moderate income is defined as 50 percent to less than 80 percent of the median family income. Middle income is defined as 80 percent to 119 percent of the median family income. Upper income is defined as

income of 120 percent and over the median family income. The following table depicts income categories:

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
\$55,800	\$27,900	\$27,900 to \$44,640	\$44,640 to \$66,960	\$66,960
<i>Source: FFIEC</i>				

Low-income families earning a median family income less than \$27,900 represented 25.0 percent of families in the AA, while moderate-income families earning between \$27,900 and \$44,640 comprised 16.2 percent of the AA population. According to 2015 ACS US Census data, 19.3 percent of families in the AA earned wages below the poverty level.

Opportunities for residential lending are available within the four low- and 12 moderate-income CTs in the AA. Of the 65,803 housing units in the AA, approximately 52.3 percent of the units are owner-occupied housing units, 35.4 percent are rental units, and only 12.3 percent of housing units are vacant. With average monthly rents of \$677 and the average medium housing price of \$116,334, there is a demand for residential lending.

Based on 2021 business demographic data, there were 19,752 non-farm businesses in the AA. Of these, 17,544 (88.8 percent) of the businesses had revenues of less than \$1 million, 692 (3.5 percent) had revenues greater than \$1 million, and 1,516 (7.7 percent) did not report revenue information. The AA's economy is diverse, with a variety of businesses including, healthcare, construction, and services. Primary employers include the Ouachita Parish School Board, Century Link, St. Francis Specialty Hospital, State of Louisiana Civil Service, Graphic Packaging International (pulp and paper processing), and Wal-Mart. According to the Bureau of Labor Statistics, as of March 2022, the unemployment rate of the AA was approximately 3.6 percent, which was slightly lower than the Louisiana state average of 3.8 percent.

The following table depicts the demographic information for the Monroe AA.

<b>Demographic Information of the AA</b>						
<b>AA: Monroe AA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
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	19,752	17.7	12.0	19.7	50.4	0.2
Farms by Geography	530	5.3	7.4	24.3	62.8	0.2
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%
<i>Source: 2015 ACS and 2021 D&amp;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>			

In conjunction with this examination, we conducted an interview with a community leader in the AA. The primary credit needs in the community were identified as affordable housing and small dollar lending. According to this contact, local banks have been active in helping meet the credit needs of the AA.

### **Non-MSA AA**

The Non-MSA AA is comprised of Caldwell Parish and LaSalle Parish, both of which are rural and located south of the Monroe AA. HFSB's headquarters are located in Caldwell Parish, and there is a branch located in LaSalle Parish. Major towns in Caldwell Parish include Columbia, the parish seat, and the villages of Grayson and Clarks. Major towns in LaSalle Parish include Jena, the parish seat, and the towns of Olla, Tullos, and Urania. Most of the towns and villages in the AA have populations under 2,000, with some having populations under 500. Each parish is comprised of four CTs for a total of eight CTs in the Non-MSA AA. There are no low-income CTs, one moderate-income CT (12.5 percent), six middle-income CTs (75 percent), and one upper-income CT (12.5 percent).

HFSB is a leader in the AA, raking first out of six financial institutions with a market share of 35.0 percent, based on the most recent Deposit Market Share Report. The second-ranked financial institution has a market share of 25.7 percent.

The FFIEC updated 2021 median family income for the AA was \$50,100. Low income is defined as less than 50 percent of the median family income. Moderate income is defined as 50 percent to less than 80 percent of the median family income. Middle income is defined as 80 percent to 119 percent of the median family income. Upper income is defined as income of 120 percent and over the median family income. The following table depicts income categories:

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
\$50,100	\$25,050	\$25,050 to \$40,080	\$40,080 to \$60,120	\$60,120
<i>Source: FFIEC</i>				

Low-income families earning a median family income less than \$25,050 represented 26.1 percent of families in the AA, while moderate-income families earning between \$25,050 and \$40,080 comprised 13.3 percent of the AA population. According to 2015 ACS US Census data, 18 percent of families in the AA earned wages below the poverty level.

Opportunities for residential lending are limited within the moderate-income CT in the AA. Of the 11,595 housing units in the AA, approximately 62.2 percent of the units are owner-occupied housing

units, 18.7 percent are rental units, and 19.0 percent of housing units are vacant. With average monthly rents of \$512 and the average medium housing price of \$69,891, there is limited demand for residential lending.

Based on 2021 business demographic data, there were 1,894 non-farm businesses in the AA. Of these, 1,631 (86.1 percent) of the businesses had revenues of less than \$1 million, 52 (2.8 percent) had revenues greater than \$1 million, and 211 (11.1 percent) did not report revenue information. The AA's economy is diverse, with a variety of businesses including gaming, health care, construction, oil refining, and chemical manufacturing. Primary employers include the parish school boards, Justiss Oil Company, GO Group, LaSalle General Hospital, Caldwell Parish Hospital Service District, and Wal-Mart. Of the 1,980 businesses in the AA, 58.0 percent of them employ between one and four people. Only 21 (1.1 percent) employ 50 or more people. According to the Bureau of Labor Statistics, as of March 2022, the unemployment rate of the AA was approximately 2.9 percent, which was lower than the Louisiana state average of 3.8 percent.

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

Demographic Information of the AA						
AA: Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	8	0.0	12.5	75.0	12.5	0.0
Population by Geography	24,889	0.0	24.7	57.5	17.8	0.0
Housing Units by Geography	11,595	0.0	22.1	58.6	19.3	0.0
Owner-Occupied Units by Geography	7,217	0.0	22.6	55.8	21.6	0.0
Occupied Rental Units by Geography	2,172	0.0	34.3	56.3	9.5	0.0
Vacant Units by Geography	2,206	0.0	8.7	69.9	21.4	0.0
Businesses by Geography	1,894	0.0	26.3	50.3	23.4	0.0
Farms by Geography	86	0.0	11.6	61.6	26.7	0.0
Family Distribution by Income Level	6,484	26.0	13.3	16.1	44.6	0.0
Household Distribution by Income Level	9,389	26.7	14.6	14.1	44.6	0.0
Median Family Income Non-MSAs - LA		\$46,614	Median Housing Value			\$69,891
			Median Gross Rent			\$512
			Families Below Poverty Level			18.0%
<i>Source: 2015 ACS and 2021 D&amp;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>						

In conjunction with this examination, we conducted an interview with a community leader in the AA. The primary credit needs in the community were identified as affordable housing and financial literacy. According to this contact, local banks have been active in helping meet the credit needs of the AA.

## **Scope of Evaluation in Louisiana**

HFSB operates in two AAs in the State of Louisiana including Ouachita Parish, which is part of the Monroe MSA, and a Non-MSA AA comprised of Caldwell Parish and LaSalle Parish. Both AAs received a full-scope review. We analyzed HFSB's HMDA and commercial lending with both products being weighed equally.

### **LENDING TEST**

The bank's performance under the lending test in Louisiana is rated Satisfactory.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Based on full-scope reviews, HFSB's performance in the Monroe AA and Non-MSA AA is good.

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

HFSB exhibits reasonable 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 HFSB's home mortgage loan originations and purchases.

#### **Monroe AA**

HFSB exhibits excellent geographic distribution of home mortgage loans in the low-income CTs, as HFSB's lending exceeded both the demographic comparator and aggregate lending. HFSB exhibits reasonable geographic distribution of home mortgage loans in the moderate-income CTs as HFSB's lending exceeds aggregate lending.

#### **Non-MSA AA**

There are no low-income CTs in the Non-MSA AA. HFSB's geographic distribution of loans in the moderate-income CTs is considered poor. While there is only one moderate-income CT in the AA, HFSB is the primary lender in the AA and demographic data reveal is there significant availability of housing in the AA and demand, as aggregate lending exceeded the demographic comparator.

#### ***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 HFSB's originations and purchases of small loans to businesses.

#### **Monroe AA**

HFSB exhibits reasonable geographic distribution of small loans to business in the low-income CTs in that the percentage of loans is only slightly less than the demographic comparator. HFSB faces significant competition in the AA for small loans to businesses and thus lending in the low-income CTs

can be considered reasonable. Despite such competition however, lending in the moderate-income CTs is considered poor as the percentage of loans is considerably less than both the comparator and aggregate lending.

### **Non-MSA AA**

HFSB's geographic distribution of small loans to businesses in the moderate-income CTs is considered poor in that lending is significantly less than both the comparator and aggregate lending. HFSB commands the lending market in this AA, and therefore has the ability to make additional small loans to businesses in the AA. There are no low-income CTs in the AA.

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

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

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

### **Monroe AA**

HFSB's distribution of home mortgage loans to low- and moderate-income borrowers is considered poor. The percentage of bank loans to both low- and moderate-income borrowers in the AA is significantly less than both the demographic comparator and aggregate lending. While HFSB does face some competition for lending, the demographics of the AA confirm there is both a demand and ability to qualify for lending to both low- and moderate-income borrowers.

### **Non-MSA AA**

HFSB's distribution of home mortgage loans to low- and moderate-income borrowers is considered reasonable. The percentage of loans to both low- and moderate-income borrowers in the AA exceeded or was equivalent to aggregate lending.

#### ***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 HFSB's originations and purchases of small loans to businesses.

### **Monroe AA**

The distribution of small loans to businesses in the Monroe AA is considered reasonable. HFSB's percentage of loans exceeded the percentage of aggregate lending to similar business in the AA.

### **Non-MSA AA**

The distribution of small loans to businesses in the Non-MSA AA is considered excellent. HFSB's percentage of loans exceeded the percentage of businesses with gross annual revenues of less than \$1

million in the AA and significantly exceeded the percentage of aggregate lending to similar business in the AA.

### **Responses to Complaints**

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

## Appendix A: Scope of Examination

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

<b>Time Period Reviewed:</b>	01/01/2019 to 12/31/2021	
<b>Bank Products Reviewed:</b>	Home mortgage and small business	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
NA	NA	NA
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>MSA</b>		
Monroe	Full-scope	
Non-MSA AA	Full-scope	
<b>States</b>		
Louisiana		

## Appendix B: Summary of MSA and State Ratings

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Ratings for HFSB	
Overall Bank:	Lending Test Rating
State: Louisiana	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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

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

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

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

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet 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 non-metropolitan 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- to 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):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

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



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

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

**Geography:** A 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 investments, and branch distribution).

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

**Low-Income Geography:** A CT with a median family income that is less than 50 percent.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/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 counties associated with the main/secondary parish or parishes through commuting ties.

**Metropolitan Statistical Area (MSA):** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The MSA comprises the central parish or parishes containing the core, plus adjacent outlying counties 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.

**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 CD.

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

**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 non-residential 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.

**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 multi-state MSAs, 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 multi-state MSA/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 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 the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

AA:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Monroe AA	229	57,729	34.3	5,346	9.8	10.5	2.9	11.7	6.6	5.3	22.5	26.2	21.0	56.0	56.8	70.8	0.0	0.0	0.0
Non-MSA AA	439	38,759	65.7	537	0.0	0.0	0.0	22.6	14.6	29.2	55.8	71.3	49.5	21.6	14.1	21.2	0.0	0.0	0.0
<b>Total</b>	<b>668</b>	<b>96,489</b>	<b>100.0</b>	<b>5,883</b>	<b>8.1</b>	<b>3.6</b>	<b>2.7</b>	<b>13.6</b>	<b>11.8</b>	<b>7.4</b>	<b>28.3</b>	<b>55.8</b>	<b>23.6</b>	<b>50.0</b>	<b>28.7</b>	<b>66.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

*Source: 2015 ACS Census; 01/01/2019 - 12/31/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.. Due to rounding, totals may not equal 100.0 percent*

AA:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Monroe AA	229	57,729	34.3	5,346	25.0	0.9	2.0	16.2	4.8	8.5	15.6	9.6	15.1	43.2	32.8	45.5	0.0	52.0	28.9
Non-MSA AA	439	38,759	65.7	537	26.0	8.2	4.8	13.3	10.7	11.4	16.1	11.6	14.5	44.6	50.6	49.9	0.0	18.9	19.4
<b>Total</b>	<b>668</b>	<b>96,489</b>	<b>100.0</b>	<b>5,883</b>	<b>25.2</b>	<b>5.7</b>	<b>2.2</b>	<b>15.8</b>	<b>8.7</b>	<b>8.8</b>	<b>15.7</b>	<b>10.9</b>	<b>15.0</b>	<b>43.4</b>	<b>44.5</b>	<b>45.9</b>	<b>0.0</b>	<b>30.2</b>	<b>28.0</b>

*Source: 2015 ACS Census ; 01/01/2019 - 12/31/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0 percent*

<b>Table Q: AA Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2019-21</b>	
AA:	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	
Monroe AA	19	3,669	37.25	4,494	17.7	15.79	19.2	12.0	5.26	10.3	19.7	15.79	18.6	50.4	57.89	51.7	0.2	5.26	0.1	
Non-MSA AA	32	5,762	62.75	232	0.0	0.0	0.0	26.3	12.5	25.4	50.3	59.38	61.6	23.4	28.13	12.9	0.0	0.0	0.0	
<b>Total</b>	<b>51</b>	<b>9,431</b>	<b>100</b>	<b>4,726</b>	<b>16.1</b>	<b>5.88</b>	<b>18.2</b>	<b>13.3</b>	<b>9.80</b>	<b>11.1</b>	<b>22.4</b>	<b>43.14</b>	<b>20.8</b>	<b>48.0</b>	<b>39.22</b>	<b>49.8</b>	<b>0.2</b>	<b>1.96</b>	<b>0.1</b>	

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0 percent

<b>Table R: AA Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2019-21</b>	
AA:	Total Loans to Small Businesses				Businesses with Revenues <= \$1 million			Businesses with Revenues > \$1 million		Businesses with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
Monroe AA	19	3,669	37.25	4,494	88.8	78.95	23.1	3.5	15.79	7.7	5.26		
Non-MSA AA	32	5,762	62.75	232	86.1	93.75	24.6	2.7	6.25	11.1	0.0		
<b>Total</b>	<b>51</b>	<b>9,431</b>	<b>100</b>	<b>4,726</b>	<b>88.6</b>	<b>88.24</b>	<b>23.2</b>	<b>3.4</b>	<b>9.80</b>	<b>8.0</b>	<b>1.96</b>		

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0 percent