



PUBLIC DISCLOSURE

October 6, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Home Bank, National Association
Charter Number: 25106

503 Kaliste Saloom Road
Lafayette, LA 70508

Office of the Comptroller of the Currency

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Metairie, LA 70002

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

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Outstanding**.

The following table indicates the performance level of Home Bank, National Association (Home Bank) with respect to the Lending, Investment, and Service Tests:

Performance Levels	Home Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	X
High Satisfactory			
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on: a substantial majority of loans being made in the assessment areas, excellent lending levels in Louisiana and Texas and good lending levels in Mississippi, excellent geographic distribution of loans in Texas, and good geographic distribution of loans in Louisiana and Mississippi, excellent distribution of loans among individuals of different income levels and business of different sizes in Mississippi, good distribution of loans among individuals of different income levels and business of different sizes in Texas, and adequate distribution of loans among individuals of different income levels and business of different sizes in Louisiana, and being a leader in making community development (CD) loans in Louisiana, Mississippi, and Texas.
- The Investment Test rating is based on an excellent level of qualified investments in Mississippi and Texas and a good level of qualified investments in Louisiana.
- The Service Test rating is based on excellent responsiveness to credit and CD needs in Louisiana and Mississippi and a good responsiveness to credit and CD needs in Texas. Home Bank was a leader in providing CD services in Louisiana, Mississippi, and Texas.

Innovative or Flexible Products

Home Bank makes extensive use of innovative and/or flexible lending practices in order to meet the credit needs throughout its assessment areas (AAs). Management originated several mortgage loans and business loans through federal government programs that provide flexible lending terms and interest rates, including:

- United States Department of Agriculture (USDA) Mortgage Loans – Four loans totaling \$420,503.
- Federal Housing Administration Loans (FHA) – 15 loans totaling \$3.4 million.
- Veterans Administration (VA) mortgage loans – Three loans totaling \$626,706.
- Small Business Administration (SBA) 504 business loans – 28 loans totaling \$30.2 million.

Additionally, the following products were determined to be flexible or innovative lending programs. Home Bank should be commended for participating in these targeted programs, which include:

Home Bank's Home Access Mortgage

This program provides 100 percent financing to qualified low- and moderate-income (LMI) borrowers, securing owner-occupied first- and second-mortgage loans on single-family dwellings. To qualify, an applicant's income cannot exceed 80 percent of the median income for the parish or metropolitan statistical area (MSA). The first mortgage has a maximum loan-to-value of 90 percent, and the second mortgage covers the additional 10 percent. Importantly, private mortgage insurance is not required, and the minimum credit score is 620. Home Bank originated nine loans for \$1.2 million in this program.

Home Bank's Credit Builder Program

This program is a small-dollar loan program designed to assist customers in building or rebuilding their credit history. Customers may borrow up to \$2,500, which is immediately deposited into a savings account and secured from withdrawal. The customer will then make regular monthly payments on the loan. When the loan is fully repaid, the customer will have access to the full balance in the savings account. During the review period, Home Bank approved 117 loans in this program, totaling \$113,350.

Home Bank's Second Chance Checking Program

This program provides individuals who have had prior issues handling or managing deposit accounts and need a new start. When approved, customers are placed into Home Bank's eBanking Account. During the review period, Home Bank opened 133 new accounts under this program with a total of \$413,373 being deposited.

Lending in AA

A substantial majority of the Home Bank's loans were in its AAs.

Home Bank originated and purchased 90 percent by number and 85.3 percent by dollar of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	979	83.53	193	16.47	1,172	305,914	84.07	57,947	15.93	363,861
Small Business	4,648	91.50	432	8.50	5,080	498,443	86.12	80,315	13.88	578,758
Total	5,627	90.00	625	10.00	6,252	804,357	85.33	138,262	14.67	942,619

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

Description of Institution

Home Bank is a full service, nationally chartered interstate community bank headquartered in Lafayette, Louisiana. It is a wholly owned subsidiary of Home Bancorp, Inc. which is a Louisiana corporation. Home Bank currently operates with 42 total branches located in the states of Louisiana, Mississippi, and Texas. As of December 31, 2024, total assets of Home Bank were approximately \$3.4 billion, total deposits were \$2.8 billion, and tier one capital was 11.4 percent. Historically, Home Bank's primary lending focus has been retail lending secured by one- to four-family housing. However, over the course of the last decade that philosophy has shifted to include the origination of commercial loans. As of December 31, 2024, approximately 53 percent of Home Bank's loan portfolio consisted of commercial real estate loans, 23.5 percent are residential real estate loans, and 12.5 percent industrial real estate loans. Only approximately one percent of Home Bank's loan portfolio consists of consumer loans.

Home Bank operates in seven AAs located in the states of Louisiana, Mississippi, and Texas. In Louisiana, Home Bank operates with 34 total branches including 15 branches in the Lafayette MSA AA, four branches in the Baton Rouge MSA AA, 12 branches in the New Orleans MSA AA, and three branches in the Jefferson Davis Parish Non-MSA AA. In 2024, St. Tammany Parish, which had been traditionally part of the New Orleans MSA, became part of the Slidell MSA, incorporating the six branches in St. Tammany into the Slidell MSA and reducing the number of branches in the New Orleans MSA to six. Also in 2024, Jefferson Davis Parish, which had been a Non-MSA AA, was added to the Lake Charles MSA. In Mississippi, Home Bank operates with three branches in the Natchez Non-MSA AA. In Texas, Home Bank operates with five branches in the Houston MSA AA.

Management is primarily engaged in attracting deposits from the public and uses those funds to invest in loans and investment securities. Home Bank has a full line of banking products which include savings accounts, NOW checking accounts, money market deposit accounts and certificates of deposit. In addition, Home Bank offers Visa-branded cards, wire transfers, remittance transfers and cashier's checks. Each branch office offers identical products and services with the ability to receive mortgage loan applications that are processed at the main office in Lafayette, Louisiana. Loan products include one- to four-family residential mortgage loans, home equity loans and lines of credit, commercial real estate (CRE) loans, construction and land loans, multifamily residential loans, CRA mortgage loans, commercial and industrial (C&I) loans, and consumer loans. Although Home Bank continues to originate residential mortgage loans and other consumer loans, management is focused on originating CRE and C&I loans, as these are deemed attractive due to their generally higher yields and shorter loan terms when compared to residential mortgage loans. In addition, management views CRE and C&I loans as attractive lending products because the commercial borrowers typically maintain core deposit accounts.

Home Bank faces significant competition in originating loans and attracting deposits in its AAs. This competition stems from other banks, credit unions, and mortgage banking companies with regional and national footprints. Many of the financial services providers operating in Home Bank's AAs are significantly larger, such as, JPMorgan Chase Bank, Capital One Bank, First Horizon Bank, and Hancock Whitney Bank and have greater financial resources. Management noted that recent innovations in loan and deposit products brought about by financial technology companies have added to the level of competition for originating both loans and deposits. These factors were considered when determining Home Bank's CRA performance.

Home Bank has no affiliate or operating subsidiary activities considered when evaluating CRA performance. There are no legal or financial factors impeding the ability to help meet the credit needs of its AAs. The rating in the previous CRA performance evaluation dated February 13, 2023, was Satisfactory.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated the CRA performance of Home Bank using the Interagency Large Bank CRA procedures, which focus on an analysis of Home Bank's primary loan products as well as its CD activities. The evaluation period covered January 1, 2022, through December 31, 2024.

Conclusions regarding Home Bank's lending performance are based on a review of small loans to businesses (CRA loans) as well as home mortgage loans (HMDA loans). We analyzed all loans reported on the CRA and HMDA loan application register (LAR) for 2022, 2023, and 2024. Consumer and small farm loans were not a primary product of Home Bank and therefore were not analyzed. Conclusions regarding Home Bank's CD activity were based on a review of CD lending, investments, and services. Due to census data changes to certain AAs issued through the Office of Management and Budget that occurred during the review period, we grouped and analyzed 2022 and 2023 data together and analyzed 2024 data separately.

Selection of Areas for Full-Scope Review

In each state where Home Bank has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this performance evaluation, Home Bank delineated AAs located within the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable are combined and evaluated as a single AA. Similarly, Home Bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each "State Rating" section 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.

For this performance evaluation and based on the FDIC's June 30, 2025, Summary of Deposit Report, Home Bank operated with five AAs in the state of Louisiana, one AA in the state of Mississippi, and one AA in the state of Texas. In Louisiana, Home Bank's AA included the Lafayette MSA AA, Baton Rouge MSA AA, New Orleans MSA AA, Louisiana Non-MSA AA (Lake Charles MSA in 2024), and Slidell MSA AA (2024). In Mississippi, Home Bank's AA included the Natchez Non-MSA AA. In Texas, Home Bank's AA includes the Houston MSA AA.

In the State of Louisiana, we selected the Lafayette MSA AA and the Baton Rouge MSA AA for a full-scope review. This determination was based on several factors including branch location, number of deposits, and the number of loans in the AA. Including the main office, 44.1 percent of the branches in Louisiana are in the Lafayette MSA AA, 62.4 percent of state-wide deposits, 37.9 percent of HMDA loans, and 74.7 percent of CRA loans are in the Lafayette MSA AA. We additionally selected the Baton Rouge MSA AA for a full-scope review as that AA had not received a full-scope review in a recent prior performance evaluation.

In both the state of Mississippi and state of Texas, we selected the only AAs in those states for a full-scope review.

Ratings

Home Bank's overall rating is a blend of the Louisiana, Mississippi, and Texas state ratings, with more weight being placed on the state of Louisiana, as most Home Bank's activities take place in Louisiana. Additionally, more weight was placed on the combined 2022/2023 review period as most of the lending and CD activity occurred during those combined two years of review. Lastly, we placed equal weight on the lending products being reviewed.

The state ratings in rating areas with a single full-scope AA are based on performance in that AA. The state ratings in rating areas with multiple full-scope AAs are based on the combination of conclusions in those AAs. Refer to the "Scope" section under each "State 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) (March 29, 2024) in determining a national bank's CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this performance evaluation.

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

State Rating

State of Louisiana

CRA rating for the State of Louisiana: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: High Satisfactory

The Service Test is rated: Outstanding

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to meeting credit needs of the AA.
- A good geographic distribution of loans.
- An adequate distribution of loans among individuals of different income levels and business of different sizes.
- Home Bank was a leader in making CD loans.
- A good level of CD investments.
- An excellent level of CD services.

Description of Institution's Operations in Louisiana

Home Bank serves its community in the State of Louisiana through 34 branches located in five AAs. Of those 34 branches, 15 are in the Lafayette MSA AA, four are in the Baton Rouge MSA AA, 12 are in the New Orleans MSA AA, and three are in the Jefferson Davis Parish Non-MSA AA. In 2024, St. Tammany Parish, which had been traditionally part of the New Orleans MSA, was removed from that MSA and became part of the Slidell MSA. Consequently, as of 2024, Home Bank's six branches in St. Tammany Parish are now part of the Slidell MSA AA, and Home Bank only operates with six branches in the New Orleans MSA AA. Also in 2024, Jefferson Davis Parish, which had been a Non-MSA AA, was added to the Lake Charles MSA.

For this performance evaluation the Lafayette MSA AA and Baton Rouge MSA AA received a full-scope review, and the remaining three AAs received limited-scope reviews. Home Bank primarily offers commercial and residential real estate loans in the state of Louisiana.

Lafayette MSA AA

Home Bank operates with 15 branches in the Lafayette MSA AA. The MSA is in the southwestern portion of the state and consists of five parishes. Home Bank has chosen three of those five parishes to serve including Lafayette Parish, Acadia Parish, and St. Martin Parish, as it determined the entire MSA

was too large to adequately provide banking services. Of Home Bank’s 15 branches, 10 are in Lafayette Parish, two in Acadia Parish, and three in St. Martin Parish. Lafayette is the largest city in Lafayette Parish, which also includes the cities of Carencro, Youngsville, and Scott. Acadia Parish, which is located next to Lafayette Parish, includes the cities of Crowley, Rayne, and Eunice. St. Martin Parish is additionally located adjacent to Lafayette Parish and includes the cities of Breaux Bridge, Broussard, and St. Martinville. Combined, the area is referred to as “Acadiana” and is rich in cultural heritage and cuisine.

There are a total of 96 census tracts (CTs) in the AA, 9.4 percent of which are low-income CTs, 26.0 percent are moderate-income CTs, 34.4 percent are middle-income CTs, and 30.2 percent are upper-income CTs. The AA meets regulatory requirements and does not arbitrarily exclude any LMI areas.

While there is significant competition among financial institutions in the AA, Home Bank remains well positioned to vie for deposits as it ranks third out of 33 financial institutions in the AA and has a deposit market share of 13.8 percent. The top two financial institutions combined have a market share of 37.4 percent and so there remains slight competition for Home Bank in the AA.

HMDA aggregate data for 2024 revealed that Home Bank ranked 18th out of 287 financial institutions making loans in the AA. There was a total of 7,115 loans originated in the AA, of which Home Bank achieved a market share of 1.4 percent. The top five lenders in the AA achieved a combined market share of 29.7 percent, evidencing significant competition in the AA for mortgage loans.

Small business aggregate data for 2023 (2024 data was unavailable) revealed that Home Bank ranked third out of 90 financial institutions making small business loans in the AA. There was a total of 11,868 loans originated in the AA, of which Home Bank achieved a market share of 8.9 percent. The top two lenders in the AA achieved a combined market share of 37.2 percent, evidencing Home Bank is well positioned to make small business loans in the AA.

The Federal Financial Institutions Examination Council’s (FFIEC) updated 2015 median family income for the AA was \$69,295. Low income is defined as less than 50 percent of the median family income. Moderate income is defined as 50 percent to less than 80 percent of the median family income. Middle income is defined as 80 percent to 119 percent of the median family income. Upper income is defined as income of 120 percent and over the median family income. The following table depicts income categories:

Income Categories – Lafayette MSA AA			
Low	Moderate	Middle	Upper
<\$34,648	\$34,649 to < \$55,436	\$55,437 to < \$83,153	≥\$83,154

Source: US Census data

The HUD adjusted MSA median family income for the AA in 2024 was \$69,295. Using Home Bank’s current underwriting ratios, a low-income borrower would qualify for a maximum loan amount of \$188,000 while a moderate-income borrower would qualify for a maximum loan of \$308,000. While census data reports the median home price in the AA to be \$162,850, the average listing price in the AA during the review period was significantly higher. Based on data obtained from nationally recognized real estate web sites, the median listing price for a residence within this AA was \$264,667, and the average home value was \$214,838. Low supply of housing coupled with increased demand caused housing prices to increase significantly during the review period.

Additionally, we considered the average age of the housing stock in the AA, according to the 2024 U.S. Census was 36 years in the CT. We note that older housing often has higher maintenance costs compared to new housing stock and frequently require significant repairs to bring dwelling up to code. These older houses are often less energy efficient, resulting in higher utility costs, which can increase overall homeownership costs. These additional factors and costs negatively affect the ability of LMI individuals to qualify for mortgage loans in the AA.

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

Low-income families earning a median family income less than \$34,648 represented 25.8 percent of families in the AA, while moderate-income families comprised 14.6 percent of the AA population. In 2024, 17.4 percent of households in the AA earned wages below the poverty level. In addition to these borrower lending constraints, opportunities for residential lending remain limited within the nine low-income and 25 moderate-income CTs in the AA. Of the 154,014 housing units within the AA, only 7.6 percent are in the low-income CTs and only 29.2 percent are in the moderate-income CTs. These percentages are reduced further when just focusing on owner-occupied housing units, with there being only 4.8 percent in low-income CTs and 25.6 percent in moderate-income CTs.

AA - Lafayette MSA AA						
						2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	96	9.38	26.04	34.38	30.21	0.00
Population by Geography	351,096	7.17	27.35	31.01	34.47	0.00
Housing Units by Geography	154,014	7.55	29.21	30.88	32.36	0.00
Owner-Occupied Housing by Geography	92,882	4.80	25.64	32.14	37.42	0.00
Occupied Rental Units by Geography	41,847	12.44	34.19	29.04	24.33	0.00
Vacant Units by Geography	19,285	10.22	35.58	28.79	25.41	0.00
Businesses by Geography	22,256	7.54	23.68	32.64	36.14	0.00
Farms by Geography	947	6.02	23.55	38.01	32.42	0.00
Family Distribution by Income Level	88,708	25.78	14.64	17.23	42.36	0.00
Household Distribution by Income Level	134,729	26.63	15.02	14.62	43.74	0.00
Unemployment rate (%)	6.06	9.69	7.32	6.16	4.32	0.00
Households Below Poverty Level (%)	17.36	36.40	22.09	16.89	9.68	0.00
Median Family Income (29180 - Lafayette, LA MSA)		\$69,295		Median Housing Value		\$162,850
Median Family Income (29180 - Lafayette, LA MSA) for 2024		\$82,000		Median Gross Rent		\$810
				Families Below Poverty Level		13.92

FFIEC File - 2024 Census
 2024 Dun & Bradstreet SBSF Demographics
 Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification

The economy of the Lafayette AA is mixed, with retail, education, medical services, manufacturing, mining, and tourism as major economic drivers. Agriculture (rice, soybeans, and crawfish), particularly in Acadia Parish, also comprise major segments of the AA’s economy. Major employers in the AA include the Lafayette Parish School System (education), Ochsner Lafayette General (medical services), Wood Group Production Services (oil and gas services), and Lafayette Consolidated Government (municipal government). According to the Bureau of Labor Statistics, the Lafayette MSA had a 3.6 percent unemployment rate in 2024, which was slightly lower than the Louisiana state average of 4.6 percent.

In conjunction with this performance evaluation, we conducted an interview with several community leaders in the AA. The primary credit needs in the community were identified as both affordable housing, financial education, and small business lending. Some community leaders emphasized the need for direct CD and small business needs in the north side of Lafayette Parish. According to these contacts, local banks have been active in helping meet the credit needs of the AA.

Baton Rouge MSA AA

Home Bank operates with four branches in the Baton Rouge MSA AA. The MSA is in the central portion of the state and consists of 10 parishes. Home Bank has selected one parish, East Baton Rouge Parish, to serve as all its branches in the MSA are located in East Baton Rouge Parish, and Home Bank determined the entire parish was too large to adequately serve. East Baton Rouge Parish contains the city of Baton Rouge, the largest city in the Baton Rouge MSA, as well as the state capital. The combined area is known as the “Capital Region.”

There are a total of 108 CTs in the AA, with 18.5 percent of those being low-income CTs, 19.4 percent moderate-income CTs, 27.8 percent middle-income CTs, 29.6 percent upper-income CTs, and 4.6 percent “NA”. A CT can become “NA” due to changes in the geography of the AA. The AA meets regulatory requirements and does not arbitrarily exclude any LMI areas.

There is significant competition among financial institutions in the AA. Home Bank ranks 15th out of 33 financial institutions in the AA and has a deposit market share of 0.5 percent. The top three financial institutions combined have a market share of 64.3 percent and so there remains significant competition for Home Bank in the AA.

HMDA aggregate data for 2024 revealed that Home Bank ranked 76 out of 312 financial institutions making loans in the AA. There was a total of 8,554 loans originated in the AA, of which Home Bank received a reportable market share of 0.2 percent. The top five lenders in the AA achieved a combined market share of 20.5 percent, evidencing slight competition in the AA for mortgage loans.

Small business aggregate data for 2023 (2024 data was unavailable) revealed that Home Bank ranked 21st out of 94 financial institutions making small business loans in the AA. There was a total of 12,537 loans originated in the AA, of which Home Bank achieved a market share of 0.7 percent. The top five lenders in the AA achieved a combined market share of 67.0 percent, evidencing significant competition in the AA for small business loans.

The FFIEC updated 2015 median family income for the AA was \$77,948. Low income is defined as less than 50 percent of the median family income. Moderate income is defined as 50 percent to less than 80 percent of the median family income. Middle income is defined as 80 percent to 119 percent of the median family income. Upper income is defined as income of 120 percent and over the median family income. The following table depicts income categories:

Income Categories – Baton Rouge MSA AA			
Low	Moderate	Middle	Upper
<\$38,974	\$38,975 to < \$62,358	\$62,359 to < \$93,537	≥\$93,538

Source: US Census data

The HUD adjusted MSA median family income for the AA in 2024 was \$77,948. Using Home Bank’s current underwriting ratios, a low-income borrower would qualify for a maximum loan amount of \$214,500 while a moderate-income borrower would qualify for a maximum loan of \$345,000. While census data reports the median home price in the AA to be \$175,050, the average listing price in the AA during the review period was significantly higher. Based on data obtained from nationally recognized real estate web sites, the median listing price for a residence within this AA was \$274,730. Low supply of housing coupled with increased demand caused housing prices to increase significantly during the review period.

Additionally, when considering the average age of the housing stock in the AA is 47 years, home ownership is challenging for LMI borrowers as older housing often has higher maintenance costs compared to new housing stock and frequently requires significant repairs to bring dwelling up to code requirements. These older houses are often less energy efficient, resulting in higher utility costs, which can increase homeownership costs. These additional factors and costs negatively affect the ability of LMI individuals to qualify for mortgage loans.

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

Low-income families earning a median family income less than \$38,974 represented 24.7 percent of families in the AA, while moderate-income families comprised 16.4 percent of the AA population. In 2024, 16.0 percent of households in the AA earned wages below the poverty level. In addition to these borrower lending constraints, opportunities for residential lending remain limited within the 20 low- and 21 moderate-income CTs in the AA. Of the 195,178 housing units within the AA, only 15.7 percent are in the low-income CTs and only 17.4 percent are in the moderate-income CTs. These percentages are reduced further when just focusing on owner-occupied housing units, with there being only 8.6 percent in low-income CTs and 14.4 percent in moderate-income CTs.

AA - Baton Rouge MSA						
						2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	108	18.52	19.44	27.78	29.63	4.63
Population by Geography	456,781	15.61	17.53	31.70	31.75	3.42
Housing Units by Geography	195,178	15.73	17.42	30.51	33.01	3.33
Owner-Occupied Housing by Geography	99,008	8.59	14.44	34.17	42.00	0.80
Occupied Rental Units by Geography	65,633	24.34	20.11	26.20	24.44	4.91
Vacant Units by Geography	30,537	20.39	21.32	27.91	22.26	8.11
Businesses by Geography	30,854	12.17	18.45	31.79	36.22	1.37
Farms by Geography	833	10.32	16.69	33.13	39.26	0.60
Family Distribution by Income Level	98,787	24.67	16.38	17.17	41.78	0.00
Household Distribution by Income Level	164,641	27.81	15.29	16.47	40.43	0.00
Unemployment rate (%)	6.56	14.08	8.09	5.48	3.28	10.62
Households Below Poverty Level (%)	16.01	34.25	22.97	10.74	7.08	52.52
Median Family Income (12940 - Baton Rouge, LA MSA)		\$77,948			Median Housing Value	\$175,050
Median Family Income (12940 - Baton Rouge, LA MSA) for 2024		\$86,800			Median Gross Rent	\$945
					Families Below Poverty Level	11.92
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

The AA's economy is diverse, with a variety of including businesses manufacturing, healthcare, construction, technology, and professional and business services. As of 2023, the top employers in the AA included Dow Chemical, Baton Rouge General Medical Center, and state government. According to the Bureau of Labor Statistics, as of December 2024 the unemployment rate of the AA was 4.1 percent, which was lower than the Louisiana state average of 4.6 percent.

In conjunction with this performance evaluation, we conducted a listening session with several community leaders in the AA. The primary credit needs in the community were identified as affordable housing, access to capital, business education, and small dollar lending. According to these contacts, local banks have been active in helping meet the credit needs of the AA.

Scope of Evaluation in Louisiana

In the state of Louisiana, we selected the Lafayette MSA AA and Baton Rouge MSA AA for full-scope reviews. This determination was based on several factors including branch location, number of deposits, and the number of loans in the AA. Including the main office, approximately 44.1 percent of the branches in Louisiana are in the Lafayette MSA AA. Additionally, approximately 62.4 percent of state-wide deposits, 37.9 percent of HMDA, and 74.7 percent of CRA loans are in the Lafayette MSA AA. We additionally selected the Baton Rouge MSA AA for a full-scope review as it received a limited-scope review during the previous performance evaluation.

The three remaining AAs including the New Orleans MSA AA, Non-MSA AA (Lake Charles MSA in 2024), and Slidell MSA AA received a limited-scope review. It should be noted that the bank entered the Slidell MSA AA in 2024, when St. Tammany Parish became part of that MSA. Prior to 2024, St. Tammany Parish was part of the New Orleans MSA AA.

In Louisiana, the Lafayette MSA AA received more weight when determining the overall state rating in the state of Louisiana.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LOUISIANA

LENDING TEST

Home Bank's performance under the Lending Test in Louisiana is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, Home Bank's performance in the Lafayette MSA AA and Baton Rouge MSA AA was excellent.

Lending Activity

Lending levels reflected excellent responsiveness to the AAs' credit needs.

Number of Loans								
AA	Home Mortgage	Small Business	Small Farm	CD	Consumer	Total	% Rating Area Loans	% Rating Area Deposits
Lafayette MSA AA	253	2,273	17	7	0	2,550	65.93	70.98
Baton Rouge MSA AA	102	168	0	17	0	287	7.20	4.86
LA Non-MSA AA	17	63	55	0	0	135	3.49	6.34
New Orleans MSA	342	534	5	15	0	896	23.16	17.83
Total	714	3,038	77	39	0	3,868	100.00	100.00
Dollar Volume of Loans (\$000s)								
AA	Home Mortgage	Small Business	Small Farm	CD	Consumer	Total	% Rating Area Loans	% Rating Area Deposits
Lafayette MSA AA	60,556	131,552	3,678	7,385	0	203,171	33.16	70.98
Baton Rouge MSA AA	30,257	35,908	0	13,341	0	79,505	12.98	4.86
LA Non-MSA AA	1,893	7,685	9,127	0	0	18,705	3.05	6.34
New Orleans MSA AA	126,037	132,332	762	52,247	0	311,378	50.82	17.83
Total	218,742	307,477	13,567	72,973	0	612,759	100.00	100.00

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

*The tables present the data for all AAs. The narrative below addresses performance in full-scope areas only.

Table 3: Lending Activity									2024
Number of Loans									
AA	Home Mortgage	Small Business	Small Farm	CD	Consumer	Total	% Rating Area Loans	% Rating Area Deposits	
Lafayette MSA AA	102	855	6	18	0	981	65.84	62.41	
Baton Rouge MSA AA	20	88	0	9	0	117	7.85	4.28	
Lake Charles MSA AA	6	25	18	0	0	49	3.29	5.57	
New Orleans MSA AA	79	142	3	18	0	242	16.24	15.68	
Slidell MSA AA	17	75	2	7	0	101	6.78	12.06	
Total	224	1,185	29	52	0	1,490	100.00	100.00	
Dollar Volume of Loans (\$000s)									
AA	Home Mortgage	Small Business	Small Farm	CD	Consumer	Total	% Rating Area Loans	% Rating Area Deposits	
Lafayette MSA AA	27,253	45,800	1,134	8,906	0	83,093	35.86	62.41	
Baton Rouge MSA AA	4,162	12,290	0	1,842	0	18,294	7.90	4.28	
Lake Charles MSA AA	329	2,366	3,360	0	0	6,055	2.61	5.57	
New Orleans MSA AA	37,920	32,642	780	28,389	0	99,731	43.04	15.68	
Slidell MSA AA	8,188	12,903	529	2,910	0	24,530	10.59	012.06	
Total	77,852	106,001	5,803	42,047	0	231,703	100.00	100.00	
Source: 1/1/2024 - 12/31/2024 Bank Data.									
Due to rounding, totals may not equal 100.0%									

*The tables present the data for all AAs. The narrative below addresses performance in full-scope areas only.

The overall lending in the state of Louisiana was considered excellent, considering the significant competition for deposits and home mortgage loans in the AA, as well as the performance context considerations discussed elsewhere in this performance evaluation. During the review period, Home Bank originated 938 home mortgage loans and 4,223 small business loans totaling approximately \$296.6 million and \$413.5 million, respectively. Additionally, Home Bank originated 91 CD loans totaling approximately \$115 million.

In the Lafayette MSA AA, Home Bank originated 355 home mortgage loans and 3,128 small business loans totaling approximately \$87.8 million and \$177.4 million, respectively, and 25 CD loans totaling approximately \$16.3 million. In the Baton Rouge MSA AA, Home Bank originated 122 home mortgage loans and 256 small business loans totaling approximately \$34.4 million and \$48.2 million, respectively, and 26 CD loans totaling approximately \$15.1 million.

Distribution of Loans by Income Level of the Geography

Home Bank exhibited a good geographic distribution of loans in its AAs.

Home Mortgage Loans

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

Lafayette MSA AA

2022-2023

Home Bank exhibited a good geographic distribution of loans in the Lafayette MSA AA. While the percentage of loans was slightly less than the comparator, the percentage of owner-occupied housing units, in both LMI CTs, the percentage of loans exceeded aggregate lending in both of those same CTs.

2024

Home Bank exhibited an excellent geographic distribution of loans in the Lafayette MSA AA in 2024. While Home Bank's lending was less than the comparator in the low-income CTs, it was on par with aggregate lending in those same low-income CTs. Home Bank's lending in the moderate-income CTs exceeded both the comparator and aggregate lending.

Baton Rouge MSA AA2022-2023

Home Bank exhibited adequate geographic distribution of loans in the Baton Rouge MSA AA. Lending in the low-income CTs exceeded both the comparator and aggregate lending but lending was slightly less than the comparator and aggregate lending in the moderate-income CTs.

2024

Home Bank exhibited good geographic distribution of loans in the Baton Rouge MSA AA in 2024. While Home Bank did not make any loans in the low-income CTs, lending in the moderate-income CTs significantly exceeded both the comparator and aggregate lending.

Small Loans to Businesses

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

Lafayette MSA AA2022-2023

Home Bank exhibited adequate geographic distribution of small loans to businesses in the Lafayette MSA AA. The percentage of loans exceeded both the comparator, the percentage of businesses, and aggregate lending, in the low-income CTs, but was less than both the comparator and aggregate lending in the moderate-income CTs.

2024

Home Bank exhibited adequate geographic distribution of small loans to businesses in the Lafayette MSA AA in 2024. The percentage of loans exceeded the comparator in the low-income CTs but was less than the comparator in the moderate-income CTs. Aggregate lending data was not available for 2024.

Baton Rouge MSA AA2022-2023

Home Bank exhibited adequate geographic distribution of small loans to businesses in the Baton Rouge MSA AA. The percentage of loans exceeded both the comparator and aggregate lending, in the low-income CTs, but was less than both the comparator and aggregate lending in the moderate-income CTs.

2024

Home Bank exhibited adequate geographic distribution of small loans to businesses in the Baton Rouge MSA AA in 2024. The percentage of loans was less than the comparator in the low-income CTs but exceeded the comparator in the moderate-income CTs. Aggregate lending data was not available for 2024.

Lending Gap Analysis

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

Distribution of Loans by Income Level of the Borrower

Home Bank exhibited an adequate distribution of loans among individuals of different income levels and business and farms of different sizes, given the product lines offered.

Home Mortgage Loans

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

Lafayette MSA AA2022-2023

Home Bank exhibited an adequate distribution of loans in the AA. While the percentage of loans to low-income borrowers was less than the comparator, it exceeded aggregate lending. The percentage of loans to moderate-income borrowers was less than both the comparator and aggregate lending and moderate-income borrowers have demonstrated both an ability and demand for mortgage lending in the AA.

2024

Home Bank exhibited a good distribution of loans in the Lafayette MSA AA in 2024. While the percentage of loans to low-income borrowers was less than the comparator, it exceeded aggregate lending. Lending to moderate-income borrowers exceeded both the comparator and aggregate lending.

Baton Rouge MSA AA2022-2023

Home Bank exhibited an adequate distribution of loans in the AA. While the percentage of loans to LMI borrowers was less than both the comparator and aggregate lending, home affordability and availability

were a challenge in the AA during the review period. With the median list price in the AA being \$274,730 and low-income borrowers qualifying for a maximum loan of \$214,500 and moderate-income borrowers qualifying for a maximum loan of \$345,500, ownership is out of reach for low- and many moderate-income borrowers in the AA. It is also worth mentioning that income data was not available for 66.7 percent of loans and 21.8 percent of aggregate lenders.

2024

Home Bank exhibited a poor distribution of loans in the AA. Home Bank did not make any loans to low-income borrowers in the AA in 2024. Lending to moderate-income borrowers was less than both comparator and aggregate lending.

Small Loans to Businesses

Refer to Table 10 in the state of Louisiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the origination and purchase of small loans to businesses.

Lafayette MSA AA

2022-2023

The distribution of small loans to business in the Lafayette MSA AA was considered poor. Home Bank's lending was significantly less than both the percentage of businesses in the AA as well as aggregate lending.

2024

Home Bank's distribution of small loans to businesses in the AA in 2024 was the same as 2022-2023 and was considered poor.

Baton Rouge MSA AA

2022-2023

The distribution of small loans to businesses in the Baton Rouge MSA AA was considered excellent with Home Bank's lending exceeding both the percentage of businesses in the AA and aggregate lending.

2024

The distribution of small loans to businesses in the Baton Rouge MSA AA in 2024 was considered excellent with Home Bank's lending exceeding the percentage of businesses in the AA. Aggregate lending data was not available for 2024.

CD Lending

The institution was a leader in making CD loans.

Refer to Table 3 in the Lending Activity section for the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Lafayette MSA AA

During the evaluation period, Home Bank originated 25 CD loans totaling approximately \$16.3 million. In the 2022-2023 review period, Home Bank made seven loans totaling approximately \$7.4 million. In 2024, Home Bank made 18 loans totaling approximately \$8.9 million. Total CD loans of \$16.3 million in the Lafayette MSA AA represented approximately 8.3 percent of allocated tier one capital, reflecting an excellent level of CD lending. CD loans included affordable housing, a noted need in the AA.

The following is an example of a noteworthy CD loan that Home Bank originated or purchased in the AA:

- A loan for \$255,000 for a women and children's home through the Acadiana Area Human Services District.

Baton Rouge MSA AA

During the evaluation period, Home Bank originated 26 CD loans totaling approximately \$15.1 million. In the 2022-2023 review period, Home Bank made 17 loans totaling approximately \$13.3 million. In 2024, Home Bank made nine loans totaling approximately \$1.8 million. Total CD loans of \$15.1 million in the Baton Rouge MSA AA represented approximately 112.8 percent of allocated tier one capital, reflecting an excellent level of CD lending. CD loans included affordable housing, a noted need in the AA.

The following is an example of a noteworthy CD loans that Home Bank originated or purchased in the AA:

- A loan for \$3.5 million for the construction of 170 affordable senior housing units.
- A loan for \$3 million for the construction of three cottages containing 12-bedroom units for the housing of women and children who experienced domestic abuse.

Broader/Regional Area CD Loans

Home Bank originated seven additional CD loans totaling approximately \$23.2 million in the broader state, during the review period. Total outside CD lending of \$23.2 million represented 6.1 percent of tier one capital and is considered excellent. These loans, while outside the AA, had a positive impact on Home Bank's overall CD loan rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Refer to Tables 7 through 14 in the state of Louisiana section of Appendix D for the facts and data that support the limited-scope conclusions.

Based on limited-scope reviews, Home Bank's performance under the Lending Test in the New Orleans MSA AA was consistent with Home Bank's overall performance under the Lending Test in the full-

scope areas. Home Bank did not make enough loans in LA Non-MSA or Slidell MSA AA to allow for meaningful analysis.

INVESTMENT TEST

Home Bank’s performance under the Investment Test in Louisiana is rated High Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, Home Bank’s performance in the Lafayette MSA AA was adequate and performance in the Baton Rouge MSA AA was excellent. Home Bank had a significant level of qualified investments, including grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibited good responsiveness to credit and CD needs. The institution occasionally used innovative and/or complex investments to support CD initiatives.

AA	2022-2024									
	Prior Period		Current Period		Total			Unfunded Commitments		
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Lafayette MSA AA	5	2,204	2	1,632	7	28	3,836	20.15	0	0
Baton Rouge MSA AA	3	2,804	3	3,635	6	24	6,439	33.82	0	0
Non-MSA AA	0	0	0	0	0	0	0	0	0	0
New Orleans MSA AA	4	1,475	3	2,796	7	28	4,271	22.43	0	0
Broader Statewide Area	5	4,495	0	0	5	20	4,495	23.61	0	0
Total	17	10,978	8	8,063	25	100	19,041	100	0	0

* The table presents the data for all AAs. The narrative below addresses performance in full-scope areas only.

Lafayette MSA AA

During the evaluation period, Home Bank made a total of seven investments totaling approximately \$3.8 million, 51 grants totaling \$462,974, and 37 donations totaling \$96,525 in the Lafayette MSA AA. Of those two current period investments, both were made in 2024. Of the 51 grants made, 25 were made in 2022-2023 totaling \$195,527, and 26 totaling \$267,447 were made in 2024. Of the 37 donations made, 21 were made in 2022-2023 totaling \$67,350 and 16 totaling \$29,175 were made in 2024. Total investments of approximately \$4.4 million represented approximately 2.2 percent of allocated tier one capital, reflecting an adequate level of investments. Most investments included mortgage-backed securities that emphasized LMI mortgages.

Baton Rouge MSA AA

During the evaluation period, Home Bank made a total of six investments totaling approximately \$6.4 million, 30 grants totaling \$2.9 million, and 39 donations totaling \$147,689 in the Baton Rouge MSA AA. Of those three current period investments, all were made in 2024. Of the 30 grants made, 18 were made in 2022-2023 totaling \$940,000 and 12 totaling \$2 million were made in 2024. Of the 39 donations made, 27 were made in 2022-2023 totaling \$105,189 and 12 totaling \$42,500 were made in 2024. Total investments of approximately \$9.5 million represented approximately 70.5 percent of allocated tier one capital, reflecting an excellent level of investments. Most investments included mortgage-backed securities that emphasized LMI mortgages.

Product Innovation and Flexibility

Home Bank made significant use of innovative and/or flexible investment/grants to support CD initiatives to serve AA needs in the state of Louisiana. Management originated grants through several federal government programs that provided flexible terms and assistance including 203 investment grants totaling approximately \$15.1 million in the state of Louisiana. These investment grants focused on affordable housing and community needs which are noted needs in the AAs.

Homebuyer Equity Leverage Partnership (HELP) – Federal Home Loan Bank of Dallas

Eligible Home Bank mortgage customers who meet income and program qualifications may receive a grant of up to \$20,000 to be used towards closing costs and/or down payment assistance when purchasing a new home. During the evaluation period, Home Bank originated 36 loans in this program totaling \$356,700.

Special Needs Assistance Program (SNAP)

Provides grant funds for the repair and rehabilitation of owner-occupied housing of eligible, special-needs individuals up to \$7,000. During the evaluation period, Home Bank originated four investment grants in this program totaling \$5,944.

Affordable Housing Project (AHP)

Assist in financing the purchase, construction and/or rehabilitation of owner-occupied, rental or transitional housing, as well as housing for homeless individuals in their community. During the evaluation period, Home Bank originated 10 investment grants in this program totaling \$13.3 million.

Partnership Grant Program (PGP)

Awards non-profit organizations with matches to Home Bank contributions. During the evaluation period, Home Bank originated 46 investment grants in this program totaling \$113,500.

Disaster Rebuilding Assistance (DRA)

Provides funds for the repair and rehabilitation of owner-occupied housing affected by a disaster event in federally declared disaster areas within FHLB Dallas' District. Can be funded up to \$12,000. During the evaluation period, Home Bank originated 29 investment grants in this program totaling \$317,950.

Fortified Funds Program

Assists income-qualified homeowners in funding storm-resistant roofs designed to prevent damage from hurricanes, high winds, hailstorms, severe thunderstorms and tornados rated EF2 or lower. Eligible households may receive up to \$15,000 for a roof replacement on an existing home or up to \$7,500 toward a roof on a newly constructed home. During the evaluation period, Home Bank originated 74 investment grants in this program totaling \$875,037.

Heirs Property Program

FHLB Dallas has allocated \$1 million in Heirs' Property Program funds to assist organizations such as nonprofit, governmental and tribal entities with initiatives that help prevent or address heirs' property issues. During the evaluation period, Home Bank originated four investment grants in this program totaling \$172,500.

Broader/Regional Area CD Investments

Home Bank provided an additional five prior period investments totaling approximately \$4.5 million and \$83,075 in donations outside Home Bank’s AAs and throughout the state during the review period. Most of these investments were mortgage-backed securities that emphasized LMI mortgages. The donations primarily involved EverFi, discussed earlier, and the Louisiana Housing Corporation, which assists in providing safe, affordable, and energy-efficient housing for Louisiana residents. These investments, while outside Home Bank’s AAs, had a positive impact on Home Bank’s overall CD investment rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews Home Bank’s performance in the New Orleans MSA AA was stronger than Home Bank’s overall performance under the Investment Test in the full-scope areas. Total investments, including donations, of approximately \$4.4 million represented approximately 8.8 percent of allocated tier one capital, reflecting an excellent level of investments in the New Orleans MSA AA. Based on limited-scope reviews, Home Bank’s performance under the Investment Test in the Non-MSA AA and Slidell MSA AA was weaker than Home Bank’s overall performance under the Investment Test in the full-scope areas in that Home Bank did not make any investments or donations in those two AAs during the review period.

SERVICE TEST

Home Bank’s performance under the Service Test in Louisiana is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, Home Bank’s performance in the Lafayette MSA AA and Baton Rouge MSA AA was excellent.

Retail Banking Services

Service delivery systems were accessible to geographies and individuals of different income levels in the institution’s AA.

													2024
AA	Deposits		Branches						Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Lafayette MSA AA	62.24	15	44.12	6.67	40.00	33.33	20.00	0.00	7.17	27.35	31.01	34.47	0.00
Baton Rouge MSA AA	4.28	4	11.76	0.00	0.00	100.00	0.00	0.00	15.61	17.53	31.70	31.75	3.42
Non-MSA AA	5.57	3	8.82	0.00	0.00	33.00	64.00	0.00	0.00	15.12	45.22	30.52	9.14
New Orleans MSA AA	15.68	6	17.65	0.00	33.33	16.67	50.00	0.00	11.00	26.70	26.65	33.89	1.76
Slidell MSA AA	12.06	6	17.65	0.00	33.33	16.67	50.00	0.00	3.74	14.53	57.59	23.66	0.48
Total	100	34	100	2.94	23.53	41.18	32.35	0.00	10.22	22.79	33.19	32.03	1.78

Source: FFIEC File - 2024 Census
 1/1/2024 - 12/31/2024 Bank Data
 Due to rounding, totals may not equal 100.0%

* The table presents the data for all AAs. The narrative below addresses performance in full-scope areas only.

Lafayette MSA AA

Home Bank’s delivery systems were readily accessible to geographies and individuals of different income levels in the Lafayette MSA AA. Home Bank operates with 15 branches in the AA including one in a low-income CT and six in moderate-income CTs. Home Bank’s branch in the low-income CT was on par with the percentage of the population within those geographies, but the branches in the moderate-income CTs exceeded the population in those moderate-income geographies.

Baton Rouge MSA AA

Home Bank’s delivery systems were unreasonably inaccessible to portions of the AA, particularly LMI geographies and/or LMI individuals in the Baton Rouge MSA AA. Home Bank does not have any branches in the LMI geographies in the AA.

Table 6: Distribution of Branch Openings/Closings

AA	Branch Openings/Closings		Net change in Location of Branches (+ or -)				
	# of Branch Openings	# of Branch Closings	Low	Mod	Mid	Upp	NA
Lafayette MSA AA	0	1	0	0	0	-1	0
Baton Rouge MSA AA	0	0	0	0	0	0	0
Lake Charles MSA AA	0	0	0	0	0	0	0
New Orleans MSA AA	0	0	0	0	0	0	0
Slidell MSA 2AA	0	0	0	0	0	0	0
Total	0	1	0	0	0	0	0

1/1/2024 - 12/31/2024 Bank Data.

* The table presents the data for all AAs. The narrative below addresses performance in full-scope areas only.

To the extent changes have been made, Home Bank’s opening and closing of branches had not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals.

Services, including where appropriate, business hours, were tailored to the convenience and needs of its AA, particularly LMI geographies and/or individuals. Management complements its traditional service delivery methods with certain alternative delivery processes, including online banking, mobile banking, ATMs, and telephone banking. These delivery methods provide increased access to banking services throughout all areas in the AAs. Home Bank is also part of the Community Cash Network of ATMs, which grants customers further access to a series of ATMs that can be used without incurring an ATM fee.

CD Services

Home Bank was a leader in providing CD services.

Lafayette MSA AA

Home Bank provided an excellent level of CD services that was responsive to the needs of the community in the Lafayette MSA AA. CD services focused primarily on community service, affordable housing, and revitalizing/stabilizing the AA and was targeted to LMI individuals. Bank employees participated in a variety of organizations and partnerships, some in leadership roles, that benefited LMI individuals, promoted economic development, and provided affordable housing. Home Bank employees

also provided technical assistance on financial and banking related matters to community groups and to LMI individuals and families.

During the review period, 120 employees provided approximately 3,871 community service hours to 216 different qualifying organizations. These activities helped provide affordable housing and economic development, a noted need in the AA. Noteworthy examples of organizations where bank employees provided CD services include:

- This organization aims to help people become homeowners by providing education and counseling. Two bank employees provided 42 hours of first-time buyer classes to LMI members in the AA.
- This organization helps LMI teens in the AA transition from high school to post-secondary schools, the workforce, and adulthood. Six bank employees provided 34 hours of financial literacy, interview etiquette, and interview skills to numerous teens and young adults.
- This organization's mission is to improve the well-being of the elderly by providing services that respect their dignity and independence, with those services being provided with care and compassion. Ten bank employees provided approximately 41 hours volunteering to assist LMI elderly in the AA.

Baton Rouge MSA AA

Home Bank provided an excellent level of CD services that was responsive to the needs of the community in the Baton Rouge MSA AA. CD services focused primarily on community service, affordable housing, and revitalizing/stabilizing the AA and was targeted to LMI individuals. Bank employees participated in a variety of organizations and partnerships, some in leadership roles, that benefited LMI individuals, promoted economic development, and provided affordable housing. Home Bank employees also provided technical assistance on financial and banking related matters to community groups and to LMI individuals and families.

During the review period 30 employees provided approximately 767 community service hours to 46 different qualifying organizations. These activities helped provide affordable housing and economic development, a noted need in the AA. Noteworthy examples of organizations where bank employees provided community development services include:

- This organization aims to revolutionize education by blending school and home, creating a continuum of learning that allows students to thrive in all aspects of life. Eleven bank employees provided 29 hours of various financial literacy and financial budgeting classes to LMI students in the AA.
- Three bank employees provided approximately seven hours volunteering at a food bank.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the New Orleans MSA AA and Slidell MSA AA was consistent with the bank's overall performance under the Service Test in the full-scope areas. Home Bank's performance under the Service Test in the Non-MSA AA was weaker than Home Bank's overall performance under the Service Test in the full-scope areas, in that Home Bank did not document any service hours in the Non-MSA AA during the review period.

State Rating

State of Mississippi

CRA rating for the State of Mississippi: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: Outstanding

The Service Test is rated: Outstanding

The major factors that support this rating include:

- Lending levels reflect good responsiveness to meeting credit needs of the AA.
- A good geographic distribution of loans.
- An excellent distribution of loans among individuals of different income and business of different sizes.
- Home Bank was a leader in making CD loans.
- An excellent level of CD investments.
- An excellent level of CD services.

Description of Institution's Operations in Mississippi

Home Bank serves its community in the state of Mississippi through three branches located in the Natchez Non-MSA AA, which is located in Adams County. The bank primarily offers commercial and residential real estate loans in Mississippi.

Natchez Non-MSA AA

Home Bank's three branches are located in the Adams County Non-MSA, of which Natchez is the only city and the county seat. The AA shares the Mississippi River as a western boundary with the state of Louisiana and is part of the Mississippi Delta region. The total population of Adams County was approximately 29,500 as of the 2020 census. There are 10 CTs in the AA, with 20 percent of those CTs being low-income CTs, 20 percent being moderate-income CTs, 50 percent being middle-income CTs, and 10 percent being upper-income CTs. The AA meets regulatory requirements and does not arbitrarily exclude any LMI areas.

Home Bank commands significant deposit market share in the AA, with 26.7 percent, and is ranked first out of five financial institutions. The second-ranked financial institution has a market share of 25.6 percent.

HMDA aggregate data for 2024 revealed that Home Bank ranked 21 out of 62 financial institutions making loans in the AA. There was a total of 329 loans originated in the AA, of which Home Bank received a reportable market share of 1.8 percent. The top five lenders in the AA achieved a combined market share of 38.3 percent, evidencing significant competition in the AA for mortgage loans.

Small business aggregate data for 2023 (2024 data was unavailable) revealed that Home Bank ranked fourth out of 51 financial institutions making small business loans in the AA. There was a total of 592 loans originated in the AA, of which Home Bank achieved a market share of 11.0 percent. The top three lenders in the AA achieved a combined market share of 48.3 percent, evidencing Home Bank is well positioned to make small business loans in the AA.

The FFIEC updated 2024 median family income for the AA was \$52,591. Low income is defined as less than 50 percent of the median family income. Moderate income is defined as 50 percent to less than 80 percent of the median family income. Middle income is defined as 80 percent to 119 percent of the median family income. Upper income is defined as income of 120 percent and over the median family income. The following table depicts income categories:

Income Categories – Natchez Non- MSA AA			
Low	Moderate	Middle	Upper
<\$26,296	\$26,297 to <\$42,073	\$42,074 to <\$63,108	≥\$63,109

Source: US Census data

The HUD adjusted MSA median family income for the AA in 2024 was \$52,591. Using Home Bank’s current underwriting ratios, a low-income borrower would qualify for a maximum loan amount of \$145,000 while a moderate-income borrower would qualify for a maximum loan of \$232,000. Based on 2024 data, the medium housing value in the AA was \$88,500, making home ownership affordable for both LMI borrowers, even after factoring in taxes and insurance.

Low-income families earning a median family income less than \$26,296 represented 32.3 percent of families in the AA, while moderate-income families comprised 20.0 percent of the AA population. In 2024, 31.3 percent of households in the AA earned wages below the poverty level. In addition to these borrower lending constraints, opportunities for residential lending remain limited within the two low-income and two moderate-income CTs in the AA. Of the 14,719 housing units within the AA, only 17.9 percent are in the low-income CTs and only 25.7 percent are in the moderate-income CTs. These percentages are reduced further when just focusing on owner-occupied housing units, with there being only 11.5 percent in low-income CTs but still 24.4 percent in moderate-income CTs.

AA - Natchez Non-MSA						
						2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	10	20.00	20.00	50.00	10.00	0.00
Population by Geography	29,538	15.47	24.75	51.34	8.44	0.00
Housing Units by Geography	14,719	17.94	25.65	48.10	8.31	0.00
Owner-Occupied Housing by Geography	6,907	11.52	24.35	54.44	9.69	0.00
Occupied Rental Units by Geography	4,222	25.98	30.93	39.25	3.84	0.00
Vacant Units by Geography	3,590	20.84	21.92	46.32	10.92	0.00
Businesses by Geography	1,575	10.98	18.35	65.90	4.76	0.00
Farms by Geography	79	5.06	25.32	54.43	15.19	0.00
Family Distribution by Income Level	6,711	32.33	20.03	14.96	32.68	0.00
Household Distribution by Income Level	11,129	35.84	16.99	16.34	30.83	0.00
Unemployment rate (%)	9.24	18.43	8.80	6.74	10.92	0.00
Households Below Poverty Level (%)	31.26	47.17	38.92	23.91	15.40	0.00
Median Family Income (Non-MSAs - MS)		\$52,591			Median Housing Value	\$88,500
Median Family Income (Non-MSAs - MS) for 2024		\$64,400			Median Gross Rent	\$618
					Families Below Poverty Level	28.89
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

The economy of the AA is mixed, with healthcare, social services, transportation, retail, and education being the main employment drivers. Major employers in the AA include Merit Health Natchez, Health Mississippi Organization Inc., Natchez-Adams School District, Magnolia Bluffs Casino, Monmouth Historic Inn & Gardens, Walmart, and Sanderson Farms. According to the Mississippi Labor Market Data, the AA had a 5.3 percent unemployment rate in 2024, which is higher than the Mississippi state average of 3.5 percent.

In conjunction with this evaluation, we interviewed two community contacts in the county who indicated that the primary credit needs in the community were identified as affordable housing, small business lending, workforce training, and financial literacy. According to these contacts, local banks have been active in helping meet the credit needs of the AA.

Scope of Evaluation in Mississippi

Home Bank operates in one AA in Mississippi, the Natchez Non-MSA AA, and that AA received a full-scope review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSISSIPPI

LENDING TEST

Home Bank’s performance under the Lending Test in Mississippi is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, Home Bank’s performance in the Natchez Non-MSA AA was excellent.

Lending Activity

Lending levels reflected good responsiveness to AA(s) credit needs.

Table 3: Lending Activity								2022 - 2023	
Number of Loans									
AA	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total	% Rating Area Loans	% Rating Area Deposits	
Natchez Non-MSA AA	17	134	2	9	0	162	100.00	0.00	
Total	17	134	2	9	0	162	100.00	0.00	
Dollar Volume of Loans (\$000s)									
AA	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total	% Rating Area Loans	% Rating Area Deposits	
Natchez Non-MSA AA	1,333	8,542	178	11,007	0	21,060	100.00	0.00	
Total	1,333	8,542	178	11,007	0	21,060	100.00	0.00	
Source: 1/1/2022 - 12/31/2023 Bank Data. Due to rounding, totals may not equal 100.0%									

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Table 3: Lending Activity								2024	
Number of Loans									
AA	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total	% Rating Area Loans	% Rating Area Deposits	
Natchez Non-MSA AA	6	34	1	3	0	44	100.00	0.00	
Total	6	34	1	3	0	44	100.00	0.00	
Dollar Volume of Loans (\$000s)									
AA	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total	% Rating Area Loans	% Rating Area Deposits	
Natchez Non-MSA AA	223	2,531	16	2,550	0	5,320	100.00	0.00	
Total	223	2,531	16	2,550	0	5,320	100.00	0.00	
Source: 1/1/2024 - 12/31/2024 Bank Data. Due to rounding, totals may not equal 100.0%									

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

The overall lending activity in the Natchez Non-MSA AA was good, considering the competition for home mortgage and business loans in the AA, as well as the performance context considerations discussed elsewhere in this evaluation. During the review period, Home Bank originated 23 home mortgage and 168 small business loans totaling approximately \$1.6 million and \$11.1 million, respectively, in the state of Mississippi in the full-scope AA. Additionally, Home Bank originated 12 CD loans totaling approximately \$13.6 million.

Distribution of Loans by Income Level of the Geography

Home Bank exhibited a good geographic distribution of loans in its AA(s).

Home Mortgage Loans

Refer to Table 7 in the state of Mississippi section of Appendix D for the facts and data used to evaluate the geographic distribution of Home Bank’s home mortgage loan originations and purchases.

2022-2023

Home Bank exhibited a good geographic distribution of loans in the Natchez Non-MSA AA. Home Bank's lending exceeded both comparator and aggregate lending in the low-income CTs and was only slightly less than aggregate lending in the moderate-income CTs.

2024

Home Bank did not make enough loans in 2024 to allow for meaningful analysis.

Small Loans to Businesses

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

2022-2023

Home Bank exhibited a good geographic distribution of small loans to businesses in the Natchez Non-MSA AA. While Home Bank's lending in the low-income CTs was slightly less than aggregate lending in the low-income CTs, it exceeded both the comparator and aggregate lending in the moderate-income CTs.

2024

Home Bank exhibited a good geographic distribution of small loans to businesses in the Natchez Non-MSA AA in 2024. While Home Bank's lending in the low-income CTs with slightly less than the comparator in the low-income CTs, it exceeded the comparator lending in the moderate-income CTs. Aggregate lending data was not available for 2024.

Lending Gap Analysis

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

Distribution of Loans by Income Level of the Borrower

Home Bank exhibited an excellent distribution of loans among individuals of different income levels and business of different sizes, given the product lines offered by Home Bank

Home Mortgage Loans

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

2022-2023

Home Bank exhibited a good distribution of loans in the Natchez MSA AA. While Home Bank did not make any loans to low-income borrowers during the review period, the percentage of loans to moderate-income borrowers exceeded the comparator and aggregate lending.

2024

Home Bank did not make enough loans in 2024 to allow for meaningful analysis.

Small Loans to Businesses

Refer to Table 10 in the state of Mississippi section of Appendix D for the facts and data used to evaluate the borrower distribution of Home Bank's origination and purchase of small loans to businesses.

2022-2023

The distribution of small loans to businesses in the Natchez Non-MSA AA was considered excellent. Home Bank's lending was significantly greater than both the percentage of businesses in the AA as well as aggregate lending.

2024

The distribution of small loans to businesses in the Natchez Non-MSA AA in 2024 was considered excellent. Home Bank's lending was significantly greater than the percentage of businesses in the AA. Aggregate lending data was not available for 2024.

CD Lending

Home Bank was a leader in making CD loans.

Refer to Table 3 in the Lending Activity section for the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

During the evaluation period, Home Bank originated 12 CD loans totaling approximately \$13.6 million. In the 2022-2023 review period, Home Bank made nine loans totaling approximately \$11 million. In 2024, Home Bank made three loans totaling approximately \$2.6 million. Total CD loans of \$13.6 million in the Natchez Non-MSA AA represented approximately 54.8 percent of allocated tier one capital, reflecting an excellent level of CD lending. CD loans included affordable housing, a noted need in the AA.

The following are examples of noteworthy CD loans the bank originated or purchased in the AA:

- Two loans for \$8 million to assist the Natchez School District with operating costs for all elementary, middle and high schools in the area. These schools are in LMI CTs.
- A loan for \$1.2 million for economic development which maintained jobs for many in the market, most of whom were LMI individuals.

INVESTMENT TEST

Home Bank’s performance under the Investment Test in Mississippi is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, Home Bank’s performance in the Natchez Non-MSA AA was excellent. Home Bank had an excellent level of qualified investments, including grants, often in a leadership position, particularly those that are not routinely provided by private investors.

Home Bank exhibited excellent responsiveness to credit and CD needs. Home Bank made significant use of innovative and/or complex investments to support CD initiatives.

AA	Prior Period		Current Period		Total				Unfunded Commitments	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Natchez Non-MSA AA	2	983	1	2,262	3	27.3	3,245	49.85	0	0
Broader Statewide Area	8	3,264	0	0	8	73.7	3,264	50.15	0	0
Total	10	4,247	1	2,262	11	100	6,509	100	0	0

* The table presents the data for all AAs. The narrative below addresses performance in full-scope areas only.

During the evaluation period, Home Bank made a total of three investments totaling approximately \$3.2 million, 17 grants totaling \$77,220, and 21 donations totaling \$42,047 in the Natchez Non-MSA AA. The one current period investment was made in 2022. Of the 17 grants made, 16 were made in 2022-2023 totaling \$66,200, and one totaling \$10,000 was made in 2024. Of the 21 donations made, eight totaling \$21,250 were made in 2022-2023 and 13 totaling \$20,797 were made in 2024. Total investments of approximately \$3.4 million represented 13.2 percent of allocated tier one capital, reflecting an excellent level of investments. Investments included an investment in a SBIC, CRA-focused mutual fund, and a government-backed bond for an apartment complex.

Product Innovation and Flexibility

Home Bank made significant use of innovative and/or flexible investment/grants to support CD initiatives to serve AA needs in the state of Mississippi. Management originated grants through several federal government programs that provided flexible terms and assistance including the following:

During the evaluation period, Home Bank made 17 investment grants totaling approximately \$77,220 in the state of Mississippi. These investment grants focused on affordable housing and community needs which are noted needs in the AAs.

Homebuyer Equity Leverage Partnership (HELP) – Federal Home Loan Bank of Dallas

Eligible Home Bank mortgage customers who meet income and program qualifications may receive a grant of up to \$20,000 to be used towards closing costs and/or down payment assistance when purchasing a new home. During the evaluation period, Home Bank originated one loan in this program totaling \$6,000.

Special Needs Assistance Program (SNAP)

Provides grant funds for the repair and rehabilitation of owner-occupied housing of eligible, special-needs individuals up to \$7,000. During the evaluation period, Home Bank originated 11 investment grants in this program totaling \$59,220.

Partnership Grant Program (PGP)

Awards non-profit organizations with matches to Home Bank contributions. During the evaluation period, Home Bank originated five investment grants in this program totaling \$12,000.

Broader/Regional Area CD Investments

Home Bank provided an additional eight prior period investments totaling approximately \$3.3 million outside Home Bank’s AA and throughout the state during the review period. Most of these investments were state municipal bonds and in total represented 13.1 percent of allocated tier one capital. These investments, while outside the AA, had a positive impact on Home Bank’s overall CD investment rating.

SERVICE TEST

Home Bank’s performance under the Service Test in Mississippi is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, Home Bank’s performance in the Natchez Non-MSA AA was excellent.

Retail Banking Services

Service delivery systems were readily accessible to geographies and individuals of different income levels in the institution’s AA.

Table 5: Distribution of Branch Delivery Systems													2024
AA	Deposits		Branches					Population					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Natchez Non-MSA AA	100	3	100	0.00	33.33	66.67	0.00	0.00	15.47	24.75	51.34	8.44	0.00
Total	100	3	100	0.00	33.33	66.67	0.00	0.00	15.47	24.75	51.34	8.44	0.00

Source: FFIEC File - 2020, 2024 Census
 1/1/2024 - 12/31/2024 Bank Data
 Due to rounding, totals may not equal 100.0%

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Home Bank’s delivery systems were readily accessible to geographies and individuals of different income levels in the Natchez Non-MSA AA. Home Bank operates with three branches in the AA including one in a moderate-income CT. While Home Bank does not have any branches in the low-income CTs, the one branch in the moderate-income CT exceeded the population in those moderate-income geographies.

Home Bank did not open or close branches during the evaluation period.

Services, including where appropriate, business hours were tailored to the convenience and needs of its AA, particularly LMI geographies and/or individuals. Management complements its traditional service delivery methods with certain alternative delivery processes, including online banking, mobile banking, ATMs, and telephone banking. These delivery methods provide increased access to banking services throughout all areas in the AA. Home Bank is also part of the Community Cash Network of ATMs, which grants customers further access to a series of ATMs that can be used without incurring an ATM fee.

CD Services

The institution was a leader in providing CD services.

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

During the review period, 20 employees provided approximately 401 community service hours to 49 different qualifying organizations. These activities helped provide affordable housing and economic development, a noted need in the AA. Noteworthy examples of organizations where bank employees provided CD services include:

- This organization changes provides financial literacy to LMI individuals in the Natchez area. One bank employee provided five hour of financial literacy training to LMI individuals in the AA during the review period.
- This organization helps local LMI communities and individuals by providing and helping build affordable housing. Four bank employees provided 16 volunteer hours helping build affordable housing.

State Rating

State of Texas

CRA rating for the State of Texas: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: Outstanding

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to meeting credit needs of the AA.
- An excellent geographic distribution of loans.
- A good distribution of loans among individuals of different income levels and business of different sizes.
- Home Bank was a leader in making CD loans.
- An excellent level of CD investments.
- A good level of CD services.

Description of Institution's Operations in Texas

Home Bank serves its community in the state of Texas through five branches located in the Houston MSA AA. Home Bank primarily offers commercial and residential real estate loans in Texas.

Houston MSA AA

Home Bank's five branches are located in the Houston-Pasadena-The Woodlands MSA, which consists of eight counties. Home Bank has selected three of those eight counties to service including Galveston, Harris, and Fort Bend, as it determined the entire MSA was too large to adequately provide banking services. Of Home Bank's five branches, three are located in Harris county and one each in Fort Bend and Galveston County. Houston is the largest city in Harris County, which is the third most populous county in the United States. The total population of greater Houston is approximately 7.8 million.

There are a total of 1,351 CTs in the AA, with 14.5 percent of those CTs being low-income CTs, 26.7 percent being moderate-income CTs, 24.8 percent being middle-income CTs, 30.8 percent being upper-

income CTs, and 3.2 percent “NA”. A CT can become NA due to changes in the geography of the AA. The AA meets regulatory requirements and does not arbitrarily exclude any LMI areas.

There is significant competition among financial institutions in the AA. Home Bank ranks 49th out of 91 financial institutions in the AA and has a deposit market share of 0.1 percent. The top three financial institutions combined have a market share of 67.8 percent, and so there remains significant competition for Home Bank in the AA.

HMDA aggregate data for 2024 revealed that Home Bank ranked 423 out of 872 financial institutions making loans in the AA. There was a total of 108,068 loans originated in the AA, of which Home Bank received a reportable market share (0.01 percent). The top five lenders in the AA achieved a combined market share of 25.8 percent, evidencing significant competition in the AA for mortgage loans.

Small business aggregate data for 2023 (2024 data was unavailable) revealed that Home Bank ranked 69th out of 266 financial institutions making small business loans in the AA. There was a total of 184,031 loans originated in the AA, of which Home Bank achieved a market share of 0.1 percent. The top five lenders in the AA achieved a combined market share of 73.6 percent, evidencing significant competition in the AA for small business loans.

The FFIEC updated 2024 median family income for the AA was \$81,859. Low income is defined as less than 50 percent of the median family income. Moderate income is defined as 50 percent to less than 80 percent of the median family income. Middle income is defined as 80 percent to 119 percent of the median family income. Upper income is defined as income of 120 percent and over the median family income. The following table depicts income categories:

Income Categories – Houston MSA AA			
Low	Moderate	Middle	Upper
<\$40,930	\$40,931 to < \$65,487	\$65,488 to < \$98,230	≥\$98,231

Source: US Census data

The HUD adjusted MSA median family income for the AA in 2024 was \$81,859. Using Home Bank’s current underwriting ratios, a low-income borrower would qualify for a maximum loan amount of \$225,000 while a moderate-income borrower would qualify for loans between \$360,000 and \$414,000, respectively within this AA. Based on data compiled in May 2025 and obtained from nationally recognized real estate websites, the average listing price for a residence within this AA was \$365,000. Additionally, low supply of housing coupled with increased demand caused housing prices to increase significantly during the review period. While census data reports the median home price in the AA to be \$169,200, the average listing price in the AA during the review period was significantly higher. Based on this information, low-income borrowers and some moderate-income borrowers, would potentially not be able to purchase a home, even assuming the borrower had no additional debt and before factoring in taxes and insurance, which would be an additional challenge to home ownership for some moderate-income borrowers as taxes and home insurance also increased significantly during the review period.

Low-income families earning a median family income less than \$40,930 represented 24.5 percent of families in the AA, while moderate-income families comprised 16.9 percent of the AA population. In 2024, 13.1 percent of households in the AA earned wages below the poverty level. In addition to these borrower lending constraints, opportunities for residential lending remain limited within the 208 low-income and 357 moderate-income CTs in the AA. Of the 2,204,682 housing units within the AA, only 12.3 percent are in the low-income CTs and only 25.5 percent are in the moderate-income CTs. These

percentages are reduced further when just focusing on owner-occupied housing units, with there being only 5.3 percent in low-income CTs and 21.0 percent in moderate-income CTs.

AA - Houston MSA 2024						
						2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	1,351	14.51	26.72	24.80	30.79	3.18
Population by Geography	5,904,606	11.52	25.51	27.44	33.86	1.67
Housing Units by Geography	2,204,682	12.27	25.45	26.71	33.61	1.96
Owner-Occupied Housing by Geography	1,175,033	5.34	21.02	29.51	43.30	0.83
Occupied Rental Units by Geography	834,219	20.81	31.33	23.55	21.07	3.25
Vacant Units by Geography	195,430	17.50	27.03	23.35	28.84	3.29
Businesses by Geography	296,323	8.91	21.29	25.72	42.27	1.82
Farms by Geography	5,668	6.69	19.62	29.71	42.70	1.29
Family Distribution by Income Level	1,404,145	24.49	16.85	17.62	41.04	0.00
Household Distribution by Income Level	2,009,252	25.18	16.18	16.91	41.72	0.00
Unemployment rate (%)	6.08	7.99	7.25	5.86	4.76	6.38
Households Below Poverty Level (%)	13.14	30.70	18.45	9.56	5.55	20.89
Median Family Income (26420 - Houston-Pasadena-The Woodlands, TX MSA)		\$81,128			Median Housing Value	\$169,200
Median Family Income (26420 - Houston-Pasadena-The Woodlands, TX MSA) for 2024		\$97,400			Median Gross Rent	\$1,131
					Families Below Poverty Level	11.39
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

The AA’s economy is diverse, with a variety of industries including, healthcare, transportation, education, gas, government, and professional and business services. As of 2024, the top employers in the AA included Memorial Herman, MD Anderson Cancer Center, United Airlines, Baylor College of Medicine, Chevron, City of Houston, and Amazon. According to the Bureau of Labor Statistics as of December 2024, the unemployment rate of the AA was 4.1 percent, which was comparable to the Texas state average of 4.2 percent.

In conjunction with this evaluation, we conducted two interviews with community leaders in the AA. The primary credit needs in the community were identified as affordable housing, general CD, and financial education, including the loan application and closing process. According to these contacts, local banks have been active in helping meet the credit needs of the AA.

Scope of Evaluation in Texas

Home Bank operates in one AA in Texas, the Houston MSA AA, and that AA received a full-scope review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

Home Bank’s performance under the Lending Test in Texas is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, Home Bank's performance in the Houston MSA AA was excellent.

Lending Activity

Lending levels reflected excellent responsiveness to the AA's credit needs.

Table 3: Lending Activity								2022 - 2023	
Number of Loans									
AA	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total	% Rating Area Loans	% Rating Area Deposits	
Houston MSA AA	9	165	8	0	0	182	100.00	0.00	
Total	9	165	8	0	0	182	100.00	0.00	
Dollar Volume of Loans (\$000s)									
AA	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total	% Rating Area Loans	% Rating Area Deposits	
Houston MSA AA	3,711	49,116	1,667	0	0	54,494	100.00	0.00	
Total	3,711	49,116	1,667	0	0	54,494	100.00	0.00	

Source: 1/1/2022 - 12/31/2023 Bank Data.

Due to rounding, totals may not equal 100.0%

*The tables present the data for all AAs. The narrative below addresses performance in full-scope areas only.

Table 3: Lending Activity								2024	
Number of Loans									
AA	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total	% Rating Area Loans	% Rating Area Deposits	
Houston MSA AA	9	92	2	9	0	112	100.00	0.00	
Total	9	92	2	9	0	112	100.00	0.00	
Dollar Volume of Loans (\$000s)									
AA	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total	% Rating Area Loans	% Rating Area Deposits	
Houston MSA AA	4,053	24,776	50	12,528	0	41,407	100.00	0.00	
Total	4,053	24,776	50	12,528	0	41,407	100.00	0.00	

Source: 1/1/2024 - 12/31/2024 Bank Data.

Due to rounding, totals may not equal 100.0%

*The tables present the data for all AAs. The narrative below addresses performance in full-scope areas only.

The overall lending activity in the Houston MSA AA was excellent, considering the significant competition for home mortgage and business loans in the AA, as well as the performance context considerations discussed elsewhere in this evaluation. During the evaluation period, Home Bank originated 18 home mortgage and 257 small business loans totaling approximately \$7.8 million and \$73.9 million, respectively, in the state of Texas in the full-scope AA. Additionally, Home Bank originated nine CD loans totaling approximately \$12.5 million.

Distribution of Loans by Income Level of the Geography

Home Bank exhibited an excellent geographic distribution of loans in its AA.

Home Mortgage Loans

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

Home Bank did not make enough home mortgage loans in Texas during the evaluation period to allow for meaningful analysis.

Small Loans to Businesses

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

2022-2023

Home Bank exhibited an excellent geographic distribution of small loans to businesses in the Houston MSA AA. While Home Bank's lending in the low-income CTs was only slightly less than the comparator, it was on par with aggregate lending, in the low-income CTs. Home Bank's lending exceeded both the comparator and aggregate lending in the moderate-income CTs.

2024

Home Bank exhibited a good geographic distribution of small loans to businesses in the Houston MSA AA in 2024. Home Bank's lending in the low-income CTs exceeded the comparator in the low-income CTs but was slightly less than the comparator in the moderate-income CTs. Aggregate lending data was not available for 2024.

Lending Gap Analysis

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

Distribution of Loans by Income Level of the Borrower

Home Bank exhibited a good distribution of loans among individuals of different income levels and business and farms of different sizes, given the product lines offered by Home Bank.

Home Mortgage Loans

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

Home Bank did not make enough home mortgage loans in Texas during the review period to allow for meaningful analysis.

Small Loans to Businesses

Refer to Table 10 in the state of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of Home Bank's origination and purchase of small loans to businesses.

2022-2023

The distribution of small loans to businesses in the Houston MSA AA was considered good. Home Bank's lending was slightly less than the comparator but greater than aggregate lending.

2024

The distribution of small loans to businesses in the Houston MSA AA was considered adequate. Home Bank's lending was less than the comparator. Aggregate lending data was not available for 2024.

CD Lending

The institution was a leader in making CD loans.

Refer to Table 3 in the Lending Activity section for the information and data used to evaluate Home Bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

During the evaluation period, Home Bank originated nine CD loans totaling approximately \$12.5 million, all of which were made in 2024. Total CD loans of \$12.5 million in the Houston AA represented approximately 30.9 percent of allocated tier one capital, reflecting an excellent level of CD lending. CD loans included affordable housing, a noted need in the AA.

The following are examples of noteworthy CD loans Home Bank originated or purchased in the AA:

- A \$600,000 loan for the construction of an assisting living facility to house up to 50 individuals experiencing homelessness. This project is being coordinated with the City of Houston.
- A \$1.3 million loan for the development and construction of a 62-unit complex for LMI.

Broader/Regional Area CD Loans

Home Bank originated seven additional CD loans totaling approximately \$22.6 million in the broader state, during the evaluation period. Total outside CD lending of \$22.6 million, which represents 5.9 percent of tier one capital and is considered excellent. These loans, while outside the AA, had a positive impact on Home Bank's overall CD loan rating.

INVESTMENT TEST

Home Bank's performance under the Investment Test in Texas is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, Home Bank’s performance in the Houston MSA AA was excellent. Home Bank had an excellent level of qualified investments, including grants, often in a leadership position, particularly those that are not routinely provided by private investors.

Home Bank exhibited excellent responsiveness to credit and CD needs. Home Bank made significant use of innovative and/or complex investments to support CD initiatives.

AA	Prior Period		Current Period		Total				2022-2024 Unfunded Commitments	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
	Houston MSA AA	0	0	2	5,318	2	100	5,318	100	0
Total	0	0	2	5,318	2	100	5,318	100	0	0

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

During the evaluation period, Home Bank made a total of two investments totaling approximately \$5.3 million, 39 grants totaling \$964,077, and 25 donations totaling \$83,799 in the Houston MSA AA. All investments were current period investments. Of the 39 grants made, 25 were made in 2022-2023 totaling \$665,000, and 14 totaling \$299,077 were made in 2024. Of the 25 donations made, 12 totaling \$46,250 were made in 2022-2023, and 13 totaling \$37,549 were made in 2024. Total investments of approximately \$6.3 million, which represents 15.7 percent of allocated tier one capital and reflects an excellent level of investments. Investments included mortgage-backed securities that emphasized LMI mortgages.

Product Innovation and Flexibility

Home Bank made significant use of innovative and/or flexible investment/grants to support CD initiatives to serve AA needs in the state of Texas. Management originated grants through several federal government programs that provided flexible terms and assistance including the following:

During the evaluation period, Home Bank made 39 investment grants totaling approximately \$964,077 in the state of Texas. These investment grants focused on affordable housing and community needs which are noted needs in the AAs.

Homebuyer Equity Leverage Partnership (HELP) – Federal Home Loan Bank of Dallas

Eligible Home Bank mortgage customers who meet income and program qualifications may receive a grant of up to \$20,000 to be used towards closing costs and/or down payment assistance when purchasing a new home. During the evaluation period, Home Bank originated 28 loans in this program totaling \$296,000.

Affordable Housing Project (AHP)

Assist in financing the purchase, construction and/or rehabilitation of owner-occupied, rental or transitional housing, as well as housing for homeless individuals in their community. During the evaluation period, Home Bank originated one investment grant in this program totaling \$500,000.

Partnership Grant Program (PGP)

Awards non-profit organizations with matches to Home Bank contributions. During the evaluation period, Home Bank originated four investment grants in this program totaling \$11,000.

Disaster Rebuilding Assistance (DRA)

Provides funds for the repair and rehabilitation of owner-occupied housing affected by a disaster event in federally declared disaster areas within FHLB Dallas’ District. Can be funded up to \$12,000. During the evaluation period, Home Bank originated four investment grants in this program totaling \$44,050.

Fortified Funds Program

Assists income-qualified homeowners in funding storm-resistant roofs designed to prevent damage from hurricanes, high winds, hailstorms, severe thunderstorms and tornados rated EF2 or lower. Eligible households may receive up to \$15,000 for a roof replacement on an existing home or up to \$7,500 toward a roof on a newly constructed home. During the evaluation period, Home Bank originated one investment grants in this program totaling \$13,027.

Heirs Property Program

FHLB Dallas has allocated \$1 million in Heirs’ Property Program funds to assist organizations such as nonprofit, governmental and tribal entities with initiatives that help prevent or address heirs’ property issues. During the evaluation period, Home Bank originated one investment grants in this program totaling \$100,000.

SERVICE TEST

Home Bank’s performance under the Service Test in Texas is rated High Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, Home Bank’s performance in the Houston MSA AA was good.

Retail Banking Services

Delivery systems were unreasonably inaccessible to portions of the AA, particularly LMI geographies and/or LMI individuals.

Table 5: Distribution of Branch Delivery Systems												2024	
AA	Deposits		Branches						Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Houston MSA AA	100	5	100	0.00	0.00	20.00	80.00	0.00	11.52	25.51	27.44	33.86	1.67
Total	100	5	100	0.00	0.00	20.00	80.00	0.00	11.52	25.51	27.44	33.86	1.67

Source: FFIEC File - 2024 Census
 1/1/2024 - 12/31/2024 Bank Data
 Due to rounding, totals may not equal 100.0%

* The table presents the data for all AAs. The narrative below addresses performance in full-scope areas only.

Home Bank’s delivery systems were unreasonably inaccessible to portions of the AA, particularly LMI geographies and/or LMI individuals in the Houston MSA AA. Home Bank operates with five branches

in the Houston MSA AA, but none are located in LMI geographies, while a significant portion of the population lives in those geographies.

Table 6: Distribution of Branch Openings/Closings							
Branch Openings/Closings							
AA	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
Houston MSA AA	3	2	0	-1	-/+1	+2	0
Total	3	2	0	-1	-/+1	+2	0

1/1/20XX - 12/31/20XX Bank Data.

* The table presents the data for all AAs. The narrative below addresses performance in full-scope areas only.

To the extent changes have been made, Home Bank’s opening and closing of branches had adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. With the branch closure of the one branch in a moderate-income CT, Home Bank no longer operates any branches in the LMI CTs in the Houston MSA AA.

Services, including where appropriate, business hours, were tailored to the convenience and needs of its AA, particularly LMI geographies and/or individuals. Management complements its traditional service delivery methods with certain alternative delivery processes, including online banking, mobile banking, ATMs, and telephone banking. These delivery methods provide increased access to banking services throughout all areas in the AA. Home Bank is also part of the Community Cash Network of ATMs, which grants customers further access to a series of ATMs that can be used without incurring an ATM fee.

CD Services

The institution was a leader in providing CD services.

Home Bank provided an excellent level of CD services that was responsive to the needs of the community in the Houston MSA AA. CD services focused primarily on community service, affordable housing, and revitalizing/stabilizing the AA and was targeted to LMI individuals. Bank employees participated in a variety of organizations and partnerships, some in leadership roles, that benefited LMI individuals, promoted economic development, and provided affordable housing. Home Bank employees also provided technical assistance on financial and banking related matters to community groups and to LMI individuals and families.

During the evaluation period, 43 employees provided approximately 1,281 community service hours to 92 different qualifying organizations. These activities helped provide affordable housing and economic development, a noted need in the AA. Noteworthy examples of organizations where bank employees provided CD services include:

- This organization provides affordable housing and services to LMI in the AA. One bank employee provided five hours of homebuyer literacy information to LMI during a seminar.
- One bank employee provided 35 hours of financial expertise to the board of a local chamber of commerce, whose mission is to create a thriving business community in northwest Harris County.

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 evaluation review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope.”

Time Period Reviewed:	01/01/2022 to 12/31/2024	
Bank Products Reviewed:	Home mortgage and small business CD loans, qualified investments, CD services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of AAs and Type of Examination		
Rating and AAs	Type of Exam	Other Information
Louisiana		
Lafayette MSA AA	Full-scope	
Baton Rouge MSA AA	Full-scope	
LA Non-MSA AA (Lake Charles MSA in 2024)	Limited-scope	Jefferson Davis Parish became part of the Lakes Charles MSA in 2024.
New Orleans MSA AA	Limited-scope	St. Tammany Parish was removed in 2024
Slidell MSA AA (2024 only)	Limited-scope	St. Tammany Parish was added to the Slidell MSA in 2024
Mississippi		
Natchez Non-MSA AA	Full-scope	
Texas		
Houston MSA AA	Full-scope	

Appendix B: Summary of State Ratings

RATINGS				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Home Bank	Outstanding	Outstanding	Outstanding	Outstanding
State:				
Louisiana	Outstanding	High Satisfactory	Outstanding	Outstanding
Mississippi	Outstanding	Outstanding	Outstanding	Outstanding
Texas	Outstanding	Outstanding	High Satisfactory	Outstanding

(* The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

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 (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 county/parish delineated by a local committee of census data users for the purpose of presenting data. CTs nest within counties/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 LMI individuals; community services targeted to LMI individuals; activities that promote economic development by financing businesses or farms that meet the Small Business Administration Development Company or Small Business Investment Company (SBIC) 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 bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a ‘male householder’ and no wife present) or ‘female householder’ (a family with a ‘female householder’ and no husband present).

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

Geography: A CT delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a 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), 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 of this title, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (10) and (13) of this title.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of CD loans and qualified investments, branch distribution, and CD services).

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

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

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

Metropolitan Division: As defined by Office of Management and Budget, a county/parish or group of counties/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 counties/parishes that represent an employment center or centers, plus adjacent counties/parishes associated with the main/secondary county/parish or counties/parishes through commuting ties.

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

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

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

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

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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

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

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

Rating Area: A rated area is a state or multistate metropolitan statistical 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 multistate metropolitan statistical area, the institution will receive a rating for the multistate metropolitan statistical area.

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, 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 loans are treated the same 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 multistate metropolitan statistical area/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 performance evaluation.

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

- Table 7. AA Distribution of Home Mortgage Loans by Income Category of the Geography -** Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table 8. AA Distribution of Home Mortgage Loans by Income Category of the Borrower -** Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each multistate metropolitan statistical area/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. AA Distribution of Loans to Small Businesses by Income Category of the Geography -** Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table 10. AA Distribution of Loans to Small Businesses by Gross Annual Revenue -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: (1) the percentage distribution of businesses with revenues of greater than \$1 million; and (2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Louisiana

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Lafayette MSA AA	253	60,556	35.43	15,442	4.17	3.95	2.74	24.18	22.92	19.69	26.39	19.37	26.24	45.26	53.75	51.13	--	--	--
Baton Rouge MSA AA	102	30,257	14.29	18,690	8.59	9.80	6.04	14.44	9.80	12.56	34.17	31.37	35.93	42.00	22.55	43.16	0.80	26.47	2.28
LA Non-MSA AA	17	1,893	2.38	1,087	--	--	--	12.40	17.65	10.21	13.78	29.41	15.36	66.92	47.06	70.47	6.90	5.88	3.96
New Orleans MSA AA	342	126,037	47.90	43,694	5.92	7.60	5.41	20.87	24.27	18.28	33.16	23.98	32.26	39.04	41.81	42.85	1.01	2.34	1.18
Total	714	218,742	100.00	78,913	6.03	6.44	4.96	19.99	21.57	17.09	31.64	23.53	31.72	41.47	43.42	44.93	0.87	5.04	1.25

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

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Lafayette MSA AA	253	60,556	35.43	15,442	24.65	7.51	5.41	14.47	11.46	17.13	16.64	12.65	20.47	44.23	44.66	34.87	--	23.72	22.12
Baton Rouge MSA AA	102	30,257	14.29	18,690	24.67	0.98	8.02	16.38	1.96	17.97	17.17	2.94	17.62	41.78	27.45	34.55	--	66.67	21.84
LA Non-MSA AA	17	1,893	2.38	1,087	22.26	5.88	2.67	11.52	5.88	9.11	15.63	23.53	16.84	50.58	41.18	53.36	--	23.53	18.03
New Orleans MSA AA	342	126,037	47.90	43,694	24.82	2.34	5.09	15.11	4.39	15.06	18.21	8.19	18.67	41.86	43.86	39.24	--	41.23	21.95
Total	714	218,742	100.00	78,913	24.71	4.06	5.81	15.20	6.58	16.07	17.61	9.38	18.75	42.48	41.74	37.47	--	38.24	21.90

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

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 Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Lafayette MSA AA	2,273	131,552	74.82	24,867	6.47	10.95	5.88	20.88	9.55	18.03	25.16	6.78	25.72	47.48	72.72	50.36	--	--	--
Baton Rouge MSA AA	168	35,908	5.53	26,557	11.85	11.90	9.91	18.05	14.88	16.58	31.90	38.69	31.66	36.75	34.52	40.50	1.45	--	1.35
LA Non-MSA AA	63	7,685	2.07	946	--	--	--	10.92	11.11	11.31	14.22	22.22	15.22	68.11	65.08	68.29	6.74	1.59	5.18
New Orleans MSA AA	534	132,332	17.58	70,644	7.01	7.12	6.05	21.93	23.78	20.70	28.96	21.54	29.97	40.29	45.32	41.65	1.82	2.25	1.64
Total	3,038	307,477	100.00	123,014	8.02	10.11	6.80	20.68	12.38	19.20	28.85	11.45	29.36	40.98	65.64	43.37	1.46	0.43	1.27

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

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Lafayette MSA AA	2,273	131,552	74.82	24,867	83.48	37.88	49.21	8.87	62.12	7.65	--
Baton Rouge MSA AA	168	35,908	5.53	26,557	84.04	85.71	50.57	7.84	14.29	8.13	--
LA Non-MSA AA	63	7,685	2.07	946	80.50	73.02	51.59	8.72	26.98	10.78	--
New Orleans MSA AA	534	132,332	17.58	70,644	86.08	80.90	52.43	7.57	19.10	6.35	--
Total	3,038	307,477	100.00	123,014	85.06	48.82	51.37	7.88	51.18	7.06	--

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

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Lafayette MSA AA	102	27,253	45.54	7,116	4.80	2.94	2.99	25.64	27.45	22.58	32.14	24.51	30.87	37.42	45.10	43.54	--	--	--
Baton Rouge MSA AA	20	4,162	8.93	8,556	8.59	--	6.65	14.44	30.00	12.96	34.17	40.00	35.59	42.00	15.00	42.73	0.80	15.00	2.05
Lake Charles MSA AA	6	329	2.68	449	--	--	--	12.40	--	10.69	41.63	50.00	52.12	39.07	50.00	33.63	6.90	--	3.56
New Orleans MSA AA	79	37,920	35.27	11,198	6.78	6.33	7.38	22.09	18.99	21.29	27.96	27.85	27.82	41.98	41.77	41.94	1.19	5.06	1.55
Slidell MSA AA	17	8,188	7.59	6,283	3.30	--	2.42	13.88	5.88	14.01	59.77	47.06	57.23	22.50	47.06	26.10	0.56	--	0.24
Total	224	77,852	100.00	33,602	6.07	3.57	5.24	19.64	22.32	17.94	35.57	29.46	36.27	37.84	41.52	39.41	0.87	3.13	1.13

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

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Lafayette MSA AA	102	27,253	45.54	7,116	25.78	9.80	7.32	14.64	16.67	15.87	17.23	15.69	17.43	42.36	38.24	31.45	--	19.61	27.94
Baton Rouge MSA AA	20	4,162	8.93	8,556	24.67	--	6.94	16.38	5.00	14.64	17.17	5.00	16.67	41.78	55.00	33.85	--	35.00	27.90
Lake Charles MSA AA	6	329	2.68	449	26.62	33.33	7.80	16.06	50.00	16.70	16.11	--	20.04	41.21	16.67	33.63	--	--	21.83
New Orleans MSA AA	79	37,920	35.27	11,198	25.61	--	7.08	14.76	1.27	12.58	17.52	3.80	15.55	42.11	31.65	35.95	--	63.29	28.84
Slidell MSA AA	17	8,188	7.59	6,283	21.75	5.88	8.09	16.78	--	14.98	21.01	5.88	17.83	40.46	52.94	31.69	--	35.29	27.42
Total	224	77,852	100.00	33,602	24.86	5.80	7.29	15.43	9.82	14.31	17.89	9.38	16.72	41.82	37.95	33.63	--	37.05	28.05

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

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2024

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 Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Lafayette MSA AA	855	45,800	72.15	--	7.54	10.64	--	23.68	14.27	--	32.64	29.71	--	36.14	45.38	--	--	--	--
Baton Rouge MSA AA	88	12,290	7.43	--	12.17	5.68	--	18.45	19.32	--	31.79	30.68	--	36.22	42.05	--	1.37	2.27	--
Lake Charles MSA AA	25	2,366	2.11	--	--	--	--	10.87	12.00	--	40.00	40.00	--	42.32	44.00	--	6.81	4.00	--
New Orleans MSA AA	142	32,642	11.98	--	7.51	4.93	--	22.91	26.76	--	25.48	25.35	--	41.96	36.62	--	2.14	6.34	--
Slidell MSA AA	75	12,903	6.33	--	4.53	--	--	13.77	8.00	--	52.06	56.00	--	29.23	36.00	--	0.40	--	--
Total	1,185	106,001	100.00	--	8.19	8.69	--	20.62	15.70	--	31.93	31.14	--	37.86	43.46	--	1.40	1.01	--

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

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues 2024

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM			Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans
Lafayette MSA AA	855	45,800	72.15	--	83.28	29.12	--	8.34	70.88	--	8.38	--
Baton Rouge MSA AA	88	12,290	7.43	--	84.13	87.50	--	7.32	12.50	--	8.55	--
Lake Charles MSA AA	25	2,366	2.11	--	81.09	92.00	--	8.04	8.00	--	10.87	--
New Orleans MSA AA	142	32,642	11.98	--	86.00	88.03	--	7.12	11.97	--	6.88	--
Slidell MSA AA	75	12,903	6.33	--	86.21	70.67	--	6.71	29.33	--	7.08	--
Total	1,185	106,001	100.00	--	85.04	44.47	--	7.34	55.53	--	7.62	--

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

Mississippi

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2022 - 2023

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Natchez Non-MSA AA	17	1,333	100.00	702	11.52	29.41	6.55	24.35	17.65	19.09	54.44	47.06	65.38	9.69	5.88	8.97	--	--	--
Total	17	1,333	100.00	702	11.52	29.41	6.55	24.35	17.65	19.09	54.44	47.06	65.38	9.69	5.88	8.97	--	--	--

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

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2022 - 2023

Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Natchez Non-MSA AA	171	1,333	100.00	702	32.59	--	6.98	20.10	23.53	16.67	14.92	5.88	20.94	32.39	41.18	35.61	--	29.41	19.80
Total	171	1,333	100.00	702	32.59	--	6.98	20.10	23.53	16.67	14.92	5.88	20.94	32.39	41.18	35.61	--	29.41	19.80

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

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2022 - 2023

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 Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Natchez Non-MSA AA	134	8,542	100.00	1,178	11.65	6.72	7.30	18.24	18.66	16.72	64.91	70.90	70.46	5.20	3.73	5.52	--	--	--
Total	134	8,542	100.00	1,178	11.65	6.72	7.30	18.24	18.66	16.72	64.91	70.90	70.46	5.20	3.73	5.52	--	--	--

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

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues 2022 - 2023

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM			Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Natchez Non-MSA AA	134	8,542	100.00	1,178	76.96	89.55	52.46	10.27	9.70	12.77	0.75	
Total	134	8,542	100.00	1,178	76.96	89.55	52.46	10.27	9.70	12.77	0.75	

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

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2024

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Natchez Non-MSA AA	6	223	100.00	329	11.52	33.33	4.26	24.35	33.33	20.67	54.44	33.33	65.65	9.69	--	9.42	--	--	--
Total	6	223	100.00	329	11.52	33.33	4.26	24.35	33.33	20.67	54.44	33.33	65.65	9.69	--	9.42	--	--	--

Source: FFIEC File - 2020, 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2024**

Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Natchez Non-MSA AA	6223		100.00	329	32.33	16.67	5.47	20.03	--	17.02	14.96	16.67	15.50	32.68	16.67	33.74	--	50.00	28.27
Total	6223	100.00	329	32.33	16.67	5.47	20.03	--	17.02	14.96	16.67	15.50	32.68	16.67	33.74	--	50.00	28.27	

Source: FFIEC File - 2020, 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2024**

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 Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Natchez Non-MSA AA	342,531		100.00	--	10.98	8.82	--	18.35	26.47	--	65.90	55.88	--	4.76	8.82	--	--	--	--
Total	342,531	100.00	--	10.98	8.82	--	18.35	26.47	--	65.90	55.88	--	4.76	8.82	--	--	--	--	

Source: FFIEC File - 2020, 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2024**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Natchez Non-MSA AA	342,531		100.00	--	76.63	94.12	--	9.71	5.88	13.65	--
Total	342,531	100.00	--	76.63	94.12	--	9.71	5.88	13.65	--	

Source: FFIEC File - 2020, 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Texas

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																		2022 - 2023		
Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	
Houston MSA AA	93,711	100.00	241,615	5.88	11.11	4.25	21.02	33.33	16.03	29.68	11.11	31.40	42.59	44.44	47.46	0.83	--	0.83		
Total	93,711	100.00	241,615	5.88	11.11	4.25	21.02	33.33	16.03	29.68	11.11	31.40	42.59	44.44	47.46	0.83	--	0.83		

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

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																		2022 - 2023		
Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	
Houston MSA AA	93,711	100.00	241,615	24.78	--	3.91	16.91	22.22	13.96	17.71	22.22	19.68	40.59	22.22	40.94	--	33.33	21.51		
Total	93,711	100.00	241,615	24.78	--	3.91	16.91	22.22	13.96	17.71	22.22	19.68	40.59	22.22	40.94	--	33.33	21.51		

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

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																		2022 - 2023		
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 Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	
Houston MSA AA	165,491,116	100.00	377,982	9.92	8.48	8.65	20.84	26.06	19.41	23.88	26.06	24.84	43.26	37.58	45.54	2.10	1.82	1.56		
Total	165,491,116	100.00	377,982	9.92	8.48	8.65	20.84	26.06	19.41	23.88	26.06	24.84	43.26	37.58	45.54	2.10	1.82	1.56		

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

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2022 - 2023		
Assessment Area:	Total Loans to Small Businesses			Businesses with Revenues <= IMM			Businesses with Revenues > IMM			Businesses with Revenues Not Available				
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans			
Houston MSA AA	165,491,116	100.00	377,982	84.19	83.64	51.63	8.70	16.36	7.11	--				
Total	165,491,116	100.00	377,982	84.19	83.64	51.63	8.70	16.36	7.11	--				

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

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2024
Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Houston MSA AA	94,053	100.00	108,098	5.34	11.11	4.33	21.02	--	16.11	29.51	--	32.90	43.30	88.89	45.77	0.83	--	0.85	
Total	94,053	100.00	108,098	5.34	11.11	4.33	21.02	--	16.11	29.51	--	32.90	43.30	88.89	45.77	0.83	--	0.85	

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

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2024
Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Houston MSA AA	94,053	100.00	108,098	24.49	11.11	3.70	16.85	--	12.42	17.62	11.11	18.83	41.04	55.56	39.94	--	22.22	25.12	
Total	94,053	100.00	108,098	24.49	11.11	3.70	16.85	--	12.42	17.62	11.11	18.83	41.04	55.56	39.94	--	22.22	25.12	

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

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2024
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 Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Houston MSA AA	92,24,776	100.00	--	8.91	11.96	--	21.29	20.65	--	25.72	22.83	--	42.27	43.48	--	1.82	1.09	--	
Total	92,24,776	100.00	--	8.91	11.96	--	21.29	20.65	--	25.72	22.83	--	42.27	43.48	--	1.82	1.09	--	

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

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2024
Assessment Area:	Total Loans to Small Businesses			Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM			Businesses with Revenues Not Available		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Houston MSA AA	92,24,776	100.00	--	84.17	77.17	--	8.06	22.83	7.77	--		
Total	92,24,776	100.00	--	84.17	77.17	--	8.06	22.83	7.77	--		

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