PUBLIC DISCLOSURE

May 5, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Investar Bank, National Association
Charter Number: 25185

7244 Perkins Road
Baton Rouge, LA 70808

Office of the Comptroller of the Currency

3850 N. Causeway Blvd.
Suite 1330
Metairie, LA 70002

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

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Overall CRA Rating

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

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

Performance Levels	Investar Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		X	X
High Satisfactory	X		
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 high percentage of loans being made in the assessment areas (AAs): an adequate geographic distribution of loans in Louisiana and good geographic distribution of loans in Alabama, an adequate distribution of loans among individuals of different income levels and business of different sizes in both Louisiana and Alabama, and an excellent level of community development (CD) lending in Louisiana.

- The Investment Test rating is based on an excellent level of qualified investments in Louisiana, Alabama, and Texas.

- The Service Test rating is based on excellent responsiveness to credit and CD needs in Louisiana, being a leader in providing CD services in Louisiana, good responsiveness to credit and CD needs in Alabama, and a relatively high level of CD services in Alabama.

Lending in Assessment Area

A high percentage of the bank's loans are in its AAs.

Investar originated and purchased 79.4 percent by number and 78.3 percent by dollar amount of its loans inside its 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.

Table 1: Lending Inside and Outside of the AA										2022-2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
2022 Home Mortgage	258	82.69	54	17.31	312	104,610	77.40	30,540	22.59	135,150
2023 Home Mortgage	141	86.50	22	13.49	163	44,245	85.92	7,250	14.07	51,495
2024 Home Mortgage	46	86.79	7	13.21	53	8,230	79.94	2,065	20.06	10,295
2022 Small Business	570	84.07	108	15.93	678	134,392	84.07	25,461	15.93	159,853
2023 Small Business	396	75.57	128	24.43	524	91,457	72.93	33,955	27.07	125,412
2024 Small Business	351	71.93	137	28.07	488	69,859	72.56	26,425	27.44	96,284
Total	**1,762**	**79.44**	**456**	**20.56**	**2,218**	**452,793**	**78.27**	**125,696**	**21.73**	**578,489**
Source: 1/1/2022 - 12/31/2024 Bank Data. *Due to rounding, totals may not equal 100.0%*										

Description of Institution

Investar is a full service nationally chartered interstate community bank headquartered in Baton Rouge, Louisiana. It is a wholly owned subsidiary of Investar Holding Corporation, a one-bank holding company incorporated in Louisiana. Investar currently operates with 29 total branches located in the States of Louisiana, Alabama, and Texas. As of December 31, 2024, total assets of Investar are approximately $2.7 billion, total deposits are $2.3 billion, and tier one capital is 9.7 percent. Net loans and leases totaled $2.1 billion, which represents 77.8 percent of total assets. Investar's loan portfolio composition includes 20.8 percent residential loans, including construction loans, 44.5 percent commercial real estate (CRE), 20.4 percent commercial and industrial (C&I), and 4.0 percent multi-family. The remaining 10.4 percent consists of various types of consumer and farm loans.

Investar operates in 13 AAs located in the States of Louisiana, Alabama, and Texas. In Louisiana, Investar operates with 20 branches including nine in the Baton Rouge MSA, three in the New Orleans-Metairie MSA, three in the non-MSA AAs, two in the Lafayette MSA, and one each in the Lake Charles, Hammond, and Slidell-Mandeville-Covington MSAs. In Alabama, Investar operates with six branches including three in the Anniston-Oxford MSA, two in the non-MSA AAs, and one in the Tuscaloosa MSA. In Texas, Investar operates with three branches which are all located in the Houston-Pasadena-The Woodlands MSA.

Investar offers a variety of loan products throughout all its AAs including small business, C&I, residential, consumer, and agricultural loans. It also provides a variety of deposit services including checking, savings, money market deposit accounts, and certificates of deposit. Investar is also a member of "Bank-On" through its Brilliant Checking product. This product is designed for individuals who may not qualify for traditional checking products but offers many of the same features includes minimum opening deposit requirements, minimum or waived monthly service

fees, no dormancy or inactivity fees, and a free Visa branded debit card.

Alternative banking services include internet banking, mobile deposits, electronic bill pay, and 16 automated teller machines (ATMs) and three interactive teller machines (ITMs). An ITM is essentially a "branch in a box" system that uses a combination of touch screens and video technology to offer a virtual version of the in-person banking experience. It is an ATM with live video chat capabilities.

Investar 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 Investar'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 are considered when determining Investar's CRA performance.

Investar has no affiliate or operating subsidiary activities to consider when evaluating CRA performance. There are no known financial, legal, or other impediments affecting Investar's ability to meet the credit needs of its AAs. Investar received a CRA rating of "Satisfactory" at its last CRA Performance Evaluation (PE) dated June 27, 2022.

Scope of the Evaluation

Evaluation Period/Products Evaluated

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

Conclusions regarding Investar'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, but it should be noted that Investar exited the mortgage market in August 2023. Consumer and small farm loans were not a primary product of Investar, and therefore were not analyzed. Conclusions regarding Investar'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 analyzed both lending and CD activity each year of the review period separately and did not combine the review period for analysis purposes.

Selection of Areas for Full-Scope Review

In each state where Investar has an office, one or more AAs within that state were selected for a full-scope review. For purposes of this evaluation, Investar delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable, are combined and evaluated as a single AA. Similarly, Investar 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 evaluation and based on the FDIC's June 30, 2024, Summary of Deposit Report, Investar operated with seven AAs in the State of Louisiana, three AAs in the State of Alabama, and one AA in the State of Texas. In Louisiana, Investar's AA include the Baton Rouge MSA, New Orleans-Metairie MSA, Lafayette MSA, Lake Charles MSA, Hammond MSA, Slidell-Mandeville-Covington MSA, and the Louisiana Non-MSA AA. In Alabama, Investar's AA include the Anniston-Oxford MSA, Tuscaloosa MSA, and Alabama Non-MSA AA. In Texas, Investar's AA includes the Houston-Pasadena-The Woodlands MSA.

In the State of Louisiana, we selected 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, approximately 45 percent of the branches in Louisiana are in the Baton Rouge MSA AA. Additionally, approximately 58.8 percent of state-wide deposits, 25.5 percent of HMDA, and 41.4 percent of CRA loans are in the Baton Rouge MSA AA.

In the State of Alabama, we selected the Anniston-Oxford MSA AA for a full-scope review as approximately 70.4 percent of state deposits were in this AA. Lastly, we selected the Houston-Pasadena-The Woodlands MSA AA for a full-scope review as it was the only AA in the State of Texas.

Ratings

Investar's overall rating is a blend of the Louisiana and Alabama state ratings, with more weight being placed on the State of Louisiana as a majority of Investar's activities take place in Louisiana. The State of Texas received little weight in the overall rating as only 7.1 percent of overall branches, only 5.9 percent of deposits, only 1.4 percent of HMDA, and only 10.7 percent of CRA loans were in the State. With each year of the review period being analyzed separately, more weight was placed on lending in both 2022 and 2023, as management made the business decision to exit the mortgage market in August 2023.

Each state rating is based on performance in each full-scope area reviewed and when multiple full-scope areas are present in a State, those full-scope areas are rated equally. Additionally, all lending products being reviewed are rated equally. 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) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area 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: High Satisfactory
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.
- An adequate geographic distribution of loans.
- An adequate distribution of loans among individuals of different income levels and business of different sizes.
- Investar 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 Louisiana

Investar serves its community in the State of Louisiana through 20 branches located in seven AAs. Of those 20 branches, nine are in the Baton Rouge MSA, three are in the New Orleans-Metairie MSA, three are in the non-MSA AA, two in the Lafayette MSA, and there are one each in the Lake Charles MSA, Hammond MSA, and Slidell-Mandeville-Covington MSA. For this evaluation the Baton Rouge MSA AA received a full-scope review, and the remaining six AAs received limited-scope reviews. Investar primarily offers commercial and residential real estate loans.

Baton Rouge MSA AA

Investar operates with nine branches in the Baton Rouge MSA AA. The MSA is in the central portion of the state and consists of 10 parishes. Investar has chosen seven of those 10 parishes to serve including Ascension, East Baton Rouge, East Feliciana, Livingston, St. Helena, West Baton Rouge, and West Feliciana as it determined the entire MSA was too large to adequately provide banking services. Of Investar's nine branches, one is in Ascension Parish, three in East Baton Rouge Parish, two in East Feliciana Parish, one in Livingston Parish, one in West Baton Rouge Parish, and one in West Feliciana Parish. Baton Rouge is both the largest city in East Baton Rouge Parish and the Baton Rouge MSA. Notable cities and towns in the remaining parishes that comprise the Baton Rouge MSA include Donaldsonville (Ascension), Baker (East Baton Rouge), Clinton (East Feliciana), Denham Springs (Livingston), Greensburg (St. Helena), Port Allen (West Baton Rouge), and St. Francisville (West

Feliciana). Combined the area is referred to as the "Capital Region" with the City of Baton Rouge being the state capital.

There are a total of 192 census tracts (CTs) in the AA, with 11.5 percent of those CTs low-income CTs, 19.8 percent moderate-income CTs, 35.4 percent middle-income CTs, 28.7 percent upper-income CTs, and 4.7 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 low- or moderate-income areas.

While there is significant competition among financial institutions in the AA, Investar remains well positioned to vie for loans as it ranks seventh out of 35 financial institutions in the AA and has a deposit market share of 4.4 percent. The top three financial institutions combined have a market share of 60.2 percent, and so there remains competition for Investar in the AA.

HMDA aggregate data for 2023 revealed that Investar ranked 102 out of 422 financial institutions making loans in the AA. There was a total of 23,993 loans originated in the AA, of which Investar achieved a market share of 0.2 percent. The top five lenders in the AA achieved a combined market share of 23.1 percent, evidencing slight competition in the AA for mortgage loans.

Small business aggregate data for 2023 revealed that Investar ranked sixteenth out of 85 financial institutions making small business loans in the AA. There was a total of 17,908 loans originated in the AA, of which Investar achieved a market share of 0.7 percent. The top five lenders in the AA achieved a combined market share of 71.4 percent, evidencing significant competition in the AA for small business loans.

The Federal Financial Institutions Examination Council's (FFIEC) updated 2024 median family income for the AA was $86,800. Low income is defined as less than 50 percent of the median family income. Moderate income is defined as 50 percent to less than 80 percent of the median family income. Middle income is defined as 80 percent to 119 percent of the median family income. Upper income is defined as income of 120 percent and over the median family income. The following table depicts income categories:

Income Categories – Baton Rouge MSA AA			
Low	Moderate	Middle	Upper
<$43,399	$43,400 to <$69,439	$69,440 to <$104,159	≥$104,160

Source: US Census data

The HUD adjusted MSA median family income for the assessment area in 2024 was $86,800. Using Investar's current underwriting ratios, a low-income borrower would qualify for a maximum loan amount of $265,000 while a moderate-income borrower would qualify for loans between $265,000 and up to $424,000 within the Baton Rouge MSA AA. Additionally, low supply of housing coupled with increased demand caused housing prices to increase significantly. While census data reports the average home price in the AA to be $180,450, the average listing price in the AA during the review period was significantly higher. Based on data compiled in May 2024 and obtained from nationally recognized real estate websites, the average listing price for a residence within this AA was $273,600. 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 increased significantly during the review period in the AA.

Low-income families earning a median family income less than $43,339 represented 23.1 percent of families in the AA, while moderate-income families comprised 16.0 percent of the AA population. In 2024, 14.2 percent of households in the AA earned wages below the property level. In addition to these borrower lending constraints, opportunities for residential lending remain limited within the 22 low-income and 38 moderate-income CTs in the AA. Of the 331,931 housing units within the AA, only 10 percent are in the low-income CTs and only 17.9 percent are in the moderate-income CTs. These percentages are reduced further when just focusing on owner-occupied housing units, with there being only 5.0 percent in low-income CTs and 15.8 percent in moderate-income CTs.

AAs - Baton Rouge MSA AA						
						2024
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (CTs)	192	11.46	19.79	35.42	28.65	4.69
Population by Geography	798,531	9.71	17.36	37.49	32.22	3.22
Housing Units by Geography	331,931	10.00	17.85	36.60	32.25	3.30
Owner-Occupied Housing by Geography	194,743	4.96	15.84	39.23	38.39	1.58
Occupied Rental Units by Geography	87,324	18.84	20.51	30.52	24.68	5.45
Vacant Units by Geography	49,864	14.20	21.07	36.95	21.56	6.23
Businesses by Geography	45,870	8.70	18.49	34.96	36.19	1.66
Farms by Geography	1,627	6.70	17.76	37.98	36.51	1.04
Family Distribution by Income Level	185,314	23.07	16.00	17.97	42.96	0.00
Household Distribution by Income Level	282,067	25.07	14.35	16.26	44.33	0.00
Unemployment rate (%)	6.43	14.21	8.14	5.77	4.02	10.03
Households Below Poverty Level (%)	14.20	33.48	20.45	10.72	7.32	41.23
Median Family Income (12940 - Baton Rouge, LA MSA)		$77,948			**Median Housing Value**	$180,450
Median Family Income (12940 - Baton Rouge, LA MSA) for 2024		$86,800			**Median Gross Rent**	$935
					Families Below Poverty Level	10.59

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

Based on 2023 business demographic data, there were 77,681 non-farm businesses in the AA. Of these, 69,219 (89.1 percent) of the businesses had revenues of less than $1 million, 2,430 (3.1 percent) had revenues greater than $1 million, and 6,032 (7.8 percent) did not report revenue information. 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 examination, 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 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, approximately 45 percent of the branches in Louisiana are in the Baton Rouge MSA AA. Additionally, approximately 58.8 percent of state-wide deposits, 25.5 percent of HMDA, and 41.4 percent of CRA loans are in the Baton Rouge MSA AA.

The remaining six AAs including the Hammond MSA, Lafayette MSA, Lake Charles MSA, New Orleans-Metairie MSA, Slidell-Mandeville-Covington MSA, and non-MSA AA. It should be noted that Investar entered the Slidell-Mandeville-Covington MSA in 2024, when St. Tammany Parish became part of that MSA. Prior to 2024, St. Tammany Parish was part of the New Orleans-Metairie MSA. Activity in St. Tammany Parish in 2024 was not included in this evaluation as the bank did not make enough loans to allow for meaningful analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LOUISIANA

LENDING TEST

Investar's performance under the Lending Test in Louisiana is rated High Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, Investar's performance in the Baton Rouge MSA AA was good.

Lending Activity

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

Table 3: Lending Activity **2022**

Number of Loans

AA	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total	% Rating Area Loans	% Rating Area Deposits
Baton Rouge MSA	57	204	1	3	0	265	37.59	58.80
Hammond MSA	11	20	0	1	0	32	4.53	2.69
LA Non-MSA	21	37	2	0	0	60	8.51	9.16
Lafayette AA	29	70	1	1	0	101	14.33	15.25
Lake Charles MSA	9	33	0	0	0	42	5.96	1.36
New Orleans MSA	106	97	1	1	0	205	29.08	12.75
Total	**233**	**461**	**5**	**6**	**0**	**705**	**100.00**	**100.00**

Dollar Volume of Loans ($000s)

AA	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total	% Rating Area Loans	% Rating Area Deposits
Baton Rouge MSA	30,185	48,496	158	16,150	0	94,989	37.78	58.80
Hammond MSA 2022	8,495	3,779	0	8,346	0	20,620	8.19	2.69
LA Non-MSA 2022	4,625	5,460	536	0	0	10,621	4.22	9.16
Lafayette AA 2022	14,605	20,025	85	8,000	0	42,715	16.98	15.25
Lake Charles MSA 2022	3,075	8,507	0	0	0	11,582	4.60	1.36
New Orleans MSA 2022	39,010	29,920	211	1,912	0	71,053	28.24	12.75
Total	**99,995**	**116,187**	**990**	**34,408**	**0**	**251,580**	**100.00**	**100.00**

Source: 1/1/2022 - 12/31/2022 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								2023
Number of Loans								
AA	**Home Mortgage**	**Small Business**	**Small Farm**	**Community Development**	**Consumer**	**Total**	**% Rating Area Loans**	**% Rating Area Deposits**
Baton Rouge MSA	29	131	0	1	0	161	36.76	58.80
Hammond MSA	0	6	0	0	0	6	1.37	2.69
LA Non-MSA	15	20	4	2	0	41	9.36	9.16
Lafayette MSA	14	66	0	0	0	80	18.26	15.25
Lake Charles MSA	6	17	0	0	0	23	5.25	1.36
New Orleans-Metairie MSA	55	72	0	0	0	127	28.99	12.75
Total	**119**	**312**	**4**	**3**	**0**	**438**	**100.00**	**100.00**
Dollar Volume of Loans ($000s)								
AA	**Home Mortgage**	**Small Business**	**Small Farm**	**Community Development**	**Consumer**	**Total**	**% Rating Area Loans**	**% Rating Area Deposits**
Baton Rouge MSA	11,525	31,940	0	15,000	0	58,465	42.47	58.80
Hammond MSA	0	961	0	0	0	961	0.70	2.69
LA Non-MSA	2,355	2,541	636	3,270	0	8,802	6.39	9.16
Lafayette MSA	3,430	19,373	0	0	0	22,803	16.56	15.25
Lake Charles MSA	3,670	3,373	0	0	0	7,043	5.12	1.36
New Orleans-Metairie MSA	20,385	19,209	0	0	0	39,594	28.76	12.75
Total	**41,365**	**77,397**	**636**	**18,270**	**0**	**137,668**	**100.00**	**100.00**
Source: 1/1/2023 - 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**
Baton Rouge MSA	11	89	2	4	0	106	36.05	64.22
Hammond MSA	0	8	0	0	0	8	2.72	2.69
LA Non-MSA	3	21	6	1	0	31	10.54	9.16
Lafayette MSA	1	66	0	1	0	68	23.13	15.25
Lake Charles MSA	0	12	0	0	0	12	4.08	1.36
New Orleans MSA	12	42	0	1	0	55	18.71	4.96
Slidell-Mandeville-Covington MSA**	1	13	0	0	0	14	4.76	2.36
Total	**28**	**251**	**8**	**7**	**0**	**294**	**100.00**	**100.00**
Dollar Volume of Loans ($000s)								
AA	**Home Mortgage**	**Small Business**	**Small Farm**	**Community Development**	**Consumer**	**Total**	**% Rating Area Loans**	**% Rating Area Deposits**
Baton Rouge MSA	2,195	16,187	356	22,719	0	41,457	46.45	64.22
Hammond MSA	0	713	0	0	0	713	0.79	2.69
LA Non-MSA	135	2,126	724	1,371	0	4,356	4.88	09.16
Lafayette MSA	1,235	16,957	0	1,238	0	19,430	21.77	15.25
Lake Charles MSA	0	2,697	0	0	0	2,697	3.02	1.36
New Orleans MSA	2,400	12,977	0	1,843	0	17,220	19.29	4.96
Slidell-Mandeville-Covington MSA**	245	3,132	0	0	0	3,377	3.78	2.36
Total	**6,210**	**54,789**	**1,080**	**27,173**	**0**	**89,252**	**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. ** St. Tammany Parish became part of the Slidell-Mandeville-Covington MSA AA in 2024, but for purposes of this evaluation remained in the New Orleans MSA.

The overall lending activity in the Baton Rouge MSA AA is good, 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 review period, Investar originated 97 home mortgage and 424 small business loans totaling approximately $141 million in the State of

Louisiana in the full-scope AA. Additionally, Investar originated eight CD loans totaling approximately $53.9 million.

Distribution of Loans by Income Level of the Geography

Investar exhibited an adequate geographic distribution of loans in its AA(s).

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 Investar's home mortgage loan originations and purchases.

2022

Investar exhibited an adequate geographic distribution of loans in the Baton Rouge MSA AA when considering demographic and market conditions in the AA. While the percentage of loans in the low-income CTs was less than both the comparator and aggregate lending, Investar's lending is adequate when considering both the HMDA market share in the AA and lack of available owner-occupied housing units in the low-income CTs, coupled with challenges with housing affordability in those same CTs.

Investar exhibited a poor geographic distribution of loans in its AA when considering demographic and market conditions in the AA. The percentage of loans in the moderate-income CTs was significantly less than both the comparator and aggregate lending while demographic data and market conditions in the AA reveal both the demand and financial capacity for borrowers for mortgage loans in those AAs.

2023

Investar exhibited an excellent geographic distribution of loans in Baton Rouge MSA AA. The percentage of loans in the low-income CTs exceeded both the comparator and aggregate lending in those AAs.

Investar exhibited a poor geographic distribution of loans in its AA when considering demographic and market conditions in the AA. The percentage of loans in the moderate-income CTs was significantly less than both the comparator and aggregate lending while demographic data and market conditions in the AA reveal both the demand and financial capacity for borrowers for mortgage loans.

2024

Investar exhibited an adequate geographic distribution of loans in the Baton Rouge MSA AA for both low- and moderate-income CTs. Investar exited the mortgage market in August 2023 and thus loans made in 2024 were legacy or accommodation loans for existing relationships and did not carry any weight for this evaluation.

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 Investar's originations and purchases of small loans to businesses.

2022

Investar exhibited poor geographic distribution of small loans to businesses in the Baton Rouge MSA AA in the low-income CTs, as Investar's lending was less than both the comparator and aggregate lending.

Investar exhibited excellent geographic distribution of small loans to businesses in the Baton Rouge MSA AA in the moderate-income CTs, as Investar's lending exceeded both the comparator and aggregate lending in those AAs.

2023/2024

Investar's geographic distribution of small loans to businesses in the Baton rouge MSA AA for low- and moderate-income CTs in 2023 and 2024 was the same as 2022 and was overall considered adequate.

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 Investar's geographic distribution of loans.

Distribution of Loans by Income Level of the Borrower

Investar exhibits an adequate distribution of loans among individuals of different income levels and business of different sizes, given the product lines offered by the institution.

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 Investar's home mortgage loan originations and purchases.

2022

Investar exhibited a good distribution of loans to low-income borrowers, with the percent of bank loans being less than the comparator but exceeding aggregate lending.

Investar exhibited a good distribution of loans to moderate-income borrowers, with the percent of loans exceeding the comparator but being less than aggregate lending.

2023

Investar exhibited adequate borrower distribution in the AA, when considering performance context. While the percentage of loans to low-income borrowers was less than both the comparator and aggregate lending, lending is adequate when considering both Investar's HMDA market share in the AA and lack of available owner-occupied housing units in the low-income CTs, coupled with challenges with

housing affordability in those same census tracts. Using Investar's current underwriting ratios, a low-income borrower would qualify for a maximum loan amount of $265,000, not factoring taxes, insurance, and existing debt. Based on data compiled in May 2024 and obtained from nationally recognized real estate websites, the average listing price for a residence within this AA was $273,600.

Investar exhibited a poor borrower distribution of loans in its AA when considering demographic and market conditions in the AA. The percentage of loans to moderate-income borrowers was less than both the comparator and aggregate lending while demographic data and market conditions in the AA reveal both the demand and financial capacity for moderate-income borrowers for mortgage loans.

2024

Investar exhibited an adequate distribution of loans among low- and moderate-income individuals in the AA. Investar exited the mortgage market in August 2023 and thus loans made in 2024 were legacy or accommodation loans for existing relationships and did not carry any weight for this evaluation.

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.

2022

The distribution of small loans to businesses in the Baton Rouge MSA AA is considered poor. Investar's lending was significantly less than both the percentage of businesses in the AA as well as aggregate lending.

2023/2024

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

Community Development 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.

During the evaluation period, Investar made a total of eight CD loans totaling approximately $54 million in the Baton Rouge MSA AA. In 2022, Investar made three CD loans totaling approximately $16 million, In 2023, Investar made one loan totaling $15 million. In 2024, Investar made four loans totaling approximately $23 million. Total CD loans of $54 million in the Baton Rouge MSA AA represented approximately 60.6 percent of allocated tier one capital, reflecting an excellent level of CD lending. CD loans included loans for affordable housing, a noted need in the AA.

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

- Two loans totaling approximately $11.4 million to fund the construction of a new clinic, located in a low-income CT, where 55 percent of the patients will be Medicaid recipients.
- Purchase of a $15,000 bond in a FEMA declared designated disaster area to provide essential infrastructure to low- and moderate-income geographies.
- A loan for approximately $1.3 million to purchase and renovate an apartment with 26 total units, with 13 (or 50 percent) of them having monthly rental rates below the 2024 HUD Fair Market Rental rates for the area, or affordable to low- and moderate-income individuals.

Broader/Regional Area CD Loans

Investar originated six additional CD loans totaling approximately $46.9 million. All six of these loans were made in FEMA designated disaster areas because of hurricanes Ida, Laura, or Delta. Bank management should be commended for providing much needed assistance in both their own AAs and the surrounding AAs during these natural disasters. These loans, while outside the AA, had a positive impact on Investar's overall CD loan rating.

Product Innovation and Flexibility

Investar made no use of innovative and/or flexible lending practices in order to serve AA credit needs.

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, Investar's performance under the Lending Test in the Louisiana Non-MSA AA and the New Orleans MSA AA was consistent with overall performance under the Lending Test in the full-scope area. Investar's performance in the Lafayette MSA AA and the Lake Charles MSA AA was weaker than Investar's overall performance under the Lending Test in the full-scope area but was still considered adequate. Investar did not make enough loans in the Hammond MSA AA to allow for meaningful analysis.

INVESTMENT TEST

Investar's performance under the Investment Test in Louisiana is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, Investar's performance in the Baton Rouge MSA was excellent. Investar had an excellent level of qualified investments, including grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

Investar exhibited good responsiveness to credit and CD needs. Investar occasionally uses innovative and/or complex investments to support CD initiatives.

Table 4: Qualified Investments*										
AA	**Prior Period**		**Current Period**		**Total**				**Unfunded Commitments**	
	#	**$(000's)**	**#**	**$(000's)**	**#**	**% of Total #**	**$(000's)**	**% of Total $**	**#**	**$(000's)**
Baton Rouge MSA	31	7,341	2	1,882	33	35.87	9,223	49.39	0	0
Hammond MSA	6	253	0	0	6	6.52	253	1.35	0	0
LA Non-MSA	2	162	5	1,793	7	7.61	1,955	10.47	0	0
Lafayette MSA	14	1,591	2	277	16	17.39	1,868	10.02	0	0
Lake Charles MSA	5	699	1	101	6	6.52	800	4.28	0	0
New Orleans-Metairie MSA	23	4,097	1	478	24	26.09	4,575	24.49	0	0
Total	81	14,143	11	4,531	92	100	18,674	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, Investar made a total of 33 investments totaling approximately $9.2 million, 13 donations totaling $28,800, and 20 grants, totaling $216,911 in the Baton Rouge MSA. Of those two current period investments, one was made in 2022 and the other in 2024. Of the 13 donations made, eight totaling $9,600 were made in 2022, five totaling $12,200 were made in 2023, and two totaling $7,000 were made in 2024. Total investments of approximately $9.5 million represented 10.7 percent of allocated tier one capital, reflecting an excellent level of investments. Most investments included mortgage-backed securities that emphasized low- and moderate-income mortgages.

The institution occasionally uses innovative and/or flexible investment/grant practices in order to serve AA needs. Management originated grants through several federal government and internal programs that provided flexible terms and assistance including the following:

Homebuyer Equity Leverage Partnership (HELP) – Federal Home Loan Bank of Dallas
Eligible Investar mortgage customers who meet income and program qualifications may receive a grant of up to $10,000 to be used towards closing costs and/or down payment assistance when purchasing a new home. Qualifications for the program include being a first-time homebuyer, total household income not exceeding 80 percent of the area median income, the homebuyer must complete the Homebuyer Counseling Program, and the homebuyer must sign a five-year retention agreement. Investar originated four grants in this program totaling $44,000 in the AA.

Special Needs Assistance Program – Federal Home Loan Bank of Dallas
This program provides funds for the rehabilitation and/or modification of owner-occupied housing units with a special needs occupant. Investar originated five grants in this program totaling $42,260 in the AA.

Investar Affordable Housing Grant
Eligible Investar mortgage customers who met income and program qualifications may receive a grant directly from Investar. The grant provides down payment assistance for first time buyers who are low- or moderate-income borrowers with purchasing a primary residence in Investar's full AA or a low- or moderate-income buyer buying a primary residence located outside of a low- or moderate-income CT but within Investar's full AA. Borrowers must qualify for a home loan with Investar. Investar originated six grants in this program totaling $12,462 in the AA.

Louisiana Housing Corporation Soft Second Program
This program is designed to cover the affordability gap between the maximum amount that a homebuyer can afford and the purchase price of a safe, affordable, energy-efficient home. Investar originated three grants in this program totaling $109,310 in the AA.

Louisiana Housing Corporation Closing Cost Grant
This program provides grants of up to $5,000 to help cover closing costs and prepaid expenses associated with purchasing a home. Eligibility is limited to low- or moderate-income borrowers who must complete a homebuyer education course. Investar originated two grants in this program totaling $8,879 in the AA.

Broader/Regional Area CD Investments
Investar provided an additional 14 investments, both prior and current period, totaling approximately $5 million and $31,520 in grants outside Investar's AA and throughout the state during the review period. Several of these investments were made in FEMA designated disaster areas because of hurricanes Ida, Laura, or Delta. Bank management should be commended for providing much needed assistance in both their own AAs and the surrounding AAs during these natural disasters. These investments, while outside the AA, had a positive impact on Investar's overall CD investment rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investar's performance under the Investment Test in the Non-MSA, Lafayette MSA, Lake Charles MSA, and New Orleans MSA AA was consistent with Investar's overall performance under the Investment Test in the Baton Rouge MSA AA. The bank's performance in the Hammond MSA AA was weaker than the performance in the Baton Rouge MSA AA but was still considered good.

SERVICE TEST

Investar's performance under the Service Test in Louisiana is rated Outstanding.

Conclusions for Area/Areas Receiving a Full-Scope Review

Based on a full-scope review, Investar's performance in the 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.

Table 5: Distribution of Branch Delivery Systems													
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
Baton Rouge MSA	58.80	9	45	11	11	44	33	0	9.71	17.36	37.49	32.22	3.22
Hammond MSA	2.69	1	5	100	0	0	0	0	7.30	12.66	48.13	30.36	1.55
LA Non-MSA	9.16	3	15	67	0	0	33	0	10.96	14.19	55.06	19.79	0.00
Lafayette MSA	15.25	2	10	0	50	0	50	0	5.52	21.20	26.30	46.98	0.00
Lake Charles MSA	1.36	1	5	0	0	0	100	0	9.98	14.79	40.14	35.09	0.00
New Orleans MSA**	12.75	4	20	0	0	75	25	0	11.00	26.70	26.65	33.89	1.76
Total	100	20	100	20	10	35	35	0	9.05	19.87	36.36	33.01	1.70
Source: FFIEC File - 2024 Census *1/1/2022 - 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. ** Includes a branch in St. Tammany Parish. St. Tammany Parish became part of the Slidell-Mandeville-Covington MSA AA in 2024, but for purposes of this evaluation remained in the New Orleans MSA.

Investar's delivery systems were accessible to geographies and individuals of different income levels in the Baton Rouge MSA AA. Investar operates with nine branches in the AA including one each in the low- and moderate-income CTs. Investar's branch in the low-income CT exceeded the percentage of the population within that geography, while the branch in the moderate-income CT was only slightly less than the population in the low-income CTs.

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
Baton Rouge MSA	0	4	0	0	0	-4	0
Hammond MSA	0	0	0	0	0	0	0
LA-Non MSA	0	0	0	0	0	0	0
Lafayette MSA	0	0	0	0	0	0	0
Lake Charles MSA	0	1	0	0	-1	0	0
New Orleans MSA	0	0	0	0	0	0	0
Total	0	5	0	0	-1	-4	0
1/1/2022 - 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, the institution's opening and closing of branches had not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income CTs and/or to low- and moderate-income individuals.

Services, including where appropriate, business hours, were tailored to the convenience and needs of its AA, particularly low- and moderate-income CTs and/or individuals. Management complements its traditional service delivery methods with certain alternative delivery processes, including online banking, mobile banking, ATMs, ITMs, and telephone banking. These delivery methods provide increased access to banking services throughout all areas in the AA. Investar also became a member of the Allpoint Network of ATMs in May 2024, which grants customers further access to a series of ATMs that can be used without incurring an ATM surcharge.

Community Development Services

The institution was a leader in providing CD services.

Investar 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 AAs and was targeted to low- and moderate-income individuals. Bank employees participated in a variety of organizations and partnerships, some in leadership roles, that benefited low- and moderate-income individuals, promoted economic development, and provided affordable housing. Investar employees also provided technical assistance on financial and banking related matters to community groups and to low- or moderate-income persons and families.

During the review period 66 employees provided approximately 696 community service hours to 37 different qualifying organizations. Of those 66 employees, six were senior level employees that served on the Board of Directors or on committees of various organizations for 58 service hours. These activities helped provide affordable housing and economic development, a noted needed in the AA. Noteworthy examples of organizations where bank employees provided CD services include:

- Greater Baton Rouge Food Bank – The organization provides food and services to low- and moderate-income individuals and families in the greater AA. Approximately 40 bank employees aided in completing financial paperwork for eligibility for the receipt of food assistance. Many of these same employees also assisted in the sorting and loading of food for food distribution.
- Capital Area Agency on Aging – The organization assists low-income and unemployed seniors with a variety of services designed to assist in the development of meaningful and independent lives. A senior level employee was a board member of the organization, where he provided financial expertise.
- Brave Heart – The organization focuses on low- or moderate-income children who are in the foster care system.
- Lafayette Housing Authority – Five employees assembled and delivered backpacks for foster children including necessities and school supplies.

Product Innovation and Flexibility

Investar used innovative and/or flexible CD practices in order to serve AA needs. In May 2023, bank management approved a bank-wide employee volunteer paid time off “VTO” program whereby each bank employee would be allotted up to 16 hours per year (or four hours per quarter) to perform CRA volunteer hours during work hours. Since the implementation of this new program, employee bank-wide services participation has increased by approximately 20 percent, evidencing the success of this new program.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investar’s performance under the Service Test in the Hammond MSA, Non-MSA, Lafayette MSA, Lake Charles MSA, and New Orleans MSA AA was weaker than Investar’s overall performance under the Service Test in the Baton Rouge MSA AA. However, Investar’s performance in the Hammond MSA, Non-MSA, Lafayette MSA, and Lake Charles MSA was still considered good, and still considered adequate in the New Orleans MSA AA, when factoring the number of branches and percentage of deposits in those AAs.

State Rating

State of Alabama

CRA rating for the State of Alabama: Satisfactory
The Lending Test is rated: Low Satisfactory
The Investment Test is rated: Outstanding
The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels reflect adequate 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.
- An excellent level of CD investments.
- A good level of CD services.

Description of Institution's Operations in Alabama

Investar serves its community in the State of Alabama through six branches located in three AAs. Of those six branches, three are in the Anniston-Oxford MSA AA, two are located in the Non-MSA AA, and one is located in the Tuscaloosa MSA AA. For this evaluation the Anniston-Oxford MSA AA received a full-scope review, while the Non-MSA AA and the Tuscaloosa MSA AA received limited-scope reviews. Investar primarily offers commercial and residential real estate loans.

Anniston-Oxford MSA AA

Investar Bank operates with three branches in the Anniston-Oxford MSA AA. The MSA is in the north central portion of the state and consists of Calhoun County. The Anniston-Oxford MSA had previously consisted of both Talladega County and Calhoun County, but Talladega County was removed from the MSA in January 2023. Both Anniston and Oxford are the core cities in the Calhoun County, with populations of approximately 21,000 each, based on 2019 census estimates. There are a total of 38 CTs in the AA, with 2.6 percent of those CTs low-income CTs, 23.7 percent moderate-income CTs, 47.4 percent middle-income CTs, 15.8 percent upper-income CTs, and 10.53 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 low- or moderate-income areas.

While there is competition among financial institutions in the AA, Investar remains well positioned to vie for loans as it ranks sixth out of 10 financial institutions in the AA and has a deposit market share of 9.3 percent. The top three financial institutions combined have a market share of 53.7 percent and so there remains competition for Investar in the AA.

HMDA aggregate data for 2023 revealed that Investar ranked forty-third out of 236 financial institutions making loans in the AA. There was a total of 3,927 loans originated in the AA, of which Investar achieved a market share of 0.6 percent. The top five lenders in the AA achieved a combined market share of 30.1 percent, evidencing slight competition in the AA for mortgage loans.

Small business aggregate data for 2023 revealed that Investar ranked eighth out of 45 financial institutions making small business loans in the AA. There was a total of 1,292 loans originated in the AA, of which Investar achieved a market share of 2.8 percent. The top five lenders in the AA achieved a combined market share of 72.5 percent, evidencing slight competition in the AA for small business loans.

The FFIEC updated 2024 median family income for the AA was $73,600. 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 – Anniston-Oxford MSA AA			
Low	Moderate	Middle	Upper
<$36,799	$36,800 to <$58,879	$58,880 to <$88,319	≥$88,320

Source: US Census data

The HUD adjusted MSA median family income for the assessment area in 2023 was $73,600. Using Investar's current underwriting ratios, a low-income borrower and a moderate-income borrower would qualify for loans up to $226,300 and $362,000, respectively within this AA. In 2025, the average selling price for a residence within this AA was approximately $185,173. Both a low-income and moderate-income borrowers had the financial capacity to obtain mortgage loans in the AA, even when factoring in taxes and insurance.

Low-income families earning a median family income less than $36,799 represented 20.8 percent of families in the AA, while moderate-income families comprised 17.4 percent of the AA population. In 2024, 16.5 percent of households in the AA earned wages below the property level. In addition to these borrower lending constraints, opportunities for residential lending remain limited within the one low-income and nine moderate-income CTs in the AA.

Of the 53,722 housing units within the AA, only 3.2 percent are in the low-income CTs and only 20.4 percent are in the moderate-income CTs. These percentages are reduced further when just focusing on owner-occupied housing units, with there being only 1.9 percent in low-income CTs and 14.5 percent in moderate-income CTs. When looking at vacant properties, 4.6 percent are located in low-income geographies and 26.0 percent are located in moderate-income geographies.

Low supply of housing coupled with increased demand has caused housing prices to increase significantly during the review period. While census data reports the average home price in the AA to be $115,200, the average sale price in the AA during the review period was approximately $185,173. This increase in home prices, coupled with a lack of inventory, means low- and moderate-income borrowers face significant challenges when looking to purchase a home. While home sales are trending upwards, during the review period housing supply and affordable housing specifically continued to be a challenge.

AAs – Anniston-Oxford MSA AA						
						2024
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (CTs)	38	2.63	23.68	47.37	15.79	10.53
Population by Geography	116,441	1.99	20.79	56.35	19.92	0.95
Housing Units by Geography	53,722	3.17	20.36	54.88	19.90	1.70
Owner-Occupied Housing by Geography	31,370	1.94	14.47	58.44	24.08	1.06
Occupied Rental Units by Geography	13,202	5.10	30.43	47.57	15.71	1.20
Vacant Units by Geography	9,150	4.59	26.04	53.20	11.57	4.59
Businesses by Geography	3,433	2.65	20.01	53.77	22.43	1.14
Farms by Geography	133	0.75	12.78	59.40	27.07	0.00
Family Distribution by Income Level	29,120	20.78	17.44	20.28	41.50	0.00
Household Distribution by Income Level	44,572	24.97	16.82	17.54	40.67	0.00
Unemployment rate (%)	7.22	9.47	11.99	7.31	2.78	19.87
Households Below Poverty Level (%)	16.49	27.46	26.22	16.25	5.78	40.45
Median Family Income (11500 - Anniston-Oxford, AL MSA)		$59,609			**Median Housing Value**	$115,200
Median Family Income (11500 - Anniston-Oxford, AL MSA) for 2024		$73,600			**Median Gross Rent**	$734
					Families Below Poverty Level	10.68

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

In conjunction with this examination, we conducted two interviews with community leaders in the AA. The primary credit needs in the community were identified as assisting in the funding of nonprofits that provide community services, affordable housing, and financial education, including second chance programs to assist people with rebuilding credit. According to these contacts, local banks have been active in helping meet the credit needs of the AA.

Scope of Evaluation in Alabama

In the State of Alabama, we selected the Anniston-Oxford 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 each AA. Of the six branches in the State, three, or 50 percent, are in the full-scope AA. Additionally, approximately 70.4 percent of deposits, 100 percent of HMDA and 83.5 percent of CRA loans are in the Anniston-Oxford MSA AA. It should also be noted that Investar only entered the Tuscaloosa MSA AA in April 2023, and therefore less weight was given to this AA when determining the overall State rating.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ALABAMA

LENDING TEST

Investar’s performance under the Lending Test in Alabama is rated Low Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, Investar's performance in the Anniston-Oxford MSA AA was adequate.

Lending Activity

Lending levels reflected adequate responsiveness to AA's credit needs.

Table 3: Lending Activity								2022
Number of Loans								
AA	**Home Mortgage**	**Small Business**	**Small Farm**	**Community Development**	**Consumer**	**Total**	**% Rating Area Loans**	**% Rating Area Deposits**
Anniston-Oxford MSA	24	44	0	0	0	68	89.47	71.30
AL Non-MSA	0	5	3	0	0	8	10.53	28.70
Total	**24**	**49**	**3**	**0**	**0**	**76**	**100.00**	**100.00**
Dollar Volume of Loans ($000s)								
AA	**Home Mortgage**	**Small Business**	**Small Farm**	**Community Development**	**Consumer**	**Total**	**% Rating Area Loans**	**% Rating Area Deposits**
Anniston-Oxford MSA	4,490	6,996	0	0	0	11,486	96.48	71.30
AL Non-MSA	0	252	167	0	0	419	3.52	28.70
Total	**4,490**	**7,248**	**167**	**0**	**0**	**11,905**	**100.00**	**100.00**
Source: 1/1/2022 - 12/31/2022 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								2023
Number of Loans								
AA	**Home Mortgage**	**Small Business**	**Small Farm**	**Community Development**	**Consumer**	**Total**	**% Rating Area Loans**	**% Rating Area Deposits**
Anniston-Oxford MSA	17	36	0	0	0	53	81.54	70.40
AL Non-MSA	0	5	1	0	0	6	9.23	28.70
Tuscaloosa MSA	2	4	0	0	0	6	9.23	0.90
Total	**19**	**45**	**1**	**0**	**0**	**65**	**100.00**	**100.00**
Dollar Volume of Loans ($000s)								
AA	**Home Mortgage**	**Small Business**	**Small Farm**	**Community Development**	**Consumer**	**Total**	**% Rating Area Loans**	**% Rating Area Deposits**
Anniston-Oxford MSA	2,045	3,822	0	0	0	5,867	74.51	70.40
AL Non-MSA	0	567	12	0	0	579	7.35	28.70
Tuscaloosa MSA	340	1,088	0	0	0	1,428	18.14	0.90
Total	**2,385**	**5,477**	**12**	**0**	**0**	**7,874**	**100.00**	**100.00**
Source: 1/1/2023 - 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**
Anniston-Oxford MSA	16	52	0	0	4	72	83.72	70.40
AL Non-MSA	0	4	0	0	0	4	4.65	28.70
Tuscaloosa MSA	0	8	0	0	2	10	11.63	0.90
Total	**16**	**64**	**0**	**0**	**6**	**86**	**100.00**	**100.00**
Dollar Volume of Loans ($000s)								
AA	**Home Mortgage**	**Small Business**	**Small Farm**	**Community Development**	**Consumer**	**Total**	**% Rating Area Loans**	**% Rating Area Deposits**
Anniston-Oxford MSA	1,310	6,842	0	0	258	8,410	77.54	70.40
AL Non-MSA	0	222	0	0	0	222	2.05	28.70
Tuscaloosa MSA	0	1,374	0	0	840	2,214	20.41	0.90
Total	**1,310**	**8,438**	**0**	**0**	**1,098**	**10,846**	**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 activity in the Anniston-Oxford MSA AA is adequate, 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 review period, Investar originated 57 home mortgage and 132 small business loans totaling approximately $25.5 million in the State of Alabama in the full-scope AA.

Distribution of Loans by Income Level of the Geography

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

Home Mortgage Loans

Refer to Table 7 in the State of Alabama section of Appendix D for the facts and data used to evaluate the geographic distribution of Investar's home mortgage loan originations and purchases.

2022

Investar exhibited an adequate geographic distribution of loans in the Anniston-Oxford MSA AA when considering demographic and market conditions in the AA. While Investar did not make any loans in the low-income CTs during the review year, only 1.9 percent of owner-occupied housing units in the AA are in those CTs and aggregate lending was less than one percent.

Investar exhibited a good geographic distribution of loans in its AA when considering demographic and market conditions in the AA. While the percentage of loans in the moderate-income CTs was less than the comparator, it exceeded aggregate lending and is therefore considered good.

2023

Investar exhibited an adequate geographic distribution of loans in the Anniston-Oxford MSA AA when considering demographic and market conditions in the AA. While Investar did not make any loans in the low-income CTs during the review year, only 1.94 percent of owner-occupied housing units in the AA are in those CTs and aggregate lending was less than one percent.

Investar exhibited a poor borrower distribution of loans in its AA when considering demographic and market conditions in the AA. The percentage of loans to moderate-income borrowers was less than both the comparator and aggregate lending while demographic data and market conditions in the AA reveal both the demand and financial capacity for moderate-income borrowers for mortgage loans.

2024

Investar exhibited an adequate distribution of loans among low- and moderate-income individuals in the AA. Investar exited the mortgage market in August 2023 and thus loans made in 2024 were legacy or accommodation loans for existing relationships and did not carry any weight for this evaluation.

Small Loans to Businesses

Refer to Table 9 in the State of Alabama section of Appendix D for the facts and data used to evaluate the geographic distribution of Investar's originations and purchases of small loans to businesses.

2022

Investar exhibited good geographic distribution of small loans to businesses in the Anniston-Oxford MSA AA in the low-income CTs, as Investar's lending was less than the comparator but greater than aggregate lending.

Investar exhibited excellent geographic distribution of small loans to businesses in the AA in the moderate-income CTs, as Investar's lending exceeded both the comparator and aggregate lending in those AAs.

2023

Investar exhibited poor geographic distribution of small loans to businesses in the Anniston-Oxford MSA AA in the low-income CTs, as Investar did not have any lending in the low-income CTs.

Investar exhibited adequate geographic distribution of small loans to businesses in the AA in the moderate-income CTs, as Investar's lending was less than the comparator but was on par with aggregate lending in those AAs.

2024

Investar exhibited good geographic distribution of small loans to businesses in the Anniston-Oxford MSA AA in the low-income CTs, as Investar's lending was less than the comparator but greater than aggregate lending.

Investar exhibited good geographic distribution of small loans to businesses in the AA in the moderate-income CTs, as Investar's lending was less than the comparator but greater than aggregate lending.

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 the bank's geographic distribution of loans.

Distribution of Loans by Income Level of the Borrower

Investar exhibits an adequate distribution of loans among individuals of different income levels and business of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table 8 in the State of Alabama section of Appendix D for the facts and data used to evaluate the borrower distribution of Investar's home mortgage loan originations and purchases.

2022

Investar exhibited an excellent distribution of loans in the Anniston-Oxford MSA AA to low-income borrowers with the percent of loans being exceeding both than the comparator and aggregate lending in the low-income CTs.

Investar exhibited a poor distribution of loans in the AA to moderate-income borrowers, as Investar did not make any loans to moderate-income borrowers in 2022.

2023

Investar exhibited good of loans in the AA to low-income borrowers. While the percentage of loans was less than the comparator, it exceeded aggregate lending.

Investar exhibited a poor distribution of loans in the Anniston-Oxford MSA AA to moderate-income borrowers, as Investar did not make any loans to moderate-income borrowers in 2023.

2024

Investar exhibited an adequate distribution of loans in the AA among low- and moderate-income individuals in the AA. Investar exited the mortgage market in August 2023 and thus loans made in 2024 were legacy or accommodation loans for existing relationships and did not carry any weight for this evaluation.

Small Loans to Businesses

Refer to Table 10 in the State of Alabama section of Appendix D for the facts and data used to evaluate the borrower distribution of Investar's origination and purchase of small loans to businesses.

2022

The distribution of small loans to businesses in the Anniston-Oxford MSA AA is considered poor. Investar's lending was significantly less than both the percentage of businesses in the AA as well as aggregate lending.

2023

The distribution of small loans to businesses in the AA is considered poor. Investar's lending was significantly less than both the percentage of businesses in the AA as well as aggregate lending.

2024

The distribution of small loans to businesses in the Anniston-Oxford MSA AA is considered good. While Investar's lending was less than the comparator, it exceeded aggregate lending.

Community Development Lending

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

Investar did not originate or purchase any CD loans during the review period.

Product Innovation and Flexibility

Investar made no use of innovative and/or flexible lending practices in order to serve AA credit needs.

Conclusions for Area Receiving a Limited-Scope Review

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

Based on a limited-scope review, Investar's performance under the Lending Test in the Alabama Non-MSA and Tuscaloosa MSA AA was consistent with Investar's overall performance under the Lending Test in the full-scope area. Investar did not make a sufficient number of loans in the limited-scope areas to allow for meaningful analysis.

INVESTMENT TEST

Investar's performance under the Investment Test in Alabama is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, Investar's performance in the Anniston-Oxford MSA was excellent. Investar had an excellent level of qualified investments, but not in a leadership position, particularly those that are not routinely provided by private investors. Investar did not make any grants in the AA during the review period.

Investar exhibited an adequate responsiveness to credit and CD needs. Investar rarely used innovative and/or complex investments to support CD initiatives.

Table 4: Qualified Investments*										
AA	Prior Period		Current Period		Total				Unfunded Commitments	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Anniston-Oxford MSA	0	0	2	3,670	2	28.57	3,670	72.76	0	0
AL Non-MSA	0	0	4	1,133	4	57.14	1,133	22.46	0	0
Tuscaloosa MSA	0	0	1	241	1	14.29	241	4.78	0	0
Total	0	0	7	5,044	7	100	5,044	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, Investar made two investments totaling approximately $3.7 million and 18 donations totaling $27,700 in the Anniston-Oxford MSA. Of those two current period investments, one was made in 2022 and the other in 2023. Of the 18 donations made, four totaling $7,000 were made in 2022, 11 totaling $15,950 were made in 2023, and three totaling $4,740 were made in 2024. Total investments of approximately $9.5 million represent 13.6 percent of allocated tier one capital, reflecting an excellent level of investments. A Fannie Mae mortgage-backed investment totaling approximately $3.3 million for a 100-unit HUD-subsidized residential apartment constituted the majority of the investments in the full-scope AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investar's performance under the Investment Test in the Alabama Non-MSA and Tuscaloosa MSA was consistent with Investar's overall performance under the Investment Test in the full-scope area.

SERVICE TEST

Investar's performance under the Service Test in Alabama is rated High Satisfactory.

Conclusions for Areas Receiving A Full-Scope Review

Based on a full-scope review, Investar's performance in the Anniston-Oxford MSA AA was good.

Retail Banking Services

Service delivery systems were readily accessible to geographies and individuals of different income levels in Investar's AA.

Table 5: Distribution of Branch Delivery Systems														
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
Anniston-Oxford MSA	70.4	3	50	0.00	67	33	0.00	0.00	1.99	20.79	56.35	19.92	0.95
AL Non-MSA	28.7	2	33	0.00	0.00	100	0.00	0.00	0.00	11.97	88.03	0.00	0.00
Tuscaloosa MSA	0.9	1	17	0.00	0.00	0.00	100	0.00	6.15	10.54	45.45	33.55	4.31
Total	100	6	100	0.00	33.33	50.00	16.67	0.00	4.57	13.95	50.50	27.92	3.06
Source: FFIEC File - 2024 Census. 1/1/2022 - 12/31/2024 Bank. 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.

Investar's delivery systems were readily accessible to geographies and individuals of different income levels in the Anniston-Oxford MSA AA. Investar operated with three branches in the AA including two

in the moderate-income CTs, which exceeded the percentage of the population within those geographies. While there were no branches in the low-income geographies, only 2.0 percent of the population resides in those CTs.

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
Anniston MSA	0	1	0	0	**-1**	0	0
AL Non-MSA	0	0	0	0	0	0	0
Tuscaloosa MSA	1	0	0	0	0	+1	0
Total	1	1	0	0	-1	+1	0
1/1/2022 - 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, Investar's opening and closing of branches had not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.

Services, including where appropriate, business hours, were tailored to the convenience and needs of its AA, particularly low- and moderate-income geographies and/or individuals. Management complements its traditional service delivery methods with certain alternative delivery processes, including online banking, mobile banking, ATMs, ITMs, and telephone banking; these delivery methods provide increased access to banking services throughout all areas in the AA. Investar also became a member of the Allpoint Network of ATMs in May 2024, which grants customers further access to a series of ATMs that can be used without incurring an ATM surcharge.

Community Development Services

Investar provided an adequate level of CD services.

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

During the review period, eight employees provided approximately 49.5 community service hours to eight different qualifying organizations. These activities helped provide affordable housing and economic development, a noted needed in the AA. Noteworthy examples of organizations where bank employees provided CD services include:

- The Piedmont Benevolence Center - The organization is a non-profit charitable organization that provides quality of life programs to low- and moderate-income individuals. A bank employee aided at the center, which focuses on providing food, clothing, furniture, and services to low- and moderate-income individuals in the AA.
- Big Brothers Big Sisters of Northeast Alabama - The organization assists low- and moderate-income youth and connects them with adult role models for one-on-one mentorship. Three bank employees assisted with fundraising for the organization.

Product Innovation and Flexibility

Investar used innovative and/or flexible CD practices in order to serve AA needs. In May 2023, management approved a bank-wide employee volunteer paid time off "VTO" program whereby each bank employee would be allotted up to 16 hours per year (or four hours per quarter) to perform CRA volunteer hours during work hours. Since the implementation of this new program, employee bank-wide services participation has increased by approximately 20 percent, evidencing the success of this new program.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investar's performance under the Service Test in the Tuscaloosa MSA AA was consistent with Investar's overall performance under the Service Test in the full-scope AA. Investar's performance in the Alabama Non-MSA AA was weaker than Investar's overall performance under the Service Test in the full-scope AA. Investar only conducted two CD service hours in the Alabama Non-MSA AA during the review period.

State Rating

State of Texas

CRA rating for the State of Texas: Satisfactory
The Lending Test is rated: Low Satisfactory
The Investment Test is rated: Outstanding
The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending levels reflect adequate responsiveness to meeting credit needs of the AA.
- An excellent geographic distribution of loans.
- A poor distribution of loans among individuals of different income levels and business of different sizes.
- An excellent level of CD investments.
- An adequate level of CD services.

Description of Institution's Operations in Texas

Investar serves its community in the State of Texas through three branches located in the Houston-Pasadena-The Woodlands MSA. During the review period, Investar also had branches located in the Victoria MSA and Texas Non-MSA AA, but closed branches located in those AAs in January 2023. Consequently, the only remaining AA in the State received a full-scope review. Investar primarily offers commercial and residential real estate loans.

Houston-Pasadena-The Woodlands MSA AA

Investar operates with three branches in the Houston-Pasadena-The Woodlands MSA AA. The MSA is in the southeast section of the State and consists of eight counties. Investar has chosen three of those eight counties to serve including Galveston, Harris, and Montgomery as it determined the entire MSA was too large to provide adequate banking services. Of Investar's three branches, one branch is located in each of the counties served in the MSA. It should be noted that Investar only entered Montgomery County, with the opening of a new branch in the city of Conroe in October 2024. 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 1,218 CTs in the AA, with 16.0 percent of those CTs low-income CTs, 27.8 percent moderate-income CTs, 24.6 percent middle-income CTs, 28.2 percent upper-income census tracts, and 3.5 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 low- or moderate-income areas.

There is significant competition among financial institutions in the AA. Investar ranks fifty-eighth out of 934 financial institutions in the AA and has a deposit market share of 0.05 percent. The top three

financial institutions combined have a market share of 68.8 percent, and so there remains significant competition for Investar in the AA.

HMDA aggregate data for 2023 revealed that Investar ranked 595 out of 963 financial institutions making loans in the AA. There was a total of 138,455 loans originated in the AA, of which Investar did not receive a reportable market share (0.0 percent). The top five lenders in the AA achieved a combined market share of 17.2 percent, evidencing significant competition in the AA for mortgage loans.

Small business aggregate data for 2023 revealed that Investar ranked sixty-third out of 221 financial institutions making small business loans in the AA. There was a total of 142,998 loans originated in the AA, of which Investar achieved a market share of 0.03 percent. The top five lenders in the AA achieved a combined market share of 75.7 percent, evidencing significant competition in the AA for small business loans.

The FFIEC updated 2024 median family income for the AA was $97,400. 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-Pasadena-The Woodlands MSA AA			
Low	Moderate	Middle	Upper
<$48,699	$48,700 to <$77,919	$77,920 to <$116,879	≥$116,880

Source: US Census data

The HUD adjusted MSA median family income for the AA in 2024 was $97,400. Using Investar's current underwriting ratios, a low-income borrower would qualify for a maximum loan amount of $297,500, while a moderate-income borrower would qualify for loans between $297,500 and $476,000, 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. While census data reports the median home price in the AA to be $163,650, 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. This would be an additional challenge to home ownership for some moderate-income borrowers, as taxes and home insurance increased significantly during the review period.

Low-income families earning a median family income less than $48,699 represented 26.4 percent of families in the AA, while moderate-income families comprised 17.5 percent of the AA population. In 2024, 14.0 percent of households in the AA earned wages below the property level. In addition to these borrower lending constraints, opportunities for residential lending remain limited within the 195 low-income and 339 moderate-income CTs in the AA. Of the 1,943,746 housing units within the AA, only 13.9 percent are in the low-income CTs and only 26.9 percent are in the moderate-income CTs. These percentages are reduced further when just focusing on owner-occupied housing units, with there being only 6.4 percent in low-income CTs and 23.0 percent in moderate-income CTs.

AAs - Houston-Pasadena-The Woodlands MSA AA						
						2024
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (CTs)	1,218	16.01	27.83	24.55	28.16	3.45
Population by Geography	5,081,827	13.32	27.39	27.89	29.50	1.89
Housing Units by Geography	1,943,746	13.87	26.93	26.82	30.16	2.22
Owner-Occupied Housing by Geography	982,478	6.35	22.96	30.55	39.15	0.99
Occupied Rental Units by Geography	778,475	22.25	31.77	23.00	19.51	3.48
Vacant Units by Geography	182,793	18.63	27.62	23.01	27.22	3.52
Businesses by Geography	255,681	10.26	23.00	26.01	38.64	2.10
Farms by Geography	4,855	7.72	20.68	29.95	40.16	1.48
Family Distribution by Income Level	1,199,101	26.38	17.50	17.73	38.40	0.00
Household Distribution by Income Level	1,760,953	26.77	16.79	17.10	39.34	0.00
Unemployment rate (%)	6.15	7.99	7.35	5.87	4.57	6.37
Households Below Poverty Level (%)	13.98	30.70	18.76	9.68	5.80	20.91
Median Family Income (26420 - Houston-Pasadena-The Woodlands, TX MSA)		$81,128	**Median Housing Value**			$163,650
Median Family Income (26420 - Houston-Pasadena-The Woodlands, TX MSA) for 2024		$97,400	**Median Gross Rent**			$1,105
			Families Below Poverty Level			12.34

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

In conjunction with this examination, we conducted two interviews with community leaders in the AA. The primary credit needs in the community were identified as affordable housing, general community development, 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

In the State of Texas, we selected Investar's only AA for a full scope review: Houston-Pasadena-The Woodlands MSA AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

Investar's performance under the Lending Test in Texas is rated Low Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, Investar's performance in the Houston-Pasadena-The Woodlands MSA AA was adequate.

Lending Activity

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

Table 3: Lending Activity								2022
Number of Loans								
AA	**Home Mortgage**	**Small Business**	**Small Farm**	**Community Development**	**Consumer**	**Total**	**% Rating Area Loans**	**% Rating Area Deposits**
Houston-Pasadena-The Woodlands MSA	1	45	0	0	0	46	74.19	Unknown
TX Non-MSA	0	11	1	0	0	12	19.35	Unknown
Victoria MSA	0	4	0	0	0	4	6.45	Unknown
Total	**1**	**60**	**1**	**0**	**0**	**62**	**100.00**	Unknown
Dollar Volume of Loans ($000s)								
AA	**Home Mortgage**	**Small Business**	**Small Farm**	**Community Development**	**Consumer**	**Total**	**% Rating Area Loans**	**% Rating Area Deposits**
Houston-Pasadena-The Woodlands MSA	125	9,845	0	0	0	9,970	89.32	Unknown
TX Non-MSA	0	871	80	0	0	951	8.52	Unknown
Victoria MSA	0	241	0	0	0	241	2.16	Unknown
Total	**125**	**10,957**	**80**	**0**	**0**	**11,162**	**100.00**	Unknown
Source: 1/1/2022 - 12/31/2022 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								2023
Number of Loans								
AA	**Home Mortgage**	**Small Business**	**Small Farm**	**Community Development**	**Consumer**	**Total**	**% Rating Area Loans**	**% Rating Area Deposits**
Houston-Pasadena-The Woodlands MSA	3	39	0	0	0	42	100.00	100.00
Total	**3**	**39**	**0**	**0**	**0**	**42**	**100.00**	100.00
Dollar Volume of Loans ($000s)								
AA	**Home Mortgage**	**Small Business**	**Small Farm**	**Community Development**	**Consumer**	**Total**	**% Rating Area Loans**	**% Rating Area Deposits**
Houston-Pasadena-The Woodlands MSA	495	8,583	0	0	0	9,078	100.00	100.00
Total	**495**	**8,583**	**0**	**0**	**0**	**9,078**	**100.00**	100.00
Source: 1/1/2023 - 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-Pasadena-The Woodlands MSA	2	36	0	0	3	41	100.00	100.00
Total	**2**	**36**	**0**	**0**	**3**	**41**	**100.00**	100.00
Dollar Volume of Loans ($000s)								
AA	**Home Mortgage**	**Small Business**	**Small Farm**	**Community Development**	**Consumer**	**Total**	**% Rating Area Loans**	**% Rating Area Deposits**
Houston-Pasadena-The Woodlands MSA	710	6,632	0	0	2,140	9,482	100.00	100.00
Total	**710**	**6,632**	**0**	**0**	**2,140**	**9,482**	**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 activity in the Houston-Pasadena-The Woodlands MSA AA is adequate, considering the competition for home business loans in the AA as well as the performance context considerations

discussed elsewhere in this evaluation. During the review period, Investar did not originate a sufficient number of home mortgage loans in any year of review to allow for meaningful analysis. Furthermore, Investar did not make any CD loans during the review period. In total, Investar made six home mortgage loans and 135 small business loans during the review period.

Distribution of Loans by Income Level of the Geography

Investar exhibited an excellent distribution of loans in its AAs.

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 Investar's home mortgage loan originations and purchases.

2022/2023

Investar did not make a sufficient number of home mortgage loans in the Houston-Pasadena-The Woodlands MSA AA to allow for meaningful analysis.

2024

Investar exhibited an adequate geographic distribution of loans in the Houston-Pasadena-The Woodlands MSA AA. Investar exited the mortgage market in August 2023 and thus loans made in 2024 were legacy or accommodation loans for existing relationships and did not carry any weight for this evaluation.

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 Investar's originations and purchases of small loans to businesses.

2022

Investar exhibited excellent geographic distribution of small loans to businesses in the Houston-Pasadena-The Woodlands MSA AA in both the low- and moderate-income CTs as Investar's lending exceeded the comparator and aggregate data.

2023

Investar exhibited an excellent distribution of small loans to businesses in the Houston-Pasadena-The Woodlands MSA AA. The percentage of loans in the low-income geographies was on par with the comparator but exceeded aggregate lending. In the moderate-income geographies the percentage of loans exceeded both the comparator and aggregate lending.

2024

Investar exhibited good distribution of small loans to businesses in the Houston-Pasadena-The Woodlands MSA AA. While Investar did not make any small loans to businesses in the low-income CTs, Investar's lending was on par and exceeded aggregate lending in the moderate-income CTs.

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 Investar's geographic distribution of loans.

Distribution of Loans by Income Level of the Borrower

Investar exhibits a poor 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 Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of Investar's home mortgage loan originations and purchases.

2022/2023

Investar did not make a sufficient number of home mortgage loans in the Houston-Pasadena-The Woodlands MSA AA to allow for meaningful analysis.

2024

Investar exhibited an adequate distribution of loans among low- and moderate-income individuals in the AA. Investar exited the mortgage market in August 2023 and thus loans made in 2024 were legacy or accommodation loans for existing relationships and did not carry any weight for this evaluation.

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 Investar's origination and purchase of small loans to businesses.

2022

The distribution of small loans to businesses in the Houston-Pasadena-The Woodlands MSA AA is considered poor. Investar's lending was significantly less than both the percentage of businesses in the AA, as well as aggregate lending.

2023/2024

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

Community Development Lending

The institution had made few, if any, CD loans.

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

Investar did not originate or purchase any CD loans during the review period.

Product Innovation and Flexibility

Investar made no use of innovative and/or flexible lending practices in order to serve AA credit needs.

INVESTMENT TEST

Investar'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, Investar's performance in the Houston-Pasadena-The Woodlands MSA AA was excellent. Investar had a significant level of qualified investments, but not in a leadership position, particularly those that are not routinely provided by private investors. Investar did not make any grants in the AA during the review period.

Investar exhibited adequate responsiveness to credit and CD needs. Investar rarely used innovative and/or complex investments to support CD initiatives.

Table 4: Qualified Investments*

AA	Prior Period		Current Period		Total				Unfunded Commitments	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Houston-Pasadena-The Woodlands MSA	5	4,605	4	6,490	9	100	11,095	100	0	0
TX Non-MSA	0	0	0	0	0	0	0	0.00	0	0
Victoria MSA	0	0	0	0	0	0	0	0.00	0	0
Total	5	4,605	4	6,490	9	100	11,095	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, Investar made nine investments totaling approximately $11.1 million and two donations totaling $11,500 in the Houston-Pasadena-The Woodlands MSA. All current period investments were made in 2022, along with a $10,000 donation, with another $1,500 donation made in 2024. Investar made total investments of approximately $11.1 million represented 80.6 percent of allocated tier one capital, which reflected an excellent level of investments. Most investments included mortgage-backed securities that emphasized low- and moderate-income mortgage pools.

SERVICE TEST

Investar's performance under the Service Test in Texas is rated Low Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, Investar's performance in the Houston-Pasadena-The Woodlands MSA AA was adequate.

Retail Banking Services

Service delivery systems were accessible to geographies and individuals of different income levels in Investar's AA.

Table 5: Distribution of Branch Delivery Systems													
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-Pasadena-The Woodlands MSA	100	3	100	0	33.33	33.33	33.33	0	14.24	26.96	28.12	28.79	1.89
TX Non-MSA	0	0	0	0	0	0	0	0	0.00	50.24	35.26	14.50	0.00
Victoria MSA	0	0	0	0	0	0	0	0	5.68	26.24	39.30	28.78	0.00
Total	100	100	100	0	33.33	33.33	33.33	0	13.98	27.12	28.37	28.69	1.85
Source: FFIEC File - 2020 Census *1/1/2022 - 12/31/2022 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.

Investar's delivery systems were readily accessible to geographies and individuals of different income levels in the Houston-Pasadena-The Woodlands MSA AA. While Investar did not have any branches in the low-income geographies, the two branches in the moderate-income geographies exceeded the percentage of the population within those geography.

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-Pasadena-The Woodlands MSA	1	0	0	0	+1	0	0
TX Non-MSA 2022	0	1	0	0	-1	0	0
Victoria MSA 2022	0	1	0	-1	0	0	0
Total	1	2	0	-1	-/+1	0	0
1/1/2022 - 12/31/2022 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, the institution's opening and closing of branches had not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.

Services, including where appropriate business hours, were tailored to the convenience and needs of its AA, particularly low- and moderate-income geographies and/or individuals. Management complements its traditional service delivery methods with certain alternative delivery processes, including online banking, mobile banking, ATMs, ITMs, and telephone banking. These delivery methods provide increased access to banking services throughout all areas in the AA. Investar also became a member of the Allpoint Network of ATMs in May 2024, which grants customers further access to a series of ATMs that can be used without incurring an ATM surcharge.

Community Development Services

Investar provided an adequate level of CD services.

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

During the review period eight employees provided approximately 28 community service hours to eight different qualifying organizations. These activities helped provide affordable housing and economic development, a noted needed in the AA. Noteworthy examples of organizations where bank employees provided CD services include:

- Galveston County Food Bank - The organization provides food and services to low- and moderate-income individuals and families in the greater AA. Approximately six bank employees provided assistance in completing financial paperwork for eligibility for the receipt of food assistance.

Product Innovation and Flexibility

Investar used innovative and/or flexible CD practices in order to serve AA needs. In May 2023, management approved a bank-wide employee volunteer paid time off “VTO” program whereby each bank employee would be allotted up to 16 hours per year (or four hours per quarter) to perform CRA volunteer hours during work hours. Since the implementation of this new program, employee bank-wide Services participation has increased by approximately 20 percent, evidencing the success of this new program.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2022-12/31/2024	
Bank Products Reviewed:	Home mortgage and small business CD loans, qualified investments, CD services	
List of AAs and Type of Examination		
Rating and AAs	**Type of Exam**	**Other Information**
State of Louisiana		
Baton Rouge MSA	Full-Scope	
Hammond MSA	Limited-Scope	
Louisiana Non-MSA	Limited-Scope	
Lafayette MSA	Limited-Scope	
Lake Charles MSA	Limited-Scope	
New Orleans MSA	Limited-Scope	
Slidell-Mandeville-Covington MSA	NA	St. Tammany Parish became part of this MSA in 2024 but was previously part of the New Orleans MSA. Due to a lack of lending in 2024 this AA was not independently analyzed.
State of Alabama		
Anniston-Oxford MSA	Full-Scope	
Alabama Non-MSA	Limited-Scope	
Tuscaloosa MSA	Limited-Scope	
State of Texas		
Houston-Pasadena-The Woodlands MSA	Full-Scope	
Texas Non-MSA	NA	Branch closed in January 2023
Victoria MSA	NA	Branch closed in January 2023

Appendix B: Summary of MMSA and State Ratings

RATINGS				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank Rating
Investar Bank, National Association	High Satisfactory	Outstanding	Outstanding	Outstanding
MMSA or State:				
State of Louisiana	High Satisfactory	Outstanding	Outstanding	Outstanding
State of Alabama	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory
State of Texas	Low Satisfactory	Outstanding	Low Satisfactory	Satisfactory

(*) 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 parish or county delineated by a local committee of census data users for the purpose of presenting data. CTs nest within parishes or counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, CTs ideally contain about 4,000 people and 1,600 housing units.

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

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

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

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

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

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

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a MSA to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2 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 parish or county or group of parishes or counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary parishes or counties

that represent an employment center or centers, plus adjacent parishes or counties associated with the main/secondary parish/county or parishes/counties through commuting ties.

Metropolitan Statistical Area (MSA): An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The MSA comprises the central parish/county or parishes/counties containing the core, plus adjacent outlying parishes or counties having a high degree of social and economic integration with the central parish/county or parishes/counties as measured through commuting.

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All MMSAs, if applicable, are presented in one set of tables. References to the "bank" include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased 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 MMSA/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 MMSA/AA. The table also presents aggregate peer data for the years the data is available.

Table 9. **AA Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to $1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's 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.

Table 11. **AA Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to $500,000) to

farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.

Table 12. **AA Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to $500,000) originated and purchased by the bank to farms with revenues of $1 million or less to: 1) the percentage distribution of farms with revenues of greater than $1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

Table 13. **AA Distribution of Consumer 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 households in those geographies.

Table 14. **AA Distribution of Consumer 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 households by income level in each MMSA/AA.

Louisiana

Table 7: AA Distribution of Home Mortgage Loans by Income Category of the Geography **2022**

AA:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Baton Rouge MSA	57	30,185	24.46	22,143	4.96	1.75	3.33	15.84	7.02	14.08	39.23	36.84	40.59	38.39	52.63	40.10	1.58	1.75	1.90
Hammond MSA	11	8,495	4.72	3,607	5.43	--	4.32	12.23	18.18	6.65	51.11	72.73	46.24	30.52	9.09	41.28	0.71	--	1.50
Louisiana Non-MSA	21	4,625	9.01	1,074	6.45	14.29	8.85	11.10	9.52	10.99	60.03	42.86	58.75	22.42	33.33	21.42	--	--	--
Lafayette AA	29	14,605	12.45	7,082	2.32	6.90	1.61	16.61	10.34	14.22	18.72	13.79	20.64	62.34	68.97	63.53	--	--	--
Lake Charles MSA	9	3,075	3.86	4,873	6.28	--	3.61	16.15	11.11	13.59	38.90	44.44	44.57	38.67	44.44	38.23	--	--	--
New Orleans MSA	106	39,010	45.49	26,656	5.92	19.81	5.39	20.87	24.53	17.94	33.16	19.81	31.70	39.04	33.96	43.84	1.01	1.89	1.13
Total	**233**	**99,995**	**100.00**	**65,435**	**5.28**	**11.59**	**4.15**	**17.68**	**16.31**	**15.17**	**35.95**	**28.76**	**35.72**	**40.13**	**42.06**	**43.78**	**0.95**	**1.29**	**1.19**

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

Table 8: AA Distribution of Home Mortgage Loans by Income Category of the Borrower **2022**

AA:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Baton Rouge MSA	57	30,185	24.46	22,143	23.07	12.28	8.83	16.00	19.30	21.13	17.97	10.53	20.13	42.96	31.58	30.51	--	26.32	19.42
Hammond MSA	11	8,495	4.72	3,607	26.18	9.09	4.82	15.03	27.27	15.94	16.66	18.18	25.15	42.12	--	32.63	--	45.45	21.46
Louisiana Non-MSA	21	4,625	9.01	1,074	24.44	--	3.17	19.14	4.76	12.76	19.39	19.05	21.51	37.03	66.67	44.13	--	9.52	18.44
Lafayette AA	29	14,605	12.45	7,082	22.12	--	5.32	13.66	6.90	16.97	16.31	6.90	20.63	47.90	75.86	36.11	--	10.34	20.97
Lake Charles MSA	9	3,075	3.86	4,873	23.58	--	5.38	16.67	11.11	15.27	17.84	--	18.06	41.91	66.67	34.62	--	22.22	26.68
New Orleans MSA	106	39,010	45.49	26,656	24.82	18.87	5.68	15.11	11.32	16.23	18.21	--	19.29	41.86	20.75	38.62	--	49.06	20.18
Total	**233**	**99,995**	**100.00**	**65,435**	**23.95**	**12.02**	**6.59**	**15.51**	**12.88**	**17.82**	**17.86**	**6.01**	**19.99**	**42.68**	**35.19**	**35.06**	**--**	**33.91**	**20.53**

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

Table 9: AA Distribution of Loans to Small Businesses by Income Category of the Geography **2022**

AA:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Baton Rouge MSA	204	48,496	44.25	21,816	13.79	2.94	6.99	20.46	25.00	17.07	35.46	26.47	34.51	29.16	45.10	39.78	1.12	0.49	1.65
Hammond MSA	20	3,779	4.34	3,061	27.98	10.00	10.91	19.56	30.00	15.06	52.46	35.00	43.42	--	25.00	29.70	--	--	0.91
Louisiana Non-MSA	37	5,460	8.03	1,558	10.87	10.81	11.42	5.60	13.51	8.47	69.60	54.05	62.97	13.93	21.62	17.14	--	--	--
Lafayette AA	70	20,025	15.18	10,588	10.29	2.86	4.23	26.31	14.29	13.90	22.90	25.71	21.97	40.50	57.14	59.90	--	--	--
Lake Charles MSA	33	8,507	7.16	4,934	9.39	6.06	8.51	22.94	36.36	17.61	38.40	45.45	37.60	28.87	12.12	36.16	0.40	--	0.12
New Orleans MSA	97	29,920	21.04	37,720	9.29	4.12	6.14	25.37	17.53	21.34	22.47	35.05	30.05	41.77	38.14	40.78	1.11	5.15	1.69
Total	**461**	**116,187**	**100.00**	**79,677**	**11.04**	**4.34**	**6.55**	**23.26**	**21.91**	**18.46**	**29.13**	**32.10**	**31.82**	**35.67**	**40.35**	**41.87**	**0.91**	**1.30**	**1.29**

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

Table 10: AA Distribution of Loans to Small Businesses by Gross Annual Revenues **2022**

AA:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Baton Rouge MSA	204	48,496	44.25	21,816	82.00	25.98	50.59	8.54	47.06	9.46	26.96
Hammond MSA	20	3,779	4.34	3,061	80.74	40.00	54.82	9.07	10.00	10.19	50.00
Louisiana Non-MSA	37	5,460	8.03	1,558	76.84	43.24	52.89	10.84	18.92	12.33	37.84
Lafayette AA	70	20,025	15.18	10,588	80.86	28.57	47.09	10.56	45.71	8.59	25.71
Lake Charles MSA	33	8,507	7.16	4,934	76.91	27.27	51.72	9.91	45.45	13.18	27.27
New Orleans MSA	97	29,920	21.04	37,720	84.56	39.18	50.78	8.14	37.11	7.30	23.71
Total	**461**	**116,187**	**100.00**	**79,677**	**82.70**	**31.24**	**50.49**	**8.69**	**40.78**	**8.61**	**27.98**

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

Table 7: AA Distribution of Home Mortgage Loans by Income Category of the Geography **2023**

AA:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Baton Rouge MSA	29	11,525	24.37	14,613	4.96	6.90	4.28	15.84	10.34	14.75	39.23	27.59	39.23	38.39	55.17	39.79	1.58	--	1.94
Hammond MSA	0	0	0.00	2,617	5.43	--	5.08	12.23	--	8.02	51.11	--	41.23	30.52	--	43.94	0.71	--	1.72
Louisiana Non- MSA	15	2,355	12.61	828	6.45	20.00	10.63	11.10	6.67	12.56	60.03	40.00	56.52	22.42	33.33	20.29	--	--	--
Lafayette MSA	14	3,430	11.76	4,982	2.32	--	2.21	16.61	21.43	13.51	18.72	14.29	21.82	62.34	64.29	62.46	--	--	--
Lake Charles MSA	6	3,670	5.04	3,451	6.28	--	3.13	16.15	33.33	13.33	38.90	33.33	43.70	38.67	33.33	39.84	--	--	--
New Orleans MSA	55	20,385	46.22	17,074	5.92	14.55	5.45	20.87	27.27	18.85	33.16	21.82	33.13	39.04	32.73	41.32	1.01	3.64	1.25
Total	**119**	**41,365**	**100.00**	**43,565**	**5.28**	**10.92**	**4.58**	**17.68**	**20.17**	**15.65**	**35.95**	**25.21**	**35.65**	**40.13**	**42.02**	**42.87**	**0.95**	**1.68**	**1.25**

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

Table 8: AA Distribution of Home Mortgage Loans by Income Category of the Borrower **2023**

AA:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Baton Rouge MSA	29	11,525	24.37	14,613	23.07	3.45	4.54	16.00	13.79	15.28	17.97	6.90	19.47	42.96	24.14	37.01	--	51.72	23.70
Hammond MSA	0	0	0.00	2,617	26.18	--	4.55	15.03	--	15.32	16.66	--	23.61	42.12	--	29.84	--	--	26.67
Louisiana Non-MSA	15	2,355	12.61	828	24.44	13.33	4.83	19.14	--	9.90	19.39	13.33	23.19	37.03	60.00	40.22	--	13.33	21.86
Lafayette MSA	14	3,430	11.76	4,982	22.12	--	3.77	13.66	14.29	15.66	16.31	7.14	19.01	47.90	21.43	35.81	--	57.14	25.75
Lake Charles MSA	6	3,670	5.04	3,451	23.58	--	4.46	16.67	--	15.07	17.84	16.67	20.11	41.91	16.67	31.53	--	66.67	28.83
New Orleans MSA	55	20,385	46.22	17,074	24.82	12.73	4.15	15.11	16.36	13.20	18.21	7.27	17.65	41.86	27.27	40.17	--	36.36	24.83
Total	**119**	**41,365**	**100.00**	**43,565**	**23.95**	**8.40**	**4.30**	**15.51**	**12.61**	**14.39**	**17.86**	**8.40**	**19.07**	**42.68**	**29.41**	**37.31**	**--**	**41.18**	**24.93**

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

Table 9: AA Distribution of Loans to Small Businesses by Income Category of the Geography **2023**

AA:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Baton Rouge MSA	131	31,940	41.99	19,435	8.50	3.05	6.81	18.28	26.72	16.96	34.82	31.30	34.65	36.67	37.40	39.97	1.73	1.53	1.61
Hammond MSA	6	961	1.92	2,623	11.95	16.67	8.84	16.17	16.67	16.55	43.35	16.67	44.45	27.40	50.00	29.05	1.12	--	1.11
Louisiana Non-MSA	20	2,541	6.41	1,396	12.86	30.00	11.39	6.82	--	6.45	64.67	45.00	65.40	15.65	25.00	16.76	--	--	--
Lafayette MSA	66	19,373	21.15	9,617	5.51	3.03	6.71	15.77	13.64	13.20	21.03	24.24	20.87	57.69	59.09	59.23	--	--	--
Lake Charles MSA	17	3,373	5.45	4,056	8.36	5.88	8.33	17.03	29.41	18.00	40.41	23.53	37.72	33.99	41.18	35.77	0.21	--	0.17
New Orleans MSA	72	19,209	23.08	32,924	7.01	6.94	5.94	21.93	18.06	19.97	28.96	34.72	29.87	40.29	40.28	42.64	1.82	--	1.57
Total	**312**	**77,397**	**100.00**	**70,051**	**7.68**	**6.09**	**6.64**	**19.30**	**20.19**	**17.69**	**31.83**	**30.77**	**31.67**	**39.77**	**42.31**	**42.75**	**1.42**	**0.64**	**1.24**

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

Table 10: AA Distribution of Loans to Small Businesses by Gross Annual Revenues **2023**

AA:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Baton Rouge MSA	131	31,940	41.99	19,379	84.93	25.95	52.78	7.25	46.56	7.81	27.48
Hammond MSA	6	961	1.92	2,559	84.48	33.33	53.26	7.02	33.33	8.49	33.33
Louisiana Non-MSA	20	2,541	6.41	1,388	79.58	65.00	58.09	9.33	15.00	11.09	20.00
Lafayette MSA	66	19,373	21.15	9,611	83.54	24.24	48.91	9.01	39.39	7.45	36.36
Lake Charles MSA	17	3,373	5.45	4,056	82.00	11.76	53.94	8.11	52.94	9.89	35.29
New Orleans MSA	72	19,209	23.08	32,886	86.08	40.28	54.33	7.57	47.22	6.35	12.50
Total	**312**	**77,397**	**100.00**	**69,879**	**85.00**	**30.77**	**53.17**	**7.69**	**43.27**	**7.32**	**25.96**

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

Table 7: AA Distribution of Home Mortgage Loans by Income Category of the Geography **2024**

AA:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Baton Rouge MSA	11	2,195	39.29	14,613	4.96	--	4.28	15.84	9.09	14.75	39.23	36.36	39.23	38.39	36.36	39.79	1.58	18.18	1.94
Hammond MSA	0	0	0.00	2,617	5.43	--	5.08	12.23	--	8.02	51.11	--	41.23	30.52	--	43.94	0.71	--	1.72
Louisiana Non-MSA	3	135	10.71	828	6.45	33.33	10.63	14.04	--	12.56	57.09	66.67	56.52	22.42	--	20.29	--	--	--
Lafayette MSA	1	1,235	3.57	4,982	2.97	100.00	2.21	19.11	--	13.51	26.18	--	21.82	51.74	--	62.46	--	--	--
Lake Charles MSA	0	0	0.00	3,451	6.28	--	3.13	16.15	--	13.33	37.54	--	43.7	40.03	--	39.84	--	--	--
New Orleans MSA	12	2,400	42.86	11,240	6.78	25.00	8.03	22.09	25.00	24.07	27.96	16.67	28.35	41.98	25.00	37.88	1.19	8.33	1.66
Slidell-Mandeville-Covington MSA	1	245	3.57	5,834	3.30	--	0.48	13.88	--	8.79	59.77	--	42.32	22.50	100.00	47.94	0.56	--	0.46
Total	**28**	**6,210**	**100.00**	**43,565**	**5.29**	**17.86**	**4.58**	**17.55**	**14.29**	**15.65**	**38.13**	**28.57**	**35.65**	**38.08**	**28.57**	**42.87**	**0.95**	**10.71**	**1.25**

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

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

AA:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Baton Rouge MSA	11	2,195	39.29	14,613	23.07	--	4.54	16.00	--	15.28	17.97	--	19.47	42.96	--	37.01	--	100.00	23.70
Hammond MSA	0	0	0.00	2,617	26.18	--	4.55	15.03	--	15.32	16.66	--	23.61	42.12	--	29.84	--	--	26.67
Louisiana Non-MSA	3	135	10.71	828	24.61	--	4.83	19.16	--	9.90	19.35	33.33	23.19	36.87	33.33	40.22	--	33.33	21.86
Lafayette MSA	1	1,235	3.57	4,982	23.22	--	3.77	13.77	--	15.66	16.98	--	19.01	46.03	--	35.81	--	100.00	25.75
Lake Charles MSA	0	0	0.00	3,451	23.05	--	4.46	16.52	--	15.07	17.81	--	20.11	42.62	--	31.53	--	--	28.83
New Orleans MSA	12	2,400	42.86	11,240	25.61	--	4.53	14.76	--	13.54	17.52	--	16.74	42.11	8.33	39.24	--	91.67	25.94
Slidell-Mandeville-Covington MSA	1	245	3.57	5,834	21.75	--	3.43	16.78	--	12.55	21.01	--	19.39	40.46	--	41.96	--	100.00	22.68
Total	**28**	**6,210**	**100.00**	**43,565**	**23.91**	**--**	**4.30**	**15.59**	**--**	**14.39**	**18.04**	**3.57**	**19.07**	**42.46**	**7.14**	**37.31**	**--**	**89.29**	**24.93**

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

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

AA:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Baton Rouge MSA	89	16,187	35.46	19,432	8.70	1.12	6.81	18.49	28.09	16.96	34.96	26.97	34.65	36.19	40.45	39.97	1.66	3.37	1.61
Hammond MSA	8	713	3.19	2,623	12.28	--	8.84	15.28	--	16.55	43.94	50.00	44.45	27.39	50.00	29.05	1.12	--	1.11
Louisiana Non-MSA	21	2,126	8.37	1,396	11.67	14.29	11.39	11.36	4.76	6.45	60.49	57.14	65.40	16.48	23.81	16.76	--	--	--
Lafayette MSA	66	16,957	26.29	9,617	6.90	9.09	6.71	19.57	10.61	13.20	29.92	28.79	20.87	43.61	51.52	59.23	--	--	--
Lake Charles MSA	12	2,697	4.78	4,056	8.04	--	8.33	17.38	33.33	18.00	39.05	8.33	37.72	35.30	58.33	35.77	0.24	--	0.17
New Orleans MSA	42	12,977	16.73	24,893	7.51	2.38	6.97	22.91	26.19	23.10	25.48	30.95	28.53	41.96	35.71	39.42	2.14	4.76	1.98
Slidell-Mandeville-Covington MSA	13	3,132	5.18	8,031	4.53	--	2.75	13.77	15.38	10.27	52.06	69.23	34.03	29.23	15.38	52.62	0.40	--	0.32
Total	**251**	**54,789**	**100.00**	**70,051**	**7.78**	**4.38**	**6.64**	**19.34**	**19.92**	**17.69**	**33.98**	**32.67**	**31.67**	**37.54**	**41.04**	**42.75**	**1.36**	**1.99**	**1.24**

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

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

AA:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Baton Rouge MSA	89	16,187	35.46	19,432	84.95	39.33	52.78	6.75	40.45	8.30	20.22
Hammond MSA	8	713	3.19	2,623	84.57	25.00	53.26	6.68	37.50	8.74	37.50
Louisiana Non-MSA	21	2,126	8.37	1,396	79.71	61.90	58.09	8.99	23.81	11.30	14.29
Lafayette MSA	66	16,957	26.29	9,617	83.23	30.30	48.91	8.44	57.58	8.33	12.12
Lake Charles MSA	12	2,697	4.78	4,056	81.93	8.33	53.94	7.52	50.00	10.54	41.67
New Orleans MSA	42	12,977	16.73	24,893	86.00	42.86	54.09	7.12	40.48	6.88	16.67
Slidell-Mandeville-Covington MSA	13	3,132	5.18	8,031	86.21	46.15	55.05	6.71	46.15	7.08	7.69
Total	**251**	**54,789**	**100.00**	**70,051**	**84.95**	**37.85**	**53.17**	**7.16**	**44.22**	**7.89**	**17.93**

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Alabama

Table 7: AA Distribution of Home Mortgage Loans by Income Category of the Geography **2022**

AA:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Anniston-Oxford MSA	24	4,490	100.00	2,843	1.94	--	0.88	14.47	12.50	10.88	58.44	62.50	61.20	24.08	25.00	26.91	1.06	--	0.21
Alabama Non-MSA	0	0	0.00	101	--	--	--	11.14	--	20.79	88.86	--	79.21	--	--	--	--	--	--
Total	**24**	**4,490**	**100.00**	**2,944**	**1.75**	**--**	**0.85**	**14.14**	**12.50**	**11.14**	**61.39**	**62.50**	**61.82**	**21.75**	**25.00**	**25.99**	**0.96**	**--**	**0.20**

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

Table 8: AA Distribution of Home Mortgage Loans by Income Category of the Borrower **2022**

AA:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Anniston-Oxford MSA	24	4,490	100.00	2,843	20.78	20.83	9.39	17.44	--	23.43	20.28	4.17	21.98	41.50	41.67	25.64	--	33.33	19.56
Alabama Non-MSA	0	0	0.00	101	31.33	--	9.90	17.87	--	16.83	18.50	--	28.71	32.29	--	28.71	--	--	15.84
Total	**24**	**4,490**	**100.00**	**2,944**	**21.77**	**20.83**	**9.41**	**17.48**	**--**	**23.20**	**20.11**	**4.17**	**22.21**	**40.64**	**41.67**	**25.75**	**--**	**33.33**	**19.43**

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

Table 9: AA Distribution of Loans to Small Businesses by Income Category of the Geography **2022**

AA:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Anniston-Oxford MSA	44	6,996	89.80	1,401	4.42	2.27	2.00	17.38	25.00	15.99	61.17	47.73	57.10	15.19	25.00	24.70	1.83	--	0.21
Alabama Non-MSA	5	252	10.20	173	--	--	--	21.43	--	14.45	78.57	100.00	85.55	--	--	--	--	--	--
Total	**49**	**7,248**	**100.00**	**1,574**	**4.14**	**2.04**	**1.78**	**17.64**	**22.45**	**15.82**	**62.29**	**53.06**	**60.23**	**14.21**	**22.45**	**21.98**	**1.71**	**--**	**0.19**

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

Table 10: AA Distribution of Loans to Small Businesses by Gross Annual Revenues											2022
AA:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Anniston-Oxford MSA	44	6,996	89.80	1,401	71.89	38.64	44.61	12.56	29.55	15.55	31.82
Alabama Non-MSA	5	252	10.20	173	68.83	60.00	56.07	11.04	--	20.13	40.00
Total	**49**	**7,248**	**100.00**	**1,574**	**71.70**	**40.82**	**45.87**	**12.46**	**26.53**	**15.84**	**32.65**

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

Table 7: AA Distribution of Home Mortgage Loans by Income Category of the Geography																			2023
AA:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Anniston-Oxford MSA	17	2,045	89.47	2,170	1.94	--	0.78	14.47	5.88	12.90	58.44	58.82	63.27	24.08	35.29	22.86	1.06	--	0.18
Alabama Non-MSA	0	0	0.00	88	--	--	--	11.14	--	10.23	88.86	--	89.77	--	--	--	--	--	--
Tuscaloosa MSA	2	340	10.53	4,412	4.46	--	2.49	7.55	--	5.96	45.08	50.00	41.21	39.65	--	45.69	3.26	50.00	4.65
Total	**19**	**2,385**	**100.00**	**6,670**	**3.31**	**--**	**1.90**	**10.35**	**5.26**	**8.28**	**52.01**	**57.89**	**49.03**	**32.05**	**31.58**	**37.66**	**2.28**	**5.26**	**3.13**

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

Table 8: AA Distribution of Home Mortgage Loans by Income Category of the Borrower																			2023
AA:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Anniston-Oxford	17	2,045	89.47	2,170	20.78	11.76	10.60	17.44	--	21.80	20.28	11.76	21.34	41.50	29.41	25.99	--	47.06	20.28
Alabama Non-MSA	0	0	0.00	88	31.33	--	4.55	17.87	--	18.18	18.50	--	27.27	32.29	--	30.68	--	--	19.32
Tuscaloosa MSA	2	340	10.53	4,412	21.42	--	5.76	16.25	--	16.59	18.81	--	20.42	43.51	50.00	34.90	--	50.00	22.33
Total	**19**	**2,385**	**100.00**	**6,670**	**21.56**	**10.53**	**7.32**	**16.74**	**--**	**18.31**	**19.33**	**10.53**	**20.81**	**42.36**	**31.58**	**31.95**	**--**	**47.37**	**21.62**

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

Table 9: AA Distribution of Loans to Small Businesses by Income Category of the Geography **2023**

AA:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Anniston-Oxford MSA	36	3,822	80.00	1,323	2.78	--	1.81	20.80	13.89	15.95	53.56	47.22	56.76	21.75	38.89	25.02	1.11	--	0.45
Alabama Non-MSA	5	567	11.11	141	--	--	--	10.65	--	10.64	89.35	100.00	89.36	--	--	--	--	--	--
Tuscaloosa MSA	4	1,088	8.89	3,604	5.55	--	3.72	10.34	--	9.16	44.66	50.00	43.87	33.61	50.00	38.51	5.85	--	4.74
Total	**45**	**5,477**	**100.00**	**5,068**	**4.53**	**--**	**3.12**	**13.58**	**11.11**	**10.97**	**48.74**	**53.33**	**48.50**	**28.95**	**35.56**	**33.92**	**4.21**	**--**	**3.49**

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

Table 10: AA Distribution of Loans to Small Businesses by Gross Annual Revenues **2023**

AA:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Anniston-Oxford MSA	36	3,822	80.00	1,323	72.94	36.11	47.47	10.80	19.44	16.26	44.44
Alabama Non-MSA	5	567	11.11	141	68.71	40.00	58.16	10.65	--	20.65	60.00
Tuscaloosa MSA	4	1,088	8.89	3,604	78.00	25.00	49.20	10.88	25.00	11.12	50.00
Total	**45**	**5,477**	**100.00**	**5,068**	**76.16**	**35.56**	**48.99**	**10.84**	**17.78**	**12.99**	**46.67**

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

Table 7: AA Distribution of Home Mortgage Loans by Income Category of the Geography **2024**

AA:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Anniston-Oxford MSA	16	1,310	100.00	2,172	1.94	--	0.78	14.47	18.75	12.89	58.44	62.50	63.31	24.08	18.75	22.84	1.06	--	0.18
Alabama Non-MSA	0	0	0.00	88	--	--	--	11.14	--	10.23	88.86	--	89.77	--	--	--	--	--	--
Tuscaloosa MSA	0	0	0.00	4,412	4.46	--	2.49	7.55	--	5.96	45.08	--	41.21	39.65	--	45.69	3.26	--	4.65
Total	**16**	**1,310**	**100.00**	**6,672**	**3.31**	**--**	**1.90**	**10.35**	**18.75**	**8.27**	**52.01**	**62.50**	**49.04**	**32.05**	**18.75**	**37.65**	**2.28**	**--**	**3.13**

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

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

AA:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Anniston-Oxford MSA	16	1,310	100.00	2,172	20.78	25.00	10.59	17.44	--	21.82	20.28	6.25	21.36	41.50	18.75	25.97	--	50.00	20.26
Alabama Non-MSA	0	0	0.00	88	31.27	--	4.55	17.81	--	18.18	18.47	--	27.27	32.46	--	30.68	--	--	19.32
Tuscaloosa MSA	0	0	0.00	4,412	21.42	--	5.76	16.25	--	16.59	18.81	--	20.42	43.51	--	34.90	--	--	22.33
Total	**16**	**1,310**	**100.00**	**6,672**	**21.56**	**25.00**	**7.31**	**16.74**	**--**	**18.32**	**19.33**	**6.25**	**20.82**	**42.37**	**18.75**	**31.94**	**--**	**50.00**	**21.61**

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

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

AA:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Anniston-Oxford MSA	52	6,842	81.25	1,322	2.65	1.92	1.82	20.01	17.31	15.96	53.77	38.46	56.73	22.43	42.31	25.04	1.14	--	0.45
Alabama Non-MSA 2024	4	222	6.25	141	--	--	--	10.46	--	10.64	89.54	100.00	89.36	--	--	--	--	--	--
Tuscaloosa MSA 2024	8	1,374	12.50	3,601	5.56	--	3.72	10.38	--	9.14	45.35	25.00	43.85	34.04	50.00	38.54	4.66	25.00	4.75
Total	**64**	**8,438**	**100.00**	**5,064**	**4.51**	**1.56**	**3.12**	**13.33**	**14.06**	**10.96**	**49.21**	**40.63**	**48.48**	**29.50**	**40.63**	**33.95**	**3.45**	**3.13**	**3.50**

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

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

AA:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Anniston-Oxford MSA	52	6,842	81.25	1,322	74.69	55.77	47.50	9.87	30.77	15.44	13.46
Alabama Non-MSA	4	222	6.25	141	71.38	75.00	58.16	10.15	25.00	18.46	--
Tuscaloosa MSA	8	1,374	12.50	3,601	79.84	37.50	49.24	9.61	37.50	10.56	25.00
Total	**64**	**8,438**	**100.00**	**5,064**	**78.02**	**54.69**	**49.03**	**9.70**	**31.25**	**12.28**	**14.06**

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Texas

Table 7: AA Distribution of Home Mortgage Loans by Income Category of the Geography **2022**

AA:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Houston-Pasadena-The Woodlands MSA	1	125	100.00	112,514	6.99	--	5.23	22.79	--	18.30	30.93	100.00	32.28	38.30	--	43.25	0.99	--	0.95
Texas Non-MSA	0	0	0.00	447	--	--	--	48.60	--	31.99	35.60	--	51.23	15.80	--	16.78	--	--	--
Victoria MSA	0	0	0.00	1,697	5.07	--	1.77	20.34	--	15.14	40.32	--	40.60	34.28	--	42.49	--	--	--
Total	**1**	**125**	**100.00**	**114,658**	**6.89**	**--**	**5.15**	**22.97**	**--**	**18.30**	**31.18**	**100.00**	**32.48**	**38.01**	**--**	**43.13**	**0.96**	**--**	**0.93**

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

Table 8: AA Distribution of Home Mortgage Loans by Income Category of the Borrower **2022**

AA:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Houston-Pasadena-The Woodlands MSA	1	125	100.00	112,514	26.68	--	4.76	17.55	100.00	15.73	17.82	--	19.86	37.95	--	39.13	--	--	20.53
Texas Non-MSA	0	0	0.00	447	23.78	--	3.58	20.01	--	11.63	17.26	--	19.02	38.95	--	42.51	--	--	23.27
Victoria MSA	0	0	0.00	1,697	22.55	--	3.71	17.40	--	12.91	19.00	--	20.39	41.06	--	40.48	--	--	22.51
Total	**1**	**125**	**100.00**	**114,658**	**26.59**	**--**	**4.74**	**17.57**	**100.00**	**15.67**	**17.83**	**--**	**19.86**	**38.01**	**--**	**39.16**	**--**	**--**	**20.57**

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

Table 9: AA Distribution of Loans to Small Businesses by Income Category of the Geography **2022**

AA:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Houston-Pasadena-The Woodlands MSA	45	9,845	75.00	161,013	12.56	13.33	10.71	24.49	35.56	22.01	25.45	28.89	25.52	36.78	22.22	39.84	0.72	--	1.91
Texas Non-MSA	11	871	18.33	612	--	--	--	59.36	27.27	41.83	40.64	45.45	44.12	--	27.27	14.05	--	--	--
Victoria MSA	4	241	6.67	1,855	4.59	--	4.91	38.55	25.00	25.39	32.67	--	37.25	23.98	75.00	32.45	0.20	--	--
Total	**60**	**10,957**	**100.00**	**163,480**	**12.33**	**10.00**	**10.61**	**24.95**	**33.33**	**22.12**	**25.67**	**30.00**	**25.72**	**36.34**	**26.67**	**39.66**	**0.70**	**--**	**1.89**

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

Table 10: AA Distribution of Loans to Small Businesses by Gross Annual Revenues **2022**

AA:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Houston-Pasadena-The Woodlands MSA	45	9,845	75.00	161,013	82.40	17.78	48.88	9.55	77.78	8.04	4.44
Texas Non-MSA	11	871	18.33	612	65.32	18.18	39.38	16.17	--	18.51	81.82
Victoria MSA	4	241	6.67	1,855	73.64	--	51.75	12.72	--	13.64	100.00
Total	**60**	**10,957**	**100.00**	**163,480**	**82.13**	**16.67**	**48.88**	**9.65**	**58.33**	**8.22**	**25.00**

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

Table 7: AA Distribution of Home Mortgage Loans by Income Category of the Geography **2023**

AA:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Houston-Pasadena-The Woodlands MSA	3	495	100.00	81,451	6.99	--	5.21	22.79	66.67	18.44	30.93	--	33.15	38.30	33.33	42.22	0.99	--	0.98
Total	**3**	**495**	**100.00**	**81,451**	**6.99**	**--**	**5.21**	**22.79**	**66.67**	**18.44**	**30.93**	**--**	**33.15**	**38.30**	**33.33**	**42.22**	**0.99**	**--**	**0.98**

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

Table 8: AA Distribution of Home Mortgage Loans by Income Category of the Borrower **2023**

AA:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Houston-Pasadena-The Woodlands MSA	3	495	100.00	81,451	26.68	--	3.70	17.55	--	13.97	17.82	--	19.40	37.95	33.33	39.61	--	66.67	23.32
Total	**3**	**495**	**100.00**	**81,451**	**26.68**	**--**	**3.70**	**17.55**	**--**	**13.97**	**17.82**	**--**	**19.40**	**37.95**	**33.33**	**39.61**	**--**	**66.67**	**23.32**

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

Table 9: AA Distribution of Loans to Small Businesses by Income Category of the Geography **2023**

AA:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Houston-Pasadena-The Woodlands MSA	39	8,583	100.00	149,707	11.48	10.26	10.18	22.52	23.08	21.52	24.09	30.77	25.62	39.47	35.90	40.83	2.44	--	1.85
Total	**39**	**8,583**	**100.00**	**149,707**	**11.48**	**10.26**	**10.18**	**22.52**	**23.08**	**21.52**	**24.09**	**30.77**	**25.62**	**39.47**	**35.90**	**40.83**	**2.44**	**--**	**1.85**

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

Table 10: AA Distribution of Loans to Small Businesses by Gross Annual Revenues **2023**

AA:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Houston-Pasadena-The Woodlands MSA	39	8,583	100.00	149,707	83.57	10.26	51.58	9.09	82.05	7.35	7.69
Total	**39**	**8,583**	**100.00**	**149,707**	**83.57**	**10.26**	**51.58**	**9.09**	**82.05**	**7.35**	**7.69**

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

Table 7: AA Distribution of Home Mortgage Loans by Income Category of the Geography **2024**

AA:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Houston-Pasadena-The Woodlands MSA	2	710	100.00	81,451	6.35	--	5.21	22.96	--	18.44	30.55	50.00	33.15	39.15	50.00	42.22	0.99	--	0.98
Total	**2**	**710**	**100.00**	**81,451**	**6.35**	**--**	**5.21**	**22.96**	**--**	**18.44**	**30.55**	**50.00**	**33.15**	**39.15**	**50.00**	**42.22**	**0.99**	**--**	**0.98**

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

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

AA:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Houston-Pasadena-The Woodlands MSA	2	710	100.00	81,451	26.38	--	3.05	17.50	--	14.38	17.73	--	19.77	38.40	--	39.37	--	100.00	23.43
Total	**2**	**710**	**100.00**	**81,451**	**26.38**	**--**	**3.05**	**17.50**	**--**	**14.38**	**17.73**	**--**	**19.77**	**38.40**	**--**	**39.37**	**--**	**100.00**	**23.43**

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

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

AA:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Houston-Pasadena-The Woodlands MSA	36	6,632	100.00	149,707	10.26	--	10.18	23.00	22.22	21.52	26.01	25.00	25.62	38.64	50.00	40.83	2.10	2.78	1.85
Total	**36**	**6,632**	**100.00**	**149,707**	**10.26**	**--**	**10.18**	**23.00**	**22.22**	**21.52**	**26.01**	**25.00**	**25.62**	**38.64**	**50.00**	**40.83**	**2.10**	**2.78**	**1.85**

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

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

AA:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Houston-Pasadena-The Woodlands MSA	36	6,632	100.00	149,707	83.71	5.56	51.58	8.37	91.67	7.93	2.78
Total	**36**	**6,632**	**100.00**	**149,707**	**83.71**	**5.56**	**51.58**	**8.37**	**91.67**	**7.93**	**2.78**

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%