PUBLIC DISCLOSURE

May 12, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Homeland Federal Savings Bank
Charter Number 708286

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

Office of the Comptroller of the Currency
3850 N. Causeway Blvd., Ste. 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 **Satisfactory.**

The lending test is rated: Satisfactory.

The major factors that support this rating include:

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

LTD Ratio

Considering Homeland's size, financial condition, and credit needs of the AAs, the LTD ratio was more than reasonable. The quarterly average LTD ratio for Homeland during the evaluation period was 96.9 percent. Since the prior examination, Homeland's quarterly LTD has ranged from a low of 87.4 percent in the second quarter of 2022 to a high of 101.1 percent in the third quarter of 2024. The quarterly average LTD ratio for similarly situated financial institutions located within or near the AAs was 83.5 percent.

Institution	Total Assets as of December 31, 2024 (in thousands)	Average LTD
Homeland Federal Savings Bank	578,937	96.90%
Progressive Bank	763,522	77.08%
Winnsboro State Bank and Trust Company	336,914	87.95%
Citizens Progressive Bank	284,303	86.66%
Caldwell Bank and Trust Company	276,854	82.31%

Source: Bank Data

Lending in AA

A majority of Homeland's loans were inside its AAs. The bank originated 81.5 percent of its total loans inside the 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 $(000s)**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**		**$**	**%**	**$**	**%**	
Home Mortgage	698	81.26	161	18.74	859	110,525	79.94	27,732	20.06	138,257
Small Business	34	87.00	5	13.00	39	4,839	95.20	239	4.79	5,078
Total	732	81.51	166	18.49	898	115,364	80.49	27,971	19.51	143,335

Source: 1/1/2022 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%

Description of Institution

Homeland is a $579 million, full-service, federally chartered stock thrift headquartered in Columbia, Louisiana. Homeland serves its communities through four branches in two AAs including two in Ouachita Parish, which is part of the Monroe MSA, and two in Non-MSA Parishes (Caldwell Parish and LaSalle Parish). The Ouachita Parish branches are located in Monroe, Louisiana and West Monroe, Louisiana. The Caldwell Parish headquarters branch is located in Columbia, Louisiana, and the LaSalle Parish branch is located in Jena, Louisiana. Banking hours reasonably meet community needs. Lobby hours vary slightly, based on location. They are Monday through Friday from 8:30 or 9:00 a.m. to 3:00 or 4:00 p.m., with extended branch hours on Friday. All branches offer extended drive-thru hours, and no branches are open Saturday.

Homeland operates with an internet website that offers information on bank products and services as well as account access. Homeland did not open or close any branches during the review period, and primarily offers real estate, commercial and industrial, consumer, agricultural, and construction/development and land loans. Homeland has not made changes to its corporate structure, including any merger or acquisition activities, since the previous CRA Performance Evaluation (PE). As illustrated in the table below, Homeland focuses primarily on residential and commercial real estate lending. As of December 31, 2024, the loan portfolio consisted of the following:

Loan Category	**Dollars (000)**	**Percentage**
Home Mortgage	173,586	33.89
Commercial Real Estate	164,393	32.09
Construction, Development & Land	30,063	05.87
Commercial and Industrial	69,923	13.65
Farm/Agriculture	33,645	06.57
Consumer	39,975	12.76
Other	640	00.13
Total	**$366,143**	**100%**

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

The Monroe MSA AA consists of 47 census tracts (CTs) and the Non-MSA AA consists of 6 CTs. There are no low-income or moderate-income CTs in the Non-MSA AA. Both AAs meet regulatory requirements and do not arbitrarily exclude any low- and moderate-income CTs.

Homeland has no affiliate or operating subsidiary activities that were considered when evaluating CRA performance. There were no legal or financial factors impeding Homeland's ability to meet credit needs in its AA during the evaluation period. Homeland's CRA performance was rated "Satisfactory" in the last PE dated May 9, 2022.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated CRA performance of Homeland using the Interagency Small Bank CRA procedures, which focus on the analysis of Homeland's primary loan products. The evaluation period for the Lending Test covered January 1, 2022, through December 31, 2024. Conclusions regarding Homeland's lending performance are based on a review of residential real estate loans (HMDA loans) as well as loans to small businesses. We analyzed all loans reported on the HMDA loan application register and reviewed a sample of 39 loans to small businesses originated during the evaluation period.

Selection of Areas for Full-Scope Review

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

Ratings

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

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) 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 AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

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

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

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

Description of Institution's Operations in Louisiana

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

Monroe MSA AA

Ouachita Parish is part of the Monroe MSA, along with Union and Morehouse Parishes. Management determined the entire MSA to be too large to serve with Homeland's branches only being located in Monroe Parish. The AA meets regulatory guidelines by including whole geographies and not arbitrarily excluding low- and moderate-income areas. Monroe is the parish seat for Ouachita Parish, with West Monroe being the second largest city in the parish. The Monroe AA consists of 47 CTs, including 10 low-income CTs (21.3 percent), nine moderate-income CTs (19.2 percent), 10 middle-income CTs (21.3 percent), 17 upper-income CTs (36.2 percent), and one "NA" income CT (2.1 percent). A CT is considered "NA" when there have been changes to the AA maps during the review period.

Homeland's competition is significant in the AA and includes state and federal community banks, credit unions, and mortgage companies with regional and national footprints. Based on the most recent Deposit Market Share Report, Homeland ranked third in institutions in the AA, holding an 8.9 percent market share.

The Federal Financial Institutions Examination Council's (FFIEC) updated 2024 median family income for the AA was $67,400. 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:

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
$67,400	$33,700	$33,700 to $53,920	$53,920 to $80,880	$80,880
Source: FFIEC				

Low-income families earning a median family income less than $33,700 represented 24.0 percent of families in the AA, while moderate-income families earning between $33,700 and $53,920 comprised 15.8 percent of the AA population. According to 2024 ACS US Census data, 17.8 percent of families in the AA earned wages below the poverty level.

Opportunities for residential lending are available within the 10 low-income CTs and nine moderate-income CTs in the AA. Of the 68,905 housing units in the AA, approximately 49.6 percent of the units are owner-occupied housing units, 33.1 percent are rental units, and 17.3 percent of housing units are vacant. With average monthly rents of $778 and the average medium housing price of $122,100, there is a demand for residential lending. Based on 2024 business demographic data, there were 8,775 businesses and 329 farms in the AA.

The AA's economy is diverse, with a variety of businesses including, healthcare, construction, and services. Primary employers include the Ouachita Parish School Board, Century Link, St. Francis Specialty Hospital, State of Louisiana Civil Service, Graphic Packaging International (pulp and paper processing), and Wal-Mart. According to the Bureau of Labor Statistics, as of March 2024, the unemployment rate of the AA was approximately 5.4 percent, which was higher than the Louisiana state average of 3.8 percent.

AA - Monroe MSA						
						2022 - 2024
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (CTs)	47	21.28	19.15	21.28	36.17	2.13
Population by Geography	160,368	16.15	17.99	22.35	43.51	0.00
Housing Units by Geography	68,905	15.76	17.24	23.80	43.20	0.00
Owner-Occupied Housing by Geography	34,160	9.13	10.59	22.60	57.68	0.00
Occupied Rental Units by Geography	22,796	24.58	23.80	24.43	27.19	0.00
Vacant Units by Geography	11,949	17.89	23.73	26.02	32.35	0.00
Businesses by Geography	8,755	9.73	20.97	24.76	44.32	0.22
Farms by Geography	329	8.21	10.94	27.05	53.80	0.00
Family Distribution by Income Level	35,172	24.01	15.76	15.79	44.44	0.00

AA - Monroe MSA						
						2022 - 2024
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Household Distribution by Income Level	56,956	25.88	14.27	16.27	43.58	0.00
Unemployment rate (%)	5.43	13.16	9.21	5.57	2.14	0.00
Households Below Poverty Level (%)	22.58	47.06	36.71	18.39	11.55	0.00
Median Family Income (33740 - Monroe, LA MSA)		$56,086			**Median Housing Value**	$122,100
Median Family Income (33740 - Monroe, LA MSA) for 2024		$67,400			**Median Gross Rent**	$778
					Families Below Poverty Level	17.76

Source: 2020 Census, 2024 Census, D & B Demographics
Due to rounding, totals may no equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

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

Non-MSA AA

The Non-MSA AA is comprised of Caldwell Parish and LaSalle Parish, both of which are rural and located south of the Monroe AA. Homeland's headquarters are located in Caldwell Parish, and there is a branch located in LaSalle Parish. Major towns in Caldwell Parish include Columbia, the parish seat, and the villages of Grayson and Clarks. Major towns in LaSalle Parish include Jena, the parish seat, and the towns of Olla, Tullos, and Urania. Most of the towns and villages in the AA have populations under 2,000, with some having populations under 500. Each parish is comprised of three CTs for a total of six CTs in the Non-MSA AA. There are no low-income or moderate-income CTs, four middle-income CTs (66.7 percent), and two upper-income CT (33.3 percent).

Homeland is a leader in the AA, ranking first out of the financial institutions in the AA with a market share of 33.4 percent, based on the most recent Deposit Market Share Report. The second-ranked financial institution has a market share of 23.0 percent.

The FFIEC updated 2024 median family income for the AA was $61,100. Low income is defined as less than 50 percent of the median family income. Moderate income is defined as 50 percent to less than 80 percent of the median family income. Middle income is defined as 80 percent to 119 percent of the median family income. Upper income is defined as income of 120 percent and over the median family income. The following table depicts income categories:

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
$61,100	$30,550	$30,550 to $48,880	$48,880 to $73,320	$73,320
Source: FFIEC				

Low-income families earning a median family income less than $30,550 represented 19.6 percent of families in the AA, while moderate-income families earning between $30,550 and $48,880 comprised 13.4 percent of the AA population. According to 2024 ACS US Census data, 15.2 percent of families in the AA earned wages below the poverty level.

Opportunities for residential lending are limited within the CTs in the AA. Of the 12,009 housing units in the AA, approximately 63.0 percent of the units are in the four middle-income CTs and 37.0 percent in the two upper-income CTs. Owner-occupied housing units total 6,860 with 62.4 percent in the middle-income CTs and 37.6 percent in the upper-income CTs. Occupied rental units total 1,907, with 71.6 percent in the four middle-income CTs and 28.4 percent in the two upper-income CTs. Vacant units total 3,242 with 59.3 percent in middle-income CTs and 40.8 percent in upper-income CTs. Average monthly rent was $673, and the average medium housing value was $81,550.

Based on 2024 business demographic data, there were 858 businesses and 54 farms in the AA. The AA's economy is diverse, with a variety of businesses including gaming, health care, construction, oil refining, and chemical manufacturing. Primary employers include the parish school boards, Justise Oil Company, GO Group, LaSalle General Hospital, Caldwell Parish Hospital Service District, and Wal-Mart.

According to the Bureau of Labor Statistics, as of December 2024, the unemployment rate of the AA was approximately 6.3 percent, which was higher than the Louisiana state average of 3.8 percent.

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

AA - LA Non-MSA						
						2022 - 2024
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (CTs)	6	0.00	0.00	66.67	33.33	0.00
Population by Geography	24,436	0.00	0.00	63.55	36.45	0.00
Housing Units by Geography	12,009	0.00	0.00	63.00	37.00	0.00
Owner-Occupied Housing by Geography	6,860	0.00	0.00	62.38	37.62	0.00
Occupied Rental Units by Geography	1,907	0.00	0.00	71.63	28.37	0.00
Vacant Units by Geography	3,242	0.00	0.00	59.25	40.75	0.00
Businesses by Geography	858	0.00	0.00	65.62	34.38	0.00
Farms by Geography	54	0.00	0.00	55.56	44.44	0.00
Family Distribution by Income Level	6,479	19.60	13.43	18.18	48.79	0.00

AA - LA Non-MSA						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Household Distribution by Income Level	8,767	22.28	11.92	16.08	49.72	0.00
Unemployment rate (%)	6.30	0.00	0.00	4.93	8.95	0.00
Households Below Poverty Level (%)	21.25	0.00	0.00	23.90	16.46	0.00
Median Family Income (Non-MSAs - LA)		$50,518			**Median Housing Value**	$81,550
Median Family Income (Non-MSAs - LA) for 2024		$61,100			**Median Gross Rent**	$673
					Families Below Poverty Level	15.22
Source: 2020 Census, 2024 Census, D & B Demographics *Due to rounding, totals may not equal 100.0%*						

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

Scope of Evaluation in Louisiana

Homeland operates in two AAs in the State of Louisiana including Ouachita Parish, which is part of the Monroe MSA, and a Non-MSA AA comprised of Caldwell Parish and LaSalle Parish. Both AAs received a full-scope review. We analyzed and assessed Homeland's HMDA lending and loans to small businesses, with both activities weighted equally.

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, Homeland's performance in the Monroe AA and Non-MSA AA was satisfactory.

Distribution of Loans by Income Level of the Geography

Homeland exhibited excellent geographic distribution of loans in the AAs.

Home Mortgage Loans

Refer to Table 7 of Appendix C for the facts and data used to evaluate the geographic distribution of Homeland's home mortgage loan originations.

<u>Monroe MSA - AA</u>

Homeland exhibited excellent geographic distribution of home mortgage loans in the AA. While the percentage of bank loans was less than the comparator in the low-income census tracts, it exceeded aggregate lending in those low-income census tracts and exceeded both the comparator and aggregate lending in the moderate-income census tracts.

<u>Non-MSA AA</u>

There were no low- or moderate-income CTs in the Non-MSA AA.

Loans to Small Businesses

Refer to Table 9 of Appendix C for the facts and data used to evaluate the geographic distribution of Homeland's originations of loans to small businesses.

<u>Monroe MSA AA</u>

Homeland exhibited excellent geographic distribution of loans to small businesses in both the low- and moderate-income CTs, as the percentage of bank loans exceeded both the comparator and aggregate lending.

<u>Non-MSA AA</u>

There were no low or moderate-income CTs in the AA.

Distribution of Loans by Income Level of the Borrower

Homeland exhibited a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines it offers.

Home Mortgage Loans

Refer to Table 8 of Appendix C for the facts and data used to evaluate the borrower distribution of Homeland's home mortgage loan originations by income category of borrower.

<u>Monroe MSA - AA</u>

Homeland's distribution of home mortgage loans to both low- and moderate-income borrowers was considered poor as it was significantly less than both the demographic comparator and aggregate lending.

<u>Non-MSA AA</u>

Homeland's distribution of home mortgage loans to borrowers of different income was considered reasonable. While the percentage of bank loans to both low- and moderate-income borrowers was less than the comparator, it either was on par or exceeded aggregate lending and was therefore considered reasonable.

Loans to Small Businesses

Refer to Table 10 of Appendix C for the facts and data used to evaluate the distribution of Homeland's origination of loans to small businesses based on size of business revenue.

Monroe MSA -AA

The distribution of small loans to businesses was excellent. The percentage of bank loans exceeded both the percentage of businesses with gross annual revenues of less than one million and aggregate lending in the AA.

Non-MSA AA

The distribution of loans to small businesses was excellent. The percentage of bank loans exceeded both the percentage of businesses with gross annual revenues of less than one million and aggregate lending in the AA.

Responses to Complaints

Homeland's policies and procedures for managing and responding to complaints are appropriate and satisfactory. Homeland did not receive any CRA-related complaints during the review period.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2022 to 12/31/2024	
Bank Products Reviewed:	Home mortgage and small business loans	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
NA	NA	NA
List of AAs and Type of Examination		
Rating and AAs	**Type of Exam**	**Other Information**
Monroe MSA	Full scope	
Non-MSA AA	Full scope	
State		
Louisiana		

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

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

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of $1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved 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 census tract delineated by the United States Bureau of the Census in the most recent decennial census.

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

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

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

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

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

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

Metropolitan Division: As defined by Office of Management and Budget, a county or group of parishes within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary parishes that represent an employment center or centers, plus adjacent parishes associated with the main/secondary parish or parishes through commuting ties.

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

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

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

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

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 commercial and industrial loans.

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 C: 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 are treated as originations; and (2) "aggregate" is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30 of each year. Tables without data are not included in this PE.

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

Table 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 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography — **2022 - 2024**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
LA Non-MSA	441	46,972	63.18	1,001	--	--	--	--	--	--	62.38	59.64	62.34	37.62	40.36	37.66	--	--	--
Monroe MSA	257	63,553	36.82	6,174	9.13	8.95	5.98	10.59	14.40	8.60	22.60	28.79	28.59	57.68	47.86	56.84	--	--	--
Total	**698**	**110,525**	**100.00**	**7,175**	**7.60**	**3.30**	**5.14**	**8.82**	**5.30**	**7.40**	**29.25**	**48.28**	**33.30**	**54.32**	**43.12**	**54.16**	**--**	**--**	**--**

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower — **2022 - 2024**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
LA Non-MSA	441	46,972	63.18	1,001	19.60	4.76	4.20	13.43	10.88	12.19	18.18	17.46	16.58	48.79	46.26	47.95	--	20.63	19.08
Monroe MSA	257	63,553	36.82	6,174	24.01	1.17	2.27	15.76	5.84	9.62	15.79	8.95	15.55	44.44	25.68	39.39	--	58.37	33.17
Total	**698**	**110,525**	**100.00**	**7,175**	**23.32**	**3.44**	**2.54**	**15.40**	**9.03**	**9.98**	**16.16**	**14.33**	**15.69**	**45.12**	**38.68**	**40.59**	**--**	**34.53**	**31.21**

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2022 - 2024
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	
LA Non-MSA	21	3,917,898	53.85	576	--	--	--	--	--	--	65.62	66.70	61.11	34.38	33.3	38.89	--	--	--	
Monroe MSA	18	1,160,397	46.15	7,720	9.73	11.1	9.13	20.97	55.6	21.32	24.76	18.27	24.26	44.32	15.03	45.23	0.22	--	0.05	
Total	**39**	**5,078,295**	**100**	**8,296**	**8.86**	**5.13**	**8.50**	**19.10**	**46.15**	**19.84**	**28.41**	**43.59**	**26.82**	**43.43**	**5.13**	**44.79**	**0.20**	**--**	**0.05**	

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022 - 2024
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
LA Non-MSA	21	3,917,898	53.85	576	79.08	90.5	44.10	8.37	9.5	12.55	--
Monroe MSA	18	1,160,397	46.15	7,720	81.52	88.89	43.26	9.30	11.11	9.17	--
Total	**39**	**5,078,295**	**100**	**8,296**	**81.29**	**89.70**	**43.32**	**9.21**	**10.30**	**9.50**	**--**

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%