Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

June 8, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Louisiana National Bank
Charter Number: 14328

2001 North Trenton Street
Ruston, Louisiana 71270

Office of the Comptroller of the Currency

3850 North Causeway Boulevard, Suite 1330
Metairie, Louisiana 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 Community Development Test is rated: Outstanding.

The major factors that support this rating include:

- The Lending Test rating is based on a more than reasonable loan-to-deposit ratio (LTD), a substantial majority of loans being made in the assessment area (AA), a reasonable distribution of lending to low- and moderate-income (LMI) borrowers and businesses of different sizes, and a reasonable geographic distribution of loans.
- The Community Development (CD) Test rating is based on excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services.

Loan-to-Deposit Ratio

Considering Louisiana National Bank's (LNB) size, financial condition, and credit needs of the AAs, the LNB's LTD ratio is more than reasonable. As of May 31, 2026, LNB's quarterly LTD ratio since the previous CRA performance evaluation (PE) averaged 97.8 percent, with a high ratio of 101.6 percent in the second quarter of 2023. This compares favorably to similarly situated financial institutions (peer group) with total asset sizes ranging from $231 million to $586 million. The peer group's average LTD was 73.8 percent with a high average of 77.7 percent and a low average of 68.4 percent.

Lending in Assessment Area

A substantial majority of LNB's loans were made inside its AAs.

LNB originated and purchased 81.4 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area **2023-2025**

Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Home Mortgage	252	82.1	55	17.9	307	51,046	55.3	41,271	44.7	92,317
Small Business	14	70.0	6	30.0	20	3,747	56.4	2,903	43.7	6,650
Total	**266**	**81.4**	**61**	**18.7**	**327**	**54,793**	**55.4**	**44,174**	**44.6**	**98,967**

Source: 1/1/2023 - 12/31/2025 Bank Data.
Due to rounding, totals may not equal 100.0%

Description of Institution

LNB is a full-service, single-state institution headquartered at 2001 North Trenton Street, Ruston, Louisiana and wholly owned by Louisiana Bancshares, Inc., a single-bank holding company. In addition

to the main location, LNB operates six full-service branches located in Arcadia, Farmerville, Ruston, Monroe, West Monroe, and Baton Rouge as well as a drive through branch in Ruston.

LNB offers traditional loan and deposit products as well as financial services to retail and commercial customers. Products and services offered include business and personal checking and savings accounts, health savings accounts, and certificate of deposit accounts. Additional services include safe deposit boxes, credit cards, cashiers' checks, money orders, gift cards, notary services, night depository, debit cards, mobile banking, online banking, and bill pay and treasury management services.

LNB has three AAs, a non-metropolitan statistical area (MSA) AA, the Monroe MSA AA, and the Baton Rouge MSA AA. The non-MSA AA includes Bienville, Jackson, and Lincoln Parishes in their entirety and two census tracts (CTs) in Claiborne Parish. The Monroe MSA AA includes Ouachita and Union Parishes. The Baton Rouge MSA AA includes East Baton Rouge Parish.

As of December 31, 2025, LNB had total assets of $480.3 million, total loans of $418.1 million, total deposits of $426.1 million, and tier 1 capital of $45.4 million. Total loans represent approximately 87.1 percent of total assets. LNB's loan portfolio comprises 70.7 percent commercial loans, 16.2 percent residential real estate, 0.4 percent consumer loans, and 12.7 percent agricultural loans. There are no legal or other factors impeding LNB's ability to meet its credit needs. LNB's CRA performance was most recently evaluated as of May 29, 2023, and received an overall rating of "Outstanding" under the Small Bank examination procedures.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of LNB using the Intermediate-Small Bank examination procedures. The evaluation period for the lending and CD tests is January 1, 2023, through December 31, 2025. For the lending test, the OCC analyzed a sample of small business loan originations and total home mortgage loan originations.

Selection of Areas for Full-Scope Review

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

LNB operates in three AAs in the state of Louisiana as described in the "Description of Institution" section of this PE. The Monroe MSA and Non-MSA AAs received a full-scope review with over 85 percent of LNB's deposits located in these AAs, while the Baton Rouge MSA AA received a limited-scope review.

Ratings

LNB's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The Non-MSA AA and the Monroe MSA AAs will receive more weight as they represent over 85 percent of LNB's deposits with a majority of locations located within these AAs.

The MMSA rating and state ratings in rating areas with a single AA are based on performance in that AA. The MMSA and state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national 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 PE.

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 PE in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this PE.

State Rating

State of Louisiana

CRA rating for the State of Louisiana[1]: Satisfactory
The Lending Test is rated: Satisfactory
The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- LNB's geographic distribution of loans represents a reasonable distribution among LMI geographies.
- LNB's borrower distribution of loans represents a reasonable distribution to borrowers of different incomes and businesses of different sizes.
- LNB's level of CD loans, investments and services is excellent.

Description of Institution's Operations in Louisiana

LNB operates eight branches in three AAs in the state. The AAs include the Monroe MSA, the Non-MSA, and the Baton Rouge MSA AAs as described in the "Description of Institution." The Monroe MSA and the Non-MSA AAs will receive full-scope reviews. A majority of LNB's deposits are located in these two AAs, with the Baton Rouge MSA AA making up less than 15 percent of total deposits.

While LNB's primary focus is commercial and residential real estate lending, the bank offers a variety of loan and deposit products to meet the needs of the community. LNB ranks fourth in deposits for the Non-MSA AA with 6.2 percent of total deposits and 13th in the Monroe MSA AA with 1.9 percent of total deposits. LNB's competitors include state and federal community banks, credit unions and large institutions with regional and national footprints.

[1] This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

Monroe MSA

Assessment Area(s) - Monroe MSA						
						2023 - 2025
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	53	18.87	18.87	26.42	33.96	1.89
Population by Geography	181,475	14.27	17.73	28.01	39.99	0.00
Housing Units by Geography	80,837	13.43	16.34	31.28	38.94	0.00
Owner-Occupied Housing by Geography	40,928	7.62	10.49	31.68	50.22	0.00
Occupied Rental Units by Geography	24,427	22.94	23.69	26.96	26.41	0.00
Vacant Units by Geography	15,482	13.81	20.21	37.06	28.92	0.00
Businesses by Geography	8,810	8.75	21.26	28.06	41.74	0.19
Farms by Geography	410	6.83	10.98	38.78	43.41	0.00
Family Distribution by Income Level	40,494	23.75	15.74	16.18	44.33	0.00
Household Distribution by Income Level	65,355	26.14	13.96	16.13	43.78	0.00
Unemployment rate (%)	5.26	13.16	9.32	4.95	2.14	0.00
Households Below Poverty Level (%)	22.37	47.06	36.09	18.31	12.21	0.00
Median Family Income (33740 - Monroe, LA MSA)		$56,086			Median Housing Value	$120,100
Median Family Income (33740 - Monroe, LA MSA) for 2025		$69,300			Median Gross Rent	$743
					Families Below Poverty Level	17.66

FFIEC File - 2020 Census, FFIEC File - 2024 Census, 2025 Dun & Bradstreet SBSF Demographics. Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification

The Monroe MSA AA is made up of Ouachita and Union Parishes in their entirety. The AA consists of 53 CTs consisting of 10 low-, 10 moderate-, 14 middle-, and 18 upper-income CTs and one that has not been classified. LNB has three of its eight branches within the Monroe MSA AA. Branches in the AA are located in the cities of Farmerville, Monroe, and West Monroe.

The local economy is stable; however, economic indicators show high unemployment and poverty rates. The percentage of households below poverty level is high at over 22 percent. Additionally, based on the 2024 ALICE (Asset Limited, Income Constrained, Employed) Reports an additional 26 percent of households in Ouachita Parish and 30 percent in Union Parish earn more than the federal poverty level but less than the basic cost of living. According to the 2025 Dun & Bradstreet demographics, the unemployment rate as of December 2025 was 5.3 percent in the AA, compared to 4.3 percent statewide and 4.4 nationally.

A community contact made during this PE stated that poverty seems to be rampant in the AA, specifically Union Parish and that primary needs in the community include financial education, workforce development, and grants to assist LMI households with utilities, childcare, and food insecurity. Major employers in the AA include Lumen Technologies, St. Francis Medical Center, University of Louisiana Monroe, local government offices, and local school systems.

Non-MSA

Assessment Area - Non-MSA						
						2023 - 2025
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	24	12.50	16.67	37.50	29.17	4.17
Population by Geography	81,926	13.40	14.34	41.59	27.54	3.13
Housing Units by Geography	39,506	13.75	16.22	40.23	26.96	2.84
Owner-Occupied Housing by Geography	18,967	9.50	14.75	42.23	32.20	1.32
Occupied Rental Units by Geography	13,109	20.89	17.80	36.50	19.54	5.26
Vacant Units by Geography	7,430	12.05	17.16	41.72	26.65	2.42
Businesses by Geography	3,250	11.54	11.57	36.09	33.45	7.35
Farms by Geography	217	3.69	14.75	45.62	34.10	1.84
Family Distribution by Income Level	18,666	26.44	15.08	17.39	41.09	0.00
Household Distribution by Income Level	32,076	28.55	17.71	14.68	39.06	0.00
Unemployment rate (%)	4.68	4.58	6.13	5.56	3.26	1.85
Households Below Poverty Level (%)	27.34	49.00	29.68	25.06	15.77	47.98
Median Family Income (Non-MSAs - LA)		$50,518			Median Housing Value	$91,350
Median Family Income (Non-MSAs - LA) for 2025		$66,000			Median Gross Rent	$623
					Families Below Poverty Level	19.96
FFIEC File - 2020 Census, FFIEC File - 2024 Census, 2025 Dun & Bradstreet SBSF Demographics. Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification						

The Non-MSA AA is made up of Bienville, Jackson, and Lincoln Parishes in their entirety and two CTs in Claiborne Parish. The AA consists of 24 CTs consisting of three low-, four moderate-, nine middle-, and seven upper-income CTs and one unclassified CT. LNB has four of its eight branches within the Non-MSA AA, with one in Arcadia and three in Ruston.

Overall economic conditions are stable; however, the percentage of households below the poverty level is high at over 27 percent and the unemployment rate is slightly higher than the state and national averages. A community contact made in the AA indicated the needs of the community include funding for infrastructure improvements including broadband, workforce development, lending to small businesses for economic development, donations and grants for food pantries, and utility and rental assistance. Major employers in the AA include Louisiana Tech University, Grambling State University, local and regional health systems, and local school districts.

Scope of Evaluation in Louisiana

The Monroe MSA and Non-MSA AAs received full-scope reviews. Refer to the table in Appendix A for a list of all AAs under review. Consistent with LNB's primary lending focus, small business and residential real estate loans were analyzed.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LOUISIANA

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, LNB's lending performance in the state of Louisiana was reasonable.

Distribution of Loans by Income Level of the Geography

LNB exhibited reasonable geographic distribution of loans in the state.

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 the bank's home mortgage loan originations and purchases.

Monroe MSA

The geographic distribution of home mortgage loans is reasonable. LNB's home mortgage lending in low-income geographies was below the percentage of owner-occupied housing units but near the percentage of aggregate lending. Lending in moderate-income geographies significantly exceeded that of owner-occupied housing units as well as aggregate lending in those geographies.

Non-MSA

The geographic distribution of home mortgage loans is reasonable. LNB's home mortgage lending in low-income geographies exceeded both owner-occupied housing units as well as aggregate lending in the AA. LNB's lending in moderate-income geographies was significantly below that of both owner-occupied housing units as well as aggregate lending in those geographies.

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

Monroe MSA

The geographic distribution of small loans to businesses is reasonable. LNB did not originate any small loans to businesses within low-income CTs; however, the percentage of businesses in those geographies was low at less than nine percent. Additionally, our analysis was based on a sample of 20 loans within the AA rather than all small loans to businesses, which may have impacted the results. Lending in the moderate-income geographies exceeded both the percentages of businesses located in the AA as well as the aggregate lending in those geographies.

Non-MSA

The geographic distribution of small loans to businesses reflects reasonable distribution throughout the AA. Lending in the low-income geographies exceeded the percentage of businesses located in the AA as well as being significantly higher than aggregate lending in those geographies. Lending in the moderate-income geography was significantly lower than both the percentage of businesses located in the AA and aggregate lending in those geographies.

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 the conclusion regarding LNB's geographic distribution of loans.

Distribution of Loans by Income Level of the Borrower

LNB exhibited a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

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 LNB's home mortgage loan originations and purchases.

Monroe MSA

The distribution of home mortgage loans by the income level of the borrower in the AA is reasonable. The percentage of home mortgage loans to low-income borrowers was significantly lower than the percentage of low-income families and is somewhat lower than the percentage of aggregate lending by all financial institutions in the AA. The percentage of home mortgage loans to moderate-income borrowers was significantly lower than the percentage of moderate-income families as well as the aggregate lending by all financial institutions in the AA.

While the percentage of loans to LMI borrowers was below the demographic, the average median housing cost exceeds $120,100 which makes it difficult for LMI individuals to qualify for traditional home loans. Additionally, the percentage of households living below the poverty rate in the AA was extremely high at 47.1 percent for low-income households, 36.1 percent for moderate-income households, and 22.4 percent overall.

Non-MSA

The distribution of home mortgage loans by the income level of the borrower in the AA is reasonable. The percentage of home mortgage loans to low-income borrowers was significantly lower than the percentage of low-income families as well as somewhat lower than the percentage of aggregate lending by all financial institutions in the AA. The percentage of home mortgage loans to moderate-income borrowers was significantly lower than the percentage of moderate-income families as well as lower to the aggregate lending by all financial institutions in the AA.

While the percentage of loans to LMI borrowers was below demographic and aggregate lending, the average median housing cost exceeds $91,350 which makes it difficult for LMI individuals to qualify for traditional home loans. Additionally, the percentage of households living below the poverty rate in the AA is extremely high at 49 percent for low-income households, 29.7 percent for moderate-income households, and 27 percent overall.

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

Monroe MSA

The borrower distribution of loans to businesses is reasonable in the AA. LNB's percentage of loans to businesses with annual revenues of $1 million or less was somewhat below the percentage of small businesses located in the AA but significantly exceeded aggregate business lending by all financial institutions in the AA.

Non-MSA

The borrower distribution of loans to businesses is excellent in the AA. LNB's percentage of loans to businesses with annual revenues of $1 million or less was near the percentage of small businesses located in the AA and significantly exceeded aggregate business lending by all financial institutions in the AA.

Responses to Complaints

There were no complaints related to LNB's CRA performance within the state of Louisiana during the evaluation period.

Conclusions for Area Receiving a Limited Scope Review

Based on a limited-scope review, LNB's performance under the Lending Test in the Baton Rouge MSA AA was consistent with overall performance under the Lending Test in the full scope areas.

COMMUNITY DEVELOPMENT TEST

LNB's performance under the CD Test in the state of Louisiana is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope and limited-scope reviews, LNB exhibited excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering LNB's capacity and the need and availability of such opportunities for CD in the bank's AAs.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate LNB's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Table 3: Community Development Loans				
Assessment Area	Total			
	#	% of Total #	$(000's)	% of Total $
Monroe MSA	3	23.1	27,052	77.7
Non-MSA	5	38.5	4,333	12.4
Baton Rouge MSA	4	30.8	1,960	5.6
Broader Statewide/Regional	1	7.7	1,476	4.2
Total	13	100.0	34,821	100.0

Monroe MSA

The level of CD lending demonstrates excellent responsiveness to the needs within the AA. As reflected in the table above, LNB originated three loans totaling $27.1 million during the evaluation period, representing 269 percent of allocated tier 1 capital.

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

- One loan in the amount of $13.5 million dollars to a small business to construct a hotel that will create jobs for LMI individuals.
- One loan in the amount of $12.1 million dollars that will create 302 apartment units with affordable rent.

Non-MSA

The level of CD lending demonstrates excellent responsiveness to the needs within the AA. As reflected in the table above, LNB originated five loans totaling $4.3 million during the evaluation period, representing 15.2 percent of allocated tier 1 capital.

The following are examples of CD loans LNB originated or purchased in this AA:

- Two loans totaling $4.1 million dollars to organizations that provide affordable housing with 15 of the 25 housing units funded requiring income limits and verification to qualify.
- Three loans totaling $221,561 to organizations that provide community services to LMI individuals.

Broader Regional and Statewide Area

In addition to LNB's lending in its AAs, management also made one CD loan benefiting the broader area totaling approximately $1.5 million. The loan funded a 24-unit apartment complex with affordable rent within Natchitoches Parish and had a positive impact on LNB's overall CD rating.

Number and Amount of Qualified Investments

Table 4: Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Monroe MSA	0	0	57	39	57	43.2	39	4.1	0	0
Non-MSA	1	354	56	55	57	43.2	409	42.4	0	0
Baton Rouge MSA	0	0	10	8	10	7.6	8	0.8	0	0
Broader Statewide or Regional Area	0	0	8	508	8	6.1	508	52.7	0	0
Total	1	354	131	610	132	100.0	964	100.0	0	0

Monroe MSA

LNB's performance reflects adequate responsiveness to CD needs in the AA. During the evaluation period, LNB made 57 qualified investments totaling $38,535. Qualified investments consisted entirely of donations.

The following are examples of qualified investments in the AA:

- Donations totaling $19,040 made to local organizations that provide community services to LMI individuals.
- Donations totaling $15,195 made to local organizations that support economic development.
- Donations totaling $4,300 made to local organizations that support revitalization and stabilization efforts.

Non-MSA

LNB's performance reflects adequate responsiveness to CD needs in the AA. During the evaluation period, LNB made 57 qualified investments totaling $408,621. Investments included one prior period bond and 56 donations.

The following are examples of qualified investments in the AA:

- A bond to improve school facilities in a local school district that primarily serves LMI children.
- Donations totaling $29,321 made to local organizations that provide community services to LMI individuals.
- Donations totaling $11,300 made to local organizations that support economic development.
- Donations totaling $14,000 made to local organizations that support revitalization and stabilization efforts.

Broader Regional and Statewide Area

In addition to LNB's investments in its AAs, management also made seven donations and one investment in the broader area totaling $507,600. The investment and donations had a positive impact on LNB's overall CD rating.

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

Extent to Which the Bank Provides Community Development Services

Monroe MSA

The level of CD services reflects excellent responsiveness to CD needs of the AA. During the evaluation period, four employees performed 268 hours of CD services to nine organizations in the AA. Examples of CD services in the AA include:

- Providing financial literacy to LMI individuals.
- Serving on the board of organizations that provide community services for LMI individuals.
- Serving on the board of organizations that support small businesses and promote economic development.

Non-MSA

The level of CD services reflects excellent responsiveness to CD needs of the AA. During the evaluation period, 12 employees performed 1,126 hours of CD services to 11 organizations in the AA. Examples of CD services in the AA include:

- Providing financial literacy to LMI individuals
- Serving on the board of organizations that provide community services for LMI individuals.
- Serving on boards and committees of organizations that support small businesses and promote economic development.
- Serving on the board of organizations that provide affordable housing.

Conclusions for Area Receiving a Limited Scope Review

Based on a limited-scope review, LNB's performance under the CD Test in the Baton Rouge MSA AA was consistent with overall performance under the CD Test in the full-scope areas.

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 MSA(s) and non-MSA(s) 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:	01/01/23 to 12/31/25	
Bank Products Reviewed:	Home mortgage, small business Community development loans, qualified investments, community development services	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
NA		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Louisiana		
Non-MSA	Full-scope	Bienville, Lincoln and Jackson Parishes and two census tracts in Claiborne Parish.
Monroe MSA	Full-scope	Ouachita and Union Parishes
Baton Rouge MSA	Limited-scope	East Baton Rouge Parish

Appendix B: Summary of MMSA and State Ratings

RATINGS			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/ Multistate Rating
Louisiana National Bank	Satisfactory	Outstanding	Satisfactory
MMSA or State:			
Louisiana	Satisfactory	Outstanding	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight 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 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 LMI individuals; community services targeted to LMI individuals; activities that promote economic development by financing businesses or farms that meet the Small Business Administration Development Company or Small Business Investment Company programs' size eligibility standards or have gross annual revenues of $1 million or less; or activities that revitalize or stabilize LMI geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

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

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

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

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

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a 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 Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a parish or group of parishes within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary parishes that represent an employment

center or centers, plus adjacent 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.

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 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. **Assessment Area 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. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.

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

Table 10. **Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to $1 million) originated and purchased by the bank to businesses with revenues of $1 million or less to: (1) the percentage distribution of businesses with revenues of greater than $1 million; and, (2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2023 - 2025
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**
Monroe MSA	137	27,155	54.4	6,077	7.6	4.4	5.0	10.5	21.2	9.7	31.7	35.8	35.3	50.2	38.7	50.0	0.0	0.0	0.0
Non-MSA	100	18,891	39.7	5,148	9.5	12.0	6.1	14.8	6.0	11.1	42.2	43.0	44.7	32.2	33.0	35.5	1.3	6.0	2.6
Baton Rouge MSA	15	5,001	6.0	16,050	8.6	6.7	6.8	14.4	6.7	12.6	34.2	40.0	35.8	42.0	26.7	42.7	0.8	20.0	2.1
Total	**252**	**51,047**	**100.00**	**24,275**	**8.5**	**7.5**	**6.3**	**13.5**	**14.3**	**11.7**	**34.5**	**38.9**	**36.5**	**43.0**	**35.7**	**43.9**	**0.7**	**3.6**	**1.6**
Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2023, 2024 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2023 - 2025
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**
Monroe MSA	137	27,155	54.4	6,077	23.8	2.2	3.2	15.7	4.4	9.6	16.2	5.1	15.8	44.3	19.7	35.7	0.0	68.6	35.6
Non-MSA	100	18,891	39.7	5,148	26.4	3.0	3.4	15.1	6.0	8.3	17.4	6.0	14.1	41.1	41.0	45.6	0.0	44.0	28.6
Baton Rouge MSA	15	5,001	6.0	16,050	24.7	--	6.3	16.4	--	14.8	17.2	--	16.9	41.8	46.7	35.5	0.0	53.3	26.5
Total	**252**	**51,046**	**100.00**	**24,275**	**24.6**	**2.4**	**5.3**	**16.1**	**4.8**	**12.9**	**16.9**	**5.2**	**16.4**	**42.4**	**29.8**	**36.4**	0.0	**57.9**	**29.0**
Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2023, 2024 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																		2023 - 2025
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**
Monroe MSA	20	1,780	33.3	7,564	8.8	0.0	8.5	21.3	40.0	21.1	28.1	25.0	28.1	41.7	35.0	42.3	0.2	0.0	0.1
Non-MSA	20	3,589	33.3	3,372	11.5	15.0	5.6	11.6	5.0	10.4	36.1	45.0	36.8	33.5	20.0	39.3	7.4	15.0	8.0
Baton Rouge MSA	20	7,982	33.3	25,357	12.0	20.0	9.3	18.3	20.0	15.9	31.9	30.0	31.7	36.4	30.0	41.9	1.4	0.0	1.2
Total	**60**	**13,351**	**100.0**	**36,293**	**11.3**	**11.7**	**8.8**	**18.4**	**21.7**	**16.4**	**31.4**	**33.3**	**31.4**	**37.3**	**28.3**	**41.7**	**1.6**	**5.0**	**1.6**

Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 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											2023 - 2025
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**
Monroe MSA	20	1,780	33.3	7,564	86.9	80.0	46.1	3.5	20.0	9.6	0.0
Non-MSA	20	3,589	33.3	3,372	86.2	85.0	51.1	3.4	15.0	10.4	0.0
Baton Rouge MSA	20	7,982	33.3	25,357	88.1	80.0	50.7	3.2	20.0	8.8	0.0
Total	**60**	**13,351**	**100.0**	**36,293**	**87.7**	**81.7**	**49.7**	**3.3**	**18.3**	**9.1**	**0.0**

Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%